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May 22, 2014

Re: RFP for Titus County Independent Risk Consultant

Carl Johnson Jr.
100 West 1st Street Suite 202
Mt. Pleasant TX 75455

Dear Mr. Carl Johnson:

This letter is in response to your Request for Proposal for services of an independent risk consultant. Our proposal will encompass the following services.

Assist in the development of specifications, to review and evaluate proposals, to negotiate with vendors, and to make recommendations to Commissioners' Court. Consultant will assist the County with the following lines of insurance:

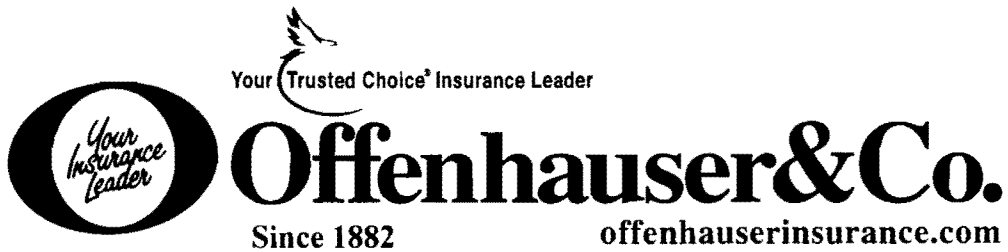
- Property – Building/Contents/Equipment/Boiler-Machinery
- General Liability
- Auto Liability
- Public Official, fiduciary, & Employment Practices Liability
- Law Enforcement Liability – Medical Professional
- Crime
- Cyber – Internet Liability
- Workers Compensation

It is our understanding that the County's intent is to renew or continue insurance coverage with the selected vendor for a term of three years. The county reserves the right to terminate the coverage at each yearly anniversary and again seek proposals should such option be in the best interests of the County. This being the case, it is our expectation that the County would need the services of the risk consultant to review renewal policies annually and possibly solicit optional bids.

Therefore, our bid is for an annual fee based on a three year term. We will execute the above specified services for an annual fee of \$3,000 based on a three year commitment. Any additional risk control services such as, review of contracts, loss control, claims mediation and audit review would be an extra negotiated fee at the time of the services requested.

Offenhauser & Company – Insurance has been in the insurance business since 1882. Our company currently has over 200 years of combined insurance experience and many of us hold advanced risk management designations. I am confident that we are very capable of fulfilling the duties necessary to help the court make educated, informed and wise decisions in the purchase of the County's property and casualty insurance. Please visit our agency website, www.fwoins.com, to learn more about our agency and what we have to offer.

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5602 RICHMOND ROAD, STE. 103 • TEXARKANA, TX 75503 • PH. 903/831-5978 • FAX 903/838-5295
205 WEST MAIN STREET • ATLANTA, TX 75551-2520 • PH. 903/796-4104 • FAX 903/796-5051
1801 WEST FERGUSON ROAD • MT. PLEASANT, TX 75455-2921 • PH. 903/577-1951 • FAX 903-577-1957



If you have any questions or would like to discuss, please contact me at 800 535-7159 or pharbin@fwoins.com.

Respectfully,

Philip Harbin V.P., CPCU, AAI