CITY CLERK
CITY OF SUNRISE
19 SEP 17 AM 10:37

SUNRISE, FLORIDA

RESOLUTION NO. 14-108-19-A

A RESOLUTION OF THE CITY OF SUNRISE, FLORIDA, APPROVING A "THIRD AMENDMENT TO AGREEMENT FOR ADMINISTRATIVE SERVICES ONLY (ASO) / SELF-FUNDED PLAN BENEFITS CONSULTING SERVICES BETWEEN THE CITY OF SUNRISE, FLORIDA AND THE RHODES INSURANCE GROUP, INC." FOR THE FIVE (5) YEAR AND THREE (3) MONTH CONTRACT PERIOD OF OCTOBER 1, 2019 THROUGH DECEMBER 31, 2024; AUTHORIZING THE RISK MANAGER, OR DESIGNEE, TO AMEND OR EXTEND ONE (1) YEAR EXTENSIONS THROUGH DECEMBER 31, 2029; AND PROVIDING AN EFFECTIVE DATE AND PROVIDING FOR FUNDING.

WHEREAS, effective October 1, 2014 pursuant to Resolution No. 14-108, an Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services (Agreement) was entered into between the City and The Rhodes Insurance Group, Inc. (Rhodes) to provide employee group insurance benefits consulting services for the self-funded health plan; and

WHEREAS, the Agreement was amended by a First Amendment effective October 1, 2017 and a Second Amendment effective October 1, 2018; and

WHEREAS, the parties desire to amend, modify or alter certain terms and conditions of the Agreement with a Third Amendment to provide for a new term and extensions of the Agreement.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF SUNRISE, FLORIDA:

Section 1. The foregoing recitals are hereby ratified and incorporated as the legislative intent of this Resolution.

Section 2. A "Third Amendment to Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services between the City of Sunrise, Florida and The Rhodes Insurance Group, Inc." (Third Amendment) is hereby approved for employee group benefits consulting services for the contract period of October 1, 2019, through December 31, 2024, with five (5) optional one (1) year term extensions, subject to subsequent budget approvals for future years. A copy of the Third Amendment is attached hereto and made a part of this Resolution as Exhibit A.

Section 3. Due to the City's positive experience with Rhodes in rendering specialized professional services for self-funded health plans, excellent customer service by Rhode's staff, negotiating stop-loss reinsurance renewals at no additional cost, offering a competitive flat consulting fee, and an extensive scope of work, the City's competitive bid requirements are hereby waived for good cause.

Section 4. Pursuant to Section 5-173(c)(5) of the Code of the City of Sunrise, Florida, the City's formal bidding procedures are waived for good cause for the reasons set forth in this Resolution and accompanying Agenda Item Request.

Section 5. The Risk Manager, or designee, is hereby authorized to review, approve and execute the Third Amendment to effectuate consulting services, including any applicable amendments, compliance statements, or extensions. Risk Manager shall provide the City Clerk with copies of any such amendments, compliance statements, extensions. Should the scope of work change, or cost of services exceed $25,000 in a fiscal year, then staff will bring the item to City Commission for its consideration.

Section 6. Effective Date. This Resolution shall be effective immediately upon its passage.

PASSED AND ADOPTED this 10TH DAY of SEPTEMBER, 2019.

Mayor Michael J. Ryan

Authentication:

Felicia M. Bravo
City Clerk

CITY OF SUNRISE · CORPORATE SEAL 1961 · A MUNICIPAL CORPORATION · FLORIDA

MOTION: SCUOTTO
SECOND: SOFIELD

DOUGLAS: YEA
KERCH: YEA
SCUOTTO: YEA
SOFIELD: YEA
RYAN: YEA

Approved by the City Attorney
as to Form and Legal Sufficiency

Kimberly A. Kisslan

14-108-19-A
C19255

CITY CLERK
CITY OF SUNRISE
19 SEP 27 PM 3:13

THIRD AMENDMENT TO
AGREEMENT FOR ADMINISTRATVE SERVICES ONLY (ASO) / SELF-FUNDED PLAN BENEFITS CONSULTING SERVICES
BETWEEN
THE CITY OF SUNRISE, FLORIDA
AND
THE RHODES INSURANCE GROUP, INC.

This Third Amendment to Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services (Agreement) is made by and between the City of Sunrise ("City") and The Rhodes Insurance Group, Inc. ("Rhodes").

WHEREAS, an Agreement was entered into between the City and Rhodes on October 1, 2014; and

WHEREAS, a First Amendment was entered into between the City and Rhodes effective October 1, 2017; and

WHEREAS, a Second Amendment was entered into between the City and Rhodes effective October 1, 2018; and

WHEREAS, the parties wish to extend the term of this Agreement;

NOW THEREFORE, in consideration of the mutual covenants and obligations created hereby, as well as other good and valuable considerations, the City and Rhodes agree as follows:

1. Recitals Incorporated. The foregoing recitals are incorporated by reference and made part of this Third Amendment.

2. Amendments to Agreement. Additions to the Agreement are shown in underscore and deletions from the Agreement are shown in ~~strikethrough~~.

   (a) Section "**Term and Termination**" is hereby deleted in its entirety and replaced with the following language:

Risk Management
SEP 12 2019
Received

Term and Termination
The Effective Date of this Agreement is October 1, 2019, or date Agreement is fully executed, whichever is later. The initial term of this Agreement (the "Consulting Period") will begin on the Effective Date and will remain in effect until December 31, 2024, and may be renewed for five (5) one (1) year extensions under the same terms and conditions as the original Agreement, as amended. Either party may terminate this Agreement by giving the other party at least thirty (30) days written notice of its intent to terminate. In the event such termination is effective during the Consulting Period (including any extension(s) of the Consulting Period), City shall be responsible to Rhodes for any services performed prior to the date of termination and Rhodes shall be responsible to City to continue to provide actuarial services

City Initials _____ Vendor Initials _____

listed in the project proposals authorized herein until the date of termination of this Agreement. In the event the services are scheduled to end either by Agreement expiration or by termination by the City (at the City's discretion), Rhodes shall continue the services, if requested by the City, until new services can be completely operational. At no time shall this transitional period extend more than one hundred eighty (180) days beyond the expiration date of the existing Agreement, or applicable extension. Rhodes will be reimbursed for this service at the project proposal fees negotiated and in effect when this transitional period clause is invoked by the City.

The City is a bona fide governmental entity of the State of Florida with a fiscal year ending on September 30 of each calendar year. If the City does not appropriate sufficient funds to purchase the Services or quantities required under this Agreement for any of the City's fiscal years subsequent to the one in which the Agreement is executed and entered into, then this Agreement shall be terminated effective upon expiration of the fiscal year in which sufficient funds to continue satisfaction of the City's obligation under this Agreement were last appropriated by the City and the City shall not, in this sole event be obligated to make any further purchases beyond said fiscal year.

(b) Section "**Scope of Work/Consulting Services**" is hereby revised with the following language:

14. Analyse and recommend industry methodologies to assist in determining reasonable reserve funding levels above Safe Harbor requirements.
15. Review self-funded health plan quarterly financial statement reports for the City's 505 fund, prescription drug quarterly rebates, and specific stop-loss reinsurance recoveries.
16. Work with City's actuarial consultant to provide rate forecast recommendations on the self-funded health plan for City's annual budget.
17. Negotiate, analyse, and make recommendations on stop-loss reinsurance renewals for the self-funded health plan.

(c) Section "**Flat Fee**" is hereby revised with the following language:

The flat fee for the scope of work/services shall remain fixed for the initial ~~three (3)~~ five (5) years and three (3) months of the Agreement. The flat fee for the subsequent ~~the two (2)~~ five (5) one (1) year extension term years shall be subject to an adjustment only if increases or decreases occur in the industry. However, unless very unusual and significant changes have occurred in the industry, such increases shall not exceed ~~5~~3% per year or, the latest yearly percentage increase in the All Urban Consumers Price Index (CPI-U) (National) as published by the Bureau of Labor Statistics, US Department of Labor, whichever is less. The yearly increase or decrease in the CPI shall be that latest All Urban Consumers Price Index (CPI-U)

City Initials _____ Vendor Initials _____

(National) as published by the Bureau of Labor Statistics, US Department of Labor index published and available ninety (90) days prior to the end of the ~~fiscal~~ calendar year then in effect compared to the index for the same month one (1) year prior. Any requested cost increase shall be fully documented and submitted to the City at least sixty (60) days prior to the ~~Agreement, including renewal~~ extensions~~,~~ term anniversary date. Any approved cost adjustments shall become effective ~~October~~ January 1st for the next ~~fiscal~~ calendar year date of the ~~Agreement~~ extension term. In the event the CPI or industry costs decline, the City shall have the right to receive from ~~the Proposer~~ Rhodes, a reasonable reduction in costs that reflect such cost changes in the industry.

City will issue Rhodes a Purchase Order each fiscal year in an amount not to exceed $25,000. Invoices received from Rhodes pursuant to this Agreement will be reviewed and approved by the City's Risk Manager, or designee, indicating that Services have been rendered in conformity with the Agreement and then will be sent to the Finance and Administrative Services Department for payment. Following the Risk Manager's, or designee's approval, invoice payments will be made by the City in accordance with Florida Prompt Payment Act, Florida Statutes Section 218.70.

(d) Section **"Indemnification"** is hereby deleted in its entirety and replaced with the following language:

Indemnification
To the extent permitted by law, Rhodes agrees to indemnify, defend and hold harmless the City, its officers, agents, volunteers, and employees from and against all claims, damages, losses, and expenses, including but not limited to attorneys' fees, court costs, or other alternative dispute resolution costs arising out of or resulting from the performance of services under this Agreement (1) provided that any such claims, damages, losses or expenses are attributable to bodily injury, sickness, disease, death, or personal injury, or property damage, and (2) are caused in whole or in part by the negligent acts, errors, or omissions of the Rhodes, Rhodes's subcontractor(s), or anyone directly or indirectly employed or hired by Rhodes or anyone for whose acts Rhodes may be liable, REGARDLESS OF WHETHER OR NOT CAUSED IN PART BY CITY OF SUNRISE, ITS OFFICERS, AGENTS, VOLUNTEERS, OR EMPLOYEES. The City of Sunrise reserves the right, but not the obligation, to participate in the defense without relieving Rhodes of any obligation hereunder. Rhodes agrees this indemnity obligation shall survive the expiration or earlier termination of the Agreement.

(e) Section **"Insurance"** is hereby revised to add the following language:

Rhodes agrees to maintain Cyber and Privacy Liability at a limit of liability not less than $1,000,000 Per Claim, $1,000,000 Annual Aggregate, or a $1,000,000 Combined Single Limit. For policies written on a "Claims-Made"

basis, Respondent agrees to maintain a Retroactive Date prior to or equal to the effective date of any resulting contract. In the event the policy is cancelled, non-renewed, switched to an Occurrence Form, Retroactive Date advanced, or any other event triggering the right to purchase a Supplemental Extended Reporting Period (SERP) during the life of any resulting contract, Rhodes agrees to purchase a SERP with a minimum reporting period not less than two (2) years. The requirement to purchase a SERP shall not relieve Rhodes of the obligation to provide replacement coverage.

(f) Section **"Limitation of Liability"** is hereby created to read with the following language:

Limitation of Liability
Notwithstanding any provision of the Agreement to which it is applicable, other than the compensation to be paid to Rhodes under said Agreement, City shall not be liable or responsible to Rhodes beyond the monetary limits specified in Section 768.28, Fla. Stat., regardless of whether said liability be based in tort, contract, indemnity or otherwise; and in no event shall City be liable to Rhodes for punitive or exemplary damages or for lost profits or consequential damages. Nothing herein is intended to serve as a waiver of sovereign immunity by City nor shall anything included herein be construed as consent to be sued by third parties in any matter arising out of this Agreement.

The cumulative, aggregate liability of Rhodes in connection with or arising in any way or in any degree from any Services or otherwise from the acts or omissions of Rhodes in connection therewith under any and all legal theories will not exceed three (3) times the total amount of the Purchase Order issued by Client to Rhodes for such Services. NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, RHODES WILL NOT BE LIABLE UNDER ANY LEGAL THEORY FOR INDIRECT, EXEMPLARY, PUNITIVE, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OR LOSSES, LOST PROFITS OR BUSINESS OPPORTUNITIES, OR THE COST OF PROCUREMENT OF SUBSTITUTE ITEMS OR SERVICES. Client acknowledges and agrees that the remedies set forth above are reasonable and will not fail of their essential purpose.

(g) Section **"ADA Compliance"** is hereby revised with the following language:

~~Rhodes certifies their actuarial consultant services and products are ADA compliant~~ Rhodes and the Services must comply with all applicable federal, state, and local laws, codes, ordinances, rules, and regulations including, without limitation, American with Disabilities Act, 42 U.S.C. § 12101, Section 504 of the Rehabilitation Act of 1973, and any related federal, state, or local laws, rules, and regulations.

City Initials _____ Vendor Initials _____

(h) Section **"Authority to Execute"** is hereby revised with the following language:

The City's Risk Manager, or designee, has the authority to execute this Agreement, including renewal extensions and other benefit related agreements required by Federal or State law (i.e. HIPAA's Business Associate Agreement) effective upon approval of Resolution No. "" by the City Commission.

3. Conflicting Terms. In the event the terms of this Third Amendment conflict with those of the Agreement, the First Amendment, or the Second Amendment, the Third Amendment terms shall govern. All other terms of the Agreement, the First Amendment or the Second Amendment shall remain and continue in full force and effect.

4. Captions. The captions of this Third Amendment are for convenience only and are not to be construed as defining or limiting in any way the scope or intent of the provisions of this Third Amendment.

5. Effective Date. This Third Amendment shall be effective October 1, 2019.

IN WITNESS WHEREOF, the City and Rhodes have caused this Third Amendment to the Agreement to be executed on the date indicated below.

City of Sunrise

By: _____

Name: Bill Mason, CPCU, ARM-P

Title: Risk Manager

Date: 9/27/19

The Rhodes Insurance Group, Inc.

By: _____

Name: Lloyd Rhodes

Title: President

Date: 9/12/19

City Initials _____ Vendor Initials _____

SCANNED

14-108-19-A
C19255

THIRD AMENDMENT TO AGREEMENT FOR ADMINISTRATVE SERVICES ONLY (ASO) / SELF-FUNDED PLAN BENEFITS CONSULTING SERVICES BETWEEN THE CITY OF SUNRISE, FLORIDA AND THE RHODES INSURANCE GROUP, INC.

This Third Amendment to Agreement for Administrative Services Only (ASO) / Self-Funded Plan Benefits Consulting Services (Agreement) is made by and between the City of Sunrise ("City") and The Rhodes Insurance Group, Inc. ("Rhodes").

WHEREAS, an Agreement was entered into between the City and Rhodes on October 1, 2014; and

WHEREAS, a First Amendment was entered into between the City and Rhodes effective October 1, 2017; and

WHEREAS, a Second Amendment was entered into between the City and Rhodes effective October 1, 2018; and

WHEREAS, the parties wish to extend the term of this Agreement;

NOW THEREFORE, in consideration of the mutual covenants and obligations created hereby, as well as other good and valuable considerations, the City and Rhodes agree as follows:

1. Recitals Incorporated. The foregoing recitals are incorporated by reference and made part of this Third Amendment.

2. Amendments to Agreement. Additions to the Agreement are shown in underscore and deletions from the Agreement are shown in ~~strikethrough~~.

   (a) Section "**Term and Termination**" is hereby deleted in its entirety and replaced with the following language:

Risk Management
SEP 12 2019
Received

Term and Termination

The Effective Date of this Agreement is October 1, 2019, or date Agreement is fully executed, whichever is later. The initial term of this Agreement (the "Consulting Period") will begin on the Effective Date and will remain in effect until December 31, 2024, and may be renewed for five (5) one (1) year extensions under the same terms and conditions as the original Agreement, as amended. Either party may terminate this Agreement by giving the other party at least thirty (30) days written notice of its intent to terminate. In the event such termination is effective during the Consulting Period (including any extension(s) of the Consulting Period), City shall be responsible to Rhodes for any services performed prior to the date of termination and Rhodes shall be responsible to City to continue to provide actuarial services

City Initials _____ Vendor Initials _____

listed in the project proposals authorized herein until the date of termination of this Agreement. In the event the services are scheduled to end either by Agreement expiration or by termination by the City (at the City's discretion), Rhodes shall continue the services, if requested by the City, until new services can be completely operational. At no time shall this transitional period extend more than one hundred eighty (180) days beyond the expiration date of the existing Agreement, or applicable extension. Rhodes will be reimbursed for this service at the project proposal fees negotiated and in effect when this transitional period clause is invoked by the City.

The City is a bona fide governmental entity of the State of Florida with a fiscal year ending on September 30 of each calendar year. If the City does not appropriate sufficient funds to purchase the Services or quantities required under this Agreement for any of the City's fiscal years subsequent to the one in which the Agreement is executed and entered into, then this Agreement shall be terminated effective upon expiration of the fiscal year in which sufficient funds to continue satisfaction of the City's obligation under this Agreement were last appropriated by the City and the City shall not, in this sole event be obligated to make any further purchases beyond said fiscal year.

(b) Section "**Scope of Work/Consulting Services**" is hereby revised with the following language:

14. Analyse and recommend industry methodologies to assist in determining reasonable reserve funding levels above Safe Harbor requirements.
15. Review self-funded health plan quarterly financial statement reports for the City's 505 fund, prescription drug quarterly rebates, and specific stop-loss reinsurance recoveries.
16. Work with City's actuarial consultant to provide rate forecast recommendations on the self-funded health plan for City's annual budget.
17. Negotiate, analyse, and make recommendations on stop-loss reinsurance renewals for the self-funded health plan.

(c) Section "**Flat Fee**" is hereby revised with the following language:

The flat fee for the scope of work/services shall remain fixed for the initial ~~three (3)~~ five (5) years and three (3) months of the Agreement. The flat fee for the subsequent ~~the two (2)~~ five (5) one (1) year extension term years shall be subject to an adjustment only if increases or decreases occur in the industry. However, unless very unusual and significant changes have occurred in the industry, such increases shall not exceed ~~5~~3% per year or, the latest yearly percentage increase in the All Urban Consumers Price Index (CPI-U) (National) as published by the Bureau of Labor Statistics, US Department of Labor, whichever is less. The yearly increase or decrease in the CPI shall be that latest All Urban Consumers Price Index (CPI-U)

City Initials _____ Vendor Initials _____

(National) as published by the Bureau of Labor Statistics, US Department of Labor index published and available ninety (90) days prior to the end of the ~~fiscal~~ calendar year then in effect compared to the index for the same month one (1) year prior. Any requested cost increase shall be fully documented and submitted to the City at least sixty (60) days prior to the ~~Agreement, including renewal~~ extensions~~,~~ term anniversary date. Any approved cost adjustments shall become effective ~~October~~ January 1st for the next ~~fiscal~~ calendar year date of the ~~Agreement~~ extension term. In the event the CPI or industry costs decline, the City shall have the right to receive from ~~the Proposer~~ Rhodes, a reasonable reduction in costs that reflect such cost changes in the industry.

City will issue Rhodes a Purchase Order each fiscal year in an amount not to exceed $25,000. Invoices received from Rhodes pursuant to this Agreement will be reviewed and approved by the City's Risk Manager, or designee, indicating that Services have been rendered in conformity with the Agreement and then will be sent to the Finance and Administrative Services Department for payment. Following the Risk Manager's, or designee's approval, invoice payments will be made by the City in accordance with Florida Prompt Payment Act, Florida Statutes Section 218.70.

(d) Section **"Indemnification"** is hereby deleted in its entirety and replaced with the following language:

Indemnification

To the extent permitted by law, Rhodes agrees to indemnify, defend and hold harmless the City, its officers, agents, volunteers, and employees from and against all claims, damages, losses, and expenses, including but not limited to attorneys' fees, court costs, or other alternative dispute resolution costs arising out of or resulting from the performance of services under this Agreement (1) provided that any such claims, damages, losses or expenses are attributable to bodily injury, sickness, disease, death, or personal injury, or property damage, and (2) are caused in whole or in part by the negligent acts, errors, or omissions of the Rhodes, Rhodes's subcontractor(s), or anyone directly or indirectly employed or hired by Rhodes or anyone for whose acts Rhodes may be liable, REGARDLESS OF WHETHER OR NOT CAUSED IN PART BY CITY OF SUNRISE, ITS OFFICERS, AGENTS, VOLUNTEERS, OR EMPLOYEES. The City of Sunrise reserves the right, but not the obligation, to participate in the defense without relieving Rhodes of any obligation hereunder. Rhodes agrees this indemnity obligation shall survive the expiration or earlier termination of the Agreement.

(e) Section **"Insurance"** is hereby revised to add the following language:

Rhodes agrees to maintain Cyber and Privacy Liability at a limit of liability not less than $1,000,000 Per Claim, $1,000,000 Annual Aggregate, or a $1,000,000 Combined Single Limit. For policies written on a "Claims-Made"

basis. Respondent agrees to maintain a Retroactive Date prior to or equal to the effective date of any resulting contract. In the event the policy is cancelled, non-renewed, switched to an Occurrence Form, Retroactive Date advanced, or any other event triggering the right to purchase a Supplemental Extended Reporting Period (SERP) during the life of any resulting contract, Rhodes agrees to purchase a SERP with a minimum reporting period not less than two (2) years. The requirement to purchase a SERP shall not relieve Rhodes of the obligation to provide replacement coverage.

(f) Section **"Limitation of Liability"** is hereby created to read with the following language:

Limitation of Liability
Notwithstanding any provision of the Agreement to which it is applicable, other than the compensation to be paid to Rhodes under said Agreement, City shall not be liable or responsible to Rhodes beyond the monetary limits specified in Section 768.28, Fla. Stat., regardless of whether said liability be based in tort, contract, indemnity or otherwise; and in no event shall City be liable to Rhodes for punitive or exemplary damages or for lost profits or consequential damages. Nothing herein is intended to serve as a waiver of sovereign immunity by City nor shall anything included herein be construed as consent to be sued by third parties in any matter arising out of this Agreement.

The cumulative, aggregate liability of Rhodes in connection with or arising in any way or in any degree from any Services or otherwise from the acts or omissions of Rhodes in connection therewith under any and all legal theories will not exceed three (3) times the total amount of the Purchase Order issued by Client to Rhodes for such Services. NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, RHODES WILL NOT BE LIABLE UNDER ANY LEGAL THEORY FOR INDIRECT, EXEMPLARY, PUNITIVE, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OR LOSSES, LOST PROFITS OR BUSINESS OPPORTUNITIES, OR THE COST OF PROCUREMENT OF SUBSTITUTE ITEMS OR SERVICES. Client acknowledges and agrees that the remedies set forth above are reasonable and will not fail of their essential purpose.

(g) Section **"ADA Compliance"** is hereby revised with the following language:

~~Rhodes certifies their actuarial consultant services and products are ADA compliant~~ Rhodes and the Services must comply with all applicable federal, state, and local laws, codes, ordinances, rules, and regulations including, without limitation, American with Disabilities Act, 42 U.S.C. § 12101, Section 504 of the Rehabilitation Act of 1973, and any related federal, state, or local laws, rules, and regulations.

City Initials _____ Vendor Initials _____

(h) Section **"Authority to Execute"** is hereby revised with the following language:

The City's Risk Manager, or designee, has the authority to execute this Agreement, including renewal extensions and other benefit related agreements required by Federal or State law (i.e. HIPAA's Business Associate Agreement) effective upon approval of Resolution No. "" by the City Commission.

3. Conflicting Terms. In the event the terms of this Third Amendment conflict with those of the Agreement, the First Amendment, or the Second Amendment, the Third Amendment terms shall govern. All other terms of the Agreement, the First Amendment or the Second Amendment shall remain and continue in full force and effect.

4. Captions. The captions of this Third Amendment are for convenience only and are not to be construed as defining or limiting in any way the scope or intent of the provisions of this Third Amendment.

5. Effective Date. This Third Amendment shall be effective October 1, 2019.

IN WITNESS WHEREOF, the City and Rhodes have caused this Third Amendment to the Agreement to be executed on the date indicated below.

City of Sunrise

By: _____

Name: Bill Mason, CPCU, ARM-P

Title: Risk Manager

Date: 9/27/19

The Rhodes Insurance Group, Inc.

By: _____

Name: Lloyd Rhodes

Title: President

Date: 9/12/19

City Initials _____

Vendor Initials _____