

**Genesee County Economic Development Center
Meeting Agenda**

Thursday, November 5, 2020

Location: Electronically

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- | | | |
|-------------|--|---------------|
| 1.0 | Call to Order | 2:30pm |
| | Because of the Novel Coronavirus (COVID-19) Emergency and State and Federal bans on large meetings or gatherings and pursuant to Governor Cuomo's Executive Order 202.1 issued on March 12, 2020 suspending the Open Meetings Law, this Board Meeting is being held electronically via conference call / video conference instead of a public meeting open for the public to attend in person. | |
| | Presentations – | |
| | Lawley | 2:30pm |
| | Tompkins Insurance Agencies | 2:45pm |
| | Hoffman Hanafin & Associates | 3:00pm |
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 | | |
| 2.0 | Chairperson's Report & Activities | 3:15pm |
| | 2.1 Upcoming Meetings: | |
| | Next Scheduled Board Meeting: Thursday, December 3rd at 4:00 p.m. | |
| | Audit & Finance Committee Meeting: Tuesday, December 1 st at 8:30 a.m. | |
| | STAMP Committee Meeting: Tuesday, December 1 st at 10:30 a.m. | |
| | Employment & Compensation Committee Meeting: Thursday, December 3 rd at 3:00 p.m. | |
| | Employment & Compensation Committee Meeting: Thursday, December 17 th at 3:00 p.m. | |
| | Board Meeting: Thursday, December 17 th at 4:00 p.m. | |
| | 2.2 Agenda Additions / Deletions / Other Business **Vote | |
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 | | |
| 3.0 | Report of Management – | 3:20pm |
| | 3.1 Nothing at this time. | |
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 | | |
| 4.0 | Audit & Finance Committee – M. Gray | 3:20pm |
| | 4.1 Nothing at this time. | |
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 | | |
| 5.0 | Governance & Nominating Committee – C. Yunker | 3:20pm |
| | 5.1 Nothing at this time. | |
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 | | |
| 6.0 | STAMP Committee – A. Young | 3:20pm |
| | 6.1 Nothing at this time. | |
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 | | |
| 7.0 | Employment & Compensation Committee – T. Bender | 3:20pm |
| | 7.1 Nothing at this time. | |
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| 8.0 | Housing Committee – P. Battaglia | 3:20pm |
| | 8.1 Nothing at this time. | |
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 | | |
| 9.0 | Other Business | 3:20pm |
| | 9.1 Insurance Broker Services **Vote | |
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 | | |
| 10.0 | Adjournment | 3:40pm |

REQUEST FOR PROPOSAL

Insurance Broker Services



Genesee County Industrial
Development Agency
Attention: Lezlie Farrell, CFO
99 MedTech Drive, Ste 106
Batavia, NY 14020
lfarrell@gcedc.com

Lawley
William R. Fritts, Jr., Partner
20 Jefferson Square
Batavia, NY 14020
bfritts@lawleyinsurance.com

Lawley

INSURANCE | EMPLOYEE BENEFITS

October 23, 2020
Noon

Response Requirements – Insurance Program



1. Insurance Program

- Indicate which principal markets you would contact.

If Lawley is named broker of record, we will approach the following carriers on your behalf.

General Insurance Program

Philadelphia
Houston Casualty – Tokio Marine
Selective (current program)
Zurich
Erie & Niagara
Liberty
Travelers
Intact Public Entities (formerly One Beacon)
Fireman’s Fund (umbrella)

D&O | EPLI | Crime Insurance Program

Chubb
Travelers
Hartford
RSUI/Landmark
Philadelphia
Axis
Cincinnati

Cyber Insurance Program

Chubb
Beazley
Axis
Corvus/Hudson
Hiscox
Travelers
Hartford
Philadelphia

- Indicate what recommendations you would propose to obtain premium savings and or increase the breadth of coverage.



Lawley's objective is to work with our clients to help reduce their overall cost of risk. This involves both insurance and non-insurance techniques, including:

- Contractual indemnification
- Coordination of contractual language with insurance programs
- Establishing certificate requirements and monitoring certificates for compliance

We also recommend that GCEDC obtain a separate cyber policy, as the coverage forms are comprehensive.

- Explain what type of insurance summary you would prepare to assist the entities in understanding their various insurance policies and the exposures to liability.

A sample insurance summary follows this section.

- Describe your proposed form of compensation (i.e. commission, annual retainer, fee-for-service) and applicable rates and/or fees.

Lawley is open to commissions, service fees or a combination of both. Insurance carriers file rates that include agent compensation. Based on the current GCEDC insurance program, we recommend a commission-based compensation program.

Risk management services are fee-based and are charged on a per project basis or at an hourly rate of \$125.

- If you charge fees for consulting, please indicate the basis for your charges (hourly, by project, etc.) and applicable rates and/or fees.

Lawley charges fees on a project basis for loss control and claims management services. We will provide an initial loss source analysis at no cost. The results will identify issues that should be addressed. Our in-house risk management department will then propose a scope of work and associated costs. We find it is mutually beneficial to charge on a per project basis. If you prefer an hourly charge, our hourly rate is \$125.

- Explain what assistance you would provide if claims were to occur.

Lawley's in-house claims department acts as your advocate in reporting and monitoring claims. Clients are assigned a Lawley claims specialist. We ask that all claims be reported through our office. We then notify all carriers and maintain status reports in our system.

Lawley claims specialists follow up on all claims. Difficult claims are referred to our claims manager, who has both carrier and agency experience in claims resolution and litigation management.



We regularly maintain “notice only” records for incidents that may not result in a claim submission.

- Explain any other ancillary services that you could provide that may be beneficial to the entities. Indicate the costs of these services (if any).

Lawley provides the following services at no additional cost unless indicated in each section.

- Lawley Benefits Group

Lawley has a full service employee benefits division that provides benefits consulting and product selection as well as self-insured capabilities for medical & group insurance, retirement & cafeteria plans and executive benefits. Strategic planning cost containment initiatives, benchmarking, trending and claims analysis are included.

- Contract Reviews

Lawley will review and evaluate all leases, vendor agreements and construction contracts as requested by GCEDC aligning the appropriate coverage forms and endorsements for the purpose of sufficing the requirements found within such Loss Transfer (Hold Harmless) Agreements. Lawley will also assist in providing a template of Insurance Requirements to include specific coverage and limits of insurance, appropriate policy form editions and loss payable requirements to be provided by those indemnitors of such risk transfer agreements. Lawley has extensive experience in reviewing contracts for public entity capital projects.

- MyWave

MyWave® is an on-line service covering insurance, employee benefits and human resources tools and information. A value-added service brought to you exclusively by Lawley Insurance. Some of the tools available on your own home page include:

Documents on Command - MyWave® provides instant access to a library of downloadable articles covering a variety of topics. Articles include OSHA information, Tool Box Talks, Benchmark Surveys & Statistics, Compliance & Plan Designs and Employee Communication & Education.

Collaboration Center - Users can download and share documents, make updates and track a document's history. You will be able to track a document's history, simplify updates to reports, worksheets, questionnaires and policies.



Legislative Guides - Legislative Guides provide overviews of federal legislation including answers to common questions, recent news and forms related to COBRA, HIPAA, HIPAA Privacy, FMLA, Medicare Part D and Section 125 administration.

Community - With this interactive forum, you can post questions to other MyWave® users, provide insight into other users' questions and subscribe to entire topics or individual questions to be sure you receive all the latest information.

HealthShop - HealthShop provides comprehensive online content, as well as ready-to-print newsletters and tip sheets on everything from how to treat a cold or the flu at home to guidelines for making important decisions like choosing a doctor or signing an advance healthcare directive.

Resources - MyWave® provides links and articles to industry-related websites and has a search function so you can promptly find all the information you are looking for, as well as any related documents from the Documents on Command section.

Risk Management - MyWave® Risk Management provides flyers to help support your employee safety programs or searching for Workers' Compensation information. MyWave® OSHA will help you simplify and manage your OSHA reporting.

There is no additional charge for MyWave support or services for Lawley clients.

- Defensive Driving Courses
Lawley has offered Defensive Driving courses for our clients since July 2009. These courses allow the attendee to be eligible for either point reduction or an insurance discount after successful completion. A charge of \$45 per attendee will be collected as part of this course.
- CSR-24
CSR-24 is a 24/7/365 call center with access to client policy information. It also enables Lawley to provide clients internet access to their policy information.
- Lawley University
Ongoing seminars and training for Lawley clients on industry-related topics, changes and trends. We also host a series of seminars open to all of our clients.

Topics have included Workers Compensation reform, DOT requirements for mid-size trucks, reducing your workers' compensation premiums through non-



insurance means, and controlling exposure to Labor Law 240 and 241 exposures for building owners and contractors.

- Training

Lawley has the staff that is qualified to, and can provide training at an hourly rate of \$125 for:

- OSHA 10 and 30-hour courses (both general industry and construction)
- Asbestos
- Accident investigation
- Ergonomics
- Hazard communications
- Lockout/tagout
- Workers compensation
- Respirator use
- Driving safety
- Return to work
- Hazardous materials
- Record keeping
- Trenching and excavation
- Confined space entry
- Lead safety courses

- Client Newsletters

Periodic industry updates in property-casualty, risk management and employee benefits.

- Round Table Discussions

Conversations involving similar-type buyers to share and discuss topics of interest and relevance.

Research: Lawley has access to the following resources

- MyWave (internet-based client communication and agency resources)
- Sage (coverage forms, research, carrier ratings)
- IRMI Electronic Newsletter
- PIANY Weekly Reporter
- IIABNY Insider
- IIABNY Webinars
- IIABA'S Virtual University
- Carrier electronic agent updates
- Access to ISO's Circular Letters proposing industry standard changes to policy language



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- Monthly or Quarterly Legal Updates from numerous Law Firms
 - Certified Risk Managers continuing education courses (our risk management consultants are certified risk managers)
 - Certified Insurance Counselors (CIC) continuing education

Additional information can be found on our website: www.lawleyinsurance.com

- Explain what assistance you could provide in evaluating insurance certificates and insurance requirements in contracts. Indicate the costs of this assistance (if any).

Lawley representatives will meet with department heads to review minimum insurance requirements established by Lawley for general service vendors, suppliers, contractors, environmental contractors, professional service providers, and users of your premises.

We will also establish a certificate of insurance monitoring program to identify deficiencies and take corrective action.

This service is provided at no additional cost. However, if GCEDC prefers to outsource the entire certificate monitoring program to Lawley, we will establish a scope of service and provide a quotation.

INSURANCE SUMMARY



**Genesee County Industrial
Development Agency**
January 1, 2021

Lawley

lawleyinsurance.com | 1.844.4LAWLEY

Business Insurance

lawleyinsurance.com/business

Property & Casualty

- General Liability
- Property
- Workers' Compensation Coverage
- Automobile/Commercial Vehicle Fleet Insurance
- Umbrella/Excess Liability Insurance
- Inland Marine/Equipment Coverage
- Business Income/Extra Expense
- Employee Dishonesty
- International Coverages
- Boiler & Machinery/Equipment Breakdown
- Transportation/Ocean Marine
- Owner's and Contractor's Protective Liability
- Builder's Risk
- Surety/Bonding
- Captive Programs
- Alternative Risk Financing
- Flood
- Earthquake

Specialty Products

- Pollution Liability/Environmental
- Professional Liability/Errors & Omissions
- Crime (Fidelity) Insurance
- Cyber Liability
- Director's and Officer's/Management Liability (D&O)
- Employment Practices Liability
- Fiduciary Liability
- Business Travel Accident/Kidnap & Ransom Insurance
- Identity Theft

Employee Benefits

lawleyinsurance.com/benefits

- Medical Insurance
- Prescription Drug Plans
- Private Benefits Exchange - Lawley Marketplace
- Medical Captive Programs
- Consortiums/Trusts
- Dental & Vision Benefits
- Group Life Insurance
- NYS Disability (DBL)
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Voluntary Insurance
- Executive Benefits
- Retirement Planning and 401k Administration
- Underwriting & Reporting
- Compliance
- Wellness Programs & Health Management Programs
- Lawley Simplifi

Industry Specialties/Practice Groups

lawleyinsurance.com/specialties

- Affordable Housing
- Construction
- Car Dealers
- Healthcare Facilities
- Manufacturing
- Not-for-Profits
- Farms
- Municipalities and Schools

Products/services are subject to state eligibility

Risk Management

lawleyinsurance.com/riskmanagement

Loss Control & Safety Services

- Safety Training & Safety Program Evaluations
- General Liability Loss Control
- Loss Source and Trending Analysis
- Code Rule 59 Consultation
- OSHA Assistance
- Defensive Driving Courses & Vehicle Fleet Loss Control
- Ergonomics Evaluation, Training, & Development
- Captive Loss Control
- Life Safety & Evacuation Plans
- Fire & Protection Systems Assistance
- Site Hazard Analysis
- Return to Work Programs
- Industrial Hygiene - Air, Noise Sampling
- Business Interruption - Contingency & Continuity Planning
- Contractual Liability & Risk Transfer
- Grant Submission & Training
- Accident Investigation

Claims Management

- Claim Trend Analysis
- Claims Reviews (Workers' Compensation and General Liability)
- Claims Consulting Services
- Coverage Analysis Consulting and Monitoring
- Experience Modification Review and Recalculation
- First Aid Claim Program (Workers' Compensation)
- Litigation Management
- Reserve Analysis (Loss Forecaster Software)

Personal Insurance

lawleyinsurance.com/personal

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- Jewelry, Fine Arts, and Collectibles Insurance
- Renters Insurance
- Condominium Insurance
- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Flood Coverage, Primary & Excess
- Life Insurance
- Motorcycle Insurance
- Recreational Vehicle Insurance
- Watercraft Insurance
- Co-Ops Insurance
- Identity Theft Insurance
- Trip/Travel/International Medical & Evacuation Coverage
- Workers' Compensation (Domestic Help)
- Earthquake

MyWave

lawleyinsurance.com/mywave

MyWave – A customized portal for your HR needs: thousands of valuable resources, OSHA forms and peer-based forums to keep you informed and in-the-know

Lawley Benefits University

lawleyinsurance.com/lbu

Lawley Benefits University – Resources and events to help keep you informed about changes to healthcare legislation, healthcare reform, compliance issues and more. These tools help you successfully control insurance costs while staying educated on changes to the insurance environment

Products/services are subject to state eligibility

Effective Date: 01/01/2021
Expiration Date: 01/01/2022
Policy Type: Commercial Package
Policy Number:
Carrier: Selective Insurance
Premium: \$10,628.19

Named Insureds

Genesee County Industrial Development Agency D/B/A Genesee County Economic Development Center
Genesee Gateway Local Development Corporation
Genesee Agri-Business, LLC
Genesee County Funding Corporation

Location Schedule

Loc#	Bldg#	Location Address	Building Description
1-1		99 MedTech Drive	Office
2-1		Additional Locations to be listed	Vacant Land

Property Coverage

Loc# Bldg#	Location Street	Subject of Insurance	Limit	Co Ins	Cause of Loss	Ded	Valuation
0-0	All Locations	Blanket – Building & Business Personal Property	\$7,048,428	100%	Special (Including theft)	\$2,500	Replacement Cost
		Blanket - Business Income with Extra Expense	\$500,000	100%	Business Income with Extra Expense	72 Hours	
1-1	99 MedTech	Building	\$7,048,428	100%	Special (Including theft)	\$2,500	Replacement Cost
		Personal Property	\$5,000	100%	Special (Including theft)	\$1,000	Replacement Cost
2-1							

Forms & Endorsements

Description	Remarks
Elite Property Enhancement: Human Services	
Ordinance Law Coverage A	Included
Ordinance / Law B & C \$500,000	Included Under Elite Endorsement
Water Backup Coverage	\$30,000 Limit with \$1,000 Deductible included in Elite Endorsement
Terrorism Rejected	

Additional Interests

Interest	Additional Interest Name & Address
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Loss Payee	
Loss Payee	
Loss Payee	

We strongly recommend that you obtain a professional appraisal of your real property, including an estimate of debris removal (which must be included in the building limit) and the length of time that would be required to rebuild. Any estimate you have been provided from any source other than a professional appraiser is just that – an estimate – and will not guarantee that you have sufficient limits to rebuild your building(s) in the event of a total loss.

Effective Date: 01/01/2021
Expiration Date: 01/01/2022
Policy Type: General Liability
Policy Number:
Carrier: Selective Insurance
Premium: \$14,323.34

Named Insured

Genesee County Industrial Development Agency D/B/A Genesee County Economic Development Center
 Genesee Gateway Local Development Corporation
 Genesee Agri-Business, LLC
 Genesee County Funding Corporation

Coverage	Limit
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$500,000
Medical Payments	\$15,000

Exposures

Classifications shown below may be subject to audit – please refer to policy.

Loc #	Class Code	Classifications	Premium Basis	Rating Exposure
1			Area	
2			Area	
3			Area	
4			Acres	
4			Area	
6			Acres	

Additional Interests

Interest	Additional Interest Name
Additional Insured	
Additional Insured	
Additional Insured	

Effective Date: 01/01/2021
Expiration Date: 01/01/2022
Policy Type: Automobile Liability
Policy Number:
Carrier: Selective Insurance

Named Insured

Genesee County Industrial Development Agency D/B/A Genesee County Economic Development Center
Genesee Gateway Local Development Corporation
Genesee Agri-Business, LLC
Genesee County Funding Corporation

Coverage

Limit

Hired/Non-Owned Auto Liability	\$1,000,000
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Worker's Compensation



Effective Date: 01/01/2021
Expiration Date: 01/01/2022
Policy Type: Worker's Compensation
Policy Number:
Carrier:

Named Insured
 Genesee County Industrial Development Agency

Workers Compensation Limits - Statutory

Employers Liability Limits

Coverage	Limit
Each Accident	\$100,000
Policy Limit	\$500,000
Each Employee	\$100,000

Classifications shown below may be subject to audit – please refer to policy.

Loc #	State	Street	Code	Classification	Payroll	Rate	Premium
1	NY	99 MedTech	8742	Sales Persons Inside			
1	NY	99 MedTech	8810	Clerical			
1	NY	99 MedTech	5606	Contract Construction- Exec Supervisor			
1	NY	99MedTech	9128	Territory 3 Differential			

Total Standard Premium

	Factor	Factor Premium
Experience Modification		
Terrorism		
Domestic Terrorism/Natural Catastrophe		
NYSIF Discount		
Expense Constant		
NY Assessment		

Total Estimated Annual Premium

The premiums for this policy for the period of coverage commencing on or after October 1, 2010, are provisional and may be subject to upward or downward adjustment, retroactive to the effective date of the policy. You may be required to pay an additional premium, or be entitled to a credit, if it is determined that an adjustment is necessary to meet statutory rating standards.

Effective Date: 01/01/2021
Expiration Date: 01/01/2022
Policy Type: Umbrella/Excess Liability
Policy Number:
Carrier: Selective Insurance
Premium: \$8,733.00

Named Insured

Genesee County Industrial Development Agency D/B/A Genesee County Economic Development Center
 Genesee Gateway Local Development Corporation
 Genesee Agri-Business, LLC
 Genesee County Funding Corporation

Coverage	Limit
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000
Self-Insured Retention	

Schedule of Underlying Insurance

Coverage	Limit
General Liability (Selective Insurance)	
- Each Occurrence	\$1,000,000
- General Aggregate	\$2,000,000
- Product & Completed Operations Aggregate	\$2,000,000
- Personal & Advertising Injury	\$1,000,000
Automobile Liability (Selective Insurance)	\$1,000,000
Employer's Liability ()	
- Per Accident	\$100,000
- Disease Policy Limit	\$500,000
- Disease Each Employee	\$100,000

Response Requirements – Qualifications (Individuals)



2. Qualifications and experience of the individuals to be assigned to the engagement

- Identify the individuals who will be assigned to this engagement and highlight those individuals who would be considered “key” to the engagement either based on the number of hours they would devote to the entities or based on other considerations.

Your Lawley service team will include the highest level, most experienced members of our organization. Our primary personnel and staff assigned to GCEDC work out of our Batavia office and technical and support staff is located in our Delaware Avenue home office. These are the positions and responsibilities of the various team members.

Agency Principal: William Fritts, Jr. (45 years)

Account Executive: Susie Ott (12 years)

- Lawley’s representative to GCEDC
- Executive management of the account

Account Manager: Renee Benjamin (25 years)

- Day-to-day servicing
- Preparation of marketing submissions, including policy review
- Processes Endorsements, Certificates, Auto ID cards

Account Technician: Lisa Barie (13 years)

- Reviews documents issued by carriers to assure compliance with requests by account managers, including policy review

Marketing: Dan Murray (40+ years) and Christine McKinley (30 years)

- Negotiates terms, conditions and pricing with carriers.

Loss Control: Brian Greeson (20+ years)

- Performs on-site assessments to identify risks
- Provides mitigation recommendations
- Works with client staff to identify, design, and implement programs

Claims Management: Neal Cunningham (25+ years)

- Reviews past and current claims to identify opportunities to manage claim pay-outs, close claims
- Prepares and presents claim reviews

Claims Consultant: Krista Voigt – P&C (10+ years) & Colleen Dempsey – WC (25+ years)

- Prepares and presents claim reports to carriers
- Monitors claim settlement progress with carriers
- GCEDC advocate



Specialty Lines: Reggie Dejean (30 years) and Caitlin Celis

- Consults with clients to determine requirements for specialty coverages.
- Assists in preparation of applications
- Negotiates terms, conditions and pricing

Surety Bonds: Brad Hall, Partner (25 years) | Tim Toole, Manager (20 years)

- Negotiate Bond Lines

Technical Consultant: Duane DiPirro (45 years)

- Contract and coverage specialist

- Provide brief biographies of key individuals which outline relevant education, qualifications, professional designations and affiliations and prior work experience. Identify what services each individual would provide to the entities.

Bios follow this page. Services and positions are listed above.

- Provide names and contact information for other similar clients of key individuals that will be assigned to this engagement for reference purposes (at least three references).

Erie County Industrial Development Agency

95 Perry Street, Suite 403

Buffalo, NY 14203

Mollie Profic

716.856.6525 ext. 13

mprofic@ecidany.com

Genesee County

7 Main Street

Batavia, NY 14020

Matt Landers

585.344.2550

Liberty Pumps

7000 Apple Tree Avenue

Bergen, NY 14416

Dennis Burke

585.494.1817

dburke@libertypumps.com

Charlie Cook

585.494.1817

ccook@libertypumps.com



Bill Fritts, Jr.



Branch Partner

-  585.344.9500
-  bfritts@lawleyinsurance.com
-  go.lawleyinsurance.com/bfritts
-  20 Jefferson Square, Batavia, NY 14020

ABOUT

Bill is the managing branch partner and is responsible for the operation of the Lawley Genesee Branch Office. With over 45 years of experience, Bill has expertise in manufacturing, construction, agribusiness, non-profits and healthcare. His office is well suited to manage insurance programs for area industries.

In 1984 Bill merged his family agency with Lawley and joined the organization. Since then, his branch office in Batavia has grown to 15 people and acquired 6 other insurance agencies. Bill is heavily involved in the community having spent over 30 years on the Rochester Regional Health - United Memorial Medical Center's board of directors and 32 years serving on the Batavia Rotary.

Bill is also actively involved with Notre Dame High School, Genesee Area Personnel Association, Genesee County Chamber of Commerce, and is a former campaign chair of United Way of Genesee.

A graduate of Ohio University, Bill earned his Bachelor of Science in Business Administration. Bill holds a NYS Insurance Broker License and is a Certified Insurance Counselor (CIC).

“Lawley is and will always be your advocate when it comes to maintaining the right coverage for your business.”

SPECIALTIES & EXPERTISE

- Manufacturing
- Construction
- Agribusiness
- Non-Profits
- Healthcare

Experience

Over 45 years in the insurance industry

Accreditations

- NYS Insurance Broker License
- Certified Insurance Counselor (CIC)

Education

BS - Ohio University

Community & Pro Bono

- Rochester Regional Health - United Memorial Medical Center
- Notre Dame High School
- Genesee Area Personnel Association
- Genesee County Chamber of Commerce
- Batavia Rotary Club
- United Way of Genesee - Former Campaign Chair



Susie Ott



Business & Personal Insurance Team Leader

-  585.344.9501
-  sott@lawleyinsurance.com
-  go.lawleyinsurance.com/sott
-  20 Jefferson Square, Batavia, NY 14020

ABOUT

Susie is the Business and Personal Insurance Team Leader at Lawley's Batavia office and is responsible for servicing large business accounts. She is instrumental in maintaining relationships with our clients by providing overall management of their insurance programs and is dedicated to maintaining established service timelines to ensure exceptional client service.

Susie has been with Lawley for 10+ years. Prior to coming to Lawley she spent over 10 years in the banking industry. She is a certified Insurance Counselor (CIC), holds NYS Insurance Broker and NYS Life Licenses, and is a Notary Public.

She has a Nationwide Insurance Basic Farm Certification, attended the Hartford School of Insurance - Commercial Lines Producer Development program, and is a graduate of both Leadership Genesee and Wyoming.

Susie is heavily involved in her community serving on the Rochester Regional Health - United Memorial Medical Center Board of Directors and is a past president of United Memorial Center Foundation. She is Co-Chair of the United Way Day of Caring and is involved with the Genesee Area Personnel Association, Genesee County Chamber of Commerce, and the Batavia Rotary Club.

Susie has received many honors and awards including the 2017 Barber Conable Award for Genesee County United Way, Geneseean of the Year 2016 for the Genesee County Chamber of Commerce, is a Leadership Genesee Outstanding Alumnus 2011, and a 2018 Nationwide Insurance Community Service District Winner.

"Our location allows us to work with a large variety of businesses both large and small, so because of my love for helping people, I don't feel like I am going to work every day."

SPECIALTIES & EXPERTISE

- **Business Insurance**
- **Personal Insurance**

Experience

10+ years in the insurance industry

Accreditations

- Certified Insurance Counselor (CIC)
- NYS Insurance Broker License
- NYS Life License
- Notary Public

Affiliations

- Nationwide Insurance Basic Farm Certification
- Hartford School of Insurance - Commercial Lines Producer Development Program
- Graduate - Leadership Genesee
- Graduate - Leadership Wyoming

Community

- Board Member - Rochester Regional Health - United Memorial Medical Center
- Past President - United Memorial Center Foundation
- Co-Chair - United Way Day of Caring
- Genesee Area Personnel Association
- Genesee County Chamber of Commerce
- Batavia Rotary Club

Honors

- 2017 Barber Conable Award - Genesee County United Way
- Geneseean of the Year 2016 - Genesee County Chamber of Commerce
- Leadership Genesee Outstanding Alumnus 2011
- Nationwide Insurance 2018 Community Service District Winner



Renee Benjamin, ACSR



Senior Account Manager

📞 585.344.6517

✉️ rbenjamin@lawleyinsurance.com

👤 go.lawleyinsurance.com/rbenjamin

🏠 20 Jefferson Square, Batavia, NY 14020

ABOUT

As the Senior Account Manager at Lawley, Renee is responsible for assisting businesses with their commercial insurance needs. She specializes in farm coverage, business insurance, and workers' compensation.

Renee has been in the Insurance Business for over 40 years and she has worked at Lawley for over 17 years. She is Master Farm Certified with Nationwide Insurance and is an Accredited Customer Service Representative (ACSR).

In her spare time, Renee enjoys volunteering at the Leroy Food Bank.

SPECIALTIES & EXPERTISE

- Farm Coverage
- Business Insurance
- Workers' Compensation

Experience

40+ years in the insurance industry

Accreditations

Master Farm Certified with Nationwide Insurance

Accredited Customer Service Representative (ACSR)

Community

Leroy Food Bank Volunteer



Lisa Barie, ACSR



Business Insurance Account Technician

- 585.344.9512
- lbarie@lawleyinsurance.com
- go.lawleyinsurance.com/lbarie
- 20 Jefferson Square, Batavia, NY 14202

ABOUT

Lisa started with Lawley in 2007 as a Receptionist. She was then promoted to Assistant Account Manager, and is now currently a Business Insurance Account Technician. In this role, she provides support to internal Business Insurance teams and assists in obtaining, maintaining, expanding, and servicing accounts. She also gives Account Managers and Insurance Advisors assistance with their clients and maintains effective working relationships with current and prospective clients, advisors, and other associates.

Lisa has worked in the insurance industry for 10 years. Previously, she worked in sales for a German company that manufactured metalworking and woodworking tools, and distributed their products throughout North America.

Lisa's specialties include auto insurance, workers' compensation, general liability, and property insurance. She is also an Accredited Customer Service Representative (ACSR).

Lisa received her Associates Degree from Genesee Community College.

SPECIALTIES & EXPERTISE

- Automobile
- Workers' Compensation
- General Liability
- Property

Experience

10+ years | Insurance and Benefits

Education

Associates Degree - Genesee Community College

Accreditation

Accredited Customer Service Representative (ACSR)



Dan Murray, CPCU, AIC, CIC



Chief Underwriting and Marketing Officer

- 716.849.8603
- dmurray@lawleyinsurance.com
- go.lawleyinsurance.com/dmurray
- 361 Delaware Ave, Buffalo, NY 14202

ABOUT

Dan is responsible for Lawley’s agency/company relationships. His extensive industry background is extremely valuable in his role in the design and placement of commercial insurance programs. Dan also monitors the financial stability of carriers.

He joined Lawley in 2000. His 40+ year career includes claims, underwriting and marketing experience with Aetna, Travelers, and Royal and Sun Alliance. His company experience is extremely valuable in his role at Lawley. His unique strengths in aligning the proper company with our clients ensure positive interaction from all parties.

Dan holds a BS degree from SUNY College at Buffalo. He has the following designations: Chartered Property Casualty Underwriter (CPCU), Associate in Claims (AIC) and Certified Insurance Counselor.

He is actively involved with the WNY Physically Challenged Youth Sports as the Director and Coach. He also serves on the Parents Advisory Council for Buffalo Wheelchair and is involved as a youth baseball coach and USA hockey referee.

“Our unparalleled carrier relationships enable us to obtain the best terms, conditions, and pricing for our clients.”

SPECIALTIES & EXPERTISE

- Lawley’s Company Relationships
- Design & Placement of Commercial Insurance Programs
- Monitor Financial Stability of Carriers

Experience

40+ years of experience

Education

BS – SUNY Buffalo

Accreditations

Chartered Property Casualty Underwriter (CPCU)

Associate in Claims (AIC)

Certified Insurance Counselor (CIC)

Community & Pro Bono

WNY Physically Challenged Youth Sports (Sled Hockey)

Parents Advisory Council for Buffalo

Wheelchair Youth Baseball Coach


USA Hockey Referee



Christine McKinley

Business Insurance Marketer



-  585.545.6649
-  cmckinley@lawleyinsurance.com
-  go.lawleyinsurance.com/cmckinley
-  30 North Union Street, Rochester, NY 14607

ABOUT

Christine negotiates and submits new business and renewal accounts with key clients as well as establishes coverages by line of business in accordance with established guidelines. She identifies competitive markets and submits internal and/or external markets for quotes and prepares organized summaries for all markets within two days of completion. Christine acts as a resource and mentor to associates across the footprint for all matters related to marketing.

Christine has 30 years of experience in marketing for large construction accounts in both Upstate and Downstate. Prior to joining Lawley in 2010, she worked for Marsh and Rose and Kiernan, specializing in marketing and placement of large construction accounts.

Christine has received the following designations: Accredited Customer Service Representative, Business Insurance Coverage Specialist, Construction Risk and Insurance Specialist, and NYS Brokers License.

Christine also works in the community with Lifetime Assistance as the Human Rights Chairperson, a member of the Finance Committee, and sits on the Board of Directors.

SPECIALTIES & EXPERTISE

- Insurance Marketing
- Business Insurance
- Construction Insurance

Experience

30+ years

Accreditations

Accredited Customer Service Representative
 Business Insurance Coverage Specialist
 Construction Risk and Insurance Specialist
 NYS Brokers License

Community & Pro Bono

Lifetime Assistance



Brian Greeson



Loss Control Specialist

-  716.849.8672
-  bgreeson@lawleyinsurance.com
-  go.lawleyinsurance.com/bgreeson
-  361 Delaware Ave, Buffalo, NY 14202

ABOUT

As a Loss Control Specialist, Brian works with clients to help them better manage and ultimately reduce the risks associated with their business. He provides assistance with occupational health and safety issues, fleet operations, liability exposures, property conservation and safety and risk management program development. Brian utilizes best practice assessments and conducts detailed analysis of loss sources to help our clients find opportunities for improvement.

Brian brings more than 20 years of risk management and health and safety experience to Lawley. His experience has come from a variety of industries including: health care, human services agencies, automobile manufacturing, metal shelving manufacturing and industrial maintenance services. Most recently, Brian was a Senior Loss Control Consultant with Safety Resources. While with Safety Resources, Brian provided a wide variety of risk management consultative services; such as site risk assessments, policy and procedural reviews, incident investigation, training and program development.

SPECIALTIES & EXPERTISE

- Loss Control
- Risk Management
- Safety

Experience

20+ years

Education

BS— Management, Northern Illinois University

Accreditations

New York State Department of Labor
Workplace Safety and Loss Control
Consultant (ICR 59 & ICR 60)

Community and Pro Bono

Volunteer Firefighter

EMT

Boards of Directors, SouthWorks
Community Inc.



Neal Cunningham



Senior Claim Management Consultant

716.849.4323

ncunningham@lawleyinsurance.com

go.lawleyinsurance.com/ncunningham

361 Delaware Ave, Buffalo, NY 14202

ABOUT

Neal has held various positions in the claims industry which makes him uniquely qualified to handle some of our most challenging accounts. He specializes in self-insured accounts, legacy programs and auditing Third-Party Administrators. Neal prides himself on developing intimate relationships with all of the Workers' Compensation Carriers which allow him to be an integral part of the overall team in aggressively managing claims from the initial injury to closure.

Neal has been in the field of Workers' Compensation for over 15 years. His background includes extensive experience in managing a claims operation where he developed and implemented best practices for reserving and aggressive handling of workers compensation claims for self-insured employers. He also developed a keen understanding of effective investigations, identifying and prosecuting fraud and settlement techniques for bringing old, costly claims, to a favorable resolution. Just as important, Neal was introduced to the intricacies of how reserving and claims management can impact a client's Workers' Compensation premium costs.

Neal has a BS from the University of Massachusetts and a JD from the Syracuse University College of Law.

Neal also enjoys coaching various boys and girls youth lacrosse teams.

SPECIALTIES & EXPERTISE

- Self-Insured Accounts
- Legacy Programs
- Auditing Third-Party Admins

Experience

15+ years of insurance experience

Education

BS - University of Massachusetts

JD - Syracuse University College of Law

Community & Pro Bono

Youth Lacrosse



Krista Voigt, ACSR



Claim Consultant

- 716.849.8651
- kvoigt@lawleyinsurance.com
- go.lawleyinsurance.com/kvoigt
- 361 Delaware Ave, Buffalo, NY 14202

ABOUT

Krista started her insurance career in 2009 as a notice of loss rep/claims rep. A year later, she started with Travelers as a claims rep handling 1st and 3rd party claims. After 5 years, Krista was promoted to a higher level of claim handling where she handled minor injuries/bodily injury to 3rd parties. She enjoyed working on the carrier side but always wanted to explore the agency side as well. In 2017, Krista was offered a position with Lawley as a Claims Consultant for personal insurance. In March of 2020, Krista took over as a Claims Consultant for business insurance.

As a Claim Consultant, Krista conducts open claim reviews and follows up to insure proper handling or settlement. She reviews accounts for adequate coverage and recommends appropriate coverage to the account manager. Krista also reviews coverage denials to determine the exclusions are appropriate and negotiates favorable resolutions with the carrier and client.

Krista's specialties include personal insurance including auto, homeowners, and umbrella policies and business insurance such as GL, EPL, property, D&O, and cyber. She is also an Accredited Customer Service Representative in Personal Insurance (ACSR), and has a NY Property and Casualty Brokers License.

Lisa received her Bachelor of Science degree from The State University of New York.

SPECIALTIES & EXPERTISE

- **Personal Insurance**
Auto, Homeowners, Umbrella
- **Business Insurance**
GL, EPL, Property, D&O, Cyber

Experience

10+ years

Education

BS - The State University of New York

Accreditations

- Accredited Customer Service Representative in Personal Insurance (ACSR)
- NY Property and Casualty Brokers License

"The only way to do great work is to love what you do."



Colleen M. Dempsey

ACLA

Claims Consultant

 716.849.1507

 cdempsey@lawleyinsurance.com

 go.lawleyinsurance.com/cdempsey

 361 Delaware Ave, Buffalo, NY 14202

ABOUT

Colleen is a Workers' Compensation Claims Consultant for Lawley. She draws upon her knowledge of Business and Personal Insurance Claims as well as Employee Training and Leadership when providing high levels of customer satisfaction for both her internal and external customers.

Colleen has over 25 years of experience in Personal and Business Insurance with a background in customer service, training, development, and leadership. Prior to her joining Lawley in 2014, she worked for Allstate Insurance as a Personal Insurance Claims Adjuster specializing in Casualty and No-Fault claims, as well as leading a Personal Insurance and Bodily Injury claims team. In 2016, Colleen transitioned from a Personal Insurance Account Technician position and joined the claims team as a Claims Consultant.

SPECIALTIES & EXPERTISE

- Commercial Insurance Claims
- First Aid
- Workers' Compensation
- Personal Insurance claims
- Casualty
- No-Fault Claims

Experience

25+ years

Education

BS – Marketing, Canisius College

Accreditations

Automobile Claim Law Associate (ACLA)
NYS Insurance Brokers License

Industry Affiliations

Insurance Women of Buffalo
Toastmasters

Honors

Good Hands Award
Chairman's Award, Allstate Insurance
Performance Awards, Allstate Insurance
March of Dimes Volunteer Award

Community & Pro Bono

Haven House Volunteer
Riverside Park Cancer Institute Volunteer
March of Dimes Volunteer Board
Dale Carnegie Teacher Award
Friend of The Night Road Project



Reggie Dejean



Specialty Insurance Manager

716.849.8242

rdejean@lawleyinsurance.com

go.lawleyinsurance.com/rdejean

361 Delaware Ave, Buffalo, NY 14202

ABOUT

Reggie is responsible for Lawley's specialty insurance department, including errors & omissions (E&O)/professional liability, medical malpractice, directors & officers (D&O), employment practices liability, fiduciary liability, cyber/network security (including privacy) liability and pollution coverages.

Reggie joined Lawley in 2001. His more than 30-year career includes underwriting and management roles at Aetna, Travelers and Chubb insurance companies.

Reggie holds a bachelor's degree in Economics from SUNY Buffalo. He is a member of the Professional Liability Underwriting Society (PLUS) and is currently pursuing his Registered Professional Liability Underwriter (RPLU) designation.

Reggie has served on various youth sports boards in Fairport, NY including soccer, baseball and softball. He also served as a trustee for the Leukemia & Lymphoma Society of Western & Central New York for 9 years. Reggie co-chaired the Rochester Light the Night Walk for 5 years and served on the committee for their Champions for a Cure event.

"We are proactive about insurance coverages you may not even know you need, like cybersecurity insurance and pollution insurance. Lawley has a dedicated team just for specialty lines like these."

SPECIALTIES & EXPERTISE

- **Cybersecurity Insurance**
- **Errors & Omissions Insurance**
- **Professional Liability Insurance**
- **Directors & Officers Insurance**

Experience

30+ years of insurance experience

Education

BA — Economics, SUNY Buffalo

Accreditations & Affiliations

Currently pursuing Registered Professional Liability Underwriter (RPLU) designation

Member of the Professional Liability Underwriting Society (PLUS)

Community & Pro Bono

Trustee for Leukemia & Lymphoma Society of Western & Central NY

Co-chair Rochester Light the Night Walk

Champions for a Cure Committee

Served on various boards for youth sports in Fairport, NY



Caitlin Celis, P&C



Specialty Insurance Account Manager

-  716.849.4375
-  ccelis@lawleyinsurance.com
-  go.lawleyinsurance.com/ccelis
-  361 Delaware Ave, Buffalo, NY 14202

ABOUT

Caitlin has worked with Lawley since 2015 where she began in the Document Management Center as an Associate. After receiving her NYS Insurance Brokers License, she then took on a new role as Specialty Insurance Assistant Account Manager, and is currently a Specialty Insurance Account Manager where she manages specialty insurance accounts including renewals, summaries, ordering and issuing binders, certificates, policies, proposals, and other insurance documents within designated timelines.

Prior to Lawley, Caitlin worked as a professional dancer for 3 years on board Royal Caribbean Cruise Lines upon graduating from the University at Buffalo with a BFA in Dance. She also worked as a Recruiter for Buffalo Clinical Research Center.

Caitlin's specialties include management, specialty insurance, and customer service and was a member of Lawley's Cohort Committee in 2016.

SPECIALTIES & EXPERTISE

- Management
- Specialty Insurance
- Customer Service

Experience

5+ years | Insurance

Education

BFA | University at Buffalo

Accreditations

NYS Insurance Brokers License

Affiliations

Lawley #2016 Cohort Committee

"Self belief and hard work will always earn you success."



Brad Hall

Partner

-  716.849.8696
-  bhall@lawleyinsurance.com
-  go.lawleyinsurance.com/bhall
-  361 Delaware Ave. Buffalo, NY 14202

ABOUT

Brad is a partner in the Lawley Construction Insurance & Bonds practice group, the division dedicated to construction and developer insurance wrap-ups and surety bonding. He is responsible for building the construction practice group throughout Lawley's branch offices. Brad personally services the largest construction clients and leads a team of 25+ experienced professionals.

Brad has over 25 years of experience working with companies involved with major construction projects.

Brad is also involved with the National Association of Surety Bond Producers and is a Construction Exchange member.

Brad has a BA from Saint Bonaventure University and is active with People Inc., Catholic Charities of Buffalo, St. Bonaventure University, the SPCA of Erie County, and other organizations.

SPECIALTIES & EXPERTISE

- Surety Bonds
- Construction Insurance
- Risk Management
- Contractor Liability

Experience

25+ years of professional experience

Education

BA - St. Bonaventure University

Designations

Property & Casualty Insurance Brokers License

Affiliations

National Association of Surety Bond Producers
Member of the Construction Exchange

Community Service

People Inc.
Catholic Charities of Buffalo
Saint Bonaventure University
SPCA of Erie County



Tim Toole

Surety Bond Manager



716.849.1523
ttoole@lawleyinsurance.com
go.lawleyinsurance.com/ttoole
361 Delaware Ave, Buffalo, NY 14202

ABOUT

Tim joined Lawley in 2011 as an agency-wide Surety Bond Manager serving as an industry resource for all Lawley office locations and is responsible for managing the surety bond department. He is actively involved in major accounts and helping to further build the Lawley surety brand across the agency footprint.

Tim has over 20 years of experience helping all types of businesses with their surety bonding needs and focuses on contract surety for construction contractors. He has worked for several major surety companies and has also held the title and role of branch manager throughout his career. He spent several years at a top 50 commercial bank as a Commercial Loan Underwriter. His career shifted to the agency side in 2008 and since joining Lawley has been developing his insurance experience.

Tim is actively involved in the community volunteering time coaching youth sports. He is the former President of the Syracuse Surety Association and serves on two committees of the Construction Exchange. He is also a Board Member of the CFMA Niagara Frontier Chapter and Sub Contractors Association of WNY.

SPECIALTIES & EXPERTISE

- Construction Insurance
- Construction Bonds
- Surety Bonds Financial Analysis

Experience

20+ years

Education

BS New England College

Accreditations

NYS Property & Casualty Agent & Brokers License

Industry Affiliations

Construction Financial Management Association (CFMA)

Construction Exchange of Buffalo & WNY

Sub Contractors Association of WNY

Syracuse Surety Association

National Association of Surety Bond Producers (NASBP)

Community & Pro Bono

Youth Sports Coach

Past President of the Syracuse Surety Association

Construction Exchange Committee Member

Board Member, CFMA Niagara Frontier Chapter

Board Member, Sub Contractors Association of WNY



Duane DiPirro, CIC, CPCU, AU



Director of Underwriting & Compliance

-  716.849.8610
-  ddipirro@lawleyinsurance.com
-  go.lawleyinsurance.com/ddipirro
-  361 Delaware Ave, Buffalo, NY 14202

ABOUT

A member of the National Faculty of Certified Insurance Counselors, Duane is a frequent speaker for PIA of New York, New Jersey and Connecticut. Duane has served as Education Consultant for CIC Institutes conducted by PIA of New York, New Jersey and Connecticut, as well as the Society of Certified Insurance Counselors. He also is a charter faculty member of the School for Producer Development with The National Alliance for Insurance Education and Research.

Named Professional Educator of the Year by PIA of New York, Duane is a native of Buffalo, New York. He graduated from Florida Atlantic University with a Bachelors Degree in Business Administration and began his insurance career in 1977 as a Commercial Lines Underwriter with the Liberty Mutual Insurance Company and shortly thereafter joined Liberty Mutual's sales team as a Business Sales Representative.

Duane continued to pursue his insurance education by attaining the Certified Insurance Counselor (CIC) designation in 1989 and the Chartered Property Casualty Underwriter (CPCU) designation in 1999.

Upon joining the independent agency system, Duane spent 13 years with Lawley in Buffalo as a Commercial Lines Marketing Executive and Marketing Manager. Subsequently, Duane spent time as Vice President with Marsh Inc. having the responsibility of managing large multi-national accounts in the upstate New York office in Buffalo.

At present, Duane is Director of Underwriting & Compliance and acts as a Senior Account Executive, managing key large accounts for the agency principals.

SPECIALTIES & EXPERTISE

- Underwriting
- Compliance
- Education

Experience

20+ years of experience

Education

BS— Florida Atlantic University

Accreditations

Certified Insurance Counselor, CIC
Chartered Property Casualty Underwriter
CPCU

Associate in Commercial Underwriting, AU

Industry Affiliations

National Faculty of Certified Insurance Counselors, Society of Certified Insurance Counselors, School for Producer Development, The National Alliance for Insurance Education and Research

Response Requirements – Qualifications (Agency)



3. Qualifications and experience of the insurance agency

- Describe the broker's ownership, headquarters, branch or affiliate offices, number of agents/employees and length of time in business.

Batavia Office (Primary Servicing Office)

Lawley-Genesee, LLC
20 Jefferson Square
Batavia, NY 14020

William R. Fritts, Branch Managing Partner

Phone: 585.344.9500
Fax: 716.849.8291
E-mail: bfritts@lawleyinsurance.com

The Batavia office has been in existence for over 30 years. Office leadership and staff live in the region and are involved in the community.

Number of Employees: 13

Home Office

Lawley Service, Inc. (dba Lawley)
361 Delaware Avenue
Buffalo, NY 14202
716.849.8618
www.lawleyinsurance.com

Ownership

- William J. Lawley, Jr., Principal & Managing Partner
- Christopher D. Ross, Principal & Managing Partner
- Michael R. Lawley, Principal

History

Lawley is a full service, independent, locally owned and managed insurance agency, incorporated in 1955 and managed by the third generation of the Lawley family. We are staffed with experienced, knowledgeable professionals who are directly involved in delivery of products and services to our clients. All products and services are delivered



from in-house resources. We do not outsource our deliverables. Primary services include:

- Property & Casualty Insurance Consulting and Product Delivery (Business and Personal)
- Surety
- Risk Management, Loss Control, Claims Analysis
- Employee Benefit Consulting and Product Delivery

Lawley's primary objective is to become our clients' partner. We provide proactive Risk Management services with the primary objective of driving down the cost of claims and ultimately the cost of risk. Lawley has dedicated practice groups, led by, and staffed with, experienced professionals.

Locations:	New York:	Buffalo (Home Office), Amherst, Batavia, Dunkirk, Jamestown, Mahopac, Plainview, Purchase, Rochester
	New Jersey:	Florham Park
	Connecticut:	Darien

422 Employees

2019 Premiums:

- Property-Casualty: \$370,000,000 (plus \$25,000,000 NYSIF premiums)
- Employee Benefits: \$450,000,000 (excluding high deductible programs)

Annual Revenues 2019: \$83,750,000

Business Insurance Magazine currently ranks Lawley the 45th largest agency in the United States.

Organizational structure: Lawley's home office is located in downtown Buffalo and houses our public entity and not-for-profit practice groups, risk management, claims and specialty departments. Our principals, senior management and corporate services team manage the organization from this location. In addition, all accounting, IT, human resources and document distribution emanates from our home office. Branch offices are primarily sales and first line service locations, led by branch partners and team leaders.

Lawley has insured public entities throughout New York State for many years and is well versed in the insurance requirements and carriers with the expertise and appetite to provide the best terms, conditions and pricing available. We have a practice group that focuses exclusively on the exposures, loss control, claims management, risk transfer and insurance solutions for this market segment.

Lawley



- List the broker's most significant clients serviced within the last five (5) years that are similar to the GCEDC, GGLDC, GABLLC and GCFC (i.e. similar size, similar exposures, similar activities and similar quasi-public / not-for-profit entities).

Erie County
Erie County IDA
Genesee County
Genesee County IDA (D&O)
City of Tonawanda
Town of Tonawanda
Erie County Water Authority
Town of Cheektowaga

- Indicate the breadth and depth of the broker's specialized resources to handle unique insurance matters and include illustrative examples.

Lawley has built our business over the past 65 years by investing in people and infrastructure that enable us to provide the products and services of a large national broker while maintaining relationships of a local business. We strive to be the partner of choice for customers, insurance carriers, and employees looking for long-term relationships built on a foundation of trust. Our core values include: Relationship Building, Respect and Integrity, Passion, Accountability, and Community Partnerships.

Lawley represents all of the major and regional companies and maintains exemplary relationships with our carriers. We sit on several national and regional agent advisory boards. Our Chief Marketing and Underwriting Officer has access to high level decision-makers at our major carriers.

In addition, our owners, managers and staff serve on various community boards and volunteer their time and donate money to many causes throughout the year.

Lawley currently insures over 8,000 business and 25,000 families and individuals, including public entities.

We differentiate ourselves through our consultative approach to client relationships. Our first priority is not to sell insurance or present what we think a client may need. Rather, we listen carefully and learn about our client's expectations, definitions of value and service, and fully understand what a client is looking for in a relationship with an advisor.

- Covid-19 Portal - <https://www.lawleyinsurance.com/covid-19-2/>

Lawley created a portal for clients and friends that includes updated information for all situations impacted by Covid-19. This portal reaches beyond insurance and is a one-stop resource for regulations, guidance and lifestyle.



- Public Entity Practice Group

Lawley has an in-house practice group that focuses on the risk management and insurance needs of schools and public entities. For more information on this practice group, please visit our website at <https://www.lawleyinsurance.com/business-insurance/industry-specialties/public-entity-insurance/>

- Specialty Coverage Department

Responsible for securing specialty coverages including Professional Liability, Errors & Omissions, Employment Practices, Directors & Officers, Fiduciary, Cyber, and Pollution Liability Coverages. Our student accident programs are housed in our Specialty Department.

- Claims Department

Our experienced in-house claims staff assists clients with processing, handling, and proper settlement of claims. They are also involved in liability and workers' compensation claims management.

- Lawley has an in-house risk management department that offers the following services.

Loss Control

Loss Control Evaluation
Loss Trend Analysis
Ergonomic Analysis & Program Development
Industrial Hygiene Evaluation
Fire Hazard Analysis
Site Surveys
Safety Program Benchmarking & Development
Business Continuity Planning
OSHA Compliance Assistance
Return-to-Work Programs
Fleet training Services
Liability exposure assessment & control

Claims Management

Experience Modification Review & Recalculation
Claims Reviews – Current & Prior Carriers (WC & GL)
Claim Trend Analysis
Claim Reserve Analysis (WC & GL)
Special Handling Instructions
Litigation Management
First Aid Medical Bill Review

Loss Control - The Loss Control Department will customize programs and services to address your risks and help control them. Services include NYS certified code rule 59 safety consulting; business disaster and continuity planning; OSHA compliance assistance and training; OSHA 10 hour and 30 hour outreach courses; computerized loss trending analysis; safety program analysis and improvement



programs; fleet safety programs; construction site safety programs; safety best practice benchmarking; accident investigation training; employee training programs. Risk assessment services include quantitative analysis of cost of risk; insurance and non-insurance risk control options; alignment of coverage with exposures; identification of coverage gaps; design and implementation of action plans to reduce loss frequency and future cost of insurance.

Claims Management - The claim management staff provides quality control analysis of claims investigation and claims handling for workers' compensation, general liability, auto, and products liability claims; claims reserve evaluation and analysis based on industry standards and trends; cost benefit analysis of claims resolutions including negotiations, arbitration, mediation, structured settlements, and workers' compensation settlements; review and analysis of open claims with the carrier or third party administrator for loss sensitive programs.

- Placement Consultant Services

The placement consultant is responsible for preparing coverage specifications and submitting them to insurance carriers, utilizing all marketing facilities and canvassing all of the available markets for competitive proposals.

Technology

Information Technology Platform

- Lawley uses Applied's Epic Agency Management System
- Lawley also uses Salesforce.com

When appropriate, Lawley obtains Business Associate Agreements with clients; the agreement is compliant with HIPAA requirements.

Disaster Recovery Process

- Lawley has multi-daily, nightly and weekly data backups using multiple methods, including SAN snapshot, disk-to-disk backup and disk-to-tape backup.
- Archival rotation of tapes for longer-term data storage.
- Lawley is building a redundant platform located in our Rochester office, which will enable us to operate if our home office is down.

Security



-
- Multiple levels of security, including appliance-based firewalls, web filtering, email filtering and local PC antivirus and IPS systems.
 - Routers with configured firewalls and current code
 - SFTP Server (Secure File Transport Protocol)
 - User accounts and folder/file permissions are managed in Microsoft Active Directory
 - VPN (Virtual Private Network) connections
 - TLS (Transport Layer Security)
 - ZIX Encrypted Email
 - Secure Remote File Access (Citrix)

Retention of Historical Data

- Lawley retains data electronically for many years. if there are specific requirements for data retention, we will comply

Conversion of existing data into Lawley's system

- Lawley can accept CDTA's data in multiple file extensions, including but not limited to: Excess, Access, SQL, CSV
- We use excel format for claims management analysis

Formal Quality Systems

Internal Controls

- Lawley built an extensive electronic Procedure Manual, accessible from all employee desktops. Internal timelines, standards of excellence, etc. are included as well as specific instructions on how to accomplish workflows and tasks.
- Lawley managers perform quarterly audits of service staff to assure compliance with workflow standards and procedures. Deviations are discussed with employees.
- Lawley managers hold frequent team meetings to update staff on industry developments, carrier changes, and new products. Employees are encouraged to address procedures and improvements in efficiency.
- Lawley employs an outside firm to manage employee surveys. We believe that a satisfied workforce better serves our clients. Survey results are shared on a macro basis with all Lawley staff; Principals and Managers prioritize the major issues and report on progress at periodic Town Hall meetings.

Renewal Management



Lawley has a detailed internal procedure manual that is accessed by staff from their desktops. Renewal procedures include team member task assignments and timelines for completion of renewal reviews, submissions to markets, loss analyses, system updating/documentation, follow-up, policy checking, issuing of certificates and vehicle ID cards, invoicing and policy delivery. Our detailed procedures include a renewal timeline chart listing the task, responsible party and number of days prior to renewal the task must begin.

Knowledge of Insurance Law

Lawley is a member of PIA (Association of Professional Insurance Agents), Big I (Independent Agents Association) and Council of Insurance Agents & Brokers (CIAB).

These associations provide industry updates on a regular basis, including pertinent regulations and legislation that impact our clientele.

Lawley's Director of Administration is a recent past president of PIANY and is actively involved in government affairs, including regular visits to NYS Assembly members and Senators as well as members of the United States House of Representatives and Senate. These visits focus on legislative and regulatory initiatives that impact their constituents and our clients.

- Indicate whether the broker has alliances or affiliations with other brokers or organizations to procure insurance, share knowledge or obtain additional resources.

Lawley is a large regional organization and has all of the resources and capabilities of a national brokerage. We employ subject matter experts in various practice groups, including public entities. We have access to all of the markets required to fulfill our clients' needs.

Lawley is a member of the following associations, which provides education and technical resources.

- Council of Insurance Agents and Brokers (CIAB), consisting of the largest brokers and carriers in the U.S. as well as worldwide affiliates.
- National Association of Professional Insurance Agents (PIA) and PIANY. A member of Lawley's management team is a past president of PIANY.
- Big I

Examples of Resources in Action for Public Entities

- Completed an in-house bidding process verifying the current program and premium are competitive



-
- Worked with IT staff to identify potential exposures as it relates to privacy and data security
 - Completed in-house bidding process to secure coverage to protect exposure to cyber intrusions/ privacy breaches.
 - Negotiated with an alternate carrier to provide enhanced coverage, especially for professional services, thereby avoiding multiple coverage gaps.
 - Completed an in-house bid based on Lawley's knowledge of claim frequency negatively impacting renewal premiums from prior carrier.
 - Completed a claims review for a determination of underlying causes of claim frequency.
 - Loss control recommendations which were implemented and have been part of the ongoing safety program
 - General Liability program marketed and moved to alternate carriers due to loss history

 - Completed in-house bidding process of alternate markets to verify competitiveness of current program and scope of coverage.
 - Ongoing review Certificates of Insurance and insurance requirements for various vendors providing goods and services as well as outside parties' who use client facilities for their events.
 - Secured Builders Risk policy for the new buildings.
 - Expanded Crime coverage to include Impersonation Fraud Coverage
 - Consolidated the Crime policy to respond on a blanket limit as opposed to specific named locations as from previous years.
 - Expanded coverage to include Social Engineering Fraud coverage
 - Reviewed vendor contracts to adequately protect the client's interests.
 - Certificates of Insurance: reviewed the client's insurance requirements and the standard Certificates used by the client. Reviewed with client staff and established updated insurance requirements which were adopted by the client.

Response Requirements – Local Enterprises



4. Local Business Enterprises/Minority-Owned Business Enterprises/Employees

The GCEDC's current procurement policies indicates the following:

"It is the preference of the Center to provide opportunities for the purchase of goods and services from business enterprises located in Genesee County."

The GGLDC's current procurement policy includes similar language.

The GCEDC and the GCLDC account will be serviced by Lawley's Batavia office located at 20 Jefferson Square.

Brokers should provide a statement that they do not discriminate against employees or applicants for employment because of race, creed, color, national origin, sex, age, disability, marital status, sexual orientation, citizenship status or any other status protected by New York State and Federal laws.

The following statements are taken from Lawley's Associate Handbook

EQUAL EMPLOYMENT OPPORTUNITY

It is the policy of Lawley to afford equal opportunities to all persons employed by or seeking employment with Lawley. Lawley prohibits unlawful discrimination on the basis of an employee or applicant's race, color, religion, creed, sex, sexual orientation, gender identity and expression, national origin, citizenship, age, disability, marital status, military or veteran status, arrest or conviction record, domestic violence victim status, predisposing genetic characteristics, familial status, the employee's or the employee's dependent's reproductive health decision-making, and any other status protected by federal, state, or local laws.

The Company also complies with the Genetic Information Non-discrimination Act of 2008 ("GINA"). GINA prohibits employers from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by law. To comply with this law, we ask all associates not to provide any genetic information when responding to a request for medical information. "Genetic information" as defined by GINA includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assisted reproductive services.



This policy applies to all terms and conditions of employment and employment practices, including, but not limited to recruitment, selection, compensation, benefits, promotions, training, transfers and terminations

NON-DISCRIMINATION BASED ON REPRODUCTIVE HEALTH DECISIONS

Lawley is commitment to equal employment opportunities includes prohibiting discrimination on the basis of an employee's or an employee's dependent's reproductive health decision-making (including a decision to use or access a particular drug, device, or medical service). Discrimination on the basis of an employee's or the employee's dependent's reproductive health decision-making is a violation of the law and Lawley's policy.

An employee who believes that he or she has been the target of discrimination on the basis of reproductive health decision-making is encouraged to immediately notify the HR Manager. Retaliation against an employee who exercises any rights guaranteed under the law that prohibits reproductive health decision-making discrimination is unlawful and a violation this policy.

Aside from Lawleys internal process, employees may also choose to pursue legal remedies by bringing a civil action alleging a violation of the law that prohibits discrimination on the basis of reproductive health decision- making. Remedies available to a target of reproductive health decision-making discrimination may include: reinstatement, back pay, front pay, compensatory damages, punitive damages, and attorneys' fees.

Employees with questions or concerns about any type of discrimination in the workplace are encouraged to bring these issues to the attention of the HR Manager. Employees can raise concerns and make reports without fear of reprisal. Anyone engaging in any type of unlawful discrimination will be subject to disciplinary action, up to and including termination of employment

*policy updated 10.6.2020



5. Conflict of Interest

Provide a description of

- (i) any material arrangements, relationships or other employment that the broker or any broker employee has with any persons or entities that may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities,

Lawley Genesee clients include several GCEDC board members and employees. We do not consider this a conflict of interest but rather a matter of disclosure.

- (ii) any family relationship that any employee of the broker has with any entity staff or Board member that may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities,

There are no such relationships.

- (iii) other matter that the broker believes may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities. Please describe any procedures the broker either has, or would adopt, to assure the entities that a conflict of interest would not appear for the broker.

There are no other matters.



6. Identification of anticipated problems (if any)

The response should identify and describe any anticipated problems the broker may encounter in acting as an insurance broker, and the broker's approach to resolving these problems.

Lawley insures several organizations with similar exposures, insurance and risk management needs. We anticipate no issues or obstacles that could prevent us from fulfilling all of the management and servicing requirements of this RFP.

The insurance market is hardening, which impacts pricing, available limits (especially umbrella liability) and carrier appetite. Lawley has access to all of the national and regional markets and we have been successful in managing these challenges for our clients.

GCEDC should be prepared for potential price increases and reduced market capacity at renewal. Lawley is confident that we can provide the coverages required and will present the best terms, conditions and pricing at our disposal.

NOTE: a change in brokers will not result in a change in renewal pricing.

Services Required



- Review of insurance market conditions in terms of capacity, pricing and limitations or extensions of coverages.

Lawley stays abreast of industry and legal developments. Our Chief Underwriting & Marketing Officer communicates with our carrier representatives on a daily basis.

We communicate these updates to clients through emails, webinars and direct contact if they have a direct impact on specific clients.

- Conduct an exposure analysis and prepare reports of all exposures which can be covered by insurance.

Lawley will provide an initial analysis and will update annually. Ongoing client communications will identify changes that occur mid-term.

Lawley will learn about clients' needs, objectives, risk appetite, etc. and will develop a program with coverage and pricing options.

- Review all identified risks to determine if risks have increased or decreased.

Lawley's initial analysis will identify exposures and how they should be addressed. Material changes are identified either mid-term or during our annual pre-renewal reviews.

Lawley sends renewal update questionnaires and schedules pre-renewal meetings or conference calls 90-120 days in advance.

We have a separate specialty department that focuses on management liability exposures and coverages.

- Review and document all placed policies, cover notes and binders to make sure they contain the correct information on pricing, terms, conditions and other relevant information.

Account Technicians review all carrier-issued documents to make certain that they conform to specifications. Any discrepancies are communicated to carriers and are remedied through corrections or endorsements.

- Policies are to be received by the entities within 45 days of the date they are obtained from underwriters by the successful bidder.

Lawley will deliver. If the carrier is unable to meet the 45-day requirement, we will provide a status update.

A sample Service Timeline follows this page.

GCEDC Sample Lawley Transition & Service Calendar

October 2020	<ul style="list-style-type: none"> ▪ Lawley presentation ▪ GCEDC broker selection
November 2020	<ul style="list-style-type: none"> ▪ Lawley and GCEDC representatives communicate to assure a smooth transition ▪ Lawley obtains broker of record authorization from GCEDC ▪ Lawley – reviews/prepares a detailed coverage analysis and summary of GCEDC current program ▪ Establish guidelines for remarketing account with GCEDC ▪ Lawley and GCEDC build a service timeline that establishes mutual expectations ▪ Implement smooth transition with new and/or existing carriers ▪ Weekly face-to-face meetings regarding transition
December 2020	<ul style="list-style-type: none"> ▪ Lawley reviews leases and contracts ▪ Lawley presents findings and recommendations ▪ Lawley and GCEDC assess GCEDC risk appetite
January 2021	<ul style="list-style-type: none"> ▪ Lawley provides marketing strategy for Directors & Officers policy renewing 2/23/2021.
March 2021	<ul style="list-style-type: none"> ▪ Ongoing communication
April 2021	<ul style="list-style-type: none"> ▪ Lawley and GCEDC implement the service timeline
July 2021	<ul style="list-style-type: none"> ▪ First quarterly claim review
August 2021	<ul style="list-style-type: none"> ▪ Ongoing communication
September 2021	<ul style="list-style-type: none"> ▪ Lawley completes a comprehensive market analysis ▪ Lawley approaches marketplace based on findings
October 2021	<ul style="list-style-type: none"> ▪ Quarterly claim review



GCEDC
Sample Lawley Transition & Service Calendar

November 2021	<ul style="list-style-type: none">▪ Lawley provides marketing status
December 2021	<ul style="list-style-type: none">▪ Lawley reviews all proposals for deductibles, limits, terms, conditions, pricing▪ Lawley and GCEDC select carrier▪ Lawley issues binders, certificates, auto ID cards, etc.
January 2022	<ul style="list-style-type: none">▪ Quarterly claim review if needed
February 2022	<ul style="list-style-type: none">▪ Ongoing communication
March 2022	<ul style="list-style-type: none">▪ Ongoing communication
April-May 2022	<ul style="list-style-type: none">▪ Quarterly claim review



GCEDC
Sample Lawley Transition & Service Calendar

Open Action Items	Status	Responsible Party	Completion Date



Required Forms




- Form 1 – NYS Finance Law Requirements 139-j(3) and 139-j (6)(b)
- Form 2 - NYS Finance Law Requirements 139-k
- Form 3 - NYS Finance Law Requirements
Disclosure of Prior Non-Responsibility Determination

FORM 1

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer affirms that it understands and agrees to comply with the procedures of the Authority relative to permissible contacts as required by State Finance Law §139-j (3) and §139-j (6) (b).

By:  Date: October 16, 2020

Name: William R. Fritts, Jr.

Title: Partner

Contractor Name: Lawley Genesee, LLC

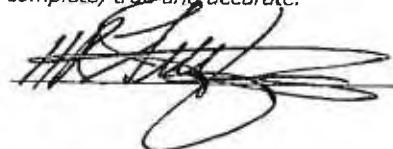
Contractor Address: 20 Jefferson Square, Batavia, NY 14020

FORM 2

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer Certification:

I certify that all information provided to the Governmental Entity with respect to State Finance Law §139-k is complete, true and accurate.

By:  Date: October 16, 2020

Name: William R. Fritts, Jr.

Title: Partner

Contractor Name: Lawley Genesee, LLC

Contractor Address: 20 Jefferson Square, Batavia, NY 14020

FORM 3

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer Disclosure of Prior Non-Responsibility Determinations

Name of Individual or Entity Seeking to Enter into the Procurement Contract:

Lawley Genesee, LLC

Address: 20 Jefferson Square, Batavia, NY 14020

Name and Title of Person Submitting this Form: William R. Fritts, Jr.

Name of Procurement: Genesee County Industrial Development Agency

Date: October 16, 2020

1. Has any Governmental Entity made a finding of non-responsibility regarding the individual or entity seeking to enter into the Procurement Contract in the previous four years? (Please circle):

No Yes

If yes, please answer the next questions:

2. Was the basis for the finding of non-responsibility due to a violation of State Finance Law §139-j (Please circle): N/A

No Yes

3. Was the basis for the finding of non-responsibility due to the intentional provision of false or incomplete information to a Governmental Entity? (Please circle): N/A

No Yes

4. If you answered yes to any of the above questions, please provide details regarding the finding of non-responsibility below. N/A

Governmental Entity: _____

Date of Finding of Non-responsibility: _____

Basis of Finding of Non-Responsibility: _____

(Add additional pages as necessary)

5. Has any Governmental Entity or other governmental agency terminated or withheld a Procurement Contract with the above-named individual or entity due to the intentional provision of false or incomplete information? (Please circle):

No Yes

6. If yes, please provide details below. N/A

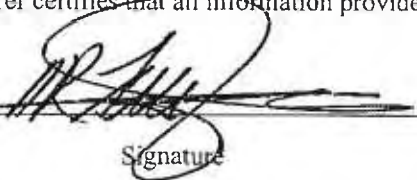
Governmental Entity: _____

Date of Termination or Withholding of Contract: _____

Basis of Termination or Withholding: _____

(Add additional pages as necessary)

Offerer certifies that all information provided to the Authority is complete, true and accurate.

By:  _____ Date: October 16, 2020

Signature

Name: William R. Fritts, Jr.

Title: Partner

Request for Qualifications for Insurance Brokerage Services

Genesee County Industrial Development Agency
D/B/A Genesee County Economic Development Center

Presented by
David S. Boyce, CPCU, President & CEO
Joseph Teresi, CPCU, Vice President, Account Executive

October 2020

TOMPKINS 
Insurance Agencies





Genesee County Economic Development Center
Attn: Lezlie Farrell, CFO
99 MedTech Drive, Ste 106
Batavia, NY 14020

Dear Lezlie,

Thank you for the opportunity to submit this response to your Request for Qualifications for Insurance Brokerage Services for Genesee County Industrial Development Agency D/B/A Genesee County Economic Development Center.

Tompkins Insurance Agencies, Inc. has been providing insurance services to businesses, individuals and families since 1876. We currently serve more than 40,000 commercial and personal insurance customers in 31 locations throughout central and western New York and southeastern Pennsylvania. We have a long history partnering with municipalities in the communities where we live and work, and currently serve more than 90 such municipality relationships.

In addition to our vast experience insuring municipalities, we are confident that what we bring to the table significantly exceeds that of our competitors in this process. These are a few of our differentiators, demonstrating how Tompkins Insurance delivers more value:

- Over the past 25 years, we have enjoyed a strong partnership with Genesee County Industrial Development Agency D/B/A Genesee County Economic Development Center.
- Your insurance program, as it stands today, is a product of our work, and that we have ensured it is comprehensive and competitive from both coverage and cost perspectives.
- We are the only agency asked to participate in your request for qualifications process that is headquartered in Batavia/Genesee County.
- We have demonstrated our commitment to Batavia in many ways throughout our long history, perhaps highlighted by Tompkins' \$10 million commitment to our home office buildings/facilities on Main Street, as well as employing 135 individuals in Genesee County.
- Notably, we've outlined a new team approach to servicing your account. The team that we have assembled to serve your entities consists of seven local, accredited professionals who bring their vast experience and demonstrated expertise to **serve your account**. You now have two co-leads – both David and Joe – along with five others who will be dedicated to you. We are confident this team approach and additional resources will enhance your experience with Tompkins Insurance.

Like the entities of GCIDA, we are locally born and bred. Our people live here and work here. We support this community in every way possible. The professionals dedicated to your account have amassed best-in-class experience and expertise. We are close by and accessible for immediate, personalized service that simply cannot be delivered any other way than locally. We believe these differentiating factors all combine to make us uniquely qualified to continue serve as your partner and insurance brokerage services provider. Thank you again for the opportunity to participate in this process.

Sincerely,

A handwritten signature in black ink that reads "David S. Boyce".

David S. Boyce, CPCU
President & CEO

A handwritten signature in black ink that reads "Joseph Teresi".

Joseph Teresi, CPCU
Vice President, Account Executive

Required Responses

1. Insurance Program

Indicate which principal markets you would contact.

Acadia, AIG, Allegiance Underwriting Group, AmTrust, ANV Global Services, Beazley, Brit, Business Risk Partners, Chubb, CNA, Devon Park Specialty Insurance, Dual Commercial LLC, E-Risk Services, Great American Custom Insurance, Hartford, Houston Casualty, Inshore, Liberty Mutual, Nationwide, Nexus Specialty, One Beacon Professional Insurance, Philadelphia, RSLI, Selective, Starr Companies, Travelers, Trident, Utica

Indicate what recommendations you would propose to obtain premium savings and or increase the breadth of coverage.

We would review property deductibles, classifications, and insurance to value, to ensure you have the best valued insurance program. More importantly, we would devote our resources to conducting a thorough review of management liability coverages, specifically Directors and Officers, Employment Practices Liability, Fiduciary Liability, Cyber Liability and Crime. We will look to ensure proper coverages are maintained to suit the needs of the organization. In addition, we will conduct another review of the balance sheet in order to advise on appropriate limits of coverage including the umbrella liability policy.

Explain what type of insurance summary you would prepare to assist the entities in understanding their various insurance policies and the exposures to liability.

We would provide an annual proposal outlining coverages. This would be presented yearly to keep you up-to-date and aware of the details of your policies and any identified exposures.

Describe your proposed form of compensation (i.e. commission, annual retainer, fee-for-service) and applicable rates and/or fees.

We will continue to take commission from the carriers with whom we place the business.

If you charge fees for consulting, please indicate the basis for your charges (hourly, by project, etc.) and applicable rates and/or fees.

We do not charge fees for consulting.

Explain what assistance you would provide if claims were to occur.

Our dedicated claims department is unique in its size and scope. Having increased staffing over the past 5+ years to eight claims professionals, we are best able to serve our customers with an immediate, higher level of service in the event of a claim. A licensed professional is available 24/7, not an answering machine. It is common to find us at the scene of a fire or water claim. In addition, we have worked diligently to build rapport and sound working relationships with many of the company adjusters, independent adjusters contracted by carriers, and mitigation/restoration companies.

We devote a full-time manager, supervisor and claims coordinator, who focus on immediate, personalized service throughout the claim process. It is the responsibility of the entire team to manage all claims with the insurer. Several members of our senior leadership team have extensive backgrounds working with insurers and their claim departments, and have specialized knowledge of the process.

Tompkins Insurance prides itself on working day in and day out with claims adjustors and claim management teams. We have, over our long history, established strong and secure relationships with these insurers that allow us to pass along the very best service to our customers.

We believe in providing a complete and professional process to effectively manage Property & Casualty claims exposures from first notice to resolution. We monitor all claims that are reported through our office and make sure that the claims adjusters are contacting our clients within 24 to 48 hours. Some of our specific Claims Management services include:

- Providing in-depth and detailed coverage analysis in loss situations
- Working as a liaison with carriers to ensure prompt, fair and effective claims resolution
- Providing immediate (on-site) emergency claims response in catastrophic situations
- Presenting loss control recommendations that identify exposures and how best to reduce or eliminate these risks
- Providing quarterly on-site claims reviews (coordinated with carriers)
- Investigating accident and cost containment strategies

Explain any other ancillary services that you could provide that may be beneficial to the entities. Indicate the costs of these services (if any).

We offer several ancillary solutions at no cost to our clients, including:

Safety Management Services – We offer a variety of services to meet the individual needs of each client. For CCEDC, we are dedicated to continue working with you and your employees to make your workplace a safe and healthy environment.

Client Portal for Electronic Policy Delivery - We utilize a client portal to deliver your insurance policies, eliminating the need for large binders taking up cabinet space. You can quickly access all of your policies with one sign-on.

Mod Master for Evaluating Workers Compensation Experience Mods – We utilize this program to evaluate your workers' compensation experience, and identify costs drivers and trends with analysis in reports. We can also provide strategies to improve the experience mod and save you money.

Think HR – We offer the platform combining the best in live advisor expertise with innovative technology and comprehensive and instructional content to help organizations address all potential people risks, including guidance on preparing for and managing those risks.

A.M. Best Company – We utilize the resources of the A.M. Best Company in evaluating solvency and/or quality of insurers. A.M. Best (www.ambest.com) is a global full-service credit rating agency dedicated to serving the insurance industry since 1906. Best's Credit Ratings are independent opinions regarding the creditworthiness of an issuer of debt obligation. Best's Credit Ratings are based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile, or, where appropriate, the specific nature and details of a debt security. The complete Best's Credit Rating Methodology is available.

We will refer to the following report resources:

- Best's Financial Strength Rating
- Best's Issuer Credit Rating
- Best's Debt Rating

Explain what assistance you could provide in evaluating insurance certificates and insurance requirements in contracts. Indicate the costs of this assistance (if any).

We analyze contracts for terms and conditions to make sure the insurance program matches the agreement. We will work with the carrier to update any needs and quickly respond on your behalf. Our service standard is to issue certificates within 24 hours with appropriate language to satisfy contract requirements. Additionally, we maintain copies of contracts indefinitely, and have been able to assist clients resolve legal situations.

We will review construction contracts and work with your team to ensure they meet best practices in contractual risk transfer.

We will cooperate to work with GC/EDC staff to ensure the insurance requirements of PILOT agreements meet or exceed agency contractual requirements.

These services are provided at no cost.

2. Insurance Program

Identify the individuals who will be assigned to this engagement and highlight those individuals who would be considered "key" to the engagement either based on the number of hours they would devote to the entities or based on other considerations.

We use a team approach to providing the highest level of service for which we are known. Key individuals on your Tompkins Team include:

- Joe Teresi, CPCU, Vice President, Account Executive
- David Boyce, CPCU, President & CEO
- Tim Spezzano, Senior Vice President, Sales Manager
- Greg Kinley, CIC, AIC, Senior Vice President, Commercial Marketing Manager
- Kim Navinger, CIC, Commercial Insurance Service Manager
- Donna Hummel, AAI, ACSR, Account Manager
- Kelly Herold, ACSR, Clients Manager

Provide brief biographies of key individuals which outline relevant education, qualifications, professional designations and affiliations and prior work experience. Identify what services each individual would provide to the entities.

Members of the Tompkins Team we have assembled for you are well experienced and highly educated. All are located in Badavia and provide close by, hands-on, personal service.

- Joe Teresi – As a team lead and your account executive, Joe is responsible for the overall coordination of your insurance program with the support of the full Tompkins team assembled for your account.
- David Boyce – As a team lead, David is a dedicated resource to GCIDA for risk identification and management, coverage recommendations, claim assistance, insurance requirement and risk transfer advice, and general insurance consultation.
- Tim Spazzano, Greg Knickley, Kim Nevinger – Tim, Greg and Kim will work alongside David for risk identification and management, coverage recommendations, claim assistance, insurance requirement and risk transfer advice, and general insurance consultation.
- Greg Knickley – In addition to the above, Greg is responsible for responsible for negotiating insurance terms, conditions and pricing.
- Kim Nevinger – In addition to the above, Kim is responsible for ensuring the overall customer service experience.
- Donna Hummel – As your account manager, Donna handles all routine questions, and day-to-day maintenance of your insurance program.
- Kelly Herold – In the event of a claim, Kelly works directly with the insurance company on your behalf, seeing the claim through to closure.

Brief biographies for each of these individuals is included on the next pages.

In general, all members of our team actively participate in 20+ hours of training each year, ensuring the most current skills and knowledge in the insurance industry, consistently exceeding state-mandated continuing education requirements. Tompkins Insurance employs an award winning in-house Learning and Development Coordinator who provides resources devoted to the continual improvement of our employee group. We also employ two Quality Assurance Specialists who coordinate and conduct audits and reviews of employee work ensuring the highest performance standards.

Your Team



JOSEPH A. TERESI JR, CPCU, VICE PRESIDENT

Joseph has more than 38 years of experience in the insurance industry and has been with Tompkins Insurance since 1996. He has specific experience in customized commercial insurance programs for Non-Profits, Construction, Municipality, and Food Service. Joseph earned a bachelor's degree from Canisus College and has received his Property, Casualty, and Life license. He has earned the prestigious Chartered Property Casualty Underwriter (CPCU) designation. He is an active volunteer in the community, serving for Notre Dame High School, GLOW YMCA, Genesee County Chamber, Batavia Lions Club, Regional Action Phone, Batavia Youth Football, and Batavia Minor League Baseball.

CONTACT INFORMATION

Office: 585-345-6149

Cell: 716-474-1008

Email: jteresi@tompkinsfinancial.com



DAVID S. BOYCE, CPCU, PRESIDENT & CEO

David's extensive insurance career spans three decades. He has been President and CEO of Tompkins Insurance since 2003. In 2004 he was named Executive Vice President on the senior leadership team for the agency's holding company, Tompkins Financial Corp. In his current role, he oversees and manages daily insurance operations, creates corporate culture to deliver on the agency's value proposition, and is responsible for developing and executing the overall strategic plan. David earned his bachelor's degree from the University of Rochester and holds the prestigious Chartered Property Casualty Underwriter (CPCU) designation. He is a longtime, active volunteer in the community, serves on several local boards, and has held leadership positions with industry organizations.

CONTACT INFORMATION

Office: (585) 345-6166

Cell: (585) 737-0330

Email: dboyce@tompkinsfinancial.com



TIMOTHY J. SPEZZANO, SENIOR VICE PRESIDENT

Tim has been in the insurance industry for 24 years, and with Tompkins Insurance for the past 18 years, holding positions such as account executive, commercial lines sales manager, personal lines manager, and serving on the agency's senior leadership team. Tim is currently the Sales Manager for Tompkins Insurance and is responsible for the Personal, Commercial and Employee Benefits Sales teams in both New York and Pennsylvania.

CONTACT INFORMATION

Office: (585) 345-6163

Cell: (585) 259-7673

Email: tspezzano@tompkinsfinancial.com



GREGORY KNICLEY, CIC, AIC, SENIOR VICE PRESIDENT, COMMERCIAL MARKETING MGR
 Greg has more than 30 years of experience in the insurance industry and has been with Tompkir since 2006, most recently serving as Vice President. As SVP, he serves as the Commercial Insurance Manager for New York State. His responsibilities include oversight of the service and placement teams, and is highly involved with management of our insurance carriers. Greg earned his bachelor's degree in economics from the University of Buffalo in 1991. He received his Associate in Claims (AIC) designation, Senior Claim Law Associate (SCLA) designation, Certified Insurance Counselor (CIC) designation. Prior to Tompkins Insurance, Greg's experience included 15 years of working with national insurance carriers, Travelers and The Hartford.

CONTACT INFORMATION

Office: 585 345 6130; Cell: 585 305 7537; Email: gknicley@tompkinsfinancial.com



KIM NEVINGER, CIC, COMMERCIAL INSURANCE SERVICE MANAGER - NY
 Kim has more than 30 years of experience in the insurance industry. Previously a vice president with First Niagara/Key Insurance/USI and a principle with Shepard, Maxwell and Hale in 2013, Kim was most recently a trainer with Angela Adams Consulting. Kim's has in-depth knowledge of commercial insurance, coupled with a vast experience history at multiple managerial levels. She is a graduate of Morrisville State College. She earned the prestigious Certified Insurance Counselor (CIC) designation

CONTACT INFORMATION

Office: 585-344-2713 ext. 48049; Email: knevinger@tompkinsfinancial.com



DONNA L. HUMMEL, AAI, ACSR, LICENSED ACCOUNT MANAGER
 Donna has an extensive history, with over 22 years of experience in the insurance industry. She joined Tompkins Insurance in 1997. Her experience includes working in all commercial line departments, including surety bonding. Donna has her associate's degree from Genesee Community College. She also earned her New York State Brokers license for both personal and commercial lines. Donna is an active volunteer in the community, serving for volunteer organizations such as being a board member for the Town of Bennington Planning board.

CONTACT INFORMATION

Office: (585) 344-2713, ext. 48057; Email: dhummel@tompkinsfinancial.com



KELLY HEROLD, ACSR, ASSISTANT VICE PRESIDENT
 Kelly has more than 17 years of experience in the insurance industry, having started with Tompkins Insurance in 2002. She has focused on the customer experience specifically related to insurance claims, working with carriers, adjustors, restoration companies and other service providers to advocate and facilitate the entire claims process on behalf of the customer. Kelly holds her brokers license in both NY and PA, and has earned the prestigious Accredited Customer Service Representative (ACSR) designation for work in personal and commercial lines of insurance. She is an active volunteer in her community, and participates annually in United Way's Day of Caring.

CONTACT INFORMATION

Office: (585) 344-2713, ext. 48071; Cell: (585) 409-1405; Email: kherold@tompkinsfinancial.com

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Provide names and contact information for other similar clients of key individuals that will be assigned to this engagement for reference purposes (at least three references).

Batavia Development Corporation
Andrew Maguire
585-345-6380
amaguire@bataviadevelopmentcorp.org

Town of Pembroke
Thomas Schneider Jr.
585-762-8246 ext. 2
supervisor@townofpembroke.org

County of Livingston
Ian Coyle
585-243-7040

Genesee Community College
Bill Emm
585-343-0055
wtemm@genesee.edu

Genesee- Orleans ARC
Donna Saskowski
585-343-1123
DSaskowski@ArcCO.org

Genesee Council on Alcoholism and Substance Abuse
Joann Ryan
585-815-1805
jryan@gcasa.org

3. Qualifications and experience of the insurance agency

Describe the broker's ownership, headquarters, branch or affiliate offices, number of agents/employees and length of time in business.

We are a wholly owned subsidiary of Tompkins Financial Corporation. Founded in 1875, we provide a full range of personal and commercial insurance and employee benefits products and services. We have established strong relationships with 75+ leading regional and national insurance carriers, which enables us to find the right combination of coverages to meet our customers' specific needs, at the right price. At the heart of our business is our commitment to the communities we serve. It is not only one of our corporate values, but guides how we have always done business.

We operate as an independent insurance agency with local management and staff. With 130 employees at 57 locations across western and central New York State and southeastern Pennsylvania, we are one of the top 25 non-affiliated insurance providers in the nation, and among the top 100 largest brokers in the country. We have always

maintained a local connection to our customers and to the communities in which we do business. Our people live and work close to home, providing personalized, face-to-face service.

Tompkins Insurance is headquartered in Batavia, NY. We have demonstrated our commitment to Batavia in many ways throughout our long history, perhaps highlighted by Tompkins' \$10 million commitment to our home office buildings/facilities on Main Street, as well as employing 135 individuals in Genesee County.

List the broker's most significant clients serviced within the last five (5) years that are similar to the GCEDC, GGLDC, GABLLC and GCFC (i.e. similar size, similar exposures, similar activities and similar quasi-public / not-for-profit entities).

- Livingston County
- Wyoming County
- Downtown Ithaca Business Alliance
- Batavia Development Corporation
- Faculty, Student Association of the University at Buffalo
- Campus Auxiliary Services (of SUNY) Genesee

Indicate the breadth and depth of the broker's specialized resources to handle unique insurance matters and include illustrative examples.

Tompkins Insurance works closely with clients of many sizes, and from a broad range of industries, including municipalities, on their property, casualty and employee benefits insurance programs. This spectrum of experience reflects the communities we live and work in, and affords us the opportunity to partner with the industry leaders in each of those communities. Our agency is committed to developing highly specialized and individualized approaches to the risk management and insurance programs for each our clients. Industry specific risks can certainly be similar for the companies that operate within them, however, Tompkins considers each client separately in the development of their risk management programs. Each program must reflect the individual company's financial strength, tolerance for risk, management commitment to a safety culture as well as many other factors.

In every successful partnership that performs at a high level and delivers strong results, there must be several committed team members. We will engage these team members to assist with the identification and complete analysis of exposures in an effort to effectively control risks that exist. Additionally, we will evaluate the best options available to transfer or finance any potential losses that arise from these risks. This team approach to the enterprise risk management process is ongoing and constantly monitored to give us the best outcomes in protecting the organization's assets. We will work to develop and understand the true cost of risk and constantly work to minimize it within the organization. The process that is instituted must be agreed upon by all participants to gain the appropriate level of buy-in and ownership.

We work closely with clients that have very unique exposures associated with their operations. For example, we worked closely with a large client to gain management buy-in and develop a strong program to manage the workers' compensation costs of the organization. We evaluated guaranteed cost insurance, loss sensitive options including large deductible and retrospective rating plans to come up with the best approach to finance these risks and losses. Each approach required a change in how the organization culturally approached safety. We created a committee to be the ownership group who met regularly, formed a plan with goals and led a cultural change that delivered a reduction in the NYS EMR from almost 1.40 to 1.03. The client reduced lost time claims, the time it takes

to report claims, improved accident investigation, and implemented a reward structure for identifying dangerous aspects of the facilities and operations. We recommended and instituted a quarterly meeting with the client CFO, our Tompkins team, and the insurance company team, to evaluate, monitor, and drive accountability to the claim process. The group discusses open claims and looks for strategies to close them quickly. Additionally, we discuss the level at which each claim is currently reserved, evaluating the justification for those reserves.

Indicate whether the broker has alliances or affiliations with other brokers or organizations to procure insurance, share knowledge or obtain additional resources.

- We utilize the services of Marsh Berry, a consulting firm that works with agencies to enhance and improve their best practices.
- We utilize the services of several wholesale brokerages to assist us in placement of specialized coverages.
- We are members of the Professional Insurance Agents (PIA) and Independent Insurance Agents & Brokers of New York (IIABNY/BIG I). These trade associations continuously keep us updated on industry trends and news.
- We actively participate in carrier agency councils

4. Local Business Enterprises/Minority-Owned Business Enterprises/Employees

Brokers should provide a statement that they do not discriminate against employees or applicants for employment because of race, creed, color, national origin, sex, age, disability, marital status, sexual orientation, citizenship status or any other status protected by New York State and Federal laws.

Equal Employment Opportunity / Affirmative Action Employer. Tompkins Financial Corporation is committed to the hiring, advancement and fair treatment of all individuals without regard to race, color, creed, religion, age, sex, national origin, disability, veteran status, marital status, family status, gender identity, sexual orientation, and genetic information, or any other protected status in accordance with applicable federal and state laws

5. Conflict of Interest

Provide a description of (i) any material arrangements, relationships or other employment that the broker or any broker employee has with any persons or entities that may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities, (ii) any family relationship that any employee of the broker has with any entity staff or Board member that may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities, and (iii) or other matter that the broker believes may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities. Please describe any procedures the broker either has, or would adopt, to assure the entities that a conflict of interest would not appear for the broker.

Several board members of Cazenovia County Industrial Development Agency D.B.A. Cazenovia County Economic Development Center and related entities have an employment relationship and/or board relationship with Tompkins Financial Corporation and/or Tompkins Bank of Castile

6. Identification of anticipated problems (if any)

The response should identify and describe any anticipated problems the broker may encounter in acting as an insurance broker, and the broker's approach to resolving these problems.

In our existing partnership, we have not experienced any problems, nor do we anticipate any in the future.

7. Completion of Forms

We have completed Forms 1 - 5 and have included them on the following pages:

FORM 1

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer affirms that it understands and agrees to comply with the procedures of the Authority relative to permissible contacts as required by State Finance Law §139-j (3) and §139-j (6) (b).

By:  Date: October 15, 2020

Name: Joseph A Teresi Jr

Title: Vice President

Contractor Name: Tompkins Insurance Agencies Inc.

Contractor Address: 90 Main Street, Batavia, NY 14020

FORM 2

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer Certification:

I certify that all information provided to the Governmental Entity with respect to State Finance Law §139-k is complete, true and accurate.

By:  Date: October 15, 2020

Name: Joseph A Teresi Jr.

Title: Vice President

Contractor Name: Tompkins Insurance Agencies Inc.

Contractor Address: 90 Main Street, Batavia, NY 14020

FORM 3

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer Disclosure of Prior Non-Responsibility Determinations

Name of Individual or Entity Seeking to Enter into the Procurement Contract:

Tompkins Insurance Agencies Inc.

Address: 90 Main Street, Batavia, NY 14020

Name and Title of Person Submitting this Form: Joseph A Teresi Jr

Name of Procurement: _____

Date: October 15, 2020

1. Has any Governmental Entity made a finding of non-responsibility regarding the individual or entity seeking to enter into the Procurement Contract in the previous four years? (Please circle):

No

Yes

If yes, please answer the next questions:

2. Was the basis for the finding of non-responsibility due to a violation of State Finance Law §139-j (Please circle):

No

Yes

3. Was the basis for the finding of non-responsibility due to the intentional provision of false or incomplete information to a Governmental Entity? (Please circle):

No

Yes

4. If you answered yes to any of the above questions, please provide details regarding the finding of non-responsibility below.

Governmental Entity: _____

Date of Finding of Non-responsibility: _____

Basis of Finding of Non-Responsibility: _____

(Add additional pages as necessary)

5. Has any Governmental Entity or other governmental agency terminated or withheld a Procurement Contract with the above-named individual or entity due to the intentional provision of false or incomplete information? (Please circle):

No Yes

6. If yes, please provide details below.

Governmental Entity: _____

Date of Termination or Withholding of Contract: _____

Basis of Termination or Withholding: _____

(Add additional pages as necessary)

Offerer certifies that all information provided to the Authority is complete, true and accurate.

By:  Date: October 15, 2020

Signature

Name: Joseph A Teresi Jr

Title: Vlce President

About Us

The roots of Tompkins Insurance Agencies, Inc. go back 100+ years, as trusted advisors to small and large businesses. Founded in 1875, we provide a full range of personal and commercial insurance and employee benefits products and services. We have established strong relationships with 50+ leading regional and national insurance carriers, which enables us to find the right combination of coverages to meet our customers' specific needs, at the right price. At the heart of our business is our commitment to the communities we serve. It is not only one of our corporate values, but guides how we have always done business, and how we continue to do so today.

Size & Success

WHAT MAKES US DIFFERENT?

Tompkins has a long history of helping community organizations through our donations and volunteerism. This strengthens our communities and strong communities are key to stronger results for our company. Last year, we supported over 750 charitable organizations with donations of money or staff time.

Committed to Our Communities

SIZE

With 30 locations across central and western New York State and southeastern Pennsylvania, Tompkins Insurance is one of the top 25 bank-owned insurance providers in the nation, and among the top 100 brokers in the country.

Quick Facts:

- 180+ person professional staff
- 35,500+ personal, commercial and employee benefits insurance clients

Despite our size, we have always maintained a local connection to our customers and to the communities in which we do business. Our people live and work close to home, providing personalized, face-to-face service.

* Based on survey responses received from personal insurance customers who had a homeowners or auto claim

+ Business Insurance; Insurance Journal; Rough Notes magazine

SUCCESS

Even in challenging economic times, Tompkins Insurance has been able to retain, and even grow, our customer base. Year after year, surveys show Tompkins Insurance earns an industry-leading 99% customer claims satisfaction rating.*

Quick Facts:

- 95% customer retention rate
- 8+% annual growth

In addition, we are recognized nationally[†]:

- Ranked among the Top 100 commercial insurance brokers in the nation
- Ranked among the Top 100 independent property/casualty agencies in the nation
- Ranked among the Top 25 bank-owned agencies in the US
- Featured as Agency of the Month in Rough Notes, a leading industry magazine
- Named Agency of the Year
- Ranked among the Best Insurance Agencies to Work For in the nation

“

With Tompkins, everything is easy.

Lev Saltonstall, King Ferry Winery

75

Strengths

We are proud to be part of one of the strongest financial institutions in the nation. Our parent company, Tompkins Financial Corporation, is a New York State-based financial services holding company with more than \$6 billion in assets, providing community banking, insurance, and wealth management services. Committed to creating long-term value for clients, communities, and shareholders, Tompkins' strategy emphasizes responsible growth and strong return on equity.

Quick Facts:

- Recognized as among the nation's strongest and best-performing financial companies by independent analysts including The Staton Institute, Sandler O'Neill & Partners, and KBW (Keefe, Bruyette, & Woods).
- Q1 2019 was the best first quarter in our Company's history in terms of growth in loans and deposits, higher fee income, and improved credit quality.

WHAT MAKES US DIFFERENT?

Through the power of partnership, Tompkins Insurance can offer customers an array of value-added services, through our family of financial providers. In addition to comprehensive insurance services, we can assist in facilitating personalized banking and wealth management services to meet almost all of our clients' financial needs.

More Financial Options in One Place

Professional Staff

You can rest assured our trusted advisors are the very best in the industry: trained, knowledgeable, and experienced. Tompkins Insurance is proud to boast the highest caliber of professional staff.

WHAT MAKES US DIFFERENT?

All members of our team actively participate in training each year, ensuring the most current skills and knowledge in the insurance industry, consistently exceeding state-mandated continuing education requirements.

Experienced, Educated Professionals

Quick Facts:

- 95% of our employees have successfully passed the state licensing exam, regardless of job function.
- Our employee retention rate is 95%.
- Ranked by our employees as among the nation's Best Insurance Agencies to Work For, as reported in Insurance Journal magazine.
- Our goal is that 100% of our team is involved in the communities in which they work and live, holding positions on civic organizations, volunteering with schools and charity groups, and actively participating in the areas we serve. Collectively, our employees log tens of thousands of volunteer hours each year.



“

There is so much room to grow and achieve your full potential.

ANDREW TOMPKINS, Account Manager, Customer Care Center

PERSONAL COVERAGE

Homeowners
Rental Property
Seasonal Property
Automobile
Umbrella Liability
Motorcycles/Boats/RVs/Snowmobiles
Valuable Property
Combined Auto/Homeowner Packages
High Value/VIP Programs

BUSINESS COVERAGE

Commercial Property
Commercial General Liability
Equipment and Marine Coverage
Business Automobile
Workers' Compensation
Commercial Excess Liability
Association Programs
Contract Surety Bonds
Audit Reviews

WHAT MAKES US DIFFERENT?

We represent more than 50 of the leading regional and national insurance companies, positioning us to research and find the combination of price, coverage, and service that works for your business needs.

More Options to Serve You Better

EMPLOYEE BENEFITS

Health, Dental and Life Insurance
Flexible Spending Accounts
Human Resources Consulting
Short and Long-term Disability
COBRA
Health Savings Accounts
Health Reimbursement Accounts
Wellness Programs
Voluntary Benefits

FINANCIAL SERVICES

Long Term Care
Mortgage Insurance
Life Insurance
Business Life Insurance

SPECIALTY PROGRAMS FOR BUSINESSES

Municipalities
Schools
Fire Departments
Contractors
Technology
Wineries and Wine-Related Business
Agriculture
Not-for-Profit/Social Services
Auto Dealerships
Restaurants
Golf Courses
Manufacturing



We aim to go above and beyond expectations. And so do they.

Terrence Brown, Steel Tech Fabricators

Working with our corporate partners, Tompkins Bank of Castile in western New York, Tompkins Trust Company in central New York, Tompkins Mahopac Bank in the Hudson Valley, Tompkins VIST Bank in southeastern Pennsylvania, and Tompkins Financial Advisors, we provide the services to help you accomplish all of your financial goals. Here are some of those value-added products and services offered through our partners:

BANKING

Personal Banking

Checking
True Rewards VISA Debit Card
Savings Accounts and CDs
Student Banking
Mortgages and Loans
Lines of Credit
Credit Cards
Internet Banking with Bill Pay
E-Statements
Identity Protection
Escrow Management
International Services
Student Accounts

Business Banking

Deposit Services
Health Savings Accounts
True Rewards VISA Debit Card
Business Lending
Commercial Mortgages
Business Credit Cards
Cash Management
Merchant Services
Online Services
Remote Deposit
Equipment Leasing
International Services

TOMPKINS 
Bank of Castile

TOMPKINS 
Trust Company

TOMPKINS 
VIST Bank

TOMPKINS 
Mahopac Bank

WEALTH MANAGEMENT

Trusts and Estates Administration
Financial Planning
Investment Advisory Services
Custody Services
Charitable Giving
Retirement Plans
Tax Preparation

LPL Investment Products and Services:
Advisory Services
Life and Longterm Healthcare Insurance
Brokerage Services
Retirement Plans

TOMPKINS 
Financial Advisors

“

When issues arise, we know that Tompkins will be responsive to our changing needs.”

Dr. Jill Hackman, Berks County Intermediate Unit

Investment Services provided through Tompkins Wealth Advisors. Trust and Estate Services provided through Tompkins Trust Company. Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. LPL Financial is a separate entity from Tompkins Financial Advisors. The investment products sold through LPL Financial are not insured Tompkins Trust Company deposits and are not FDIC insured. These products are not obligations of Tompkins Trust Company and are not endorsed, recommended or guaranteed by Tompkins Trust Company or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. Tompkins Financial Corporation, Tompkins Trust Company and Tompkins Wealth Advisors are not registered broker/dealers and are not affiliated with LPL Financial.

Locations

WESTERN NEW YORK

Alden	13360 Broadway, Alden, NY 14004	716-937-3378
Amherst	1 Hopkins Road, Buffalo, NY 14421	716-777-7305
Arcade	604 W. Main Street, Arcade, NY 14009	585-492-3037
Attica	14 Market Street, Attica, NY 14011	585-591-0262
Batavia	90 Main Street, Batavia, NY 14020	585-344-0833
Brockport	4675 Lake Road, Suite 2, Brockport, NY 14420	585-964-3000
Caledonia	3155 State Street, Caledonia, NY 14423	585-538-2670
Chili	3252 Chili Avenue, Rochester, NY 14624	585-889-0188
Dansville	170 Franklin Street, Dansville, NY 14437	585-335-3118
Geneseo	11 South Street, Geneseo, NY 14454	585-243-3553
Greece	724 Long Pond Road, Rochester, NY 14612	585-368-7550
LeRoy	29 Main Street, LeRoy, NY 14482	585-768-6262
Nunda	25 State Street, Nunda, NY 14517	585-468-2558
Perry	102 N. Center Street, Perry, NY 14530	585-237-9050
Pittsford	179 Sully's Trail, Suite 200, Pittsford, NY 14534	888-261-2688
Pittsford	3140 Monroe Avenue, Pittsford, NY 14618	888-261-2688
Warsaw	2367 State Route 19 North, Warsaw, NY 14569	585-786-5530

CENTRAL NEW YORK

Auburn	86 North Street, Auburn, NY 13021	888-261-2688
Cortland	36 Main Street, Cortland, NY 13045	607-758-6920
Fayetteville	6872 East Genesee Street, Fayetteville, NY 13066	315-446-4503
Ithaca	118 East Seneca Street, Ithaca, NY 14850	607-257-4440
Ithaca	2251 N. Triphammer Road, Ithaca, NY 14850	607-257-4440
Trumansburg	2 W. Main Street, Trumansburg, NY 14886	607-387-5761

PENNSYLVANIA

Blue Bell	1767 Sentry Parkway West, Suite 210, Blue Bell, PA 19422	215-274-7400
Boyertown	101 E. Philadelphia Ave, Boyertown, PA 19512	888-601-2611
Conshohocken	221 West Ridge Pike, Conshohocken, PA 19428	888-601-2611
Pottstown	258 E. High Street, Pottstown, PA 19464	610-327-1192
Schuylkill Haven	237 Route 61 South, Schuylkill Haven, PA 17972	888-601-2611
Sinking Spring	4708 Penn Avenue, Sinking Spring, PA 19608	888-601-2611
Wyomissing	1240 Broadcasting Road, Wyomissing, PA 19610	888-601-2611

THANK YOU.

We appreciate the opportunity to submit this request for qualifications. If you have any questions, please feel free to contact us at any time.

David S. Boyce
Office: (585) 345-6166
Cell: (585) 737-0330
Email: dboyce@tompkinsfinancial.com

Joseph Teresi
Office: (585) 345-6149
Cell: (716) 474-1008
Email: jteresi@tompkinsfinancial.com



Genesee County Industrial Development Agency d/b/a
Genesee County Economic Development Center
Genesee Gateway Local Development Corp.

Request for Qualifications for Insurance Brokerage Services

Provided by:

Hoffman Hanafin & Associates

Response Requirements

1) Insurance Program:

- **Principal Markets HHA would solicit**

- a) Brit Global Specialty (Best Rating A+ XV)
- b) One Beacon Governmental Risk (Best Rating A+ XV)
- c) Travelers (Best Rating A+ XV)
- d) Liberty Mutual (Best Rating A+ XV)
- e) Hartford (Best Rating A+ XV)
- f) Philadelphia Insurance (Best Rating A+ XV)
- g) Cincinnati Insurance (Best Rating A+ XV)

- **Recommendations to obtain premium savings and/ or increase breadth of coverage**

We are unable to identify methods to obtain premium savings and/ or increase breadth of coverage for GCEDC until we have completed our Exposure Analysis. Our Exposure Analysis is a 12 page document, designed to identify all exposure our Clients may have. There are separate Exposure Analysis documents based on our Client's SIC code and the "type" of entity it is; such as Not-for-Profit; Public Entity; Social Services, etc.

Once the Exposure Analysis is completed, we will review the results with our Client and illustrate where there are coverage deficiencies (if any) , coverage enhancements, and methods to obtain premium savings through Risk Management and Marketing.

- **Explain the type of insurance summary we would prepare to assist the entity in understanding various insurance policies and liability exposures**

Part of the answer was explained above, however, in addition, HHA also presents a line-by-line analysis and comparison of coverage, limits of liability, and deductibles of current policies versus what coverage and deductibles we recommend, along with a comparison of quotes received on behalf of GCEDC.

- **Describe our proposed compensation**

Our compensation will be on a commission basis, paid to us by the successful insurance company. The percentage of commission varies based on the line of coverage, premium size, etc.

- **If a consulting fee is charged, indicate the basis for charges**

HHA will not charge any consulting fees, or additional fees to GCEDC

- **Explain what assistance HHA would provide in the event of a claim**

HHA will dedicate the services of Connie Smith as your Claim Risk Manager. Some of the attributes of our claims' services include:

- 24 Hour Claim Service - Our clients can reach a claim person 24 hours a day and 365 days a year.
- Relieve you of the burden of the claims process - Our professional claims staff will work with you and become part of your organization giving you more time to operate your organization.
- Communicate with you on significant claims issues which will include reserving practices, surveillance and settlements. We also provide claim reviews on a mutually agreed upon basis.
- Review all older claims.
- Onsite claim review with you and your carrier.
- Monitoring claims to insure pro-active claim handling.
- Insure accurate reserving.
- Negotiate fair settlements.
- Work directly with claim adjuster and legal counsel to facilitate cost saving settlements.

- **Ancillary Services provided**

HHA has "on staff" Loss Control / Risk Management services that will be provided to GCEDC at *no additional cost*. We have also partnered with Quality Risk Services in Orchard Park, should there be any specific needs HHA could not assist GCEDC with. Again, *at no cost to GCEDC*.

Also, HHA provides 2 separate Risk Management support systems to our Client's at *no extra cost*. The first is a technology platform called "Succeed" , which contains various methods to proactively manage risk exposure, develop workplace safety programs, manage certificates of insurance, and provide claim tracking, audit tracking, and job hazard analysis.

The other web-based program we provide our Client's, at no additional cost, is called MyWave which enables our Clients to connect with a nationwide network of industry

peers to assist with industry specific information. This system also interacts with HHA directly and collaborate with our agency online to request certificates of insurance, submit claims, request MVR's, change vehicles, etc.

- **Explain what assistance HHA can provide in evaluating insurance certificates and insurance requirements in contracts**

Proper maintenance and review of certificates of insurance, and review of contractual liability obligations within a contract are extremely important for businesses to control risk and exposure. At HHA, we have a 3 step process for review of certificates of insurance and review of insurance requirements in contracts. The proposed contract or certificate of insurance is reviewed by the Commercial Account Manager assigned to your risk. The information is then sent to our Director of Risk Management, Ron Adamczak, and finally reviewed by me, with recommendations provided to GCEDC.

2) Qualifications and experience of the individuals to be assigned to the engagement:

Brian Baty - CIC

Vice President: Responsible for the oversight of the marketing and placement of your insurance program. Brian has over 30 years of experience in working with carriers and trouble-shooting insurance issues; in addition to proactively seeking viable alternatives for our clients. Secure viable alternatives and placement of coverage to provide best program as far as coverage and pricing for our clients. We represent over 30 carriers in which we place coverage. Brian owned his own Risk Management Consulting Company for 25 years prior to being employed by Hoffman Hanafin & Associates, specializing in Public Entities and Not-for-Profit organizations. Brian obtained his Certified Insurance Counselor (CIC) designation in 1995.

Joanne Lempges, CIC

Commercial Account Manager - 25 years commercial insurance experience in large accounts, including public entities and not-for-profit organizations, and is a Certified Insurance Counselor (CIC)

Joanne's responsibilities include day to day service needs. Joanne is our agency's lead service professional for our public entities and not-for-profit organizations, renewal marketing of client accounts, reviewing insurance requirements for clients, issuing certificates of insurance, negotiating with insurance companies, requesting updated information from clients and responding to client inquiries and requests for policy changes.

Adrienne Dabrowski

Commercial Lines Manager - is responsible for the supervision and overall coordination of daily activities within the Commercial Lines Department. She joined the Hoffman Hanafin team in July of 2020. Adrienne has over 16 years' experience in the Commercial Insurance Industry and has held a variety of positions including Assistant Account Manager, Account Manager, and Commercial Service Manager. Her carrier background serves as a viable tool in understanding and navigating coverage, claims and service issues as they arise in day to day business activity.

Ron Adamczak

Director – Risk Management - He began his insurance career at Liberty Mutual as a Loss Prevention Specialist. Since then he has earned many industry designations such as CRM (Certified Risk Manager), CIC (Certified Insurance Consultant), and CSC, Certified Safety Consultant, to name a few. He received his MBA from Canisius College

Ron has over 30 years of Risk Management, Loss Control, Safety and Health and Management experience serving customers all over the North East, with a specialty in Captive Insurance Consulting, safety management, ergonomics, risk assessment and culture-based organizational performance improvement.

His services focus on guiding customers to reduce both direct and indirect costs and help them reduce the operational friction which causes increased costs negatively impacting their bottom line. Throughout his career, Ron has provided his expertise to many hospitals, nursing homes, contractors, and non-profit agencies.

Connie Smith, ACSR, CPIW, FIPC

Senior Client Claim Consultant – 40 years of insurance industry experience and is an Accredited Customer Service Representative, Certified Professional Insurance Woman & Federation of Insurance Professionals.

As a Sr. Client Claims Consultant, Connie handles our policy holder's claims from all lines of insurance and is the liaison between the insured and the carrier. She also acts as your advocate while specializing in Workers' Compensation claims handling, experience modifications and provides guidance on the insured's handling of their own First Aid type injuries. She uses her expertise to develop a proactive claims management strategy that mitigates future costs. Her oversight is to ensure accurate reserving, the development of strategies to settle open claims and ensure effective implementation of service plans.

Connie is currently the President of the Federation of New York Insurance Professionals, Inc., President of the Insurance Women of Buffalo, Inc., Membership Chairman of the Buffalo Claims Association, Treasurer of New York State Women, Inc. and past President of the Lakeshore Chapter of NYSWI.

3) Qualifications and experience of the insurance agency:

As a brief introduction, HHA offers a full complement of consulting services from Property & Casualty, Workers' Compensation and Risk Management Services to overseeing benefits, human resources and financial markets. Our response is being submitted in good faith to comply with the items requested in your RFQ. Our intention is to clearly specify the objectives and methods for carrying out the requirements needed by the GCEDC.

Hoffman Hanafin is a member of the North American Insurance Alliance. Members are carefully chosen based on their location, company mix, loss ratios, volume, staffing, growth, history, and needs. Scott Hoffman is the Managing Partner, with 30+ years of experience. He specializes in Risk Management across a variety of verticals including, but not limited to construction, real estate, and hospitality. A customer focused leader, he closely interfaces with each Client to ensure that HHA is performing effectively for each Client. In addition to Scott's professional works, he is an engaged civic leader who has been involved with a variety of community focused organizations. Since 2005, Scott has served as a Director of the Buffalo Renaissance Foundation while also being a longtime supporter of Sister's Hospital Foundation. After serving on their Foundation Board for six years, he proudly served as the chairperson of its flagship gala for several years.

As for significant Clients, approximately 35% of our Clients are Real Estate Developers or Contractor's involved in Real Estate development. HHA currently maintains a ledger of \$29,000,000 in insurance premiums for all Clients. IN addition, almost 15% of our Clients are Public Entities or large not-for-profit organizations. Here is a brief listing of some of those Clients:

- Brothers of Mercy – Joe Widmer, CFO – (716) 759-7600
- City of Batavia – Rachael Tabelski, Interim City Mgr.
(585) 345-6334
- Town of Clarkson – Christa Filipowitz, Supervisor
(585) 637-1131
- Town of Tonawanda- Joe Emminger, Supervisor
(716) 923-3751
- Hayes Construction – Jeff Hayes , Owner
(716) 768-0145
- Frontier Industrial – Rob Zuchlewski, Owner
- Numerous ARC's throughout NYS

Additionally, I have performed consulting services for Genesee County with Mr. Jay Gsell-County Manager, from 2010 to 2014.

Specialized Resources:

As previously stated, we offer two (2) on-line platforms meant to enable our Clients to manage their risk and provide risk management resources, HR resources, risk mitigation such as Certificates of Insurance.

We utilize a variety of technology to support our clients. Specific platforms are listed below. In addition, we integrate with our clients' systems and are well versed building custom tools with common applications such as Outlook and Excel.



We're excited to present the Risk Management Center, a unique web-based software suite of safety and risk management tools designed to empower your organization's risk prevention efforts. The Risk Management Center is right for any organization that wants to:

- Proactively manage risk exposures
- Develop effective workplace safety programs
- Reduce claims, losses, and associated costs



Risk Management Platform

Use a complete solution to reduce risk and maintain compliance



Risk Management Library[®]

Access a bilingual database of risk management resources



Incident Track[®]

Help prevent near-misses, injuries, and accidents while staying compliant



Audit Track[®]

Create audits, surveys, questionnaires, and self-assessments.



Training Track[™]

Maintain training documentation and automate the employee training process.



SDS Track[®]

Compile your safety data sheets and achieve GHS compliance.



BBS Track[®]

Build job hazard analyses and conduct safety observations.



Job Description Track[®]

Create job descriptions and return-to-work programs.



COI Track[®]

Manage certificates of insurance and avoid liability.

MyWave

MyWavePortal[®] - We offer our clients access to MyWavePortal, a Web tool that allows you to collaborate with our agency online, participate in Property & Casualty surveys to find out how you compare to others from around the country, and easily connect with a nationwide network of peers in your industry. You can request certificates, submit claims, request MVR and change a vehicle through the portal.

MyWaveRM[®] - How do you currently support your safety initiatives? Whether you're looking for ready-to-print flyers that feature targeted safety issues to employees or searching for workers' compensation information, MyWaveRM combines information and collaboration tools, including document posting, to help streamline your everyday work tasks. You can quickly source insurance-related news, information, and resources 24/7.

MyWaveOSHA[®] - How are you currently recording your OSHA incidents? With MyWaveOSHA, you'll gain access to a customized Web site that provides full OSHA reporting and analysis capabilities, designed specifically to help you meet your OSHA compliance, reporting and analysis needs. You can easily source OSHA recordkeeping guidelines and related resources, generate log

summaries, and the analysis feature will even enable you to compare your incident rates to similar industries across the nation.

RALLE® Warehouse

Based on your own meaningful claims data, we can help you identify your core loss drivers behind your workers' compensation, auto, property and general liability claims. RALLE Warehouse uses claims data to



generate a management report that offers standard and advanced reporting filtered by location, department and claimant, to name a few. While this summary isolates problem areas, the tool's drill-down function lets us dig deeper into claims information to identify the root causes of problems. We will work with you to identify frequency and severity issues, providing concrete information and analysis that help you to manage profitability and cost of risk.

Carrier Online Systems & Custom Metrics

We leverage existing carrier systems to improve communication with the carrier and track claims processes. We can download data and create custom templates for conducting custom analysis and communicating performance and benchmarks to your management teams.

Safety and Loss Prevention Services

We have Loss Control and Certified Safety professionals on staff. Services provided include:

- Supervisory Training
- Customized Injury Reporting system to reduce Lag Time
- Safety Program Development/ Support

4) Local Business Enterprises/Minority-Owned Business Enterprises/Employees

While Hoffman Hanafin & Associates is not located in Genesee County, our people have performed numerous services for Clients based in, and around, Genesee County. Additionally, I have a personally vested interest in Genesee County as I am Chairman of Board for WNY Heroes, and we have an extensive network of services we provide to Genesee County Veterans. I have been Chairman for the last 5 years and I was instrumental in extending WNY Heroes services into Genesee County through the Genesee County Board of Legislators.

Hoffman Hanafin & Associates do not discriminate against employees or applicants for employment because of race, creed, color, national origin, sex, age, disability, marital status, sexual orientation, citizenship stats or any other status protected by New York State and Federal laws.

5) Conflict of Interest

There is no Conflict of Interest of any material arrangements, relationships or other employment that the broker or any broker employee has with any persons or entities that may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities, (ii) any family relationship that any employee of the broker has with any entity staff or Board member that may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities, and (iii) or other matter that the broker believes may create a conflict of interest or the appearance of a conflict of interest in acting on behalf of the entities. Should any of HHA existing Client base have business opportunities with GCEDC, HHA will recuse ourselves from any negotiations between GCEDC and our Client.

6) Identification of anticipated problems

HHA does not anticipate any problems for servicing and administering GCEDC's insurance program.

FORM 1

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer affirms that it understands and agrees to comply with the procedures of the Authority relative to permissible contacts as required by State Finance Law §139-j (3) and §139-j (6) (b).

By:  Date: 10/20/2020

Name: Brian J. Baty

Title: Vice President

Contractor Name: Hoffman Haman & Associates

Contractor Address: 500 Seneca St - Suite 303

Buffalo, NY 14204

FORM 2

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer Certification:

I certify that all information provided to the Governmental Entity with respect to State Finance Law §139-k is complete, true and accurate.

By:

[Signature]

Date:

10/20/2020

Name:

Brian J. Baty

Title:

Vice President

Contractor Name:

Hoffman Hanafin & Associates

Contractor Address:

*500 Seneca St - Suite 303
Buffalo, NY 14204*

FORM 3

NEW YORK STATE FINANCE LAW REQUIREMENTS

Offerer Disclosure of Prior Non-Responsibility Determinations

Name of Individual or Entity Seeking to Enter into the Procurement Contract:

Hoffman Hauabin & Associates

Address: 500 Seneca St - Suite 303

Buffalo, NY 14204

Name and Title of Person Submitting this Form: Brian J. Baty

Vice President

Name of Procurement: Genesee County Economic Development Center

Date: 10/20/2020

1. Has any Governmental Entity made a finding of non-responsibility regarding the individual or entity seeking to enter into the Procurement Contract in the previous four years? (Please circle):

No Yes

If yes, please answer the next questions:

2. Was the basis for the finding of non-responsibility due to a violation of State Finance Law §139-j (Please circle):

No Yes

3. Was the basis for the finding of non-responsibility due to the intentional provision of false or incomplete information to a Governmental Entity? (Please circle):

No Yes

4. If you answered yes to any of the above questions, please provide details regarding the finding of non-responsibility below.

Governmental Entity: _____

Date of Finding of Non-responsibility: _____

Basis of Finding of Non-Responsibility: _____

(Add additional pages as necessary)

5. Has any Governmental Entity or other governmental agency terminated or withheld a Procurement Contract with the above-named individual or entity due to the intentional provision of false or incomplete information? (Please circle):

No

Yes

6. If yes, please provide details below.

Governmental Entity: _____

Date of Termination or Withholding of Contract: _____

Basis of Termination or Withholding: _____

(Add additional pages as necessary)

Offerer certifies that all information provided to the Authority is complete, true and accurate.

By:  Date: 10/20/2020
Signature

Name: Brian J. Baty

Title: Vice President