



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

Coverage Effective: 01-01-2024

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 include the Insurance Quotation Form that is part of this RFP and any other relevant information, and shall be submitted electronically or by mail to Amy Miller, Barton County Emergency Manager, emergmgnt@bartoncounty.org mailing address 1400 Main St. Great Bend, Ks 67530 no later than 12/01/2023. Emails shall have "2024 Insurance Proposal" in the subject line and mail shall have the same on the envelope. Proposals may be reviewed by staff as received and shall be presented to the Board of County Commissioners at a meeting the time and date of which shall be communicated to the proposer.

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 BOCC reserves the right to accept or reject any or all proposals received and to award in their best interest.

C. Inquiries

Questions concerning the Request for Proposal and requests for more information should be submitted in writing via email or letter to Amy Miller, Barton County Emergency Manager.

Amy Miller
Barton County Risk Manager
1400 Main Street, Room 108
Great Bend, KS 67530 Phone: 620-793-1919

Email: emergmgnt@bartoncounty.org

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 BOCC may have. The 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., **01-01-2024**.

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 their duties. Covered employees shall include 20th Judicial District 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 proof of insurance of the policy coverage. 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 BOCC 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 to be 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, excluding Federal holidays, 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 may 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, excluding Federal holidays, to assist the insured in evaluating current or potential risks. Proposal must indicate any restrictions, limitations or fees charged for this service.
3. The Risk Manager, County Counselor and 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 BOCC 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 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. Proposer 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 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 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 proposal.

H. Consideration of Proposal

The BOCC reserves the right to accept or reject any or all proposals for any reason and to award in the best interest of the County.

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 25,658 was certified to the Kansas Secretary of State by the Division of the Budget on July 1, 2023. 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 372 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: 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, Public 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 20th 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 SE/4, Sec 5-T18S-R13W.

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 2024 budget expenditures are \$24,350,625. The BOCC adopted the 2024 Barton County Operating Budget on August 15, 2023.

For calendar year 2024, the County is authorized to employ 194 full-time, 7 part-time employees, as well as 36 exempt on-call workers for Juvenile Services, Central Kansas Community Corrections, and 911 Communications, and 5 temporary positions for Road and Bridge. Total audited 2022 payroll was \$9,216,479.

Barton County maintains a County employee handbook which is updated as events dictate. The handbook was last revised in October 2023.

Barton County currently employs 19 law enforcement road patrol officers and 24 detention officers, including the jail administrator. The Sheriff's Office currently has a police dog within the department with a dedicated handler.

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 2023 average population has been a daily average of about 70 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 may provide proposers 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

For purposes of this proposal, proposers shall use the County's current experience modification factor of .840.