

# Jefferson Parish

## Statement of Qualifications to Provide Professional Actuarial Services

SOQ No. 22-031 Actuarial Analysis

**Firm:** AMI Risk Consultants, Inc.  
1336 SW 146th Ct.  
Miami, FL 33184

**Contact:** Aguedo (Bob) M. Ingco, FCAS, MAAA, CPCU, ARM  
President

**Telephone:** (305) 273-1589

**Fax:** (702) 359-0926

**Email:** bobingco@amirisk.com

**Date:** July 7, 2022

## **General Professional Services Questionnaire Instructions**

- The General Professional Services Questionnaire shall be used for all professional services except outside legal services and architecture, engineering, or survey projects.
- **The General Professional Services Questionnaire should be completely filled out. Complete and attach ALL sections. Insert “N/A” or “None” if a section does not apply or if there is no information to provide.**
- Questionnaire must be signed by an authorized representative of the Firm. Failure to sign the questionnaire shall result in disqualification of proposer pursuant to J.P. Code of Ordinances Sec. 2-928.
- All subcontractors must be listed in the appropriate section of the Questionnaire. Each subcontractor must provide a complete copy of the General Professional Services Questionnaire, applicable licenses, and any other information required by the advertisement. Failure to provide the subcontractors' complete questionnaire(s), applicable licenses, and any other information required by the advertisement shall result in disqualification of proposer pursuant to J.P. Code of Ordinances Sec. 2-928.
- If additional pages are needed, attach them to the questionnaire and include all applicable information that is required by the questionnaire.

## General Professional Services Questionnaire

**A. Project Name and Advertisement Resolution Number:**

Jefferson Parish Actuarial Consulting Services, SOQ 22-031

**B. Firm Name & Address:**

AMI Risk Consultants, Inc.  
1336 SW 146th Ct.  
Miami, FL 33184

**C. Name, title, & contact information of Firm Representative, as defined in Section 2-926 of the Jefferson Parish Code of Ordinances, with at least five (5) years of experience in the applicable field required for this Project:**

Aguedo M. Ingco, FCAS, MAAA, CPCU, ARM  
President and Lead Actuary  
Email: bobingco@amirisk.com  
Tel.: (305) 273-1589 ext. 1

**D. Address of principal office where Project work will be performed:**

1336 SW 146th Ct.  
Miami, FL 33184

**E. Is this submittal by a JOINT-VENTURE? Please check:**

YES \_\_\_\_\_ NO

If marked "No" skip to Section H. If marked "Yes" complete Sections F-G.

**F. If submittal is by JOINT-VENTURE, list the firms participating and outline specific areas of responsibility (including administrative, technical, and financial) for each firm. Please attach additional pages if necessary.**

1. N/A

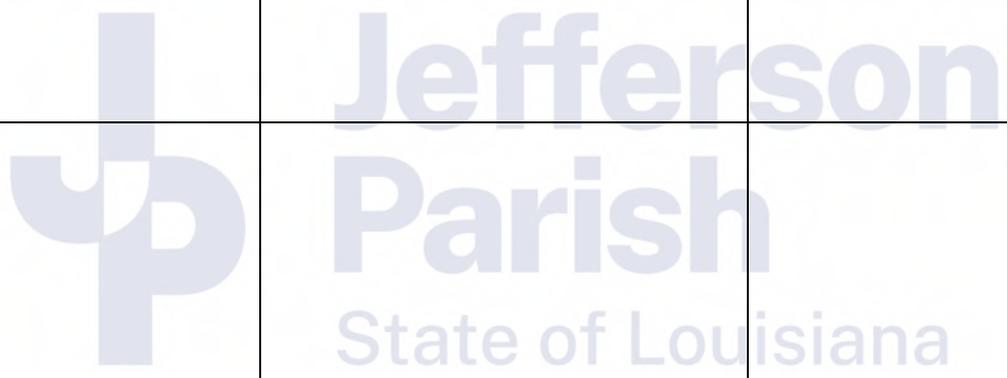
2. N/A

## General Professional Services Questionnaire

G. Has this JOINT-VENTURE previously worked together? Please check: YES \_\_\_\_\_ NO \_\_\_\_\_

H. List all subcontractors anticipated for this Project. Please note that all subcontractors must submit a fully completed copy of this questionnaire, applicable licenses, and any other information required by the advertisement. See Jefferson Parish Code of Ordinances, Sec. 2-928(a)(3). Please attach additional pages if necessary.

Name & Address:	Specialty:	Worked with Firm Before (Yes or No):
1. NONE	N/A	N/A
2.		
3.		
4.		
5.		



## General Professional Services Questionnaire

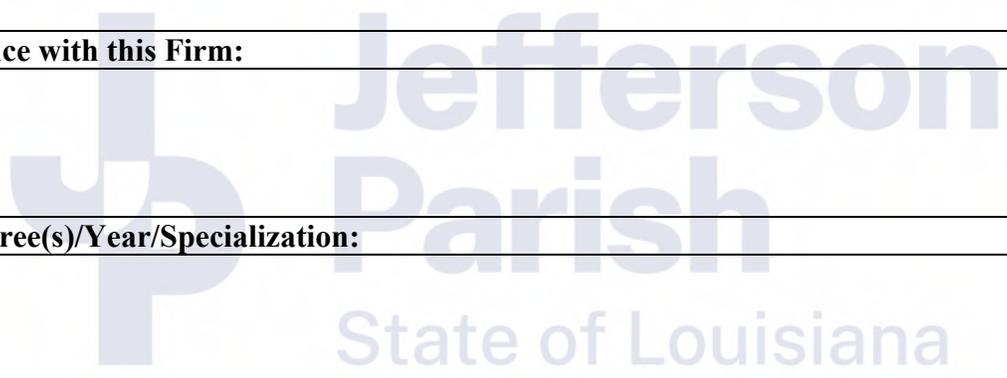
<b>I. Please specify the total number of support personnel that may assist in the completion of this Project:</b> <u>10</u>		
<b>J. List any professionals that may assist in the completion of this Project. If necessary, please attach additional documentation that demonstrates the employment history and experience of the Firm's professionals that may assist in the completion of this Project (i.e. resume). Please attach additional pages if necessary.</b>		
<b>PROFESSIONAL NO. 1</b>		
<b>Name &amp; Title:</b>		
Aguedo M. Ingco, FCAS, MAAA, CPCU, ARM President and Lead Actuary		
<b>Name of Firm with which associated:</b>		
AMI Risk Consultants, Inc.		
<b>Description of job responsibilities:</b>		
Project Director and Peer Reviewer. Aguedo will be responsible for coordinating all the appropriate resources of AMI for an effective and efficient execution of the required tasks. He is the President and the Lead Actuary of AMI. He will lead the engagement team and will directly supervise all services to be performed.		
<b>Years' experience with this Firm:</b>		
1992 to Present (30 years).		
<b>Education: Degree(s)/Year/Specialization:</b>		
B.S. Mathematics and Physics United States Naval Academy Annapolis, MD		
<b>Other experience and qualifications relevant to the proposed Project:</b>		
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top; padding: 5px;">                             Boone &amp; Co. (McNeary Risk Management)                              Charlotte, NC                               1981-1984: Vice President and Actuary. Performed rate filings, loss reserve reviews, and certifications. Developed medical malpractice insurance rates for several State Medical Association sponsored medical malpractice companies.                         </td> <td style="width: 50%; vertical-align: top; padding: 5px;">                             Price Waterhouse, Miami, FL                               1984-1992: Actuary and Director. For eight years, provided actuarial support and assistance regarding audits of and consulting services for insurance companies, Workers' Compensation State Funds, HMO's, and other self-insurance funds.                         </td> </tr> </table>	Boone & Co. (McNeary Risk Management) Charlotte, NC  1981-1984: Vice President and Actuary. Performed rate filings, loss reserve reviews, and certifications. Developed medical malpractice insurance rates for several State Medical Association sponsored medical malpractice companies.	Price Waterhouse, Miami, FL  1984-1992: Actuary and Director. For eight years, provided actuarial support and assistance regarding audits of and consulting services for insurance companies, Workers' Compensation State Funds, HMO's, and other self-insurance funds.
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<a href="#">Please see the resume` of Aguedo Ingco in the Attachments section.</a>		

## General Professional Services Questionnaire

<b>PROFESSIONAL NO. 2</b>	
<b>Name &amp; Title:</b>	
Gail Flannery, FCAS, MAAA Consulting Actuary	
<b>Name of Firm with which associated:</b>	
AMI Risk Consultants, Inc.	
<b>Description of job responsibilities:</b>	
Gail will act as the Technical Manager for this engagement. She will help in developing an effective strategy and approach for this engagement. She will work closely with the contacts at Jefferson Parish.	
<b>Years' experience with this Firm:</b>	
1997 to Present (25 years).	
<b>Education: Degree(s)/Year/Specialization:</b>	
M.S. Statistics Florida State University Tallahassee, FL	B.A. Mathematics Hollins College Roanoke, VA
<b>Other experience and qualifications relevant to the proposed Project:</b>	
American Bankers Insurance Group, Miami, FL  1992-1996: Vice President and Actuary. Responsible for 20 actuaries, actuarial students, and statistical reporting staff. Provided ratemaking and reserving support to American Bankers Insurance Company and six P&C subsidiaries (three Foreign). Rendered reserve opinions for nine companies. Prepared annual business plan.	
<a href="#">Please see the resume` of Gail Flannery in the Attachments section.</a>	

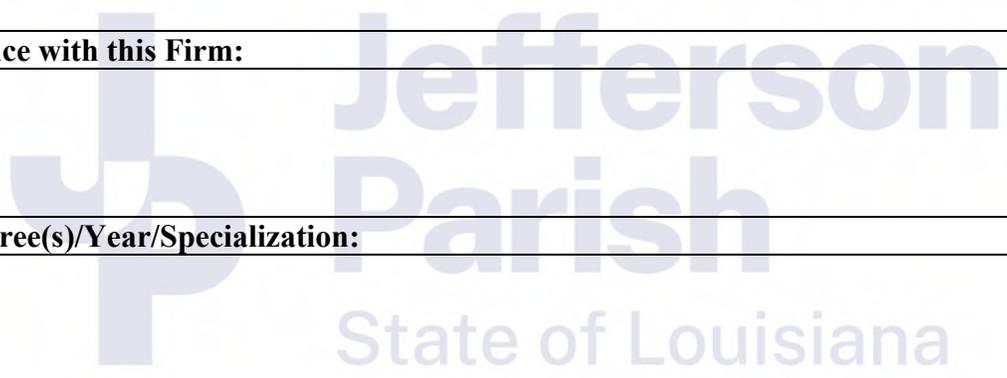
**General Professional Services Questionnaire**

<b>PROFESSIONAL NO. 3</b>
<b>Name &amp; Title:</b>
N/A
<b>Name of Firm with which associated:</b>
N/A
<b>Description of job responsibilities:</b>
N/A
<b>Years' experience with this Firm:</b>
N/A
<b>Education: Degree(s)/Year/Specialization:</b>
N/A
<b>Other experience and qualifications relevant to the proposed Project:</b>
N/A



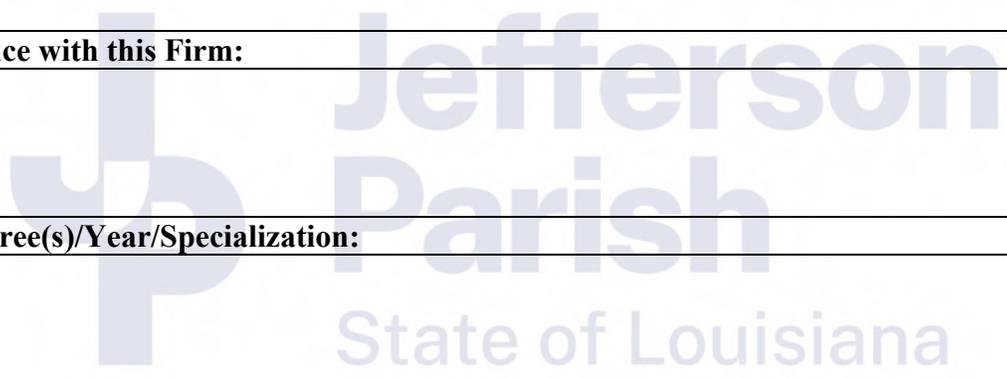
**General Professional Services Questionnaire**

<b>PROFESSIONAL NO. 4</b>
<b>Name &amp; Title:</b>
N/A
<b>Name of Firm with which associated:</b>
N/A
<b>Description of job responsibilities:</b>
N/A
<b>Years' experience with this Firm:</b>
N/A
<b>Education: Degree(s)/Year/Specialization:</b>
N/A
<b>Other experience and qualifications relevant to the proposed Project:</b>
N/A



**General Professional Services Questionnaire**

<b>PROFESSIONAL NO. 5</b>
<b>Name &amp; Title:</b>
N/A
<b>Name of Firm with which associated:</b>
N/A
<b>Description of job responsibilities:</b>
N/A
<b>Years' experience with this Firm:</b>
N/A
<b>Education: Degree(s)/Year/Specialization:</b>
N/A
<b>Other experience and qualifications relevant to the proposed Project:</b>
N/A



## General Professional Services Questionnaire

**K. List all prior projects that best illustrate the Firm's qualifications relevant to this Project. Please include any and all work performed for Jefferson Parish. Please attach additional pages if necessary.**

### PROJECT NO. 1

Project Name, Location and Owner's contact information:	Description of Services Provided:
<p>Miami-Dade County (FL) 111 NW 1st St., 23rd Floor Miami, FL 33128</p> <p>Ms. Dawn Obidiebube Data Unit Administrator Internal Services Department Email: Dawn.Obidiebube@miamidade.gov Tel.: (305) 375-4453</p>	<p>Calculated for the County since 2015, the outstanding claim liabilities and the funding requirements for new claims occurring in each of the next two fiscal years.</p> <p>Determined the appropriate allocations of the liabilities and future funding requirements to the different departments and cost centers of the County.</p>
Length of Services Provided:	Cost of Services Provided:
Annual contract since 2015 (7 years)	\$16,000 annually

### PROJECT NO. 2

Project Name, Location and Owner's contact information:	Description of Services Provided:
<p>Alameda-Contra Costa Transit District 1600 Franklin St. Oakland, CA 94612</p> <p>Ms. Claudia Allen Chief Financial Officer Email: clallen@actransit.org Tel.: (510) 891-5465</p>	<p>Estimated and certified self-insurance reserves since 2004. Coverages include workers' compensation, general liability and automobile liability.</p>
Length of Services Provided:	Cost of Services Provided:
Annual contract since 2004 (18 years)	Current Contract Amount: \$33,955 annually

## General Professional Services Questionnaire

<b>PROJECT NO. 3</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
<p>City of Jacksonville (FL) 117 W. Duval St., Suite 335 Jacksonville, FL 32202</p> <p>Ms. Bibinia Centeno, CGFO Financial and Administrative Manager Email: BCenteno@coj.net Tel.: (904) 255-5311</p>	<p>Calculated for the City since 2013 the outstanding claim liabilities and the funding requirements for new claims occurring in each of the next five fiscal years.</p> <p>Calculated these liabilities for the City and each of five agencies in Jacksonville.</p>
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>
<p>Annual Contract since 2013 (9 years)</p>	<p>Current Contract Amount: \$26,000 annually</p>

<b>PROJECT NO. 4</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
<p>City of Kissimmee (FL) 101 N. Church Street Kissimmee, FL 34741-5013</p> <p>Ms. Amy Ady Finance Director Email: aady@kissimmee.org Tel.: (407) 518-2220</p>	<p>Calculated for the City every other year since 1994 the outstanding claim liabilities and prospective year funding requirements for future claims.</p>
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>
<p>Annual Contract since 1994 (28 years)</p>	<p>Current Contract Amount: \$10,400 annually</p>

## General Professional Services Questionnaire

<b>PROJECT NO. 5</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
<p>City of Coral Gables (FL) City Hall, 405 Biltmore Way Coral Gables, FL 33134</p> <p>Ms. Diana Gomez Finance Director Email: dgomez@coralgables.com Tel.: (305) 460-5275</p>	<p>Estimated and verified self-insurance reserves and future funding requirements since 1994. Coverages include workers' compensation, general liability, automobile liability, public officials liability and police liability.</p>
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>
<p>Annual Contract since 1994 (28 years)</p>	<p>Current Contract Amount: \$10,000 annually</p>

<b>PROJECT NO. 6</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
<p>Massachusetts Port Authority One Harborside Drive East Boston, MA 02128</p> <p>Mr. Frank Rivera Director Risk Management &amp; Workers' Compensation Email: FRivera@massport.com Tel.: (617) 568-3966</p>	<p>Estimated and certified the self-insurance reserves and owner controlled insurance reserves since 2010. Coverages include workers' compensation, port &amp; stevedores liability, aviation liability, long-shoremen's workers' compensation, property, directors &amp; officers.</p>
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>
<p>Annual contract since 2010 (12 years)</p>	<p>Current Contract Amount: \$17,500</p>

**General Professional Services Questionnaire**

<b>PROJECT NO. 7</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
Metropolitan St. Louis Sewer District (MO) 2350 Market Street St. Louis, MO 63103-2555  Ms. Jennifer Miller-Bell Insurance and Safety Specialist Email: jmbell@stlmsd.com Tel.: (314) 335-2227	Performed the actuarial study and certification of the loss reserves for its Self-Insurance Program since 2015. Coverages include workers' compensation and general liability.
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>

<b>PROJECT NO. 8</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
N/A	N/A
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>

**General Professional Services Questionnaire**

<b>PROJECT NO. 9</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
N/A	N/A
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>

<b>PROJECT NO. 10</b>	
<b>Project Name, Location and Owner's contact information:</b>	<b>Description of Services Provided:</b>
N/A	N/A
<b>Length of Services Provided:</b>	<b>Cost of Services Provided:</b>

**General Professional Services Questionnaire**

**L. List all prior and/or on-going litigation between Firm and Jefferson Parish. Please attach additional pages if necessary.**

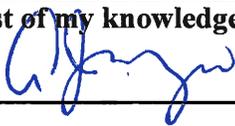
Parties:		Status/Result of Case:
Plaintiff:	Defendant:	
1. None	N/A	N/A
2.		
3.		
4.		

**M. Use this space to provide any additional information or description of resources supporting Firm's qualifications for the proposed project.**

Please see Attachments section for additional information on:

- AMI's General Information
- AMI's Background and Capabilities
- AMI's Qualifications & Experience
- AMI's Client Listing
- AMI's Project Team
- Resume` of Aguedo Ingco, FCAS
- Resume` of Gail Flannery, FCAS

**N. To the best of my knowledge, the foregoing is an accurate statement of facts.**

Signature:  Print Name: Aguedo M. Ingco

Title: President Date: July 6, 2022

**Statement of Qualifications**

**AFFIDAVIT**

**STATE OF** FLORIDA

**PARISH/COUNTY OF** MIAMI-DADE

BEFORE ME, the undersigned authority, personally came and appeared: Aguedo M. Ingco, (Affiant) who after being by me duly sworn, deposed and said that he/she is the fully authorized President of AMI Risk Consultants, Inc.(Entity), the party who submitted a Statement of Qualifications (SOQ) to Provide Actuarial Consulting Services (Briefly describe the services the SOQ will cover), to the Parish of Jefferson.

Affiant further said:

Campaign Contribution Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

**Choice A** \_\_\_\_\_ Attached hereto is a list of all campaign contributions, including the date and amount of each contribution, made to current or former elected officials of the Parish of Jefferson by Entity, Affiant, and/or officers, directors and owners, including employees, owning 25% or more of the Entity during the two-year period immediately preceding the date of this affidavit or the current term of the elected official, whichever is greater. Further, Entity, Affiant, and/or Entity Owners have not made any contributions to or in support of current or former members of the Jefferson Parish Council or the Jefferson Parish President through or in the name of another person or legal entity, either directly or indirectly.

**Choice B**  there are **NO** campaign contributions made which would require disclosure under Choice A of this section.

Affiant further said:

Debt Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

**Choice A** \_\_\_\_\_ Attached hereto is a list of all debts owed by the affiant to any elected or appointed official of the Parish of Jefferson, and any and all debts owed by any elected or appointed official of the Parish to the Affiant.

**Choice B**  There are **NO** debts which would require disclosure under Choice A of this section.

Affiant further said:

Solicitation of Campaign Contribution Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

**Choice A** \_\_\_\_\_ Attached hereto is a list of all elected officials of the Parish of Jefferson, whether still holding office at the time of the affidavit or not, where the elected official, individually, either by **telephone or by personal contact**, solicited a campaign contribution or other monetary consideration from the Entity, including the Entity's officers, directors and owners, and employees owning twenty-five percent (25%) or more of the Entity, during the two-year period immediately preceding the date the affidavit is signed. Further, to the extent known to the Affiant, the date of any such solicitation is included on the attached list.

**Choice B**  there are **NO** solicitations for campaign contributions which would require disclosure under Choice A of this section.

Affiant further said:

Subcontractor Disclosures

**(Choose A or B, if option A is indicated please include the required attachment):**

**Choice A** \_\_\_\_\_ Affiant further said that attached is a listing of all subcontractors, excluding full time employees, who may assist in providing professional services for the aforementioned SOQ.

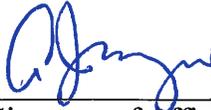
**Choice B**  There are **NO** subcontractors which would require disclosure under Choice A of this section.

Affiant further said:

That Affiant has employed no person, corporation, firm, association, or other organization, either directly or indirectly, to secure the public contract under which he received payment, other than persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project or in securing the public contract were in the regular course of their duties for Affiant; and

*[The remainder of this page is intentionally left blank.]*

That no part of the contract price received by Affiant was paid or will be paid to any person, corporation, firm, association, or other organization for soliciting the contract, other than the payment of their normal compensation to persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project were in the regular course of their duties for Affiant.



\_\_\_\_\_  
Signature of Affiant

Aguedo M. Ingco

\_\_\_\_\_  
Printed Name of Affiant

SWORN AND SUBSCRIBED TO BEFORE ME Type text here  
ON THE 6th DAY OF JULY, 2022.



\_\_\_\_\_  
Notary Public

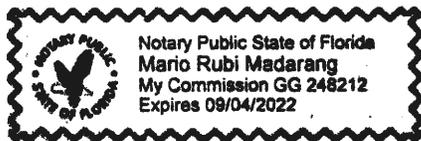
Mario Rubi Madarang

\_\_\_\_\_  
Printed Name of Notary

GG 248212

\_\_\_\_\_  
Notary/Bar Roll Number

My commission expires 09/04/2022.



## **Attachments**

## AMI's General Information

**AMI Risk Consultants, Inc.** is an actuarial and risk management consulting firm based in Miami, Florida. It was established as an S-Corporation in the State of Florida in May of 1992 (30 years in the business).

The company has worked for various government entities as well as non-government entities. We are well diversified geographically by type of client and type of work. We have performed consulting services throughout the country for various state insurance departments and divisions, state insurance funds, municipalities, insurance companies, self-insurance programs, health insurance providers particularly Blue Cross Blue Shield and its HMO subsidiaries.

AMI has grown significantly. It has attained financial growth and stability as shown in the numerous entities (both from the government and private sectors) that have relied on our capabilities and have continuously engaged our services.

The staff of AMI are extremely motivated and committed to providing the best quality consulting services possible. We think this is a sure formula to success.

### Minority-Owned Business

AMI is a minority-owned business and adheres to the policy that no person will be denied employment, training, or promotion on the basis of gender, race, political beliefs, marital status, sexual orientation, social and family background, linguistic preference, or disability. We base our employment decisions on the merits and qualifications of the person/s involved.

### Company Name and Address

Main Office:

AMI Risk Consultants, Inc.  
1336 SW 146th Ct.  
Miami, FL 33184  
Tel. (305) 273-1589  
Fax. (702) 359-0926  
<http://www.amirisk.com>

### Federal ID Number

65-0339007

### Type of Entity

S Corporation - established in May 1992 in the State of Florida

### Number of Years of Existence

30 years

### AMI's Resources

Total of **10 employees** (2 Consulting Actuaries, 5 Actuarial Assistants, and 3 Administrative Staff)

All work to be performed for this engagement will be done in our office in Miami, FL.

### Contact Persons

Aguedo Ingco, FCAS, MAAA, CPCU, ARM  
President

Tel. No. (305) 273-1589

Email Address: [bobingco@amirisk.com](mailto:bobingco@amirisk.com)

Gail Flannery, FCAS, MAAA  
Consulting Actuary

Tel. No. (305) 273-1589

Email Address: [gailf@amirisk.com](mailto:gailf@amirisk.com)

# AMI's Background and Capabilities

## AMI's Client Base for Actuarial Consulting Services

AMI specializes in loss reserving and review, forecasting, pricing, rate filing and review, statutory accounting, risk management, and claims review for the following:

- Municipalities (City of Tucson, City of Jacksonville, City of Coral Gables, City of Baltimore, etc.)
- School Boards (Miami-Dade County, Broward County, Collier County)
- Transit Authorities (Chicago Transit Authority, Hampton Roads Transit, Alameda Contra Costa County, Jacksonville Transport Authority)
- State Funds (Arizona, Oregon, California, Pennsylvania, Maine, Wisconsin, & Texas)
- Self Insurance Programs (Burger King, Applied Industrial, etc.)
- State Insurance Departments (Vermont, Maryland, Texas, Oklahoma, California, Maine, Wisconsin, Oregon, Michigan, Ohio, etc.)
- Insurance Companies (Capital City, Agrinational, Safe Insurance, AZ-Mont, etc.)
- Offshore Captive Insurance Companies (United Insurance Co., Blair International, etc.)

## AMI's Risk Management Consulting Service Capabilities

AMI has the ability to perform various risk management consulting services including the following:

- Self-insurance financial performance review
- Cost of risk allocation design and calculations
- Claims administration effectiveness review
- Feasibility studies for alternative financing arrangements
- Captive insurance company feasibility studies
- Insurance effectiveness reviews
- Claims management information system development

## AMI's Capabilities on Regulatory Compliance

We provide actuarial assistance to property and casualty insurance companies, captive insurance companies, and self-insurance funds in such areas as:

- GASB 10
- Loss reserves analysis and certification
- Commercial and personal lines product pricing and development
- Reinsurance
- Financial projections calculation
- Risk Based Capital calculation.

## AMI's Statistical Analysis Capabilities:

AMI has the ability to perform various statistical analysis including the following:

- Tests of hypothesis and statistical significance
- Confidence Intervals
- Simulations
- Regression Analysis
- Variance Analysis.
- Statistical Modeling

## AMI's Specializations:

- Workers' Compensation
- General Liability
- Vehicle/Automobile Liability
- Property (real/personal; auto physical damage)
- Professional Errors and Omissions
- HMO and Blue Cross Blue Shield Coverage.
- Post Retirement Benefits Other than Pension
- Health
- Private Passenger Auto
- Employer's Liability
- Commercial Multi Peril
- Crime
- Reinsurance
- Medical Malpractice
- Private Mortgage Insurance

# AMI's Qualifications & Experience

## AMI's Project Team

AMI's qualifications and expertise gained through our extensive experience can be summarized as follows:

### Fellows of the Casualty Actuarial Society

AMI has two (2) Fellows of the Casualty Actuarial Society (CAS) employed to perform the actuarial services that meet all appropriate standards of practice established by the CAS. Aguedo Ingco, who will lead the engagement team, is a Fellow of the Casualty Actuarial Society (FCAS) and will be responsible for coordinating all the appropriate resources of AMI for an effective and efficient execution of the required tasks.

Gail Flannery, FCAS, will be the technical manager. Most services for *Jefferson Parish ("the Parish")* will be performed by her or will be under her direct supervision.

### Members of American Academy of Actuaries (MAAA)

All key personnel assigned to the project are Members of the American Academy of Actuaries (MAAA). All of them have completed an average of 12 credit hours per year of activities obtained over a two year period necessary to satisfy the continuing education requirement.

### Chartered Property/Casualty Underwriter

Aguedo Ingco is a certified Chartered Property/Casualty Underwriter.

### Continuing Education

AMI's goal is to offer quality service by using qualified and experienced people. AMI pursues this goal by emphasizing and requiring all actuarial staff to continuing education and knowledge of emerging issues from the National Association of Insurance Commissioners (NAIC) and the Casualty Actuarial Society (CAS). As an example of compliance, we make it a point to attend 2 to 3 NAIC conventions a year, the annual CAS Conference and numerous actuarial and risk management conventions.

## Subcontractors

AMI will not be utilizing subconsultants.

## Statement of Independence

AMI is completely independent of the Parish as defined by the Actuarial Standards Board. We are not aware of any relationship between AMI and the Parish that, in our professional judgment, may reasonably be thought to bear on our independence. No AMI employee has any relationship with the Parish that could impair our objectivity. AMI is an independent contractor offering to provide actuarial consulting services to the Parish for a fee. There is no known conflict of interest.

In the event a conflict of interest arises before or during the term of the engagement, we will immediately inform the Parish and discuss how to resolve the issue.

## Statement on Litigation

Since AMI's establishment in 1992, there has been no claim or lawsuit filed against AMI pertaining to the actuarial services it has rendered.

## AMI's Qualifications & Experience (continued)

### AMI's Expertise in Workers' Compensation Insurance

AMI's extensive experience in workers' compensation can be summarized as follows:

- AMI has/had performed the actuarial review and analysis of various State Self-Insured Workers' Compensation Funds:
  - *Arizona Industrial Commission Special Fund*
  - *Colorado Subsequent Injury Fund*
  - *Florida Self-Insurance Fund*
  - *Florida Special Disability Trust Fund*
  - *Maine Workers' Compensation Self-Insurance Fund*
  - *Maryland Insurance Trust Fund*
  - *Montana Self-Insurance Fund*
  - *Pennsylvania State Workmen's Insurance Fund*
  - *Texas Subsequent Injury Fund*
  - *Wisconsin Self-Insurance Fund*
  - *Wisconsin Health Care Liability Insurance Plan*
  - *Wisconsin Injured Patients and Families Compensation Fund*
- AMI estimated workers' compensation funding requirements for various municipalities and other government entities to comply with GASB 10 requirements.
- AMI has assisted several state insurance departments in its examination of workers' compensation insurance companies domiciled in their respective states.
- AMI completed the actuarial review of the Oregon State Accident Insurance Fund (SAIF) on behalf of the Oregon Insurance Division.
- AMI assisted the California Department of Insurance in the financial examination of the State Compensation Insurance Fund (SCIF).
- AMI has worked as a subcontractor of William Mercer, Inc. in performing workers' compensation loss reserves evaluation for the Pennsylvania Catastrophic Fund and the Workers' Compensation Security Fund.
- AMI reviewed the Workers' Compensation rate filings for the Oklahoma Insurance Department.
- AMI has certified workers' compensation reserves of captive insurance companies, pools, and self-insurance programs.
- AMI assisted the California Insurance Department in evaluating the effect of the Open Rating by evaluating the profitability of its two largest workers' compensation specialty companies.

## AMI's Qualifications & Experience (continued)

### AMI's Extensive Expertise in Property and Casualty Insurance

- AMI has estimated funding requirements for various municipalities and other government entities to comply with GASB 10 requirements. *Clients include Miami-Dade County (FL), Hidalgo County (TX), Lake County (FL), Orange County (FL), Palm Beach County (FL), Bay County (MI), Collier County (FL), Baltimore County (MD), Anne Arundel County (MD), Montgomery County (MD), City of Chesapeake (VA), Hampton Roads Transit (VA), School Boards of Broward, Dade, City of Hollywood (FL), City of Ocala (FL), City of Bridgeport (CT), City of Coral Gables (FL), City of Sparks (NV), Jacksonville Transportation Authority (FL), Newark Housing Authority (NJ), Navajo Housing Authority (AZ), etc.*
- AMI has performed loss reserve review of self-insured programs for non-government entities. *Clients include Burger King Corporation, Performance Food Group, Applied Industrial Technologies, Inc., Broyhill Furniture, Blue Cross Blue Shield of Florida, Ikon Office Solutions, etc.*
- AMI performed the actuarial review of several State Insurance Funds including: *the Wisconsin Self-Insurance Program, the Maine Self-Insurance Fund, the Texas Subsequent Injury Fund, the Arizona Special Workers' Compensation Fund, the California State Compensation Insurance Fund, the Pennsylvania State Workers' Insurance Fund, and the Oregon State Accident Insurance Fund.*
- AMI is the appointed consultant for several auto insurance companies.
- AMI has certified loss reserves of captive insurance companies, pools and self-insurance programs.
- AMI has assisted several state insurance departments in their examination of property and casualty insurance companies in evaluating the reasonableness of loss reserves and rates used.
- AMI assisted the California Department of Insurance (CDI) evaluate the effect of Open Rating by evaluating the profitability of its two largest workers' compensation specialty companies.
- AMI reviewed the rate filings for the Oklahoma Insurance Department and the Texas Department of Insurance.

# Client Listing

## AMI's Client Listing

AMI specializes in self-insurance programs, loss reserving analysis, alternative risk financing analysis, statistical analysis, and rate reviews. AMI has performed loss reserves calculations, rate reviews, and risk management consultancy services for entities that include the following:

### Cities:

- Thousand Oaks, CA
- San Antonio, TX
- Key West, FL
- Boca Raton, FL
- Boise, ID
- Chesapeake, VA
- Coral Gables, FL
- Coral Springs, FL
- Dover, DE
- Dover, NH
- Hialeah, FL
- Hollywood, FL
- Baltimore, MD
- Bridgeport, CT
- Miami Beach, FL
- Kissimmee, FL
- Lubbock, TX
- North Miami Beach, FL
- Pompano Beach
- Riviera Beach, FL
- Sparks, NV
- Tamarac, FL
- St. Petersburg, FL

### Counties:

- Miami-Dade County, FL
- Orange County, FL
- Osceola County, FL
- Palm Beach County, FL
- Collier County, FL
- Leon County, FL
- Anne Arundel County, MD
- Montgomery County, MD
- Bay County, MI
- Baltimore County, MD
- Washoe County, NV
- St. Louis County, MO
- Rockingham County, NH

### State Insurance Departments:

- Maine
- Missouri
- Florida
- California
- Michigan
- Maryland
- Ohio
- Vermont
- Oklahoma
- Texas
- Pennsylvania
- Oregon
- Virginia
- Wisconsin

### Education:

- School Board of Broward County, FL
- School Board of Dade County, FL
- Collier County Public Schools, FL

### State Funds:

- Arizona Industrial Commission Special Fund
- Colorado Subsequent Injury Fund
- Florida Self-Insurance Fund
- Florida Self-Insured Flood Program
- Florida Special Disability Trust Fund
- Maine Workers' Compensation Self-Insurance Fund
- Maryland Insurance Trust Fund
- Montana Self-Insurance Fund
- Wisconsin Self-Insurance Fund
- Wisconsin Health Care Liability Insurance Plan
- Wisconsin Injured Patients and Families Compensation Fund
- Wisconsin Local Government Property Insurance Fund

### Districts and Authorities:

- Alameda– Contra Costa Transit Dist., CA
- Newark Housing Authority, NJ
- Hampton Roads Transit, VA
- Jacksonville Transportation Authority, FL
- Massachusetts Port Authority, MA
- New Jersey Turnpike Authority, NJ
- Lake Worth Drainage District, FL
- South FL Water Management, FL
- Suffolk County Water Authority, NY

### Insurance Companies:

- Agrinational Insurance Co. (VT)
- AZ-Mont Insurance Company (VT)
- Blair Int'l Insurance Co. (Cayman)
- Capital City Insurance Co. (SC)
- GK Insurance Company (VT)
- Safe Insurance Company (WV)
- United Insurance Company - R-Pool and Nexus Treaties (BWI)

### Private Companies

- Burger King Corporation (FL)
- Blue Cross Blue Shield of Florida
- Cummins, Inc.
- Hunterdon Medical Center
- Public Services of New Hampshire
- United Church of Christ Retirement Community, Inc. (NH)
- Applied Industrial Technologies (OH)
- Companion Assurance Co. (US VI)
- Florida Power & Light Corp.
- McDonald's Corporation (IL)
- Performance Food Group (VA)

# AMI's Project Team

## Organization Chart

***Project Director & Peer Reviewer -  
Aguedo Ingco, FCAS, MAAA, CPCU, ARM***

Aguedo will be responsible for coordinating all the appropriate resources of AMI for an effective and efficient execution of the required tasks. He is the President and the Lead Actuary of AMI. *He will lead the engagement team and will directly supervise all services to be performed.* He has estimated and certified loss reserves for various state funds, municipalities, self-insurance programs, captive insurance companies, and associations. He has performed allocation of the cost of risk and other risk management consultancy services for various entities. He will also perform the peer review for this engagement. He will check the appropriateness of the methods, assumptions and selections we will use in our calculations.

***Technical Manager - Gail Flannery, FCAS, MAAA***

Gail will act as the technical manager for this engagement. She will help in developing an effective strategy and approach for this engagement. She will work closely with the City's contacts. She has worked extensively in the ratemaking and reserving of property and casualty lines of insurance. She has more than 20 years of first-hand experience performing actuarial services for AMI's self-insured clients. *Most services for the City will be performed by her or will be under her direct supervision.*

***Actuarial Analysts***

AMI has several Actuarial Analysts who will perform some of the actuarial calculations that may need to be done. They have been actively providing actuarial support and assistance in our engagements with several counties, cities, self-insurance funds, state insurance departments, and insurance companies regarding review of loss reserves and rate settings. They have passed several actuarial exams for the actuarial society.

## Professional and Business Experience

**Mr. Aguedo Ingco**, who will be the **Project Director and Peer Reviewer** for this engagement, is a Fellow of the Casualty Actuarial Society (FCAS), Member of the American Academy of Actuaries (MAAA), a Chartered Property Casualty Underwriter (CPCU), and an Associate in Risk Management (ARM). His expertise is in estimating and analyzing loss reserves for government and non-government entities. *He has demonstrated working knowledge and understanding of self-insured programs and compliance of GASB 10 requirements.* He has first hand experience in the evaluation and assessment of the reserving practices of governmental entities. He has audited the reserves of various State Funds. He has also performed insurance effectiveness and claims administrative reviews. *He has extensive experience in developing self-insurance funding requirements for such lines of business as workers' compensation, automobile liability, general liability, auto physical damage, property losses, etc.*

## Education and Professional Certifications

### **B.S. Mathematics and Physics**

United States Naval Academy  
Annapolis, MD

**Fellow, Casualty Actuarial Society**  
(FCAS)

**Member, American Academy of Actuaries**  
(MAAA)

**Chartered Property Casualty Underwriter**  
(CPCU)

**Associate in Risk Management**  
(ARM)

Member, South Florida Chapter of the CPCU

## Professional and Business History

- **AMI Risk Consultants, Inc., Miami, FL**  
1992 to Present: President and Consulting Actuary. Currently provides actuarial and risk management consulting services to self-insurance funds, insurance regulators, and captive insurance companies.
- **Price Waterhouse, Miami, FL**  
1984-1992: Actuary and Director. For eight years, provided actuarial support and assistance regarding audits of and consulting services for insurance companies, Workers' Compensation State Funds, HMO's, and other self-insurance funds.
- **Booke & Co. (McNeary Risk Management) Charlotte, NC**  
1981-1984: Vice President and Actuary. Performed rate filings, loss reserve reviews, and certifications. Developed medical malpractice insurance rates for several State Medical Association sponsored medical malpractice companies.
- **Fireman's Fund Insurance Co., San Francisco, CA**  
1978-1981: Associate Actuary. Developed Commercial and Personal Auto rates for the Company.
- **American International Group Insurance, New York, NY**  
1974-1978: Assistant Actuary.

## Professional and Business Experience

**Ms. Gail Flannery** who will act as the **technical manager** for this engagement, has worked extensively in property/casualty insurance ratemaking and reserving for over 40 years. Before joining AMI in 1997, she was Vice President and Actuary for American Bankers Insurance Group. She was responsible for the ratemaking and rate filing support for American Bankers' products in various states. She also supervised statistical reporting for over ten years. She has expertise in estimating and analyzing loss reserves for government and non-government entities. As the Technical Manager for most of the projects of AMI, she has demonstrated working knowledge and understanding of self-insured programs and compliance of GASB 10 requirements.

## Education and Professional Certifications

- **M.S. Statistics**  
Florida State University  
Tallahassee, FL
- **B.A. Mathematics**  
Hollins College  
Roanoke, VA
- **Fellow, Casualty Actuarial Society (FCAS)**
- **Member, American Academy of Actuaries (MAAA)**

## Professional and Business History

- **AMI Risk Consultants, Inc., Miami, FL**  
1997 to Present: Actuarial Consultant. Acts as Technical Manager for most of the current actuarial consulting work of AMI.
- **American Bankers Insurance Group, Miami, FL**  
1992-1996: Vice President and Actuary. Responsible for 20 actuaries, actuarial students, and statistical reporting staff. Provided ratemaking and reserving support to American Bankers Insurance Company and six P&C subsidiaries (three Foreign). Rendered reserve opinions for nine companies. Prepared annual business plan.
- 1980-1991: Actuarial Analyst/Senior Actuarial Assistant/Assistant Actuary. Progressive responsibilities over the years including the following: rate reviews and rate filing support of specialty products, including Automobile Liability, Auto Warranty, Force-Placed Auto/ Antique, and Collectible Auto. Proposed rates and rating plans. Filed rates. Wrote system specifications to capture necessary data and to alter statistical calls to include product. Set quarterly reserves for all product lines. Wrote and maintained loss reserving software used from 1981-1995.
- 1978-1979: Project Team Member. Part of a four-member "user team" that tested "Policy Management System" (PMS) software. Designed statistical coding for 25 insurance products. Assisted with conversion of in-force policies and open claims to new system.
- **Florida Department of Commerce, FL**  
1976-1978: Labor Market Analyst. Conducted employer surveys.