CITY OF AMERICUS

REQUEST FOR PROPOSALS (RFP)

FOR

PROFESSIONAL INSURANCE BROKER CONSULTING SERVICES AND OTHER RELATED SERVICES

SEALED PROPOSAL SUBMISSION DEADLINE NO LATER THAN 2:00 P.M. (local time), Monday, July 26, 2021, 101 W LAMAR STREET, MUNICIPAL BUILDING CITY OF AMERICUS, GEORGIA

REQUEST FOR PROPOSALS

PROFESSIONAL INSURANCE BROKER CONSULTING SERVICES AND OTHER RELATED SERVICES

I. REQUEST FOR PROPOSAL:

A. Request

Proposals are now being accepted by the City of Americus for a professional insurance broker (Broker) to represent the City of Americus in various insurance markets including health, life, dental, and the city's cafeteria plan which currently includes cancer, vision, disability, intensive care, and related services. The company will be a qualified Broker in the public entity market and will serve as Broker of Record. The City is not requesting insurance quotations at this time and expressly prohibits prospective brokers from quoting or approaching carriers at this time. However, Broker will be required to place insurance coverage effective January 1, 2022.

Respondents to this Request for Proposals shall submit to the City of Americus a proposal, which will address the various components as set forth in this Request for Proposals.

B. Obtaining a Request for Proposal

This document is available to all qualified Brokers that request a copy up to the closing date/hour of submission.

Copies of this RFP can be obtained from the City of Americus, Paula Martin, City Clerk, 101 W. Lamar Street, third floor, Americus, Ga. 31709 or by calling (229) 924-4411 Ext. 244. For further information on the City of Americus contact us at www.cityofamericusga.gov.

The contact person for this RFP is Paula Martin, City Clerk at 229-924-4111. Explanations desired by the proposers must be requested from the contact person in writing (pmartin@americusga.gov). From the date of this release until award, no contact with other city personnel is permitted, except as authorized by the contact person. Any such unauthorized contact may result in disqualification of the proposer's submittal.

C. Timetable for the Request for Proposal

June 25, 2021
July 26, 2021
July 27, 2021
July 29-30, 2021
August 12, 2021
August 19, 2021

D. Late Proposals, etc.

Proposals received after the proposal due date and time are late and will not be considered.

E. RFP postponement, cancellation

The Council may, at its sole and absolute discretion, reject any and all, or parts of any and all, proposals; re-advertise this RFP; postpone or cancel this RFP process, at any time; or waive any irregularities in this RFP or in the proposals received as a result of this RFP.

II. BACKGROUND INFORMATION

The City of Americus, a political subdivision of the State of Georgia, is a full-service city under a Mayor/Council form of government. The City Manager is the administrative head of the government and is directly responsible to the City Council.

The City of Americus is made up of the following City departments:

- City Manager
- Mayor and Council
- Finance Department
- Human Resources
- GIS Department
- Planning and Inspections
- Community Development
- Fire
- Police
- Grounds and Maintenance
- Street
- Public Works
- Water and Sewer Maintenance
- Utility Billing
- Natural Gas Department
- Maintenance Shop
- DDA/Main Street
- Rylander Theater
- Tourism Council

The City of Americus provides contracts with a private company to provide water treatment, wastewater treatment, solid waste collection and disposal. Exhibit B to this RFP provides additional information pertinent to the City of Americus.

The City of Americus is committed to providing a professional level of performance to its employees. The health and wellbeing of our employees is a high-priority for the City of Americus.

III. TERM OF CONTRACT

- A. It is the City's intent to enter into a single agreement with a selected Broker to provide Professional Insurance Broker /Consulting Services as described herein and is determined to best serve the interests of the City of Americus.
- B. The fee proposal, as negotiated prior to a contract award (if required), shall become the final price under the terms of this contract, for the initial term of the contract (twelve months).
- C. The contract resulting from this Proposal shall commence upon the date of contract execution by both parties and extend for an initial period of one-year. The City shall have the option of renewing this contract for four additional one-year terms, renewable one term at a time. The decision to renew shall be solely the City's and a notice of the City's intent to renew shall be made at least one-month prior to normal contract expiration. The City and the selected Broker shall reconfirm or renegotiate the unit rates prior to the contract renewal.

If renewal results in changes in the terms or conditions, such changes shall be reduced to writing as an amendment to this contract and such amendment shall not become effective until fully executed by both parties.

- D. In the event the City does not opt to renew the contract as stated under Section III C above; or the City and Broker are unable to reconfirm or renegotiate unit rates for another year the City shall have the option of extending this contract at the current rates for a period of six (6) months or until a new contract can be established.
- E. Responses to the Request for Proposal upon receipt become public record subject to the laws of the State of Georgia. If you believe that any portion or all of your response is confidential and/or proprietary, you should clearly assert such exemption and the specific legal authority of the asserted exemption.

IV. SCOPE OF WORK

The selected Broker shall provide the professional services necessary to perform the following general requirements:

A. General

- 1. The successful Broker shall perform the services necessary to replace insurance coverage expiring on December 31, 2020.
- 2. Develop a complete understanding of the City's insurance needs/goals and its objectives, both short and long term.
- 3. Provide quarterly stewardship reports identifying accomplishments, and an update and status of pending projects.
- 4. Assist in exposure evaluation, development and evaluation of traditional and alternative mechanisms (i.e., partially self-insured plans), which may be beneficial to the City.
- 5. Attend meetings as requested. This may include meetings with City Council and City Staff.
- 6. Provide City of Americus' City Manager, Finance Director, Human Resources Director, auditor, or their representative full access to the broker's working files at the City's convenience and discretion.
- 7. Perform other services customarily expected of a broker for the duration of the contract term.
- 8. Perform other Insurance Broker related services on an "as needed" basis.

B. Insurance

- 1. At the direction of the City Manager or his/her designee, prepare insurance coverage specifications and market programs prior to expiration of policies, indicating in writing (assigned, if applicable) markets being approached, coverage and deductible options being considered.
- 2. Act as the liaison and advocate for the City with underwriters and claims staff.
- 3. Provide all carrier quotations and reveal commission rates (if applicable) received from carrier underwriters with detailed recommendations to the City Manager or designee of which proposal would best meet the City's needs concerning coverage and cost.
- 4. Provide renewal and unbiased alternate insurance proposals no later than 30 days prior to expiration of the current policies.
- 5. Prepare and present an annual report describing coverage and premium charges with recommendations outlining options to contain costs without sacrificing coverage.
- 6. Provide a market forecast by line of coverage during the City's budgeting period.

- 7. Obtain from City the necessary information and prepare applications required by Insurers.
- 8. Verify the accuracy and adequacy of policies, endorsements, coverage, and premiums, noting in writing any variations from the previous year, or from conformance with specifications and any negotiations conducted with underwriters.
- 9. Assess insurance company stability, solvency, and service records.
- 10. Deliver insurance policies or binders or other necessary documentation during term of coverage.
- 11. Accurately amend policies, as needed.
- 12. Upon request, provide timely, written interpretation of coverage.
- 13. Provide policy maintenance when required.
- 14. Represent City in communications with carriers regarding coverage issues.
- 15. Review insurance carrier recommendations for appropriateness.
- 16. Provide annual written confirmation from carriers that coverage was placed on a "net of commission" basis.
- 17. When insurers don't allow placement on "net of commission," disclose the commission to the City and provide an offset to the current fee in a like amount.

DELINEATION OF RESPONSIBILITIES

A. Responsibilities of the Broker

- 1. The Broker shall be responsible for undertaking the services identified under Section *N* above, or as negotiated (if required) with the City, upon execution of the contract by both parties.
- 2. The Broker shall comply with all laws, ordinances, and regulations applicable to the services contemplated herein, including those applicable to conflict of interest and collusion. The Broker is presumed to be familiar with all Federal, State, and local laws, ordinances, codes, and regulations that may in any way affect the services offered.

B. Responsibilities of the City of Americus

- 1. The City of Americus shall make available to the Broker all documents in the City's possession that may be useful in completing the project or services requested. However, it will remain the Broker's responsibility to gather and verify the necessary data.
- 2. The City of Americus shall complete all required insurance applications.
- 3. The City of Americus will pay invoices submitted in conformance with the contract within thirty calendar days after submittal, but no more than once per month.

C. Review Committee

The City of Americus will set up a review committee to review the proposals.

D. Termination of Contract

The City of Americus reserves the right to terminate any part of or the entirety of any contract that may result from this proposal, without cause and at any time with thirty calendar day's written notice. In such case, the Broker shall be paid for services rendered through the date of the termination notice, and the results of all such work (includes all documents and files) through that date shall become the property of the City of Americus. The contract shall be nonexclusive for the sole convenience of the City.

VI. PROPOSAL FORMAT

A. Broker Proposal Questionnaire:

Please provide a concise description of your firm's ability to provide broker services for medical benefits (i.e. medical, dental, vision, life, STD, LTD, etc.). Costs incurred by firms responding to this request are solely their responsibility. Additionally, please include the answers to the following questions (Address each by number):

- 1. Describe your organizational structure (i.e. publicly held corporation, partnership, etc.). How many employees do you have in your organization and what are their job categories? What is the first point of contact for calls from client staff or employees?
- 2. Confirm that you are a licensed broker in the State of Georgia and provide documentation. Confirm that you serve as a broker, independently, and are not employed by any insurance company, third party administrative agency or provider network.
- 3. Briefly describe your company's organization, philosophy, and management. Also, please provide a brief company history.
- 4. Describe your contractual relationships, if any, with organizations or entities necessary to your proposal's implementation (i.e., actuarial services, data information services, etc.).
- 5. How long has your organization been providing brokerage services? Has your organization ever operated under a different name? Why was the name changed?

- 6. How many public sector clients does your firm currently provide brokerage services to?
- 7. What is your firm's scheme of communication and customer service interaction with clients?
- 8. Please provide a list of four verifiable public sector references, all of whom are able to comment on your organization's relevant experience. Please include group name, contact name, and telephone number.

Please furnish:

- 1. Services you provided
- 2. Benefit programs addressed
- 3. Time period covered
- 4. Number of covered employees
- 5. Contact name and phone number
- 9. Indicate the method of service provision your organization would utilize in implementing your proposal (i.e. individual broker, individual broker with supporting back up, team of brokers). Please provide information on individual brokerage staff that would provide services to the City of Americus. Include a brief professional history for each individual and how they are qualified to provide services to the City of Americus.
- 10. Briefly describe the level of service and support provided to the City of Americus by your broker(s) on a day-to-day basis. Describe the level of service and support by your staff on a day-to-day basis. Are your customer service employees licensed insurance agents and are they certified under COBRA and HIPAA?
- 11. How does your firm provide continuing education to ensure that each broker is educated on current market trends and legislative developments? How is this information communicated to your clients?
- 12. Describe how you build an understanding of the direction and priorities of the City of Americus employee benefit program and how you would utilize this information to recommend changes and project future trends.
- 13. Detail how your organization assists clients in developing a strategic benefit plan.
- 14. Describe your organization's anticipated involvement in the annual renewal process. Include information regarding process timeframes, negotiation of rates and vendor selection.
- 15. How does your firm assist the City of Americus in developing plan specifications? Explain your process for providing plan recommendations to your clients.
- 16. Explain the process your organization would utilize to assist the City of Americus in selecting an insurance vendor. How would your company's experience and expertise benefit the City of Americus in this process?

- 17. Please provide a list of the vendors you have relationships with in regard to health, disability, vision, life, supplemental health, and dental insurance plans. Describe your preferred carrier relationships and the benefits of these relationships to your clients. Describe any blocks or pools of business that your firm has access to and what the benefits are to your clients.
- 18. Describe how your organization strives to streamline benefit administration for your clients. Include any services you provide for automation of the benefit process (i.e. electronic capabilities, outsourcing options). How many of your clients are enrolled online? How many employees does this represent? Does your staff build these enrollment websites? Attach any associated costs for these services on a separate fee schedule.
- 19. Detail how you develop a benefit communication strategy with your clients. Include what tools or resources you have available to assist your clients in effectively communicating not only the specific plan details but also the value of the benefits offered?
- 20. What training resources does your organization provide to assist your clients in educating and training their benefit staff?
- 21. Describe your compliance services. What resources do you utilize to answer compliance questions from your clients? List three recent compliance questions and show the format and content of your response.
- 22. Detail the wellness plan services your company provides. Describe the firms view on the role wellness plans have on controlling healthcare costs.
- 23. Does your firm have dedicated wellness employees that are specifically trained in this area?
- 24. How long does it take to see health improvements in an employee population after a health promotion program has been implemented? Please provide a case study of one of your clients showing the impact on their claims from your wellness plan.
- 25. Please provide a case study on a recent client that has begun working with your firm in the past three years and show the financial impact on claims that your firm has made through benefit consulting. Describe your recommendations and how these related to the financial impact on their plan.
- 26. Describe your employee benefit survey capabilities and show the results of a recent client survey.
- 27. What makes your organization unique from other organizations that may submit proposals for the City of Americus's consideration?
- 28. Provide any additional information regarding your organization or services that you feel would be beneficial in helping the City of Americus to select a benefits broker.

B. Letter of Transmittal

- 1. The letter of transmittal shall be addressed to: City of Americus, Paula Martin, City Clerk 101 W. Lamar Street, Americus, Georgia 31709 and must, at a minimum, contain the following:
- 2. Identification of the Broker including name, address and telephone number and FAX number and E-mail address.
- 3. Location of the office(s) from which services will be provided, including hours of operation, address and telephone number and FAX number and E-mail address.
- 4. The officer of the firm authorized to contract for the work shall sign the transmittal letter.

C. Broker's Experience

- 1. The proposal must include a demonstration of the Broker's knowledge and experience relative to the items identified under the Scope of Work. This will include a list of similar projects and a description of the Broker's general organization and the year the company was established.
- 2. Proposal shall identify key principals and any alternates who would be directly involved with their professional qualifications. (A resume may be attached.)
- 3. List the number of licensed staff with five years of experience and related certifications, for the following categories:
 - a) Brokers
 - b) Agents
 - c) Other professional staff
- 4. List which category of Georgia commercial premium volume, other than personal lines and benefits, describes this company:
 - a) \$500,000 to \$999,999
 - b) \$1,000,000 to \$4,999,000
 - c) \$5,000,000 to \$10,000,000
 - d) \$10,000,001 to \$20,000,000
 - e) Greater than \$20,000,000

5. Provide a copy of a certificate of insurance for existing coverage indicating a minimum of \$2,000,000 professional liability insurance (errors and omissions). (This certificate need not indicate the City of Americus as certificate holder. Upon award of a contract, a certificate indicating City of Americus as certificate holder will be required.)

D. Services Available

- 1. Describe the firm's special experience with this type of account and risk treatment.
- 2. List the in-house services available and included for the proposed commission or fee.
- 3. List the in-house services available, but **not included** for the proposed commission or fee.

E. Scope of Work Response

- 1. State if you will provide all the services as noted in the Scope of Work section for the commission or fee quoted.
- 2. List areas in the Scope of Work for which there will be an additional cost and list the estimated additional cost.
- 3. List areas in the Scope of Work for which your firm will not or cannot provide the listed service.
- 4. List any other information that should be considered in evaluating the firms marketing, staff, and/or other service capabilities.

F. Exceptions to this Request for Proposals / Insurance Requirements

Any changes from the provisions of this Request for Proposals, which are desired by the Broker, shall be specifically noted in the proposal submitted, including, all insurance requirements as specified in this document.

G. Conflict of Interest Information

Information on possible conflicts of interest should be provided as part of proposal response. Such information will be taken into account in making a decision on the selection of the Broker to perform the services.

Should a conflict arise during preparations for or while undertaking these services, the Broker shall immediately advise the City of such conflict.

H. Fee Proposal

Brokers are to complete and return the attached Fee Proposal Form (Exhibit "A") in a separate sealed envelope, to be opened after initial proposal evaluation. The outside of the envelope shall be marked with the Broker's name and address, "RFP Fee Proposal." The fees then become the basis from which negotiations will commence, if required. Selection to be based upon a qualifications-based procedure in general conformance to the Criteria for Selection, Section VIII (B). The fee proposal shall also indicate company name, date

and signature of an officer authorized to contract for the work. The fee proposal submitted shall remain valid for a period of 90 calendar days from the opening date of the RFP.

VII. PROCESSING OF PROPOSALS

A. Questions

Questions regarding this Request for Proposal, the Scope of Work, or the need for additional data or information should be submitted in writing prior to opening date, to the Paula Martin, City Clerk, City of Americus, 101 W Lamar Street, Americus, Georgia 31709.

B. Pre-proposal Meeting

None anticipated.

C. Submission of Proposal

To receive consideration, an original (signed in blue ink) and six copies (7 total) of the proposal must be completed and mailed to the office the address previously mentioned, or delivered to the contact person at that same address no later than 2:00 PM, legal prevailing time, Wednesday, July 14, 2021, at which time they will be opened and distributed for evaluation. The time/date will be written on each proposal upon receipt. The outside of the envelope shall be marked "PROFESSIONAL INSURANCE BROKER / CONSULTING SERVICES AND OTHER RELATED SERVICES". All proposals will be held in confidence until a contract has been executed or City Council has rejected all proposals. Late submittals will not be considered. They will be returned, unopened, to the sender.

D. Fee Proposal

The Fee Proposal (Exhibit "A"), submitted with the Broker's proposal will remain in the separate sealed envelope, which will be opened after initial proposal evaluation. It shall enumerate the proposed unit fees for the services to be rendered to the City under the first year of the Contract. The unit fees then become the basis from which the negotiations will commence, if required, after City Council has granted approval to negotiate with the Broker(s).

E. Rejection of Proposals

The City of Americus reserves the right, after opening the proposals, to reject any or all proposals, or to accept the proposal(s) that in its sole judgment may be in the best interest of the City.

F. Time Frame

The Broker shall maintain the contracted time frames.

G. Pre-contractual Expenses

The City shall not, in any event, be liable for any pre-contractual expenses incurred in the preparation of a Broker's proposal, prior to execution of the contract by both parties.

Pre-contractual expenses are defined as expenses incurred by the Broker in:

- 1. Preparing and submitting proposal(s) to the City;
- 2. Negotiations with the City on any matter related to the contract terms, professional fees, and schedule;
- 3. Any other expenses incurred by the Broker prior to reaching agreement in advance of the date of full execution of the proposed contract by both parties.

H. Notification of Successful Broker(s)

Successful potential Broker(s) shall be notified as soon as possible by the City following approval by City Council, of the Broker with which the City is to commence contract negotiation in descending order. In the event that the City is unable to negotiate a contract with the first selected Broker, those negotiations will be terminated in writing and negotiations will commence with the next Broker on the list and continue downward as necessary to secure a contract for the City.

I. Notification of Unsuccessful Brokers

The City shall notify unsuccessful potential Brokers as soon as possible after execution of a contract with the successful Broker(s). It is estimated that the selection process should take ninety days or less in its entirety.

VIII. SELECTION OF BROKER

A. Qualifications

The Broker may be a single firm or a joint venture and must show evidence of its technical capability in this work. The Broker shall also be knowledgeable in accordance with all applicable federal, state, and local government laws and regulations. Work shall be done in conformance with current professional practices in the State of Georgia.

B. Criteria for Selection

Selection among the proposals received shall be based upon the following criteria:

- 1. Experience and Resources of Organization -Listing of similar projects and a description of the Broker's general organization, the year the company was established and the commercial premium volume, other than personal lines and benefits that describes the company. Companies' response to Services Available and ability to perform the Scope of Work identified. 50 points.
- 2. Experience and Expertise of Service Team -Proposal shall identify all key principals and any alternates who would be directly involved with the day-today service on the account,

and indicate the depth and quality of experience and professional qualifications. (A resume may be attached.) Identify qualified principals or account personnel with a minimum of five years' experience each in commercial lines and their related certifications/licenses. 20 points.

- 3. Public Entity Experience -Listing of at least three Georgia public entity accounts, and the dates of service, including the name and phone number of the primary contact for similar projects done by the personnel to be involved in these projects. 20 points.
- 4. Fee Proposal-(Exhibit "A). 10 points.

The City may prepare a short list of firms from the submitted Proposals for oral presentations to a Selection Committee. This decision will be based on the number and quality of Proposals received. If Proposals are deemed of a high enough quality, oral presentations may be waived and a finalist selected based on Proposals submitted.

In the event oral presentations are required, the City of Americus will not be responsible for any expenses incurred by the potential Brokers for these presentations. New evaluation criteria may be established for oral interviews. The City will provide the desired format and criteria prior to the oral presentations. Presentations shall be clear and concise.

The final selected Broker will be recommended for contracting for this work. However, if it is determined to be in the best interest of the City, all proposals may be rejected and the City may reissue Requests for Proposals.

C. Negotiation of Contract

After selection of the successful Broker and approval by City Council to negotiate and enter into a contract, the City of Americus shall negotiate the contract under which the work is to be performed. All items submitted in the proposal shall be subject to negotiation. Additionally, the City reserves the right to enter into single or multiple contract(s) with a selected Broker for any or all of the components of this project.

Page 12 of 15 if negotiations for fees and services are successful with the selected Broker, as determined by the City, a contract for service will be prepared. In the event that negotiations for fees or services are not successful, the City will terminate those negotiations in writing and will begin negotiations with the next Broker in descending order of approval to negotiate, as necessary to secure a contract for the City.

The Broker will not assign or transfer any of its rights, duties or obligations without the prior written consent of the City.

The City may award a contract on the basis of initial offers received, without further discussion. Therefore, each initial offer should contain the proposer's best terms.

IX. POINT OF CONTACT

Paula Martin, City Clerk City of Americus 101 W Lamar Street, Americus, Georgia 31709

Phone: (229) 924-4411 Ext. 244

FAX: (229) 924-2012

pmartin@americusgag.gov

POLICY ON NONDISCRIMINATION ON THE BASIS OF DISABILITY

In accordance with the American With Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, the City of Americus does not discriminate on the basis of disability in the admission of or access to, or treatment or employment in, its programs, activities, or services.

Attachments:

- Exhibit A -Fee Quotation Form -Broker Services
- Exhibit B -City Information

CITY OF AMERICUS EXHIBIT A - FEE QUOTATION FORM BROKER SERVICES

List your annual flat fee. All billings from insurers will be paid net of any commission. Annual Service Fee: 1st Year \$ _____ 2nd Year \$_____ 3rd Year \$ _____ 4th Year \$ _____ 5th Year \$ _____ Please list any additional fees on an hourly or annual basis for services available, but not included in the bid proposal or in the fees noted above, such as: Other Services Provided Fee (please state hourly or annual) IF NECESSARY, THE BROKER SHALL APPEND TO THIS FORM A LISTING OF ANY OTHER SERVICES AVAILABLE TO THE CITY, IN A FORM SIMILAR TO THAT SHOWN ABOVE. (Fee Proposal to be submitted in a separate sealed envelope) Broker's Name: Date: Firm: ______Telephone: _____ Address: _____ Fax: _____

Broker's Signature: _____

EXHIBIT B - CITY INFORMATION

139 Full Time	5 Part Time	7 Elected officials
Department		# of Employees
10 Mayor & Council		7
13 GIS		2
14 Finance Department		8
15 Human Resources		3
17 Tourism		3
18 City Manager		2
20 Fire Department		45
21 Police Department		39
22 Building Risk Management		4
23 Municipal Court		2
30 Street		4
31 Cemetery		0
32 Shop		3
35 Transportation		3
36 Grounds & Maintenance		6
40 W & S Maintenance		7
43 Utility Billing		6
51 Theater Operations		4
58 Storm Water Management		2
83 Main Street		3
81 Gas Service's Department		7
34 Public Works		1
	TOTAL	151

Contractor Affidavit under O.C.G.A. § 13-10-91(b) (1)

By executing this affidavit, the undersigned contractor verifies its compliance with O.C.G.A. § 13-10-91, stating affirmatively that the individual, firm or corporation which is engaged in the physical performance of services on behalf of the City of Americus Georgia has registered with, is authorized to use and uses the federal work authorization program commonly known as E-Verify, or any subsequent replacement program, in accordance with the applicable provisions and deadlines established in O.C.G.A. § 13-10-91. Furthermore, the undersigned contractor will continue to use the federal work authorization program throughout the contract period and the undersigned contractor will contract for the physical performance of services in satisfaction of such contract only with subcontractors who present an affidavit to the contractor with the information required by O.C.G.A. § 13-10-91(b). Contractor hereby attests that its federal work authorization user identification number and date of authorization are as follows:

Federal Work Authorization User Identifi	cation Number
Date of Authorization	
Name of Contractor	
Name of Project	
Name of Public Employer	
I hereby declare under penalty of perjury Executed on,, 201 in	
Signature of Authorized Officer or Agent	
Printed Name and Title of Authorized Off	icer or Agent
SUBSCRIBED AND SWORN BEFORE ME ON THE DAY OF	, 201
NOTARY PUBLIC	
My Commission Expires:	