

# Henderson County Schools

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To: Marganna Stanley, Superintendent  
And School Board Members

From: Cindy Cloutier  
Director of Finance

Date: December 19, 2016

Re: Bid Recommendations

## **Bid Renewal Recommendations:**

### **Refuse Pick Up Bid # 14-15-5-12**

This contract with Republic Services expires December 31, 2016. Republic has provided this service to HCS for 5 years. They have resolved any issues we have been concerned with in a professional manner. We have contacted the company, at the request of the Maintenance Department, to renew the contract for an additional one-year term. Republic has responded they are willing to renew with the same terms and costs in the original bid in 2015. We are recommending the Board take this action.

## **Bid Recommendations:**

### **Workman's Compensation Bid # 20-16-5-12**

Invitations were sent to EM Ford, Field & Main, Vaughan Insurance, Neace & Lukens, and Van Meter Insurance. Bids were received from EM Ford, Field & Main, and Van Meter Insurance. The premiums ranged from \$160,083 to \$225,241. EM Ford submitted 2 separate bids and Field & Main and Van Meter each submitted one bid. The lowest bid was for EM Ford with Kentucky Retail Federation at \$160,083. We are recommending the bid be awarded to EM Ford/Kentucky Retail Federation.

**HENDERSON COUNTY BOARD OF EDUCATION  
WORKERS COMPENSATION INSURANCE FOR 2014**

**BID #20-16-5-12  
TABULATION SHEET**

|                                  | E.M. Ford                                     |                            | E. M. Ford                                    |                     | Field & Main   |                     | Van Meter Insurance                                |                     |
|----------------------------------|---|----------------------------|---|---------------------|--|---------------------|--|---------------------|
| <b>Insurance Provider</b>        | Kentucky Retail Federation                    |                            | KEMI  |                     | Church Mutual Insurance Company                                |                     | Technology Insurance Company                       |                     |
| <b>AM Best Rating</b>            |   | State National AM Best "A" |   | "A" Excellent       |  | A                   |  | A                   |
| <b>E &amp; O Liability Limit</b> |   |                            |   |                     |  |                     |  |                     |
| <b>Drivers, helpers</b>          | Rate  | 4.19                       |   | 6.16                |  | 4.9                 |  | 4.56                |
|                                  | Premium                                       | \$62,850.00                |   | \$92,400.00         |  | \$73,500.00         |  | \$6,840.00          |
| <b>Professional, Clerical</b>    | Rate  | 0.36                       |   | 4.58                |  | 0.31                |  | 0.28                |
|                                  | Premium                                       | \$128,016.00               |   | \$160,300.00        |  | \$110,050.00        |  | \$99,400.00         |
| <b>All Other</b>                 | Rate  | 3.19                       |   | .46                 |  | 3.56                |  | 3.31                |
|                                  | Premium                                       | \$111,650.00               |   | \$163,576.00        |  | \$124,600.00        |  | \$115,850.00        |
| <b>Subtotal base premium</b>     |   | <b>\$302,516.00</b>        |   | <b>\$416,276.00</b> |  | <b>\$308,150.00</b> |  | <b>\$283,650.00</b> |
| <b>Credits, Adjustments:</b>     |   |                            |   |                     |  |                     |  |                     |
|                                  | Experience Modification                       | 0.78                       | Employers Liability Limits .011 Factor        | \$4,579.00          | Employers Liability F18:F26(in 000's) Limit: 1,000/1,000/1,000 | \$3,390.00          | Increase Emp Liab. Limits (1000/1000/10000)        | \$3,120.00          |
|                                  | Modification Premium                          | \$235,962.00               | Total Subject Premium                         | \$420,855.00        | Total Unmodified Premium                                       | \$311,540.00        | Experience Modification 78%                        | -\$63,089.00        |
|                                  | Scheduled Credit                              | -\$58,991.00               | Experience Modification Premium .780 Factor   | -\$92,588.00        | Experience Mod Final .780                                      | -\$68,539.00        | Schedule Modifier                                  | -\$33,552.00        |
|                                  | Standard Premium                              | \$176,972.00               | Total Modified Premium                        | \$328,267.00        | Total Modified Premium   | \$243,001.00        | Premium Discount 11.4%                             | -\$21,675.00        |
|                                  | Premium Discount                              | -\$26,546.00               | Schedule Rating Premium .650 Factor           | -\$114,893.00       | Schedule Mod. .818   | -\$44,226.00        | Expense Constant                                   | \$200.00            |
|                                  | Annual Premium                                | \$150,426.00               | Total Standard Premium                        | \$213,374.00        | Standard Premium   | \$198,775.00        | Terrorism  | \$4,050.00          |
|                                  | Premium Tax                                   | \$9,462.00                 | Premium Discount                              | -\$24,640.00        | Premium Discount   | -\$11,803.00        | Catastrophe (other than terrorism)                 | \$4,050.00          |
|                                  | Association Dues                              | \$195.00                   | Expense Constant                              | \$260.00            | Expense Constant   | \$140.00            | Special Fund Assessment 6.29%                      | \$11,118.00         |
|                                  |   |                            | Terrorism Charge                              | \$4,056.00          | Terrorism .015   | \$6,075.00          |  |                     |
|                                  |   |                            | Estimated Annual Premium                      | \$193,050.00        | Catastroph (other than Certified Acts of Terrorism) .0150      | \$6,075.00          |  |                     |
|                                  |   |                            | Kentucky Special Fund Assessment              | \$12,142.85         | Broker Fee   | \$15,000.00         |  |                     |
| <b>TOTAL ANNUAL PREMIUM</b>      |   | <b>\$160,083.00</b>        |   | <b>\$205,192.85</b> |  | <b>\$225,241.00</b> |  | <b>\$187,872.00</b> |
| <b>Contact</b>                   | Mike Hazelwood                                |                            | Mike Hazelwood                                |                     | William S. Latta   |                     | Keith Hopgood                                      |                     |
| <b>Address</b>                   | 2111 US Hwy 41 N<br>Henderson, Kentucky 42420 |                            | 2111 US Hwy 41 N<br>Henderson, Kentucky 42420 |                     | 201-B North Main Street<br>Henderson, Kentucky 42420           |                     | 2009 Frederica Street<br>Owensboro, Kentucky 42301 |                     |
| <b>Phone</b>                     | 270-830-8877                                  |                            | 270-830-8877                                  |                     | 270-827-3543   |                     | 270-685-5581                                       |                     |
| <b>Fax</b>                       |   |                            |   |                     |  |                     |  |                     |