



Charter Schools Practice

PROPRIETARY & CONFIDENTIAL



Presented by:  
Jonathan Wheat, CPCU  
Director, National Charter School Practice  
510 .691.8994 (M)  
Jonathan.Wheat@epicbrokers.com

# AIMS K-12 College Prep Charter



**EPIC INSURANCE BROKERS & CONSULTANTS**

350 S Grand Ave, Suite 4500  
Los Angeles, CA 90071



August 24<sup>th</sup>, 2023

Katema Ballentine, Business Operations Office  
American Indian Model School  
171 12<sup>th</sup> Street, Oakland,  
CA 94607

RE: Response to Request for Qualifications (RFQ) from AIMS K-12 College Prep Charter

Dear Ms. Ballentine,

Thank you for this opportunity to present EPIC Insurance Brokers & Consultants' (EPIC) capabilities to AIMS K-12 College Prep Charter Schools.

As we hope you will see in this presentation, we believe we are an excellent strategic fit for your organization and will work collaboratively with the AIMS K-12 College Prep team. We are committed to proactively delivering substantive value across the spectrum of your insurance program. Our promise to you is that we are here to be an advocate, a strategist, and an ally.

Our hallmark is the high level of expertise and personalized customer service that each of our team members consistently provides to all our charters. In working together, we feel confident that you will rapidly begin to regard this team as a valuable and knowledgeable extension of your team. As strategic allies, we have a constant eye toward cost and insurance program design.

At EPIC we are extremely well positioned to support you with an industry-leading suite of support services that exhausts every avenue to find solutions for any and all needs that may arise. Equally important, your account will receive senior professional focus at EPIC.

We hope that throughout our response you will see the value and capabilities that we offer. The EPIC difference is that we embed our client-centric philosophy, full accessibility of our entire team and subject matter experts, as fixtures of our brokerage and consulting services for all clients.

Sincerely,

A handwritten signature in black ink that reads 'Jonathan Wheat'.

**Jonathan Wheat, CPCU**

Director, National Charter School Practice  
510. 691 .8994

[Jonathan.Wheat@epicbrokers.com](mailto:Jonathan.Wheat@epicbrokers.com)

## Name of Organization/Agency

EPIC Insurance Brokers and Consultants (EPIC)

## Contact Person and Contact Information

AIMS K-12 main contact information:



Charter School Practice

### Jonathan Wheat, CPCU

Director, Charter School Practice  
 Los Angeles, CA  
 (510) 691-8994  
[Jonathan.wheat@epicbrokers.com](mailto:Jonathan.wheat@epicbrokers.com)



Charter School Practice

### Heidi Newell, CSR

Client Executive, Charter School Practice  
 Newport Beach, CA  
 (714) 878-8795  
[heidi.newell@epicbrokers.com](mailto:heidi.newell@epicbrokers.com)

## Organization Background Information/History

### [Visit epicbrokers.com](http://epicbrokers.com)

EPIC Insurance Brokers and Consultants (EPIC) is a unique and innovative retail property & casualty and employee benefits insurance brokerage and consulting firm. EPIC was founded in San Francisco, California in 2007 and now has leadership and major regional offices across the country. We have a depth of industry expertise across key lines of insurance, including commercial property and casualty, employee benefits, unique specialty program insurance and private client services.

EPIC is the eighth largest independent commercial insurance broker in the United States with over 2,600 employees. Since our founding in 2007, EPIC has grown to local offices in more than 30 states generating over \$807 Million in revenue. We have achieved these results through consistent organic revenue growth, which exceeds industry averages, and a well-designed program of steady, strategic acquisitions.

## Describe experience, qualifications, and successes in the selected service area

EPIC has a National Charter School Practice specializing in providing risk management consulting to charter schools around the country. Led by Joffrey Clark, the practice has a broad list of insurance products and risk management services provided to the charters. The charter school team has a collective 44 years of experience in providing services to charter schools. The team's expertise allows them to be actively engaged in educating the insurance companies to provide the services and coverages unique to charters.

### **EPIC's insurance marketing successes save its new clients hundreds of thousands of dollars.**

The EPIC team proposed has accomplished the following insurance marketing successes for our client partners:

- Charter School: saved \$150,000 in insurance premiums on a \$1.3 million program
- Charter School: saved \$55,000 in insurance premiums on a \$275,000 program
- Charter School: saved \$650,000 in insurance premiums on a \$6 million program
- Charter School: saved \$20,000 in insurance premiums on \$170,000 program
- Charter School: implemented core coverage missing from program with minimal premium impact on a \$200,000 program

EPIC was able to achieve these dramatic savings through the team's (1) expertise in understanding the risks and operations within the charter school space; (2) analyzing the claims, exposures, and contractual obligations; (3) aggressive negotiation with carriers supported by its ability to benchmark these clients' programs against comparable programs; and (4) reputation in the insurance marketplace, underwriter relationships, and clients who have lower-than-average loss ratios (and are thus, more attractive to underwriters).

**Describe what services, activities, or strategies will be provided and frequency**

At EPIC, we believe in having a Brokerage Services Agenda which serves as a roadmap for excellent service delivery. It provides a transparent and measurable means to monitor key work streams and performance. This document, which will be customized with AIMS K-12 College Prep, serves as the basis for EPIC's quality assurance process.

The Broker Services Agenda includes Strategic Planning (Transition and Initial Focus Meeting), Policy Inception Service Items, and Integrated Claims & Risk Management Consulting Services. Please refer to [Appendix A](#) for details of the agenda.

**Licensing and Insurance**

EPIC is licensed to conduct business in California. Copies of the license and proof of insurance is attached to Appendix C

**5 Years as a Firm**

EPIC was founded in San Francisco, CA in 2007.

**References**

<p><b>IDEA Public Schools</b> <b>Multi-state</b></p>
<p><b>Felida Villarreal</b> <i>Director of Risk Manager</i> <b>Phone:</b> 956.377.8000 <b>Email:</b> <a href="mailto:Felida.Villarreal@ideapublicschools.org">Felida.Villarreal@ideapublicschools.org</a></p> <p><b>Overview:</b> IDEA has been a client for 10 years and EPIC handles Risk Management and insurance placement. <b>Est. # of Students in District:</b> 85,000</p>

<p><b>ISANA Academies</b> <b>Los Angeles, CA</b></p>
<p><b>John Vargas</b> <i>Chief Business Officer</i> <b>Phone:</b> 310 – 938-7976 <b>Email:</b> <a href="mailto:jvargas@isanaacademies.org">jvargas@isanaacademies.org</a></p> <p><b>Overview:</b> Isana has been a client going on 2 years now and EPIC handles Risk Management and insurance placement. <b>Est. # of Students in District:</b> 3,100</p>

**Julia Lee Performing Arts  
Academy Lake Elsinore, CA**

**Tanya Taylor**

*Executive Director*

**Phone:** 909 – 714-4112

**Email:** [ttaylor@jlpaaschool.org](mailto:ttaylor@jlpaaschool.org)

**Overview:** Julia Lee has been an EPIC client for 2 years and EPIC handles Risk Management and insurance placement.

**Est. # of Students in District:** 350

**Orenda Education  
Georgetown, TX**

**Margina Escobar**

*Chief Financial Officer*

**Phone:** 512.869.3020 x 1103

**Email:** [Margina.Escobar@orendaeducation.org](mailto:Margina.Escobar@orendaeducation.org)

**Teresa Moreno**

*Director of Human Resources*

**Phone:** 512.869.3020

**Email:** [Teresa.Moreno@orendaeducation.org](mailto:Teresa.Moreno@orendaeducation.org)

**Overview:** Orenda has been a client for 7 years and EPIC handles Risk Management and insurance placement.

**Est. # of Students in District:** 1,750

**Vanguard Academy  
Pharr, TX**

**Angela Gonzalez**

*Chief Financial Officer*

**Phone:** 956.781.1701 x 1020

**Email:** [Agonzalez@vanguardac.net](mailto:Agonzalez@vanguardac.net)

**Overview:** Vanguard has been a client for 2 years and EPIC handles Risk Management and insurance placement.

**Est. # of Students in District:** 2,000

**Experience in California**

Heidi Newell has over 22 years of public entity experience in California from working on PRISM(previously CSAC EIA), a statewide insurance pool working with 56 counties and other California entities to Relief Insurance Pool and KIPP NoCal, Social and other Charter organizations. She has extensive knowledge of the state laws and how they affect school governance in California.

## Safety and Loss Control Experience

Function	Tasks	Timeframe
<b>Initial Loss Control</b>	<ul style="list-style-type: none"> <li>Schedule and attend initial loss control visit from the selected insurance carriers to assess risk exposures</li> </ul>	<b>Immediately After Renewal</b>
<b>Claims Review</b>	<ul style="list-style-type: none"> <li>Schedule and attend open claims review with prior insurance carriers to close open claims</li> <li>Prepare trend analysis to review school's pain points</li> </ul>	<b>Immediately After Renewal</b>
<b>Loss Prevention &amp; Property Assessment</b>	<ul style="list-style-type: none"> <li>Visit all campuses for property assessment and prepare Marshall Swift report for building valuation</li> </ul>	<b>3 Months After Renewal</b>
<b>Training Opportunities</b>	<ul style="list-style-type: none"> <li>Identify training opportunities and schedule with appropriate vendors and consultants</li> </ul>	<b>Immediately After Renewal</b>

We focus on reducing your exposure to risk, and reducing your costs associated with property insurance premiums, capital improvements, and losses. Specifically, EPIC will assist Texas Can Academies by:

- Validating and prioritizing insurers recommendations on your behalf based on our extensive experience with both insurers' engineering and real estate risks. Our service includes negotiating appropriate cost-effective alternatives to these recommendations and coordinating your insurer's engineering services to ease any administrative burden.
- Visiting key areas to resolve critical issues, facilitate communication, and support Vanguard's operations team. Our service will include accompanying your staff during insurers' inspections at key locations to aid in resolving potential issues.
- Supporting the marketing/renewal process with insurers' engineers and underwriters to represent your risk control strategy, current risk quality, and future plans to impact pricing and terms.
- Assisting in building valuation using Marshall and Swift methodology, the most recognized method in the insurance industry.
- Creating metrics that can be used to support your risk management goals and objectives as well as demonstrate the effectiveness of your risk control strategy.
- Providing a written opinion and analysis of insurer's loss control recommendations.

## Account Team and Structure

### AIMS K-12 College Prep Service Team

Charter School Practice  
**Jonathan Wheat, CPCU**  
 Director  
 Los Angeles, CA  
 (510) 691-8994  
[jonathan.wheat@epicbrokers.com](mailto:jonathan.wheat@epicbrokers.com)

Charter School Practice  
**Heid Newell, CSR**  
 Client Executive  
 Newport Beach, CA  
 (714) 878-8759  
[judith.paredes@epicbrokers.com](mailto:judith.paredes@epicbrokers.com)

Charter School Practice  
**Andrea Reyes, CSIR CPIA CIIP CLP**  
 Client Manager  
 Dallas, TX  
 (318) 347-4270  
[andrea.reyes@epicbrokers.com](mailto:andrea.reyes@epicbrokers.com)

Charter School Practice  
**Bailey Collins**  
 Assistant Client Manager  
 Dallas, TX  
 (469) 315-0867  
[bailey.collins@epicbrokers.com](mailto:bailey.collins@epicbrokers.com)

Property & Casualty Claims  
**Norma Brehm**  
 P&C Claims Manager SW  
 Phoenix, AZ  
 (623) 326-3132  
[Norma.Brehm@epicbrokers.com](mailto:Norma.Brehm@epicbrokers.com)

Property & Casualty Claims  
**Andy D'Entremont, ESQ CIC ARM**  
**CRIS ERIS AIC**  
 Director of Claims – P&C  
[Andy.dentremont@epicbrokers.com](mailto:Andy.dentremont@epicbrokers.com)  
 Birmingham, AL  
 (415) 356-4880

The Charter School Practice has a total of 7 full time service employees.

## Current AIMS Insurance Program - Review & Improvements

### Step 1: Risk Evaluation and Analysis

When underwriters are provided with meaningful data, they are able to make informed decisions regarding coverage, retentions and pricing, thus resulting in more favorable results. Since many of EPIC's brokers include former underwriters, actuaries and attorneys, we are well equipped to "pre-underwrite" your risk using both public information and information provided by our Client. In addition, we seek to meet with key executives to get a further appreciation of your business as well as your risk tolerance and philosophy. With that foundation, we can formulate achievable goals.

### Step 2: Coverage Review & Analysis

During the pre-underwriting process, EPIC's Coverage and Claims Advocates along with the product line brokers evaluate each program in advance of every renewal. We take into consideration recent legal developments, current and pending legislation as well as coverage trends. We then overlay that with our client's risk profile, risk tolerance and overall goals to design proposed structures and coverage that meets the company's needs.

### Step 3: Placement of Coverage

Once we have completed our evaluation and coverage analysis, we help clients prepare a detailed and thorough underwriting submission by advising what information the insurance companies require when assessing risk. We also identify coverage enhancements to each product specifically tailored to your risk and present them in a way that help underwriters understand why we are asking which ultimately leads to more favorable responses.

For a more detailed breakdown, please see Appendix A – Statement of Work

## Commission Proposal

EPIC secures and otherwise facilitates the purchase of insurance coverage for its clients from a variety of insurance carriers, group benefits providers and insurance markets ("Carriers") and sometimes engages the services of other entities, including wholesale brokers and premium finance companies in connection with the issuance of such policies. EPIC may receive compensation for such placements from various sources depending on the circumstances surrounding the transaction.

- **Commissions.** EPIC is primarily compensated for the insurance brokerage services that it provides to its clients through commission payments that are based on the premium charged and collected by the Carriers and paid for by the Carriers for each insurance policy secured for EPIC's clients. The commission is built into the premium set by the Carrier. The percentage of these commissions varies by insurance policy type and insurance market. Commission payments account for the largest percentage of EPIC's revenue.

## Emergency – 24 hour Contact

Jonathan Wheat will be the 24-hour contact for AIMS K-12, his phone number is 510-691-8994

## AM Best Rating

Frequent monitoring of commercially available information for financial ratings of insurers and adverse events that may have an impact on our clients. Clients can expect prompt notification of negative changes in the published financial ratings of any of your carriers. EPIC understands that you may have contractual obligations to lenders and clients that require specific AM Best ratings. Based on these requirements, we can set the parameters on our placements, plug in market watch criteria with our corporate marketing team and we can also create automated email notifications of any adverse reports in the news with any of our carriers.

## **Renewal Proposal Plan**

The first step will be to sign a Broker of Record Letter so EPIC can negotiate on behalf of AIMS with the various insurance carriers. Due to the immediate package renewal with Great American effective September 1, 2023, it will be renewed as issued. Next step is to align the other policy renewals and utilizing our carrier relationships to negotiate the best pricing available. By having one common renewal date it will cut down on the amount of times administration has to gather data and respond to questions.

## **Support Services & Training**

Through Vector solutions - formerly SafeSchools - AIMS K-12 will have complimentary access to cutting edge education training. Utilized by over 50% of the districts in the country. It's featured library allows you to distribute and track mandatory safety, compliance, and inclusion training throughout your organization.

Shelly Lamb (she/her/hers)

Customer Success Manager | Partnerships

office: 813.323.9259

[shelly.lamb@vectorsolutions.com](mailto:shelly.lamb@vectorsolutions.com)





# Appendix A

## Statement of Work

# Statement of Work

## Development

EPIC’s integrated service delivery model allows us to partner with clients to deliver the highest quality brokerage and consulting services in the market. Immediately upon your transition to EPIC, your EPIC team will partner with AIMS K-12 College Prep to embark together upon what we call “the EPIC Journey” to develop strategy, program design, program implementation and management, and other fundamental services to set and drive the overall strategic direction and financial performance of an efficient risk management program.

### “The EPIC Journey”



**There are four steps in the EPIC Risk Management Journey. These steps include:**

#### Risk Assessment

Risk Assessment begins with understanding our clients’ business. At the core of any effective risk management program, the design and structure must contemplate the business operations, financial strength, and risk tolerance of the stakeholders. These objectives are accomplished in many ways but begin with discussions with management and key personnel at various positions within the company.

#### Risk Control

After assessing our client’s risk, the Client Services team develops a risk control strategy and plan for implementation. The plan is intended to mitigate future losses and give our clients a process for controlling risks that exist in their business.

#### Claims Management

As an essential part of every successful risk management program, our focus on claims has proven to drive down the ultimate cost. Our involvement in this process is paramount to compressing the time to settle claims and achieve the best possible outcome for the affected party(s). Monitoring the protocols followed by the carrier and driving the most efficient processes will ultimately lead to fewer dollars being spent on claims.

#### Risk Financing

There are various techniques used to finance risk. The most common is risk transfer to third parties. Though not always the most efficient tool, we analyze other options such as partial self-insurance, alternative risk financing, and various captive structures again seeking the most efficient methods based on our client’s tolerance for risk and the insurance market conditions.

## Implementation

### **PROPER PROGRAM STRUCTURE BEGINS WITH UNDERSTANDING AIMS K-12 College Prep**

Throughout our relationship with clients, the focus on program development and structure remains paramount. At the onset, our approach is to know and understand as much as possible about our clients' business operations and strategy. The most important factors of program development have nothing to do with the exposures of the company, but rather the financial risk tolerance of the key decision-makers and stakeholders. Each interaction is different, and the ultimate desires of each client can be different. It is only once we have a solid understanding of the business operations and exposures, the financial condition of the company, the risk tolerance, and short and long-term objectives of the key decision-makers, that we can outline a risk management structure. At the point we agree on the structure, we will then approach the marketplace and begin the process of negotiating the most efficient and favorable terms and conditions. We will critically analyze the goals of the program and make the appropriate changes on an ongoing basis thereby ensuring the program is always ahead of the company's operations.

A successful risk management program begins with Program Design. Our team brings together the knowledge learned through our engagement with AIMS K-12 College Prep to design a program that meets the needs of the company, operates most efficiently, addresses the issues outlined through the process, and requires the least amount of our clients' attention. We then confer with our clients to further ensure there is consensus and understanding of a proposed structure before moving forward in our process. The development of the program is a collaboration between the EPIC team and the client; and is critically reviewed regularly for maximum efficiency.

Part of the development process is keeping in contact with the client through the roughly 150-day renewal process so everyone knows what to expect in the renewal proposal and can keep apprised of any changes that would affect the program put in place. Once proposals have been received from the insurers, we review and include the options that are available to the client in our detailed proposal format. We then review the differences between programs as well as our "best practices" and assist the client in choosing the program that best fits their needs as respects terms and pricing. Our broking effort is defined by a logical flow of information, industry expertise, and client engagement.

### **INSURANCE MARKETING**

We help define, prioritize, and structure the insurance program. We review the needs of the client and work with the carriers to place a program that will be beneficial to our client immediately as well as into the future. We make modifications as needed to improve the program to fit the needs of the client.

We work in conjunction with the client to design a detailed coverage and exposure workbook which includes coverage through certain policy forms and endorsements that meet the specific needs of their industry, operations, and even contractual obligations. The detailed coverage and exposure workbook is then distributed to the various carriers who can offer the coverage forms and endorsements as required.



**MARKETPLACE PROCESS**

**Step #1: Risk Profile Analysis**

It is our firm belief that the optimal program design differs for each client based upon the individual nature of its risk profile. Knowing that New Design’ risk profile will change and evolve, risk identification and assessment must be a fluid process frequently performed with consistent input from AIMS K-12 College Prep. EPIC places significant emphasis on risk analytics prior to approaching the markets to demonstrate a complete understanding of our limit and deductible requests at market – beating pricing.

**Step #2: Policy Review & Analysis**

Our approach to policy analysis involves experienced EPIC team members, legal experts and claims professionals working together to ensure contract certainty is agreed to and finalized prior to releasing an order to bind coverage. The in-depth review of policy language is of paramount importance when it comes to optimizing retention and limit levels, determining how the policy would respond in the event of a loss, avoiding coverage gaps and/or redundancies, and simplifying administration resulting from acquisitions and divestitures. While primary, excess and international policies (should they become apportioned) must be scrutinized individually, it is equally important to analyze how the conditions in these policies interact with one another to dovetail coverage terms and avoid gaps and/or redundancies in coverage. After coverage is bound, we will work closely with your insurance carriers to ensure the issuance of policies and confirm all bound terms and conditions are in order or in process of amendment, if required.

**Step #3: Risk Analytics**

We believe that making program structure decisions based solely on a client’s own loss history and exposures can lead to inefficient decisions. Risk environments change over time and historical information can be a biased predictor of future claims activity. The core of our efforts in the analytics arena is to focus on building relevant and insightful decision support tools and process.

**Step #4: Assess Alternative Programs**

Prior to selecting a program design option, EPIC explores the consequences of each program design and evaluates risk factors to ensure the recommended option achieves the desired outcome for AIMS K-12 College Prep. Considerations include risk retention, specific goals / objectives / budgetary concerns, current and future risk profile, and target markets.

**Step #5: Access Global Marketplace**

EPIC has access to all domestic, London, Bermuda, and Asia markets via a combination of our wholly-owned offices and broker network partners. Our marketing philosophy is based upon the principle that the broker who works with the client will also bring that client’s risk directly to the market. There is no hand off to a “behind the scenes” person with no vested interest in the client’s overall satisfaction and favorable results.

## Step #6: Implement Program

In addition to communicating consistently throughout the renewal process, upon conclusion of market negotiations our team will present AIMS K-12 College Prep with a proposal containing:

- i) analysis of carrier quotations
- ii) qualitative review of proposed terms and conditions, forms, administrative requirements
- iii) recommendations on program structures, limits, retention, carriers, and pricing. Once AIMS K-12 College Prep decides the preferred course of action, we then communicate the order to bind and begin to finalize your renewal documentation including binders, auto ID cards, premium allocations, invoices, certificates and so on.

## Recommendation/Placement

EPIC's Charter School Practice provides customized risk advisory services to identify, minimize and secure exposures. We pride ourselves on being subject matter experts in multiple product lines as the solution to an exposure or issue may involve multiple disciplines.

- The practice includes seasoned professionals across the country with decades of industry experience and varying backgrounds including insurance brokers, underwriters, litigators, adjusters, and cyber security executives. Because of this experience, we understand the unique risks that AIMS K-12 College Prep faces as a public charter school.
- One of EPIC's key differentiators is our "pre-underwriting" philosophy concerning the design, negotiation, and placement of our client's insurance and related service programs. We analyze your risk; design optimal programs and coverage and create a marketing strategy with the client before we approach the markets. Rather than being reactive, our pro-active approach drives better results.
- We pride ourselves on providing the highest level of service and responsiveness. Questions and requests are acknowledged immediately, time frames are set and met. If we do not know an answer, we find it.

Our market relationships are a distinct advantage as insurers welcome EPIC as a refreshing alternative to the traditional brokers and the "Broking Center" distribution channel. We eliminate "negotiation hand-off" that dilutes our client's story and is inherent in the traditional model. At EPIC, our Client Executives deal directly with the client and the markets. Our Client Executives also facilitate meetings and direct communication between client and carrier. This seamless and open dialogue benefits all parties.

- The most effective insurance and risk management programs are those designed and maintained by a partnership between the client, broker, and the market. We believe an insurance carrier and AIMS K-12 College Prep interview will build the best relationship and provide clear client expectations resulting in the best insurance program.
- We expect New Design's relationships with incumbent underwriters are of great value to both sides; we will look to enhance those relationships and leverage them where appropriate.
- We believe in differentiating AIMS K-12 College Prep in the market in order to negotiate the best possible results.
- The broker who works with the client also brings that client's risk directly to the market. There is no hand off.
- Our integrated approach utilizes input from our claims and loss control experts as the viability of proposed contract language and selection of carriers prior to binding is as critical as implementation of a program.

## Administration

EPIC's Brokerage Services Agenda is a roadmap for excellent service delivery. It provides a transparent and measurable means to monitor key work streams and performance. This document, which will be customized with AIMS K-12 College Prep, serves as the basis for EPIC's quality assurance process.

### THE EPIC RENEWAL PROCESS

EPIC has created a proprietary renewal process that is designed to accommodate the needs of charter schools and lead to timely, predictable, and hassle-free renewals. Last-minute renewal completion only benefits the broker and incumbent insurer—to the detriment of the client—and leads to the clients wondering if the firm is going to renew coverages and comply with contractual insurance requirements. Our process is intended to avoid these outcomes. Our process typically begins 120–150 days in advance of renewal with transmission of pre-completed applications and an in-person Pre-Renewal Strategy Meeting, where we review:

- Current insurance program
- Last year's renewal result
- Recap of the year's activities with EPIC
- Customized lost history & loss ratio analysis
  
- Renewal strategies
- Information needed for renewal
- Questions re: changes in operations/exposures
- Renewal timeline

The Pre-Renewal Meeting is also an excellent time for stewardship, and we often use this in-person opportunity to make sure that we are meeting—and exceeding—our client's expectations. In conjunction with the Pre-Renewal Meeting, we provide you with pre-completed renewal applications for all policies using prior-year data along with information harvested at the Pre-Renewal Meeting. This leaves the client only needing to update information, such as financial data and other changes of which we are not aware.

Between 20–30 days in advance of renewal, we hold our in-person Renewal Meeting. At this meeting, we present our proposal for the firm's annual insurance renewal, including any options for changes in policies, deductibles, limits, coverage, or other circumstances requiring a decision to be made. The timing of this meeting is critical so that (a) the client is not pressured to make last minute choices, which ultimately only benefits AIMS K-12 College Prep and EPIC (b) the renewal certificates can be generated and sent well in advance of the expiration date in order to comply with common construction contract terms as well as to keep our client's clients satisfied.

### Strategic Planning – Transition and Initial Focus Meeting

Function	Tasks	Timeframe
<b>File BOR</b>	<ul style="list-style-type: none"> <li>• File Broker of Record letter with all relevant carriers</li> </ul>	<b>Immediate</b>
<b>Establish Communication Protocols</b>	<ul style="list-style-type: none"> <li>• Review implementation timelines</li> <li>• Commit to initial meeting schedule (kick-off meeting/working session, renewal strategy meeting, underwriting meetings, etc.)</li> <li>• Establish AIMS K-12 College Prep preferences concerning communication channels with EPIC</li> </ul>	<b>Immediate</b>
<b>Mid-term obligations</b>	<ul style="list-style-type: none"> <li>• Review in-force programs including in-force program binders and policy forms</li> <li>• Establish an inventory of outstanding items (including historical programs, outstanding claims)</li> <li>• Review outstanding items with carriers</li> <li>• Keep EPIC up to date on the quality of service and any new service requirements or special projects on the horizon</li> <li>• Provide historical documentation</li> </ul>	<b>Immediate</b>
<b>Establish Upcoming Goals and Priorities</b>	<ul style="list-style-type: none"> <li>• AIMS K-12 College Prep and EPIC will establish priorities and goals surrounding your renewal, claims/loss prevention activity, and day-to-day servicing needs. From this discussion, a more detailed version of our overall Brokerage Services Agenda, which will serve as a changeable framework for our business relationship, will emerge.</li> </ul>	<b>Within 2 weeks of being awarded the BOR</b>
<b>Arrange Servicing Transition Plan</b>	<ul style="list-style-type: none"> <li>• Review incumbent broker’s responsibilities including post-policy service obligations</li> <li>• Schedule transfer of current New Design program documentation, as necessary (i.e. Certificates of Insurance list)</li> <li>• Orchestrate incumbent broker run-off and EPIC ramp-up activities</li> </ul>	<b>Immediate</b>

## Policy Inception Service Items

**We know only too well that “the devil is in the details”. The administrative tasks and functions associated with your programs simply must be done right the first time.**

Function	Tasks	Timeframe
Certificate Protocols and Issuance	<ul style="list-style-type: none"> <li>Populate and review policy information in EPIC’s certificates system</li> <li>Perform a final review of schedule and issue renewal certificates</li> </ul>	TBD
Auto ID Protocols and Issuance	<ul style="list-style-type: none"> <li>Populate and review policy information in AutoID Web</li> <li>Perform a final review of schedule and issue renewal auto ID cards</li> </ul>	TBD
Invoicing	<ul style="list-style-type: none"> <li>Finalize and prepare billing summary</li> <li>Verify premium billing accuracy</li> <li>Calculate any surplus lines taxes and assessments and complete filings</li> </ul>	TBD
Policy Checking / Compliance Review	<ul style="list-style-type: none"> <li>Ensure timely delivery of policies from insurer</li> <li>Check policies against specifications, binder, and expiring policies</li> <li>Send policies and insurance registers to AIMS K-12 College Prep via email</li> <li>Follow-up with insurer for any needed corrections to ensure all corrective endorsements are received within 14 days of request</li> </ul>	TBD
Register of Insurance	<ul style="list-style-type: none"> <li>Provide coverage register for all new placements and updates on changes to existing policies, including but not limited, to comprehensive policy schedules</li> </ul>	TBD

## Integrated Claims & Risk Management Consulting Services

Claims and loss prevention program service assessment	<ul style="list-style-type: none"> <li>Perform initial loss frequency and severity assessment</li> <li>Assess New Design’s organizational claim resources and processes</li> <li>Review account service instructions for maximum effectiveness</li> <li>Performance audit(s) of select files by line of business</li> <li>Summary report of process improvement opportunities</li> </ul>	Immediate
On-going client advocacy	<ul style="list-style-type: none"> <li>Pro-active coordination of all insurance related vendor resources</li> <li>Response to specific claims issues</li> <li>Assist AIMS K-12 College Prep with the settlement of claims with insurers</li> <li>Coverage questions and dispute resolution</li> <li>Coordination of file reviews and summary reports</li> </ul>	Ongoing



## Program Development

It is vital to our clients that we are “tuned-in” to the insurance market and industry as a whole, as much as possible. EPIC’s National Charter School Practice is one of our signature practices and we are deeply involved and connected within the industry.

EPIC’s National Charter School Practice team members have been partnering with organizations in the charter school industry for the past 20 years. The team is comprised of experienced brokers, service team, actuaries, and claim advocates who average more than 10 years of experience. As part of a full-service insurance brokerage and risk management firm, the team has the resources and expertise to provide key services our charter school clients need to meet their risk management and risk finance goals. Our integrated team is accountable to our clients and promotes collaboration across all resources and product lines.

We bring these resources and connections in keeping our clients apprised of anything that could impact their operations and/or risk management strategies. We inform our clients on a regular basis through email or scheduled open items calls of our quarterly market publication and white papers issued on specific topics.

A significant component of EPIC’s value proposition and worth to you, is our ability to foresee growing trends within the industry and help you to prepare, and when possible, take advantage of them. We have a multi-faceted approach to ensuring that we are attuned to market and industry happenings:

**Front Line Brokers:** EPIC’s brokers are in the market every day transacting business, working with underwriters at all the insurance companies. This is where the “rubber meets the road” and an insurer’s stated positions either happen or don’t. Our brokers are in constant communication with each other through our practice networks, sharing the latest market intelligence so that it can be relayed to our clients and applied strategically to all of our business.

**National Charter School Practice:** EPIC National Charter School Practice is chaired by Joffrey Clark, National Charter School Practice Leader. The practice holds monthly calls that include our practice leaders, regional directors, and market relations executives to review the latest trends, regulatory, compliance and legislative efforts.

**CIAB:** EPIC is an active member of the Council of Insurance Agents and Brokers. As such we are involved in the ongoing efforts to shape our industry to the benefit of our clients. We are privy to lobbying efforts throughout the year and our senior leadership attends the annual four-day conference to meet with the senior leadership of all the major insurance companies.

**ALIRT:** EPIC utilizes the services of an independent, investment research firm – **ALIRT™** – to provide sophisticated analysis of insurance company financials. ALIRT systematically ranks insurance company performance in several categories:

- Underwriting Results & Trends (e.g., Combined Ratios, Loss Ratios, and LAE Ratios)
- Operating Results & Trends (e.g., Operating Ratios, Expense Ratios, Combined Ratios)
- Investment Results & Trends (e.g., Return on Earned Premiums, Net Investment Yield, Total Return on Investable Assets)
- AM Best, Fitch, Moody’s and S&P Ratings (size and rating performance)
- Group Performance

ALIRT’s deep team of analysts far outperforms the secondary research conducted by our “mega-broker” competitors. Thus, we are able to use an “early warning system” that utilizes 14 key red flags to identify deterioration of an insurance company’s performance before the rating agencies publish any negative findings.

Clients will be alerted via e-mail and a call from your team of any adverse developments with any insurers of which we are aware, as well as changes in the published financial ratings of insurers for any client policies placed or to be placed by EPIC with any such insurer.



Independent Analysis of  
Insurance Company Risk Trends  
2014-2019 Real Time Risk & Credit • Research & Analytics

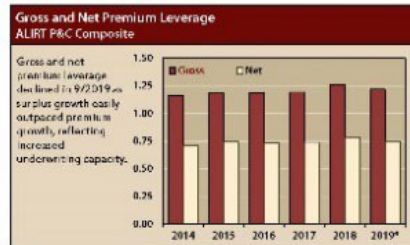
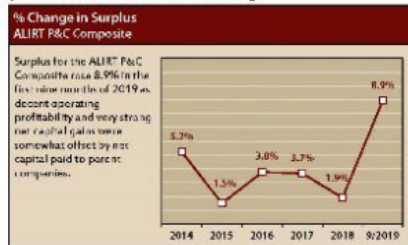
**ALIRT P&C Snapshot** **Nine Months 2019 P&C Insurance Industry\***

The P&C industry's 9 month 2019 reported underwriting results were in line with those for FY2018, boosted by notable reserve releases in the current period by two State Farm subsidiaries. Operating earnings and returns in 9/2019 were decent but slightly weaker than in 2018, while surplus growth was strong in part on strong unrealized equity market gains. Direct premiums showed flat annualized growth and net premiums were distorted downwards by sizeable reinsurance cessions and other changes within intercompany pools. The net investment yield declined and was near a 20 year low, but net total return was higher than the previous five years, benefitting from substantial equity market improvement during the first nine months of 2019.

**Underwriting and Operating Results and Premiums**



**Surplus Growth and Premium Leverage**



**Earnings**

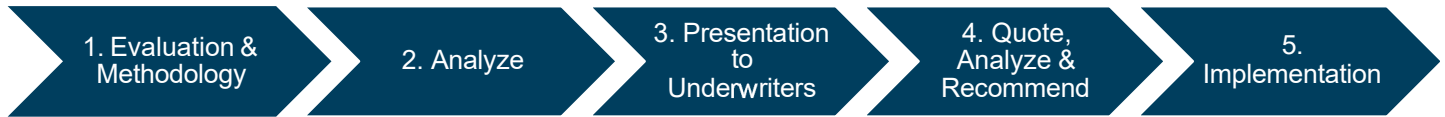


**Current issues that are relevant to charter schools include:**

- Impact of COVID-19
  - Insurer reaction to business interruption claims: physical damage, contamination wording...
  - Overall industry financial impact
  - State by state legislation impacting coverage – property, workers comp, liability
  
- The hardening property markets
  - Upward trending rate and pricing pressure
  - Valuation scrutiny
  - Increased cost of construction
  - Increased cost of goods
  - Restrictive terms and conditions
  - Capacity cutbacks
  
- The state of the education market including:
  - Virtual learning
  - Regulatory compliance and restrictions
  - Student enrollment unpredictability
  - Increase in Cyber crime
  - Staff shortage
  - Increase in Employment Practices Liability claims
  - Increase in SPED liability claims
  
- The extended statute of limitation for Sexual Abuse and Molestation civil suits in CA:
  - Increase in frequency of claims
  - Upward trend in settlements
  - The Assembly bill proposing no statute of limitations
  - The removal of caps on jury awards

### Assessment of the school’s risks

When a new client engages EPIC. We perform a review of current insurance program, asset list, and exposures to gain a good understanding of the charters risks.



STRATEGY MEETING	ANALYSIS PHASE	UNDERWRITER MEETINGS/MARKET NEGOTIATIONS	REVIEW OF RENEWAL TERMS AND CONDITIONS	PROGRAM IMPLEMENTATION
<ul style="list-style-type: none"> <li>• Agree on goals, timeline and strategy for renewal as soon as decisions are made</li> <li>• Assess “state of the insurance marketplace” as backdrop to strategy</li> <li>• Outline underwriting information required for analysis</li> <li>• Agree on marketing strategy</li> </ul>	<ul style="list-style-type: none"> <li>• Obtain exposure information; prepare cat modeling, loss forecasting and collateral analysis</li> <li>• Discuss program design alternatives</li> <li>• Present a full analysis of exposures and policy forms for underwriting submission</li> <li>• Prepare submission and deliver to markets</li> </ul>	<ul style="list-style-type: none"> <li>• Conduct face to face meetings with AIMS K-12 College Prep [if desired] and markets</li> <li>• Provide market feedback and pricing to client</li> <li>• Continue final negotiations</li> </ul>	<ul style="list-style-type: none"> <li>• Perform an analysis of most competitive terms</li> <li>• Present all quotations and make recommendations to clients</li> <li>• Finalize pricing and terms</li> <li>• Obtain binding authority and bind coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Address all outstanding subjectivities prior to binding</li> <li>• Finalize collateral requirements</li> <li>• Secure binding documentation</li> <li>• Process certificates of insurance, <b>auto ID cards</b> and premium invoices</li> <li>• Implement loss control and claims handling protocols</li> </ul>

### Sample Ongoing Tasks Outline

TASK	DURATION
<b>Account Status Meetings</b>	
Status meetings will be held by the service team to:	Monthly
<ul style="list-style-type: none"> <li>• Review the overall status of account services</li> </ul>	Quarterly
<ul style="list-style-type: none"> <li>• Exchange of ideas and suggestions</li> </ul>	Trimester
<ul style="list-style-type: none"> <li>• Review open items</li> </ul>	Semi-annually
<ul style="list-style-type: none"> <li>• Review status of new acquisitions (if applicable)</li> </ul>	Continuous
<b>Open Claim Status Meetings</b>	
Status meetings will be held to:	Semi Annually (more if appropriate)
<ul style="list-style-type: none"> <li>• Ensure that claims are proceeding on schedule</li> </ul>	
<ul style="list-style-type: none"> <li>• Keep Service Team members aware of developing loss experience</li> </ul>	

<ul style="list-style-type: none"> <li>Assist claim department in the assembly of claim information, policy review, and other issues as deemed necessary</li> </ul>	
<ul style="list-style-type: none"> <li>Review status of TPA servicing/report distribution (if applicable)</li> </ul>	
TASK	DURATION
Risk Consulting	
Ensure physical risks are identified, understood and addressed	Continuous – 40 Hours Included
<ul style="list-style-type: none"> <li>EPIC Onsite Inspections and coordination/participation of Insurer inspections</li> </ul>	
<ul style="list-style-type: none"> <li>Corporate Safety Program Review</li> </ul>	
<ul style="list-style-type: none"> <li>Loss Trend Analysis</li> </ul>	
<ul style="list-style-type: none"> <li>Property Risk Control Services</li> </ul>	
Monitor Industry Trends	
Trends will be monitored in a meeting to identify:	Monthly
<ul style="list-style-type: none"> <li>New market developments</li> </ul>	
<ul style="list-style-type: none"> <li>Identification of “Hot” markets</li> </ul>	
Evaluate Insurer Financial Strength	
Frequent monitoring of commercially available information for financial ratings of insurers and adverse events that may have an impact on our clients. Clients can expect prompt notification of negative changes in the published financial ratings of any of your carriers. EPIC understands that you may have contractual obligations to lenders and clients that require specific AM Best ratings. Based on New Design’s requirements, we can set the parameters on our placements, plug in market watch criteria with our corporate marketing team and we can also create automated email notifications of any adverse reports in the news with any of our carriers.	Continuous
Stewardship Reports	
Achievements and objectives for each Service Team member will be periodically reviewed by operational leadership as well as EPIC liaisons to:	Continuous
<ul style="list-style-type: none"> <li>Establish action plan for the coming year</li> </ul>	
<ul style="list-style-type: none"> <li>Measure the performance of the service team</li> </ul>	
<ul style="list-style-type: none"> <li>Review status of goals and objectives</li> </ul>	
<ul style="list-style-type: none"> <li>Review of accomplishments, problems and development of adjustment measures</li> </ul>	
<ul style="list-style-type: none"> <li>Review of organizational changes and plans at both AIMS K-12 College Prep and EPIC, which may influence current and future plans</li> </ul>	
<ul style="list-style-type: none"> <li>Inform AIMS K-12 College Prep of activity in all appropriate primary and excess markets that could affect its current and future risk transfer plans</li> </ul>	
<ul style="list-style-type: none"> <li>Review insurance budget and premium/loss forecast/cost allocations</li> </ul>	
Risk Exposure Analysis	
Drawing from experience, the Service Team is available for consultation to identify exposures and assist in the implementation and monitoring of the appropriate risk management technique. The basic framework for analysis:	Bi-Annually
<ul style="list-style-type: none"> <li>Identify exposures through visits, questionnaires, flowcharting, financial statements and other records</li> </ul>	
<ul style="list-style-type: none"> <li>Classify exposures as to severity, frequency, impact on achieving corporate objectives and insurability</li> </ul>	
<ul style="list-style-type: none"> <li>Suggest engineering, administrative and risk transfer or assumption techniques to actively monitor and control the exposure</li> </ul>	
<ul style="list-style-type: none"> <li>Assist in implementing selected techniques</li> </ul>	

Premium Audit Review	
Support through assistance with initial estimation of exposure bases, review of rates, classifications and modifications used in calculation of premium. We take a proactive approach to audits by requiring a preliminary meeting with the Insurance Company auditor to review audit worksheets prior to the issuance of a billable audit. When necessary, Workers' Compensation classification studies using NCCI standards will be conducted	6 months after expiration

## Other Services and Expertise

### MARKET TRENDS, STRENGTH & STABILITY

We remain current in marketplace knowledge and provide this information to our clients on a real-time basis through email alerts as well as open items calls.

Periodically, we provide a market report to our clients that outlines industry trends and developments as well as market worthy news such as emerging risks, changes in carrier appetites, and underwriter staff changes. Given the Global Pandemic the world is experiencing market reports happen real-time. Periodic regulatory filings of insurers' fiscal results and the investigations and monitoring of carriers by rating agencies such as Standard & Poor's, A.M. Best, and Dun & Bradstreet are among other data we regularly examine and share with our clients. EPIC also utilizes the services of an independent, investment research firm – ALIRT™ – to provide sophisticated analysis of insurance companies financials. We “run” ALIRT™ reports for our clients regularly as part of our annual fee.

In conducting an annual stewardship report we will also share the most current market reports and new coverages available to AIMS K-12 College Prep. Another formalized meeting in which market trends and new coverages are discussed would occur via a captive program if in fact AIMS K-12 College Prep opts this risk transfer model in the future.

### REVIEW OF INSURANCE & INDEMNIFICATION LANGUAGE IN CLIENT/VENDOR CONTRACTS

A core element of our service process is review of contracts to identify elements of risk transfer and insured exposures. We will consult with AIMS K-12 College Prep with respect to potential improvements in contract wording, additional insurance that AIMS K-12 College Prep may require (i.e., pollution, professional liability, surety) and assistance in negotiating case-by-case exceptions to general requirements.

### PREMIUM AUDIT & RECONCILIATIONS

As placing broker, EPIC will review for accuracy all policy audits and reconciliations on prior program terms depending on the nature of the placements as well as each policy period going forward.

### CLAIMS MANAGEMENT SUPPORT

EPIC has added a long overdue new responsibility to traditional claims advocacy – routinely deploying our claims professionals at the earliest stages of the underwriting process to align policy wording to the client's expectation before a claim occurs. Simply put, claims issues are coverage issues. The traditional disconnect between a broker's placement group and claim service group has kept coverage lessons learned in one claim dispute from

preventing the next dispute. Our claim experts will stress test program design and policy wordings and offer recommendations to significantly improve the reliability of a client's coverage when it is most important; before the policy is bound. This is also the time that we would interview/confirm a Third-Party Adjuster that will be handling certain claims by line of coverage. We believe this continuity will lend itself to greater efficiency and outcomes in claims handling.

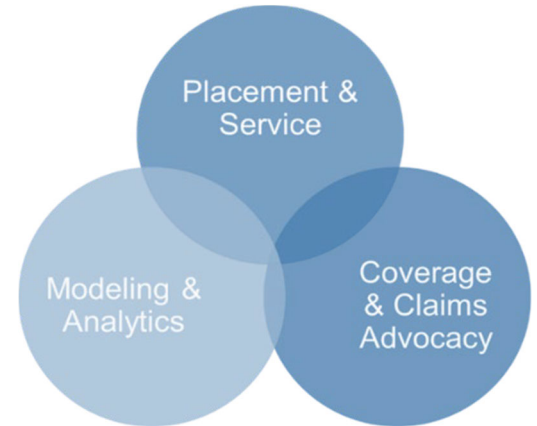
Our coverage experts are an integral part of the service team who partner with the brokers to first understand and identify risk exposures. Obtaining intimate knowledge of our clients' business and risk management goals allows us to craft customized terms and conditions to help ensure that the policy will meet New Design's objectives. A "gap" analysis will also be performed to ensure coordination of existing policies (specifically the General Liability as the Umbrella/Excess policies) in the event of a claim impacts both/all policies.

## EPIC CLAIM SERVICES

EPIC claim advocates have extensive experience as former claim adjusters and are uniquely equipped to assess and manage claims, recognize potential high hazard exposures and partner with risk management teams to reduce loss frequency and assist with coverage disputes.

### Post-Loss Underwriting and Advocacy Services

- Assist in reporting claims and potential claims
- Advise client on defense counsel options, best practices and defense counsel performance and negotiate insurer approval of defense panel selections
- Sophisticated analysis of carrier reservation of rights and/or coverage denials
- Advocate client claim interests up to a carrier's senior claims executives, as needed
- Monitor settlement processes and address coverage issues



While each coverage line has unique components to the claims process, there are some general parameters that is followed

Our dedicated team responds to all of your Commercial Insurance claims needs including:

- Assisting you with reporting of Property & Casualty claims
- Providing you with Workers' Compensation claims reviews & advocacy
- Acting as liaison between you and the insurance carrier
- Reviewing summons and complaints prior to insurance carrier submission



## PROPERTY CLAIMS

- Provide advocacy in all Property claim issues
- Send all claims through our office so that the loss is reported to the appropriate carrier(s). We want to have first notice to ensure that we maintain control of the claim.
- We visit claims sites with the Risk Manager and adjuster(s) as soon as possible after a loss.
- We will request contracts from you at the time the loss to enable you to secure coverage from the appropriate parties.
- We will also work with other parties' carriers until your needs are met.
- We facilitate claim reviews with carriers and TPAs to provide you with an ongoing understanding of your claim issues.
- We can assist in pursuing subrogation from other parties.

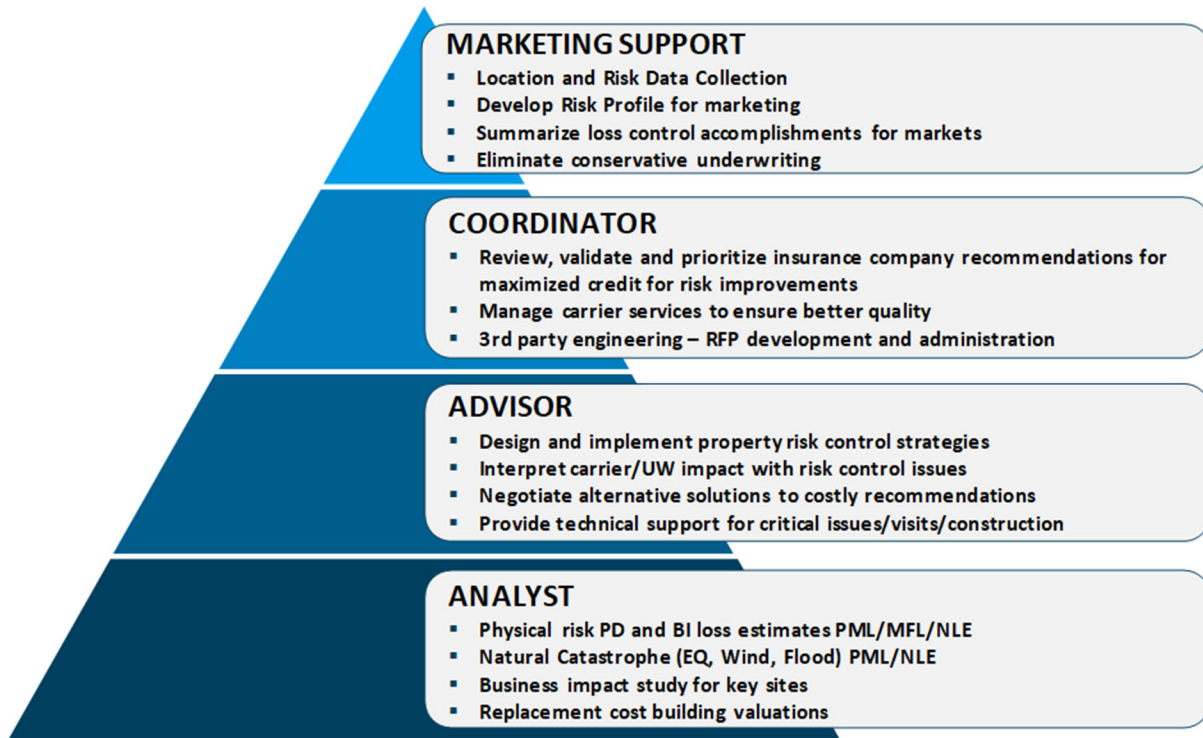
## LIABILITY CLAIMS:

- Set-up protocols to address settlement prior to reporting. Review/draft insurer and client claim handling instructions.
- Provide customized claims reporting forms and associated training.
- Receive and report claims within 24 hours.
- Assist with selection of counsel.
- One email address for the entire Claims Department.
- Contract review and coverage analysis on reported claims.
- We use a system that allows us to have electronic files, enabling us to access each other's files.
- Facilitate claim reviews with carriers and TPAs and manage claim closures.
- Provide advocacy in all Liability claim issues.

## **LOSS PREVENTION SERVICES**

We focus on reducing your exposure to risk, and reducing your costs associated with property insurance premiums, capital improvements, and losses. Specifically, EPIC will assist AIMS K-12 College Prep by:

- Validating and prioritizing insurers recommendations on your behalf based on our extensive experience with both insurers' engineering and real estate risks. Our service includes negotiating appropriate cost-effective alternatives to these recommendations and coordinating your insurer's engineering services to ease any administrative burden.
- Visiting key areas to resolve critical issues, facilitate communication, and support New Design's operations team. Our service will include accompanying your staff during insurers' inspections at key locations to aid in resolving potential issues.
- Supporting the marketing/renewal process with insurers' engineers and underwriters to represent your risk control strategy, current risk quality, and future plans to impact pricing and terms.
- Assisting in building valuation using Marshall and Swift methodology, the most recognized method in the insurance industry.
- Creating metrics that can be used to support your risk management goals and objectives as well as demonstrate the effectiveness of your risk control strategy.
- Providing a written opinion and analysis of insurer's loss control recommendations.



## EPIC’s Property Risk Control Consulting

### Loss Control Schedule

Function	Tasks	Timeframe
<b>Initial Loss Control</b>	<ul style="list-style-type: none"> <li>• Schedule and attend initial loss control visit from the selected insurance carriers to assess risk exposures</li> </ul>	<b>Immediately After Renewal</b>
<b>Claims Review</b>	<ul style="list-style-type: none"> <li>• Schedule and attend open claims review with prior insurance carriers to close open claims</li> <li>• Prepare trend analysis to review charter’s pain points</li> </ul>	<b>Immediately After Renewal</b>
<b>Loss Prevention &amp; Property Assessment</b>	<ul style="list-style-type: none"> <li>• Visit all campuses for property assessment and prepare Marshall Swift report for building valuation</li> </ul>	<b>3 Months After Renewal</b>
<b>Training Opportunities</b>	<ul style="list-style-type: none"> <li>• Identify training opportunities and schedule with appropriate vendors and consultants</li> </ul>	<b>Immediately After Renewal</b>

## Best Value Incentives

EPIC Charter School Practice support team will provide additional services as needed and negotiated by AIMS K-12 College Prep such as:

- Claims Management
  - Reporting of all claims, except Workers Compensation. Typically, insurance broker services will not handle small claims or any claims not involving broker provided insurance policies. EPIC reports all claims including non-EPIC provided insurance policies and assist in managing the claim cycles.
  - Analyze claim historical information based on AIMS K-12 College Prep internal reporting procedures. Insurance companies have different claims handling and reporting protocols. EPIC assists both the insurance companies and AIMS K-12 College Prep during the claims cycle
  - Property claims management
  - Auto claims management
  - Injury Trends & Claim Analysis report
- Risk Management Team Advocacy
  - Provide risk management training to Risk Management Team
  - Assist Risk Management Team create process and procedures
  - Provide Workers Compensation claims report & management training to HR Team
- Banking/Bond Finance Contract Compliance Review
- Master Trust Insurance Program Compliance Review
- Lender insurance requirement review. EPIC provides guidance and recommendations to AIMS K-12 College Prep lenders on insurance limits. Lenders often request insurance coverages and limits that are not indicative of the current liability
- Insurance report for S&P and Moody's financial rating review
- Annual insurance projection expense. EPIC provides annual insurance budget to support budgeting process with relation to growth plan and the insurance market rate trends
- Construction insurance program management. EPIC will participate in review of construction projects to ensure insurance compliance and coverage adequacy
- Continuous audit of assets to ensure coverage adequacy
  - Complete Building Replacement Cost valuation review using Marshal Swift tool
- Campus visits with insurers loss control representatives to provide guidance to local campus representative and assist with questions
- Flood & Earth Movement management – EPIC will work in conjunction with AIMS K-12 College Prep to review flood zones and Earth Movement high risk zones for all properties and ensure coverage is in place as needed
- Selected counsel: EPIC obtains approval for AIMS K-12 College Prep selected counsel as preferred counsel on litigation claims



# Appendix B

## EPIC Team BIO

When you hire EPIC, you hire the entire company. The hallmark of our client service philosophy is extreme client-centricity with senior management involvement as a fixture in every account. Our service structure is primarily organized around an Account Services Team that is assigned to you based on your specific needs and history.

We serve our charter school clients through our Charter School Practice comprised of seasoned team members who are equipped to provide sophisticated counsel and service detail to the charter school industry. As an EPIC client, we will serve your organization with a dedicated team and multiple points of contact.

All members of our team demonstrate EPIC’s commitment to service excellence as well as the stability, strength and low turnover of our organization. Your Account Services Team will consist of: Jonathan Wheat, Director, Charter School Practice, Joffrey Clark, Principal & National Charter School Practice Leader; Heidi Newell, Client Executive, Charter School Practice; Andrea Reyes, Client Manager, Charter School Practice; and Norma Brehm, P&C Claims Manager. Heidi Newell will handle strategic direction, and Andrea Reyes will handle day- to-day account support along with client, carrier, and employee interface. Jonathan Wheat will be the relationship manager, responsible for your overall satisfaction and serve as another point of contact as a liaison and advocate for your organization. Joffrey Clark will provide advisory from the national level. Biographies of your Account Services Team are as follows.



Jonathan Wheat joined EPIC Brokers in 2021 and has been providing risk management services and creating insurance products for schools since 2013. Prior to joining EPIC Jonathan was the Team Lead for AIG’s Large Commercial Underwriting Practice in Los Angeles with a focus on Education.

Jonathan provides risk management solutions and strategies to charter schools across CA from the Bay Area down to San Diego. Jonathan also has his Chartered Property and Casualty designation which he utilizes to create comprehensive and cost-effective insurance programs for charter schools. In his spare time Jonathan is the sitting board secretary for a Los Angeles based CMO which gives him unique insights into the operating challenges that charter schools face.

**Jonathan Wheat, CPCU**  
**Los Angeles, CA**  
**Director, Charter School Practice**



Joffrey Clark joined as a Principal & Charter School Practice Leader for Edgewood Partners Insurance Consultants (EPIC) in Dallas, TX. Joffrey has been providing insurance risk consulting expertise since 1995. Before EPIC, Joffrey was Senior Vice President at McGriff Insurance Services (previously Regions Insurance Services), specializing in Charter Schools.

Joffrey provides risk management strategies and solutions to assist Charters in managing their unique operations and achieved Certified School Risk Manager status to further understand their complex exposures. Joffrey has been a distinguished member and speaker at the Texas Charter School Association. His experience and expertise has allowed the national insurance providers to understand Charters

**Joffrey Clark, CSR**  
 Dallas, TX  
 Principal & National Charter School Practice Leader



Heidi Newell joined as Client Executive with the Charter School Practice for Edgewood Partners Insurance Consultants (EPIC) in Dallas, TX. Before EPIC, Heidi was a Client Executive at Alliant Insurance Services working in public entity for 22 years, the last 8 were spent working with Charter Schools nationwide.

Heidi is responsible for supporting new business development and design, strategic placement and management of property and casualty insurance programs, providing risk management strategies and solutions for the charter schools. She works closely with each of her accounts to ensure exemplary service approach and makes every client interaction a positive, results-oriented experience.

**Heidi Newell, CSR**  
 Dallas, TX  
 Charter School Practice Client Executive



Andrea Reyes joined as Client Manager as a part of the Charter School Practice for Edgewood Partners Insurance Consultants (EPIC) in Dallas, TX.

Andrea assists in marketing new and renewal accounts including reviews of complex contracts, coverage verification, and servicing the daily needs of clients. Andrea’s personal approach ensures each client has a skillful and enjoyable experience. With focus on alignment, Andrea works with her team to ensure the execution of risk management strategies and programs are tailored to the client’s specific needs. Andrea has been providing exceptional insurance service since 2001. She has extensive client management experience from other national brokerages and over a decade as a middle market underwriter.

**Andrea Reyes, CISR CPIA  
CIIP CLP**  
Dallas, TX  
Charter School Practice Client  
Manager



Norma has 30+ years in the industry with experience in a host of different business types, including healthcare, transportation, airlines, manufacturing, construction, mining, entertainment, retail, auto sales, education, and food service just to name a few. She holds multi-lined adjuster licenses in the states of Arizona, Texas and Oklahoma, with extensive knowledge of Colorado and Alaska, and a broad knowledge of jurisdictions across the nation.

In her role as a Claims Manager for the Southwest Region, she will be responsible for providing technical and consulting services to our clients, assisting Risk Managers with their claims, and tenaciously advocating for clients, while reducing their overall cost of risk.

**Norma Brehm**  
Dallas, TX  
P&C Claims Manager



Andy brings over 35 years of experience serving clients with property and casualty claims and coverage advocacy. Andy Joined EPIC in 2014 as a Principal in the Energy and Construction practice group. Early in 2016, Andy took on the role of National Construction Claims Practice Leader responsible for providing assistance in resolving complex claims.

Andy began his insurance career as a producer, selling personal lines and small business accounts, working his way up to large complex risk management accounts. He has held various positions with Liberty Mutual Insurance Co. and its subsidiary, Wausau, as well as Cobbs Allen Hall, a regional insurance broker. Andy has maintained his focus on claims, risk management and commercial insurance coverage.

**Andy D'Entremont, ESQ., CIC**  
**CRIS ARM AIC ERC**

**Birmingham, AL**

**National Director of Property/Casualty  
Claims**





# Appendix C

## License & Proof of Insurance

# California Department of Insurance

## EDGEWOOD PARTNERS INSURANCE CENTER

License # 0B29370

Pursuant to the requirements of the State of California Insurance Code,  
EDGEWOOD PARTNERS INSURANCE CENTER is authorized to act in the following capacity:

<u>License</u>	<u>Effective Date</u>	<u>Expiration Date</u>
Insurance Producer	09/08/1994	09/30/2024
<u>Qualifications</u>		
Accident & Health or Sickness	09/08/1994	
Administrator	01/13/1995	
Casualty	09/08/1994	
Life	09/08/1994	
Property	09/08/1994	
Surplus Lines Broker	09/08/1994	
Variable Life and Variable Annuity	09/23/2020	

Business Address: 1 California Street, Suite 400, San Francisco, California 94111



Ricardo Lara, Insurance Commissioner





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/25/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Edgewood Partners Insurance Centers (EPIC) (San Ramon – Branch ID14394) P.O. Box 5003 San Ramon, CA 94583	Phone No.: (212) 488-0200	CONTACT NAME: Laura Alvarez	
		PHONE: 212.488.0200	FAX: 212.488.0220
		E-MAIL: <a href="mailto:laura.alvarez@epicbrokers.com">laura.alvarez@epicbrokers.com</a>	
		ADDRESS:	
		<b>INSURER(S) AFFORDING COVERAGE</b>	
		INSURER A: ALLIED WORLD SURPLUS LINES INS CO	NAIC # 24319
<b>INSURED</b> Edgewood Partners Insurance Center 1 California Street, Suite 400 San Francisco, CA 94111		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE	\$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
							MED EXP (Any one person)	\$
							PERSONAL & ADV INJURY	\$
							GENERAL AGGREGATE	\$
							PRODUCTS - COMP/OP AGG	\$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
	<b>UMBRELLA LIAB</b> <b>EXCESS LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED      RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / N <b>(Mandatory in NH)</b> If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
A	<b>INSURANCE AGENTS E&amp;O</b>			03129988	07/26/2023	07/26/2024	EA CLM/AGGREGATE	\$10,000,000
							\$250K RETENTION	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

\*EVIDENCE OF COVERAGE\*

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISION

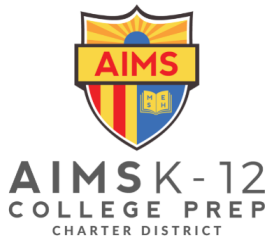
AUTHORIZED REPRESENTATIVE

EPIC Code: 1

ACORD 25 (2016/03)

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## AIMS K-12 College Prep Charter District

**American Indian Public Charter School II (K-8)** 171 12th St | Oakland | CA 94607

*E* elementary@aimsk12.org  
*T* 510-893-8701  
*F* 510-893-0345

www.AIMSK12.org

**AIMS College Prep Middle School** 171 12th St | Oakland | CA 94607

*E* middleschool@aimsk12.org  
*T* 510-893-8701  
*F* 510-893-0345

**AIMS College Prep High School** 746 Grand Ave | Oakland | CA 94610

*E* highschool@aimsk12.org  
*T* 510-220-5044  
*F* 510-519-5549

### REQUEST FOR PROPOSAL FOR AN INSURANCE BROKER

August 14, 2023

AIMS K12 College Prep (AIMS K12) is a public charter school district within the Oakland Unified School District serving student from grade K-12. The Charter District operates three Schools (1) Elementary school, (1) Middle School and one (1) High school. The schools operate under a Board of Directors who have authority over the governance of the schools.

AIMS K12 College Prep (AIMS K12) is requesting proposals from qualified proposers to serve as an Insurance Broker for their three (3) charter schools consisting of AIMS K12 College Prep Middle Charter School, AIMS K12 College Prep Elementary Charter School, and AIMS K12 College Prep High School.

Proposals are due no later than 4:00 P.M. Pacific Time, 08/24/2023 to the Business Operations Office, AIMS K12 College Prep, 171 12<sup>th</sup> Street, Oakland, CA 94607. Proposals will be accepted by electronic media to the email address: [finance@aimsk12.org](mailto:finance@aimsk12.org).

Proposer also certifies the it does not discriminate against any employee or applicant for employment on the grounds of race, age, color, national origin, religion, sex, gender, disability, genetic information, or any other classification protected by federal, California state constitutional, or statutory law; and does not and will not maintain or provide its employees any segregated facilities at any of its establishments.

AIMS K12 College Prep offers educational and employment opportunities without regard to race, age, color, national origin, religion, sex, gender, disability or genetic information.

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EPIC Insurance Brokers

COMPANY NAME  
4675 MacArthur Court #705

ADDRESS  
Newport Beach CA 92660

CITY STATE ZIP

510-691-8994

PHONE FAX  
Jonathan.Wheat@epicbrokers.com

Names and signatures below certify that you understand and agree to all information in this Request for Proposal.

Jonathan Wheat

*Jonathan Wheat*

8/25/23

AUTHORIZED REPRESENTATIVE (Print)

Signature

Date

GENERAL CONDITIONS: