

MANDATORY RESPONSE Q&A FOR RFQ'S

<u>QUESTIONS</u>	10	<u>HIG RESPONSE</u>	10	<u>ASSURED PARTNERS RESPONSE</u>
<p>1. What lines of insurance are you interested in providing to the District?</p>		<p>Workers Comp, Property & Liability, Cyber Liability</p>		<p>Workers Comp, Property, Auto including Fleet, Equipment, Boiler, Liability including General, Educators Legal, Sexual Molestation, Law Enforcement, Medical Malpractice for Nurses, Errors and Omissions, Umbrella, Cyber, and Pollution</p>
<p>2. List the KY public schools boards you currently serve and length of time you have worked with these school boards.</p>	10	<p>Anderson Co., Barbourville Ind., Boone Co., Bourbon Co., Boyd Co., Boyle Co., Breathitt Co., Breckenridge Co., Carter Co., CKEC, Clay Co., Clinton Co., Corbin Ind., East Bernstadt Ind., Elizabethtown Ind., Elliott Co., Floyd Co., Frankfurt Ind., Fulton Co., Grant Co., Graves Co., Grayson Co., Greenup Co., Hardin Co., Harlan Co., Harlan Ind., Jackson Ind., Jessamine Co., Johnson Co., Knott Co., Knox Co., KSBA, LaRue Co., Laurel Co., Lee Co., Leslie Co., Lewis Co., Lexington-Fayette Co., Logan Co., Madison Co., Marion Co., McCracken Co., McLean Co., Middlesboro Ind., Montgomery Co., Morgan Co., Nelson Co., Nicholas Co., OVEC, Paintsville Ind., Paris Ind, Perry Co., Pendleton Co., Powell Co., Providence Montessori, Rockcastle Co., Rowan Co., Russell Co., Russell Ind., Russellville Ind., Scott Co., SESC, Taylor Co., Todd Co., Whitley Co., Wolfe Co., Woodford Co.</p>	10	<p>Augusta Ind., Ballard Co., Beechwood Ind., Bell Co., Bellevue Ind., Bracken Co., Bullitt Co., Campbell Co., Casey Co., Covington Ind., Cloverport Ind., Cumberland Co., Dayton Ind., Erlanger-Elsmere, Fleming Co., Ft Thomas Ind., Graves Co., Green Co., Hancock Co., Harrison Co., Hazard Ind., Kenton Co., Letcher Co., Lincoln Co., Lyon Co., Ludlow Ind., Mason Co., Mayfield Ind., Menifee Co., Murray Ind., Newport Ind., Northern KY Coop, Owensboro Ind., Pineville Ind., Pulaski Co., Raceland Ind., Robertson Co., Science Hill Ind., Shelby Co., Somerset Ind., Southgate Ind., Trigg Co., Walton Verona, Wayne Co., Williamsburg Ind., Williamstown Ind., Wolfe Co., Woodford Co.</p>

<u>QUESTIONS</u>	10	<u>HIG RESPONSE</u>	10	<u>ASSURED PARTNERS RESPONSE</u>
<p>3. List the names, contact persons, and telephone numbers of at least three (3) KY public school districts that you currently serve that we may call for references.</p>		<p>Pendleton Co Schools, Joe Buerkley, 859-654-6911 Grant Co Schools, Matthew Morgan, 859-824-3323 Corbin Ind Schools, Rhonda Moore, 606-528-1303</p>		<p>Bellevue Independent, Misty Middleton-Kelsey Wright, 859-341-2473 Erlanger/Elsmere, Chad Molley-Lisa Goetz, 859-727-2009 Walton Verona Ind., Matt Baker-Kevin Ryan, 859-485-4181</p>
<p>4. What insurance carriers licensed in the state of KY (for the lines of insurance specified in #1) can you directly access? What are their AM Best ratings?</p>	10	<p>You will have access to every carrier writing insurance for school districts and co-ops in the Commonwealth. In addition, we will continually search the insurance marketplace for carriers who provide reliable coverage and are financially secure. The ratings are all in the A range.</p>	10	<p>You will have access to every carrier writing insurance for school districts and co-ops in the Commonwealth. In addition, we will continually search the insurance marketplace for carriers who provide reliable coverage and are financially secure. The ratings are all in the A range.</p>
<p>5. What additional value-added services do you provide to your KY public school board clients at no additional charge?</p>	10	<p>We provide customized loss control/risk management to ensure the development of a work environment that encourages safe behaviors and a positive safety culture. We work with you as partners through helping you create risk management objectives, procedures, manuals and provide site based training.</p> <ul style="list-style-type: none"> ● Relationship: creating procedures & manuals generating records, & documenting process that are targeted to reduce losses. Provide current information and recommending approaches associated with best practices, efficient methods & OSHA standards. Promoting, explaining and championing to both management & employees the safety changes. Site based training for management, supervisors and employees, ● Safety & Loss Prevention: Help NKCES reduce costs associated 	5	<p>We provide development and leadership of safety committees, loss control services, claims servicing, and management. Also, many local State Legislators are friends and clients, allowing us to advocate on your behalf and on behalf of public schools.</p>

		<p>with workers compensation & property/casualty ins.Reduce risks & hazards that cause injuries & liabilities, addressing risk management concerns, improving health & safety of employees, implementing site specific & self sufficient safety programs, increase safety awareness, promote use of personal protective equipment to reduce job hazard.</p> <ul style="list-style-type: none">● Development & Implementation of OSHA Programs. Houchens will assist with revising current safety programs & provide the necessary training of employees to support implementation.● Houchens Education Safety Engineers specialize in many disciplines of hazard control: Behavior Based Safety, Incident Reporting/Investigation, Safety Management, Drug Free, Job Safety Analysis & Training, Slip, Trip, Fall Injury Reduction, Ergonomics, Return to Work/Alternative Duty, Injury Management, Safety Committees, Emergency Planning, Special Needs Injury Prevention, New Hire Orientation, Sexual Harrassment, Employee Practices● Houchens will provide detailed school hazard inspection forms that detail appropriate OSHA Standards● SafetyInSchools.com - online safety training customizable to role. Proven to reduce injuries. Topics covered:<ul style="list-style-type: none">○ Importance of safety in public education○ Slips & falls prevention○ Falls from heights prevention○ Strains & Sprains prevention○ Importance of Good Housekeeping		
--	--	--	--	--

- Fire prevention
- Cut/burn prevention
- Lockout/Tagout
- Ladder safety
- Hazard Communication
- Floor care safety
 - Benefits of online training - Efficiency, Consistency, Satisfaction, Tracking

- Ongoing services - Attend quarterly meetings to review all activity occurring at co-op
- Provide training services to the staff of NKCES on insurance and risk management topics
- Provide Department Head, Supervisors and Principal training sessions to discuss loss experience & Safety program development.
- Provide consultation services for safety program development, safety committee formation regulatory compliance, chemical handling & disposal, emergency preparedness planning, fire protection & fleet services.
- Participate in Safety Committee
- Provide In-Service Training for Food Service, Custodial, Maintenance, Transportation and Teachers
- Assist with the development of training programs and manuals
- Review loss data for trends and significant exposures.
- Pride in level of communication with education entities, they understand this isn't a static event. Communicate frequently through email, phone, text message and regular mail.
- Together we will monitor measure and

		<p>review performance.</p> <ul style="list-style-type: none"> ● Monthly email on different risk management/safety topic. <p>Loss Prevention System Implementation</p> <ul style="list-style-type: none"> ● NKCES Stewardship Report <ul style="list-style-type: none"> ○ Loss frequency & severity analysis. ○ Review current status of safety program ○ Establish priorities to target loss control efforts ● Create NKCES Commitment & Employee Involvement <ul style="list-style-type: none"> ○ Provide Principal/Dept Head training ○ Communicate safety responsibilities & duties to management ○ Roll out “culture of safety” training program to all employees ● Develop Reporting & Record Keeping Procedures <ul style="list-style-type: none"> ○ Centralize incident reporting procedures ○ Revise incident investigation program ○ Claims reporting ● Recognize Workplace Hazards <ul style="list-style-type: none"> ○ Hazard recognition through facility reviews ○ HIG Education team hazard inspection ● Develop and Implement Written Safety Programs <ul style="list-style-type: none"> ○ Hazard communication ○ Back injury prevention ○ Lockout tagout ○ Personal protective equipment ○ Bloodborne pathogens ○ Slips, trips falls 		
--	--	--	--	--

		<ul style="list-style-type: none"> ● Deveop & Implement Incident Prevention Programs & Controls <ul style="list-style-type: none"> ○ Alternative Duty Programs ○ Work closely with 3rd party administrator ○ Supervisor & employee training & education ○ Suggestion safety box program 		
<p>6. Are there other additional services you will provide for additional fees? What are they and what are the additional fees?</p>	10	<p>You can choose to become a Certified Drug-Free Workplace by obtaining approval through the Department of Workers' Claims. Video training, assistance with completing required state paperwork and model policies for your handbook are provided. Fee for this service is based on the number of personnel. There is a 5% Workers Comp credit.</p>	10	<p>Risk Management Services Center (RMSC) is one of our sister companies. This is a unique web-based software suite of safety and risk management tools at no additional cost to you. It is easy to access and allows you to to reduce risk and enable employee safety by creating effective risk mitigation programs.</p>
<p>7.How will you assist us with the competitive marketing and placement of our plans, including, development of marketing specifications, identification of market conditions, evaluation of proposals, negotiations, and placement of insurance contracts for annual renewals?</p>	10	<p>Houchens Insurance Group is the largest independent insurance firm domiciled in the Commonwealth of Kentucky. Their strength and size(46 in the nation), along with their KY roots provides the ability to leverage with insurance companies in all lines of coverage for the benefit of NKCES. Our strategy will be relayed within our on-going hands-on approach to your insurance and risk management needs.</p> <p>Our goal is to advocate and negotiate for you by meeting with insurance companies throughout the year to review their loss experience within their educational portfolio. We are hands on and have a dedicated team of school insurance professionals at your disposal. Our resources are our people. We will have a dedicated team of</p>	10	<p>Our size brings us access to all available markets, which allows us to leverage our relationship with those carriers for the best possible coverage and pricing for you. We did this in the early days of Covid, allowing us to get refunds for the buses sitting idle during that time. We have over \$250,000,000 in premium volume in Liberty Mutual alone.</p> <p>We are fanatical students of the coverage forms, ensuring no coverage gaps. We have offices and educational teams throughout the state. We meet frequently to stay ahead of market concerns and have national capabilities backed by a local team.</p>

		<p>school insurance professionals at your disposal always working on behalf of NKCES.</p> <p>*Our risk management trainings are specifically formulated to meet the needs of our Kentucky Schools and we will work closely with you to ensure NKCES has access to all of these services we have relayed with our response to this RFQ.</p> <p>Property & Liability Ins Companies</p> <p>Liberty Mutual (A)</p> <p>Wright Specialty (A)</p> <p>Selective (A)</p> <p>Great American (A+)</p> <p>EMC (A)</p> <p>Cincinnati Ins (A+)</p> <p>Travelers (A++)</p> <p>Brit (A)</p> <p>Philadelphia (A++)</p> <p>United Educators (A)</p> <p>Straford (A)</p> <p>CM Regent (A)</p> <p>Church Mutual (A)</p> <p>Workers Compensation</p> <p>KEMA (A-)</p> <p>Technology Ins & its subsidiaries (A)</p> <p>Church Mutual (A)</p> <p>Summit/Bridgefield (A-)</p> <p>Sagamore (A+)</p> <p>Liberty Mutual (A)</p> <p>EMC (A)</p> <p>Employers (A-)</p> <p>Brickstreet/Encova (A)</p> <p>ClearPath (A-)</p> <p>Cardinal Comp (A)</p> <p>State Auto (A)</p>		
--	--	--	--	--

<p>8. How will you save NKCES money? How will you demonstrate the savings?</p>		<p>Our foremost goal is to ensure the NKCES has the most comprehensive insurance program at the most comprehensive pricing available in the insurance market. We utilize every resource at our disposal to minimize hazards and exposures prevalent to co-op operations. An example of this was in the spring of 2020. Based on the large number of school districts included in the HIG Education portfolio, HIG began negotiations with Liberty Mutual, the largest Insurance provider to school districts.</p> <p>HIG was able to, with the help of KDE, waive the KAR which requires specific automobile coverage limits for school districts in KY. The outcome generated a “bus-layup” plan which saved all participating KY school districts between \$10,000-\$60,000.</p>		<p>The size of AssuredPartners both nationally and in KY provides us with the relationship needed with the carriers to provide the best possible up-front cost. We compare pricing with all of our public school clients with various emphases (property, liability, fleet, umbrella, etc.) so that we know what the pricing is and what it should be in the marketplace. We bring the market to you, saving you time.</p> <p>We spreadsheet these results and guide you to the best decisions based on best cost and coverage combination. We have an in-house claims team that are our employees, not the employees of the insurance company. We use an extensive coverage list to ensure proper coverage and will be fully transparent with you.</p>
<p>9. How will you help with the management of insurance, including monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; underwriting analysis of annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?</p>	<p>10</p>	<p>A timeline of service is included in the RFQ.</p> <p>Ongoing: We will review detailed loss information with the management team of NKCES on a quarterly basis. If we see adverse claims experience, we will recommend measures that will prevent future claims. In addition to services and Carrier communication outlined in previous questions, prior to renewal each year, we will recalculate experience modifier and communicate how the increase/decrease will affect workers’ comp premiums.</p> <p>Our experienced team of school risk management professionals is extremely well connected when it comes to school law, legislation affecting K-12 education, emerging risks, OSHA, and DOT regulations.</p>	<p>8</p>	<p>We have included a service timeline in our RFQ for sample purposes only. We will work with your staff to set a service timeline that fits the concerns and needs of NKCES. We don’t approach your service needs or the service timeline with a set of our own expectations. We’ll communicate and work with district staff to set the timeline immediately upon selection as your broker and adjust as the district requests. We handle the full submission process to all carriers and keep the staff time at minimum. We’ll also conduct Quarterly Safety Committee and Claims reviews, annual underwriting and pricing reviews-all subject to the needs of NKCES and the service timeline-and again be flexible enough to change as the need arises.</p>

<p>10. Describe your proposed form of compensation.</p>	<p>10</p>	<p>All carriers providing insurance products, included in our RFQ,, include the commission for the agent/agency in the premium presented. All services outlined within the RFQ, including loss control, claims assistance, and training, are part of the partnership with NKCES and require no additional costs or fee to the district.</p>	<p>10</p>	<p>All carriers represented in our RFQ would include the commission for the agent/broker in your premium. All loss prevention, claims handling, value added services outlined here are a part of that process and would not be additional costs to the NKCES.</p>
<p>TOTAL</p>	<p>100</p>		<p>93</p>	