



**RISK MANAGEMENT AND  
INSURANCE  
REQUEST FOR PROPOSAL  
BARTON COUNTY, KANSAS**

**Coverage Effective: 01-01-2019**

## NOTICE TO RESPONDENTS

### A. Introduction

The Board of County Commissioners of Barton County Kansas will consider proposals for the County's property, casualty, liability, and Workers' Compensation Insurance program. This document is the County's Request for Proposal (RFP).

### B. Time Line and Form

Proposals are to be submitted on the basis of the specifications herein. Proposals must be submitted to the office of the County Clerk in a sealed envelope clearly marked "Insurance Proposal" at her office located at 1400 Main Street, Room 202, Great Bend Kansas, 67530, no later than **November 14, 2018, at 2:00 p.m.** Proposals will be opened at that time. Please submit three (3) copies of your proposal, including the INSURANCE QUOTATION FORM that is part of this RFP.

PROPSAL ADDRESS:               Barton County Clerk  
  1400 Main Street, Room 202  
  Great Bend, KS 67530

And Clearly Marked: *"2019 Insurance Proposal"*

**Proposals received after the deadline will be returned to the bidder un-opened.**

**The Board of County Commissioners (BOCC) will review proposals at a later time and will contact vendors that the BOCC might want to interview. The Barton County BOCC reserves the right to accept or reject any or all proposals received.**

### C. Inquiries

Questions concerning the Request for Proposal should be submitted in writing via email, fax or letter to either the Risk Manager or the County Administrator:

Amy Miller  
Barton County Risk Manager  
1400 Main Street, Room 108  
Great Bend, KS 67530

Phone: 620-793-1919

Email: [emermgnt@bartoncounty.org](mailto:emermgnt@bartoncounty.org)

Fax: 620-793-1983

Phil Hathcock  
County Administrator  
1400 Main Street, Room 107  
Great Bend, KS 67530

Phone: 620-793-1800

Email: [phathcock@bartoncounty.org](mailto:phathcock@bartoncounty.org)

Fax: 620-793-1807

Any inquiry received ten or more days prior to the date fixed for opening of proposals will be given consideration.

#### D. Adherence to Specifications

Respondents are required to quote on the limits and coverage outlined herein. Each area included in this Request for Proposal must be addressed. ***Any deviations from the specifications must be clearly and completely addressed in the proposal.*** Proposals will be evaluated on the basis of coverage, services proposed, and total cost.

#### E. Clarifications of Proposals

Interested respondents may be invited to attend and discuss their proposals and answer any questions the Board may have. The Board of County Commissioners (BOCC) reserves the right to discuss or not discuss the proposals with each respondent to clarify any ambiguities and also to accept or reject any proposals for any reason.

It is anticipated that several vendors will be invited to discuss their proposals with the BOCC. Barton County has enjoyed a positive relationship with its present liability and workers' compensation carrier, in part because the Administrator and the Risk Manager have the ability to contact either the Claims Department or a counsel employed by the carrier to discuss pending or anticipated issues. Barton County expects the same positive relationship in the future. Consequently, vendors who are invited to discuss their proposals with the BOCC should plan to bring with them a representative of the suggested insurance company's claims department who is authorized to discuss that company's claims handling procedures with the BOCC.

#### F. General Information

1. The effective date of coverage and services shall be 12:01 a.m., **01-01-2019.**

2. Name Insured: Barton County, and to include:

-Any past, present or future official, trustee, director, officer, partner, member of boards or commissions, employee or volunteer of the Named Insured while acting within the scope of his duties. Covered employees shall include Juvenile Services and Central Kansas Community Corrections employees.

- Any person, organization, trustee or estate;
  - acting on the Named Insured's behalf; under the jurisdiction of the Named Insured and
  - to whom the Named Insured must provide the kind of insurance this policy covers. This obligation must be by written agreement.

-Volunteers.

-Any person while using an owned, non-owned, or hired automobile with Barton County's permission.

### 3. Insurer Financial Rating

Insurers must be acceptable to the BOCC. All insurers must be identified by:

- Full name.
- If insurer is subject to rating, according to the latest edition of A.M. Best's Key Rating Guide a minimum rating of A-, VI is preferable. The insurer's rating shall be clearly stated in the proposal.
- Status as an admitted or non-admitted carrier but approved to write insurance in Kansas. In the alternative have a Certificate of Authority from the Kansas Insurance Department pursuant to K.S.A. 12-2616 through 12-2629
- Self-insured pools are not insurance companies or rated by A.M. Best as they are exempt from this rating requirement. Their most recent audited Financial Statement must be included with their proposal.

### 4. Specimen Policies

Complete specimen copies of all insurance policies and endorsements may be requested for review and comparison. If coverage is divided among more than one insurer, specimen copies should be provided for each insurer.

The Board intends to make a thorough evaluation of the coverage proposed by each respondent. Your failure to provide complete specimen policies, if requested, for each line of coverage proposed will be to your disadvantage.

5. Premium Determination

Proposals must clearly show all amounts of insurance including any separate limits or sub limits on the proposal sheet provided. For each line of coverage and sublimit you must clearly show:

- The annual premium and if it is subject to dividend, and
- If any premium is auditable, the basis of the audit and the rate.

6. Account Services

In addition to the placement of insurance, Barton County requires the following services from all respondents:

- Check the wording and accuracy of each policy, binder, certificate, endorsement or other document received from insurers and obtains revisions to such documents as needed.
- Check the accuracy of rates and premiums charged.
- Submit all policies and endorsements to the Risk Manager.
- Be available to answer questions from County personnel.
- Obtain answers from underwriters to policy coverage questions.
- Prepare Certificates of Insurance as required by County personnel.
- Attend BOCC meetings, if requested, to present the insurance program.
- Keep the BOCC informed of changes in insurance market conditions that may affect the insurance program.
- Conduct a detailed property appraisal of all buildings covered by the insurance program within 90 days following the effective date of the policy.

If there are any restrictions on your ability to provide these services or if the cost is not included in your premium quotation, this must be noted in your proposal.

7. This RFP should not be construed to mean that there is dissatisfaction with the current agent or underwriting company(ies). It is not the intent of the County to seek insurance proposals on an annual basis, but rather, to secure the services of an agent or company with whom a relationship may be maintained for an extended period of time. However, the County reserves the right to request new proposals at any time if that is deemed in the best interests of the county.

G. Risk Management Services

1. A legal counsel shall be made available for inquiries between the hours of 8:00 a.m. to 5:00 p.m., Monday through Friday, to address potential legal liability of proposed action, inaction, programs, and policies including, but not limited to Employment Practices, FMLA, FLSA personnel manuals, job descriptions, HIPPA, interlocal agreements, treatment of inmates and open records. Such counsel will work with all elected officials and supervisors on all inquiries. Proposal must indicate any and all restrictions, limitations and fees charged for this service.

The vendor shall list the law firm or firms that will be available for discussion. The vendor shall provide a curriculum vitae for the law firm or firms, and will name the attorney or attorneys in the firm who will be available for consultation. The vendor shall state clearly in its proposal responsibility for costs of such consultations.

2. A risk management consultant shall be made available between the hours of 8:00 a.m. to 5:00 p.m., Monday through Friday, to assist the insured in evaluating current or potential risks. Proposal must indicate any restrictions, limitations or fees charged for this service.
3. The County Risk Manager, County Counselor and County Administrator shall be granted the ability to work with claims investigators and the company as necessary. The company or its designated representative, upon the request of the county, shall meet with the Board of County Commissioners to discuss particular claims.
4. A detailed loss report shall be furnished on an "As Requested" basis.
5. During the policy period the following loss prevention services shall be provided. If the company wishes to provide different programs, it shall so state in the bid proposal.

-A minimum of two times during the policy period a Defensive Driver Safety Course, approved by the Kansas Insurance Department for an Accident Prevention Course Discount, shall be made available to all employees. Bidder will stipulate the Course Title, course author, and if a fee is charged it must be noted.

-A safety audit shall be conducted during the policy period which shall review and report in writing all safety and health exposures.

-Assist the County Administrator and Risk Manager in compliance with State of Kansas regulations, laws and associated regulations.

-Must offer to the county a safety film library, safety training programs and other programs needed to address exposures particular to county government, such as highway tort liability, personnel management, law

enforcement liability, etc. If a fee is charged for any of these services it must be noted.

Your bid proposal shall include a detailed outline of loss prevention services that you intend to provide, not just those available. If there are any restrictions on your ability to provide these services or if the cost is not included in your premium quotation, this must be noted in your bid.

#### H. Consideration of Proposal

The BOCC reserves the right to accept or reject any or all proposals for any reason.

#### I. Attachments

The attachments provided herein may be of assistance in evaluating Barton County's insurance needs.

#### J. Barton County, Kansas - Description

Barton County's current population of 26,476 was certified to the Kansas Secretary of State by the Division of the Budget on July 1, 2018. The County spans approximately 30 miles east to west and 30 miles north to south, for approximately 900 square miles total area. Barton County utilizes the NonCounty Unit Road System. Consequently, Barton County is responsible for 389.5 miles of paved roads, 1.0 mile of unpaved roads, and 370 bridges, 20 foot and over.

Barton County is overseen by the Board of County Commissioners which serves as the Chief Legislative and Executive Branch of the County Government. Composed of five members, the Board is elected to four year terms staggered on two year intervals. Each Commissioner represents a district of the County. The county commission is headed by a Commission Chairman. Other elected officials in the county are County Sheriff, County Clerk, County Attorney, County Treasurer and Register of Deeds.

Barton County maintains the following departments: County Administration (including the functions of Human Resources, Finance, and Facilities Management), County Appraiser, 911 Communications, County Attorney, County Clerk, Elections, Emergency/Risk Management, Engineering, Environmental/Zoning, Health Department, Information Technology, Noxious Weed, Register of Deeds, Road and Bridge, Sheriff's Office and Jail, Solid Waste, and County Treasurer. In addition, Barton County provides

office space and insurance for two multi-county agencies, Central Kansas Community Corrections and the 20<sup>th</sup> Judicial District Juvenile Services.

Barton County DOES NOT operate a hospital, airport, public transportation, park/campground, museum, ambulance service or provide firefighting services.

Barton County maintains and manages the Barton County Memorial Parks and Cemetery complex, which consists of Hillcrest Memorial Park and Hillcrest Cemetery, and Golden Belt Memorial Park. A portion of Golden Belt Memorial Park is dedicated for burial of veterans of the Armed Forces of the United States, and contains the Barton County Veterans Memorial.

The Road and Bridge Department owns two sand pits within Barton County and manages a sand dredging operation that produces sand for road sealing and other County road maintenance operations.

Barton County 911 Communications provides dispatching for all county, municipality and township emergency services. Currently the department utilizes two radio towers owned by Barton County as well as leased towers to provide radio communications.

The County purchased lots in the Hoisington Industrial Section as part of a FEMA flood buyout process and now owns approximately four (4) lots in SE4 of 5-18S-13W.

Barton County's Solid Waste Department has a Subtitle D Landfill which is permitted by the Kansas Department of Health and Environment, Waste Management Division. In addition, the Solid Waste Department also operates a Construction and Demolition disposal site and maintains a Household Hazardous Waste program, which are also permitted by the Kansas Department of Health and Environment.

The proposed 2019 budget expenditures are \$21,126,430. The Barton County Board of County Commissioners adopted 2019 Barton County Operating Budget on July 30, 2018. <http://www.bartoncounty.org/vnews/display.v/SEC/Commissioners%7CBarton%20County%20Operating%20Budget>

The county is authorized in 2019 to employ 190 full-time, 9 part-time employees, as well as 38 exempt on-call workers for Juvenile Services, Central Kansas Community Corrections, and 911 Communications, and 8 temporary positions for Road and Bridge. Total audited 2017 payroll was \$6,330,862.

Barton County maintains a county employee handbook which is updated as events dictate. The handbook was revised in September 2016.

Barton County currently employs 19 law enforcement road patrol officers and 17 detention officers, including the jail administrator. The Sheriff's Office currently has a police dog within the department with a dedicated handler. A more detailed breakdown of law enforcement employees is listed in Attachment #9.



The current Barton County Jail was built in 2006. It is designed to hold a maximum of 114 detainees. The maximum number held has been 111 detainees. The estimated 2018 average population has generally been 95-100 detainees.

The Barton County Sheriff's Office does maintain a Shooting Range. It is located on Barton County property at 396 NE 30 Road. The Range is not open to the public. There are two (2) certified range masters on staff in Sheriff's Office.

Barton County's website at [www.bartoncounty.org](http://www.bartoncounty.org) may provide bidders with more information about county departments.

**K. Premium Charges within Proposal**

Proposals must clearly show all premium charges. If any premiums are subject to audit or adjustment, the precise method of audit or adjustment must be set forth in detail.

**L. Workers' Compensation**

See Attachment 11 for the Workers' Compensation payrolls. For purposes of this bid, bidders shall use the County's current experience modification factor of .89%.

## **ATTACHMENTS**

Attachment 1	EMC Insurance Companies, Commercial Property Schedule of Locations & Property Values
Attachment 2	EMC Insurance Companies, Commercial Inland Marine Declarations
Attachment 3	Barton County Equipment Listing
Attachment 4	EMC Insurance Companies, General Liability Declarations
Attachment 5	EMC Insurance Companies, Government Crime Schedule
Attachment 6	EMC Insurance Companies, Commercial Auto Declarations
Attachment 7	Barton County Vehicle Fleet List
Attachment 8	EMC Insurance Companies, Law Enforcement Liability Declarations
Attachment 9	Barton County Law Enforcement Employee Classifications
Attachment 10	EMC Insurance Companies, Linebacker Public Officials and Employment Practices Liability Declarations
Attachment 11	EMC Insurance Companies, Workers' Compensation and Employers' Liability Insurance Policy
Attachment 12	Workers' Compensation Estimated 2019 Payroll
Attachment 13	Barton County Employee Concentration
Attachment 14	Workers' Compensation Claims over \$10,000
Attachment 15	Five-Year Loss History
Attachment 16	Barton County 2019 Authorized Positions
Attachment 17	EMC Insurance Companies, Data Compromise
Attachment 18	Barton County Health Department Employee Classifications

## INSURANCE QUOTATION FORM

Commercial Property \_\_\_\_\_

Commercial Inland Marine \_\_\_\_\_

General Liability \_\_\_\_\_

Government Crime \_\_\_\_\_

Commercial Auto \_\_\_\_\_

Law Enforcement Liability \_\_\_\_\_

Public Officials \_\_\_\_\_

Employee Benefit \_\_\_\_\_

Business Protection \_\_\_\_\_

Worker's Compensation \_\_\_\_\_

TOTAL ANNUAL PREMIUM \_\_\_\_\_

Insuring Companies

Comments – Note any special exclusions relating to the General Liability or Errors and Omissions coverage.

I CERTIFY THE ABOVE PREMIUMS ARE FOR THE SPECIFICATIONS AS WRITTEN, **ANY EXCEPTIONS DULY NOTED.**

Agent: \_\_\_\_\_ Date: \_\_\_\_\_