

**1. Provide a brief description of your agency and the agency servicing office for Tipton Community Schools, including the office location.**

Our AssuredPartners office is just south of the 106th Street and Pennsylvania Street roundabout (10401 N. Meridian Street, Suite 300) in Carmel and has 60 employees. Our parent company is AssuredPartners out of Lake Mary Florida and we are the 11<sup>th</sup> largest brokerage of US business after only being in existence since 2011. The insurance trade magazine Business Insurance has the prior year's annual brokerage rankings by revenue in their July issue and we have included this listing by attachment.

The agency is experiencing dynamic growth throughout the county growing 18% in 2020. In addition to our specialization for Public Schools in Indiana, we are also the leading agency in California in servicing public schools representing more than 500 local educational agencies in the state.

**2. Provide the account service team and the background of those that would be working directly on the Tipton Community Schools account.**

Your current account team is led by Rob Stiehl who has been in insurance brokerage for 40 years and specializes in public school districts in Indiana. Your day-to-day service team is led by John Lett who handles the primary responsibilities of renewals, marketing, policy administration/billing, day to day servicing and putting together quarterly loss summaries. He is assisted by Deeon Vance and Sierra Brankle to provide insurance certificates and endorsements as needed. Claims administration is handled by Suetta Bartley and higher-level Claims Consulting as needed is Brian Morton's responsibility.

**Rob Stiehl** spent his first 12 years of his career with the global broker AON. The next 15 years of his career were with Hylant Group and the last 13 have been with AssuredPartners. His responsibilities have continuously been in producing new business for the agencies and then leading the serving of those accounts. He has achieved the designations of Chartered Property and Casualty Underwriter (CPCU), Associate in Risk Management (ARM), and Certified School Risk Manager (CRM). His specialty over the past 17 years has been Public School Districts in the State of Indiana.

In addition to school accounts over the years he has produced and/or serviced the insurance and risk management needs of Consecro, hh Gregg, Badger Daylighting Corp., Biomet, Indiana University, Child Craft Industries, Lilly Industries, Johnson Oil Company, Kiel Bros. Oil Co., Kokolene, The Indianapolis Zoo, and The Indianapolis Symphony Orchestra among dozens of other manufacturers giving him a wide range of experience in working with complex risk management programs.

**John Lett** is an Account Executive within the Indianapolis office of AssuredPartners. John started his insurance career in 2007. He dedicated his first 6 years learning all functions of the insurance industry. In 2013, he moved to USI/First Merchants and focused on designing and implementing commercial insurance and risk management programs for various local and national industries. John services all our central Indiana public school districts.

**Suetta Bartley** started her career in insurance working for a national commercial insurance company. She joined Tobias Insurance Group in 1989 and has held several positions within the agency and claims department. In her 30 years in the insurance industry, she has obtained her Certified Insurance Counselor (CIC) designation, as well as was awarded the James K. Ruble CIC Scholarship. The scholarship included a trip to London, England where she met with Lloyds of London brokers and was exposed to international claims resolution strategies. Suetta brings with her a friendly demeanor, positive outlook, and an attention to detail which is instrumental to the excellent service she provides in overseeing the reporting of claims. She has provided claims advocacy to AssuredPartners largest accounts for over 20 years.

**Brian Morton** has over 24 years of experience working on large, complex litigated matters involving an array of different policies. His background involves working for both national and regional insurance carriers in a claims management role. This experience gives him valuable insight into how insurance companies assess coverage and resolve claims. Brian also has an extensive background in evaluating and interpreting contracts. This is a valuable resource to our clients who want to understand how those contractual obligations may impact their insurance program. Brian has been with AssuredPartners of Indiana since 2014.

**3. Provide a listing of your directly contracted insurance carriers that write Property, General Liability, School Leaders Errors and Omissions, Auto, and Umbrella for Public Schools in the State of Indiana. Please note how many districts that your agency writes in Indiana with each carrier noted.**

Our local office has contracts with each of the five Insurance Carriers that write most of the Public-School business in the state of Indiana. Our two primary carriers **Liberty Mutual** and **EMC** are noted below but we also have contracts with the other three which are **Hanover**, **Wright Specialty** and **Selective**. Please note that ESCRFT if you have heard other districts utilizing them is not an insurance carrier but a pooling arrangement that has written several smaller districts and service centers in the past couple of years.

**Liberty Mutual** - They have a specialty School Division. AssuredPartners is the largest writer for them in the State of Indiana placing 17 of our districts serviced with them. We did a full marketing process for your renewal last year and Liberty Mutual did not quote as they did not feel they could be competitive with EMC and concern with the district's sexual molestation claim history.

**EMC** – Your prior carrier Wright Specialty has changed reinsurers recently and they have no longer been competitive in the state of Indiana. EMC is based in Iowa and writes most of the schools in Iowa. Many of our prior Wright Specialty insureds like Tipton CSC was an excellent fit for EMC and we see continued growth with them currently. They place five of our districts we service.

**4. Please list the public-school districts handled directly by the proposed service team for the Tipton Community Schools account along with the primary contact's name, phone number, email address and where they are located.**

All numbers are 317 area code unless indicated otherwise.

Beech Grove CS	Laura Hammack	<a href="mailto:lhammack@bgcs.k12.in.us">lhammack@bgcs.k12.in.us</a>	788-4481
Borden Henryville	Johnny Budd	<a href="mailto:jbudd@bhsc.school">jbudd@bhsc.school</a>	(812) 913-9630
Carmel Clay Schools	Roger McMichael	<a href="mailto:rmcmicha@ccs.k12.in.us">rmcmicha@ccs.k12.in.us</a>	571-4005
Clark Pleasant CSC	Austin Fruits	<a href="mailto:afruits@cpcsc.k12.in.us">afruits@cpcsc.k12.in.us</a>	535-3103
Decatur County CSC	Weedie Smith	<a href="mailto:wsmith@decaturco.k12.in.us">wsmith@decaturco.k12.in.us</a>	(812) 663-4595
Earlywood ES	Angie Balsley	<a href="mailto:abalsley@earlywood.org">abalsley@earlywood.org</a>	736-8495
Franklin Twp. CSC	Fred McWhorter	<a href="mailto:Fred.mcwhorter@ftcsc.k12.in.us">Fred.mcwhorter@ftcsc.k12.in.us</a>	808-7211
Greater Clark CS	Laura Hubinger	<a href="mailto:lhubinger@gccschools.com">lhubinger@gccschools.com</a>	(812) 288-4802
HBM	Steve Wornhoff	<a href="mailto:steven_wornhoff@nobl.k12.in.us">steven_wornhoff@nobl.k12.in.us</a>	773-2134
Hamilton Heights	Kristin McCarty	<a href="mailto:kmccarty@hhschuskies.org">kmccarty@hhschuskies.org</a>	984-3538
Hamilton Southeastern	Katy Dowling	<a href="mailto:kdowling@hse.k12.in.us">kdowling@hse.k12.in.us</a>	570-3309
Mt. Vernon CSC	Greg Elkins	<a href="mailto:greg.elkins@mvcsc.k12.in.us">greg.elkins@mvcsc.k12.in.us</a>	485-3100
New Albany FCCSC	Chris Street	<a href="mailto:cstreet@nafcs.org">cstreet@nafcs.org</a>	(812) 542-2128
Noblesville Schools	David Hortemiller	<a href="mailto:david_hortemiller@nobl.k12.in.us">david_hortemiller@nobl.k12.in.us</a>	773-2547
Plainfield CSC	Jud Wolfe	<a href="mailto:jwolfe@plainfield.k12.in.us">jwolfe@plainfield.k12.in.us</a>	838-3698
Silver Creek	Chad Briggs	<a href="mailto:cbriggs@scsc.school">cbriggs@scsc.school</a>	(812) 246-3375
SSSMC	Andy Carlton	<a href="mailto:acarlton@sssmc.k12.in.us">acarlton@sssmc.k12.in.us</a>	789-1665
Tindley AS	Edreece Redmond	<a href="mailto:redmond@tindley.org">redmond@tindley.org</a>	545-1745
Tipton CSC	Ryan Glaze	<a href="mailto:rglaze@tcsc.k12.in.us">rglaze@tcsc.k12.in.us</a>	(765) 675-2147
MSD Warren Twp.	Matt Parkinson	<a href="mailto:mparkins@warren.k12.in.us">mparkins@warren.k12.in.us</a>	869-4364
Westfield WS	Brain Tomamichel	<a href="mailto:tomamichelb@wws.k12.in.us">tomamichelb@wws.k12.in.us</a>	867-8013
Union SC	Mike Huber	<a href="mailto:mhuber@usc.k12.in.us">mhuber@usc.k12.in.us</a>	(765) 853-5464

**5. Provide your proposed annual service plan.**

We are halfway through the renewal process this year and would expect to propose the renewal the week of April 4<sup>th</sup>. The workers compensation was placed with a new carrier effective January 1<sup>st</sup>. The plan is to work with your new incumbent EMC for a fair renewal this year after having an extensive marking process last year. We assist throughout the year with monitoring the insurance requirements for your independently contracted drivers. We are available to meet as need throughout the year which includes updated loss summaries, an update from you on what is happening at the district so nothing new is missed, and any other pertinent subjects at the time such as market conditions, new coverage areas, or specific claim updates for example.

We would get you set up on our Risk Management Center platform (details attached) and do the necessary initial introduction to the services. There would be a mutually agreed schedule and objectives for carrier loss prevention set up. Initially we would be happy to review your contracts and facility use agreements along with your certificate management program.

**6. Please explain any special areas of expertise you have developed regarding coverage aspects of writing public school districts in Indiana.**

What always changing cyber liability options should be considered? How do you make sure drones are properly covered? How do you best manage the exposures presented by expanding internship programs? What does violent event coverage provide and what are the emerging strategies to deal with active shooter issues? What is the acceptable range for cost per sq. foot per building type for your statement of values? Is fiduciary liability coverage needed? Why is the correct amount of extra expense coverage critical? How is it best to handle the significant exposures sometimes presented by the band boosters? Are there options for Boiler and Machinery coverage that can make a significant difference? How do you best deal with carrier's desire to significantly limit flood coverage? What type and how important is replacement cost for buses coverage? Is our law enforcement exposure correctly covered or transferred? What about fireworks at football games, having faculty basketball games, various kinds of fundraisers like car washes, the use of bounce houses, supervision for overnight trips involving students, foreign trips, changes to state bonding requirements, etc. We deal with these types of issues weekly and convey what is learned to all our insured districts to make informed decisions.

**7. Please explain how you remain current on school issues happening in the Indiana insurance marketplace.**

Staying abreast of evolving risks in the K-12 education industry is an important part of Rob's job description. It comes from handling school districts ranging from 320 students (Union) to among the largest in the state (Warren, Carmel, HSE). We have a daily service in which risk management related articles throughout the county are displayed and we look for anything school related to help us understand any emerging issue. We meet quarterly with Liberty Mutual and EMC to stay on top of their coverage and pricing trends. Rob is also developing relationships with dozens of school districts outside of the ones we service which is another major source of information as you hear claim scenarios or issues others are having. Rob provides informational emails to his insureds and covers emerging issues at client meetings.

**8. Explain any benchmarking you provide for your school districts from a loss and coverage standpoint.**

We work from a spreadsheet that we keep up to date with all our insureds and it compares limits, coverages purchased, deductibles, exposures, property rates, general liability rates, auto rates, umbrella rates, and loss rates for all the major areas of coverage. This information helps us very specifically advise you in comparison to your direct peers instead of some modeling done nationally that may not apply very well to the unique exposures for a school district in central Indiana. It helps us negotiate with our carriers as an analytical tool of comparison when we find it to be beneficial to our insureds.

**9. Describe any specialty resources your agency has available to service our needs (claims, loss prevention, etc.)**

We do the contract reviews as desired, and the facility use agreement is something we review and consult with all our insureds on. Agency loss prevention is available, but we have found the dedicated school loss prevention specialists at Liberty Mutual and EMC to be extremely knowledgeable, timely, and reasonable. If we ever need to run something by loss prevention that we would prefer not bringing up to the carrier before something is implemented or if there is something that we feel is worthwhile to dispute we have the in-house loss prevention resources to do so at no additional charge. We have a flood expert that can pull all relevant flood mapping and does the specialty flood placements. Our director of Claims, Brian Morton is the most valuable resource we offer if you ever have a large property claim, a complex liability situation, or are dealing with a grey area claim. He is your strong advocate in fighting for whatever it takes to get a claim covered if there is any ambiguity.

We are attaching information regarding our **Risk Management Center (RMC)** which if utilized to its potential can be a game changer for safety and monitoring aspects of your day-to-day risk management needs. This has been presented to Tipton Community Schools in the past but has not generated the interest to sign up for it. With Ryan now in charge, we would be happy to demonstrate the capabilities if you are interested.

**10. What differentiates your agency from your competitors?**

We are one of the largest agencies in the country and our local office is among the largest in Indianapolis area yet much more important is our I think you have found our responsiveness, personal attention, and touchpoints stack up with any local agency. The size does allow us to have resources to benefit you such as our claims liaison Brian Morton, our Risk Management Center, and contracts with all five of the major insurance carriers writing schools.

Rob Stiehl personally specializes in public schools as evidenced by 22 of his 27 accounts being public school districts which we think you will find unique among those participating in this RFQ. In our business, the insurance carriers cater to those agencies that help them grow so our aggressive growth does impact how our carriers will respond to us in the negotiation process.

We have a 45-person training center in which we have hosted seminars for our school district insureds. We hosted a 3-day Worker's Compensation workshop free of charge for our insureds led by Maureen Gallagher who is one of the foremost worker's compensation experts in the county. Rob also hosts a luncheon roundtable for insureds and prospective insureds which has been put on hold due to Covid. It is anticipated to continue semi-annually shortly.

**11. Please explain your marketing process for public schools.**

We do not promote change among the limited carriers noted above unless there are the right reasons for doing so. Burning a bridge among this small group of carriers will be a concern for potential rough waters ahead. We believe in long term productive relationships and having the other carriers we have available and hungry for our accounts when they renew puts us in a great position to negotiate with the incumbent. Liberty for example starting in 2009 had new management in Wisconsin looking for the school book of business to subsidize the local Indiana Insurance poor loss ratio of 125% even though the school book included in those results were running at a 98% loss ratio. When they started to pass on unwarranted 20% to 40% increases to our school insureds it **was** the right time to move the business and we proceeded to move 7 accounts to Wright Specialty. The Liberty underwriter understood why it was necessary for us to move that business, but her hands were tied. Years later with new management in place they have admitted the strategic error and are now fueling a very aggressive approach to win that business back. In both situations, we were well positioned to provide the pricing our insureds deserved without burning a bridge. If we were limited to Liberty like most agencies the pricing increase would have been the only option. We have found it beneficial to have Hartford Steam Boiler quote the Boiler and Machinery coverage standalone annually as either an opportunity to save premium or to leverage the best pricing from the incumbent depending on what is best for the insured.

**12. How do you analyze coverage and limits available to advise us?**

We advise what we feel strongly should be the basis of the program coverage wise (flood, law enforcement, cyber, and extra expense coverage for example) and what should be optional based on insured's budget and preferences (terrorism, pollution, fiduciary, additional umbrella limits for example). We do cross reference our insured policies to make sure the best extensions and endorsements that make sense for our insureds are included. You must know what to ask for and if some coverage which is new benefits one of our insureds at a renewal for example, we add it on immediately to our other insureds at that time.

**13. How do you monitor carrier financial strength?**

As one of the largest brokers in the country we have stringent financial standards for the carriers that must be adhered to and are continuously monitored by our carrier committee nationally. If there is an issue, we act immediately while communicating such with our insureds.

**14. Give examples how you would assist Tipton Community Schools to prevent claims.**

This topic is covered somewhat in the answer to question 9. We do quite a bit of risk transfer and avoidance via contract review and the facility use agreements when appropriate. We help our insured set up appropriate certificate monitoring. We advise (but never demand) to eliminate risks that are not in the best interest of the school system (such as donkey basketball games and skydivers at football games) and are happy to be the "bad guy" saying no so you do not have to when you do not want to be the bearer of bad news to your community.

15. **Describe your claims management process.**

Claims are turned into our claims email address and are administrated in our Carmel office by our Suetta Bartley or another member of our claims staff. Suetta works with you throughout the claims process with your carrier including making sure all information needed is submitted, answering your questions, and monitoring its progress. Brian Morton is brought in anytime you would like his level of consulting on a potential claim or when there is a large or difficult claim in which his experience can be beneficial in negotiating on your behalf to receive the best outcome.

Our office claim staff was involved in working with West Clark Community Schools in the tornado loss in excess of \$50MM in Henryville which gave us valuable experience while helping our insured through a catastrophic situation.

We ask that all information provided from our agency in this process such as our client list be kept confidential. Thank you for your consideration. **WE WANT TO CONTINUE TO BE TIPTON COMMUNITY SCHOOLS RISK MANAGEMENT PARTNER!!!**