REQUEST FOR PROPOSALS NO. 031-NN10

LEGAL SERVICES

MIAMI-DADE COUNTY PUBLIC SCHOOLS

SECTION 1 – REQUEST FOR PROPOSAL OVERVIEW

1.0 Name and Address of Requestor

The School Board of Miami-Dade County, Florida
Attn: Walter J. Harvey, School Board Attorney
1450 N.E. Second Avenue, Room 430
Miami, Florida 33132

1.1 Purpose of Request For Proposal

The purpose of this Request for Proposal (RFP) is to obtain the legal services of outside lawyers from the private sector with extensive legal experience to represent The School Board of Miami-Dade County, Florida in specific areas of expertise.

Proposals submitted pursuant to this RFP establish a list of pre-approved attorneys at the hourly rate specified therein, but do not preclude the District's contracting with other attorneys outside the RFP. The District is not obligated to enter into contracts for Legal services, or base its selection on a rotational basis and will contract with attorneys on an as-needed basis as determined at the sole discretion of the Board Attorney.

1.2 General Information About The School District

The School Board of Miami-Dade County, Florida, is a political subdivision organized under Section 4, Article IX, of the State Constitution and Chapter 230, Florida Statutes and is the fourth largest school system in the nation. The District has approximately 392 schools and includes alternative schools, and exceptional student education centers; 346,397 students; more than 40,000 full and part-time employees; and a $3.7 billion operating and capital budget. The student population is economically, ethnically, and linguistically diverse, with the largest ethnic group being Hispanic students.

There are nine School Board members elected from single member districts who serve four-year terms. The elections are conducted on a staggered system, with odd-numbered districts and even-numbered districts contested at alternating two-year intervals.

The District provides a full range of educational services appropriate to students in early childhood, grade levels pre-kindergarten through 12, and adult/vocational education programs. These include basic, regular, and enriched academic education, bilingual education, special education for handicapped children, vocational education, and many individualized programs, such as special instruction for disadvantaged students (Title I), and those with limited English proficiency.

1.3 Procedures for Submission of Proposal

Ten (10) copies of the proposal, one of which shall be an original, and one (1) CD containing the entire proposal, must be received by 2:00 p.m. (Local Time) February 28, 2013, at:

The School Board of Miami Dade County, Florida
Bid Clerk, Division of Procurement Management Services
1450 Northeast Second Avenue, Room 352
Miami, Florida 33132

The responsibility for submitting this proposal to the District on or before the stated time and date will be solely and strictly the responsibility of the Proposer. The District will in no way be responsible for delays caused by the United States Postal Service or any other delivery service or any other occurrence. The proposal must be submitted in a sealed envelope or box marked "REQUEST FOR PROPOSALS NO. 031-NN10 - LEGAL SERVICES." Any proposal received after the stated time and date, ***will not*** be considered. All proposals must be signed by an officer, principal, or partner having authority to legally bind the proposal. Proposals not conforming to the instructions provided herein will be subject to disqualification at the sole option of the district.

It is anticipated that a proposal may be presented to The School Board of Miami-Dade County, Florida, for acceptance on or about May 8, 2013. If accepted, notification to the successful Proposer(s) will be on or about May 8, 2013. The Board reserves the right to accept or reject any and all proposals.

1.4 RFP Postponement/Cancellation/Waiver of Irregularities

The Board 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, at any time, this RFP process; or waive any irregularities in this RFP or in the proposals received as a result of this RFP.

1.5 Costs Incurred by Proposers

All expenses involved with the preparation of and submission of proposals to the Board, or any work performed in connection therewith shall be borne by the proposer(s). No payment will be made for any responses received, or for any other effort require of or made by the proposer(s) prior to commencement of work as defined by a contract approved by the Board.

SECTION 2 – SCOPE OF SERVICES

2.0 Required Services/ Practice Areas

The School Board of Miami-Dade County, Florida, (the Board) is seeking to retain attorneys/law firms whose attorneys are licensed to practice in the State of Florida, unless not required to render the requested legal services, to provide assistance from time to time to the Board in the areas specified below. Please indicate the areas of expertise you are applying for on **Attachment B.**

The specific areas of the law for which the Board seeks assistance is as follows:

A. Construction (Litigation, Claims, General): The construction attorneys shall provide legal support in cases involving contractors, architects, engineers, and other building professionals, or entities. Litigation and claim defense may include, but not limited to, surety bond on enforcement matters that may arise in connection with construction defects, errors and omissions, default, and termination, or any other claims related to, or arising out of the construction development process. Legal services may be compensated at either hourly rates or an alternate fee arrangement (for example flat fee, blended rates etc). The proposal should indicate hourly rates for all professional staff. The proposal may also include proposed alternate fee arrangements that may provide additional cost savings to the District.

B. Real Estate (Land Use, Eminent Domain): Special counsel will represent the School Board in matters including, but not limited to, land use litigation and eminent domain including, but not limited to, litigation. Legal services may be compensated at either hourly rates or an alternate fee arrangement (for example flat fee, blended rates etc). The proposal should indicate hourly rates for all professional staff. The proposal may also include proposed alternate fee arrangements that may provide additional cost savings to the District.

C. General Liability (Professional, Personal, And Automobile Injury Liability): Counsel will represent the School Board in legal matters including but not limited to defense of lawsuits involving bodily injury and/or property damage, including all forms of personal injury and tort litigation brought against the School Board, its employees

and agents. The types of cases may also involve insurance coverage issues, Section 1983 claims, sovereign immunity, bad faith subrogation and related matters where School Board may be the plaintiff or the defendant. Legal services may be compensated at either hourly rates or an alternate fee arrangement (for example flat fee, blended rates etc). The proposal should indicate hourly rates for all professional staff. The proposal may also include proposed alternate fee arrangements that may provide additional cost savings to the District.

D. Worker's Compensation: Counsel will represent the School Board, in defense of workers' compensation cases which become litigated, pursuant to the provision of Chapter 440, Florida Statutes. Legal services may be compensated at either hourly rates or an alternate fee arrangement (for example flat fee, blended rates etc). The proposal should indicate hourly rates for all professional staff. The proposal may also include proposed alternate fee arrangements that may provide additional cost savings to the District.

2.1 Term of Contract

The initial term of this contract shall be for three years from the date of award, and may, by mutual agreement between the School Board and the awardee, be extended for two additional one-year periods. The Board, through Procurement Management Services, will, if considering extension, request a letter of intent to extend from the awardee prior to the end of the current contract period. If needed, the contract will be extended 90 days beyond the contract expiration date. The awardee will be notified when the recommendation has been accepted. All prices shall be firm for the term of this contract. Prices approved as a result of this RFP will be applied from the date of issuance of a contract to previously assigned work. Fees charged by firms for previously assigned work will adhere to the prices stipulated by this RFP. The awardee agrees to these conditions by signing the proposal. Any alternations or change of terms or conditions, including billing rates, will be considered a modification to the contract that requires the mutual written consent of both parties.

2.2 Minimum Qualifications Required

A. Qualifications of the Firm:

Firm must maintain a law office with a substantial practice within the State of Florida. Attorneys working on School Board matters must be members of The Florida Bar. Firm must possess demonstrated ability, knowledge, and expertise to provide services to the School Board.

Those submitting proposals should provide a resume detailing the education, training, certifications, and experience of all key professional personnel and all attorneys of the law firm that could be designated to work on School Board matters.

Attorney/law firms selected must possess demonstrated ability, knowledge, and expertise to provide legal assistance from time to time in the particular areas. The

attorneys/law firms should also be knowledgeable and interested in the concept of planning and budgeting litigation.

Firms under contract pursuant to this RFP who are to provide litigation defense cannot also be representing plaintiffs in actions against the district.

B. Experience of the Law Firm:

Those members of the law firm who could be designated to work on School Board matters should have previously demonstrated skills in that area of law. School system background and experience or the representation of public or corporate employers is preferred. This expertise can be demonstrated by the following:

1. History of successful handling of similar matters (please provide details of significant cases and results achieved for the District and for other clients).

2. Professional ratings and/or recognition in the legal community for professional achievement (e.g. Martindale & Hubbell rating; recognition or extraordinary participation in The Florida Bar, Federal Bar, American Bar Association, local bar associations or professional practices committees).

3. Advanced training or certification in related practice areas.

4. Significant achievement in matters requiring litigation or trial advocacy skills and a consistent litigation or trial record demonstrating superior litigation ability.

    a. For any trials please list Court, Judge, case style, and year or such information will not be considered to meet this criteria.

5. Other experience or qualifications that the attorneys/law firms believe would be relevant to services requested.

6. Practice of law in the specialized area.

C. General Requirements:

Each firm selected will be required to abide by the Guidelines for Outside Counsel attached to this Proposal as **Attachment "A."**

SECTION 3 - PROPOSAL FORMAT AND CONTENTS

3.0 Required Information To Be Submitted By Proposers:

A. Preparation and Submission: In order to maintain comparability and enhance the review process, it is requested that proposals be organized in the manner specified below. Include all information in your proposal. **It is required that TEN (10) copies of the proposal be submitted with the original proposal**.

B. Cover Page: State the RFP number and complete title (including name, address, office telephone number, and facsimile number).

C. Table of Contents: Include a clear identification of the material by section and by page number.

D. Response to Questions: The proposal must, in order to be fully considered, contain responses to all questions for information contained in this document. Responses should be submitted in the order of the questions. Proposers should list each question with the corresponding answer immediately thereafter. Each practice area must have its own set of responses. The proposal must clearly specify the area of law that the attorney/firm are proposing to represent the School Board.

E. Format: The Proposal should be submitted on 8½" by 11" pages in 3 ring binders. Each page should be typewritten and single spaced. Text of the original copy should be single-sided. Duplicate copies can be reproduced double sided, if desired. Each section should be tabbed to comply with the sections of this document.

3.1 Proposers Shall Provide Responses to the Following Questions:

Responses should contain direct answers to the following questions or request for information. Responses to each question or request for information should either begin on a new page with the question repeated at the top of the page or with a clear break shown between questions. Proposer(s) are required to answer all of the following questions.

The proposal must clearly specify the area of law that the attorney/firm are proposing to represent the School Board. For each area that the firm wishes to represent the School Board, the proposer must provide answers to the following questions:

Question A. Attorneys and Legal Staff /Experience with Education Law and Government Entities

What are the name(s), background(s), and office location(s) of the individual(s) who will be assigned to this project? Describe the professional backgrounds and qualifications of the individual(s), particularly his/her/their experience representing Public Entities in Miami-Dade County, the State of Florida, and in the educational arena.

Question B. Individual/Firm and Organization

Address the following topics:

(1) Who is the principal contact for the firm? For the principal identified, provide address, telephone numbers, and e-mail address.

(2) What is the individual/firm's local office organization structure and size? Include a description of how its structure will facilitate coordination of services to the Board. Provide a statement of local availability and degree of accessibility to The School Board of Miami-Dade County, Florida.

(3) Who are the individuals(s) that will be responsible for services provided to the Board? Describe the qualifications and relevant experience, and attach a resume, for each.

(4) Are the individual/firm’s attorneys available to attend meetings at the School Board Administration Building?

Question C. Legal Services

What services will be provided? Substantiate by illustration the approach that the individual/firm will use for the work described in the Scope of Services above.

Question D. Other Qualification or Experience

What other information, qualifications, or experience do you consider significant, innovative, pertinent, or otherwise relevant for the Board's consideration?

Question E. Conflict of Interest

Does your firm have a conflict of interest? If none, so state. If so, please disclose the name of any attorney, officer, director, other staff, or agent who is also an employee of the School Board. Former attorneys of the District are subject to School Board Policies 1129, 1210, 3231, 4129, and 4231. All proposers must disclose the name of any School Board employee who owns, directly or indirectly, any interest in the proposers' business or any of its branches. Describe any actual or possible conflicts of interest which may result from the proposer acting as Outside Counsel to the School Board of Miami-Dade County, FL.

3.2 Evaluation Criteria

Proposals will be evaluated by a designated Selection Committee in order to ascertain which proposal(s) best meets the needs of the School Board and will be recommended to the School Board for approval. The selection committee will review all proposals received and may interview a short list of proposers through oral presentations. The School Board may select more than one firm/attorney for each area of specialty. Final contract award will be made by the School Board.

Representatives of the School District will evaluate proposals in order to ascertain which proposal best meets the needs of the District. The evaluation committee will consist of, but not be limited to, the following members:

School Board Attorney

Deputy Assistant School Board Attorney

Representative, School Board Attorney's Office (2) (non-voting)

Representative, Business Community

Representative, Risk & Benefits

Representative, Chief Financial Officer (or designee)

Representative, Office of Economic Opportunity/M/WBE

Representative, Procurement Management Services (non-voting)

The selection as best qualified will be based on the following considerations:

1. Qualifications and experience of the proposer and/or proposer's firm including qualifications and experience in Florida school law. This will be evaluated on the breadth and depth of the individual's/firm's experience as a whole in their representation of other clients.

2. The proposer's understanding of and recommended approach that the individual firm will use to perform work, as described in the Scope of Services for the Board.

3. Qualifications and experience of the individual(s) who will perform and oversee the work described in this RFP, and local accessibility and availability to the Board.

4. Ability to effectively communicate complex legal concepts as indicated by the written proposal response, and oral presentations, if requested, to staff personnel.

5. Costs.

3.3 Proposal Evaluation Process

RFPs are received and publicly opened. Only names of respondents are read at this time.

An Evaluation Committee, consisting of District personnel, will convene, review and discuss all proposals submitted. Procurement personnel will participate in an advisory capacity only.

The Evaluation Committee will come to consensus based upon the criteria listed in the Evaluation Criteria Section of this Request.

The Evaluation Committee reserves the right to interview any or all proposers and to require a formal presentation with the key people who will administer and be assigned to work on the contract before recommendation of award. This interview is to be based upon the written proposal received.

The School Board Attorney's Office will prepare and submit an agenda item.

The School Board will award or reject any or all proposal(s).

SECTION 4 – ADDITIONAL TERMS AND REQUIREMENTS

4.0 Board Rights

The Board reserves the right to accept or reject any or all proposals.

The Board reserves the right to waive any irregularities and technicalities and may, at its sole discretion, request a clarification or other information to evaluate any or all proposals.

The Board reserves the right, before awarding the contract, to require proposer(s) to submit evidence of qualifications or any other information the Board may deem necessary.

The Board reserves the right to: (1) accept the proposals of any or all of the items it deems, as its sole discretion, to be in the best interest of the Board; and (2) the Board reserves the right to reject any/or all items proposed or award to multiple proposers.

4.1 Cancellation of Award/Termination

The Board Attorney reserves the right to terminate any contract resulting from this RFP, at any time and for any reason immediately upon written notification. If said contract should be terminated for convenience as provided herein, the School Board will be relieved of all obligations under said contract. The School Board will only be required to pay to the proposer(s) that amount of the contract actually performed to the date of termination. In the event the contract is terminated, said termination does not waive the right of the School Board to seek all applicable damages and/or remedies in law and/or in equity.

4.2 Legal Requirements

It shall be the responsibility of the contractor to be knowledgeable of all federal, state, county and local laws, ordinances, rules and regulations that in any manner affect the items covered herein which may apply. Lack of knowledge by the proposer(s) will in no way be a cause for relief from responsibility.

Proposer(s) doing business with the School Board are prohibited from discriminating against any employee, applicant, or client because of race, creed, color, national origin, sex or age with regard to but not limited to the following: employment practices, rates of pay or other compensation methods, and training selection.

4.3 Insurance Requirements

At the time an award is made, the successful proposer shall be responsible for providing the School Board with certificates of insurance which indicate that insurance coverage has been obtained and meets the requirements as outlined below:

Professional Liability

The Professional Liability Insurance provided by the individual/firm shall conform to the following requirements:

A. The individual firm's Professional Liability insurance shall be on a form acceptable to the Board and shall cover those sources of liability typically insured by Professional Liability Insurance, arising out of or the rendering or failure to render professional services in the performance of this agreement, including all provisions of

indemnification which is part of this agreement.

B. If on a claims-made basis, the individual/firm shall maintain without interruption, the Professional Liability Insurance until (3) years after this agreement.

C. The minimum limits to be maintained by the individual/firm (inclusive of any amounts provided by an umbrella or excess policy) shall be $3 million per claim/annual aggregate.

Workers' Compensation Insurance

Workers' Compensation Insurance for all employees of the proposer as required pursuant to the provisions of Section 440, Florida Statutes.

Commercial General Insurance

Commercial General Insurance on a comprehensive basis in an amount not less that $500,000 combined single limit per occurrence. The School Board of Miami-Dade County, Florida, its employees and agents must be listed as an additional insured on the policy.

4.4 <u>Indemnification/Hold Harmless Agreement</u>

To the fullest extent permitted by law, the Vendor shall indemnify and hold harmless the Board, and its employees ("Indemnitees") from and against all claims, liabilities, damages, losses, and costs including, but not limited to, reasonable costs and attorneys' fees at the pre-trial, trial and appellate levels, arising out of, resulting from or incidental to Vendor's performance under this Agreement or to the extent caused by negligence, recklessness, or intentional wrongful conduct of the Vendor or other persons employed or utilized by the Vendor in the performance of this Agreement. The remedy provided to the Indemnitees by this indemnification shall be in addition to and not in lieu of any other remedy available under the Agreement or otherwise. This indemnification obligation shall not be diminished or limited in any way to any insurance maintained pursuant to the Agreement otherwise available to the Vendor. The remedy provided to the Indemnitees by this indemnification shall survive this Agreement. The provisions of this Section shall specifically survive the termination of this Agreement. The provisions of this Section are intended to require the Vendor to furnish the greatest amount of indemnification allowed under Florida law. To the extent any indemnification requirement contained in this Agreement is deemed to be in violation of any law, that provision shall be deemed modified so that the Vendor shall be required to furnish the greatest level of indemnification to the Indemnitees as was intended by the parties hereto.

DUTY TO DEFEND: The Vendor agrees, at its own expense, and upon written request by the Board, to defend any suit, action or demand brought against the

Board on any claim or demand arising out of, resulting from or incidental to Vendor's performance under this Agreement.

4.5 Confidentiality of Student Records

Proposer understands and agrees that it is subject to all federal and state laws and School Board Policy relating to the confidentiality of student information

4.6 Permits and Licenses

The proposer(s) will be responsible for obtaining any necessary permits and licenses and will comply with laws, rules, and regulations whether state or federal and with all local codes and ordinances without additional cost to the District.

4.7 Intellectual Property Rights

The proposer(s) will indemnify and hold harmless, the District from liability of any nature or kind, including costs and expenses for or on account of any copyrighted, service marked, trademarked, patented or unpatented invention, process, article or work manufactured or used in the performance of the contract, including its use by the District. If the proposer(s) uses any design, device, materials or works covered by letters, service mark, trademark, patent, copyright or any other intellectual property right, it is mutually agreed and understood without exception that the proposal prices will include all royalties of costs arising from the use of such design, device, or materials in any way involved in the work.

All books, manuals, films or other materials suitable for copyright or patent, regardless of means of transmission, produced as a result of the work or services performed under or in connection with this Proposal, are hereby reserved as the exclusive property of and sole ownership by The School Board of Miami-Dade County, Florida, unless and to the extent that the parties agree otherwise, as evinced in writing and included as a part of this Proposal.

This article will survive the termination of any contract with The School Board.

4.8 Sub-Contracts

Nothing contained in this specification will be construed as establishing any contractual relationship between any sub-proposer(s) and the District.

The proposer(s) will be fully responsible to the District for the acts and omissions of the sub-proposer(s) and their employees.

4.9 Joint Proposal

In the event multiple proposers submit a joint proposal in response to the RFP, a single proposer shall be identified as the Prime Vendor. If offering a joint proposal, only a single contract with one proposer shall be acceptable. Prime Vendor responsibilities shall include, but not be limited to, performing of overall contract administration, preside over other proposers' participation or present at district meetings, oversee preparation of reports and presentations, and file any notice of protest and final protest as described herein. Prime Vendor shall also prepare and present a consolidated invoice(s) for services performed, The district shall issue only one check for each consolidated invoice to the Prime Vendor for services performed. Prime Vendor shall remain responsible for performing services associated with response to this RFP.

4.10 EQUAL EMPLOYMENT OPPORTUNITY AND M/WBE Participation

Equal Employment Opportunity

It is the policy of the School Board that no person will be denied access, employment, training, or promotion on the basis of gender, race, color, religion, ethnic or national origin, political beliefs, marital status, age, sexual orientation, social and family background, linguistic preference or disability, and that merit principles will be followed.

Each firm is requested to indicate its equal employment policy and provide a detailed breakdown by ethnicity, gender, and occupational categories of its work force. (**ATTACHMENT C**)

Small/Micro Business Enterprise and Minority/Women Business Enterprise (M/WBE) Participation

The School Board has an active Small/Micro Business Enterprise and Minority/Women Business Enterprise (M/WBE) Program, to increase contracting opportunities for SBE and M/WBE's. A ***Small Business Enterprise (SBE)*** is any contractor, subcontractor, manufacturer or service company (a) that has been doing business under the same ownership or management and has maintained its principal place of business in Miami-Dade County, Florida, for a period of at least one (1) year immediately prior to the date of application for certification under this section, (b) that had annual gross revenues not exceeding the thresholds identified in this policy for each industry, and (c) at least fifty-one percent (51%) of the ownership of which is held by a person or persons who exercise operational authority over the daily affairs of the business and have the power to direct the management and policies and receive the beneficial interests of the company. Representations regarding average gross revenue and payroll are subject to audit. If a

business has not existed for three (3) years, the employment and gross revenue limits shall be applied based upon the annual averages over the course of the existence of the business. In keeping with this policy, if a minority firm, which is Woman or African American-owned and operated, is to perform a scope of work, provide documentation to substantiate the experience of the M/WBE and its staff in providing this type of service. The Division of Business Development and Assistance must certify all M/WBE's, prior to contract award. The M/WBE Application may be accessed through the following link:

http://forms.dadeschools.net/webpdf/3920.pdf

Local Vendor Preference

The School Board of Miami-Dade County, Florida adopted School Board Policy 6320.05 which gives local preference to businesses located in Miami-Dade County, Florida when evaluating the lowest responsive bid or submittal for the purchase of goods and services. Professional and construction-related services, in excess of $50,000 dollars or the current formal bidding threshold set by statute.

Bidders claiming local vendor preference for any bid or submittal must submit an Affidavit of Eligibility for Local Preference **(Attachment D)** and a copy of its business license with their bid, quote, proposal, reply or response. Bids which fail to include the approved affidavit at the time of bid submittal will not be considered for local vendor preference.

http://neola.com/miamidade-fl/

4.11 Choice of Law/Venue – Attorney's Fees

The contract formed as a result of this RFP and the rights and obligations of the parties shall be interpreted, construed and enforced in accordance with the laws of the state of Florida and the parties agree that the venue of any action at law or equity regarding this said contract shall be in any court of competent jurisdiction within Miami-Dade County, Florida. For any indemnification claim, the prevailing indemnifying party shall be responsible for both Parties' attorney fees otherwise each party shall be responsible for its own attorney's fees.

4.12 Implementation Schedule

The planned schedule for implementation of this Request for Proposals is as follows:

Procurement Contract Review Committee ..... December 20, 2012

Mailing of Request For Proposals……. ..... ……December 21, 2012

Deadline for Questions……January 31, 2013

Opening of Proposals ..... February 28, 2013

Evaluation of Proposals..... April 2, 3, & 4, 2013

Recommendation for Award……..May 8, 2013

4.13 ADDITIONAL INFORMATION

Specific information concerning this RFP should be e-mailed prior to the deadline for questions, referencing the RFP by page number and paragraph, no later than 4:00 p.m., on January 31, 2013, to:

Ms. Barbara D. Jones, CPPB
Procurement Management Services
1450 N.E. Second Avenue, Room 352
Miami, Florida 33132
(305) 995-2348
E-mail bjones@dadeschools.net

The School Board of Miami-Dade County, Florida will issue responses to inquires and any other corrections or amendments it deems necessary in written addenda issued prior to the proposal due date. Proposers should not rely on any statements other than those made in this RFP or in any addendum to this RFP. Where there appears to be a conflict between the RFP and any addenda issued, the last addendum issued will prevail.

Responses to questions will be posted to M-DCPS' website and it is the responsibility of the proposers(s) to monitor this site for posting of response(s). The website link is the following:

http://procurement.dadeschools.net/bidsol/asp/ENACT.asp

REQUEST FOR PROPOSALS NO. 031-NN10

ATTACHMENT "B"

Below are the specific areas of the law for which the Board seeks assistance. Please indicate the areas of expertise you are applying for:

_____ Construction (Litigation, Claims, General)

_____ Real Estate Planning (Land Use, Eminent Domain)

_____ General Liability (Professional, Personal, and Automobile Injury Liability)

_____ Worker's Compensation