

CNA'S COMMITMENT TO MINORITY/WOMEN BUSINESSES

CNA prides itself in offering opportunities to minority and women enterprises. As a major national insurance company the largest opportunity for "subcontracting" in the past has been with our network of professional Insurance Agents, Brokers and Local Administrative Service Representatives. However, to ensure diversity in all phases of our business we are going beyond traditional subcontracting relationships to seek out, identify and contract with minority and women firms to assist us in all phases of our business.

To assist SBBC achieve one of the recommendations in its Diversity Study Report and as part of our commitment to increasing minority and women enterprise opportunity CNA will, upon award of this contract and annually thereafter, contribute \$10,000 to SBBC's M/WBE Department to help fund an additional M/WBE Coordinator.

To ensure CNA meets its M/WBE objectives we have entered into a relationship with More Financial Service, Inc. a statewide certified M/WBE firm to act as our M/WBE General Contractor. In this position More Financial Services will assist CNA's management in the Florida Regional office identify subcontracting opportunities in all phases of our business. Once these opportunities are identified More Financial Services will conduct community out-reach to locate and contract with M/WBE certified businesses to deliver the previously identified services.

More Financial Services, Inc., the principle M/WBE subcontractor in this proposal, has a long standing and successful business relationship with CNA and has been our representative at Broward County Government since 1997. For the past eight years this firm has been a successful M/WBE subcontractor at The School Board of Broward County, Florida

We are confident The School Board of Broward County, Florida will be very satisfied with the aggressive approach taken by CNA to recruit minority and women subcontractors and enhance the already high level of diversity within our company.

Upon award of this contract CNA through its M/WBE General Contractor will immediately begin interviewing and enter into contract discussions with the following initial list of M/WBE certified firms:

Subcontract Services

Name of M/WBE Firms

Graphic Design:

Kall Graphics
James Worley Design, Inc.
European Graphic Communications

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Health Care Services:	Neu-Heart Health Care Services Trinity Health Care Services, Inc. Crown Health Services Corp.
Physical Therapy:	Rehab Plus, Inc. Debra Talmadge, P.T. Terri Ettlinger, P.T
Office Supplies:	The KAAG Corporation Merid, Inc. Apricot Office Supplies & Stationary
Printing & Mailing Services:	American Instant Printing, Inc. Hunt Design Team, Inc. A Print Tree of Ft. Lauderdale, Inc
Advertising:	ADPRO Specialties, Inc Egghead, Inc. B. Mumford & Company
Personnel Services:	Team Staffing Services, Inc Resources Plus

As part of CNA's M/WBE subcontracting commitment we will contact private and public section members of our insured base and urge them to join with us in promoting minority and women substracting. Specifically, we will ask our public section clients to offer local minority and women insurance agents/agencies the opportunity to gain "Agent of Record Status" where this designation would be helpful in securing new business. As part of our business expansion program CNA will continue to aggressively recruit minority and women Agents/Brokers.

With respect to our large Insurance and Consulting Agencies, we will offer an annual contest with the prize of a Boxster Sport car to encourage these Agencies to subcontract with women and minority firms during each year of our contract with SBBC.

CNA will meet regularly with SBBC's M/WBE department to promote local minority and women business opportunity and keep all stakeholders advised of the progress of our M/WBE subcontracting program. We believe this program could very well become a model of public and private partnership and we ask SBBC to join with CNA in this innovative program to expand opportunity for all minority and women businesses.

M/WBE FIRM PARTICIPATION INFORMATION RFP 22-033V

Name of Firm: More Financial Services, Inc

Name of Firm Principal: Walter A. Collymore

Address: 3032 Marion Avenue, Margate, FL 33063

M/WBE Certificate Number: 7007-1051-92

Telephone No.: 954-752-8333 Fax No.: 954-752-0206

Federal Taxpayer I.D. No.: 65-0086-074

Description of work to be performed by M/WBE firm and the service fee to be paid.

I. General Description of work to be performed by M/WBE:

Perform general plan administrative services including plan communications, open enrollment staffing, management and marketing, enrollment materials design, printing and distribution, insurance certificate design, printing and distribution, fund Claims Specialist and M/WBE Coordinator, support LTD Website and perform other administration tasks as the Group Long Term Disability Insurance Plan provider's Local Claims Processing Liaison, Open Enrollment Administrator, Service Representative and M/WBE General Contractor.

II. Specific Nature of M/WBE's work:

- 1 Assist employer's benefits staff and on site benefit coordinators in Plan communications and the annual open enrollment process. Manage presentations to all employees including teachers, principals, non-instructional staff, administrators and union stewards/representatives to update them on the various benefits and elements of the Plan. Identify changes from the previous Group Long Term Disability Insurance Plan and communicate advantage/differences in the new Plan. Over 100 licensed insurance agents are available to complete this assignment.
- 2) Fund, coordinate and staff regular employee Open Enrollment meetings, benefit coordinator training sessions, new teacher orientation meetings and other employee benefits conferences as scheduled.
- 3) Coordinate SBBC's open enrollment package design and fund prorata printing and distribution costs; manage Group Long Term Disability Insurance specific Page 4.

M/WBE FIRM PARTICIPATION INFORMATION RFP 22-033V (cont.)

ment materials design, fund enrollment materials printing and interact with SBBC's employee benefits staff to ensure materials accuracy and timely availability for open enrollment.

- 4) Manage and fund Group Long Term Disability Insurance certificates (Class I & II) design, printing and distribution to employees' residences; coordinate employer reviews and obtain SBBC approval of all print materials.
- 5) Conduct regular meetings, throughout the plan year, with employer representatives regarding open enrollment planning, on-going claims management and other Plan issues.
- 6) Assist and maintain the Long Term Disability portion of employer's Benefits Website; train and fund one full time SBBC employee as a Claims Specialist including benefits, office equipment, supplies, travel and professional fees.
- 7) Interact with various employer departments, employee benefits, payroll, computer operations, and accounting to ensure smooth integration of the Group Long Term Disability Insurance Plan with employer operations.
- 8) Identify additional M/WBE subcontractors for this contract including printing, office supplies, mailing services, medical suppliers, medical transportation services, investigation services, and home health services.
- 9) Conduct community out-reach on a local and state-wide basis and function as CNA's principle M/WBE General Contractor to ensure a continued aggressive program to identify, recruit and contract with M/WBE firms.
- 10) Contribute up to \$10,000 annually as its share of funding for SBBC to hire an additional M/WBE Coordinator. Assist SBBC in contacting other SBBC suppliers to secure the remaining commitment to fully fund an additional M/WBE Coordinator.
- 11) Expand business subcontracting opportunities for minority and women businesses in the insurance industry by organizing a series of marketing conferences in cooperation with SBBC's M/WBE department.

M/WBE FIRM PARTICIPATION INFORMATION RFP 22-033V (cont.)

III. Service Fee to be paid M/WBE firms:

More Financial Service's service fee for the Group Long Term Disability Insurance portion of CNA's M/WBE commitment is \$813,000 for the first three contract years and a total of \$1,335,000 over five years. This total represents approximately 4% of total premium.

M/WBE utilization will be reported to SBBC on a monthly basis.