



# 24-067 - Broker Services for its Workers' Compensation and Excess Liability Insurance

## Project Overview

<b>Project Details</b>	
<b>Reference ID</b>	24-067
<b>Project Name</b>	Broker Services for its Workers' Compensation and Excess Liability Insurance
<b>Project Owner</b>	John Konon
<b>Project Type</b>	RFP
<b>Department</b>	Human Resources
<b>Budget</b>	\$0.00 - \$0.00
<b>Project Description</b>	Jackson County, Missouri is seeking proposals from qualified Respondents for a Twelve (12) Month Term and Supply Contract with Four (4) Twelve Month Options to Extend for the furnishing of Broker Services for Workers' Compensation and Excess Liability Insurance for use by the Human Resources Department.
<b>Open Date</b>	Aug 22, 2024 2:00 PM CDT
<b>Intent to Bid Due</b>	Sep 24, 2024 12:00 PM CDT
<b>Close Date</b>	Sep 24, 2024 2:00 PM CDT

Highest Scoring Supplier	Score
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<b>Cowell Insurance Services, Inc.</b>	<b>96 pts</b>
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### Seal status

<b>Requested Information</b>	<b>Unsealed on</b>	<b>Unsealed by</b>
Acknowledgement of Receipt of Addenda	Sep 24, 2024 2:04 PM CDT	John Konon
Affidavit	Sep 24, 2024 2:04 PM CDT	John Konon
Attachment C – MBE/WBE/VBE Participation Affidavit	Sep 24, 2024 2:04 PM CDT	John Konon
Certificate of Compliance	Sep 24, 2024 2:04 PM CDT	John Konon
Exhibit F – Bidders Exceptions	Sep 24, 2024 2:04 PM CDT	John Konon
Page 7 Signed at Contractor/Respondent	Sep 24, 2024 2:04 PM CDT	John Konon
Proposal Format - Scope of Services Section 7.0 (on Respondent's Letterhead)	Sep 24, 2024 2:04 PM CDT	John Konon
Respondents Pricing Sheet (on Respondent's Letterhead)	Sep 24, 2024 2:04 PM CDT	John Konon
Greater KC Metro Area Information Memo (per section 3.0 - on Respondents Letterhead)	Sep 24, 2024 2:04 PM CDT	John Konon



# Scoring Summary

## Active Submissions

	<b>Total</b>	<b>A - Purchasing Evaluation</b>	<b>A-1 - Affidavit</b>	<b>A-2 - Certificate of Compliance</b>	<b>A-3 - Acknowledgement of Receipt of Addenda</b>
<b>Supplier</b>	<b>/ 100 pts</b>	<b>/ 0 pts</b>	<b>Pass/Fail</b>	<b>Pass/Fail</b>	<b>Pass/Fail</b>
Cowell Insurance Services, Inc.	96 pts	0 pts	Pass	Pass	Pass
Lockton	88 pts	0 pts	Pass	Pass	Pass
Higginbotham	73 pts	0 pts	Pass	Pass	Pass



	<b>A-4 - Respondents Pricing Sheet</b>	<b>A-5 - Exhibit F – Respondents Exceptions</b>	<b>A-6 - Attachment C – MBE/WBE/VBE Participation Affidavit</b>	<b>A-7 - Proposal Format - Scope of Services 7.0 (on Respondents Letterhead)</b>	<b>A-8 - Page 7 signed at Contractors/Respondent :</b>
<b>Supplier</b>	<b>Pass/Fail</b>	<b>Pass/Fail</b>	<b>Pass/Fail</b>	<b>Pass/Fail</b>	<b>Pass/Fail</b>
Cowell Insurance Services, Inc.	Pass	Pass	Pass	Pass	Pass
Lockton	Pass	Pass	Pass	Pass	Pass
Higginbotham	Pass	Pass	Pass	Pass	Pass

	<b>A-9 - Greater KC Metropolitan Area Information Memo (per section 3.0 on Respondents Letterhead)</b>	<b>B - Department Evaluation</b>	<b>B-1 - Responsiveness to Request for Proposal</b>	<b>B-2 - Proposed Method of Performance</b>	<b>B-3 - Experience and Qualifications</b>
<b>Supplier</b>	<b>Pass/Fail</b>	<b>/ 100 pts</b>	<b>/ 25 pts</b>	<b>/ 20 pts</b>	<b>/ 15 pts</b>



	<b>A-9 - Greater KC Metropolitan Area Information Memo (per section 3.0 on Respondents Letterhead)</b>	<b>B - Department Evaluation</b>	<b>B-1 - Responsiveness to Request for Proposal</b>	<b>B-2 - Proposed Method of Performance</b>	<b>B-3 - Experience and Qualifications</b>
<b>Supplier</b>	<b>Pass/Fail</b>	<b>/ 100 pts</b>	<b>/ 25 pts</b>	<b>/ 20 pts</b>	<b>/ 15 pts</b>
Cowell Insurance Services, Inc.	Pass	96 pts	24.67 pts	19.67 pts	13.33 pts
Lockton	Pass	88 pts	24.67 pts	19.33 pts	15 pts
Higginbotham	Pass	73 pts	24.67 pts	14.67 pts	12 pts

	<b>B-4 - References</b>	<b>B-5 - Pricing</b>
<b>Supplier</b>	<b>/ 10 pts</b>	<b>/ 30 pts</b>
Cowell Insurance Services, Inc.	8.333 pts	30 pts



	<b>B-4 - References</b>	<b>B-5 - Pricing</b>
<b>Supplier</b>	<b>/ 10 pts</b>	<b>/ 30 pts</b>
Lockton	10 pts	19 pts
Higginbotham	7 pts	14.67 pts



## Proposal Score Comments

### Higginbotham - Scoring Comments

#### A-1 - Affidavit - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed and notarized

#### A-2 - Certificate of Compliance - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Not Compliant - if awarded send compliance application

#### A-3 - Acknowledgement of Receipt of Addenda - Reviewer Scores



Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed, ack. addenda

#### A-4 - Respondents Pricing Sheet - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Responded with a fee base in lieu of commissions

#### A-5 - Exhibit F – Respondents Exceptions - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed, no exceptions





### A-6 - Attachment C – MBE/WBE/VBE Participation Affidavit - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Does not meet 9.5% MBE - if awarded need Good Faith Effort - Signed and Notarized

### A-7 - Proposal Format - Scope of Services 7.0 (on Respondents Letterhead) - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Responsive

### A-8 - Page 7 signed at Contractors/Respondent: - Reviewer Scores

Reviewer	Score	Reason	Comments
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Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed

### **A-9 - Greater KC Metropolitan Area Information Memo (per section 3.0 on Respondents Letterhead) - Reviewer Scores**

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Pass - nicely stated

### **B-1 - Responsiveness to Request for Proposal - Reviewer Scores**

Reviewer	Score	Reason	Comments
Michelle Chrisman	24 pts	Meets or exceeds my expectations	Response was thorough and complete.
Sylvya Stevenson	25 pts	High level of detail in response	provided well detailed response



Reviewer	Score	Reason	Comments
Sarah Matthes	25 pts	Strongly fits desired attribute(s)	All required items were included in the proposal.

## B-2 - Proposed Method of Performance - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	19 pts	Meets or exceeds my expectations	Method meets the expectations of this bid.
Sylvia Stevenson	15 pts	High level of detail in response	Although the agency offers services the County prefers, its scope of services includes an all-inclusive package including services not needed such as, HR/Financial services like onboarding, pre0hire administration, job description and payroll administration.



Reviewer	Score	Reason	Comments
Sarah Matthes	10 pts	Partially fits desired attributes	Located out of state

### B-3 - Experience and Qualifications - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	14 pts	Meets or exceeds my expectations	Large brokerage firm located in Texas, no local office, but qualifications were sufficient.
Sylvya Stevenson	12 pts	High level of detail in response	The firm appears highly experienced and qualified and is one of the largest brokerage firms in the U.S. and has been in existence since 1948. However, the firm is based in Texas and hints in the proposal that there is a remote office in St. Louis, Mo that would manage our account, but details about the remote office is limited.



Reviewer	Score	Reason	Comments
Sarah Matthes	10 pts	Strongly fits desired attribute(s)	30 years experience is the fewest of all respondents

#### B-4 - References - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	10 pts	Meets or exceeds my expectations	Provided appropriate references with significant tenure, closest one from Joplin.
Sylvya Stevenson	6 pts	Partially fits desired attributes	The agency takes pride in serving as the public sector company but only one municipality is listed as a reference in the proposal and that is the City of Joplin. The relationship has gone on for 1 year. I was hoping to see more public sector references that align with Jackson County or nearby municipalities. The other two



Reviewer	Score	Reason	Comments
			references are from the private sector with both relationships with the respondent exceeding over 15 years.
Sarah Matthes	5 pts	Partially fits desired attributes	Only one local government

### B-5 - Pricing - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	15 pts	Partially fits desired attributes	Was the highest in pricing amongst respondents.
Sylvya Stevenson	19 pts	Partially fits desired attributes	Pricing is very high. They offer a fee base of \$100k in lieu of commission and also a separate base fee of \$100k for workers' compensation. without additional knowledge it appears the total cost



Reviewer	Score	Reason	Comments
			to the county is \$200k annually.
Sarah Matthes	10 pts	Other	Highest pricing



## Lockton - Scoring Comments

### A-1 - Affidavit - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed and notarized

### A-2 - Certificate of Compliance - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	2024 Compliant

### A-3 - Acknowledgement of Receipt of Addenda - Reviewer Scores

Reviewer	Score	Reason	Comments
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Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed, ack. all addenda

#### A-4 - Respondents Pricing Sheet - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Responsive with a 15% premium

#### A-5 - Exhibit F – Respondents Exceptions - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed, no exceptions

#### A-6 - Attachment C – MBE/WBE/VBE Participation Affidavit - Reviewer Scores



Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Does not meet 9.5% MBE - if awarded need Good Faith Effort - Signed and Notarized

**A-7 - Proposal Format - Scope of Services 7.0 (on Respondents Letterhead) - Reviewer Scores**

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Responsive - nicely done

**A-8 - Page 7 signed at Contractors/Respondent: - Reviewer Scores**

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed



## A-9 - Greater KC Metropolitan Area Information Memo (per section 3.0 on Respondents Letterhead) - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Pass

## B-1 - Responsiveness to Request for Proposal - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	24 pts	Meets or exceeds my expectations	Response was thorough and complete
Sylvya Stevenson	25 pts	High level of detail in response	Well detailed proposal.
Sarah Matthes	25 pts	Strongly fits desired attribute(s)	all required items were included in proposal

## B-2 - Proposed Method of Performance - Reviewer Scores



Reviewer	Score	Reason	Comments
Michelle Chrisman	20 pts	Meets or exceeds my expectations	Method meets the expectations of the bid
Sylvia Stevenson	18 pts	High level of detail in response	Offers all the service needed by the county except for TPA and claims administrator services. The county needs a claim administrator to identify risk, review claims and to help measure the effectiveness of the brokerage firm's products and intervention. The respondent would need to conduct an RFP for TPA and there would be additional cost for the hiring of a Third-Party Administrator.
Sarah Matthes	20 pts	Strongly fits desired attribute(s)	Located in Jackson County and familiar with County operations

### B-3 - Experience and Qualifications - Reviewer Scores



Reviewer	Score	Reason	Comments
Michelle Chrisman	15 pts	Meets or exceeds my expectations	Large broker with adequate experience and qualifications
Sylvya Stevenson	15 pts	Meets or exceeds my expectations	The firm has been based locally in Kansas City, Mo since 1966 and is highly qualified and experienced in the brokerage, risk management and insurance industry.
Sarah Matthes	15 pts	Strongly fits desired attribute(s)	Oldest respondent, familiar with County operations

#### B-4 - References - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	10 pts	Meets or exceeds my expectations	Provided local references that had years of experience
Sylvya Stevenson	10 pts	Strongly fits desired attribute(s)	Good to see that all references are from the public sector and include



Reviewer	Score	Reason	Comments
			government like, Johnson County, KS, State of Missouri, Cityof KCMO and Aviation Department.
Sarah Matthes	10 pts	Strongly fits desired attribute(s)	All government entities with multiple years as clients

### B-5 - Pricing - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	20 pts	Meets or exceeds my expectations	Second highest in pricing.
Sylvya Stevenson	17 pts	Partially fits desired attributes	Cost of services are very expensive. Price proposal includes 41% of total payroll (\$285,635.00) and 15% or \$42,845 of the charged premium.
Sarah Matthes	20 pts	Strongly fits desired attribute(s)	2nd lowest pricing





## Cowell Insurance Services, Inc. - Scoring Comments

### A-1 - Affidavit - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed and notarized

### A-2 - Certificate of Compliance - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Not Compliant - if awarded send compliance application (attached 2023 Compliance)

### A-3 - Acknowledgement of Receipt of Addenda - Reviewer Scores





Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed, ack. all addenda

#### A-4 - Respondents Pricing Sheet - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Responsive with a 5% commission

#### A-5 - Exhibit F – Respondents Exceptions - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Signed, no exceptions

#### A-6 - Attachment C – MBE/WBE/VBE Participation Affidavit - Reviewer Scores



Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Pass - Meets 9.5% MBE requirement

**A-7 - Proposal Format - Scope of Services 7.0 (on Respondents Letterhead) - Reviewer Scores**

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Pass - Very Nicely Done

**A-8 - Page 7 signed at Contractors/Respondent: - Reviewer Scores**

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Pass



## A-9 - Greater KC Metropolitan Area Information Memo (per section 3.0 on Respondents Letterhead) - Reviewer Scores

Reviewer	Score	Reason	Comments
John Konon	Pass	Meets the requirement(s)	Pass

## B-1 - Responsiveness to Request for Proposal - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	24 pts	Meets or exceeds my expectations	Response was thorough and complete.
Sylvia Stevenson	25 pts	High level of detail in response	Well detailed and included County claim history and improved claims performance
Sarah Matthes	25 pts	Strongly fits desired attribute(s)	all required items were included in the proposal



## B-2 - Proposed Method of Performance - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	19 pts	Meets or exceeds my expectations	Method meets the expectations of this bid
Sylvya Stevenson	20 pts	Strongly fits desired attribute(s)	Offers County preferred services and includes Third Party Administrator to administer claims
Sarah Matthes	20 pts	Strongly fits desired attribute(s)	Local company with experience with the County

## B-3 - Experience and Qualifications - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	15 pts	Meets or exceeds my expectations	Small, local agency that has experience with WC Excess Insurance



Reviewer	Score	Reason	Comments
Sylvya Stevenson	15 pts	Meets or exceeds my expectations	Locally and family-owned broker and insurance service and risk management agency that has been in experience over a hundred years. The current president has 38 years of industry experience. They appear highly qualified in the insurance and broker industry.
Sarah Matthes	10 pts	Strongly fits desired attribute(s)	35 years experience is the 2nd most of all respondents

#### B-4 - References - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	10 pts	Meets or exceeds my expectations	Provided local references that had years of experience with agency. Current vendor and I have no issues with the service provided to County



Reviewer	Score	Reason	Comments
Sylvia Stevenson	10 pts	Strongly fits desired attribute(s)	Lengthy consistent and relevant references check form similar larger county, Unified Government of Wyandotte County, KS, and relations ships with large firms that include, Kansas Municipal Insurance Trust and Fuel Marketers Insurance Trust.
Sarah Matthes	5 pts	Partially fits desired attributes	only one local government reference

### B-5 - Pricing - Reviewer Scores

Reviewer	Score	Reason	Comments
Michelle Chrisman	30 pts	Meets or exceeds my expectations	Was the lowest in pricing amongst the respondents
Sylvia Stevenson	30 pts	Meets or exceeds my expectations	Not only does the respondent meet the County service needs, but the



Reviewer	Score	Reason	Comments
			price for broker services and all other services like risk management and claims administrator is reasonable and cost effective to the county. The offered pricing includes \$120 per hour and an annual fee of \$10k. 5% commission from the carrier for coverage placed and policy management.
Sarah Matthes	30 pts	Strongly fits desired attribute(s)	Lowest pricing

