



SHAWYN PATTERSON-HOWARD
MAYOR

BRIAN G. JOHNSON
CORPORATION COUNSEL

CITY OF MOUNT VERNON, NEW YORK
DEPARTMENT OF LAW
CITY HALL
ONE ROOSEVELT SQUARE, MOUNT VERNON, NY 10550
(914) 665-2366 • FAX (914) 665-9142
WWW.CI.MOUNT-VERNON.NY.US

DEPUTY CORPORATION
COUNSEL
JOHAN S. POWELL

SECOND DEPUTY
CORPORATION COUNSEL
CHRISTINE LOMBERT

ASSISTANT CORPORATION
COUNSEL
MILDRED MCGUIRE

July 15, 2024

Honorable Members of the Board of Estimate
Through the Office of the Mayor
City Hall – Roosevelt Square
Mount Vernon, New York 10550

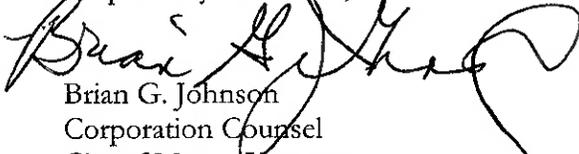
RE: Request to Accept the Proposal of Gallagher Bassett as the Third-Party Administrator for the City's Legal Claims

Dear Honorable Members of the Board of Estimate:

As you know, the City recently sought proposals from the public for a third-party administrator. As a result of this solicitation, the City received one proposal from Gallagher Bassett, which was opened at last month's special Board of Estimate meeting. Attached is Gallagher Bassett's proposal for your review and consideration.

I respectfully request that this Honorable Body accept the proposal of the Gallagher Bassett as it is in the City's best interest to do so. By contracting with Gallagher Bassett, the Law Department will significantly enhance its ability to evaluate, monitor, and service all legal claims against the City and be able to provide the City with up-to-date, accurate reserve and risk management reports. Thank you for your consideration.

Respectfully submitted,


Brian G. Johnson
Corporation Counsel
City of Mount Vernon



GALLAGHER BASSETT



**SERVICE PROVIDER
GENERAL INFORMATION/
STAFFING & EXECUTIVE
SUMMARY**

EXCEPTIONAL SERVICE FOR THE CITY OF MOUNT VERNON



Our proposed service delivery model is designed to provide exceptional customer service, brand protection, leading claim outcomes, and highly collaborative engagement with the City team. A detailed **organization chart** and **resumes** for the proposed team are provided at the end of this section.

Account Executive

As Account Executive, Megan will partner with the City to customize a claims management program that lowers overall cost of risk. She will assist in program development, preparation of contract terms, organization of the service team, and validation that we deliver on expectations set forth during the proposal process and implementation. Megan is dedicated to our Public Sector Practice, which allows her to bring a unique perspective to the City.

Client Services Manager

As Senior Client Services Manager, Stephanie will get to know the City's program and team very well. With knowledge of every aspect of Gallagher Bassett's proprietary risk management tools and methodologies, Stephanie will act as an extension of the City within GB, consistently driving your program to success. She offers the City of Mount Vernon nearly a decade of industry experience. Stephanie also currently serves as the Senior Client Services Manager for other public entities and is energized to leverage this experience and expertise for the City.

Claims Team

The Claim Operations team will ensure service, quality, and outcomes. They will work in collaboration with City stakeholders to bring each claim to its rightful resolution. This collective team will use their New York and public entity experience to drive success on the City program to ensure we consistently exceed expectations. The proposed team is comprised of a branch manager, supervisor, lead resolution manager, and resolution manager.



Executive Team

Megan Doah
Account Executive

Stephanie Manuel
Senior Client Services
Manager

Mechanicsburg Liability Hub

Kerry Weiss
Branch Manager

Dee St. John
Supervisor

Francesca Herman
Lead Resolution
Manager

Becca Zinga
Resolution Manager

LIABILITY EXPERTISE



QUALITY

Our priority is to provide superior, cost-effective risk management products and services that meet the ever-changing needs of the City, while striving for the highest level of quality and professional excellence.

Increasing legal expenses are an industry challenge. We make a conscious effort to keep claims that should not be litigated out of suit and properly manage those cases that do go to suit. The key to success in both areas is using the best legal counsel available. Fortunately, legal costs can be successfully controlled through our proven GBLMP that offers a legal bill review and captures data to support enhanced analytics.

Maintaining this quality effort is a means by which we **guard** your assets. We believe in a full investigation followed by detailed assessment to produce the best claim outcomes.



INNOVATION

At GB, our mission is to build and maintain long-lasting, consistent, and honest relationships with our clients. Our goal is to **go beyond** your needs, providing flexibility for your program and focusing on the overall claim outcome.

We will build flexibility into the City's program from the start. We regularly review operations, policies, and objectives to **guide** you through any necessary changes. Additionally, our team will meet with the City's key personnel periodically to review the program's progress.



EXCEPTIONAL SERVICE

We believe that we can provide exceptional service through maximizing the City's program controls and coordination. Our program will offer greater control in reducing the costs of liability-related losses. With direct involvement, GB can successfully integrate the City's goals and expectations with our claims handling abilities. Utilizing our best practices, our experienced claims team will work collaboratively with you to understand, meet, and **go beyond** your program goals and expectations.

We will consult with the City's key personnel on the coordination of practices/procedures and assist in updating them on important file changes. We will partner with you to orient all members of your staff who are directly or indirectly involved in the processing of incidents and claims. We will provide all the forms necessary for documenting and reporting liability losses, claims administration, program coordination, and internal fiscal information.

We will assist the City team with the development of a plan, which would contain instructions on new processes and the proper use of forms for all units. We also provide advice and assistance that help you structure and conduct effective meetings and training sessions with department heads, supervisors, and other employee groups.

STATE-OF-THE-ART RMIS CAPABILITIES

No other claims provider offers the analytical power – both in terms of tools and talent – as Gallagher Bassett. We understand that one of the keys to success on your program is a strong partner to support your reporting needs and put that information into your hands. Managing a successful claims and risk management program requires having the right information to make quality decisions. Through our partnership with Origami Risk, Gallagher Bassett has created a unique hybrid RMIS for our clients, carriers, and broker partners.

Focused Reports

LUMINOS has more than 100 standard report, graph, and dashboard templates that make it easy to create almost any report, including every type of tactical report for day to day plan administration, strategic reports to capture important trends, and forensic reports which open up the world of real cost drivers for each client.

LUMINOS includes an ad-hoc report feature to allow users to create reports from scratch without the use of any particular template. Ad-hoc reports are most useful when a user wishes to design a report with a specific layout and/or with specific data elements that would most likely not be used in other reports.

Dashboards & Graphical Widgets

LUMINOS highly-configurable dashboards will allow the City to quickly analyze your data. LUMINOS gives users the flexibility to create dashboards with a variety of column and panel views that includes access to 85 prebuilt widgets. We also deliver a Widget Builder tool so you can build additional widgets to meet your organization's unique needs.

LUMINOS Interactive Dashboards for claims strategy and KPI tracking provide a dynamic view of your claims information.

Loss Trending

Loss trend identification is essential for an effective risk control program. GB's detailed loss trending analysis reports identify loss trends, sources, and types of loss, and enable prioritization of safety activities. RCCS consultants have access to claim information through LUMINOS and stay current on loss trends and exposures. Loss trend summaries of claims information provide a strategic profile of an organization's exposures and quantifies expenditures for safety recommendations. Loss trend reports can be customized to meet the City's requirements regarding format, design, content, and distribution frequency.

LUMINOS

The Most Recommended RMIS in the Industry

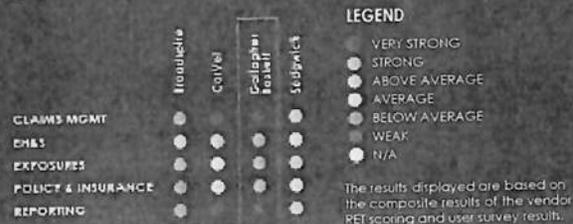


The **2023 RMIS Report** ranked Gallagher Bassett and LUMINOS as the most comprehensive solution, with a very strong ability to deliver, and the **highest Net Promoter Score (NPS)**

Redhand RMIS Report

Providers at a glance:
Third Party Administration Providers.

System Capabilities



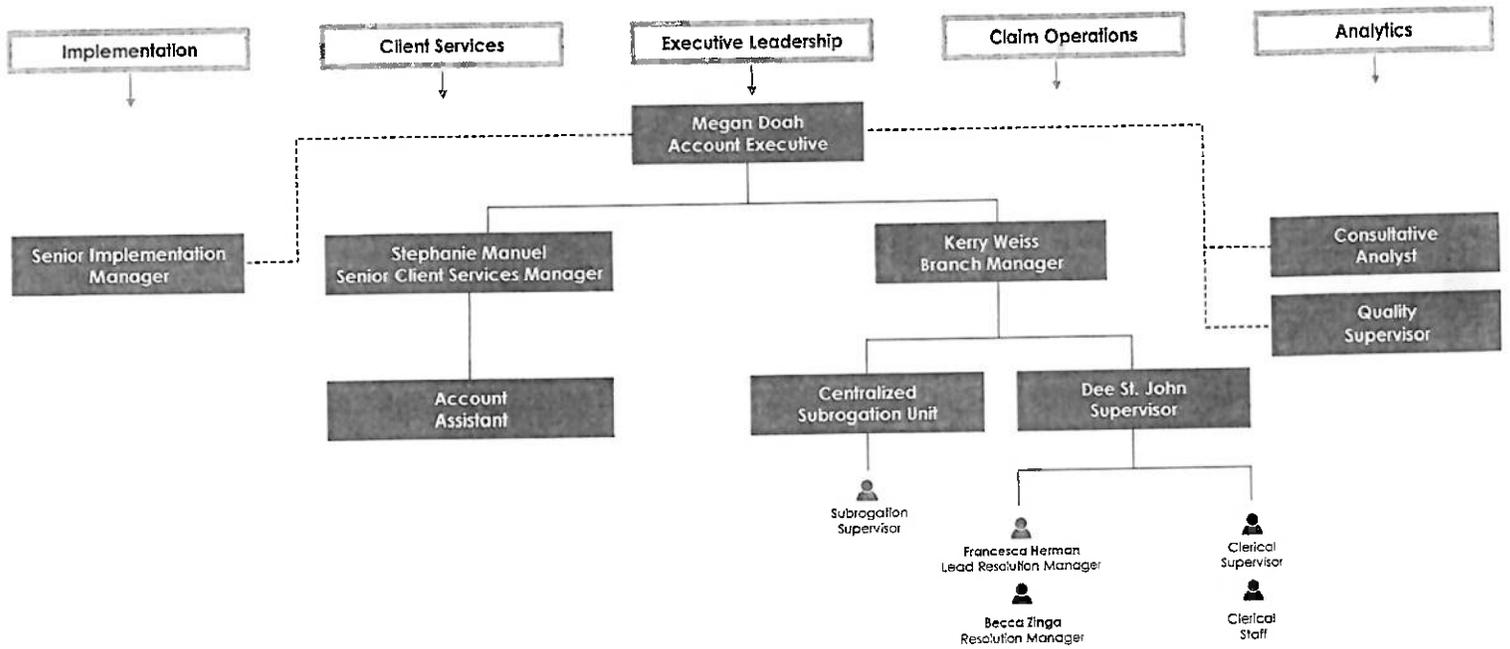


THANK YOU

Thank you again for this opportunity.

Our team is passionate about helping the City of Mount Vernon achieve the best outcomes possible for your liability program. We cannot wait to get started!

Should you have any additional questions, please do not hesitate to contact Megan Doah at megan_doah@gbtpa.com or on her cell phone at 708-205-7380.



Stephanie Manuel, ARM

Richmond, VA

Stephanie_Manuel@gbtpa.com

Current Position: Senior Client Services Manager

Years in Industry: 9 Years | Years of Service with GB: 1 Year

INDUSTRY EXPERIENCE

Gallagher Bassett 2023 – Present

Senior Client Services Manager

Serves as the single point of contact for clients, with a thorough understanding of both client operations and Gallagher Bassett operations, to influence and advocate change if necessary. Through significant knowledge of all Gallagher Bassett products, services, and system capabilities, and a substantial knowledge of risk management, serves as an extension of the client's risk management department. Uses data analytics to identify trends within a client's program and to recommend changes for a positive impact to the clients program.

Amazon 2022 – 2023

Senior Risk Analyst

Oversaw the workers' compensation claim program for DSP claims and assisted with general liability and auto claim program oversight. Identified trends in claim handling and outcomes and collaborated with TPA to develop and track solutions. Reviewed claim files to align with TPA on various reserve, settlement, and expert requests.

VSC Fire & Security, Inc. 2020 – 2022

Risk Management & Claim Specialist

Oversaw all claims for the company, including auto, workers' compensation, and general liability claims. Evaluated risk exposures for all losses by examining coverage and liability, and assessing damages. Developed successful action plans to minimize loss exposure and partnered with claims administrator and defense counsel to implement strategy. Tracked company's historic incidents/losses to identify trends. Partnered with field safety managers to develop safety training topics based on loss trends. Maintained safety training records for all employees. Assessed employee driving records on a point-based system to determine eligibility into corporate fleet program.

Travelers 2019 – 2020

Inside Claims Representative

Managed auto and homeowners liability claims. Investigated various coverage and liability disputes for different types of insurance policies and jurisdictional venues. Evaluated medical records and identified potential risk factors to determine claim value. Negotiated favorable settlements and determined successful strategies for litigated cases. Provided excellent customer service by phone and email.

Kerry Weiss

Rolling Meadows, IL
Kerry_Weiss1@gbtpa.com

Current Position: Branch Manager

Years in Industry: 37 Years | Years of Service with GB: 5 Years

INDUSTRY EXPERIENCE

Gallagher Bassett 2023 – Present

Branch Manager – Chicago Liability

Plans, organizes, and directs branch activity to meet client service needs and corporate quality and expense goals. Maintains positive client, inter-departmental, intra-company, and governmental relations. Monitors and assigns staff. Holds responsibility for quantity and quality of product. Develops activity and financial plans. Monitors and controls Branch Operations resources. Develops and recommends work and product improvement. Ensures and maintains appropriate licenses or certifications for all states in which claims are handled. Defines team goals and communicates team goals. Motivates people to perform at the highest level.

2022 – 2023

Branch Manager – Dedicated Client Branch

Provided management for a dedicated branch. Initiated roundtable with core team to develop resolution managers' technical skillsets. Developed relationships with the team and grew the bond of the team. Managed compliance, goals, and workloads. Reviewed and developed action plans to meet metrics and closing ratios.

2019 – 2021

Claims Supervisor – Liability

Directly supervised resolution managers and oversaw their workloads and performance. Managed compliance of individuals and team to meet shared performance goals and to provide superior customer service. Ensured ongoing training and license compliance for the branch. Proactively interfaced with national accounts, which included face-to-face meetings, claim reviews, and overall customer support and availability.

Criterion Claim Solutions of Omaha 2017 – 2019

Litigation Manager

Built and developed the litigation department from ground up. Developed and vetted defense counsel. Reviewed files. Helped adjusters develop meaningful action plans. Assisted with exposure analysis and jurisdictional issues.

Crum and Forster 2014 – 2017

Senior Litigation Specialist

Managed caseload of high exposure excess and surplus, as well as general liability claims, encompassing property damage and severe bodily injury losses

Crawford & Company 1987 – 1995

Claims Adjuster

Performed multi-line adjusting, including field investigations, appraisals of commercial and personal automobiles, liability analysis, negotiation of claims to resolution, and workers' compensation.

Business Segment Experience: Carrier, Self-Insured, Alternative Markets/Captives

Line of Business Expertise: Auto Liability, Auto UM/UIM, Commercial Property, Construction Defect, Employers' Liability, General Liability, Homeowner's Property, Product Liability, Professional Liability, Workers' Compensation

Industry Certifications: CLMP, Transportation Risk Specialist (TRS)

Industry Experience: Agriculture, Automotive, Carrier, Construction, Dioceses/Religious Entities, Facilities/Janitorial, Finance/Insurance, Grocery, Hospitality/Entertainment, Manufacturing, Municipalities, Oil/Mining, Public Police and Law Enforcement, Public Entities, Restaurants, Retail Stores, School Districts/Education, Private Security, Transportation/Trucking, Warehousing/Wholesale

Jurisdictional Licenses: AL, AR, CA, CT, DE, FL, GA, HI, ID, IN, KY, LA, MN, MS, MT, NC, NH, NM, NY, OK, OR, RI, SC, TX, UT, VT, WA, WV, WY

State Experience: AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

Education: Bachelor of Science in Public Administration from Doane University

Sedgwick 2021 – 2023

Team Lead

Supervised operation of multiple teams of examiners and technical staff for clients. Monitored colleagues' workloads, provided training, and monitored individual claim activities. Provided technical/jurisdictional direction to examiner reports on claims adjudication, and maintained diary on claims in the teams, including frequent diaries on complex or high-exposure claims.

Gallagher Bassett 2018 – 2021

Senior Resolution Manager

Applied claims management experience to analyze claims exposure, including multi-million-dollar exposure. Provided exceptional customer service to claimants on behalf of clients, exhibiting empathy through each step of the claims process. Handled claims consistent with client and corporate policies, procedures, and standard methodologies, as well as in accordance with statutory, regulatory, and ethics requirements. Documented and communicated claim activity promptly and efficiently, supporting the outcome of the claim file.

Business Segment Experience: Carrier, Self-Insured

Line of Business Expertise: Auto Liability, Commercial Property, General Liability, Product Liability

Industry Experience: Automotive, Construction, Facilities/Janitorial, Finance/Insurance, Food Service/Concession, Hospitality/ Entertainment, Manufacturing, Oil/Mining, Public Entities, Restaurants, Retail Stores, School Districts/Education, Transportation/Trucking

Jurisdictional Licenses: AK, AL, AR, AZ, CA, CT, DE, FL, GA, HI, ID, IN, KY, LA, ME, MI, MN, MS, MT, NC, NH, NM, NV, NY, OK, OR, RI, SC, TX, UT, VT, WA, WV, WY

State Experience: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

Education: Bachelor of Science in Human Resources

Becca Zinga

Rolling Meadows, IL
Becca.Zinga@gbtpa.com

Current Position: Resolution Manager

Years in Industry: 3 Years | Years of Service with GB: 3 Years

INDUSTRY EXPERIENCE

Gallagher Bassett 2021 – Present

Resolution Manager

Administers liability claims from inception to closure for self-insured clients. Investigates claims to determine liability and exposure. Develops strategies to bring claims to resolution. Attends telephonic and in-person claims reviews and provides exceptional client service in order to achieve optimal claims resolution. Delivers best practices and client service requirements with the highest level of performance.

Zinga Home Services 2019 – 2021

Administrative Assistant

Handled customer service. Set up estimates and jobs (ensuring that materials were ready or would be ready by job date). Placed window orders, guaranteeing accuracy, and was responsible for posting and preparing the month-end and year-end reports.

Ashley Furniture HomeStore 2018 – 2019

Administrative Assistant

Processed daily A/R adjustments and evaluated customer accounts. Oversaw funding and reviewed purchases with partnering banks. Managed quarterly inventories.

Castle Chevrolet North 2015 – 2018

Title Clerk

Monitored changes in regulations (both in-state and out-of-state). Investigated and solved inaccuracies on title issues, odometer readings, and lien agreements. Maintained inventory of vehicle plates and registration.

Industry Experience: Finance/Insurance, Food Service/Concession, Restaurants, School Districts/Education, Transportation/Trucking

Jurisdictional Licenses: AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

State Experience: AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, WV, WY

Education: Bachelor of Science in Business Administration

advising that the note was added and giving the resolution manager a copy of the note. Claim Notebook provides a list of 24 subjects in which notes may be written.

We also offer an additional *Expanded Client Notes* feature in Luminos that supports notes clients want to add to the claim file in Luminos. The major distinction is – Luminos client notes stand separate from the resolution manager notes, and they are purposely inaccessible by any GB adjusting staff.

Medical Payment Process

To speed compensation, GB has a fully automated claims payment process within our internal claims system. Safeguards are built into the system to ensure timely and accurate payments. These automated systems, coupled with active resolution manager involvement, ensure timely payment of all medical bills. In fact, our standard turn-around for bill payment is 16 days although most are paid within 10 days.

- ii. Frequency of follow-up/review with outside counsel and reviews with the City, Broker and Carrier

Our first objective is to avoid litigation where practical. This requires proactive investigation, timely engagement of claimants, and accelerated determination of compensability to minimize contention in the claim process and ultimate litigation. If representation and litigation is unavoidable, we ensure preservation of evidence and collaborate with the City's preferred counsel to establish a defense strategy. This includes identification of anticipated activities, obtaining legal budgets, and timelines associated with the pending matter.

It is the resolution manager's role to:

- Secure all available records
- Complete outstanding investigation
- Set up IME or permanency evaluations
- Complete any other file management activities that do not require legal expertise
- Obtain defense counsel's opinion of compensability/liability, value of cases and chances of successfully defending any outstanding issues
- Take advantage of discovery proceedings to strengthen negotiations
- Attend settlement conferences, mediations or hearings when appropriate to move case toward resolution
- Obtain and document applicable statutes, case law, jurisdictional characteristics or other information that should be factored into the case evaluation and strategy
- Review defense bills for appropriateness

It is counsel's role to:

- Direct legal proceedings
- Recommend and contribute to the most effective, efficient defense strategy and advice on legal issues
- Maintain accessible and open communication with the resolution manager and client

As the case progresses, we work in partnership with counsel to best position the case for resolution – whether that is dismissal, mediation, settlement, or a successful trial.

internal claims system has the option of a business rule that stops and prompts reserving at a pre-arranged threshold that can be set up for an individual client or a standard for the City's program. The system sends an alert to leadership and requires an override to continue with a reserve change in the system.

- **Waypoint – Financial Guidance** – Helps resolution managers appropriately reserve claims.
- **Reserve Tracking and Monitoring** – On a monthly basis, GB generates a report that compares our reserving practices at twelve months to ultimate. This information is shared with each branch and senior-level management. Our claim system also has features built-in that will not allow payment on a claim with insufficient reserves in a particular category. If this does occur, notice is sent electronically to the resolution manager and claim supervisor notifying them of a pending payment due to insufficient reserves. The resolution manager is required to complete a reserve analysis and adjusts the reserves appropriately to avoid incremental increases of the reserves.
- **Reserve Alerts** – GB's reserve alert feature will allow us to inform the City of a \$10,000 or greater reserve change. Once this parameter is met, the City will immediately receive an email advising of a reserve change that has met the City's pre-defined criteria.

c. RMIS Tools

- i. How frequently is data updated? Is financial and file note data real-time, or is there a lag?

Our internal claims system is a proprietary, proven system that serves all lines of coverage and all of GB's client sectors. The internal claims system is real-time and populates our client-facing RMIS (Luminos) on a nightly basis. Documents and Notes are Real-Time within Luminos. The claims system can be accessed 24/7, is web-based, and serves every critical claim adjudication function performed by our resolution managers, including: data capture, correspondence, financial detail, diary/follow-up, and document attachment.

- ii. Will there be a dedicated RMIS representative assigned to the account? Describe their role.

Our Client Services Managers (CSM) provide the first line of support for our Luminos client and carrier contacts. They are in regular, on-going communication with our clients regarding all aspects of our RMIS product offerings. They also drive our initial client/carrier conversations regarding utilization of any of our Expanded Service Module offerings. Our CSMs receive regular Luminos training updates and certifications on our RMIS product, and are backed by the GB Help Desk group and our Luminos product training and implementation teams.

- iii. How many users are included in the RMIS fee? Is the broker included in the number of users? What is the cost for additional users?

We have included 2 Full Access Users for the City within our RMIS Standard License. This License is \$2,500. Should the City wish to purchase additional RMIS users, the Full-Access Additional Users are \$1,000 and the View-Only Additional Users are \$500. The City's broker will have unlimited users at no cost.

representation to weigh the options for each case. Finally, our evolving analytics and stewardship process can aid in the identification of trends and issues that may be contributing to litigation exposure. We strive to provide timely identification of these trends and issues to clients so they may consider alternatives that can have positive impact on their claims programs.

GBLMP currently has more than 2,600 participating law firms with over 4,000 locations throughout the US and we continue to add law firms every month to provide comprehensive assistance for our clients. We work with firms selected by clients, approved by carriers and/or selected by GB based upon our experience with them and demonstrated expertise. The firms participating in GBLMP in aggregate cover the continental US, and we select them to ensure that a broad range of expertise for various lines of coverage is available to our clients. We will be developing a preferred panel based upon measurable outcomes through comprehensive analytics.

- ii. Does your system have flags to indicate which claims are in litigation? Can the system sort claims by law firm and/ or attorney?

Yes, our system flags claims to indicate those that are in litigation. Your Client Services Manager can add a view within Luminos that automatically lists all claims in suit as part of the set-up process.

In addition, our internal claims system allows the capture and reporting of a significant amount of data related to litigation, including, but not limited to participants (plaintiff, defense, judge, experts, etc.), venue, settlement negotiations, mediation, and trial logistics. Participation in GBLMP allows for expanded data capture through electronic invoicing by firms; invoices typically capture task codes, time keepers, and documents prepared on a client-specific basis, as well as program-wide. Combining the claims data with the legal spend data presents a comprehensive, analyzable picture to improve counsel selection and assignment.

e. Subrogation:

- i. Please provide details surrounding your subrogation group and its role in the claim management process.

GB has invested in a **Centralized Subrogation Unit** that provides both the capabilities and processes that allow our teams to actively pursue subrogation to mitigate clients' costs and losses. Our subrogation resolution managers have deep experience in handling a variety of claims, and know what to look for in an accident investigation to properly assess and pursue subrogation. Clients can expect our subrogation resolution managers to take the following steps:

- Review the underlying resolution manager's determination of subrogation potential. In addition to a manual review, we have a predictive model that searches file notes to identify subrogation potential when it has not manually been recognized.
- Review the accident details, statements, police report, photos, and any other relevant material.
- Request additional investigation or documentation from the primary resolution manager if needed to properly pursue subrogation.
- Send out the appropriate lien notices to all parties involved and actively pursue recovery once investigation is complete and a liable third party is identified.

- **Administrative Services Fee:** The Administration Fee is inclusive of a designated Senior Client Services Manager, designated Implementation Manager, quarterly claim reviews, claim reporting, banking services, 2 Full-Access RMS users, and more.

Pending Open Takeover Claim Volume: Based upon the City's loss history, we totaled each claim type category for files with a claim status of "Open." Altogether, this calculated to a total of 226 open files across the above mentioned claim categories. The handling of these open files would be a fee per claim billed per year open, capped at three years. Additionally, we have included the data conversion process at no cost.

- **Run-In Timeline:** The data conversion process mentioned above typically takes 60-90 days. However, given the familiarity we have from data mapping from the Sedgwick claims system to the Gallagher Bassett claims system, we anticipate lead time closer to 60 days. The data conversion process maps all previous claims, along with their notes, images, attachments, financial detail, etc.

It is GB's recommendation to move the newly arising program in advance of the historical run-in. Our recommended effective date for the Newly Arising program is 8/2/2024. This way, we have the City's program already set-up in our system (banking, claim reporting, special handling instructions, familiarity with your designated claims team).

Additionally, Sedgwick can focus on closing out the open inventory while we work through the data conversion and data mapping process. Our recommended effective date for the historical takeover is 60 days after the Newly Arising effective date, or 10/2/2024. GB will true-up our Assumed Claims Pricing based upon actual open claim volume on 10/2/2024, so it is in the City's best financial interest to work with Sedgwick to close out any files pending closure.



City of Mount Vernon, NY
08/02/2024 - 08/02/2025

FEE PER CLAIM - LIFE OF PARTNERSHIP	Est. Claim Frequency	Per Claim Fee	Projected Service Fee
Liability			
Auto Liability/Bodily Injury	12	\$895	\$10,740
Auto Liability/Property Damage	9	\$425	\$3,825
Auto/Physical Damage	6	\$375	\$2,250
General Liability/Bodily Injury	48	\$895	\$42,960
General Liability/Property Damage	26	\$425	\$11,050
Professional Liability	17	\$2,150	\$36,550
Incidents - Liability	0	\$55	\$0
Total Liability Fee Per Claim	118		\$107,375

ADMINISTRATIVE SERVICES	Fee
Administrative Services	
Administration / Data Management	\$9,500
RMIS Standard License (2 RMIS Users)	\$2,500
Total Administrative Services	\$12,000

TOTAL USD			\$119,375
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City of Mount Vernon, NY
08/02/2024 - 08/02/2025

**LIFE OF PARTNERSHIP ASSUMED CLAIMS - CLAIM HANDLING FEES
PER CLAIM, PER YEAR OPEN**

SERVICE	Est. Claim Frequency	Per Claim Fee	Projected Service Fee
Liability			
Auto Liability/Bodily Injury	8	\$695	\$5,560
Auto Liability/Property Damage	4	\$395	\$1,580
General Liability/Bodily Injury	132	\$695	\$91,740
General Liability/Property Damage	63	\$395	\$24,885
Professional Liability	19	\$695	\$13,205
Total	226		\$136,970

Data Conversion / Integration Fees	#of Sources	Rate	Total
Assumed Claim Data Transfer (Data conversion where GB assumes the claim handling and loads historic data)			
One Time Conversions			
• Claims - Assumed	1		Included
• Financial Detail - Assumed	1		Included
• Notes - Assumed	1		Included
• Digital Images - Assumed	1		Included
Total Assumed Claim Data Transfer			\$0

TOTAL FEES FOR ASSUMED CLAIMS:			\$136,970
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The above assumed claim rates will be billed per claim, per year open, capped at 3 years.

Carrier Data Transfer Cost - Client's insurance company may assess a fee to unbundle Claims or to transfer Claims from a prior claims administrator to GB. If this fee is assessed by Client's insurance carrier directly against GB, Client shall reimburse GB for the full amount of any such fee, which shall be assessed on a direct pass-through basis without markup.

Assumed fees will be trued up once actual assumed claim count has been determined, with annual audits thereafter.

There may be a fee associated with GB's assumption and storage of closed physical files.

The preceding Newly Arising pricing contemplates an effective date of 8/2/2024. In order to take over the Assumed Claims, Gallagher Bassett requests at least 60 days for a transition period.



PROGRAM SPECIFIC TERMS AND CONDITIONS

1. Claim Count Reconciliation:

- Estimate - Claims will be audited at the [18th and 24th month, and then every 12 month thereafter.]
- Actual - Claims will be [billed monthly for the first 18 months and then at the 24th and then every 12 months thereafter.]

2. Billing and Payment Terms: Fees will be billed quarterly during the service period.

3. Claim Pricing Terms:

Life of Partnership:

Claims will be handled for the life of the partnership with no additional per claim fees. If the client decides to non-renew all or a portion of the program, all open files will be handled in one of the following two ways:

- GB will return the files to the client (contingent upon Carrier approval) at the client's expense.
- GB will continue to handle the open files at our prevailing annual rate per year open.

Handle to Conclusion:

Claims will be handled for the life of the file. There will be no additional per claim fees for existing claims except if it changes category.

Assumed Claims: 3 year Annual Fee, Life of Partnership:

Claims will be handled for the life of the partnership with an annual per claim fee charged for the first 3 years of handling. After this period ends, the claims will be handled for the life of the partnership with no additional per claim fees. If the client decides to non-renew all or a portion of the program, all open files will be handled in one of the following two ways:

- GB will return the files to the client (contingent upon Carrier approval) at the client's expense.
- GB will continue to handle the open files at our prevailing annual rate per year open.

Additional Charges:

There will be additional charges for ongoing Data Management (RISX-FACS®), RMIS users, Administration, Banking fees and monthly reports for as long as GB handles claims.

4. Account Administration includes the following:

- Client Services
- Client Accessible Dashboards & Reports via GB's RMIS & Analytics Platform
- 4 Telephonic Claim Strategy Meeting(s)
- Detailed Status Reports All Lines of Business @ \$50,000
- Settlement Consultation All Lines of Business @ \$25,000
- Loss Fund /Banking Services (SIMMS)
- Claim Reporting
- Data Transfer to Carrier(s)
- Acknowledgement Letter to Claimant Liab
- Assumed Claim Data Transfer
 - Claims - Assumed
 - Financial Detail - Assumed
 - Notes - Assumed
 - Digital Images - Assumed



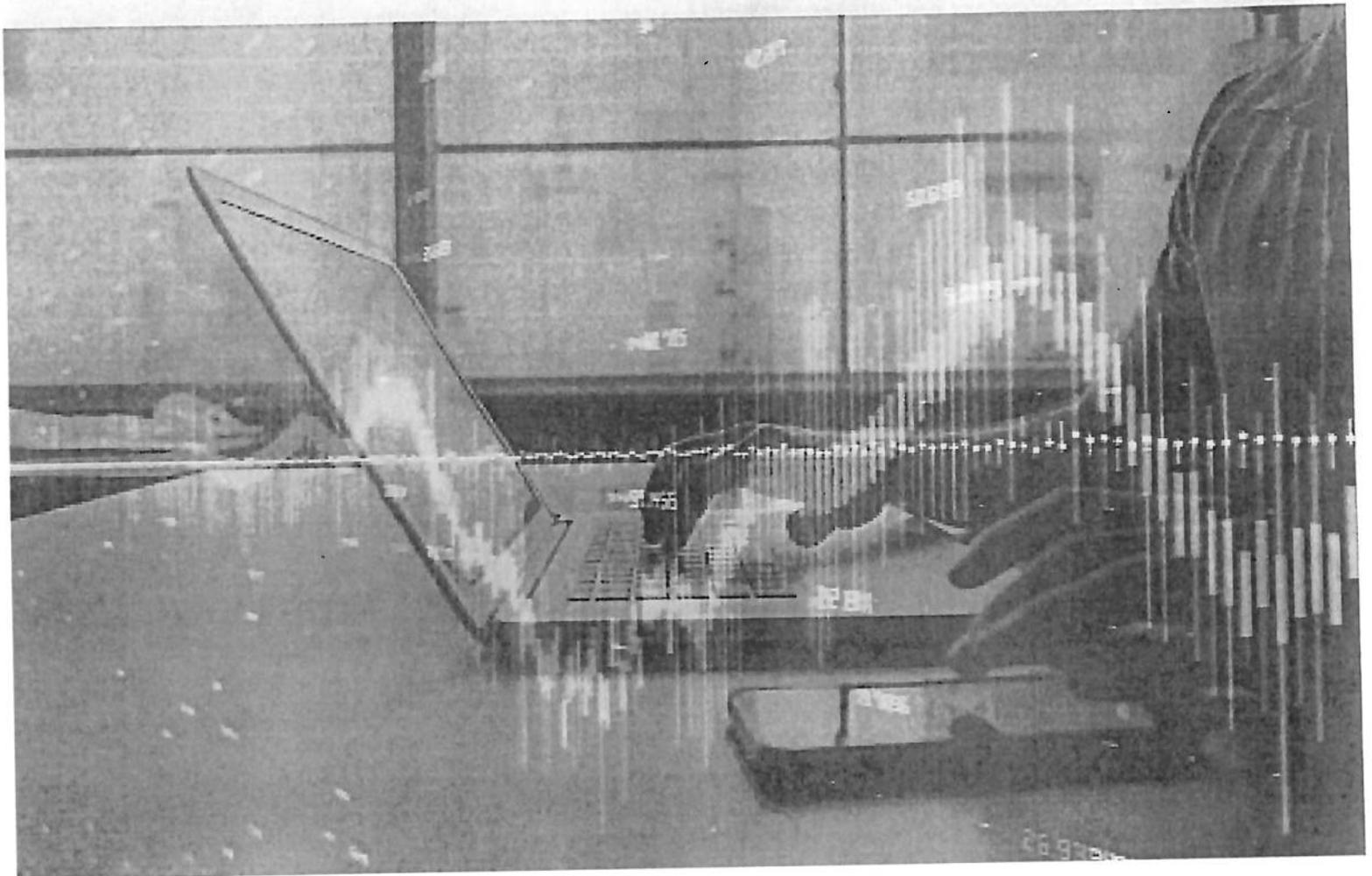
City of Mount Vernon, NY

08/02/2024 - 08/02/2025

GENERAL CONTRACT TERMS AND CONDITIONS

1. Independent Adjusters - If applicable, following any significant loss as a result of a single event (hurricane, tornado, flood, earthquake, etc.), GB reserves the right to retain outside resources (adjusters) when appropriate and those fees will be paid as an Allocated Expense off the file.
2. The pricing quoted in this Cost & Terms is based upon the data and information provided by Client, as well as existing legislative and regulatory requirements. Material inaccuracies or changes to the foregoing may require adjustments to the quoted pricing.
3. Taxes - All applicable taxes will be added to the service fees where required.
4. Allocated Expenses: Shall be your responsibility as applicable and shall include, but not be limited to:
 - Legal Fees
 - Legal Bill Review
 - Medical Examination
 - Professional Photographs
 - Travel made at client's request
 - Costs for witness statements
 - Court reporter service, translation, and interpretation
 - Record retrieval and copying services (Including medical and legal)
 - Accident reconstruction
 - Experts' rehabilitation costs
 - Chemist
 - Fees for service of process
 - Collection cost payable to third parties on subrogation
 - Architects, contractors
 - Engineer
 - Any other similar cost, fee or expense reasonably chargeable to the investigation, negotiation, settlement or defense of a claim or loss which must have the explicit prior approval of the client
 - Police, fire, coroner, weather, or other such reports
 - Property damage appraisals
 - Vehicle appraisals (vehicle damage assessment)
 - SIU, surveillance and sub rosa investigation
 - Official documents and transcripts
 - Pre- and post-judgment interest paid
 - Outside Field Investigations
 - Subrogation at 20% of net recovery
 - Index Bureau Reporting (All Coverages)
 - Second Injury Fund Recovery
 - Data Intelligence Self-Service Reports
 - Medical Management - Medical Management services may include, but are not limited to:
 - Preferred provider organization networks
 - Utilization review services
 - Automated state fee scheduling
 - Light duty/return-to-work programs
 - Medical case management and Vocational rehabilitation network
 - Prospective injury management services
 - Hospital bill audit services

City of Mount Vernon, NY Implementation Status Report





GALLAGHER BASSETT

GUIDE. GUARD. GO BEYOND.

IMPLEMENTATION TIMELINE

Name	Planned Start	Planned End	2024		
			Jul 2024	Aug 2024	Sep 2024
City of Mount Vernon, NY New Arising	7/1/2024	9/3/2024	City of Mount Vernon, NY New Arising 7/1/2024 - 9/3/2024		
▶ Project Planning & Implementation Team Assignment	7/1/2024	7/2/2024	01: Project Planning & Implementation Team Assignment 7/1/2024 - 7/2/2024		
▶ New Account	7/2/2024	7/8/2024	02: New Account 7/2/2024 - 7/8/2024		
▶ Client Services Team	7/3/2024	7/3/2024	03: Client Services Team 7/3/2024 - 7/3/2024		
▶ Client Location Structure (Pyramid)	7/3/2024	7/18/2024	04: Client Location Structure (Pyramid) 7/3/2024 - 7/18/2024		
▶ Customized Claims Reporting	7/3/2024	7/18/2024	05: Customized Claims Reporting 7/3/2024 - 7/18/2024		
▶ Coverage Information	7/8/2024	7/16/2024	06: Coverage Information 7/8/2024 - 7/16/2024		
▶ Special Handling Instructions	7/3/2024	7/22/2024	07: Special Handling Instructions 7/3/2024 - 7/22/2024		
▶ Index Bureau Reporting	7/3/2024	7/3/2024	08: Index Bureau Reporting 7/3/2024 - 7/3/2024		
▶ Branch Office Assignment	7/3/2024	7/25/2024	09: Branch Office Assignment 7/3/2024 - 7/25/2024		
▶ Banking Setup	7/16/2024	7/25/2024	10: Banking Setup 7/16/2024 - 7/25/2024		
▶ Orientation Training and Roll out Meetings	7/16/2024	8/1/2024	11: Orientation Training and Roll out Meetings 7/16/2024 - 8/1/2024		
▶ Data Needs and System Training	7/3/2024	7/26/2024	12: Data Needs and System Training 7/3/2024 - 7/26/2024		
▶ Outbound Data Transfers	7/24/2024	7/29/2024	13: Outbound Data Transfers 7/24/2024 - 7/29/2024		
▶ SCHIP Requirements	7/10/2024	8/5/2024	14: SCHIP Requirements 7/10/2024 - 8/5/2024		
▶ Post Implementation Tasks	8/7/2024	9/3/2024	15: Post Implementation Tasks 8/7/2024 - 9/3/2024		

WBS	Name	State	Planned Start	Duration	Planned End	Assignments	Program Customization Notes
09.1	Review with Client suggested handling Branch structure based on Client's exposures and claim volume.	Draft	7/3/2024	2 days	7/4/2024	Implementation Manager Client - Input	--
09.2	Client or Broker to provide loss run to confirm exposures and anticipated claim volume.	Draft	7/12/2024	2 days	7/15/2024	Implementation Manager Client - Action	--
09.3	Finalize branch matrix with branch manager listed (include phone numbers).	Draft	7/24/2024	2 days	7/25/2024	Implementation Manager	--
10	Banking Setup	Draft	7/16/2024	8 days	7/25/2024	--	--
10.1	Determine funding party (Client or Carrier) and number of accounts.	Draft	7/16/2024	1 days	7/16/2024	Implementation Manager Client - Decision	--
10.2	Review account funding methods (ACH, Debit/Wire) and frequency with funding party.	Draft	7/16/2024	1 days	7/16/2024	Implementation Manager	--
10.3	Secure banking contact information and distribution for the funding requests and bank statements.	Draft	7/16/2024	3 days	7/18/2024	Implementation Manager Client - Decision & Action	--
10.4	Request 3 to 6 months of payment history for calculation of the imprest (2.5x the average spend for the appropriate frequency).	Draft	7/16/2024	3 days	7/18/2024	Implementation Manager Client - Action	--
10.5	GB-IDS provide Citibank account summary, client to confirm	Draft	7/16/2024	1 days	7/16/2024	Implementation Manager Client - Input	--
10.6	Confirmation email to Client advising account has been setup, providing wire transfer information and requesting initial imprest be funded.	Draft	7/24/2024	1 days	7/24/2024	Implementation Manager	--
10.7	Client will deposit initial imprest.	Draft	7/25/2024	1 days	7/25/2024	Implementation Manager Client - Decision	--
1	Orientation Training and Roll out Meetings	Draft	7/16/2024	13 days	8/1/2024	--	--
1.1	Discuss with Client on how to communicate change in TPA internally.	Draft	7/16/2024	1 days	7/16/2024	Implementation Manager Client - Decision	--
1.2	Identify Client Corporate and Local training needs (i.e. Web-claim reporting, Luminos, RiskFacs, etc.)	Draft	7/17/2024	1 days	7/17/2024	Client Services Client - Decision	--
1.3	Branch Kick-off Webinar to review Client's Risk Management Program and Highlight Key Elements in the Service Instructions (Client's claims management philosophy, communication expectations, etc.).	Draft	7/30/2024	3 days	8/1/2024	Client Services Client - Input	--
2	Data Needs and System Training	Draft	7/3/2024	18 days	7/26/2024	--	--
2.1	Request samples of existing reports from Client for comparison of what's available in RiskFacs/Luminos.	Draft	7/3/2024	3 days	7/5/2024	Client Services Client - Action	--
2.2	Client to provide list of system users, outlining access type and level of security (if applicable).	Draft	7/24/2024	2 days	7/25/2024	Implementation Manager Client - Action	GB to confirm number of Luminos users.
2.3	Provide schedules to Client for system training (Client Services Manager available for one on one training).	Draft	7/26/2024	1 days	7/26/2024	Client Services	--
3	Outbound Data Transfers	Draft	7/24/2024	4 days	7/29/2024	--	--
3.1	Obtain Client and/or RMIS Vendor IT resource to exchange FTP information.	Draft	7/24/2024	2 days	7/25/2024	Implementation Manager Client - Action	GB to confirm if an outbound data transfer is needed. GB will handle carrier data transfer reporting.
3.2	Provide GB Data Transfer Manual to Client and/or RMIS Vendor IT resource.	Draft	7/26/2024	2 days	7/29/2024	Implementation Manager	--
3.3	Advise GB's IDS team to establish the report recipient, file type and frequency of the data transfer.	Draft	7/28/2024	2 days	7/29/2024	Implementation Manager Client - Decision	--
4	SCHIP Requirements	Draft	7/10/2024	19 days	8/5/2024	--	--
4.1	Identify RRE - Self-Insured (Client) or Large Deductible/Guaranteed Cost (Carrier)	Draft	7/10/2024	1 days	7/10/2024	Implementation Manager	--
4.2	If Client is the RRE, confirm registration and obtain RRE number.	Draft	7/11/2024	3 days	7/15/2024	Implementation Manager Client - Action	--
4.3	Obtain Profile report from Client. Submit profile report and RRE ID to GB-IDS-Requests@gbtpa.com for setup in RiskFacs.	Draft	7/16/2024	15 days	8/5/2024	Implementation Manager Client - Action	--
5	Post Implementation Tasks	Draft	8/7/2024	20 days	9/3/2024	--	--
5.1	Post implementation tasks will be identified once the initial phase is completed.	Draft	8/7/2024	20 days	9/3/2024	None	--



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IMPLEMENTATION SUMMARY

City of Mount Vernon, NY Run-in Summary

Project Manager Status

Status Attributes

Phases

Name	Planned Start	Planned End	Current % Complete	Expected % Complete	Planned Hours	Spent Hours	WBS
Project Planning & Implementation Team Assignment	7/2/2024	7/3/2024	--	--	2	0	1
New Account	7/2/2024	7/10/2024	--	--	6	0	2
Run-in Pre-work	7/5/2024	9/2/2024	--	--	0	0	3
Open File Transfer	8/15/2024	9/25/2024	--	--	0	0	4
Final Data File	10/3/2024	10/24/2024	--	--	0	0	5
Run-in Post Load	10/25/2024	11/4/2024	--	--	0	0	6

Milestones

WBS	Name	State	Planned Start	Duration	Planned End	Assignments	Program Customization Notes
1	Project Planning & Implementation Team Assignment	Draft	7/2/2024	2 days	7/3/2024	--	--
1.1	Build project plan	Draft	7/2/2024	2 days	7/3/2024	Implementation Manager	--
1.2	Review the project plan and approve it.	Draft	7/2/2024	2 days	7/3/2024	Implementation Manager	--
2	New Account	Draft	7/2/2024	7 days	7/10/2024	--	Historical claims transfer effective date is 10/02/2024.
2.1	Receive order, establish effective date and confirm lines of coverage.	Draft	7/2/2024	1 days	7/2/2024	Account Executive	--
2.2	Initial internal call - "Fact Finding Meeting". Confirm basics of program sold including lines of business, program customizations, involved parties, contact information.	Draft	7/3/2024	1 days	7/3/2024	Implementation Manager Account Executive	--
2.3	Client provide notification of TPA change to claims administrator and carrier.	Draft	7/5/2024	3 days	7/9/2024	Client - Action	--
2.4	Contact carrier partner and confirm effective dates.	Draft	7/10/2024	1 days	7/10/2024	Implementation Manager	--
2.5	Implementation/Setup Meeting - Establish date/time for weekly calls, prepare and distribute weekly meeting agendas.	Draft	7/5/2024	2 days	7/8/2024	Implementation Manager Client - Decision	--
3	Run-in Pre-work	Draft	7/5/2024	42 days	9/2/2024	--	--
3.1	Assign historical data transfer liaisons at Client and PRIOR TPA.	Draft	7/5/2024	2 days	7/8/2024	Implementation Manager Client - Action	--
3.2	Schedule initial call with PRIOR TPA to review Carriers involved, time period that GB will be assuming, lines of coverage, valuation date of test file and final file.	Draft	7/10/2024	2 days	7/11/2024	Implementation Manager	--
3.3	Test file production can not be initiated until written approval has been received from all carriers involved.	Draft	7/15/2024	1 days	7/15/2024	Implementation Manager Prior TPA	--
3.4	Obtain historical policy information for all years that GB will be assuming data.	Draft	7/15/2024	5 days	7/19/2024	Implementation Manager Client - Action	--
3.5	Determine if there are any special data element requirements, and receive code "map" of special/custom loss codes. If custom coding, review with Client to ensure an understanding of what is being captured.	Draft	7/26/2024	1 days	7/26/2024	Implementation Manager Client - Input	--
3.6	Request matching detailed loss run from PRIOR TPA for balancing and review purposes of both test and final files.	Draft	7/26/2024	1 days	7/26/2024	Implementation Manager Prior TPA	--
3.7	Once the test file is received, GB will provide an initial assessment of the data, highlighting any potential issues with the data and the Location Mapping contained within the test data.	Draft	8/5/2024	1 days	8/5/2024	Implementation Manager Client - Input	--
3.8	Throughout testing, GB's IDS team will advise if there is any missing policy or pyramid information (work with Client to map or update the missing information).	Draft	8/6/2024	20 days	9/2/2024	Implementation Manager Client - Action	--
3.9	Transfer of PRIOR TPA's historic inventoried closed files to Iron Mountain.	Draft	7/26/2024	20 days	8/22/2024	Implementation Manager Prior TPA	--
4	Open File Transfer	Draft	8/15/2024	30 days	9/25/2024	--	--
4.1	Review the cut off dates for medical bills, benefit payments, bank account close, etc with PRIOR TPA.	Draft	8/15/2024	30 days	9/25/2024	Implementation Manager Prior TPA	--
4.2	PRIOR TPA to provide list of open claims, with detailed contact information, for GB branch use during the Conversion period.	Draft	8/15/2024	30 days	9/25/2024	Implementation Manager Prior TPA	--
4.3	Request PRIOR TPA send notification of claim transfer to GB to all Claimants effected by the change.	Draft	8/15/2024	30 days	9/25/2024	Implementation Manager Prior TPA	--
4.4	PRIOR TPA to provide a 'Hot List' of open claims. Including but not limited to; upcoming mediations, hearings, settlement discussions, etc.).	Draft	8/15/2024	30 days	9/25/2024	Implementation Manager Prior TPA	--
4.5	Provide PRIOR TPA with GB's dropbox email address for medical bills and other correspondence: GBRunin@datadimensions.com	Draft	8/15/2024	30 days	9/25/2024	Implementation Manager	--
5	Final Data File	Draft	10/3/2024	16 days	10/24/2024	--	--
5.1	PRIOR TPA to send final file as of termination date.	Draft	10/3/2024	4 days	10/8/2024	Implementation Manager Prior TPA	--
5.2	Prior TPA to provide final loss run matching final data file.	Draft	10/3/2024	4 days	10/8/2024	Implementation Manager Prior TPA	--
5.3	Once the data conversion is complete, GB to review the final control totals with Client.	Draft	10/23/2024	1 days	10/23/2024	Implementation Manager Client - Action	--

Required Forms

- Section E | The Iran Divestment Act Form
- Section F | Non-Collusive Bidding Certification
- Section G | Bid Bond
- Section H | Certificate at To Corporate Principal



The Iran Divestment Act Form

The Iran Divestment Act of 2012, effective as of April 12, 2012, is codified at State Finance Law ("SFL") §165-a and General Municipal Law ("GML") §103-g. The Iran Divestment Act, with certain exceptions, prohibits municipalities, including the City, from entering into contracts with persons engaged in investment activities in the energy sector of Iran. Pursuant to the terms set forth in SFL §165-a and GML §103-g, a person engages in investment activities in the energy sector of Iran if:

(a) the person provides goods or services of twenty million dollars or more in the energy sector of Iran, including a person that provides oil or liquefied natural gas tankers, or products used to construct or maintain pipelines used to transport oil or liquefied natural gas, for the energy sector of Iran; or

(b) The person is a financial institution that extends twenty million dollars or more in credit to another person, for forty-five days or more, if that person will use the credit to provide goods or services in the energy sector in Iran and is identified on a list created pursuant to paragraph (b) of subdivision three of Section 165-a of the State Finance Law and maintained by the Commissioner of the Office of General Services.

A bid or proposal shall not be considered for award nor shall any award be made where the bidder or proposer fails to submit a signed and verified bidder's certification.

Each bidder or proposer must certify that it is not on the list of entities engaged in investment activities in Iran created pursuant to paragraph (b) of subdivision 3 of Section 165-a of the State Finance Law. In any case where the bidder or proposer cannot certify that they are not on such list, the bidder or proposer shall so state and shall furnish with the bid or proposal a signed statement which sets forth in detail the reasons why such statement cannot be made. The City of New York may award a bid to a bidder who cannot make the certification on a case by case basis if:

(1) The investment activities in Iran were made before the effective date of this section (i.e., April 12, 2012), the investment activities in Iran have not been expanded or renewed after the effective date of this section and the person has adopted, publicized and is implementing a formal plan to cease the investment activities in Iran and to refrain from engaging in any new investments in Iran; or

(2) The City makes a determination that the goods or services are necessary for the City to perform its functions and that, absent such an exemption, the City would be unable to obtain the goods or services for which the contract is offered. Such determination shall be made in writing and shall be a public document.

"Third-Party Claims Administration Services"

Section F

Non-Collusive Bidding Certification

"THIRD-PARTY CLAIMS ADMINISTRATION SERVICES"

Section G

Bid Bond



2200 Renaissance Blvd. Ste. 400
King of Prussia, PA 19106-2755
Ph. (610) 837-8240

BID BOND

Bond Number: Bid Bond

KNOW ALL MEN BY THESE PRESENTS, that wo Gallagher Bassett Services
2850 Golf Rd., Rolling Meadows, IL 60008, as principal (the "Principal"), and
Liberty Mutual Insurance Company, as surety (the
"Surety"), are held and firmly bound unto City of Mount Vernon, New York
1 Roosevelt Square North, Mount Vernon, NY 10550, as obligee (the "Obligee"), in
the penal sum of Five Percent of Amount Bid Dollars (\$ 5%),
for the payment of which sum well and truly to be made the said Principal and the said Surety, bind ourselves, our
heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has submitted a bid for: 0032-2024 Third Party Claims Administration Services

NOW, THEREFORE, if the Obligee shall accept the bid of the Principal within the period specified therein, or, if no
period be specified, within sixty (60) days after opening, and the Principal shall enter into a contract with the Obligee
in accordance with the terms of such bid, and give such bond or bonds, as may be specified in the bidding or
contract documents, or in the event of the failure of the Principal to enter into such contract and give such bond or
bonds, if the Principal shall pay to the Obligee the difference in money not to exceed the penal sum hereof between
the amount specified in said bid and such larger amount for which the Obligee may in good faith contract with
another party to perform the work covered by said bid, then this obligation shall be null and void; otherwise to remain
in full force and effect. In no event shall the liability hereunder exceed the penal sum thereof.

PROVIDED AND SUBJECT TO THE CONDITION PRECEDENT, that any claim by Obligee under this bond must
be submitted in writing by registered mail, to the attention of the Surety Law Department at the address above,
within 120 days of the date of this bond. Any suit under this bond must be instituted before the expiration of one
(1) year from the date of this bond. If the provisions of this paragraph are void or prohibited by law, the minimum
period of limitation available to sureties as a defense in the jurisdiction of the suit shall apply.

DATED as of this 28th day of June, 2024.

WITNESS / ATTEST
Amanda Wheeler

Gallagher Bassett Services
(Principal)
By: [Signature] (Seal)
Name:
Title:



Liberty Mutual Insurance Company
(Surety)
By: [Signature]
William F. Krumm Attorney-In-Fact





This Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

Liberty Mutual Insurance Company
The Ohio Casualty Insurance Company
West American Insurance Company

POWER OF ATTORNEY

KNOWN ALL PERSONS BY THESE PRESENTS: That The Ohio Casualty Insurance Company is a corporation duly organized under the laws of the State of New Hampshire, that Liberty Mutual Insurance Company is a corporation duly organized under the laws of the State of Massachusetts, and West American Insurance Company is a corporation duly organized under the laws of the State of Indiana (herein collectively called the "Companies"), pursuant to and by authority herein set forth, does hereby name, constitute and appoint William T. Krumm all of the city of Rolling Meadows, state of IL, its true and lawful attorney-in-fact, with full power and authority hereby conferred to sign, execute and acknowledge the following surety bond.

Principal Name: Gallagher Bassett Services
Obligee Name: City of Mount Vernon, New York
Surety Bond Number: Bid Bond Bond Amount: See Bond Form

IN WITNESS WHEREOF, this Power of Attorney has been subscribed by an authorized officer or official of the Companies and the corporate seals of the Companies have been affixed thereto this 28th day of June, 2024

Liberty Mutual Insurance Company
The Ohio Casualty Insurance Company
West American Insurance Company



By: [Signature]
David M. Carey, Assistant Secretary

STATE OF PENNSYLVANIA ss
COUNTY OF MONTGOMERY

On this 28th day of June, 2024, before me personally appeared David M. Carey, who acknowledged himself to be the Assistant Secretary of Liberty Mutual Insurance Company, The Ohio Casualty Company, and West American Insurance Company, and that he, as such, being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing on behalf of the corporations by himself as a duly authorized officer

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my notarial seal at Plymouth Meeting, Pennsylvania, on the day and year first above written.



Commonwealth of Pennsylvania - Notary Seal
Teresa Pastella, Notary Public
Montgomery County
My commission expires March 28, 2025
Commission number 1126044
Member, Pennsylvania Association of Notaries

By: [Signature]
Teresa Pastella, Notary Public

This Power of Attorney is made and executed pursuant to and by authority of the following By-laws and Authorizations of The Ohio Casualty Insurance Company, Liberty Mutual Insurance Company, and West American Insurance Company which resolutions are now in full force and effect reading as follows:

ARTICLE IV - OFFICERS: Section 12. Power of Attorney.

Any officer or other official of the Corporation authorized for that purpose in writing by the Chairman or the President, and subject to such limitation as the Chairman or the President may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Corporation to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Corporation by their signature and execution of any such instruments and to attach thereto the seal of the Corporation. When so executed, such instruments shall be as binding as if signed by the President and attested to by the Secretary. Any power or authority granted to any representative or attorney-in-fact under the provisions of this article may be revoked at any time by the Board, the Chairman, the President or by the officer or officers granting such power or authority.

ARTICLE XIII - Execution of Contracts: Section 5 Surety Bonds and Undertakings

Any officer of the Company authorized for that purpose in writing by the chairman or the president, and subject to such limitations as the chairman or the president may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Company by their signature and execution of any such instruments and to attach thereto the seal of the Company. When so executed such instruments shall be as binding as if signed by the president and attested by the secretary.

Certificate of Designation - The President of the Company, acting pursuant to the Bylaws of the Company, authorizes David M. Carey, Assistant Secretary to appoint such attorneys-in-fact as may be necessary to act on behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations.

Authorization - By unanimous consent of the Company's Board of Directors, the Company consents that facsimile or mechanically reproduced signature of any assistant secretary of the Company, wherever appearing upon a certified copy of any power of attorney issued by the Company in connection with surety bonds, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

I, Renee C. Llewellyn, the undersigned, Assistant Secretary, of Liberty Mutual Insurance Company, The Ohio Casualty Insurance Company, and West American Insurance Company do hereby certify that this power of attorney executed by said Companies is in full force and effect and has not been revoked.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this 28th day of June, 2024



By: [Signature]
Renee C. Llewellyn, Assistant Secretary

Not valid for mortgage, note, loan, letter of credit, currency rate, interest rate or residual value guarantees.

For bond and/or Power of Attorney (POA) verification inquiries, please call 610-832-8240 or email HOSUR@libertymutual.com.

CERTIFICATE AS TO CORPORATE PRINCIPAL

I, Ray Camarillo certify that
I am the Secretary of the Corporation named as Principal in the within bond; that,
William T. Krumm who signed the said bond on behalf of
the Principal was then Attorney-In-Fact
of said Corporation: that I know her/his signature, and her/his signature thereto is genuine: and
that said bond was duly signed, sealed, and attested to for and in behalf of said corporation by
authority of this governing body.



(Corporate Seal)

SIGNATURE
Secretary _____

Ray Camarillo