



Gallagher

Insurance | Risk Management | Consulting

Proposal for Risk Broker Advisor
RFP #26-019

City of League City

January 12, 2026



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Executive Summary

Thank you for the opportunity to submit a proposal to provide insurance brokerage services for League City. We are confident you will be pleased with the services offered and the assistance provided to your Property & Casualty, Management Liability, and overall risk management team.

As you will see within our response, our team is comprised of a deep bench of experts, focused in public entities. We pride ourselves on our character and our transparent communication. As the marketplace continues to provide challenges, our team will always operate on an “educate early, no surprise client service philosophy” to make sure you are ahead of emerging challenges and trends. This will allow League City to make decisions that will have the greatest positive impact.

Throughout our response, we have focused on these three priorities and delineated how our approach and solutions are the best fit for League City:

Public Entity Expertise- Gallagher is the preeminent provider of brokerage and risk management services in the public sector. We work with thousands of cities, counties, schools, airports, utility districts, state governments, and special districts. Our expertise and knowledge is unparalleled against our peers. Gallagher is consistently recognized by key professional associations, such as PRIMA, AGRiP and RIMS, for our commitment to the public sector and expertise in risk management operations. Gallagher has over 10,000 public Entity clients.

Holistic Approach- Gallagher functions as a world class, vertically integrated insurance organization with the ability to address any insurance issues which our clients may face. The team of which is presented here, consistently works together with our Public Entity related clients, allowing for you as the client to benefit directly. You will see a consistent and timely response on all issues that come up, ranging from day-to-day service requests, due diligence, or renewal strategy. We think differently, we care about each other and our clients, and we show up to produce the best insurance results possible.

Commitment to Quality and Ethics- Just as League City strives for the best possible client outcomes, Gallagher's commitment to stringent internal service standards has paid off. For the thirteenth year, the *Ethisphere Institute* has recognized Gallagher as one of the **World's Most Ethical Companies™**, underscoring our ongoing commitment to leading with integrity and prioritizing ethical practices.

We welcome any questions you may have upon review of our response, and we look forward to the opportunity to meet you in person and demonstrate why our team is best suited to assist on your property & casualty program, now and in the future.

Our first-year annual fee is \$48,500. We would also request a 3% increase per year.

Respectfully submitted,

Mike Kessler

THE GALLAGHER WAY

The Gallagher Way is a one-page document written in 1984 by our former chairman and CEO, Robert E. Gallagher, which defines the Gallagher culture. It describes the principles, behaviors and beliefs that have produced great work at Gallagher—and great working relationships—since the company was founded. The document's 25 shared values guide business conduct for each of us as individuals, and all of us as a team.



We run to problems –
not away from them.

The Gallagher Way. Since 1927.

TAB A – Service Model and Responsiveness

The story of Gallagher is more than 98 years in the making. Founded on the cornerstones of integrity, innovation, teamwork and empathy, Gallagher has built its legacy one success at a time. Today, our employees adhere to these same values, weaving them into their daily work.

Arthur Gallagher founded Arthur J. Gallagher & Co. in 1927 in Chicago. In the early 1940's, all three of Art Gallagher's sons returned from the Navy and joined the company, setting the stage for the next generation of leaders. Some significant events that propelled Gallagher as a global leader in insurance broking include:

- **1958** - Our Lady of Angels fire - A devastating fire burned down a Catholic school killing 95 people with most of them being children. At this time, policies for religious entities required the scheduling of individual property making the processes of determining limits time consuming, or mainly unrealistic. This led to the Chicago Archdiocese being underinsured and their policy only having limits equating to 3% of the loss. This led Gallagher to create the Bishop's Plan, which consolidated the insurance of all individual parishes in an archdiocese under a master policy and provided blanket limits to cover all archdiocese property at replacement cost anywhere in the world without needing to individually schedule property. The Bishop's Plan was then sold to archdioceses across the country making Gallagher a national player.
- **1963** - Pioneering the self-insured program with a TPA - Gallagher partnered with Beatrice Foods, a global food leader at the time, to have them self-fund losses within a retention and control the claims process, and better control their insurance costs.
- **1976** - Gallagher's revenues had topped \$10 million, and by 1978, we had more than doubled to \$25 million.
- **1984** - Gallagher's initial public offering.
- **2025** – Gallagher exceeds 66,000 employees with revenue of \$13 Billion

Today, Art's legacy lives on through many family members serving in a variety of roles within Gallagher. Because we are a family-run company, we honor the values that Art instilled in his sons from the very beginning: understanding our customers, helping them save money, reduce their risks and build strong relationships in the process. Gallagher brings that same innovative approach to insurance and it has propelled us to grow throughout our history. Gallagher's history is a compelling story of the insurance business; to learn more visit ajg.com/about-us/.

Comprehensive transition plan and timeline.

At Gallagher, we pride ourselves on creating a seamless transition as you move to a new insurance brokerage partner. We set general milestones for managing a smooth transition to Gallagher. While we will develop and coordinate a customized plan in partnership with you, the action steps below will give us a baseline for our discussions. Key building blocks of any transition plan include:

- Establishing an initial communication plan with your risk management staff
- Submitting broker of record letters
- Contacting local brokers
- Obtaining underwriting contacts
- Accessing loss data

FIRST 30-DAY TRANSITION PLAN

| Proposed Date | Action Item | Responsibility |
|---------------|---|------------------------|
| Week of TBD | Verbal notification by League City to hire Gallagher. | League City |
| Week of TBD | Request meeting with League City to discuss processing of Broker of Record (BOR) letters, obtaining copies of insurance policies and loss runs, introduce League City contacts and service team members, and review proposed service agreement. | Gallagher |
| Week of TBD | Schedule Pre-Renewal Meeting to discuss renewals as well as develop marketing strategy for your renewal; conduct risk assessment. | Gallagher/ League City |
| Week of TBD | Review loss runs and open claims that may require advocacy. | Gallagher/ League City |

| Proposed Date | Action Item | Responsibility |
|---------------|--|------------------------|
| Week of TBD | Meeting with insurance company underwriters. | Gallagher/ League City |

| | Responsible Parties | January | February | March | April | May | June | July | August | September | October | November | December |
|--|------------------------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| League City Transition, Service, & Placement Timeline (Modeled for League City's Renewal) | | | | | | | | | | | | | |
| DISCOVERY PHASE | | | | | | | | | | | | | |
| Brokerage selection | League City | | X | | | | | | | | | | |
| Provide information on existing operations and project development activities | League City | | X | | | | | | | | | | |
| Provide list of team members, contact information, and roles | Gallagher | | X | | | | | | | | | | |
| Agree on scope of work regarding insurance/risk management activities | League City /Gallagher | | X | | | | | | | | | | |
| Execute broker service agreement | League City /Gallagher | | X | | | | | | | | | | |
| Prepare Broker of Record letters for execution | Gallagher | | X | | | | | | | | | | |
| Process BORs to carriers and confirm Gallagher as Broker of Record | Gallagher | | | X | | | | | | | | | |
| Provide underwriting, financial, engineering, contractual information on corporate program and projects for review | League City | | | X | | | | | | | | | |
| Provide copies of all insurance policies for review | League City | | | X | | | | | | | | | |
| Provide loss history and information on any open losses | League City | | | X | | | | | | | | | |
| Prepare comprehensive report on existing program to identify strengths, weaknesses, and recommendations | Gallagher | | | | X | X | | | | | | | |
| STRATEGIC PHASE | | | | | | | | | | | | | |
| Transition meeting to review of program report and discuss recommended changes to policy structure/language, limits, deductibles, etc. | League City /Gallagher | | | | X | | | | | | | | |
| Execute all recommendations to current program approved by League City | Gallagher | | | | X | | | | | | | | |
| Discuss/develop strategy for future insurance placements, including current market conditions/trends, potential | League City /Gallagher | | | | X | X | | | | | | | |

| | Responsible Parties | January | February | March | April | May | June | July | August | September | October | November | December |
|---|------------------------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| markets, alternative risk transfer mechanisms, etc. | | | | | | | | | | | | | |
| Initiate contact w/ key insurance and reinsurance partners to determine interest and specific concerns | Gallagher | | | | | X | X | X | | | | | |
| MARKETING PHASE (to commence at least 90 days prior to any anticipated placement) | | | | | | | | | | | | | |
| Renewal/placement planning meeting to discuss markets and strategy | League City /Gallagher | | | | | | | X | X | | | | |
| Provide request for underwriting information for completion by League City | Gallagher | | | | | | | X | X | | | | |
| Order loss runs from current and prior carriers | Gallagher | | | | | | | X | X | | | | |
| Update exposure schedules, complete applications and provide requested information | League City | | | | | | | X | X | | | | |
| Return updated exposure schedules, applications and requested additional items | League City | | | | | | | X | X | | | | |
| Prepare and review submissions | League City /Gallagher | | | | | | | X | X | | | | |
| Submit to markets | Gallagher | | | | | | | X | X | | | | |
| Discuss submission with carriers and identify any additional information required | Gallagher | | | | | | | X | X | | | | |
| Hold market meetings with insurance carriers as necessary | League City /Gallagher | | | | | | | X | X | | | | |
| NEGOTIATION PHASE (30 - 45 days prior to renewal) | | | | | | | | | | | | | |
| Determine best insurer candidates per line of coverage based on indicative quotes received | Gallagher | | | | | | | | | X | X | | |
| Conduct parallel negotiations with two best insurer candidates to improve policy terms, conditions, price, etc. | Gallagher | | | | | | | | | X | X | | |
| Determine best course of action and prepare proposal document for League City | Gallagher | | | | | | | | | X | X | | |
| DECISION AND PLACEMENT PHASE (20 - 30 days prior to renewal) | | | | | | | | | | | | | |
| Provide insurance proposal | Gallagher | | | | | | | | | | | X | |
| Review cost/benefit analysis of proposed programs | League City /Gallagher | | | | | | | | | | | X | |

| | Responsible Parties | January | February | March | April | May | June | July | August | September | October | November | December |
|--|------------------------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| Decide best course of action | League City /Gallagher | | | | | | | | | | | X | |
| Bind coverage | Gallagher | | | | | | | | | | | X | |
| DOCUMENTATION PHASE | | | | | | | | | | | | | |
| Provide binders, certificates of insurance, auto identification cards, and invoices prior to inception | Gallagher | | | | | | | | | | | X | |
| Complete necessary paperwork | League City | | | | | | | | | | | X | |
| Receive and review policies for accuracy | Gallagher | | | | | | | | | | | | X |
| Revise policies if necessary | Gallagher | X | | | | | | | | | | | |
| Send electronic and hard copies of policies to League City | Gallagher | X | | | | | | | | | | | |
| Claims reviews as necessary | League City /Gallagher | | | | | | | | | | | | |
| Contract reviews as necessary | Gallagher | | | | | | | | | | | | |
| Stewardship meeting: Did we meet your expectations? How can we improve? | League City /Gallagher | | | | | X | | | | | | | |

Service to be provided.

Our flat organizational structure has far fewer layers delivering clients more direct access to your account team, your markets and our leadership, all the way up to CEO J. Patrick Gallagher. The people who you will meet as part of any presentation are the same people who will manage daily service and market relations.

Our team takes a very collaborative approach to client service. While Mike Kessler will serve as your primary point of contact, the City's staff can expect to see several members of our team during scheduled meetings. We have assembled our team based on specific subject matter expertise that aligns with the content of your RFP. We will introduce all team members within the first 30 days, if Gallagher is selected as the City's broker.

As previously referenced, the Gallagher team that you will interact with on a daily basis are the same people who will represent your risk to insurers. In this way, our process removes the chance of information being lost in a central broking unit, and ensures that underwriters hear directly from your account team when discussing your risks.

To ensure consistency in client service, Gallagher's comprehensive professional standards serve as the basis for our clients' service expectations. The following standards include policies and procedures related to risk analysis, marketing, policy review and delivery, policy servicing and claims advocacy.

| Technical Service Standards | Within: |
|--------------------------------------|--|
| 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 |

| Technical Service Standards | Within: |
|-----------------------------|--|
| 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 |

In addition, our professional standards include:

- **Initial placement/renewal procedures** – Outlines our standard activities for insurance program submissions
- **Proposal requirements** – Ensures accuracy across 70 points including the A.M. Best rating of insurers, presentation of coverages, coinsurance, claim-reporting requirements and compensation disclosures
- **Policy checklist** – Compares the issued policy with the proposal and binders, including accuracy of named insureds, premiums, coverages, limits, deductibles, schedules, classifications, surplus lines requirements, claims-made requirements, etc.
- **File audit** – Confirms internal procedures have been followed, such as proper countersignatures, licensing, solvency requirements, policy setup, checklists, etc.

APPROACH TO MARKETING AND MANAGING ACCOUNTS

Below we provide a streamlined outline of our marketing and management approach. Gallagher seeks to provide clients with the hands on, and personalized service typically found with a local broker, while still leveraging the resources of a global brokerage.

| Initiative | Task | Suggested Critical Date |
|---------------------------------|--|-------------------------|
| Pre-renewal Meeting | <ul style="list-style-type: none"> • Award contract to Gallagher • Review goals and objectives • Review market conditions • Develop marketing plan or budget • Review loss experience and develop claims analysis trend • Make coverage recommendations • Develop program design – analyze alternative coverages and retention levels | 150 days before renewal |
| Exposure and Marketing Analysis | <ul style="list-style-type: none"> • Prepare request for underwriting information • Review marketing strategy including analysis of existing program and identify markets • Review loss experience • Review existing policy contracts • Prepare underwriting submission and review with client • Deliver specifications to marketplace | 90 days before renewal |
| Program Marketing | <ul style="list-style-type: none"> • Negotiate with markets to achieve best possible terms and conditions • Keep client abreast of negotiations • Discuss renewal terms with TPA firms • Begin proposal assembling and process | 60 days before renewal |
| Final Negotiations/ Binding | <ul style="list-style-type: none"> • Analyze all proposals and quotes from insurers • Request revisions from insurers • Finalize renewal terms with TPA • Finalize proposal • Present proposal to client • Place coverage upon client approval • Issues binders, invoices and auto ID cards • Meet with client and strategic partners and insurers | 30 days before renewal |

| Initiative | Task | Suggested Critical Date |
|-----------------|--|---------------------------|
| Ongoing Support | <ul style="list-style-type: none"> Review policy from insurers for accuracy and request necessary endorsements Deliver policies to client, issue and review certificates on an as-needed basis Schedule quarterly review meetings | Quarterly and continually |

TAB B – Experience and Qualifications

Knowledge of local market.

Gallagher's approach is different from other leading brokers. The same team that interacts with the client is the team that communicates and negotiates with the underwriters. This way, we build successful, long-term underwriting relationships for both our clients' and carrier partners' benefit.

Streamlined Communication

We break down walls that can exist between your organization and carriers who should hear your story. Gallagher ensures that communication between client and insurer only travels through one person – your Gallagher point of contact. Contrary to our competitors, we do away with several layers of bureaucracy, which could muddle or dilute the original message, we give the insurer a clearer picture of your organization.

Consistent, High-Quality Submissions

By providing underwriters with a complete submission that paints a clear picture of your organization, we make it easy for underwriters to determine their interest in writing the account. A high-quality submission, packed with relevant information, gets viewed more favorably.

Accountability

Gallagher's service platform builds successful, long-lasting underwriting relationships by promoting accountability throughout the service team. Accountability is built into the process because it is the same person doing both the service and marketing, eliminating any "horse trading" with underwriters.

CORE360® Marketing Strategy and Plan

At least 150 days prior to renewal, we review the City's goals and objectives as we develop our marketing strategy together. In general, we believe it's prudent to market an account at least once every three years. Of course, if conditions warrant, more frequent marketing may be necessary. We've found that "over-marketing" an account hurts the client's ability to obtain favorable terms from insurance company underwriters.

Gallagher's Fully Integrated Placement Model

One area of differentiation amongst many large organizations is their ability to access a variety of forms of risk transfer capacity. Some clients opt to strictly transfer risk to excess insurers, others find benefits in the treaty or capital markets, and many choose to combine the benefits of multiple forms of capacity.

An important differentiator of your Gallagher placement team is we are the only broker to fully integrate all forms of capacity – direct retail, wholesale E&S, facultative reinsurance, treaty reinsurance, and capital markets – into a seamless access point for our clients. The City can find comfort in knowing all forms of capacity were methodically accessed to determine the most appropriate mix of capital to accomplish your objectives. Additionally, this provides enhanced compensation disclosure and certainty regarding compensation practices of all firms involved in the City's insurance placements.

Resumes:



Mike Kessler, AIC, ARM

Area Vice President | Public Sector & K-12 Education Practice

Dallas, TX

Joined Gallagher in 2015

Started in Insurance in 1992

Mike Kessler works directly with clients with a focus on providing proactive risk solutions and strategies for sophisticated organizations that lack the resources of true internal risk management experts. He designs creative insurance solutions and manages client relationships to ensure top-level service. Mike is responsible for the day-to-day primary oversight of the client's program, including coordination of client/carrier/broker services, claims, loss control, contractual, and coverage needs.

Mike began his career in 1992 and rejoined Gallagher in 2015. He brings extensive experience in the private and public sectors. Mike's experience includes insurance placements, loss control, enterprise risk management, insurance program development, claims administration, underwriting of market segment specific coverages, and program administration. He has worked on insurance coverage placement for public entities to include cities, counties, hospitals, transportation systems, and ISDs.

Mike received a bachelor's degree from the University of Texas at Arlington. He has earned an Associate in Claims, an Associate in Risk Management and a Certified Insurance Counselor designation. Mike has a Texas general lines, surplus lines and risk manager license.



Terry Stubbs

Area Senior Vice President | Public Sector & K-12 Education Practice

Houston, TX

Joined Gallagher in 1991/2022

Started in Insurance in 1990

Terry Stubbs works directly with clients and prospects with a focus on providing proactive risk solutions and strategies for organizations that lack the resources of true internal risk management experts. He designs creative insurance solutions and manages client relationships to ensure top-level service. Terry is responsible for the day-to-day primary oversight of the client's program, including coordination of client/carrier/broker services, claims, loss control, contractual, and coverage needs.

Terry has extensive experience in the U.S. and international insurance marketplace. His career has covered a broad range of industries with a high degree of specialization in the public entity, scholastic and religious sectors.

Terry began his insurance career in 1990 as a member of Gallagher's Summer Internship Program. He joined Gallagher full-time in 1991. Gallagher sold the public entity and religious program to Brit Insurance in 2013 and Terry moved with it to manage all business development activities. He returned to Gallagher in 2022.

In 1993, Terry moved to London to work at Gallagher U.K. as a Lloyd's Broker. He returned back to Houston in 1994 to generate retail production into the areas in which he focused while at Gallagher U.K. In 1998, Terry became the stateside director of U.S. marketing, for Gallagher U.K., serving all areas of expertise within AJG U.K. and also managing its public entity package product. In 2009, He became the chief operating officer of PSI, a specialist unit of RPS, Gallagher's wholesale brokerage division. PSI was set up solely to move and manage the Gallagher U.K. public entity and religious programs operation stateside.

Terry received a bachelor's and master's degree from the University of Houston. He holds a Florida property & casualty and surplus lines license. Terry is a member of the Association of Governmental Risk Insurance Pools, the Florida Educational Risk Manager's Association, the Public Risk Management Association (National and Florida) and the Risk and Insurance Management Society (National and Florida). He was the recipient of Gallagher's National Top 20 Producer in 1995 and Gallagher's International Award in 2003.



Lisa Dominguez

Client Service Manager II | Public Sector & K-12 Education Practice

Dallas, TX

Joined Gallagher in 2018

Started in Insurance in 1998

Lisa Dominguez specializes in providing account management services. She is responsible for taking a lead in the renewal process to ensure the best solutions are delivered to the client in a timely manner. Lisa handles the day-to-day needs and questions of the clients, billing issues and provides certificates of insurance as requested.

Lisa began her career in 1998 at Progressive Insurance and joined Gallagher in 2018.

Lisa received a bachelor's degree from the University of Phoenix.



Wes Van Der Voort

Area President

Dallas, TX

Joined Gallagher in 2001

Started in Insurance in 1999

Wes Van Der Voort manages the Dallas office with a focus on client satisfaction and client growth. He provides high-level oversight of significant Gallagher accounts, along with overall leadership of Texas property and casualty operations. Wes also provides strategic guidance to ensure that clients receive the best programs and benefit from Gallagher innovations. He oversees client services, new business development, employee and team development, mergers and acquisitions, financial results, carrier relations and helping to maintain Gallagher's distinctive culture.

Wes began his insurance career in 1999 as a member of Gallagher's Summer Internship Program. He became a full-time employee in 2001. Before taking the area president position, Wes was in sales, production, and team leadership where he managed clients with annualized premiums totaling more than \$20,000,000, led a team of six sales professionals, and specialized in healthcare coverage.

Wes received a bachelor's degree from Loyola University, New Orleans. He is a big brother for Big Brothers Big Sisters of America.



Richard Rogers, SCLA

Regional Claims Manager, Claims Advocacy Leader | National Risk Control

Dallas, TX

Joined Gallagher in 2012

Started in Insurance in 1990

Richard Rogers serves as the regional claims manager for Gallagher's South Central Region Claims Advocacy Team, and he is a part of our National Risk Control Leadership team. Richard oversees the South Central Claim Service Center and a team of regional claim advocates that handle and monitor complex and high exposure claims for our clients. When our client is in need, Richard ensures that his team responds with a sense of urgency to provide the highest quality service to achieve the best possible outcome resolution for our client through our claims advocacy.

Richard is also directly involved in our client's most complex and large loss exposure claims. He specializes in oil and gas casualty and catastrophic losses but also has multiline experience. Additionally, he is instrumentally involved in client consultation on coverage, contract and litigation matters. Richard provides superior client service and when needed, is involved with our clients' insurers in seeking favorable resolutions.

Richard began his career in 1990 and joined Gallagher in 2012. He has extensive experience handling complex casualty claim litigation. Richard works with general liability, automobile, product, premises, security, and personal liability exposures. He has technical, legal, managerial, evaluation, negotiation, and leadership skills to proactively assist clients for best resolution outcomes. Richard has broad contract, master service agreement, indemnity, and additional insured analysis and coverage skills spanning multiple and international jurisdictions.

Richard received a bachelor's degree from the University of Texas at Arlington. He is a licensed adjuster in Texas, Louisiana, and Oklahoma and he has earned a Senior Claims Law Associate designation.

Our client listing across the country consistently puts us at the forefront of addressing the specific issues faced by municipalities. We understand the exposures and challenges you face in trying to balance the protection of assets with insurance coverages that are correct and delivered at the best possible price. We seek to provide administrative ease, understanding the many documents that must be tracked for public entities, while also proposing creative funding solutions which solve modern problems. Looking at just public sector organizations alone, Gallagher's Public Sector Practice currently places coverage for more than 10,000 clients, resulting in premiums in excess of \$1.8 billion

| | |
|----------------------------------|---|
| Company/Organization Name | Houston First |
| Contact Name | Eddie Hernandez, Attorney |
| Title | Staff Attorney |
| Telephone | 713-335-9626 |
| Email Address | edgar.hernandez@houstonfirst.com |
| Address | 701 Avenida de las Americas, Houston TX 77010 |
| Length of Contract | 9 years |
| Summary of Work | All Property and Casualty placements and Consulting |

| | |
|----------------------------------|---|
| Company/Organization Name | Harris County |
| Contact Name | Jesse Rodolfo |
| Title | Insurance Manager |
| Telephone | 713-274 -5523 |
| Email Address | jesse.rodolfo@harriscountytexas.gov |
| Address | 1111 Fannin Street, Sixth Floor, Houston TX 77002 |
| Length of Contract | 10+ years |
| Summary of Work | Property and Casualty placements |

| | |
|----------------------------------|----------------------------------|
| Company/Organization Name | Montgomery County |
| Contact Name | Michael Howard |
| Title | Director of Risk Management |
| Telephone | 409-2019981 |
| Email Address | Michael.howard@mctx.org |
| Address | Conroe Texas |
| Length of Contract | 10+ years |
| Summary of Work | Property and Casualty placements |

| | |
|----------------------------------|----------------------------------|
| Company/Organization Name | San Antonio ISD |
| Contact Name | David Gracia |
| Title | Director of Risk Management |
| Telephone | 210-317-3844 |
| Email Address | dgraci@neisd.net |
| Address | San Antonio Texas |
| Length of Contract | 10+ years |
| Summary of Work | Property and Casualty consulting |

| | |
|----------------------------------|---|
| Company/Organization Name | Lone Star College |
| Contact Name | Brenda Soto |
| Title | Director of Risk Management |
| Telephone | 832-813-6752 |
| Email Address | Brenda.soto@lonestar.edu |
| Address | Houston Texas |
| Length of Contract | 10 years |
| Summary of Work | Insurance placements and consulting for Harris County Texas |

Discuss the company's prior service experience in providing the proposed service to other organizations of comparable size.

Gallagher represents an ideal combination of global resources and local broker experience. Our public entity expertise is unmatched, maintaining 19,700-plus other public entity clients, with whom we can compare/contrast your program alongside, while also creating an environment of intense market leverage. Paralleling these world class resources, Gallagher continues to exemplify the qualities of our origin as a small, family run, Midwestern brokerage. We commit to meeting with our clients regularly, providing a single point of contact, and upholding transparency in all interactions.

GALLAGHER'S PRACTICE GROUP MODEL

In order to be a more effective and valued advisor for our clients, Gallagher has created specific practice groups across coverage lines and industries to develop the targeted, specialized expertise that our clients need.

Gallagher has more than 27 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 risk. Our practice groups are structured to help your Gallagher team share information and seek additional expertise from colleagues across the country or even the globe.

Overall, practice groups allow Gallagher to build more specialized carrier relationships, deliver improved benchmarking and analytics, and ultimately help our clients' better address their risks. This deeper understanding allows us to develop better solutions and lower costs of coverage because we understand what programs and markets are best suited for clients' risks.

PUBLIC SECTOR EXPERTISE

Gallagher is the preeminent provider of brokerage and risk management services in the public sector. We work with thousands of cities, counties, schools, airports, utility districts, state governments and special districts. League City will benefit from our national leadership combined with local knowledge and experience as the national leader in public entity risk management.

We have had more public sector Power Brokers named by *Risk & Insurance* magazine than any other brokerage firm. Over 300 professionals help our public sector clients solve problems every single day. If League City selects Gallagher as its broker, it is hiring the best option available as our experience with thousands of public entities across the country is a valuable resource only we can provide

Public Sector & K-12

11,600+
Clients

500+
Global professional experts

\$4B+
In annual premium



TAB C – Cost / Fee Structure

Gallagher understands the confusion around fees and commissions. You can be assured that our fee will be the only income we derive from our Services to the City of League City.

SECTION 1: COMPENSATION STRUCTURE

Proposers must disclose all compensation associated with brokerage and advisory services. The City will not consider proposals that do not fully disclose all fees and commissions.

A. Brokerage Compensation (Commission Based)

If part or all of the compensation will be derived from commissions:

| Coverage Type Commission | Carrier | Commission Rate | Estimated Annual commission |
|--|---------|--------------------|--------------------------------|
| Windstorm & Hail | _____ | 0.00 % | \$ 0.00 |
| Other Property Lines (if applicable) | _____ | 0.00 % | \$ 0.00 |

Does your firm receive contingencies, overrides, bonuses, profit-sharing, marketing allowances, or other indirect compensation?

Yes ___ No X

If Yes, describe fully:

On this account, all contingencies, bonuses, profit-sharing, marketing allowances, or other indirect compensation will be eliminated.

Our fee will be \$48,500.

If proposing a flat annual fee for services:

| Contract Year | Annual Fee | Notes |
|---------------|------------|-------|
| Year 1 | \$ 48,500 | |
| Year 2 | \$ 49,955 | |

| Contract Year | Annual | Fee Notes |
|---------------------------|-----------|-----------|
| Year 3 (Optional Renewal) | \$ 51,454 | |
| Year 4 (Optional Renewal) | \$ 52,998 | |

Does the flat fee replace all commissions? Yes ☐ No ☐ Partial ☒

If Partial, explain: commission is not removable on NFIP flood policies.

C. Hybrid Compensation Model (Combination of Fee + Commission)

If proposing a blended model, summarize here:

| Item | Description | Amount / Rate |
|---------------------|-------------|----------------|
| Annual Advisory Fee | <u>0.00</u> | <u>\$ 0.00</u> |
| Commission Rate | <u>0.00</u> | <u>0.00</u> % |
| Other Compensation | <u>0.00</u> | <u>\$ 0.00</u> |

| Service | Included in Fee? (Y/N) | Additional Cost (If Any) | |
|---------------------------------------|------------------------|--------------------------|-----|
| Annual risk assessment | Y / N | <u>\$ 0.00</u> | Yes |
| Coverage gap analysis | Y / N | <u>\$ 0.00</u> | Yes |
| Market analysis & carrier negotiation | Y / N | <u>\$ 0.00</u> | Yes |
| Claims assistance & advocacy | Y / N | <u>\$ 0.00</u> | Yes |
| TWIA / FEMA / NFIP compliance support | Y / N | <u>\$ 0.00</u> | Yes |
| Benchmarking reports | Y / N | <u>\$ 0.00</u> | Yes |
| Presentations to HR and City Council | Y / N | <u>\$ 0.00</u> | Yes |

If any service is not included, explain the fee structure:

SECTION 3: OPTIONAL SERVICES AND COSTS

| Optional Service | Description | Cost | Frequency |
|---------------------------------------|-------------|---------------|-----------|
| Loss control or mitigation consulting | <u></u> | <u>\$ TBD</u> | <u></u> |

| | | |
|---------------------------------------|-------|------------------------------|
| Additional site visits or inspections | _____ | \$ <u>TBD</u> ^{Ri:} |
| Property valuation services | _____ | \$ <u>TBD</u> |
| Catastrophe modeling | _____ | \$ <u>TBD</u> |
| Other (specify): _____ | _____ | \$ <u>TBD</u> |

SECTION 4: TOTAL ESTIMATED ANNUAL COST

Provide a consolidated annual cost summary.

| | | |
|---|------------------|-------------------|
| Cost Category | Proposed Amount | |
| Brokerage Compensation (Commission) | \$ <u>48,500</u> | Total Annual fee. |
| Advisory / Consulting Fee | \$ <u>0.00</u> | |
| Optional Services (if selected by the City) | \$ <u>0.00</u> | |
| Other Estimated Charges | \$ <u>0.00</u> | |

Total Estimated Annual Cost to the City:

\$ 48,500

Identify and list all special services and identify charges pertaining to such service.

| Summary of Additional Services Included | |
|--|----------------|
| Core Brokerage & Risk Services | Gallagher Fee: |
| Advice, marketing, placement and servicing of services required | Included |
| Day-to-day Servicing <ul style="list-style-type: none"> • Auto ID Cards • Certificates of Insurance • Invoicing • Endorsements • Ongoing communication of new products, available webinars, conferences, etc. • Quarterly Check-In Calls/Meetings • Pre-Renewal Strategic Review Meeting (150 days prior to renewal) • Renewal Meeting to include a detailed comparison of all options • Ongoing carrier meetings with underwriters and loss control • Uncapped service hours • Printing | Included |

| Summary of Additional Services Included | |
|--|--|
| Core Brokerage & Risk Services | Gallagher Fee: |
| Tools & Analytics <ul style="list-style-type: none"> • Risk Optimization Analysis: Financial Reserve, Collateral, Risk Tolerance Analysis • Property Catastrophe Analysis • Gallagher Insight • CSR24 - Certificate Management & Issuance • Driver's Alert • Gallagher Drive • Gallagher Forecast - (Eigen) Property Risk Modeling • Property Catastrophe Analysis • Catastrophe Modeling Services • Benchmarking & Placement Analytics • Enterprise Risk Management Heat Mapping • Risk Mapping and Exposure Identification • Actuarial Services – Loss Forecasting, Reserve Analysis, Risk Optimization Analysis | Included |
| Contract Review as it relates to indemnities, insurance requirements and risk of loss sections | Included |
| Financial Analysis & Management | Included |
| Actuarial Services | Priced separately |
| Certificate Management & Issuance | Included |
| Claims Advocacy and Risk Control Services & Risk Control Training Portal | Included |
| Loss Control Services & Safety (250 hours) | Priced separately |
| Utilization of London & Bermuda Wholesale Brokers | Wholesale Commissions Retained by Wholesaler |

TAB D – Innovative Approach

1. Resilience, Sustainability and Continuity. These are the newest efforts by Cities to assist and support, their citizens, their tax base and the continued positive components of their City.

The Cities of Houston, Austin and San Antonio have established Resilience Department to address resilience-building efforts, including the development of a resilience strategy to address challenges of flooding, climate change, housing affordability and improved mobility. Gallagher will assist in this effort.

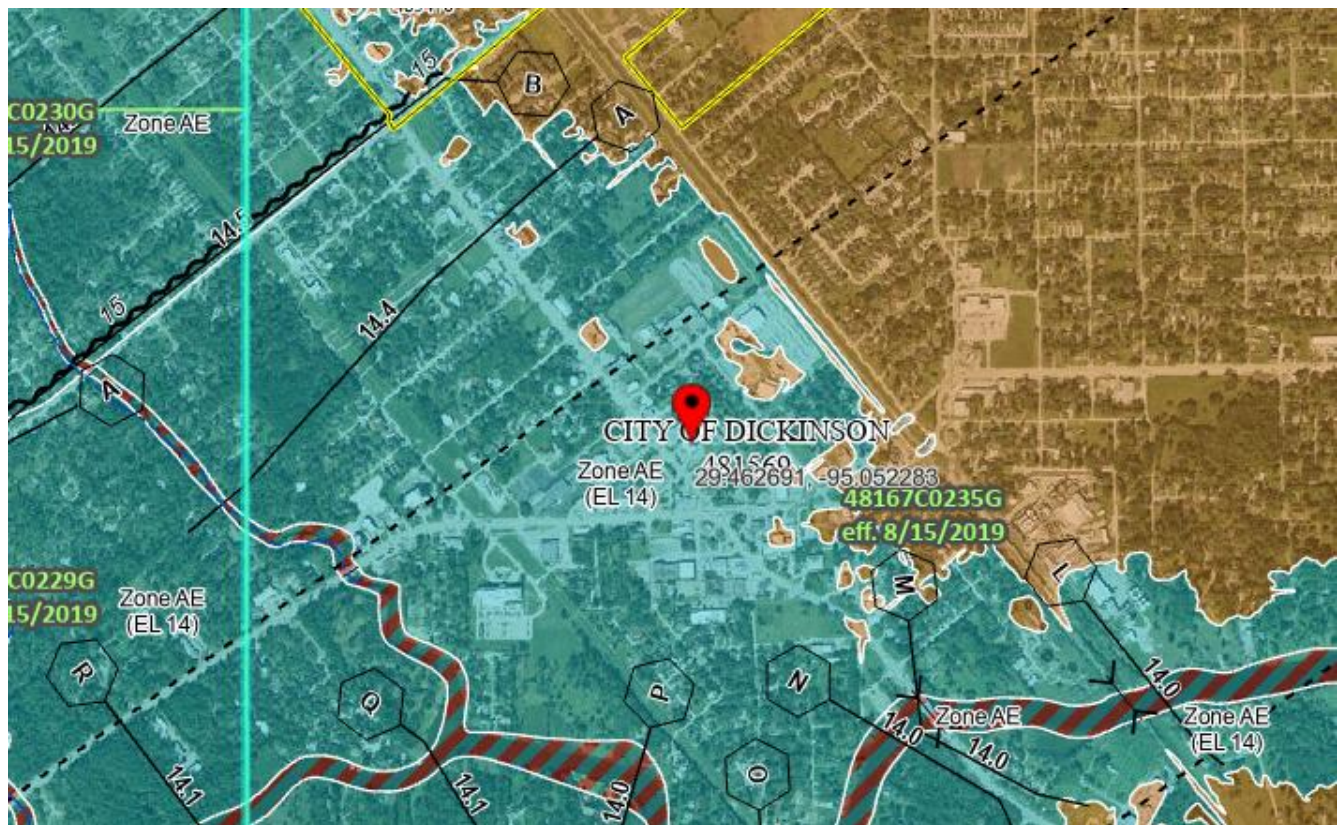
2. Flood exposure for League City is extreme. We will visit all League City locations to include City Hall, Libraries, Fire Stations, Police Stations, etc., to review and assess the flood exposure first-hand. It may be that separate NFIP flood policies may be needed for specific League City locations.

Below are League City locations that are in negative flood zones. All US locations are in a flood zone. The positive flood zone is referred to as Zone X.

As is seen below, two police buildings and two fire locations are in Zone AE, a negative zone.

Flood preparation should be considered for these, and potentially multiple other locations.

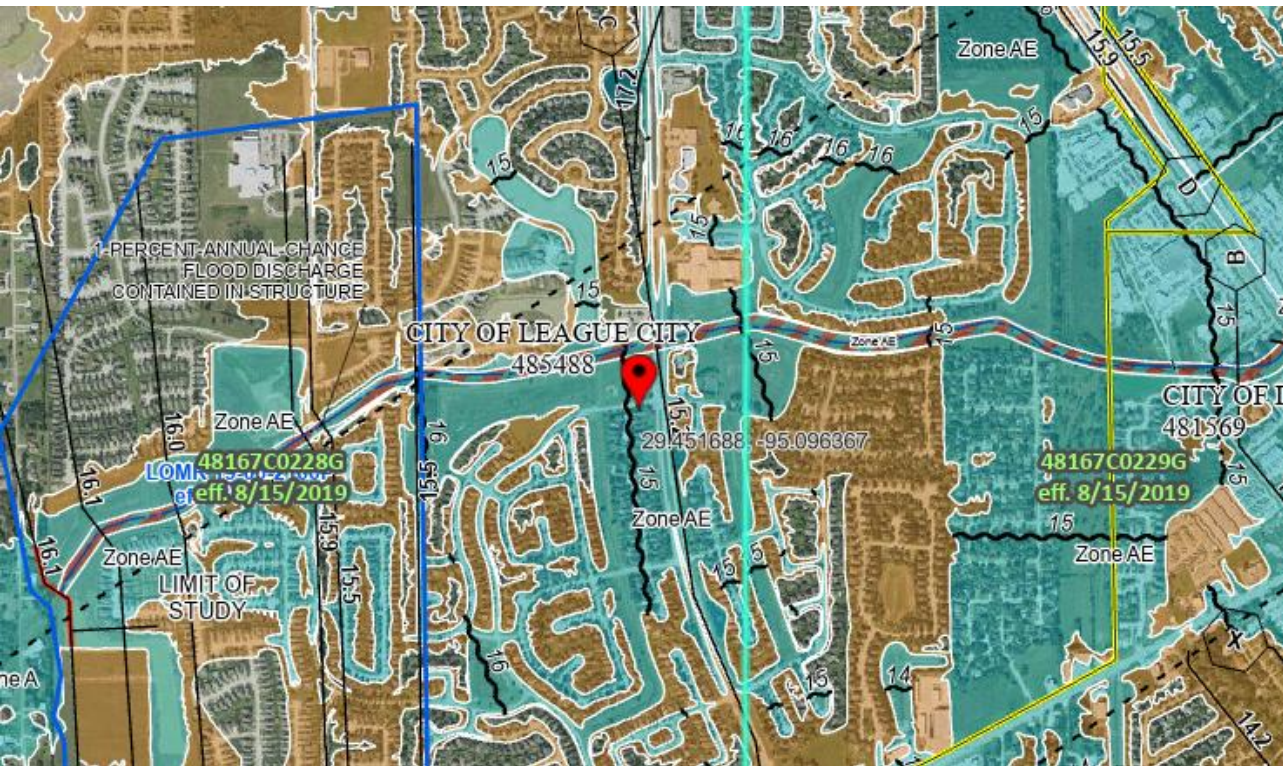
Dickinson Police Department, 4000 Liggio St. Dickinson, TX



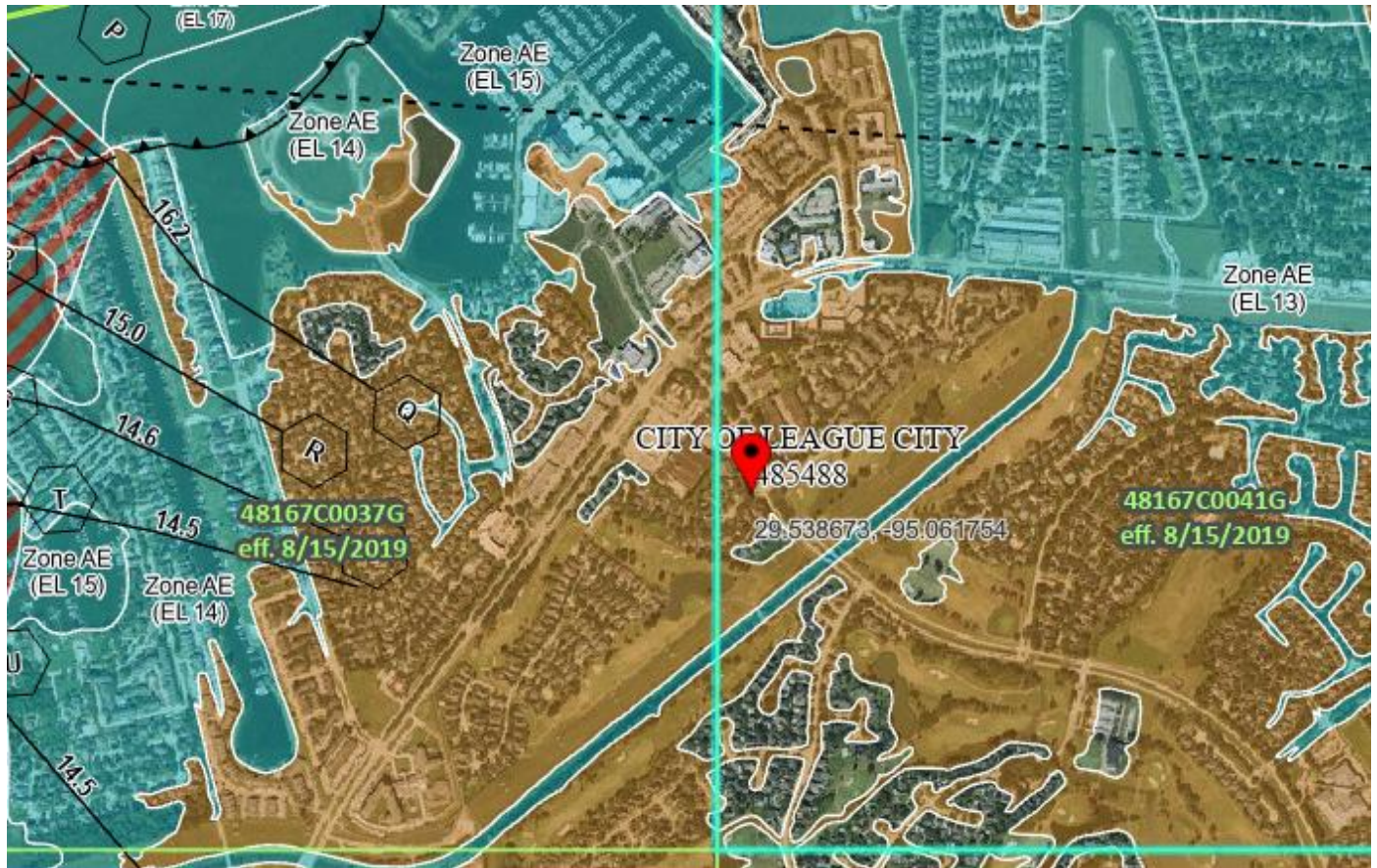
Clear Lake Shores Police Department, 1006 S. Shore Dr. Kemah TX



Fire Station 5, 2898 Bay Creek Dr., Dickinson TX



Fire Station 6, 7505 South Shore Blvd., League City TX



A total policy review will be necessary to determine the best actions for flood risk. Flood may be defined as 'Water on the ground, rising from the bottom up.'. At times flood is not part of a Hurricane loss if the water is rising. This also applies to wind-driven water from a Hurricane.

3. **Buy higher limits.** Given that prices for coastal property are still falling, this would be an opportunity for League City to buy higher limits with the same premium. An additional \$1 or \$20 Million in coverage may be beneficial given a direct Hurricane hit.

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.



Each of these Gallagher Drive capabilities can benefit you and can be used as part of **CORE360** to evaluate risk management programs:



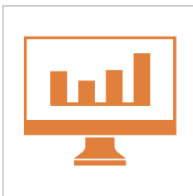
BENCHMARKING SERVICES

Our platforms allow you to compare your insurance program structure against industry peers to help you make more informed purchasing decisions around your coverages, your limits and potential exposures



PLACEMENT ANALYTICS

Gallagher has decades of experience working with carriers complemented with unique trade data to help ensure you optimize your insurance panel along with your total cost of risk. We use these analytics to continually review markets to ensure risk is being managed with the optimal carrier.



CLAIMS ANALYTICS

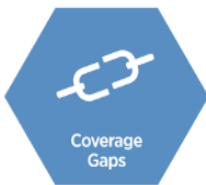
Gallagher's proprietary data combined with our robust forecasting and modeling tools can help you better analyze your organization's loss history and related impacts.



CONSULTING SERVICES & SOLUTIONS

Our comprehensive suite of data visualizations and dashboards provide a visual story of the factors that comprise your specific total cost of risk. Our analytics consultants can show how they work together to deliver the performance your organization requires.

When used as part of **CORE360** you can experience the full power of Gallagher to optimize your total cost of risk.





BENCHMARKING SERVICES

Gallagher Drive works to create a customized benchmarking report based on limits, retentions, coverages, and losses due to our large client database. Utilizing innovative technology and drawing upon Gallagher and third-party trade data, we are able to benchmark League City's insurance program structures against your peers in real time. Gallagher Drive benchmarking is available for:

- Auto Liability
- General Liability
- Umbrella
- Cyber
- Crime
- Directors & Officers
- Workers' Compensation
- And more



PLACEMENT ANALYTICS

- Carrier Comparison- Drawing on Gallagher's trade data, we identify which carriers have an appetite for your risk and their average premium rate. Our data-driven approach ensures we identify the top carriers with the best solutions for your risks.
- SmartMarket 2.0- Allows our insurance company partners direct visibility into your needs, and enables them to select businesses that match their appetite and available capacity, creating a more competitive marketplace for you.
- Property Analytics:
 - *Catastrophic Modeling Services*- Gallagher uses the industry standard RMS CAT modeling system through our wholesale subsidiary RPS. RMS models risk in more than 100 countries using millions of data points, enabling Gallagher to help clients understand the potential consequences of a catastrophic event..
 - *Gallagher Forecast*- 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.



CLAIMS ANALYTICS

Claim Connect Report- We built a specialized dashboard to help us understand our clients' risk from an actuarial and analytic perspective called the Claims Connect Report. Our Claim Connect Report quantifies your claims loss risk and helps you better understand your unique claims/loss environment and provide insight into their potential future losses. Ultimately, the report enables clients to develop an action plan for improving overall loss experience.

Casualty Analytics- Our casualty analytics use Gallagher's proprietary data as well as industry best practices to benchmark your program. This process allows us to identify areas of strength and opportunities for improvement. We also help benchmark your losses against our industry-leading claims database to make specific recommendations on your risk management program. In analyzing your data, we show claim trends within your loss history.



GALLAGHER DRIVE CLIENT

For large organizations such as League City, Gallagher Drive can collaborate with clients to develop customized dashboards to help monitor and track risk management program performance. Our Gallagher Drive Client dashboards empower the user to manipulate their data for various uses. The dashboards are powered by Microsoft Azure and created using PowerBI. Some of these include:

- Claims program benchmarking utilizing Gallagher's proprietary data and metrics
- Identification and tracking of key claims cost drivers, nature of injury, injury cause, body part, occupation
- Tenure analysis
- Lag time analysis
- Large loss analysis
- Yearly trends
- Loss stratification



Technology Tools Summary

Archipelago

AI-powered platform that digitizes your risk, connects your properties, and powers your placements



Gallagher Drive

Internal data and analytics platform (powered by Microsoft Power BI) analyzes market conditions, claims history, and industry benchmarks



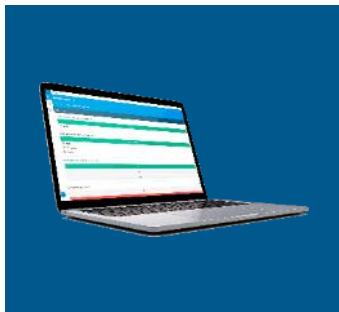
Gallagher Verify

Gallagher's preferred certificate tracking, verification, and compliance software



Subscription Center

Gain access to industry newsletters and get fresh insights and expertise from our global risk management experts



CSR24

Allows clients to create, manage and send certificates of insurance via the internet. Can be used to issue certificates when needed



Gallagher Insight

A user-friendly web portal that allows secure collaboration between you and your Gallagher team. Clients have 24/7 access to their summary insurance information and more



Gallagher Submit

Digital platform enabling you to access and manage your insurance applications and exposures, share documents for e-signatures and delegate tasks to colleagues for completion



Gallagher Forecast

Manages property risk, delivering CAT risk analytics and insights in real-time events.



TAB E – Forms (Attachment A)

| CONFLICT OF INTEREST QUESTIONNAIRE For vendor doing business with local governmental entity | | FORM CIQ |
|--|------------------------|-----------------|
| <p>This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.</p> <p>This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).</p> <p>By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.</p> <p>A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.</p> | OFFICE USE ONLY | |
| <p>1 Name of vendor who has a business relationship with local governmental entity.</p> <p style="text-align: center;">Arthur J. Gallagher Risk Management Services, LLC</p> | <p>Date Received</p> | |
| <p>2 <input type="checkbox"/> Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)</p> | | |
| <p>3 Name of local government officer about whom the information is being disclosed</p> <p style="text-align: center;">Not Applicable. No conflict exists. League City</p> <p style="text-align: center;">Name of Officer</p> | | |
| <p>4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.</p> <p style="margin-top: 20px;">A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?</p> <p style="margin-left: 100px;"> <input type="checkbox"/> Yes <input type="checkbox"/> No </p> <p style="margin-top: 20px;">B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?</p> <p style="margin-left: 100px;"> <input type="checkbox"/> Yes <input type="checkbox"/> No </p> | | |
| <p>5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.</p> | | |
| <p>6 <input type="checkbox"/> Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).</p> | | |
| <p>7</p> <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="width: 45%;"> <p style="text-align: center;"><i>Mike Kessler</i> <i>MIKE KESSLER</i></p> <p style="text-align: center;">Signature of vendor doing business with the governmental entity</p> </div> <div style="width: 45%; text-align: right;"> <p>1/12/2026</p> <p>Date</p> </div> </div> | | |

CONFLICT OF INTEREST QUESTIONNAIRE

For vendor doing business with local governmental entity

A complete copy of Chapter 176 of the Local Government Code may be found at <http://www.statutes.legis.state.tx.us/Docs/LG/htm/LG.176.htm>. For easy reference, below are some of the sections cited on this form.

Local Government Code § 176.001(1-a): "Business relationship" means a connection between two or more parties based on commercial activity of one of the parties. The term does not include a connection based on:

- (A) a transaction that is subject to rate or fee regulation by a federal, state, or local governmental entity or an agency of a federal, state, or local governmental entity;
- (B) a transaction conducted at a price and subject to terms available to the public; or
- (C) a purchase or lease of goods or services from a person that is chartered by a state or federal agency and that is subject to regular examination by, and reporting to, that agency.

Local Government Code § 176.003(a)(2)(A) and (B):

- (a) A local government officer shall file a conflicts disclosure statement with respect to a vendor if:

- (2) the vendor:

(A) has an employment or other business relationship with the local government officer or a family member of the officer that results in the officer or family member receiving taxable income, other than investment income, that exceeds \$2,500 during the 12-month period preceding the date that the officer becomes aware that

- (i) a contract between the local governmental entity and vendor has been executed;
- or

- (ii) the local governmental entity is considering entering into a contract with the vendor;

(B) has given to the local government officer or a family member of the officer one or more gifts that have an aggregate value of more than \$100 in the 12-month period preceding the date the officer becomes aware that:

- (i) a contract between the local governmental entity and vendor has been executed; or
- (ii) the local governmental entity is considering entering into a contract with the vendor.

Local Government Code § 176.006(a) and (a-1)

- (a) A vendor shall file a completed conflict of interest questionnaire if the vendor has a business relationship with a local governmental entity and:

- (1) has an employment or other business relationship with a local government officer of that local governmental entity, or a family member of the officer, described by Section 176.003(a)(2)(A);
- (2) has given a local government officer of that local governmental entity, or a family member of the officer, one or more gifts with the aggregate value specified by Section 176.003(a)(2)(B), excluding any gift described by Section 176.003(a-1); or
- (3) has a family relationship with a local government officer of that local governmental entity.

(a-1) The completed conflict of interest questionnaire must be filed with the appropriate records administrator not later than the seventh business day after the later of:

- (1) the date that the vendor:

(A) begins discussions or negotiations to enter into a contract with the local governmental entity; or

(B) submits to the local governmental entity an application, response to a request for proposals or bids, correspondence, or another writing related to a potential contract with the local governmental entity; or

- (2) the date the vendor becomes aware:

(A) of an employment or other business relationship with a local government officer, or a family member of the officer, described by Subsection (a);

(B) that the vendor has given one or more gifts described by Subsection (a); or

(C) of a family relationship with a local government officer.

Forms (Attachment A) Separate Attachment.

a. Completed City of League City Texas Public Information Act

The completed Texas Public Information Act is provided as attached document.

b. If required, provide a completed copy of the Conflict-of-Interest Questionnaire (Form CIQ).

The completed Conflict of Interest Questionnaire is provided.

Appendix



The Gallagher Way

Shared Values at Arthur J. Gallagher & Co. are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of Arthur J. Gallagher's & Co.'s Shared Values?

- 01 WE ARE A SALES AND MARKETING COMPANY DEDICATED TO PROVIDING EXCELLENCE IN RISK MANAGEMENT SERVICES TO OUR CLIENTS.
- 02 WE SUPPORT ONE ANOTHER. WE BELIEVE IN ONE ANOTHER. WE ACKNOWLEDGE AND RESPECT THE ABILITY OF ONE ANOTHER.
- 03 WE PUSH FOR PROFESSIONAL EXCELLENCE.
- 04 WE CAN ALL IMPROVE AND LEARN FROM ONE ANOTHER.
- 05 THERE ARE NO SECOND-CLASS CITIZENS – EVERYONE IS IMPORTANT AND EVERYONE'S JOB IS IMPORTANT.
- 06 WE'RE AN OPEN SOCIETY.
- 07 EMPATHY FOR THE OTHER PERSON IS NOT A WEAKNESS.
- 08 SUSPICION BREEDS MORE SUSPICION. TO TRUST AND BE TRUSTED IS VITAL.
- 09 LEADERS NEED FOLLOWERS. HOW LEADERS TREAT FOLLOWERS HAS A DIRECT IMPACT ON THE EFFECTIVENESS OF THE LEADER.
- 10 INTERPERSONAL BUSINESS RELATIONSHIPS SHOULD BE BUILT.
- 11 WE ALL NEED ONE ANOTHER. WE ARE ALL COGS IN A WHEEL.
- 12 NO DEPARTMENT OR PERSON IS AN ISLAND.
- 13 PROFESSIONAL COURTESY IS EXPECTED.
- 14 NEVER ASK SOMEONE TO DO SOMETHING YOU WOULDN'T DO YOURSELF.
- 15 I CONSIDER MYSELF SUPPORT FOR OUR SALES AND MARKETING. WE CAN'T MAKE THINGS HAPPEN WITHOUT EACH OTHER. WE ARE A TEAM.
- 16 LOYALTY AND RESPECT ARE EARNED – NOT DICTATED.
- 17 FEAR IS A TURN-OFF.
- 18 PEOPLE SKILLS ARE VERY IMPORTANT AT ARTHUR J. GALLAGHER & CO.
- 19 WE'RE A VERY COMPETITIVE AND AGGRESSIVE COMPANY.
- 20 WE RUN TO PROBLEMS – NOT AWAY FROM THEM.
- 21 WE ADHERE TO THE HIGHEST STANDARDS OF MORAL AND ETHICAL BEHAVIOR.
- 22 PEOPLE WORK HARDER AND ARE MORE EFFECTIVE WHEN THEY'RE TURNED ON – NOT TURNED OFF.
- 23 WE ARE A WARM, CLOSE COMPANY. THIS IS A STRENGTH – NOT A WEAKNESS.
- 24 WE MUST CONTINUE BUILDING A PROFESSIONAL COMPANY – TOGETHER – AS A TEAM.
- 25 SHARED VALUES CAN BE ALTERED WITH CIRCUMSTANCES – BUT CAREFULLY AND WITH TACT AND CONSIDERATION FOR ONE ANOTHER'S NEEDS.

– ROBERT E. GALLAGHER, MAY 1984

Times Change. Ethics Don't.



Gallagher has been recognized as one of the **World's Most Ethical Companies®** in 2010, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022 and 2023.

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We are a Sales and Marketing Company dedicated to providing excellence in Risk Management Services to our clients.

The Gallagher Way. Since 1927.

ajg.com **The Gallagher Way.** Since 1927.

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