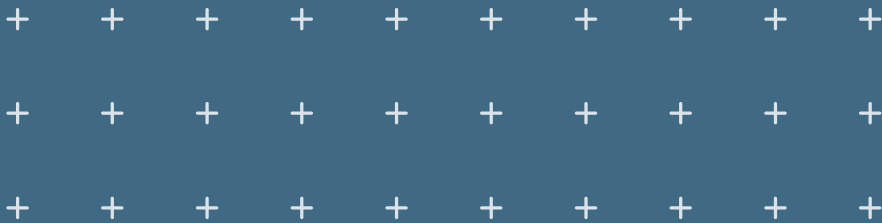




response to request for proposal for

# INSURANCE BROKER SERVICES



UKPEAGVIK IÑUPIAT CORPORATION

## EXECUTIVE SUMMARY

Parker, Smith & Feek, an IMA Company, is pleased to present our proposal to provide insurance brokerage and risk management consulting services to Ukpeagvik Inupiat Corporation and its subsidiaries (UIC). Parker, Smith & Feek has thoroughly enjoyed collaboration with UIC since 2014, and we appreciate the opportunity to maintain our long-term relationship with a commitment to exceed your expectations.

PS&F and UIC have seen significant growth and tremendous opportunities in the past ten years. In 2014, UIC was just 14 years into the Federal Government's Small Business Administration (8a) program. The corporate organization chart was significantly less complicated. PS&F has grown alongside UIC both organically and as a result of the nationwide partnership with IMA Financial Group, Inc., with resources and expertise that complimented the existing excellence of the PS&F team. We have continued to enhance your insurance and risk management program to accommodate UIC's growth and diversity of operations, including working with your subsidiary companies, HC and HME, on their separate insurance programs. Our focus is to provide your companies with comprehensive insurance placements and risk management solutions to support UIC's growth goals.

The UIC mission statement is to "bring our Inupiat values to the services and products we provide to enhance the lives of our shareholders." Similarly, PS&F/IMA is a client-centric organization focused on serving our clients—building long-term relationships and delivering personalized service to meet their unique needs. PS&F/IMA is an employee-owned corporation; we believe that when we enhance the lives of our employees, our employees bring skill, passion, humility, and care into everything we do for our clients.

UIC's corporate giving statement highlights the importance of supporting the community through sponsorships and donations, focusing on youth participation and education. PS&F/IMA also believes in the importance of giving back to our communities, and to show that, we created the IMA Foundation, which awards funds to not-for-profits nationwide that better the communities in which our associates work and live. Our focus on giving is in the areas of education, arts and culture, and youth advocacy.

To set PS&F/IMA apart from our competitors, the following items are highlighted throughout our response, and we believe they will resonate with the UIC leadership team.

**Expertise Without Barriers:** We understand the diversity of UIC's operations. Over the years, we have built a team with depth and experience that uniquely aligns with UIC's operations and values. All large brokers have access to specialty practice groups. Our clients, however, have unfettered access to both the leaders of our practice groups and service team members with expertise in these specialty areas, allowing decades of experience and knowledge to serve UIC in your risk management needs. PS&F/IMA is unique in that all specialty resources are included in our compensation and not charged separately. UIC has had the opportunity to meet and work with our specialty practice leaders across the country in construction, government contracting, technology, pollution, marine, aviation, and cyber.

**The Right Size:** PS&F and IMA have grown to become the country's third largest independently owned broker. This is important because we provide all the resources you find with global brokers while simultaneously providing personal relationships and customized services without the typical red tape. Local presence matters; your local PS&F leadership and service teams are your neighbors. With the addition of our IMA partnership, we believe we have a competitive advantage because of our ability to deploy our resources companywide to support UIC.

*continued>*





**Employee Ownership:** We take great pride in the fact that PS&F has been employee-owned for over 87 years. Our partnership with IMA continues that legacy. Our focus on perpetuation has allowed us to invest in ourselves rather than focusing on public earnings. In our eyes, there is a significant difference between being private and employee-owned. Our CEO said it best: "We just think you take better care of the car you own than the one you rent."

At PS&F/IMA, we believe that our success is measured by the success of our clients. We are proud of the clients we support, their causes in the community, and our role as protectors of the businesses they have built. We strive to develop a strong, long-lasting relationship with each of our clients based on trust, integrity, and a deep understanding of their unique needs. We are confident that we have the expertise and resources to help UIC continue to thrive. We appreciate your business, and we look forward to the opportunity to continue our relationship.

Sincerely,

**Anna Kohler**  
Vice President

**Jana Smith**  
Vice President





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## SECTION 1

***Please describe the following:***

- Firm and location - Indicate the name of firm and the address of the office to which this project will be assigned*

**Parker, Smith & Feek, LLC, an IMA Company**

3700 Centerpoint Drive, Suite 102  
Anchorage, AK 99503

- Contact person - Include name, address and telephone number of the contact person for all communications pertaining to the proposal*

**Anna Kohler**

Vice President  
3700 Centerpoint Drive, Suite 102  
Anchorage, AK 99503  
(907) 865-6844

- Authorized submittal - Include name, signature, title, address, telephone number of the person authorized to submit/sign the proposal*



**Anna Kohler**

Vice President  
3700 Centerpoint Drive, Suite 102  
Anchorage, AK 99503  
(907) 865-6844



## SECTION 2: STATEMENT OF STAFF EXPERIENCE AND FIRM QUALIFICATIONS

**Describe the firm's qualifications to perform the Scope of Services. Include information about pertinent prior experience, specialized expertise, and resources the firm has at its disposal. Summarize the firm's experience with Alaska Native Corporations, as well as entities providing surety, construction, maintenance, logistics, government contracting (within US as well as overseas) and marine cargo services. If the firm anticipates using a third party to provide any portion of the proposed services, please indicate the third party's name, address, contact person and phone number along with a description of the relationship and services proposed. Additionally, include the location of the office(s) from which UIC's accounts will be served.**

From a single proprietorship founded in 1937, Parker, Smith & Feek has grown to become a nationally recognized, privately-held brokerage firm driven by client service, a core value unchanged since our founding. We offer a full range of services, including commercial insurance, risk management, surety, employee benefits, and personal insurance. In 2021, we entered into a partnership with IMA Financial Group, a national insurance brokerage firm specializing in risk management, insurance, wholesale brokerage, and wealth management. This partnership has tremendously strengthened resources and value for both Parker, Smith & Feek and IMA clients and associates. This organizational change brought together two large employee-owned consulting firms that share a similar culture, industry specialization, and commitment to community and remaining independent and privately held. This evolution has helped PS&F/IMA further deliver the service and solutions that exceed our clients' expectations through the same local relationships and teams they've known, now backed by the expanded resources of the collective group. This is proven by our consistent client retention rate of 95%.

As an independent and employee-owned company with more than 2,300 associates across the United States, we are driven by the ambitions of devoted associates who see the company's future as their own. In conjunction with our IMA network of companies, we manage over \$9 billion in premium annually, and rank in the top 25 insurance brokerage firms (public and private) in the United States. Our clients operate throughout the United States, in over 100 countries, and on all seven continents.

**Mission Statement** — We guide our clients to make informed risk management decisions and develop innovative insurance, surety, and employee benefits solutions uniquely suited to their needs.

### Core Values

- + Focus on client objectives.
- + Commit to the success of all team members.
- + Act with uncompromising integrity.
- + Demonstrate intellectual curiosity.



SECTION 2: STATEMENT OF STAFF EXPERIENCE AND FIRM QUALIFICATIONS



PROPRIETARY AND CONFIDENTIAL FEBRUARY 1, 2024



Distinct from our competitors, our employee ownership model is specifically designed to eliminate silos within our business. Our sales staff, account teams, and directors are incentivized to leverage all resources across our business (whether from different offices or operating units) to help clients. Our stature is perfect as it allows PS&F/IMA to invest and house the full array of insurance specialists and risk management services. Yet, we are nimble to deliver those services in a personalized manner.

As a privately held firm, we place a high priority on focusing on the future and providing innovative solutions for our clients. It is critical that we stay ahead of new insurance solutions and risk management strategies to accommodate the needs of your growing organization. We celebrate a culture of learning and transparency. Whether it be an investment in technology or workflow changes, our teams are looking to continually improve our operational efficiencies, which in turn assist us in supporting you in a timely and efficient manner.

As a trusted advisor to our clients, we are charged with bringing expertise pertaining to the industries in which you operate. We have built teams around the U.S with specific industry focus to create core niches which we call practice groups. These groups are led by specialists that manage and communicate the sharing of resources amongst all associates. Our practice groups with specific expertise relevant to UIC include government contracting, construction, advanced industries, aviation, environmental, marine, and technology.

We view ourselves as the perfect mix of providing cutting-edge insurance expertise, international services, and risk management analytical tools, and serving as a super-sized, integrated, outsourced risk management support department for our clients.





## THE RIGHT SIZE



### Regional Brokers

### Global Brokers

Revenues Under \$100M	Revenues \$640M+	Revenues Over \$1B
<b>Ownership Structure</b> Public, Private, Bank Owned	<b>Ownership Structure</b> Independently Owned	<b>Ownership Structure</b> Publicly Traded, Private Equity Owned & Closely Held
<b>Sample Firms</b> M3 Insurance Solutions, Frost Insurance Agency	<b>Sample Firms</b> PS&F/IMA	<b>Sample Firms</b> Willis, AON, Lockton, USI, Marsh, HUB & Alliant
<b>Client Focus</b> Small to Middle Market	<b>Client Focus</b> Clients who need advanced resources but want personalized and customized service	<b>Client Focus</b> Fortune 500
<b>Marketing Approach</b> Wholesale Brokers & Marketing Departments	<b>Marketing Approach</b> Direct Access to Global Markets through PS&F/IMA Service Teams	<b>Marketing Approach</b> Indirect National Marketing Depts., Wholly-owned Intermediary & London Brokers
<b>Value-Added Services</b> Limited Risk Control, Claims Reporting	<b>Value-Added Services</b> Enterprise Risk Management, Contract Review, Risk Control, Legal Risk Management, Carrier Access, Actuarial Modeling & More	<b>Value-Added Services</b> Specialty Profit Centers Claims, Loss Control, Actuarial, Contract Review, Specialty Lines Expertise
<b>Profit Goals/Reinvest</b> Seek 25% Profit Margin Reinvest Less Than 5%	<b>Profit Goals/Reinvest</b> Seek 15% Profit Margin Reinvest 10%	<b>Profit Goals/Reinvest</b> Seek 30%+ Profit Margin Reinvest Less Than 2%





## Service Expertise with Alaska Native Corporations

The core team we are presenting to UIC has provided insurance and risk management services to Alaska Native Corporations (ANCs) for several years. We understand the diverse nature of ANC operations, whether it be through government contracting, commercial operations, or mergers and acquisitions. We understand the environmental and political challenges ANCs often face, specifically regarding government contracting. We understand the remote nature of construction in Alaska and beyond. We also understand the importance of bringing organizational profitability and value to the shareholders in the region. We have worked with the insurance markets that write native corporations and have provided information that allows the insurance policies to be tailored to the needs of the organization that may be unique to an ANC. We have placed insurance to cover exposures that include weapons and ammunition, transportation, aviation, marine, logistics, environmental, technology, nuclear-related work, and many other types of unique operations. We work with native corporations that have operations across the world. Our team members have been on-site and seen first-hand the work our ANC clients are doing for the federal government in Virginia, Huntsville, California, Colorado, and Washington, D.C., as well as other military installations nationwide. We have also been to many of Alaska's rural communities to understand the regions that our clients serve. In addition, our team includes years of compliance expertise with the Defense Base Act and international management implications for administering the Federal Acquisition Regulations.

The combination of Parker, Smith & Feek's legacy relationship with UIC (since 2014) and IMA's excellence in specialty practices aligns perfectly for continuing our relationship. Parker, Smith & Feek has engaged our construction, marine, government contracting, aviation, environmental, and technology experts in the past ten years on your account. Our partnership with IMA has brought fresh perspective and additional talent in practices that specifically align with UIC's businesses and exposures. IMA includes specialties in advanced manufacturing, government contracting, technology, real estate, education, private equity, aviation, and energy, to name a few. These specialties bring additional expertise in-house and have further strengthened our underwriting relationships. Our "One IMA" approach allows for the connection of UIC to any of our specialized experts for risk management and insurance solutions at any time.

As UIC grows and evolves, PS&F is uniquely structured with our specialty consulting units to team with UIC to address contractual issues, risk management, and insurance requirements to deliver best-in-class solutions that allow you to not only address the problems of today but also help you "see around the corner."

SECTION 2: STATEMENT OF STAFF EXPERIENCE AND FIRM QUALIFICATIONS



FEBRUARY 1, 2024

PROPRIETARY AND CONFIDENTIAL

## CLIENT SUPPORT STRUCTURE



## Surety Services

Please refer to our Surety RFP Response for full details of PS&F/IMA surety services.

## Construction Services

The core of Parker, Smith & Feek's development over the past 87 years has been the construction industry client. Construction is what we do. With over 1,400 global construction clients comprised of contractors of all sizes and trades, PS&F/IMA has the expertise and commitment to helping our construction clients manage all facets of risk. The PS&F/IMA construction specialty group is the largest client industry-focused specialty for all of PS&F/IMA, representing 20% of our overall property and casualty revenues. Our construction clients encompass all segments of the construction industry, including general, electrical, mechanical, civil, and environmental contractors. Because of this, we have invested heavily in the resources needed to serve the needs of construction clients. We employ a complete team of insurance, bonding, safety, and claims specialists, each with many years of real-world experience. They understand the dynamic relationship of owners, architects, general contractors, and subcontractors, and they share their expertise and problem-solving skills to help keep projects on schedule and on budget. Our expertise has been applied to some of North America's most challenging projects, from skyscrapers to bridges, drilling platforms to ice roads, pipelines to airports, and landfills to docks.



**1,400+**  
GLOBAL  
CONSTRUCTION  
CLIENTS



**20%**  
PROPERTY &  
CASUALTY REVENUE IS  
CONSTRUCTION



**COMPLETE TEAM**  
OF INSURANCE,  
BONDING, SAFETY, AND  
CLAIMS SPECIALISTS

By the nature of their operations, construction contractors encounter a number of risks every day. Multistate exposures present another layer of complexity from a statutory perspective. We constantly monitor the ever-changing legal environment and statutes that may impact contractors. When our client is considering work in different states, we provide guidance on key issues such as statutes of repose/limitation by state, construction and anti-indemnity statutes, and defective construction as an occurrence, among others. This helps our clients "look around corners" and strategically plan to address potential risks on a proactive basis.

Our claims and risk control teams are well-versed in the construction industry. Our risk control team is staffed with safety consultants trained in construction job site safety, fleet safety, and just about any area of safety compliance necessary for contractors. Our team is knowledgeable in OSHA standards and will work with your team through any proactive or reactive needs associated with OSHA. We have a strong team of engineers and safety professionals to support your risk management needs. Even with the utmost attention to risk control, accidents still can occur, and our claims team stands to deliver advocacy and counsel through the claims process. Our claims team handles all types of construction-related claims, including liability, construction defects, workers' compensation, property, builder's risk, business interruption, and pollution claims.

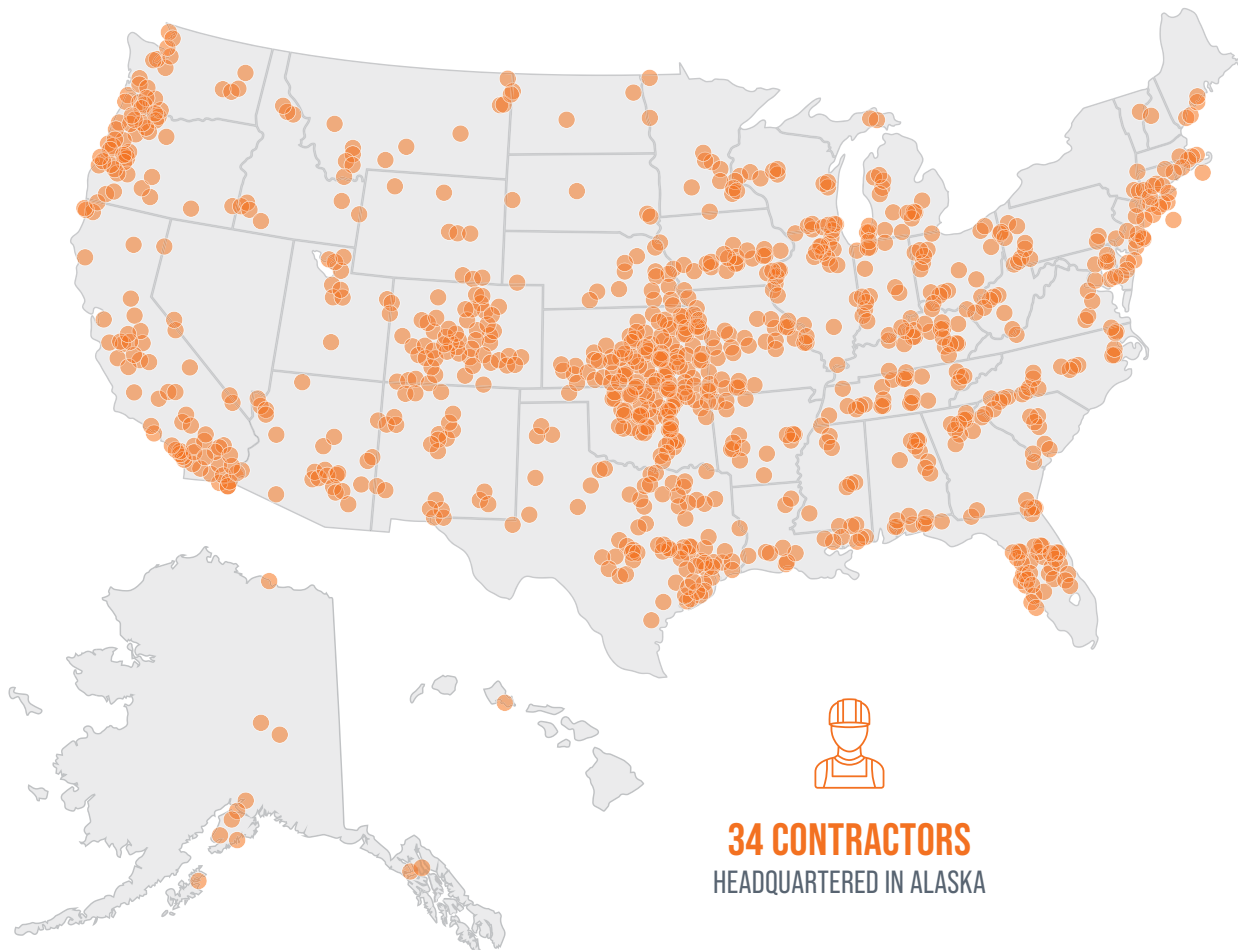


Our construction specialty group includes a team of builder's risk specialists comprised of client-facing associates located around the country who specialize in the structuring and marketing of builder's risk. The benefit of the group physically located in different geographic territories is the ability to understand that area's unique underwriting challenges and market capacity. Some territories are more prone to wind catastrophes, while others have heightened earthquake or wildfire challenges. The personal interaction with underwriters in the respective locations provides detailed insurance market information and deepens carrier relationships.

The associates in the builder's risk group leverage their expertise and knowledge accumulated daily to benefit the entire construction specialty group. This group provides support around education and training, market intelligence, lessons learned, carrier personnel or appetite changes, coverage-specific issues, industry issues, and claims support. The support provided by the builder's risk group could be simple or entail placing the entire builder's risk program on behalf of the service team. This flexibility allows our clients to work with their current team members who know them the best with support and access to in-depth expertise. This group approach to supporting our clients through their existing service teams eliminates internal "hand-offs," promotes accountability, and ensures personal advocacy of our clients to the marketplace. It reinforces our desire to deliver expert resources in a personal manner to our clients.

We provide big broker resources with a small agency feel to contractors with revenues as low as \$250,000 and contractors with revenues of \$1 billion or more. We are proud that 5% of the contractors listed on the ENR 400 list of top general contractors are PS&F/IMA clients. We are equally proud to be the professional construction risk management partner to over 1,400 other construction clients located or performing operations throughout the United States, including 34 contractors headquartered in Alaska.

SECTION 2: STATEMENT OF STAFF EXPERIENCE AND FIRM QUALIFICATIONS



FEBRUARY 1, 2024

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## Government Contracting including Maintenance and Logistics

PS&F/IMA's newly formed government contracting practice offers tailored insurance and risk management solutions to companies operating worldwide. We specialize in providing expert risk management services, enabling our clients to price projects and navigate the complexities of their business landscape. Our clients have exposures ranging from deep ocean to space and from local communities to international operations. With our hub in Washington, D.C., we are on the pulse of all matters federal, state, and local. Creating competitive insurance portfolios provides leverage for our clients to bid on opportunities successfully, win contracts, and sustain profitability.

The government contracting leadership team has an average of 20 years of industry experience in government contracting solutions. PS&F/IMA's approach to government contracting touches almost every industry and practice group within our family of companies. We collaborate internally with practice leaders and specialists in the manufacturing, construction, technology, aviation, engineering, marine, and environmental verticals to provide insurance solutions for small businesses (8a) and large multinational operations for a holistic and collaborative approach. We are able to dig deep within a specific vertical to assist our clients with contractual review, loss control, analytics, and regulatory challenges. Together, we create an environment of confidence, shaping a path towards success and resilience.

Significant regulatory changes are expected to occur in the government contracting industry. Between Cybersecurity Maturity Model Certification (CMMC) for the Department of Defense, changes in the Davis-Bacon Act stipulating terms for fringe benefits for construction workers, Build America, Buy America (BABA), or the False Claims Act and Civil Cyber Fraud Initiatives, UIC has direct and full access to our government contracting leadership team that sits in the Washington, D.C. area and continuously monitors these initiatives. With significant changes being outlined in the new national cybersecurity strategy, artificial intelligence, the increasing challenges of supply chain issues, and more public knowledge of whistleblower rights, contracting with the federal government could be more difficult in the coming years.

### Key areas of risk that our team advises government contracting clients on include:

- + Technology and Cyber Risk
- + Supply Chain Risk
- + Legal and Regulatory Risk
- + Defense Base Act and Workers Compensation
- + Global Risk Solutions
- + Contractual Risk and Compliance
- + Directors & Officers Liability
- + Environmental Risk
- + Transactional Liability
- + Project Specific Solutions
- + Design Build Solutions

### Our clients work with government agencies including but not limited to:





## Marine Cargo Consulting Experience

Parker, Smith & Feek's marine expertise began in our first year of business in 1937. We arrange and maintain coverage for hundreds of vessels, ranging from tugs and barges, passenger ferries, research vessels (including ROVs and AUVs), diving and salvage, fishing processors, fishing fleets, and marine construction operations. In addition, our team brings tremendous experience placing coverage for shipyards, stevedores, terminal operators, and other maritime-related operations.

Our past and current clients operating in similar industry verticals as UIC range from small privately-owned tug and barge companies doing a few million dollars a year in revenue up to global logistics and supply chain operations with revenues well north of \$1 billion. Our expertise spans a variety of coverage lines, and our marine team can effectively provide focused services, risk control, and tailored insurance program design specific to your exposures, business operations, and risk tolerance.

The current marine program consists primarily of hull, protection and indemnity, vessel pollution liability, and cargo coverages. The program also includes broad marine liability coverage (marine general liability) and excess liabilities for all of the maritime operations related to UIC.

UIC's marine presence has evolved over the years, from reducing marine operations in late 2018 to acquiring and operating a significant number of additional marine assets throughout 2022 and 2023. The dynamic nature of UIC's varying marine operations, spanning from Alaska to the Bahamas, requires relationships with nimble underwriters who have developed an understanding of these operations and a willingness to offer solutions. UIC currently has a combination of U.S. domestic and London insurers on their marine program, providing UIC access to multiple underwriters with varying appetites and available capacity to tap into.

PS&F/IMA was recently selected as the broker for UIC's recent acquisition, HME Construction. Their prior broker was not able to accommodate their service needs. Our marine team was not only able to save on the cost of their insurance program, but we successfully secured additional capacity that allowed HME to expand operations and win new contracts.

SECTION 2: STATEMENT OF STAFF EXPERIENCE AND FIRM QUALIFICATIONS



FEBRUARY 1, 2024

PROPRIETARY AND CONFIDENTIAL

## Use of Third Parties

We do not anticipate using any third parties to provide the proposed insurance brokerage consulting. However, if UIC has needs for local consulting outside of the United States, IMA's Global Partner Network comprises two global broker associations, Assurex Global and TechAssure Corporation. This network allows PS&F/IMA to obtain access to partner brokers in over 135 countries. Whereas other brokers may use affiliate offices, our bespoke IMA global network is incentivized to provide the best of both worlds: cogent global strategy and expert hands-on local service in the country.

### IMA Global Network Services

- + Analysis of the needs of international offices and entities together with IMA and local brokers
- + Explanation of program policies to local offices as well as information about the coverage provided by the Controlled Master Insurance Program
- + Coverage Gap analysis
- + Administration of the locally placed policies: premium invoicing, premium adjustments for liability, business interruption and investments, if needed
- + Benchmarking: regular testing of pricing, terms and conditions

Outside of engagement with Assurex Global and TechAssure Corporation, we do not foresee the use of third parties at this time. Any additional agreed-upon services, such as third-party actuary support for captives, would be discussed and agreed upon by all parties.

### Assurex Global – International Support

PS&F/IMA has significant expertise when it comes to working with our clients on their global insurance needs. We offer UIC international support through our ownership in Assurex Global, an exclusive partnership of the world's premier independent insurance agents and brokers, offering 100+ brokerages in 600 offices worldwide and more than \$29 billion in premium volume. Every member of Assurex has proven themselves as the best independent firm in their territory and is selected based on their ability to meet our high standards of integrity, market position, breadth of service, depth of expertise, and commitment to their clients and the clients of all Assurex partners worldwide.



Given that we have clients working on all continents and in many countries abroad, we need to be assured that we have the necessary local resources for our clients in the country where they are working. When considering operating in a foreign location, we offer research on local insurance laws for our clients. Regarding operations in foreign countries, it is our responsibility to advise UIC of the risks and exposures unique to operating in that part of the world. If the insurance cannot be included in our master program, we connect with a local Assurex partner to not only provide the necessary local insurance but also offer guidance on any local consultants needed, such as legal. Over the years, we have utilized this network of Assurex partners for UIC on various opportunities.





***Provide resumes of key personnel that will be assigned (or likely be assigned) to the account.***

Please see the [Exhibits](#) for resumes of key personnel that will be assigned to the account.

***Provide a proposed Service Team Structure Chart.***

Please see the [Exhibits](#) for a service team structure chart.



## SECTION 3: APPROACH AND MARKET ACCESS

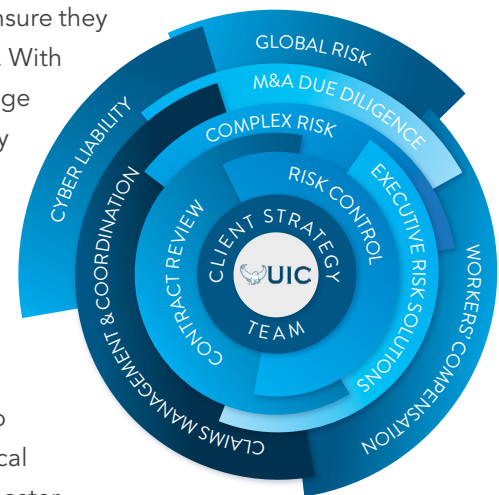
***Describe the approach you intend to apply to the Scope of Services described in this RFP, including potential restructuring of coverage lines to optimize coverage and cost savings, marketing, etc.***

Our approach to developing strategy for our clients is established in our proven, effective consultative philosophy. Over the past nine years, we have worked closely with the UIC leadership and risk management team to thoroughly understand your operations, identify risks and exposures, and create a comprehensive insurance program to accommodate those needs. In addition to our own understanding, we believe that our consultation should be educational and informative so that you can make well-founded decisions. We do not believe there are any “silver bullet” or single solutions that work for all clients. We understand that one size does not fit all, and our goal is to collaborate with our clients to create a customized multi-year strategy. For example, over the past several years, the excess liability insurance market has hardened, which has resulted in less capacity and higher premiums. We provided the data necessary for UIC to make the decision on appropriate levels of liability to be maintained that would allow for adequate risk transfer while managing cost.

With risk and insurance, the set-it-and-forget-it mentality never works. It’s important to monitor your risk management strategies and insurance programs to ensure they remain effective and competitive as your company grows and changes. With this in mind, our risk management philosophy is to help our clients manage their risk and insurance programs, as well as identify and quantify emerging and changing risks. We accomplish this with active plan management throughout the year. We see the marketing process for our clients as a 365-day-a-year process. As UIC considers new operations, we work with your team to identify the risks associated with the work and negotiate the appropriate coverages with the current underwriters. At times, when the exposure is new and outside of the scope of the current insurance program, we will seek new markets to entertain the risk. For example, UIC won a contract that included medical professional liability coverage, which was outside the scope of our master professional liability program. We engaged underwriters in the medical professional sector to place a separate policy specific to this risk.

Another example of our continuous marketing work is a current contract that Bowhead Aviation Manufacturing, LLC is considering. While we are negotiating with current casualty line carriers, we are also evaluating the need for a separate aviation liability policy that would contemplate additional aviation exposures that are outside the scope of the master program.

In recent years, the property market has experienced an exponential amount of catastrophic loss that has led to significant increases in pricing and restrictions in underwriting appetites and guidelines. Our team has worked with the UIC team to evaluate the properties insured under the property program and change the strategy on the property included in the insurance program. While this change in structure increased UIC’s position of self-insuring the lower-valued properties, the larger retention achieved premium savings for the organizations. Additionally, for the 2023-2024 property program renewal, through our IMA market relationships, we were able to engage a new wholesale broker on the property placement, which resulted in unexpected premium savings of more than \$70,000.



SECTION 3: APPROACH AND MARKET ACCESS

PROPRIETARY AND CONFIDENTIAL FEBRUARY 1, 2024

## Account Marketing/Carrier Relationship

PS&F/IMA's marketing philosophy is to facilitate a mutually beneficial partnership between our client and all viable insurance markets that results in the broadest possible coverage with the most aggressive approach to pricing and cost management. We believe in creating long-term relationships with the underwriters and wholesale brokers utilized for the placement of your insurance program. We also continuously seek out new carriers that might be a viable option for the UIC program. Additionally, we believe the direct contact between underwriters and clients, whenever appropriate, can help establish trust, cultivate a deeper understanding of operations, and lead to a superior insurance program for UIC. Underwriters appreciate the opportunity to meet directly with insured clients.

For this reason, we hold annual marketing meetings for the UIC risk management team to provide operational updates. Additionally, we ask that the carrier provide a review of the marketplace as well as their expectations for the renewal. In 2024, we hope to hold these marketing meetings on the East Coast so that underwriters can see first-hand the type of work that UIC is doing on military installations.

There are no "as is" renewals. We challenge the current program in terms of carriers, coverages, retentions, limits, and alternative financing options. We believe identifying potential markets and representing UIC in the marketplace is a continuous process. Changes in the insurance marketplace are a constant with mergers and acquisitions, underwriter changes, and loss appetite.

PS&F/IMA enjoys a significant presence and maintains strong relationships in the insurance marketplace locally, nationally, and internationally. We enjoy preferred agency relationships with several carrier partners and sit on several carrier advisory councils. Our involvement is an added measure of our status with crucial insurance markets, enabling us to get the best results for our clients. With PS&F/IMA, you have access to all of the leading insurers who would be the best candidates to serve your risk management and insurance needs.

### Marketing is a 365-Day-a-Year Process

PS&F/IMA challenges every program in terms of carriers, coverages, retentions, limits and alternative financing options in order to constantly refine and optimize a client's risk and exposure.

PS&F/IMA constantly evaluates our insurance carrier partners and service providers with strict adherence to an internal due diligence and ongoing annual compliance process.

Each company/insurer must meet or exceed the standards set forth in the categories listed below:

- + Market reputation
- + Excellent partnership history with PS&F/IMA
- + Financial strength rating requirement (e.g., "A" or better with major rating agencies)
- + Financial size requirement (e.g., Size "XV" of \$2B in surplus)
- + Appropriate state licensure
- + Review of existing or future litigation

### Marketing Process Milestones

Day 1



Strategic Renewal Plan



Establish Marketing Story



Create "Above and Beyond" Submissions



Present & Negotiate



Bind & Document

Day 365



Celebrate & Relate



## Placement of Coverage – Insurance Program Renewal

As previously noted, our marketing approach is a year-round effort, but we do have a timeline for the annual renewal process to manage the renewal effectively. Each year, we initiate the renewal process with a renewal strategy meeting with UIC’s management and your PS&F/IMA account team approximately 120-150 days before policies expire. This planning session sets the parameters for our renewal activities and includes a review of loss experience, exposures, program and coverage, regulatory or legal developments, carrier performance assessment, market conditions, design and cost projections, geographic shift, changes to the services you offer, and UIC’s satisfaction review. During the renewal process, we will collectively develop our renewal strategy, including scope of coverage, program structure, and alternatives to pursue. Because insurance company appetites for various business classes vary over time based on loss experience, legal climate, and other factors, we also determine which prospective carriers to approach for renewal terms. We introduce UIC to our leading markets and other carriers we think can offer superior coverage and service.

At the same time as our renewal strategy meeting, we also review your losses for adequacy, closing any claims that have lingered and rightsizing any claims that have inflated reserves. We want to ensure that your loss history presents the best picture of UIC.

As our marketing continues, we keep you informed about our progress and any new developments. The result is to select the strongest carriers with the best terms and conditions that meet UIC's risk management needs. Our written renewal proposal provides full details proposed by all viable carriers and coverage comparisons that guide our clients in making the best value decision. We help UIC evaluate the program options to find the best combination of structure, coverage, price, and services to meet your needs each year. After meeting with you, we finalize negotiations with underwriters, bind coverage, and provide a final proposal that summarizes coverage pending receipt of the actual policy contracts.

SECTION 3: APPROACH AND MARKET ACCESS



FEBRUARY 1, 2024

PROPRIETARY AND CONFIDENTIAL



***Provide a proposed Renewal Timeframe based on a 9/1/24 renewal date of all major lines.***

Please see the [Exhibits](#) for a proposed renewal timeframe.



## SECTION 4: COMPENSATION PROPOSAL

**List total commission / fees / calculations to including expenses, to accomplish the Scope of Services for the Insurance Program support.**

Throughout our relationship with UIC, our approach has been focused on complete transparency and flexibility. When we initially engaged with UIC, we were compensated on a commission basis that had an annual cap. Our commissions averaged 14% for the marine program and 8% for the remaining property and casualty insurance program. In 2021, UIC was focused on expense management and asked that we review our annual compensation in an effort to help meet financial goals and objectives. Additionally, the insurance market started to turn with rates trending upwards, specifically in the property and marine lines. In light of the cost management strategy and the trends in the market, we lowered our annual compensation to a negotiated fee comparable to an average commission rate of 7% for marine lines and 5% for the rest of the property and casualty program. Since the inception of our relationship, UIC's growth in revenue and payroll has been nearly 50%. Our fee for the 2023 policy period was approximately 10% higher than our commissions received in the initial year. At the same time, we expanded our team to include our colleagues within the IMA group. This demonstrates our flexibility and commitment to our relationship with UIC.

Our private ownership structure allows us complete flexibility in designing a compensation package that is fair to our clients and adequately compensates us for our work. Our goal is to ensure that UIC has full access to the complete range of services and resources our organization has to offer. We do not add additional costs for these resources. Our compensation includes all services outlined in this proposal, including claims advocacy, contract/policy review, loss control consulting, education/training, and full access to the Risk Management Center.

The method in which you choose to compensate us—either through commission or flat fee-for-service—is your choice. Our priority is to ensure that PS&F/IMA and UIC share an understanding of the service expectations relevant to your insurance and risk management program. We welcome the opportunity to fine-tune the service plan and reach an agreement on our compensation that is agreeable to both parties.

Our commitment to UIC is that our fee will be competitive and allow us to provide you with industry-leading insurance and risk management consulting. We do not have the pressure of publicly traded or private equity-owned ROI mandates.

**List estimated costs for services available outside of the standard services set forth in the Scope of Work.**

Unlike many of our competitors that charge for additional resources, our brokerage and consulting services outlined in this proposal are all-inclusive, with the exception of IMA Certificate Compliance (a certificate compliance program, which is an additional fee based on several subcontractors/vendors), regardless of whether our negotiated compensation is by policy commissions or a fee. If UIC prefers a negotiated fee, we will place all policies net of commission with the exception of project-specific placements such as builder's risk and owner/contractor-controlled insurance programs.



## SECTION 5: SERVICE PROVISION LOGISTICS

**Describe how you will support UIC's various operations and offices, including but not limited to:**

- Issuance and reporting on Certificates of Insurance
- Contract review (specific to insurance)
- Bid review (specific to insurance)
- Periodic benchmarking of limits, deductibles and cost of insurance across General Liability, Automobile, Worker's Compensation, DeO, Environmental/Pollution, Marine and Property
- Revision of Worker's Compensation Letters of Credit
- Issuance of Auto Insurance cards
- Day to day Q&A between Broker & Client

### Account Servicing

PS&F/IMA utilizes a customized team approach for the management of services. We combine the expertise of individuals with varied backgrounds to meet the goal of exceptional service for our clients. The first service component of UIC's team consists of an executive team with accountability from the highest levels of the PS&F/IMA organization. UIC Risk Manager Christopher Monetta had the opportunity to meet and work with many individuals on our executive team in 2023, including **Mike Campo** (Director—National Construction Practice), **Karen Dobson** (Director—National Government Contracting Practice), **Sharon Burger** (SVP, Environmental Practice Leader), **Kathy McNeil**, (Aviation Practice Leader), **Tim Burke** (Director—Cyber Risk), and **Donna McConnell** (Director— Claims and Contractual Risk). We believe these individuals have an essential place on our team. Their mix of roles and construction and government contracting client experience will continue to foster a strong relationship and strategic partnership between PS&F/IMA and UIC in the coming years.

The second service component for UIC will consist of your dedicated service team. PS&F/IMA uses a collaborative team approach to provide services for our clients led by Account Executive **Anna Kohler**. Anna will coordinate all services and resources, which are comprised of account managers, coverage specialists, contract administrators, and claims and risk control team members. In conjunction with Sr. Associate Account Manager **Karen Howick**, Client Executive **Brenda Nolin** is responsible for assisting with standard contract review, certificates, endorsements, and other administrative questions. Marine servicing will be handled by Client Executive **Angela Merrell** and Sr. Associate Account Manager **Theresa Olanie**.

**What does this mean for UIC?** Capacity, efficiency, and detail. Overall, this service structure will allow you to enjoy the specialty expertise of each team member, additional resources, and a depth of accessibility that is unparalleled in our industry. The following is a display of the services our team provides to UIC, demonstrating our responsible team members and response times.



## Managing the UIC Portfolio | Day-to-Day

SERVICE OFFERING	RESPONSIBLE PARTY	TIMING	COMMENTS
<b>Strategy + Guidance</b>	Anna Kohler   Renee Stock	Real time access	Proactive risk management, leadership guidance, enterprise-wide education
<b>Consulting</b>	Jana Smith	As needed	Historical relationship
<b>Certificates</b>	Brenda Nolin   Karen Howick	24 hour max / 4-hour max for "rush" requests	
<b>Due Diligence + Add-On Support</b>	Anna Kohler   Renee Stock + MGA Team	See DD sample timeline + reports	Comprehensive + consistent DD process. RWI guidance.
<b>Premium Allocation + Billing</b>	Brenda Nolin   Karen Howick	Accompany DD + as needed	Sample premium allocation spreadsheets for roll-ups/platform-based programs.
<b>IMA Certificate Compliance</b>	Brenda Nolin   Karen Howick	Discuss deployment + need	Sub + vendor compliance
<b>Indio</b>	Brenda Nolin   Karen Howick	Real time access	Renewal + marketing ease
<b>CSR24</b>	Brenda Nolin   Karen Howick	Real time access	Real time COI access
<b>Contract Review</b>	Donna McConnell	As needed	Insurance + legal
<b>Risk Control + Safety</b>	Kevin Saylor	Year round	Consultative + on-site (specific project management by core team)
<b>Claims Advocacy + Management</b>	Shawn Hjort   Kim Gallion	Year round	Dedicated claims account executive
<b>International Support</b>	Anna Kohler   Lea Austin	As needed	In-house expertise + Global Network (local insight)
<b>Complex Risk + Analytics</b>	Anne Maiers   Sean Behan	As needed	
<b>Renewal Questions + Strategy</b>	Anna Kohler   Brenda Nolin   Karen Howick	Real time access	Structured renewal cadence
<b>Other Transactional Needs</b>	Anna Kohler   Brenda Nolin   Karen Howick	Real time access	Add vehicles, schedule changes, exposure adjustments, etc.

SECTION 5: SERVICE PROVISION LOGISTICS



PROPRIETARY AND CONFIDENTIAL FEBRUARY 1, 2024

## Technology Solutions

### CSR24

To help us meet our service delivery standards, PS&F/IMA has invested significant time and resources to be at the forefront of technology that increases the productivity and efficiency of our staff, clients, and insurance underwriters. Beginning in January 2024, Parker, Smith & Feek introduced an improved administrative online tool through our partnership with IMA. **CSR24**, a state-of-the-art technology, is set to replace DigitalLINK and CertLINK, our existing proprietary client self-service portals. CSR24 provides clients quick access to their policy data, service requests, auto ID cards, and key contacts. A fast, convenient, and powerful tool, CSR24 will make it even simpler for you to access essential documents and issue new standard certificates.



UIC will gain access to CSR24's self-service feature for issuing certificates, accessing documents, and making requests through the CSR24 platform no later than 9/1/2024.

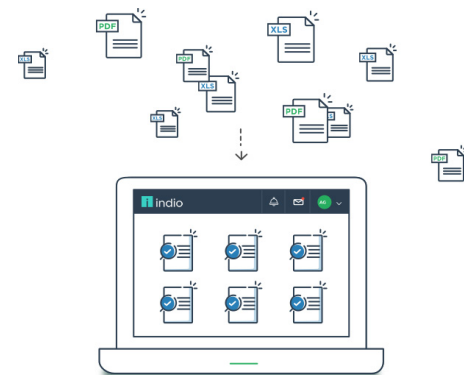
### Certificates of Insurance

PS&F/IMA recognizes that managing and issuing Certificates of Insurance (COI) is critical to UIC's operations, and our company is well-positioned to handle customization, volume, and rush requests. The importance of getting the accuracy and timeliness of issuance is crucial. PS&F/IMA also recognizes the sheer volume of activity associated with this transactional service poses workload issues. PS&F/IMA will work with UIC to develop a customized service plan for issuing insurance certificates in order to effectively and promptly meet your certificate needs with our CSR24 system. Requests for certificates of insurance are processed the same day if the request is received prior to 12:00 PM PST. If the request is received after 12:00 PM, PS&F/IMA will issue the certificate the following business day. When PS&F/IMA completes the request, the certificate is forwarded to the requesting party, and a copy is sent to the client's office as well. Your PS&F/IMA service team will continue to be involved in the process to ensure the quality of service our clients expect.

### Indio

Our renewal platform, Indio, allows clients to update their information digitally—dramatically reducing repetitive application completion and potentially costly errors. The system allows clients to complete applications in a web-based environment where information that is the same across numerous applications only needs to be entered once. It includes sophisticated capabilities, such as the ability to search by form or policy type, application progress tracking, email notifications, and even commenting to communicate questions and concerns between the client and their PS&F/IMA account team easily.

With each renewal, the existing information is available to carry over from last year's applications, even across carriers, meaning that only updated information will need to be entered each year. At the end of the process, the applications can be electronically signed. The UIC risk management team has enjoyed using Indio and its ability to ease the renewal information process.



## Contract & Bid Review of Insurance Requirements

Assisting in contract review has always been a key service PS&F has provided our clients. As a member of the IMA group now, we have access to the contracts team. IMA is one of the few brokers in the country to employ in-house attorneys who function solely as contract administrators to assist our clients. The department consists of seven individuals with diverse insurance and legal backgrounds. The services provided are designed to assist UIC with contractual risk transfer mechanisms related to insurance and risk management.

 <p>Master Services Agreements</p>	 <p>Lease Agreements</p>	 <p>Supply + Delivery Contracts</p>	 <p>Rental Agreements</p>
 <p>Subcontractor Agreements</p>	 <p>Temporary Labor Agreements</p>	 <p>Franchise Agreements</p>	 <p>M&amp;A Contracts or Documents</p>

Contract review services include:

- + Review contracts and RFPs, specifically the insurance provisions.
- + Develop special coverage language, as necessary, to solve specific or unique project requirements.
- + Assist in developing standardized contract language that meets current industry terminology and available coverage and, most importantly, protects our client’s interests with input from their legal counsel.
- + Joint-Venture Review — PS&F/IMA routinely advises clients engaged in partnership arrangements. Due to the variability and complexity of these agreements, the design of the insurance program requires special coordination with many different interested parties—the partners themselves, as well as tax experts and legal professionals. We are experienced in guiding these conversations so that the allocation and mitigation of insurable risks meet the intent and stated needs of the joint venture.

Contract review services are provided by your core account service team, with Anna Kohler as the lead and supported by the contracts team.

We also provide training through our Parker, Smith & Feek University classes that empower our clients with knowledge, key terms, and pitfalls to avoid related to contract review.



## Risk Control

The bench strength of our risk control team has expanded with our IMA partnership. While Kevin Saylor remains the key point of contact for risk control, he is now supported by a network of experienced health and safety professionals across the United States. Our risk control team prides itself on developing unique and customized solutions for its clients by taking the time to understand your business and developing relationships throughout your organization. The goal is to be your trusted advisor and partner in your loss prevention program. The background of the risk control team includes professional safety consultants in driver and fleet safety, fire prevention, property management safety, industrial hygiene, and compliance experts in the areas of OSHA and DOT.

### RISK CONTROL SERVICES INCLUDE:

- + Coordination of insurance carrier activity
- + Management and staff training
- + Policy development
- + Process analysis
- + Subcontractor/vendor controls review and control
- + Compliance with OSHA regulations
- + Employee and general public injury prevention techniques
- + Property protection
- + Fleet management and control

We work with our clients to develop a customized service plan to align with your culture, goals, and objectives, while also maximizing value-added services available from our insurance carrier partners. Our plan is created to assist and implement strategies to address potential liability exposures. The plan also outlines frequency and monitoring of services based on UIC's needs. Services can include and focus on training, policy development, process investigation (including incident and crisis management), subcontractor/vendor controls, compliance (OSHA, DOT, and FDA), professional liability exposures, property protection, fleet controls, and public exposures. Our goal is to assist you in promoting organizational safety and preventing or reducing risks that could result in a claim or lawsuit.

### Risk Control Technology Solutions for Clients

Using data to make decisions is undoubtedly the most effective approach to driving improvement. As a committed partner, we aim to leverage the power of data analytics to support our clients. We understand how data can provide an objective and factual foundation for your decision-making. Our team will analyze past trends, identify patterns, and build future scenario outcomes to tailor products and services to meet and exceed our clients' specific needs. By regularly collecting and analyzing relevant data, we can provide our clients with insights and recommendations that empower them to make informed choices that drive success. In an era of information abundance, our dedication to data-driven decision-making will be a valuable asset to every client's endeavors.

Using client loss data, PS&F/IMA Risk Control can analyze losses and develop a service plan to specifically address concerns. The data provided must contain specific fields, time frames, and data sets for insight across all lines of coverage. When ready, your PS&F/IMA team will work with you to ensure we have the data to provide valuable loss observations.

Please see the [Exhibits](#) for additional information.





## Claims Services

The PS&F/IMA claims team plays an important role in our work with UIC. Mitigating loss severity is one of the most impactful ways to address risk and lower UIC's total cost of risk. Our team's industry knowledge, carrier, third-party adjuster relationships, and understanding of policy language and coverage applications provides our clients with the best protection in the event of a claim. While UIC is supported by the strength of the entire PS&F/IMA claims team, we have core members that have been working with UIC over the course of our relationship.

**Shawn Hjort** has been the PS&F claims executive overseeing large, complex claims advocacy. She provides high claims expertise, frequent monitoring, and skillful advocacy. Shawn works for your interest with the insurance companies and acts as an additional resource for you when facing a claim. She can help you understand the nuances of your coverage and navigate the complex documentation requirements that often accompany a claim. Depending on the nature of the claim, we will schedule periodic reviews to understand the progress of the claim and examine reserves. Please refer to the [Exhibits](#) for full details of Shawn's qualifications. Shawn has been integral to the UIC insurance claims management process with Zurich.

Senior Claims Advocate **Kim Gallion** provides overall claims coordination and property claims advocacy, directors and officers, employment practices, fiduciary, crime, and large general and auto liability claims. **Marion Stevenson** provides expertise on marine claims.

### PS&F/IMA CLAIMS MANAGEMENT

- + **Communication:** Clients count on the PS&F/IMA claims group for responsiveness and accessibility.
- + **Dedicated claims specialists:** We understand the nuances and buried meanings of policy language. We recognize the hurdles, pitfalls and delays that can impact resolution.
- + **Innovative, fresh ideas:** We stay continually abreast of industry trends and best practices.
- + **Qualified expertise:** Solid advice from professionals with experience as loss adjusters in every type of claim situation.
- + **Quick and appropriate claims resolution:** We will work diligently with the carrier and to ensure expedient resolution of claim issues.
- + **Relationships with all major carriers:** We will ensure quality service and experienced claims handling.
- + **Results:** We see the big picture. We achieve the best possible outcomes.

As a routine part of our renewal process, we review large losses early to ensure that claims reserves are appropriate for the losses. This is important when marketing and negotiating renewal pricing to ensure loss histories reflect accurate rather than inflated claims data.

While we have no adjusting authority, our expertise may greatly aid in the final claim resolution and will often avoid unnecessary delays in claims payments or costly litigation. In addition, we will act as your advocate in the event parties disagree on how coverage applies to a given set of circumstances. Even with due diligence in preparing the claims process and protocols pre-loss, there are occasions when the involved parties do not agree. PS&F/IMA's claims specialists' experience and respect within the insurance industry greatly assist our clients in maximizing their coverage and settlement positions. Further, PS&F/IMA's claims specialists are able to recognize a potential dispute issue before it escalates into a contentious situation and can strategize with you to determine a plan for the best possible outcome.





## CLAIM LIFECYCLE

PRIOR TO CLAIM	REVIEWING THE CLAIM	CONTROLLING THE CLAIM	CONCLUDING THE CLAIM
<ul style="list-style-type: none"><li>+ Review current claim program for each line of coverage</li><li>+ Develop custom reporting procedures</li><li>+ Assign, engage, and orient designated adjusters/TPAs</li><li>+ Pre-determine settlement goals and consultation levels</li><li>+ Address choice of counsel</li></ul>	<ul style="list-style-type: none"><li>+ Review all claim facts with you</li><li>+ Identify any potential coverage issues</li><li>+ Determine your desired outcome</li><li>+ Strategize with you to develop an action plan</li><li>+ Respond promptly, advise, and advocate</li></ul>	<ul style="list-style-type: none"><li>+ Advocate for optimal coverage</li><li>+ Develop clear and concise action plans with your adjusters</li><li>+ Ensure adjusters are proactively managing outcomes</li><li>+ Hold all stakeholders accountable to move claim toward resolution</li></ul>	<ul style="list-style-type: none"><li>+ Communicate potential settlement prior to claim closure</li><li>+ A good claim is a closed claim</li><li>+ Continually monitor and revise protocols</li></ul>



## Workers' Compensation Letters of Credit

Throughout our relationship with UIC, we have been able to negotiate closure to all LOCs with prior carriers and only hold an open LOC with Zurich for the workers' compensation and auto liability policies over several years. Each year, we provide an analysis of the historical claims to UIC to support the adjustments received by the carrier's actuaries. This is a critical component of UIC's large deductible program and is utilized in the negotiation of renewal terms. We understand that the collateral associated with long-term liabilities can be significant, and we make this a high priority with our partner carriers.

## Data Analytics and Benchmarking

Our data analysis and benchmarking services are provided by Anne Maiers, Vice President, Commercial Data and Analytics Specialist. She has been working with the UIC risk management team to provide expert analysis on loss trends and performance development, forecasting and incurred but not reported (IBNR) review, rate analysis and premium ratios, experience modification rating review, risk financing, retention analysis, financial review of collateral obligations, and program benchmarking. Anne can customize your data analysis in a meaningful and intuitive format for review, and her presentations allow our clients to easily identify problem areas and develop strategies that mitigate risk and minimize losses.

Analyzing losses can help provide the basis for program recommendations and forecasting, including alleviating pain, streamlining policies with consolidation, and framing the message for a potential master safety program. Combining the normalized and detailed loss trends with ongoing hazard and exposure analyses with PS&F/IMA risk control services has proved an efficient methodology for our clients to identify, roadmap, and improve risk management programs and organizational goals. While losses are accidents, not all accidents develop into losses and our integrated, working partnership strives to keep both accidents and losses at their lowest levels possible. Additionally, our team can help prepare and present financial reports on insurance program costs to your board, or any other outside party, as necessary. Your account servicing team reviews the workers' compensation experience modification calculation with UIC and explains how losses, if any, may affect your experience modification factor applied each year.

Anne is imbedded with our various practice groups and works on various coverage lines, specifically in our workers' compensation specialists' unit. As an example of our holistic approach, PS&F/IMA wraps analytics around review of workers' compensation program structures and total cost of risk. This includes customized retention modeling using client-centric loss and benchmarking databases to track accrued costs for workers' compensation claim payments and IBNR. As workers' compensation programs develop and if clients wish to further increase their risk appetite, we advocate and implement financial feasibility reviews to model the landscape of various alternative risk financing mechanisms and captives. This works like a research and development unit for UIC to make informed decisions and formulate next steps with your PS&F/IMA team.

### Benchmarking

PS&F/IMA views benchmarking as a critical piece of our risk management consulting services for clients to better understand their risk profile, market presence, and industry trends. We benchmark from multiple industry sources (Advisen, RIMS) and peer groups, which allows better context and perspective in your decisions. Our proprietary PS&F/IMA benchmarking processes utilize our client book of business, providing further meaningful context. Our benchmarking analytics process builds layers of information on top of itself, so it becomes even more comprehensive







as we build it for UIC. Our benchmarking product tells a story. For example, elaborates, meaning, “Here is UIC’s property rate shown in percentiles against your peer groups from two aggregated industry sources, here is the mean/median/mode of rates for our client book of business showing both our market leverage/footprint/client tolerance, and here is where you have historically been.” Our historical rate and exposure workbooks help to measure UIC performance relative to changing exposures and provide strategic data points to better negotiate changes in program structure/rate to optimize current markets, market conditions, and/or UIC’s risk appetite. It’s important that your broker track and leverage that historical benchmarked performance in the right perspective in order to gain strategic advantage for the UIC program, and to have the staff resources to research, analyze, and interpret results to help aid your risk management goals.

In terms of retention analysis, PS&F/IMA has a proprietary model and loss database for customers like UIC. Historical losses are shown in context of retained losses at various retention options, and the associated loss shares by UIC and carriers. This helps in the marketing process to understand sheer loss ratios and paid loss ratios for potential risk transfer.

The model also assists to show, historically, how the deductible options and purchased limits would have responded in those different program parameters to help UIC ascertain future financial performance with changing program structures. Further, our abilities with loss forecasting and reserve analysis help to compare premiums and retained losses against any potential cost-benefit with greater deductibles, as UIC finance and risk managers prepare for any future risk transfer of financial liabilities.

## Client Education and Training: PS&F University

We believe that educated buyers make the best clients.

We offer a broad base of courses to our clients. Our Parker, Smith & Feek University consists of seven core courses. They are Insurance 101, Contracts & Certificate Review 101, Certificates & Endorsements 201, Claims 101, Workers’ Compensation 101, Construction & Project-Related Insurance 101, and Personal Insurance 101 (see brochure in the [Exhibits](#)). These classes cover topics like certificates of insurance, indemnity provisions in leases and contracts, how insurance market cycles work, and how insurance policies are constructed.

Additionally, we offer seminars throughout the year on topics relevant to our clients’ exposures and industries.

We have also provided our clients with a broad base of client-specific education courses centered on their needs and their staff’s insurance knowledge. Specifically, for UIC, we have conducted webinars on builder’s risk insurance and cyber liability and risk control.

We are happy to work with the UIC team to provide additional training for you and your employees.

**PARKER, SMITH & FEEK**  
**University**  
 we offer seminars  
 throughout the year  
 on topics relevant to  
 our clients’ exposures  
 and industries



## Day-to-day Q&A between Broker & Client

Our PS&F/IMA team communicates with the UIC risk management team on a daily basis. As demonstrated throughout this proposal, good communication is integral to our working relationship. In addition to our daily communications, we participate in routine work-in-progress meetings and provide a monthly report of our activities to the UIC team.

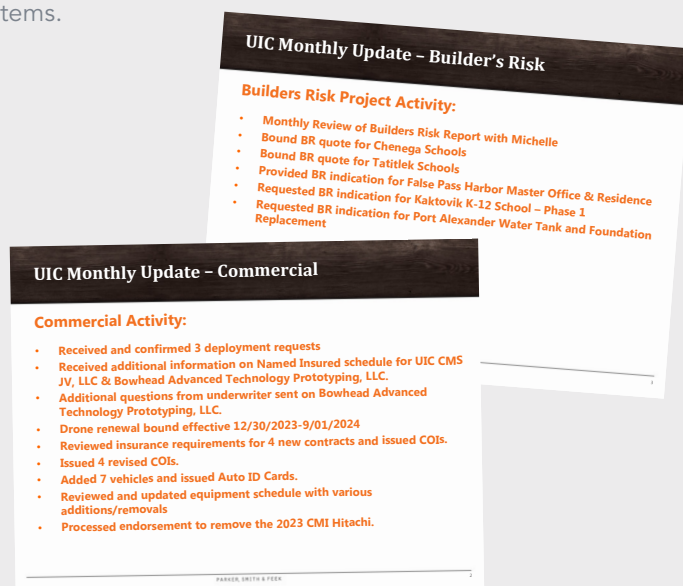
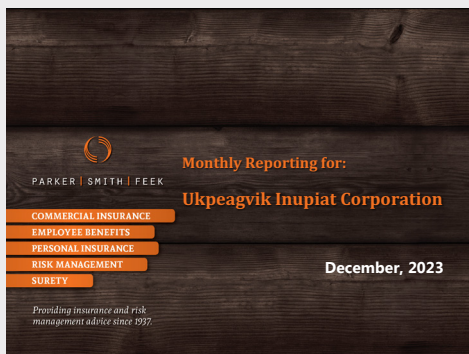
In a typical month, our commercial team provides the following services:

- + Reviews and confirms numerous deployment requests
- + Reviews and advises on over five new or potential contracts
- + Issues 10-15 certificates
- + Processes endorsements including but not limited to additions of new subsidiaries and changes in the property, equipment, and auto schedules
- + Processes retro adjustments for prior years' workers' compensation policies
- + Markets and negotiates off-cycle coverage requests, such as aviation liability, warehouse legal liability, and builder's risk

Our claims team provides monthly updates on all outstanding claims, including claims reviews with the UIC risk manager as needed.

## SAMPLE MONTHLY REPORT

Each month, a team member from commercial, builder's risk, marine, and claims provides a slide to be compiled into a monthly report for the UIC risk manager as an easy way to summarize the work done each month and address any outstanding items.



## SECTION 6: CLIENT REFERENCES

***Provide three (3) previous clients to which you provided similar services, including contact name, city location and phone numbers.***

The references provided below are not previous clients; rather, they are current clients of PS&F/IMA. Due to the diversity and complexity of UIC operations, we are including client references from the industries that UIC operates. We have included a native corporation, a marine operation, and a government contracting client. While PS&F has many government contracting clients, we selected an IMA client to help UIC learn more from the clients of our new partner.

### **Tanadgusix Corporation (TDX)**

**Larry Cooper**, CFO

(907) 762-8422

**Travis Bryant**, Risk Manager

(907) 350-8173

Anchorage, AK

### **HME Construction, Inc.**

**Kainan Bodenlos**, Officer

(503) 209-2424

Vancouver, WA

### **Indus Technology**

**Andremerkia Powell**, Director of Security & Administration Operations

(619) 795-0547

San Diego, CA



## OTHER REQUIRED ATTACHMENTS

### ***Evidence of current good business standing***

PS&F/IMA is stable, conservative, and proactive in how we manage our financial status. We never want our decisions to be based on a short-term financial impact or the need to provide shareholder value as we see in some of the publicly traded firms. PS&F/IMA serves only the interests of our clients, not the market and not a small cadre of senior employee-owners or family members. PS&F/IMA's overarching goal is the perpetuation of the firm and our continued ability to provide for our associates and their families; a goal accomplished only by providing exceptional service, insight, and partnership for our clients.

- + Top 25 largest brokers overall
- + Employee-owned
- + Premium placements of nearly \$9 billion annually
- + Revenues in excess of \$500 million
- + PS&F/IMA has clients with physical operations, exposures, and/or employees in every state in the U.S. as well as in over 100 countries around the world

As a private company, PS&F/IMA does not publish our financial reports. In lieu of the inclusion of PS&F/IMA's financial reports, please refer to a letter from Reagan Consulting detailing an independent valuation provided in the [Exhibits](#).

### ***Evidence of Professional Liability/E&O Insurance of not less than \$10M***

Please see the [Exhibits](#) for evidence of E&O insurance of at least \$10M.

### ***Proposed contract for professional services (to be used as the template if RFP is awarded)***

Please see the [Exhibits](#) for a copy of our contract for professional services with UIC.



# EXHIBITS

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## EXHIBITS

TEAM CHART AND BIOS .....32

EVIDENCE OF CURRENT GOOD BUSINESS STANDING .....40

EVIDENCE OF PROFESSIONAL LIABILITY/E&O INSURANCE OF NOT LESS THAN \$10M .....41

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## TEAM CHART AND BIOS

### Core Account Team



**ANNA KOHLER**  
Vice President,  
Account Executive



**BRENDA NOLIN**  
Client Executive



**RENEE STOCK**  
Vice President,  
Senior Advisor & Consultant



**JANA SMITH**  
Vice President



**KAREN HOWICK**  
Senior Associate Account Manager



**ANGELA MERRELL**  
Vice President-Client Executive,  
Marine Practice Group



**THERESA OLANIE**  
Associate Account Manager II

### Additional Resources



**SHAWN HJORT**  
Vice President,  
Claims Executive



**KIMBERLEY GALLION**  
Senior Claims Advocate



**KEVIN SAYLER**  
Vice President,  
Risk Control Specialist



**SHARON BURGER**  
Vice President,  
Environmental Practice Leader, IMA



**KATHY MCNEIL**  
Aviation Practice Leader, IMA



**KAREN DOBSON**  
National Practice Director,  
Government Contracting Specialty,  
IMA



**MICHAEL CAMPO**  
Executive Vice President, National  
Construction Practice Leader, IMA



**NICHOLAS COHEN**  
Account Executive – Construction



**ANNE MAIERS**  
Vice President,  
Commercial Data and  
Analytics Specialist



**JOHN FELTZ**  
President, Parker, Smith & Feek





## **Anna Kohler, CPU // Vice President, Account Executive**

Anna Kohler will lead the UIC team from the Anchorage office and her primary focus is collaboration with the UIC team to develop, analyze, and implement a comprehensive insurance program tailored to meet your organizational needs.

Anna leads the account team in marketing efforts and facilitates teamwork and communication between the client and additional PS&F/IMA resources, including our risk control and claims teams. She is tasked with identifying and understanding client operations, risks, and goals, and clearly communicating those to underwriters and team members during the marketing process. Anna has extensive technical knowledge and works with many of our larger, more complex clients. Anna has worked with Alaska Native Corporations (ANCs) for the entirety of her 15-year career in insurance. Her main focus is on ANCs, public entities, and construction.

Anna started her insurance career at Parker, Smith & Feek in 2009 as an associate account manager and worked her way up to her current account executive role. She was born and raised in Alaska. She earned a B.A. from Baylor University in Waco, Texas and spent several years living, studying, and working in Europe before returning to Alaska to begin her career in insurance. She holds the Chartered Property Casualty Underwriter (CPCU) professional designation and will obtain the Occupational Endorsement Certificate (OEC) in Alaska Native Business Management at the University of Alaska in May 2024. She is also working towards her Master's in Business Management (MBA) at the University of Alaska.

Anna is an active board member of Anchorage South Rotary and Camp Fire Alaska.

## **Brenda Nolin // Client Executive**

Brenda Nolan will manage the administrative support and daily communication with the UIC team. She manages all administrative aspects of the insurance program for some of our largest, most high-profile, and technically complex clients. She is a primary contact for client risk managers and senior-level management and works directly with clients in all aspects of their insurance program needs, providing proactive strategies for placement of coverage, development of policy contracts, and solutions to satisfy their continuing insurance requirements.

Brenda has expertise in public entities, financial institutions, construction, engineering, healthcare, and marine clients, and she has experience managing a diverse cross-section of key accounts. Her skill in coordinating insurance submissions on large, complex accounts is highly valued by our account teams and clients alike. Brenda's capabilities include strong negotiation skills that result in breadth of coverage and competitive pricing.

Brenda began her insurance career in 1983 with a managing general agent. From 1984 to 1988, she worked on the insurance carrier side before moving to brokerage services in 1989. Prior to joining Parker, Smith & Feek in 2022, Brenda was with a large national firm for 15 years.

## **Renee Stock // Vice President, Senior Advisor & Consultant**

Renee Stock will provide strategic support to UIC. She is a 25+ year industry veteran with 19 years of focused expertise in global technology and government contracting firms. Renee provides senior advisory contributions to IMA's Advanced Industries specialty by creating proactive risk management and comprehensive insurance portfolios for some of the most innovative companies in the world. Renee has been a member of TechAssure, the global association of insurance brokers specializing in technology-related risks, for over ten years.



In her previous role, Renee was a practice leader, with authority for training and engaging business development, public speaking events, authoring papers, and mentoring colleagues. As director of risk management, she provided risk analysis and technical insurance portfolio design for complex government contracting and technology clients.

Independent Insurance Agents of Virginia (IIAV) employed Renee's training expertise as a cyber instructor for three years, where she was the state's cyber instructor for Virginia agents and brokers. In 2019, Renee completed the Chubb and Carnegie Mellon University's Heinz College (CCIC) master's course to certify the industry best practices in cyber security risk management, governance, and operations and continues to maintain the education and colleague engagement with the world's most proficient cyber brokers and carriers.

In 2018 Renee was invited to the "United States Department of Treasury Cybersecurity Roundtable" to collaborate with Virginia brokers, the IIABA Counsel of Federal Government Affairs, and the Department of Treasury to discuss cyber regulations. For these efforts, Renee was nominated for the 2018 Golden Eagle Award by Independent Insurance Agents of Virginia for her outstanding contributions.

### **Jana Smith, CPCU, ARM, CIC // Vice President**

Jana Smith will serve as a senior consultant to Anna and the team. Jana joined PS&F in 2006 and has served as the senior account executive to UIC for the past nine years. She was also the Alaska regional vice president and managing partner of the Alaska team. Jana has worked with ANCs and other global clients over the course of her 35 years as a property and casualty insurance broker. She is a specialist in the areas of healthcare, energy, native corporations, and government contracting. She has worked with many of our largest clients with operations that span the globe.

Jana is an innovative professional, having been instrumental in the creation and implementation of worldwide property and casualty insurance programs. Additionally, on behalf of clients, she has negotiated reinsurance and excess placements for self-insured programs.

Jana is actively involved in her community and serves on the board of The Providence Foundation as well as the Alaska Eating Disorder Alliance.

Even though retirement is on the horizon for Jana, she is committed to the continued high level of service for UIC.

### **Karen Howick // Senior Associate Account Manager**

Karen Howick will support Brenda in the administration of the UIC insurance program. She manages several of the administrative aspects of the insurance program and serves as a point of contact for our clients, working directly with them on ongoing insurance needs. Karen works with our account team to develop and implement an insurance program tailored to meet the individual needs of the client. She helps prepare our marketing submission that is used by underwriters to develop the terms, coverages, and pricing of the insurance program. Throughout the policy term, she is responsible for the processing of all necessary documents for any changes, including endorsements, audits, certificates of insurance, invoices, and premium allocations. Karen's areas of specialty include construction, retail, and builder's risk. Her expertise includes contract reviews for insurance purposes, and the issuance and review of certificates of insurance.

Prior to joining Parker, Smith & Feek in 2020, Karen worked as an associate account manager for a broker where she specialized in aviation accounts. She began her insurance career in 2019. Karen is actively working towards the Associate in General Insurance (AINS) designation. Karen also helps train other associates in various procedures and makes herself available to help collaborate or answer any questions that she can.





## Angela Merrell // Vice President-Client Executive, Marine Practice Group

Angela Merrell has served at the lead client executive for the UIC team for the past three years. She is a member of our Commercial Marine Practice Group working from our Tacoma, Washington office. She works with our account teams to design, market, and implement insurance programs that are tailored to the operational needs of our clients with marine exposures. Angela also manages all administrative aspects of the insurance program and works directly with risk managers and senior level management on account marketing plans and ongoing insurance matters throughout the year.

For over 20 years, Angela has been assisting the commercial marine insurance community in identifying and finding insurance solutions to their risk exposures. Angela specializes in hull and marine liabilities across various commercial marine spaces, including shipyards and vessel manufacturers, tug-tow operations, passenger vessels, marine contractors, stevedores, commercial fishing, and more. Her strong presence in the marine underwriting community allows for long-term relationships to the benefit of PS&F/IMA clients, through detailed coverage and pricing negotiations.

Prior to joining Parker, Smith & Feek in 2019, Angela worked for a national brokerage firm servicing marine clients worldwide, with a focus on Pacific Northwest domiciled insureds. Angela has served on the board for the Marine Insurance Association of Seattle (MIAS) and is currently an active member of the marine insurance community.

## Theresa Olanie // Associate Account Manager II

Theresa assists Angela with the administration of the UIC marine insurance program. As an associate account manager II in our Commercial Marine practice group, Theresa assists the client executive in all administrative duties and processing activities associated with the insurance program.

Working in collaboration with the account team, Theresa assists in the development of our marketing submission that is used by underwriters to develop the terms, coverages, and pricing of the insurance program. She initiates and maintains the documentation that places insurance coverage in force. Theresa also reviews each policy for completeness and accuracy and facilitates any required revisions from underwriters. Throughout the policy term, she processes the endorsements, audits, certificates of insurance, invoices, and other supporting documents that keep the insurance program current.

Theresa works with clients from a wide spectrum of industries, including boating, fishing, and tourism. Theresa has been with PS&F/IMA since April 2022. Prior to joining our firm, she worked as an account manager with Assured Partners of Washington for four years and State Farm Auto Claims for one year.

## Shawn Hjort // Vice President, Claims Executive

Shawn Hjort has been providing claims consulting to the UIC team since the beginning of our relationship together. Shawn is a vice president and claims executive, working in partnership with our clients to manage commercial risk. Her role is to see that our claims reporting and processing activities are conducted expeditiously, and to ensure final resolutions are fair and reasonable. She works directly with our clients to develop and implement claims reporting and claims handling procedures for their companies, and advocates for our clients on workers' compensation claims.

Shawn assists with implementing new carriers, establishing customized claims handling instructions, and participating in claims review. She takes an advocacy position to assist with claims oversight for high exposure losses and facilitates claims resolution strategies with the insured, the carrier/third-party administrator, and defense counsel. Shawn also collaborates with clients to assist with analysis of loss reports, identifying trends, and determining available resources to address opportunity areas. Helping clients present complex claims to the insurer and subsequent participation in the settlement process is a particular strength for Shawn.



Shawn has over 30 years of experience in the claims field and joined Parker, Smith & Feek in 2012. Her experience includes claims adjusting and claims program management for Fortune 500 companies, including workers' compensation, property, casualty, and marine claims.

### **Kimberley Gallion // Senior Claims Advocate**

Kim is a senior claims advocate responsible for managing client claims and has worked with the UIC team on claims advocacy for the past nine years. She works directly with clients to ensure claims are handled on a timely basis, coverage is applied properly, and all claims will be followed to conclusion.

Kim's background is in the handling of property and casualty claims. Her breadth and depth of experience allow her to effectively facilitate the claims process for general liability, property and management liability (errors and omissions, directors and officers, and employment practices), and personal lines claims. In addition to overseeing the claims process, Kim works directly with our clients to develop and implement claims reporting and handling procedures for their companies. She has experience with a wide range of industries, including real estate, financial services, hospitality, and technology.

Kim began her insurance career in 1992. She joined Parker, Smith & Feek in 2011, working in the Claims Department as a claims advocate on a temporary basis before joining the Commercial Department as a permanent employee. Kim then rejoined the Claims Department in 2014 as a claims advocate.

### **Kevin Saylor, CIH // Vice President, Risk Control Specialist**

Kevin is a vice president and works with our account teams and clients to provide risk prevention and safety control practices tailored to individual clients' exposures and operations.

Kevin's role is to assist clients with their accident prevention programs in the workers' compensation, general liability, property, and auto fleet exposure areas. He has experience working with many industries, including shipyards, marine construction, food processing, professional offices, construction, metal fabrication, and surface mining. Kevin's background in industrial hygiene gives him a focus on prevention of illnesses and injuries from exposures in the work environment. Through this broad base of experience, he can help find alternatives to hazardous conditions that reduce risk but also work within the client's operations. He coordinates services with insurance company loss control personnel, serving as liaison and advocate for our clients, and maintains regularly scheduled contact with our largest clients throughout the year.

Kevin joined Parker, Smith & Feek in 2016. Most recently, he spent eight years as the health and safety manager at a shipyard that performs new construction and repair of ocean-going vessels. During that period, he served a three-year term on the NFPA's Marine Chemist Qualification Board as the shipyard industry representative. Prior to that, he was an industrial hygienist with Liberty Northwest Insurance and Gunderson, LLC in Portland, Oregon. He has been a Certified Industrial Hygienist (CIH) since 2005 and completed the Marshall & Swift Commercial Cost Approach Certification. He holds a B.S. degree in biology from Walla Walla College (now Walla Walla University) and a master's degree in public health from Loma Linda University.

Kevin is an active member and past chair of the American Society of Safety Engineers Mount Baker Section. He is also a member of the American Industrial Hygiene Association (AIHA), and represents Parker, Smith & Feek at the Puget Sound Shipbuilders Association. Kevin volunteers with the Anacortes Friends of the Forest, a not-for-profit that works to preserve forestlands and an extensive trail system within the city limits.

### **Sharon Burger** // Vice President, Environmental Practice Leader, IMA

Sharon joined IMA in 2013 and is the environmental practice leader. Sharon focuses on the design and placement of environmental risk management programs. Prior to joining IMA, Sharon led the Denver Environmental Practice for five years at a large competitor. She also served as an environmental risk specialist for AIG where she underwrote and marketed a full suite of pollution liability products, focusing on large national corporations with revenues over \$500M. In addition to her 16 years of insurance expertise, Sharon brings ten years of experience in environmental consulting and sustainability. Sharon received her B.S. degree in conservation biology and environmental studies from the University of Wisconsin – Madison and her master’s in environmental sustainability from the University of Edinburgh. She was on the marketing leadership advisory board of the U.S. Green Building Council (USGBC), a Fellow of the Kinship Conservation Institute, and an associate member of the Environmental Forum Steering Committee for the Associated General Contractors of America (AGC). In 2016, Sharon was an honoree of Denver Business Journal’s Top Women in Energy.

### **Kathy McNeil** // Aviation Practice Leader, IMA

Kathy manages the PS&F/IMA Aviation Department, with responsibility for marketing and placing aviation coverage as well as servicing aviation accounts for all of PS&F/IMA’s offices. She is based in Wichita, Kansas, “the Air Capital of the World.” Kathy’s expertise goes beyond placement of coverage to include risk management strategies for owned and non-owned aircraft, aircraft products liability, airports and hangarkeepers, and other aircraft-related exposures. Her knowledge and experience has led PS&F/IMA to be considered a premier broker within the aviation industry. She is an avid aviation enthusiast and current aircraft owner with her husband as pilot.

### **Karen Dobson** // National Practice Director, Government Contracting Specialty, IMA

Karen joined PS&F/IMA in 2023 with the formation of the firm’s government contracting specialty. PS&F/IMA already had a broad spectrum of government contracting clients and this was an opportunity to unify coordination under one umbrella. Karen brings with her over 30 years of experience working with companies across a number of specializations, including but not limited to construction, logistics, base management, security and mission-focused technology solutions. Additionally, she is a nationally-recognized resource for government contractors, including compliance expertise with the Defense Base Act and international management implications for administering the Federal Acquisition Regulations.

Karen has created and hosted conferences focused on bringing government and industry together to solve common problems and has also been the keynote speaker for a variety of other conferences.

Karen develops content for companies, spanning the evolution from those considering overseas operations to those that have sophisticated multinational infrastructure. Her articles, advising government contractors about strategies for mitigating risk, have been published by Washington Technology, and she founded an annual conference called "Overseas Federal Contractors: Requirements Risks and Opportunities."

She works out of the Washington, D.C. area, in the heart of all things government, be they federal, state or local. She holds a degree in International Business and Marketing from the University of Texas at Austin.



### **Michael Campo** // Executive Vice President, National Construction Practice Leader, IMA

As the national director of PS&F/IMA's National Construction Specialty Group, Michael has multiple responsibilities. He is responsible for coordinating the overall efforts and resources of the firm to make PS&F/IMA construction clients business better. Part of his duties include leading the mission for PS&F/IMA to have deep knowledge of our construction client's industry, promote strong risk and insurance expertise within the teams, search out emerging risk issues for contractors, and continue to find ways to increase PS&F/IMA's value to construction clients. A significant part of his duties involves Michael working closely with individual clients in the service of their risk and insurance needs in the enterprise risk management space.

Having started in the insurance business as a construction underwriter in 1990, Michael went on to work in Zurich's North American Home office in Schaumburg, IL before a twenty-one-year stint with a top ten broker, serving the last ten of those years as the team leader of the Construction & Design Group.

Michael has worked with some of the largest most diverse national construction clients in America ranked in ENR's Top 100 for both general contractors and specialty contractors. He personally led the day-to-day service for 5 of the ENR top 100 general contractors located in the North and Southeast and 7 of the largest specialty contractors in America. He has a unique background in coverage, construction enterprise risk management, insurance, loss sensitive programs, claims, and strategic risk management.

As way of giving back to the industry, Michael taught a risk and insurance class at the Henry Bloch School of Management at the University of Missouri – Kansas City for four years. He has co-taught enterprise risk management to the accelerated MBA program at UMKC. Michael is a regular presenter at insurance and construction conferences.

### **Nicholas Cohen** // Account Executive – Construction

Nicholas joined PS&F/IMA's Construction Practice as an account executive in 2021, and in this role, he helps clients understand and manage their exposures to loss. Since beginning his insurance career in 2006, Nick has been devoted to servicing construction and real estate management clients, including general contractors, subcontractors, developers and property managers, with an emphasis in developing and marketing insurance placements for large construction projects for over a decade. Nick earned a Bachelor of Science degree in business management/organizational leadership from Miami University in Oxford, Ohio.

### **Anne Maiers** // Vice President, Commercial Data and Analytics Specialist

Anne Maiers is a vice president and data and analytics specialist in our Commercial Department. She provides expert analysis on loss trends, rate analysis and premium ratios, risk financing, financial review of collateral obligations, and benchmarking, before presenting the data in a meaningful and intuitive format for review.

Anne uses her extensive experience with all aspects of commercial insurance to provide high level analyses of our clients' data, including program marketing and renewals, claims and workers' compensation programs, general coverage issues and contract review, premium allocations, large property programs, loss control/safety/OSHA compliance, and multiple facets of insurance reporting/audits/analysis. Her analyses allow our clients to easily identify problem areas and develop strategies to mitigate risk and minimize losses. Her years working with brokers have given her a broad understanding of different industries, making her an extremely valuable resource to a wide range of clients.





## John Feltz // President, Parker, Smith & Feek

John is president of Parker, Smith & Feek and leader of the Northwest Region for IMA. He leads our seven offices in four states from our Bellevue headquarters. John focuses on maintaining and improving our client and team experiences and maintains overall profit and loss responsibility for the region.

Before joining Parker, Smith & Feek in 2019, John spent over 20 years in the industry, including management and executive roles in start-ups, third-party administrators, carriers, and brokers. In his most recent role at Cigna, he was responsible for overall growth and profitability in companies with fewer than 500 employees across Washington, Oregon, Idaho, Montana, and Alaska. With this breadth and depth of experience, John has a well-rounded perspective on customer needs and the insight to assist in finding unbiased solutions to match. He graduated from Princeton University with a B.A. in psychology.

John is the current board chair of the American Lung Association of the Mountain Pacific, assisting in their work to save lives by improving lung health and preventing lung disease through research, education, and advocacy. He has also held multiple other volunteer and board roles, including president and board member of the Princeton Club of Western Washington.





## EVIDENCE OF CURRENT GOOD BUSINESS STANDING



July 19, 2021

**To Whom It May Concern:**

Reagan Consulting works exclusively within the insurance distribution system, providing strategic consulting, valuation and M&A advisory services to independent agents and brokers, insurance companies and banks. Reagan and its predecessor organization, Hales & Associates, Inc., have a long-standing relationship with The IMA Financial Group. For 43 consecutive years Reagan has had a relationship and been a trusted advisor to IMA.

Based upon 2020 revenue, IMA ranked 21<sup>st</sup> among all brokers in the United States based on the most recent Business Insurance Magazine's annual review of the 100 largest brokers in the US. Further, if only privately-held, majority-employee-owned brokers on the Business Insurance list are included, IMA ranks 3<sup>rd</sup>. As Reagan Consulting enjoys a working relationship with approximately one-half of the Business Insurance Top 100, we are able to view clearly the things that set IMA apart from many of its peers.

- **Revenue Growth**

Over the past ten years, IMA has grown revenue at an impressive 15.1% per year. This revenue growth rate is higher than the industry average, and is indicative of healthy new business development, high client retention and M&A execution.

- **Employee Ownership**

A key contributor to IMA's success has been its unwavering commitment to remaining an independent, privately-held company. Remaining independent in a consolidating marketplace has been achieved by making stock ownership broadly available to IMA's employees. This ownership directly benefits IMA's customers, because IMA's employees understand clearly that value is built from nurturing long-term customer relationships. Further, IMA's management is empowered to direct the resources of the company to serve its customers first, rather than to meet the quarterly earnings expectations of Wall Street.

- **A High Value Operation**

Consistent growth and profitability, coupled with visionary leadership, have enabled IMA to enjoy consistent appreciation in the value of its stock. Over the past ten years, IMA's share value has grown at an impressive compound annual growth rate of 25.1% per year, which exceeds the performance of the majority of IMA's peers.

IMA has been a reliable high-performer even during difficult market conditions, regularly investing in growth and resources. During the course of our relationship with the company, we have seen IMA consistently create value for its clients, employees and shareholders. In our view, the organization is well positioned to enjoy even greater success in the future.

Sincerely,

Kevin M. Stipe, President  
REAGAN CONSULTING, INC.





# INSURANCE BROKER SERVICES



## EVIDENCE OF PROFESSIONAL LIABILITY/E&O INSURANCE OF NOT LESS THAN \$10M

		<b>CERTIFICATE OF LIABILITY INSURANCE</b>		DATE (MM/DD/YYYY) 1/11/2024		
<p><b>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</b></p> <p><b>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</b></p>						
<b>PRODUCER</b> IMA, Inc. - Wichita Division PO Box 2992 Wichita KS 67201-2992			<b>CONTACT NAME:</b> IMA Wichita Team <b>PHONE (A/C, No, Ext):</b> 316-267-9221 <b>FAX (A/C, No):</b> <b>E-MAIL:</b> certs@imacorp.com <b>ADDRESS:</b>			
<b>INSURED</b> Parker, Smith & Feek Insurance, LLC 430 E. Douglas Street, Suite 400 Wichita, KS 67202			IMAFIN		INSURER(S) AFFORDING COVERAGE      NAIC #	
			INSURER A: Allied World Insurance Company      22730 INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :			
<b>COVERAGES</b>		<b>CERTIFICATE NUMBER:</b> 40084537		<b>REVISION NUMBER:</b>		
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
	<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A			PER STATUTE    OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions		03088684	3/1/2023	9/1/2024	Per Claim Aggregate Retention    \$10,000,000 \$10,000,000 \$500,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Re: RFP.						
<b>CERTIFICATE HOLDER</b>  Ukpeagvik Inupiat Corp (UIC) Attn: Christopher J. Monetta 6700 Arctic Spur Road Anchorage AK 99518				<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 		
© 1988-2015 ACORD CORPORATION. All rights reserved.						
ACORD 25 (2016/03)		The ACORD name and logo are registered marks of ACORD				

EXHIBITS

PROPRIETARY AND CONFIDENTIAL    FEBRUARY 1, 2024



## FEE AGREEMENT FOR STANDARD SERVICES



AGREEMENT, dated March 16, 2022, between Ukpeagvik Inupiat Corporation ("client") and Parker, Smith & Feek Insurance, LLC ("PS&F").

It is agreed as follows:

1. **Services:**

PS&F is engaged as the client's insurance, risk management and risk financing advisor and insurance broker and shall perform the following services for the client:

- (a) Work with the client to assess the client's risks;
- (b) Work with the client to design and develop the client's risk transfer and risk acceptance program;
- (c) Negotiate on the client's behalf with insurers and keep the client informed of significant developments. PS&F is authorized for purposes of this Agreement to represent the client in all discussions and transactions with all insurers, provided that PS&F shall not place any insurance on behalf of the client unless so authorized by the client;
- (d) Implement the client's insurance program upon the client's instructions, it being understood that PS&F will not independently verify or authenticate client-provided information necessary to prepare underwriting submissions and other documents relied upon by insurers. The client shall be solely responsible for the accuracy and completeness of such information and other documents furnished to PS&F and/or insurers;
- (e) PS&F will not be responsible for the solvency or ability to pay claims of any insurance carrier. Insurers with whom the client's risks are placed (with the concurrence of client) will be deemed acceptable to the client, in the absence of contrary instructions from the client;
- (f) Review policies and endorsements for accuracy and conformity to specifications and negotiated coverages;
- (g) In certain cases, placements that PS&F makes on the client's behalf may require the payment of surplus lines taxes and/or fees to state regulators, boards or associations, which the client agrees to pay. Such taxes and/or fees will be identified on invoices covering these placements;
- (h) Process or direct the processing of certificates of insurance, auto identification cards, as requested by the client;
- (i) Review audits & rating adjustments.
- (j) Keep the client informed of significant changes and/or trends in the insurance marketplace and provide the client with an annual discussion of market conditions and loss experience;
- (k) Assist the client in establishing claims reporting procedures; report claims as appropriate;
- (l) Consult with the client regarding specific claims;
- (m) Report claims to carriers and advocate for the client as needed;
- (n) Follow-up with insurers with respect to the collection and settlement of claims;
- (o) Provide loss control services including coordination of carrier loss control as needed;
- (p) Premium Allocations as needed;
- (q) Coordinate placement of international policies as needed;
- (r) Assist the client in connection with issues relating to the coverage of insurance policies placed by PS&F;
- (s) Data analysis to assess proper retention levels;
- (t) Conduct strategic planning sessions to review current performance and establish future objectives and strategies for the client's risk and insurance program;
- (u) Develop a mutually agreeable renewal action plan and timeline that highlights accountability and meets the client's objectives; and
- (v) Meet regularly with the client's key people designated by the client key contact person.

Month Day, 20\_\_  
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Page 1 of 4

CJM

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800.457.0220 // www.psfinc.com



EXHIBITS

PROPRIETARY AND CONFIDENTIAL FEBRUARY 1, 2024

## FEE AGREEMENT FOR STANDARD SERVICES



If PS&F has taken over any existing program or policies implemented by another broker, PS&F will not assume any responsibility for the adequacy or effectiveness of those programs or policies or any actions or omissions occurring prior to PS&F's obtaining responsibility for said business until PS&F has completed a review of those programs and policies and has had an opportunity to make recommendations it believes are necessary.

PS&F does not guarantee or make any representation or warranty that insurance can be placed on terms acceptable to the client.

**2. Compensation:**

PS&F will deliver the services as outlined in this Agreement for an annual fee of \$266,000, payable and to be invoiced in quarterly installments. With respect to insurance placed by PS&F on the client's behalf, PS&F will also disclose to the client any commissions received by PS&F. This fee contemplates the policies and operations in place as of the date of this agreement with the exception of builder's risk policies. Any additional policies placed during the term of this agreement will be placed on a commission basis unless negotiated otherwise.

In the event there is a significant change in the client's operations that affects the nature and scope of its insurance program, PS&F and the client both agree to renegotiate PS&F's compensation in good faith as appropriate.

Client agrees to pay PS&F for all expenses including collection expenses of any and all Client obligations including but not limited to unpaid but earned premiums including commission, fees and other direct Client responsibilities.

**Disclosure Statement:**

PS&F maintains agreements with some insurance carriers whereby we are eligible to receive future additional compensation through what is commonly known as contingency or profit sharing agreements. The formulas are typically complex in nature and are generally based on calendar year factors such as the total eligible premium volume of business placed with an insurer, the overall loss ratio of the business placed with that insurer, and the aggregate amount of business that was retained from one year to the next and so forth.

We have no effective way of identifying specifically how much of any contingency monies we receive might be attributable to the placement of your particular insurance with one of these companies.

PS&F's revenue from all alternate compensation for the last three calendar years was less than 2% of the total Property and Casualty premium volume.

We will gladly furnish you any further specific information you might require to properly analyze the placement of your insurance.

**3. Additional Services:** May be available for an additional fee.

Month Day, 20\_\_  
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EXHIBITS



PROPRIETARY AND CONFIDENTIAL FEBRUARY 1, 2024

## FEE AGREEMENT FOR STANDARD SERVICES



### 4. Client Responsibility:

The Client commits to:

- a. Complete and sign applications in a timely manner.
- b. Provide accurate information as needed in an agreed time frame.
- c. Commit time and personnel necessary to be fully informed on the steps taken and program terms & conditions regarding risk management.
- d. Be proactive in keeping PS&F informed of changes, additions, entities, locations, and all other forms of operational and risk changes.
- e. Advise PS&F of claims to be reported to excess carrier or others if PS&F didn't place or doesn't directly manage and portions of insured's program or policies.

### 5. Terms:

The term of this Agreement shall commence March 1, 2022 and shall terminate one (1) year thereafter. The term may be extended by mutual written agreement of the parties. In the event of termination, PS&F will assist the client in arranging a smooth transition process. However, PS&F's obligation and the obligation of its affiliates to provide services to the client will cease upon the effective date of termination, unless otherwise agreed in writing.

Notwithstanding the term of this Agreement, either party shall have the right to terminate this Agreement upon 90 days prior notice to the other.

In the event of a termination by Client prior to expiration, PS&F's annual compensation will be deemed to be fully earned unless agreed otherwise.

### 6. Books and Records:

The client is entitled to copies of reports and/or policy documents relating to its account. PS&F is only required by law to retain policy files and related information for five (5) years past policy expiration dates.

### 7. Miscellaneous:

This Agreement contains the entire understanding of the parties with respect to the subject matter contained herein, superseding all prior agreements, understandings and negotiations with respect to such matters. This Agreement may be modified or otherwise amended and the observance of any term of this Agreement may be waived, only if such modification, amendment or waiver is in writing and signed by the party to be charged with same. This Agreement shall be binding upon and inure to the benefit of the parties' respective successors. Neither party shall have any liability for any failure or delay in performance of its obligations under this Agreement because of circumstances beyond its reasonable control, including without limitation, acts of God, fires, floods, earthquakes, acts of war or terrorism, civil disturbances, sabotage, accidents, unusually severe weather, governmental actions, power failures, computer/network viruses that are not preventable through generally available retail products, catastrophic hardware failures or attacks on its server.

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PROPRIETARY AND CONFIDENTIAL FEBRUARY 1, 2024



## FEE AGREEMENT FOR STANDARD SERVICES



Parker Smith & Feek Insurance, LLC

**Client Name:**

**Christopher J.  
Monetta**

Digitally signed by Christopher J. Monetta  
DN: cn=Christopher J. Monetta, o=UIC / UIC.GS,  
ou=HSER&F Department,  
email=chris.monetta@bowheadsupport.com, c=US  
Date: 2022.03.28 16:04:34 -0400

**Individual Signature:**

**Christopher J. Monetta**

**Title:**

**Corp Sr Dir of HSER&F**

**Date:**

**3/28/22**

**PS&F Executive:**

*Jana Smith, Alaska Regional V.P.*

**Signature:**

*Jana Smith*

**Date:**

*4/12/22*

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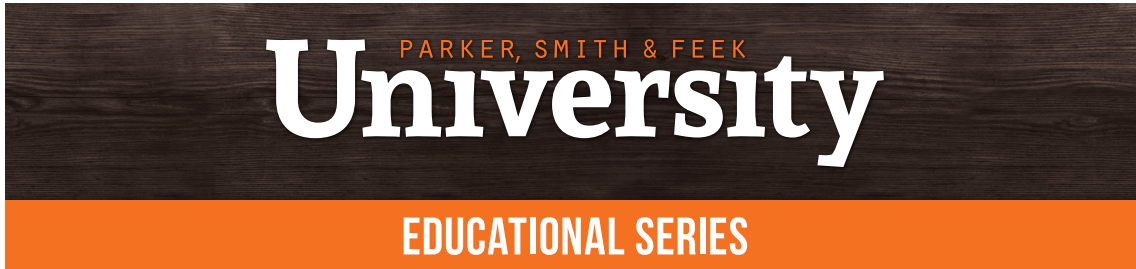
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PROPRIETARY AND CONFIDENTIAL FEBRUARY 1, 2024

## PARKER, SMITH & FEEK UNIVERSITY



Parker, Smith & Feek offers a variety of insurance-focused classes aimed at individuals unfamiliar with commercial insurance. Parker, Smith & Feek is excited to offer our University series as **virtual sessions** in 2024. Check our website for the most up-to-date information.

### About

Parker, Smith & Feek is a nationally recognized, full service insurance broker and employee benefits consulting firm. Founded in 1937 in Seattle, Washington, Parker, Smith & Feek has grown to be one of the largest risk management and insurance brokerage firms in the United States. From our offices in Bellevue, Tacoma and Spokane, Washington; Anchorage, Alaska; Portland, Oregon; and Honolulu, Hawaii, Parker, Smith & Feek provides risk management consulting services, business and personal insurance, employee benefits consulting, and surety bonds.

### Contact

If you have questions about the Parker, Smith & Feek University classes, please contact:

**Nelly Gibadullina**  
Marketing Specialist  
[ngibadullina@psfinc.com](mailto:ngibadullina@psfinc.com)

Our classes are subject to change and additional classes may be added throughout the year. For the latest class offerings, please visit:

[www.psfinc.com/classes](http://www.psfinc.com/classes)

### 2024 Virtual Class Offerings



#### INSURANCE 101 – PROPERTY & CASUALTY BASICS

*Presented by Jaci Glenn*

##### Thursday, January 25

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

##### Thursday, April 11

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

##### Thursday, July 18

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

##### Thursday, October 3

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

This virtual class is intended for individuals with little or no insurance experience and knowledge. It is designed to familiarize non-insurance professionals with basic concepts of traditional insurance coverage as well as key terms and principles. The major coverages dealt with are property insurance, general liability insurance, auto insurance, umbrella/excess liability, and more. Areas of importance include named insureds, coverage forms, policy exclusions, conditions and limitations, and coverage enhancements and solutions for common insurance issues.

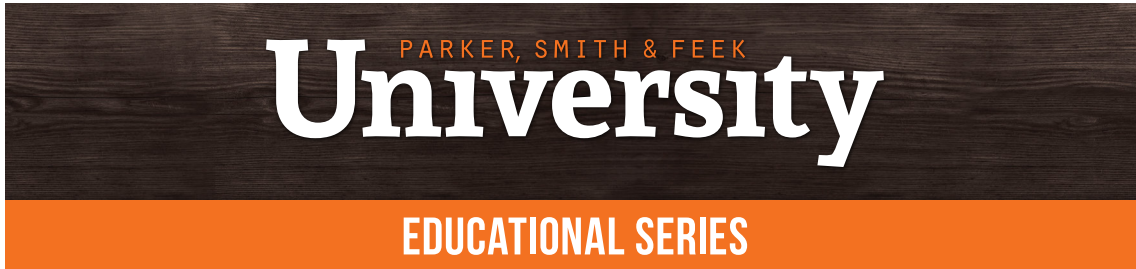
The attendee will leave this seminar with a basic understanding of standard insurance coverages, including their function and areas that are often confusing or misunderstood.

Please note: classes will **not** be recorded for distribution purposes.

*continued >*



## PARKER, SMITH & FEEK UNIVERSITY



### CONSTRUCTION & PROJECT-RELATED INSURANCE 101

Presented by *Angela Samarel* and *Edie Valentine*

**Thursday, February 29**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Thursday, April 25**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Thursday, July 25**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Thursday, October 17**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

While initially designed for contractors and subcontractors, this virtual class benefits those involved with construction activities and projects, including real estate developers. The class foundation is built upon a basic knowledge of insurance and coverages essential to the construction industry, but also includes sections on contractual requirements and claims processes that apply to construction and real estate concerns alike.

Project-related insurance topics include builder’s risk, owner/contractor-controlled insurance programs (OCIPs or CCIPs – often referred to as wrap ups) and owners and contractors protective (OCP) coverage. If you are responsible for construction contracts, construction site supervision, project development, and/or the overall management of related insurance programs, this class is for you.

Please note: classes will **not** be recorded for distribution purposes.



### CONTRACTS & CERTIFICATE REVIEW 101

Presented by *Kylene Hendren*

**Wednesday, March 20**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Wednesday, June 5**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Wednesday, October 9**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Wednesday, December 4**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

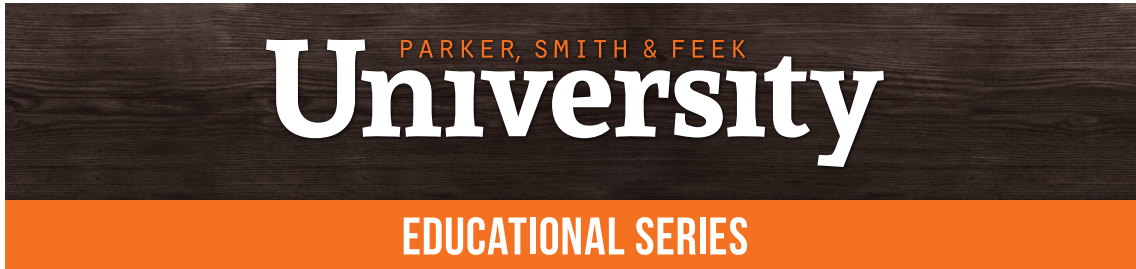
This virtual class is designed for individuals with the primary responsibility for securing and monitoring insurance coverages and certificates of insurance. Topics focus on negotiating contracts, contractual requirements in leases and contracts, and the various insurance coverages required to comply. This includes a discussion of certificates of insurance - what they are, what they do, and how to read them.

Please note: classes will **not** be recorded for distribution purposes.

*continued >*



## PARKER, SMITH & FEEK UNIVERSITY



### CERTIFICATE & ENDORSEMENTS 201

Presented by *Tamra Johnson-Hicks*

**Thursday, March 21**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Thursday, June 6**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Thursday, October 10**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Thursday, December 5**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

This virtual class is designed for businesses that hire contractors and/or work in the construction industry. It will benefit those responsible for reviewing certificates and endorsements. We will break down additional insured, primary/non-contributory, and waiver of subrogation language within policy forms and endorsements attached to the ACORD certificate of liability insurance. Attendees will learn to identify and differentiate between the various coverage triggers found in additional insured endorsements as well as recognize the coverage limitations and exclusions contained therein.

Attendees will come away with a comprehensive checklist and forms library that can be utilized to support the process of compliance and certificates of insurance monitoring.

Please note: classes will **not** be recorded for distribution purposes.



### CLAIMS 101 – DEMYSTIFYING THE CLAIMS PROCESS

Presented by *Annie Nason and Bret Ommodt*

**Thursday, May 9**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

**Thursday, October 24**

8:00 am – 11:00 am AKST  
9:00 am – 12:00 pm PST  
10:00 am – 1:00 pm MST

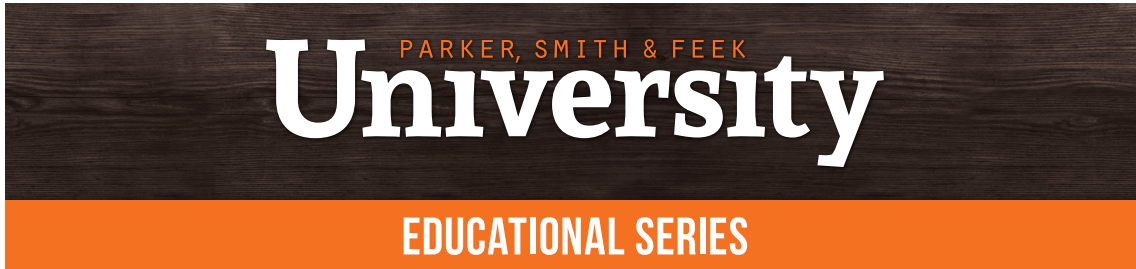
This virtual class is intended for those individuals who want a greater understanding of the claims process. Have you ever wondered if the ads about insurance company adjusters are really true? Or why some claims are paid and others are not? Maybe you've had a personal experience with a claim and you still don't understand what the adjuster did?

This class will help to unmask the claims process and provide the attendee with a basic understanding of common claims terms, concepts, and procedures used by insurance companies from the time they are notified of a claim to its resolution.

Please note: classes will **not** be recorded for distribution purposes.



## PARKER, SMITH & FEEK UNIVERSITY



### PERSONAL INSURANCE 101

*Presented by Jennifer Weaver and Claire Kathol*

**Thursday, March 28**

8:00 am – 9:30 am AKST

9:00 am – 10:30 pm PST

10:00 am – 11:30 pm MST

**Thursday, September 26**

8:00 am – 9:30 am AKST

9:00 am – 10:30 pm PST

10:00 am – 11:30 pm MST

This virtual class is designed for individuals and financial advisors who have a beginner-to-intermediate level of personal insurance knowledge. We will survey auto, homeowner, collections, and umbrella coverages. Policy review will include named insureds, coverages, exclusions, and limitations. The class will also explore possible coverage gaps, optional coverage enhancements, and practical solutions for common personal insurance issues. We will address the factors that affect insurability and premiums, ways to help control insurance costs, and life events that may require changes to insurance coverage.

The attendee will leave this seminar with a basic understanding of standard personal insurance coverages and those areas that are often confusing or misunderstood.

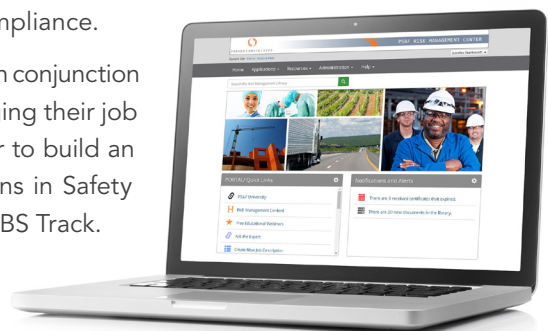
Please note: classes will **not** be recorded for distribution purposes.



## RISK MANAGEMENT CENTER

Our Risk Management Center (RMC) is available to UIC for no additional cost. The RMC is a powerful collection of online tools that provide safety and training information, as well as tracking and reporting capabilities that streamline administrative processes, all in one location accessed via PS&F/IMA's website. The RMC contains several modules, including:

- + **COI Track** — Track and manage certificates of insurance for your suppliers, vendors, and contractors.
- + **Training Track** — Schedule and record training sessions for your employees. This tool features fully developed, ready-to-use training materials, including PowerPoint presentations on safe lifting, ladder safety, driver safety, emergency response, hazard communication, and other similar subjects.
- + **Incident Track** — This module allows users to maintain OSHA 300 logs quickly and easily, complete your incident reports and first reports of injury, and graph losses to focus your efforts.
- + **SDS Track** — Users can manage safety data sheets and provide access to these required documents for right to know standards (70% of all OSHA violations relate to the improper handling and management of these documents).
- + **Audit Track** — This application allows organizations to easily conduct and track field surveys, inspections, and audits. It allows organizations to create custom surveys, questionnaires, checklist, and audits, streamlining the process and providing immediate recommendations to employees. It also comes with a library of preloaded customizable audit templates on a number of topics.
- + **Labor & Employment Source** — This library provides sample policies and guidelines including the following:
  - Non-disclosure agreements.
  - Equal employment opportunity requirements.
  - Worker protection laws from all 50 states.
  - Individual state regulations for minimum wage, overtime, smoking, and drug testing.
  - Comprehensive collection of sample forms and policies.
  - Model documents for use by employees and employers.
  - Word documents that can be modified and printed, or provided electronically for immediate use.
- + **Risk Management Library**, including the following:
  - Library of downloadable documents in English and Spanish helping safety directors, trainers, risk managers, and human resource managers perform their everyday activities.
  - Sample policies and procedure guides on fleet safety, drug testing, chemical handling, accident investigation, and hundreds more.
- + **Behavior-Based Safety (BBS) Track** — Users can use this tool to easily build job hazard analyses (JHA) to identify existing and potential hazards, conduct safety observations, and develop an effective risk management plan. An effective BBS program will reduce workers' compensation costs, improve morale, and maintain a record to demonstrate compliance.
- + **Safety Observation Track** — Safety Observation Track works in conjunction with BBS Track to assist organizations in building and managing their job safety analyses and performing safety observations in order to build an effective BBS program. You can perform safety observations in Safety Observation Track based on the JHAs you have created in BBS Track.
- + **Position Descriptions** — Standard positions and light duty position—descriptions that can be tailored to UIC's requirements.



RMC Home Page



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[www.psfinc.com](http://www.psfinc.com)