



**COUNTY OF HENRICO  
DEPARTMENT OF FINANCE  
PURCHASING DIVISION  
CONTRACT EXTRACT  
NOTICE OF AWARD/RENEWAL**

DATE:	January 31, 2024
CONTRACT COMMODITY/SERVICE: <i>(include contracting entity if cooperative)</i>	Insurance Agent/Broker & Risk Management Consulting Services
CONTRACT NUMBER:	2611A
COMMODITY CODE:	953.52
CONTRACT PERIOD:	February 1, 2024 through January 31, 2025
RENEWAL OPTIONS:	Four one-year renewals through 2029
USER DEPARTMENT:	Risk Management
Contact Name:	Jeanetta Lee
Phone Number:	804-501-5665
Email Address:	Lee061@henrico.us
HENRICO COOPERATIVE TERMS INCLUDED:	Yes
SUPPLIER: Name:	Marsh & McLennan Agency, LLC
Address:	4900 Libbie Mill East Boulevard
City, State:	Henrico, VA 23230
Contact Name:	Jennifer Lindsey
Phone Number:	804-915-5636
Email address:	Jennifer.lindsey@MarshMMA.com
ORACLE SUPPLIER NUMBER:	769320
BUSINESS CATEGORY:	Non-Swam
PAYMENT TERMS:	Net 45
DELIVERY:	N/A
FOB:	N/A
BUYER: Name:	Eileen M. Falcone, CPPB
Title:	Assistant Division Director
Phone:	804-501-5637
Email:	Fal51@henrico.us

This contract is the result of a competitive solicitation issued by the Department of Finance, Purchasing Division. A requisition must be generated for all purchases made against this contract and the requisition must reference the contract number.

**\$70,000 annually – to remain the same for each renewal period.**





COMMONWEALTH OF VIRGINIA  
**County of Henrico**

**Non-Professional Services Contract  
Contract No. 2611A**

This Non-Professional Services Contract (this “Contract”) entered into this 30<sup>th</sup> day of January 2024, by Marsh & McLennan Agency, LLC (the “Contractor”) and the County of Henrico, Virginia (the “County”).

**WHEREAS** the County has awarded the Contractor this Contract pursuant to Request for Proposals No. 23-2611-11EMF, (the “Request for Proposals”), for Insurance Agent/Broker and Risk Management Consulting Services.

**WITNESSETH** that the Contractor and the County, in consideration of the mutual covenants, promises and agreements herein contained, agree as follows:

**SCOPE OF CONTRACT:** The Contractor shall provide the services to the County as set forth in the Contract Documents.

**COMPENSATION:** The compensation the County will pay to the Contractor under this Contract shall be \$70,000 annually to include any additional insurance placements. Pricing shall remain the same for each renewal period. Invoices shall be submitted biannually, and the County shall submit payment within 45 days of receipt of invoice.

**CONTRACT TERM:** The Contract term shall be for a period of one year beginning February 1, 2024, and ending January 31, 2025. The County may renew the Contract for up to four (4) one-year terms giving 30 days’ written notice before the end of the term unless Contractor has given the County written notice that it does not wish to renew at least 90 days before the end of the term.

**CONTRACT DOCUMENTS:** This Contract hereby incorporates by reference the documents listed below (the “Contract Documents”) which shall control in the following descending order:

1. This Non-Professional Services Contract between the County and Contractor.
2. The General Contract Terms and Conditions included in the Request for Proposals.
3. Contractor’s Best and Final Offer dated January 11, 2024 (Exhibit A).
4. Contractor’s Original Proposal dated December 7, 2023 (Exhibit B).
5. The Scope of Services included in the Request for Proposals.

IN WITNESS WHEREOF, the parties have caused this Contract to be duly executed intending to be bound hereby.

Marsh & McLennan Agency, LLC  
4900 Libbie Mill East Blvd. #100  
Henrico, VA 23230

County of Henrico, Virginia  
P.O. 90775  
Henrico, VA 23223-0775

  
\_\_\_\_\_  
Signature

  
\_\_\_\_\_  
Signature

*Jennifer L. Lindsey, Sr. Vice President*  
\_\_\_\_\_  
Printed Name and Title

Oscar Knott, CPP, CPPO, VCO  
\_\_\_\_\_  
Purchasing Director

*January 30, 2024*  
\_\_\_\_\_  
Date

*1/30/24*  
\_\_\_\_\_  
Date

**APPROVED AS TO FORM**

  
\_\_\_\_\_  
Asst COUNTY ATTORNEY

**Falcone, Eileen**

---

**From:** Lindsey, Jennifer <jennifer.lindsey@MarshMMA.com>  
**Sent:** Thursday, January 11, 2024 9:08 AM  
**To:** Falcone, Eileen  
**Subject:** RE: RFP 23-2611-11EMF Insurance Agent/Broker Consulting Services

Eileen – Thank you for your email. Unfortunately, we are not able to amend the fee that has been proposed so what has been presented needs to be considered our best and final offer. We feel that the pricing we have proposed is very competitive based on the servicing requirements of the County. We will agree to maintain the same fee throughout the term of the contract. Please let me know if you have any additional questions.

Jennifer Z. Lindsey, Sr Vice President  
Marsh & McLennan Agency LLC  
4900 Libbie Mill East Boulevard, Suite 100, Richmond, VA 23230  
+1 804 915 5636 | Mobile +1 804 625-0532 | Fax +1 804 788 8944  
[Jennifer.Lindsey@marshmma.com](mailto:Jennifer.Lindsey@marshmma.com) | [www.marshmma.com](http://www.marshmma.com)

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**From:** Falcone, Eileen <fal51@henrico.us>  
**Sent:** Thursday, January 11, 2024 8:30 AM  
**To:** Lindsey, Jennifer <jennifer.lindsey@MarshMMA.com>  
**Subject:** RFP 23-2611-11EMF Insurance Agent/Broker Consulting Services

**CAUTION:** This email originated outside the company. Do not click links or open attachments unless you are expecting them from the sender.

Good morning  
This email is requesting that you submit your best and final offer for RFP 23-2611-11EMF. The committee is also requesting that the fee you offer will remain the same for each of the renewal options and not increase. Please respond to this email by January 12<sup>th</sup> at 3:00 p.m.

Thank you

*Eileen M. Falcone, CPPB*  
Assistant Purchasing Division Director  
804-501-5637  
County of Henrico  
Division of Purchasing  
PO Box 90775  
8600 Staples Mill Road  
Henrico, VA 23273-0775



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Please note that coverage cannot be bound or altered by sending an email. You must speak with or receive written confirmation from a licensed representative of our firm to put coverage in force or make changes to your existing program. Thank you.

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## The County of Henrico

# Marsh McLennan Agency, an expert in Municipalities

Request for Proposal No. 23-2611-11EMF  
Insurance Agent / Broker Services

December 7, 2023

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# Tab 1 – Introduction and Signed Form





Marsh & McLennan Agency LLC  
4900 Libbie Mill East Boulevard, Suite 100  
Richmond, VA 23230  
+1 804 780 0611  
fax +1 804 788 8944  
www.mma-midatlantic.com

December 7, 2023

Ms. Eileen Falcone, CPPB  
Assistant Division Director  
Henrico County  
Department of Finance  
Purchasing Division

Dear Ms. Falcone;

The Marsh McLennan Agency (MMA) team is pleased to provide a response to the Insurance Agent and Risk Management County of Henrico, RFP. We believe our innovative strategies, commitment to efficient and quality response, and decades of experience in the municipalities space, uniquely qualifies us to continue to represent The County.

Henrico demands a broad skill set that combines experience with data and technology that enables you to proactively shape the insurance market instead of reacting to it. Our core strengths have always been brokerage – best width and breadth of coverage for the most affordable cost; claims advocacy – helping you navigate your way through a challenging claim; and risk control – helping our clients avoid losses altogether. In addition to that, we have invested heavily in technology solutions that ease our clients' administrative burden and lowers their costs. We leverage one of the world's largest claims and premium databases to help our clients spend their insurance budget in the right places within the correct structure.

Our service model is different. We are revolutionizing the client experience by merging Fortune 500 strategy, resources, and expertise with the high-touch, local broker relationship. With this model, The County of Henrico receives the advantages afforded to **world-class** clients such as:

- Aggressive pricing through buying power.
- Superior innovative products and solutions.
- Access to national resources.

When it comes to **local touch**, The County of Henrico would enjoy the benefit of MMA's:

- Responsive support.
- Community presence and accessibility.
- Knowledge of local risks.

We realize that experience and knowledge are only valuable if they are available in the moments that matter. Our reputation is our stock in trade, and our relationships with Henrico County employees matters.

We look forward to continuing what we believe has been a meaningful partnership. Thank you.

Sincerely,

A handwritten signature in blue ink, appearing to read "J. Lindsey".

Jennifer Lindsey

Senior Vice President



October 21, 2022

**Subject: Officer Signatory Authorization**

**To Whom It May Concern:**

Jennifer Z. Lindsey, Senior Vice President is operating in her capacity as a duly authorized officer of Marsh McLennan Agency, LLC. She has been granted authorization rights to sign contracts on behalf of the organization.

Sincerely,

**Richard  
DeSanctis**

Digitally signed by  
Richard DeSanctis  
Date: 2022.10.21  
15:03:22 -04'00'

**Richard DeSanctis, CPCU**

Chief Compliance Officer, Marsh McLennan Agency

1166 Avenue of the Americas | New York, NY 10036

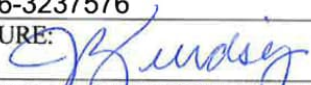
Tel: +1 212 345 5853 | Cell: +1 929 946 9290 | email: Richard.DeSanctis@mmc.com

## ATTACHMENT A PROPOSAL SIGNATURE SHEET

My signature certifies that the proposal as submitted complies with all requirements specified in this Request for Proposal (“RFP”) No. 23-2611-11EMF **Insurance Agent/Broker and Risk Management Consulting Services**.

My signature also certifies that by submitting a proposal in response to this RFP, the Offeror represents that in the preparation and submission of this proposal, the Offeror did not, either directly or indirectly, enter into any combination or arrangement with any person or business entity, or enter into any agreement, participate in any collusion, or otherwise take any action in the restraining of free, competitive bidding in violation of the Sherman Act (15 U.S.C. Section 1) or Sections 59.1-9.1 through 59.1-9.17 or Sections 59.1-68.6 through 59.1-68.8 of the Code of Virginia.

I hereby certify that I am authorized to sign as a legal representative for the business entity submitting this proposal.

LEGAL NAME OF OFFEROR (DO <u>NOT</u> USE TRADE NAME):
Marsh & McLennan Agency, LLC
ADDRESS: 4900 Libbie Mill East Blvd #100
Henrico, VA. 23230
FEDERAL ID NO: 26-3237576
SIGNATURE: 
NAME OF PERSON SIGNING (PRINT): Jennifer Z Lindsey
TITLE: Sr Vice President
TELEPHONE: 804-915-5636 or 804-625-0532 (cell)
FAX: 804-788-8944
EMAIL ADDRESS: jennifer.lindsey@marshmma.com
DATE: December 7, 2023



## ATTACHMENT B BUSINESS CATEGORY CLASSIFICATION FORM

Company Legal Name: **Marsh & McLennan Agency, LLC**

This form completed by: Signature: \_\_\_\_\_ Title: **Sr. Vice President**

Date: **December 7, 2023**

**PLEASE SPECIFY YOUR BUSINESS CATEGORY BY CHECKING THE APPROPRIATE BOX(ES) BELOW.**

**(Check all that apply.)**

- SMALL BUSINESS
- WOMEN-OWNED BUSINESS
- MINORITY-OWNED BUSINESS
- SERVICE-DISABLED VETERAN
- EMPLOYMENT SERVICES ORGANIZATION
- NON-SWaM (Not Small, Women-owned or Minority-owned)

**SUPPLIER REGISTRATION** – The County of Henrico encourages all suppliers interested in doing business with the County to register with eVA, the Commonwealth of Virginia’s electronic procurement portal, <http://cva.virginia.gov>.

eVA Registered?  Yes  No

If certified by the Virginia Minority Business Enterprises (DMBE), provide DMBE certification number and expiration date.

\_\_\_\_\_ NUMBER \_\_\_\_\_ DATE

### DEFINITIONS

For the purpose of determining the appropriate business category, the following definitions apply:

**"Small business"** means a business, independently owned and controlled by one or more individuals who are U.S. citizens or legal resident aliens, and together with affiliates, has 250 or fewer employees, or annual gross receipts of \$10 million or less averaged over the previous three years. One or more of the individual owners shall control both the management and daily business operations of the small business.

**"Women-owned business"** means a business that is at least 51 percent owned by one or more women who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest is owned by one or more women who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more women.

**"Minority-owned business"** means a business that is at least 51 percent owned by one or more minority individuals who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more minority individuals who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more minority individuals.

**"Minority individual"** means an individual who is a citizen of the United States or a legal resident alien and who satisfies one or more of the following definitions:

1. "African American" means a person having origins in any of the original peoples of Africa and who is regarded as such by the community of which this person claims to be a part.
2. "Asian American" means a person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands, including but not limited to Japan, China, Vietnam, Samoa, Laos, Cambodia, Taiwan, Northern Mariana Islands, the Philippines, a U.S. territory of the Pacific, India, Pakistan, Bangladesh, or Sri Lanka and who is regarded as such by the community of which this person claims to be a part.
3. "Hispanic American" means a person having origins in any of the Spanish-speaking peoples of Mexico, South or Central America, or the Caribbean Islands or other Spanish or Portuguese cultures and who is regarded as such by the community of which this person claims to be a part.
4. "Native American" means a person having origins in any of the original peoples of North America and who is regarded as such by the community of which this person claims to be a part or who is recognized by a tribal organization.

**"Service disabled veteran business"** means a business that is at least 51 percent owned by one or more service disabled veterans or, in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more individuals who are service disabled veterans and both the management and daily business operations are controlled by one or more individuals who are service disabled veterans.

**"Service disabled veteran"** means a veteran who (i) served on active duty in the United States military ground, naval, or air service, (ii) was discharged or released under conditions other than dishonorable, and (iii) has a service-connected disability rating fixed by the United States Department of Veterans Affairs.

**"Employment services organization"** means an organization that provides community-based employment services to individuals with disabilities that is an approved Commission on Accreditation of Rehabilitation Facilities (CARF) accredited vendor of the Department of Aging and Rehabilitative Services.

**ATTACHMENT C**  
**Virginia State Corporation Commission (SCC)**  
**Registration Information**

**The Offeror:**

is a corporation or other business entity with the following SCC identification number:  
    T0389462     -OR-

is not a corporation, limited liability company, limited partnership, registered limited liability partnership, or business trust -OR-

is an out-of-state business entity that does not regularly and continuously maintain as part of its ordinary and customary business any employees, agents, offices, facilities, or inventories in Virginia (not counting any employees or agents in Virginia who merely solicit orders that require acceptance outside Virginia before they become contracts, and not counting any incidental presence of the Bidder in Virginia that is needed in order to assemble, maintain, and repair goods in accordance with the contracts by which such goods were sold and shipped into Virginia from Bidder's out-of-state location) -OR-

is an out-of-state business entity that is including with this bid/proposal an opinion of legal counsel which accurately and completely discloses the undersigned Bidder's current contracts with Virginia and describes why those contracts do not constitute the transaction of business in Virginia within the meaning of §13.1-757 or other similar provisions in Titles 13.1 or 50 of the Code of Virginia.

Please check the following box if you have not checked any of the foregoing options but currently have pending before the SCC an application for authority to transact business in the Commonwealth of Virginia and wish to be considered for a waiver to allow you to submit the SCC identification number after the due date for bids:

**ATTACHMENT D  
 PROPRIETARY/CONFIDENTIAL INFORMATION IDENTIFICATION**

NAME OF OFFEROR: Marsh & McLennan Agency LLC

Trade secrets or proprietary information submitted by an Offeror shall not be subject to public disclosure under the Virginia Freedom of Information Act; however, the Offeror must invoke the protections of Va. Code § 2.2-4342(F) in writing, either before or at the time the data or other materials are submitted. The Offeror must specifically identify the data or materials to be protected including the section(s) of the proposal in which it is contained and the pages numbers, and state the reasons why protection is necessary. A summary of trade secrets and proprietary information submitted shall be submitted on this form. The proprietary or trade secret material submitted must be identified by some distinct method such as highlighting or underlining and must indicate only the specific words, figures, or paragraphs that constitute trade secret or proprietary information. Va. Code § 2.2-4342(F) prohibits an Offeror from classifying an entire proposal, any portion of a proposal that does not contain trade secrets or proprietary information, line item prices, or total proposal prices as proprietary or trade secrets. If, after being given reasonable time, the Offeror refuses to withdraw such classification(s), the proposal will be rejected.

SECTION/TITLE	PAGE NUMBER(S)	REASON(S) FOR WITHHOLDING FROM DISCLOSURE
NONE		

# Virginia Business License



MARSH & MCLENNAN AGENCY LLC  
1166 AVENUE OF THE AMERICAS  
NEW YORK NY 10036

## PRODUCER LICENSE

This is to certify that the above-named agent has been granted this license to sell, solicit, and negotiate insurance under the provisions of Article 3, Chapter 18 of Title 38.2 of the Code of Virginia for the following qualifications:

Qualification Type:	Effective Date:
Health	09-16-2009
Life & Annuities	09-16-2009
Property & Casualty	09-16-2009

The licensee is entitled to be appointed as an agent to transact the business of insurance on behalf of insurers licensed in the Commonwealth of Virginia pursuant to Title 38.2 of the Code of Virginia.

This license is perpetual and shall be effective from its date of issue, and shall remain in effect until surrendered, terminated, canceled, suspended, or revoked.

Virginia License Number: 127018

Printed: 09/17/2009

**Applicable to Non-Residents Only:** This license is limited to the authority granted by the agent's home state.

Commissioner of Insurance



# Tab 2 – Statement of the Scope



In our response, we will address why we are best positioned to continue to serve Henrico County as your insurance broker and risk management consultant. Through our expertise, resources and advisory services we curate cost efficient programs through risk transfer methods and effective cost containment strategies that lead to a meaningful impact on your total cost of risk.

Marsh McLennan Agency (MMA) has a thorough understanding of the Scope of Work outlined.

Specifically, we understand that The County of Henrico is seeking an insurance broker that:

- will provide a full range of services and consulting to the County and all existing or newly formed cooperative ventures.
- has a strong sense of urgency in responding to your needs, by providing same day responses to routine requests and providing a timeline for more extensive projects. We are currently providing daily services to both Risk Management and Purchasing in determining vendor insurance requirements and/or approving certificates of insurance received.
- will provide quality service, unique solutions and lasting value to the County in negotiations for renewal or new coverage requirements
- has a strong risk management track record and background, that provides a high level of credibility with your insurers in the areas of claims management, coverage negotiations and safety .
- stays abreast of insurance market conditions as they relate to governmental entities. As a result of our active participation in VaPrima combined with the management of the insurance placements of 8 public entities, we maintain close contact with senior leaders in the insurance industry that support your needs. Our relationships with businesses that support governmental entities goes beyond the insurance product. In addition, when AON discontinued their actuarial services to municipalities, we were able to locate an actuary who would provide these services for the same fee as AON.
- provides the County with a certificate tracking program. Included in our fixed fee is access to COI Track which allows for the tracking of certificates of insurance that are received from vendors. This program also includes safety training programs such as hot work, confined spaces, biohazard. A complete list of what is available is included in Tab 10, and the number of employees that can be provided access is unlimited.
- available for consultation and conferences on an as needed basis. Just in the last year we have attended meetings with Parks, HSEA and the Green City Authority and will continue to be available as Risk Management requests.

# **Tab 3 – Default, Termination and Barred Certification Statement**



Marsh & McLennan is a Responsible Offeror. Our business practices are guided by “*The Greater Good*”. This is our company’s Code of Conduct and is the statement of our non-negotiable standards of conduct.

## **The Greater Good**

*As individuals and as an organization, we aspire to make a positive impact on the businesses, people and societies we serve.*

*We expect every colleague to act with integrity, to raise your hand when you are unsure of what to do and to speak up when you witness conduct that may not match the values of The Greater Good.*

### **Enable client success.**

*We put our clients’ interests ahead of our own, helping them overcome challenges and realize new opportunities. We are inventive and tireless on their behalf.*

### **Find the smarter way.**

*We believe that everything we do can be done better and that it is each colleague’s obligation to speak up, especially when what you think is different than what you’re hearing around the table.*

### **Work side by side.**

*Collaboration is the soul of our enterprise, which begins with the active inclusion of all who join us, being open to unfamiliar views and supporting colleagues who ask for help.*

### **Live The Greater Good.**

*We have one standard of conduct worldwide: to earn trust by doing the right thing—for our colleagues, for our clients and for the betterment of the larger society around us.*

*Even when we are faced with a difficult choice, we must act with integrity. This is the bedrock principle of all employees living The Greater Good. At MMC, we’re dedicated to choosing actions with care and fixing mistakes promptly. Never hesitate to raise concerns or seek guidance.*

- Marsh & McLennan Agency has never defaulted on a government contract.
- Marsh & McLennan Agency has never been terminated for cause by any governmental entity.
- Marsh & McLennan Agency its owners, directors or partners is not barred from participating in in any procurement by federal, state, or local government body. As a publicly traded company, Marsh & McLennan Agency is owned by its shareholders.

# Tab 4 – Offeror’s Experience, Qualifications, and Resumes



## MMA Overview

For most major insurers, Marsh & McLennan Agency combined with our parent company Marsh, is the largest producer of insurance and risk management products worldwide. Together, we place over \$52 billion in premium into the global marketplace annually.

MMA was established as a separate operating subsidiary of Marsh in 2008 to redefine the client experience for regional and national clients. Our parent company, Marsh, has been in business over 150 years and many of our offices that make up MMA have also been in business for a century or more.

Your local MMA office on Staples Mill Road in Henrico, has been providing business insurance services for more than 100 years and has more than 30 years' experience servicing regional municipalities.

MMA provides the assurance of working with an established, experienced broker that understands the workings of your business and your industry. In addition, MMA has access to broad resources and solutions across all Marsh McLennan businesses and the financial stability The County of Henrico can depend on.

MMA's hands-on, collaborative approach enables us to develop proactive, innovative, and cost-effective solutions to meet Henrico's specific requirements, strategic goals, and objectives. Our market leverage means you get the best coverage for the lowest price. The County will benefit from the favorable decisions insurance companies grant us, recognizing our size and reputation for integrity and fairness.

At MMA, we pride ourselves on negotiating the broadest coverage terms in the market at an economical cost. Following is a summary of differentiators for MMA that allow us to deliver the best coverage available in the marketplace for our clients:

- Top marketing talent that is specialized by line of coverage.
- Senior level relationships with key trading partners to allow for negotiation of broadest coverage possible.
- Strong negotiating power backed by proprietary analytics.
- Comprehensive marketplace access

Marsh McLennan Agency's (MMA) Richmond office is experienced in the governmental public entity segment and is an active Platinum supporter of the Virginia PRIMA. We are currently responsible for and service the Risk Management needs of eight (8) public entities, seven (7) of which are in Virginia.

MMA employs ~9,000 colleagues in more than 160 office locations nationwide.. When combining our client base with that of Marsh, we provide insurance and risk management solutions to over 1200 individual public administration clients and totaling premiums just under \$600MM annually.

Quality, up to-date benchmarking data is critical to making informed risk management decisions, and we have created a dedicated benchmarking portal where our colleagues can create custom benchmark reports based on the latest available data. We have the data we both need to support negotiating positions with insurers and help Henrico make more informed decisions.



Integrated with our placement databases, our rapidly growing benchmarking database includes information on more than 200,000 policies and provides data covering more than \$75 billion in premium placements, \$10 trillion in liability limits, and \$45 trillion in insured property values.

Our responsiveness, we have been told many times, far exceeds that of our competition. Of course, responsiveness if of no value unless it is backed by sound advice and actions which are outlined here in our response to your RFP.

The Richmond office, where your proposed team is located, has longevity with our municipality clients, comprising well over 100 years of combined municipality experience. This office is adequately staffed to continue to provide the County with prompt and accurate attention to your needs. Please **find references in Tab 5: References** for direct contact information for a few of our other clients.

### Highlights of our proposal include our:

- Marketing Capabilities
- Insight around our Centers of Excellence and Risk & Advisory practices
  - Centers of Excellence including (but not limited to) Municipalities, Education, Construction, Real Estate & Hospitality, Healthcare
  - Risk Practices including (but not limited to) property & casualty, cyber, executive & professional liability, environmental, and surety
- Claims and Loss and Safety Control Expertise
- Surety and Bonding Specialists
- Quality References
- Extensive Municipal Experience

We are confident that our years of experience with Henrico County in addition to other municipalities combined with our industry expertise and resources, qualifies MMA to continue to serve as the trusted risk advisor and insurance broker for The County of Henrico.

## MMA Differentiators

In addition to the MMA Richmond office's experience with municipalities and the public sector, MMA is a unique organization with a passion for people, an exceptional client experience, and a drive to conduct ethical business. Whether through awards or statements made by colleagues and partners regionally, nationally, or globally, our team has consistently demonstrated our commitment to not only revolutionizing the industry, but the client and colleague experience as well. Below are just some of the areas that MMA standouts out among our peers:



**World Class. Local Touch** – We have access to industry-leading resources with physical offices in every major city in the U.S. and globally but have a major presence in the local market. This unique combination allows us to provide unrivaled service and world-class resources of the world's leading insurance broker delivered to our clients with a personalized, local relationship.



**Compliance** – The landscape for insurance is ever-changing. For many employers, staying informed and in compliance with regulations has become a drain on their teams. MMA takes a proactive approach to educating our clients on compliance issues. Our clients are kept up to date on legislative changes that may impact them through breaking news bulletins, newsletters, and regular webinars.



**Analytics & Benchmarking** – We have invested heavily in proprietary analytics and are the industry leader in this area. These analytics models allow our clients to reduce Total Cost of Risk and make more informed decisions.



**Cyber and Data Security** – Our cyber specialists use a holistic approach for the greatest possible protection against cyber-attack or breach. With a full view of your organization, we will work with The County of Henrico to develop and implement an actionable cyber risk plan.



**Environmental** – Sometimes overlooked and often excluded from standard property and liability policies, environmental risk is impacting more industries today than in the past. We have a dedicated environmental specialists will consult with The County of Henrico to identify, quantify, manage, and transfer environmental risk. These services are provided by MMA Environmental and are not included in the scope of this proposal.



**Property & Casualty Expertise** – Marsh and MMA are a world leader in property and casualty risk management, for market insights, global resources, and analytics that can reduce total cost of risk. We place over \$12 billion in global property premium annually and more than \$15 billion in global casualty premium.



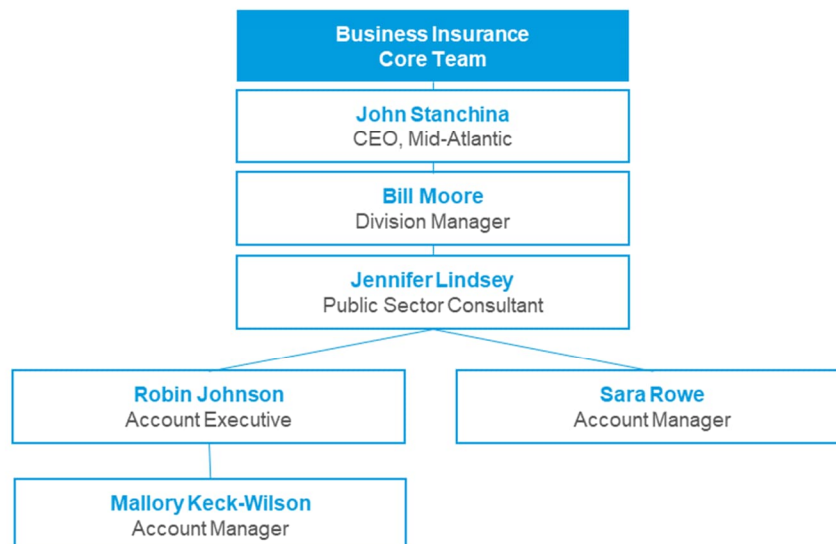
## Marsh McLennan Agency

Marsh McLennan Agency (MMA) was established in 2008 as a separate operating subsidiary to serve the risk management needs of the middle market space. MMA is a full-service insurance brokerage and consulting firm that helps organizations with their insurance, risk management and employee benefits needs. At MMA, we provide the global expertise, resources and buying power of Marsh, with all the benefits of a local broker relationship. Our services are provided by in-house resources with a consistent and educated team dedicated to serving your needs



*Your local MMA office in Richmond, VA was previously the Rutherford Group*, an insurance company founded in 1916 and acquired by MMA in 2010 and was part of the initial strategic investment of the MMA portfolio. The local office is focused on industries such as complex operations, municipalities, distribution, construction, real estate, and various other industries that present complicated exposures.

## Team Org Chart



## Size and Location of Main Account Office

Your proposed office located in Richmond, VA has over 160 employees, handles accounts for more than 656 business insurance clients, and places more than \$225m in annual premium.

MMA currently provides business insurance services to over 1,747 Public Sector clients nationwide, with an annual premium exceeding \$216.3m and your local Mid-Atlantic region provides business insurance services to over 900 clients. We developed a Public Sector Practice Group to better serve municipal clients similar to The County of Henrico through thought leadership, best practices, and consulting methodologies specialized to the unique compliance requirements of the industry.

## Industries served

 Agribusiness	 Energy	 Life Sciences	 Senior Living
 Association Insurance	 Financial Institutions	 Manufacturing	 Sports & Events
 Automotive	 Food & Beverage	 Mining	 Staffing
 Aviation	 Franchise	 Professional Services	 Technology
 Bicycle	 Health care	 Public Entity	 Transportation & Trucking
 Construction	 Hospitality & Gaming	 Real Estate	
 Education	 Human Services & Non-Profit	 Retail and Wholesale	

For a full list of industries visit our website: [MarshMMA.com/industries](https://MarshMMA.com/industries)

Marsh & McLennan Agency LLC

10

## Structure of Team

We assemble a team that will work in partnership with you to not only manage your account but to create a positive experience for all stakeholders. Using the team-based approach, we are able to take advantage of our wide variety of backgrounds, experience, education and training. This model delivers a merging of specialists with industry expertise to work with you, this model also guarantees quality control and continuity of service from year to year.

An overview of the main team members is below. Your proposed team will be supported by additional MMA and Marsh resources as needed.

**Jennifer Lindsey – Public Sector Consultant-** Jennifer is a Senior Vice President, focused on municipalities. Her responsibilities include ensuring overall client satisfaction and timely delivery of our firm's services. She has 35 years of insurance experience and has been a member of MMA for 25 years. She is an active supporter of Virginia PRIMA and States Self-Insurance Group.

Your proposed account manager Jennifer, will be your central contact for all services and questions regarding your insurance program, including questions regarding your contract. Jennifer will also personally review and comment on any vendor contracts that are required in addition to approving vendor

certificates. She is also primarily responsible for the quality and comprehensiveness of all insurance products.

### **Robin Johnson**

Robin has over 20 years' experience in working with municipalities on day-to-day needs. She works closely with Jennifer in reviewing policy documents for accuracy and in addition to managing billing processes, issuing certificate of insurance that may be required. Jennifer and Robin coordinate schedules so that it would be a very rare event when one of them would not be available to you. Robin also has the designation of ARM-P, the Associates in Risk Management for Public Entities.

### **Mallory Keck-Wilson**

Mallory joined MMA in January of 2023 after completing her internship with our agency and graduating from Virginia Commonwealth University with a BS in Risk Management & Insurance. Mallory will assist Robin Johnson on the day to day needs of Henrico County.

### **Sara Rowe**

Sara began her insurance career with Kemper Insurance as a claims adjuster, before serving as Technical Claims Supervisor, Client Services Manager and Claims Services Manager for Kemper's Major Construction Unit. Her overall risk management knowledge has developed over 35 years of experience as she coordinated underwriting, claims handling, claims management and risk control.

Sara is a licensed Property and Casualty agent in Virginia. She holds her Chartered Property Casualty Underwriter (CPCU) designation, Associate in Claims (AIC), Associate in Risk Management (ARM), and her Commercial Marine Insurance Professional designation (CMIP).

This service team works with 7 Government clients in Virginia:

- Commonwealth of Virginia – 4 Years
- County of Henrico and Henrico County Schools – 15 Years
- County of Chesterfield & Chesterfield County Schools – 20 Years
- City of Portsmouth – 10 Years
- City of Lynchburg – 25 Years
- City of Roanoke – 20 Years
- City of Charlottesville – 20 Years

Contact information for our references is included in Tab 5. You are welcome to contact any of the listed references.

As the largest insurance brokerage in the world, our 2022 brokerage revenue of \$20.66 Billion represented a percent increase of 4.1%. As a publicly traded company, our financials are available on the internet.

# Tab 5 – References



### Commonwealth of Virginia

Brian Parker, Director of Risk Management

PO Box 1879

Richmond, VA 23218

Brian.Parker@TRSVirginia.Gov

+1 (804) 225-4620

### Chesterfield County & Chesterfield County Schools

David B. Johnson, CHCM, CSP, Director, Risk Management and Chief Risk Officer

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### City of Charlottesville

Phillip Spence, CPCU – Risk Manager

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### City of Portsmouth

Temeka Mayes – Risk Management Associate

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Portsmouth, VA 23704

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+1 (757) 393-8042 ext. 6222

# **Tab 6 – Service Approach/Implementation of Services**



Our service approach and implementation processes are highlighted below.

## Marketing

Our marketing philosophy is simple—to maximize value for our clients by aligning our marketing strategy with your business objectives and values. MMA will always put The County of Henrico's interests first and will champion your brand in the marketplace, using only those strategies and tactics that are consistent with your reputation. This is further supported by MMA's market knowledge, products specialization, analytics and benchmarking data, efficient placement model, and collaboration across the broader MMC network to capture data and use it for our client's benefit.

To be successful at representing a client like The County of Henrico, we focus our marketing strategy on:

- Personally presenting submissions
- Curating cost-effective programs with comprehensive coverage
- Establishing communication guidelines to the insurers and creating competition when needed
- Developing and maintaining relationships between the insurer and The County of Henrico
- Identifying the optimal level of retention relative to market pricing
- Selecting and accessing the appropriate insurers from which to solicit proposals,
- Providing alternative risk transfer methods and program structures, if needed
- Reviewing risk mitigation strategies

We hire experienced, professional brokers and allow them to negotiate directly with the admitted marketplace. We have full direct access to the globally admitted insurance marketplace, with long-term business relationships and a leading position with all major carriers. Additionally, we have broad based access to regional and specialty markets that may provide competitive coverage and/or pricing that major insurance carriers may not be able to provide for unique risks at The County of Henrico.

Outside of having comprehensive access to the globally, nationally, and regionally admitted marketplace, we also partner with major wholesale brokers and MGA's (Managing General Agents) when insurance companies cannot be directly access by a retail agency.

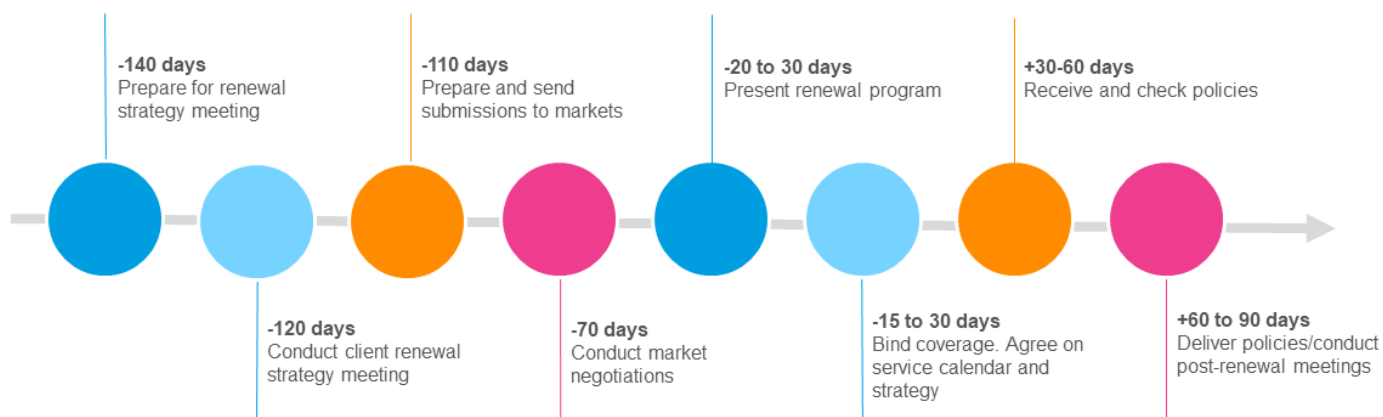
## High Quality Submissions

Preparing high quality submissions is a key step in getting the most favorable insurance rates. Our market facing colleagues, will work closely with The County of Henrico to create submissions 110 days advance of going to the marketplace. A detailed renewal request will be sent to you that outlines all documents and materials needed by the marketplace for renewal.



Below we have broken out our engagement process into Pre-renewal, Renewal, and Post-Renewal. This approach creates continuous involvement throughout the policy term.

## Sample Engagement Timeline



### Pre-Renewal

Prior to renewals, MMA likes to host an Annual Stewardship meeting with our clients to discuss the overall program. The date of this meeting is entirely up to you but is typically mid-term. The objective is to address any conceptual changes that are essential to the continuous improvement of your program. A typical stewardship report will include many of the following elements:

- A summary of the status of the client program, which includes schedule of insurance, program schematics, loss summaries, and financial summaries (historical and projected).
- Highlights of the recent accomplishments by our advisors.
- Recommendations regarding the future objectives of the program.
- Specific discussion of any challenge or problem area of concern to our client.
- Tie-in of our value-added services in conjunction with these problems or challenges with results achieved or anticipated.
- Discussion of topical issues of interest to the client, e.g., state of the market.
- A stewardship report constitutes the best formal communications tool between MMA and our clients.

Our experience in conducting/coordinating these will ensure a productive environment focused on the important issues of claim handling. The process ensures a constant focus toward improvement in a client's processes, programs and relationships in order to develop an optimal balance between maximizing operational excellence while minimizing the total cost of risk. Also, in addition to providing a historical perspective, it allows us to establish future objectives.

MMA will meet with Jeanetta Lee to conduct a strategy meeting at least 120 days prior to every major renewal. The goal of this meeting is to review your short-term and long-term goals and objectives; identify



emerging exposures and business issues; update you on market conditions; discuss and agree on desired coverage improvements and structural options; consider alternative structures and markets; and develop an execution strategy and timeline for renewing the program. Any analytical and strategic reviews to be undertaken are discussed at this time. The result of this meeting is the development of a strategic marketing plan, which includes the following elements:

- **Program Evaluation:** Continual monitoring of your risk management program, identify objectives, emerging risk, challenges, and opportunities.
- **Develop the Optimal Program Design:** The result is an innovative, state-of-the-art program, in terms of design, form, and funding approach, which meets your specific objectives.
- **Survey and Evaluate Potential Markets:** One of our greatest brokerage strengths is our knowledge of which insurers to approach for your risk. Our brokers have strong relationships with key markets and individual underwriters. We also draw upon our expertise and experience in marketing similar types of programs. The result is selecting the right markets, delivering the right messages, building strategic relationships with trading partners, and obtaining the desired outcome.

During the Pre-renewal stage, we confirm our understanding and establish the expectations regarding the upcoming renewal. We will propose a marketing strategy, if marketing the program is needed, and confirm with the client.

## Securing

We secure optimal terms and conditions through:

- **Preparation of a Quality Submission:** High quality submissions are the key to successful marketing efforts and enhance The County of Henrico's desirability as a risk to underwriters. Our specifications address all your coverage and service requirements and provide detailed information on your organization to facilitate the underwriting process.
- **Strategic Marketing Effort:** Our commanding worldwide market presence and reputation are distinctive advantages in market negotiations. The Firm's market reputation, relationships, and portfolio ensure that we obtain a competitive program for you. Successfully marketing an insurance program for The County of Henrico is one of our most important responsibilities.
- **Evaluation of Insurer Proposals:** We quantify the risk/reward trade-off between competing proposals.
- **Viable Renewal Recommendations:** We provide a detailed marketing report for each renewal which includes summaries of The County of Henrico's current program and renewal options including all terms, conditions, premium rates, and markets quotes with underwriter ratings, allowing The County of Henrico to make informed decisions.

## Implementing

We believe the best way to ensure a smooth implementation is the result of hard work and proactive planning. The following are techniques we use to ensure smooth implementations:

- **Start renewal process early.** We begin our renewal process 140 days prior to renewal to allow us to finalize the renewal 30 days prior to expiration.
- **Local service.** Our decentralized model allows our local service teams to be in your office frequently to foster strong communication and ensure the transition goes well.
- **Open Items meetings.** Our service team leaders schedule standing Open Items calls/meetings to make sure everyone is on track with our mutual goals and objectives.

## Post-Renewal

After coverage is bound, MMA will work on program administration, which includes binder issuance, billing, policy issuance and service platform onboarding. With the service platform onboarding, MMA will typically establish a cadence for monthly calls, claim reviews, trainings, certificate tracking, and contract review.

Additionally, performance review conversations will take place. During this time, the client and MMA will review and manage goals, discuss progress made and results achieved, and target areas for improvement. Typically, during this time, we will confirm date for the Annual Stewardship meeting, which will integrate feedback discussed during review.

## Three Year Cost Projections

In the past years, many insurance carriers were able to negotiate 3-year reinsurance treaties, and it is these treaties that drive rate increases. This made it relatively easy to determine pricing in future years, since the only variable would be the client's loss history and changes in exposures. Most carriers however, do negotiate their treaties for January 1<sup>st</sup> effective dates. This does allow for time to anticipate what your July renewals will look like, but it unfortunately does not put your underwriters in a position where they can go much further out than that. MMA and Marsh analysts closely watch global and local events that can drive up the price of reinsurance and we do release quarterly market updates so far as what you could reasonably expect come renewal.

## Knowledge of Current Insurance Markets

It is fundamental and essential that your broker have a thorough understanding of all current insurance programs. MMA is very active in the insurance industry as it relates to municipalities and maintains relationships with all providers. Our knowledge of your industry and our leverage in the marketplace allows us to secure the most favorable terms and conditions.

## Reviewing Contracts and Preparing Documents

Reviewing contracts and documents is something we do consistently for our clients, and we will engage with The County of Henrico frequently on this. Your MMA team will review and analyze insurance and

service contracts you have with providers. Our team will work collaboratively with The County of Henrico to ensure that all contractual requirements are met and will engage the appropriate resources within MMA as needed.

This is a standard service that MMA provides to all clients. We will prepare an in-depth marketing report that details all solicited insurers and their response, along with summaries of your current program and renewal options including all terms, conditions, and cost details.

## Renewal Strategy

### Analyze

MMA will meet with Henrico's Risk Manager to determine objectives and goals of engagement. At this time, any major issues facing both the organization and the industry are reviewed in depth with special attention paid to opportunities and new developments. Our agenda includes, at a minimum:

- Discussion of financial, risk management, and corporate objectives and goals
- Cultural initiatives
- Specific plan design and strategies to meet risk management and financial objectives

We will then conduct a full evaluation of The County of Henrico's historical data, including insurance policy contracts, loss runs, calculation of an experience modification factor, plus review of current internal policies, procedures, and protocols. In addition, we research and review overall exposures to gain an in-depth understanding of the risks and liabilities faced by The County of Henrico.

### Strategize

Armed with information, we identify potential areas of improvement, gaps in coverage, and/or areas of redundancy. We dig into your exposure data, comparing claim trends and causes of loss (both in frequency and severity), devising ways to maximize cost efficiency, minimize claim costs, and mitigate exposures, eliminating potentially unsafe practices and behaviors wherever possible.

### Execute

We will then implement proposed strategies to facilitate either elimination or mitigation of risks through coverage enhancement and enhanced safety protocols.

### Measure

Results are measured and reviewed with you periodically, adjusting the plan to focus on new initiatives and goals as we move toward creating a culture of organizational accountability and superior financial performance.

## Claims Reviews

We coordinate and schedule an annual claim review to review open claims with your TPA or those within your SIR at the discretion of Jeanetta. As part of a claim review, a spreadsheet listing open claims with written narratives for each claim are presented. The status of the claims, strategy for resolution and claims issues are all reviewed with the adjusters. For liability claims, we request that experts or medical nurses are available to participate for those claims that warrant specific in-depth analysis of liability, causation, and damages.

As part of claim advocacy, we routinely review coverage positions and claim determinations in order to ensure that carriers are properly identifying and interpreting the policy language. For example, in a first party property loss we ensure that carriers identify those third parties that may be responsible for a loss or are required to pay for that portion of the loss that is their responsibility pursuant to a lease agreement. We routinely request that carriers provide interpretation of lease agreements in order to ensure that the loss is appropriately allocated between tenants and landlords. We routinely schedule conference calls with clients and adjusters to review claims, e.g., a mini-claim review. We also schedule monthly conference calls for claims that require monthly status updates due to the nature of the claim and loss.

## Ways that we keep our clients informed on current developments and trends include:

- **Annual Market Update** assessing the insurance industries past performance and outlines what we can expect in the year to come.
- **Bi-monthly New Reality of Risks Webinar** which address evolving risks impacting the industry
- **Additional webinars during the year addressing risk management topics such as:**
  - Communications
  - Background Screening
  - Insurance Market Updates
  - Cyber Risks, etc.
  - Webinars/Seminars

For more information, check out our upcoming events and past events here: [MMA Webinars & Events](#)

- **Quarterly Industry Whitepapers** featuring key evolving risks impacting the industry.
- **Annual Global Risk Report** done in conjunction with the World Economic Forum that produces key insights into global risk trends.
- **Seminars:** Seminars are an effective way of educating our clients and business associates. Our firm's Academy of Risk is a formalized program held throughout the year. It provides clients with intensive training in a variety of formats, core courses, hot topic seminar series, and industry forums.
- **Publications:** Our firm regularly publishes articles addressing insurance market and risk management issues.
- **Sub Contractors:** We will not need to sub contract any of the requested services.

## Access to Insurance Policies

### Indio Digital Renewal Platform

Collecting underwriting information for annual renewals can often be a frustrating experience, both philosophically and logistically. MMA uses a new on-line digital renewal platform – Indio – that makes the process as seamless as possible for our clients. All requested information (renewal specifications, workbooks, applications, supplemental documents, specific questions) can be stored in one secure portal.



#### **Avoid the guesswork**

Refer to past years' forms and leave comments on fields you're unsure about.



#### **Assign sections and collaborate**

Team members work together to complete relevant fields.



#### **Enter information once**

Data is mapped to all relevant fields to avoid duplicate entries.

## Training

Our risk experts are always available to offer training to your staff. Included in our services is access to the Risk Management Center (RMC). Please see the Appendix A for additional information on our Risk Management Center.

In addition, we have provided in-person training on interpreting policy forms, how to review a certificate of insurance from your vendors, surety bonds, how to create and manage a statement of property values, vendor contract review, and establishing insurance requirements for municipalities. Since we employ talent in all areas of insurance and risk management in our Richmond office, we can create any training that you deem necessary. Any training requested would be included in our fixed fee proposal.

## Miscellaneous Services

We want you to consider us an extension of your Risk Management Department. As such, we are happy to provide additional services that you may need, and never limit our services to those, which you specifically requested in this RFP. If you have a need in the areas of risk or insurance, we encourage you to reach out.

### COI Tracking

The County currently uses our Risk Management Center (RMC) to manage the certificate tracking process. RMC however, includes a wide range of offerings including Behavior Based safety programs, incident tracking, and an on-line training library, a brochure describing all that is available to you is in the Appendices, Tab 10.

### Cyber Risk Capabilities

Cyber risk continues to be a top five concern for businesses in the U.S. and globally, affecting organizations of all sizes and industries. Organizations are more dependent and technologically integrated than ever before, creating potential vulnerabilities and systemic risks. Many have discovered the pace of digital advancement is evolving faster than their cyber risk preparedness.



MMA has a dedicated team of network security and privacy (cyber) experts to manage Cyber risk. We have placed more that \$200 million of cyber risk premiums into the US market. More important than the placement is the ability to assess cyber risk within an organization to determine if the risk needs to be mitigated via insurance or other means. Our tools and cyber experts can help you manage cyber risk with confidence.

Our MMA **Cyber Center of Excellence** will provide access to best in-market cyber insurance programs to prevent cyber threats, data breaches, or scams that result in financial loss. Our Cyber Center of Excellence helps your business qualify, quantify and manage cyber risks confidently.

### MMA Cyber Resiliency Network

MMA's Cyber Resiliency Network is an offering of partner resources to assist you with three distinct areas of cyber risk management:

- Proactive information security

- Legal components of compliance and risk management
- Education - Employee cyber security training & simulations

To assist you in navigating through the unique considerations for each area, we have developed the resources described below.

### **Proactive information security**

To best address cyber risk, it's critical to have clear visibility into your external and internal cyber environment. Our holistic solution is a proactive way to determine how cyber risk is understood and measured inside your organization and to prioritize steps forward.

#### **As an MMA client you have access to:**

- Controls assessment: Review policies, procedures, IT inventory, data management protocols, and security-related documents
- Proactive threat intelligence report: Internal and external vulnerability review of your environment to detect and address areas of improvement
- Endpoint detection & response: Complementary offering to install and support endpoint software on critical systems to aid in monitoring and restoration

### **Regulatory compliance protection and specialists**

MMA's business partners are available to work with you to help ensure compliance with your organization's statutory, regulatory, and contractual framework, and share incident response best practices. We will coordinate a consultation with one of our partners to address changes in the regulatory environment, including litigation, incident response, and information security best practices.

Contact your MMA representative to learn more about how MMA's Cyber Resiliency Network can help your business proactively manage cyber risks and increase your insurability in today's challenging cyber insurance marketplace.

### Information security:



- 45-day Managed Detection and Response (MDR) from Booz Allen Hamilton
- Ransomware readiness assessment
- Security posture assessment



- Access to both a knowledgebase and technology that will help you to stop ransomware in its tracks
- A free one-hour consultation with our cyber experts that includes a high-level risk assessment of your current systems in light of the current threat landscape



- Internal network health check
- Cloud security consultation
- Digital Security Consultation — 10% discount on all Crowe services



- Discounted Multi-Factor Authentication (MFA) implementation to secure your accounts and applications
- Provides strong identity access controls while minimizing the impact on the workforce
- Ensures rapid mitigation if/when credentials are compromised.
- Single Sign On (SSO) — Makes managing and securing the extended enterprise easier for IT

### Legal:



- Data privacy risk assessment preparation consultation
- 1 Hour virtual cyber think tank and incident response review
- Discounted interactive tabletop exercise



- Data privacy risk assessment via risk assessment questionnaire
- Incident response plan creation/update
- Virtual breach response workshop

### Education:



- Incident roadmap in the event of network or data breach incident and free consultation with a Breach Coach
- Ransomware resources
- Risk quantification tools and calculators to help measure your security and privacy risk



- Complementary and discounted services from the world's largest security awareness training and simulated phishing platform
- Training content library that is constantly updated with fresh new content, adaptable to your industry
- Compliance Plus offering is also available for compliance training needs



# Tab 7 – Pricing/Cost Proposal



## Price

From our perspective, there is little difference in how we are compensated—fees, commissions, or a combination of both. The important factor is that you will have full knowledge of our compensation and the expected services and resources. This way, The County of Henrico can be assured you are purchasing services that are fully understood and appropriate to meet your business objectives.

We propose a fixed annual fee of \$70,000. This fee is all inclusive based on the scope as outlined in the RFP.

Any additional insurance placements that need to occur will be included in the fixed amount of \$70,000.

# Tab 8 – Exceptions



The County of Henrico

Marsh & McLennan Agency takes no exceptions to the Scope of Services or General Terms and Conditions to the Request for Proposal.

# Tab 9 – Assumptions



The County of Henrico

Marsh & McLennan Agency is making no assumptions when responding to this Request for Proposal.

# Tab 10 – Appendices







# Risk Management Center®

## Comprehensive Risk Management, Employee Safety, and Compliance Platform

Help protect your company with the Risk Management Center, a unique web-based software suite of safety and risk management tools designed to empower your organization's risk prevention efforts. The Risk Management Center allows you to reduce risk and enable employee safety by creating effective risk mitigation programs. It is easy to access and use, and provides a cost-effective risk reduction and safety center for your entire organization across all departments and locations.

## Efficient, Cost-effective, and Time-saving Solutions

The Risk Management Center is right for any organization that wants to proactively manage their risk exposures and develop effective workplace safety programs to reduce claims, losses, and associated costs.

The goal of any risk management program is to reduce risks and injuries, while improving profitability. The Risk Management Center enables employers to:

- Relieve client administrative burden and internal personnel costs
- Gain increased control of all management opportunities throughout the process
- Extension of client's risk management team with extensive workers' compensation experience
- Direct impact on OSHA incident rates and experience modification rates
- Improve, enhance, or add consistent and effective workers' compensation claims management
- Early investigation triage to capture critical incident details
- Medical triage involvement to handle initial level of care by a medical professional and 30 days of case management

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Your future is limitless.<sup>SM</sup>

Learn more

Rui Fernandes  
804 915 5768  
Rui.Fernandes@MarshMMA.com

MarshMMA.com





## A Holistic Solution to Manage Risk, Control Loss, and Improve Compliance



### Online training library

Multitude of bilingual PowerPoints, policies, and training sheets



### Certificate of insurance (COIs) management

Manage your COIs to control liability and risk



### HR & benefits database

Resources and materials for all 50 states



### Behavior-based safety programs

Build behavior-based safety programs with job hazard analyses



### Incident tracking/ trending and claims reporting

Trend incidents, report claims, print OSHA logs



### Job description tracking

Access a pre-loaded library of comprehensive job descriptions; create Modified Duty assignments



### Safety data sheet management

Be compliant with OSHA hazardous material standards and the new Globally Harmonized System



### Employee training management

Automate scheduling and reporting using our online training



### Succeed services

Have your risk and compliance programs managed by Succeed



### Client testimonial

Jennifer Massey talks about how the Risk Management Center has helped her organization

## Benefits at a glance

- Used by over 45,000 organizations worldwide
- Comprehensive risk management platform eliminates the need for multiple programs
- Easy access through web-based applications
- Complete library of safety and risk management materials based on industry best practices
- Tools for a true behavior-based safety program
- Comply with regulatory requirements
- Improve profitability through reduced costs and increased productivity
- No internal development or maintenance costs
- Customized to your organization's needs

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A business of Marsh McLennan

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