AGREEMENT
FOR CONSULTING SERVICES

THIS AGREEMENT is made and entered into this _____ day of January, 2024, by and between the **City of Joplin, Missouri**, a Missouri Municipal Corporation, hereinafter referred to as "City," and **Higginbotham Insurance Agency, Inc.**, hereinafter referred to as "Consultant," and with City and Consultant being referred to collectively as "the Parties."

WITNESSETH:

WHEREAS, City desires to retain a professional broker for the purchase of workers' compensation, property and casualty insurance, and other loss control services for the City of Joplin, as described in City's Request for Proposal, attached hereto and incorporated by reference as Exhibit A; and

WHEREAS, Consultant desires to provide professional brokering and other loss control services pursuant to the terms of this agreement, as described in Consultant's Response to City's Request for Proposal, attached hereto and incorporated by reference as Exhibit B; and

WHEREAS, City has selected Consultant as the lowest and best bidder based on full consideration of all factors, preferences, and conditions deemed applicable by City.

NOW, THEREFORE, in exchange for valuable consideration each received from the other, the receipt and sufficiency of which are hereby acknowledged, the Parties do hereby agree as follows:

1. Scope of Work and Payment.

a. City agrees to engage Consultant for performance, and Consultant agrees to perform, the scope of services, duties and responsibilities described in Exhibits A and B within the time specified therein. Specifically, Consultant shall serve as City's professional broker for an initial three (3) year period. The contract period shall begin on or about January 2, 2024, and shall end on April 30, 2027, unless extended by the parties in a signed written agreement. The parties agree that this agreement may be extended for up to two (2) additional years.

b. The services of Consultant shall commence only as authorized in writing by City and shall be undertaken and completed as promised by Consultant as described in Exhibits A and B.

c. City agrees to pay Consultant in accordance with the prices and terms set forth in Exhibits A and B for work authorized by City upon presentation of proper invoice and inspection by City of work completed by Consultant. Specifically, City agrees to pay Consultant $60,000.00 annually, to be billed on a monthly basis. Consultant shall invoice the City each month in the amount of $5,000.00. For any partial year under this agreement, the City shall be billed monthly.

d. All information, data, and reports as are existing, available, and necessary for the carrying out of the work, shall be furnished to Consultant without charge, and the Parties shall cooperate with each other in every way possible in carrying out the scope of services.

e. Consultant shall fully coordinate its activities in the performance of this contract with the activities of City.

f. Consultant represents that Consultant will secure the following at Consultant's own expense: all personnel required to perform the services called for under this contract by Consultant. Such personnel shall not be employees of or have any contractual relationship with City except as employees of Consultant. All the services required hereunder will be performed by Consultant or under Consultant's direct supervision and all personnel engaged in the work shall be fully qualified and shall be authorized under state and local law to perform such services. None of the work or services covered by this contract shall be subcontracted without the written approval of City.

2. Amendments. The covenants and obligations herein contained are the full and complete terms of this Agreement, and no alteration, amendments, or changes to such terms shall be binding unless first reduced to writing and executed with the same formality as this Agreement.

3. Assignment. This Agreement, including payment hereunder, shall not be sub-let, assigned, or otherwise disposed of, except with the prior written consent of the City.

4. Attorney's Fees and Expenses. If City files suit in order to enforce any term of this Agreement and is the prevailing party, Consultant shall be liable for City's reasonable attorney's fees and expenses. In no event shall City be liable for Consultant's reasonable attorney's fees and expenses.

5. Choice of Law and Venue. This Agreement has been made, and its validity, performance and effect shall be determined, in accordance with the laws of the State of Missouri and venue for litigation between the parties shall be solely and exclusively in Jasper County, Missouri.

6. Compliance with Laws. Consultant shall observe and comply with all Federal, State, and local laws and ordinances that affect those employed or engaged by it on the project, or the material or equipment used, or the conduct of the work, and shall procure all necessary licenses, permits, and insurance.

7. Confidentiality. Any reports, data, or similar information given to or prepared or assembled by the Consultant under this contract which the City requests to be kept as confidential shall not be made available to any individual or organization by the Consultant without prior written approval of the City.

8. Consequential Damages. In no event shall City be liable to Contractor for special, indirect, or consequential damages.

9. Contract Documents. The contract documents shall consist of the following: this Agreement, City's Request for Proposal, and Consultant's Response to City's Request for Proposal. In the event of conflict between the contract documents, this Agreement will prevail. In the event of conflict between City's Request for Proposal and Consultant's Response to City's Request for Proposal, City's Request for Proposal will prevail.

10. Counterparts. This Agreement may be signed in counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same instrument. Facsimile signatures shall be given the same force and effect as original signatures.

11. Entire Agreement. This Agreement (including any Exhibits) contains the entire understanding of the parties with respect to the subject matter hereof. It may not be altered or amended except by an agreement in writing signed by both parties.

12. Ethics. Consultant warrants that it has not employed or retained any company or person, other than a bona fide employee working solely for Consultant, to solicit or secure this Agreement, and that it has not paid or agreed to pay any company or person, other than a bona fide employee working solely for Consultant, any fee, commission, gift, or contingent fee.

13. Fiduciary Duty. Consultant owes a fiduciary duty to City, including the duty of care and the duty of loyalty. Consultant shall act in the best interest of City.

14. Headings. The headings of paragraphs in this Agreement are for convenience only. The headings form no part of this Agreement and shall not affect its interpretation.

15. Indemnification. Consultant hereby assumes all risk of, and responsibility for, and agrees to indemnify and save harmless City, from and against any and all claims, demands, suits, actions, recoveries, judgments, costs, and expenses, including reasonable attorney's fees and expenses, therewith made, brought or obtained on account of the loss of life or property or injury or damage to the person or property of any person or persons whomsoever, whether such person or persons be Consultant, its agents or employees, or City, its agents or employees, or any third-person in any way connected with the parties hereto, which loss of life or property, or injury or damage to persons or property, shall be due to, or arise out of, result from, or be in any way connected with, this Agreement, except to the extent arising from or caused by the sole or gross negligence or willful misconduct of City, its agents or employees.

16. Independent Contractor. This Agreement does not create an employer-employee relationship between the parties. Consultant is an independent contractor and is not entitled to any benefits including health, dental, vision, disability, life, and unemployment insurance, worker's compensation coverage, and LAGERS. Consultant is an independent contractor and not an employee for all purposes including the application of the Fair Labor Standards Act Minimum Wage and Overtime Payments, Federal Insurance Contribution Act, Social Security Act, Federal Unemployment Tax Act, and the provisions of the Internal Revenue Code, Missouri Revenue and Taxation Laws, and Missouri's Worker Compensation Laws and Unemployment Insurance Laws.

17. Insurance. Intentionally omitted.

18. Intellectual Property. Any information, know-how, data, results, inventions, and any associated intellectual property, that is made, discovered, created, invented, or generated by Consultant in any activities or work under this Agreement shall be owned by City.

19. Non-Appropriation. Notwithstanding any provision herein to the contrary, City is obligated only to make the payments set forth in the attached contract as may lawfully be made from funds budgeted and appropriated for that purpose during City's then current fiscal year at the discretion of City. If no funds are appropriated or otherwise made legally available to make the required payments for this Agreement during the next occurring fiscal year (an "Event of Nonappropriation"), this Agreement will terminate at the end of the then current fiscal year as if terminated expressly. The failure or inability of City to appropriate funds for this Agreement in any subsequent fiscal year shall not be deemed a breach of this Agreement by any party.

20. Notices. All notices required or permitted hereinunder and required to be in writing may be given by first class mail addressed to City and Consultant at the addresses as follows:

City of Joplin, Missouri
ATTN: HR
602 S. Main St.
Joplin, MO 64801

Higginbotham, Inc.
ATTN: W.D. Nimmo
P.O. Box 1840
Branson, MO 65616

The date of delivery of any notice given by mail shall be the date falling on the second full day after the day of its mailing.

21. Records and Audits. The Consultant shall maintain accounts and records, including personnel, property, and financial records, adequate to identify and account for all costs pertaining to the Contract and such other records as may be deemed necessary by the City to assure proper accounting for all project funds. These records will be made available for audit purposes to the City or any authorized representative, and will be retained for three years after the expiration of this Contract.

22. Representations. The signatories hereto represent and warrant that they have read this Agreement, that they are fully authorized in the capacities shown, that they understand the terms of this Agreement, and that they are executing the same voluntarily and solely for the consideration described herein.

23. Severability. If any of the provisions of this Agreement shall be construed to be invalid or illegal, the legality or validity of the other provisions of this Agreement shall not be effected thereby. Any illegal or invalid provision of this Agreement shall be severable and any other provisions shall remain in full force and effect.

24. Termination. If, through any cause, Consultant shall fail to fulfill in a timely and proper manner Consultant's obligations under this contract, or if Consultant shall violate any of the covenants, agreements, or stipulations of this contract, City shall thereupon have the right to terminate this contract by giving written notice to Consultant of such termination and specifying

the effective date thereof, at least five (5) days before the effective day of such termination. City may, without cause, terminate this contract upon thirty (30) day's prior written notice. In either such event, all finished or unfinished documents, data, studies, reports, or other materials prepared by the Consultant shall, at the option of City, become its property. Consultant shall be entitled to receive just and equitable compensation for any satisfactory work completed. Notwithstanding the above, Consultant shall not be relieved of liability to City for damages sustained by City by virtue of any such breach of the contract by Consultant.

25. Third-Party Beneficiaries. This Agreement shall not confer any rights or remedies upon any person other than the parties and their respective successors and permitted assigns.

26. Unauthorized Aliens. That pursuant to Missouri Revised Statute Sections 285.525 through 285.555, if this contract exceeds the amount of $5,000.00 and Consultant is associated with a business entity, Consultant shall provide an acceptable notarized affidavit stating that the associated business entity is enrolled in and participates in a federal work authorization program with respect to the employees working in connection with the contracted services, and that said business entity does not knowingly employ any person who is an unauthorized alien in connection with the contracted services. Additionally, Consultant must provide documentation for said business entity evidencing current enrollment in a federal work authorization program.

27. Waiver. Waiver of any provision of this Agreement or breach of this Agreement shall not thereafter be deemed to be a consent by the waiving party to any further waiver, modification or breach by the other party, whether new or continuing, of the same or any other covenant, condition or provision of this Agreement. Failure by one of the parties to this Agreement to assert its rights for any breach of this Agreement shall not be deemed a waiver of such rights.

IN WITNESS WHEREOF, the Parties have hereunto set their hands the date first above written.

CITY OF JOPLIN, MISSOURI	HIGGINBOTHAM INSURANCE AGENCY, INC.
_____	_____
Nick Edwards, City Manager	By: William Dawson Nimmo Its: authorized signatory

ATTEST:

_____
Holly Nagy, City Clerk

EXHIBIT 1

INSURANCE BROKER RFP

REQUEST FOR PROPOSAL
FOR
INSURANCE BROKER OF RECORD
(PROPERTY AND CASUALTY INSURANCE, LIABILITY, WORKERS' COMPENSATION, AND RISK/LOSS CONTROL SERVICES)

FOR THE CITY OF JOPLIN

RFP #: 2023-RFP-15

NOTICE TO BIDDERS

The City of Joplin requests qualified firms/companies ("Bidders") to submit sealed proposals and qualifications for consideration in the selection of an Insurance Broker of Record (BOR) to market and place existing and emerging insurance programs, provide claims management, and worker's compensation/risk control/loss prevention services. Details of the requested services are provided in the Scope of Services and supporting documents available on the City's website https://www.joplinmo.org/proposals.aspx. One contract will be awarded as a result of this RFP. The City encourages veteran, minority, and female owned businesses to submit proposals on all City RFPs.

DATE OF ISSUANCE:	**October 13, 2023**
QUESTIONS DUE:	**October 30, 2023 at 2:00 p.m. CST**
PROPOSAL DUE DATE:	**November 10, 2023 at 2:00 p.m. CST**
PROCUREMENT OFFICER:	**Leslie Haase, Finance Director**
QUESTIONS:	**Michelle Ducre, Director of HR/Risk Management**
	mducre@joplinmo.org

Sealed proposals must be mailed or delivered to:
City of Joplin * HR/Risk Department – 1st floor * 602 S. Main Street * Joplin, MO 64801

Table 1 - RFP TIMELINE/SCHEDULE OF EVENTS

The City reserves the right to modify the above RFP Timeline as needed by posting the change as an addendum to this RFP https://www.joplinmo.org/proposals.aspx

Key Activity	Estimated Target Date
Date of Issuance	**October 13, 2023**
Questions Due	**October 30, 2023, at 2:00 p.m. CST**
Proposals Due	**November 10, 2023, at 2:00 p.m. CST**
Finalists Selected	**Week of November 13, 2023**
Finalists Oral Interviews/Award Decision	**Week of November 20, 2023**
Contract Award Recommendation to City Council	**December 4, 2023**
Meeting with BOR to execute contract	**Week of December 18th**
Transition Meeting/Implementation	**Week of January 2nd, 2024**
Contract Start Date	**January 2024**

QUESTIONS

Bidders who have questions or need clarification of any content included in this RFP may submit a written request using the format below to Michelle Ducre, Risk Manager at mducre@joplinmo.org . In the subject line include **"QUESTION – 2023-RFP-15, BOR PROPERTY AND CASUALTY.** Answers will be posted as an Addendum on our website at https://www.joplinmo.org/proposals.aspx within three (3) business days prior to the Proposal Due Date.

QUESTION SUBMITTAL FORMAT

QUESTION or REQUEST FOR CLARIFICATION	RFP Page # and Section Being Referenced

I. INTRODUCTION

Purpose

The purpose of this RFP is to obtain competitive proposals for Insurance Broker and Risk Management services for Property & Casualty Insurance, Liability Insurance: Auto, General, Law Enforcement, Healthcare Professionals, Public Officials; Umbrella, Airport, Crime, Drone, Fine Arts, and Excess Workers Compensation. The selected insurance broker must be licensed and authorized to practice in the State of Missouri.

The selected broker is expected to review the City's existing coverage, advise about risks, gaps in coverage, and insure appropriate coverage for our facilities, equipment, and assets. See Attachment A for specific lines of coverage.

The City is self-funded and expects the broker's input regarding market conditions and to recommend the best solutions for obtaining insurance in the marketplace or insurance pools.

This invitation is not an authorization to approach the insurance marketplace or service agencies on behalf of the City. The City specifically directs that no contact or solicitation of insurance markets, or market reservations be made on behalf of the City pursuant to this invitation. Failure to comply with this condition will result in immediate disqualification.

General Information

There is no expressed or implied obligation for the City of Joplin to reimburse firms for any expenses incurred in preparing or delivering proposals in response to this request.

The City reserves the right to:

- Accept or reject any portion of any proposal or waive any irregularities/allow corrections of errors or omissions without cause for liability
- Request additional information or clarification from proposers
- Cancel this RFP if we determine this serves the City's best interests
- Negotiate with selected firms regarding pricing and fee structures and all other aspects of the Proposals.

All information included in a Proposal may be incorporated, at the City's sole option, into the contract to be entered into between the City and the successful Bidder (as hereinafter defined). Any contract from this RFP will be awarded without discrimination based on race, ethnicity, national origin, religion, age, gender, sexual orientation, or veteran status. The City encourages minority and female owned businesses to submit a proposal.

Background

The City of Joplin is home to 51,762 residents (2020 Census) and is the fifth largest metropolitan area in the City of Missouri. Joplin is comprised of Jasper County and the southern portion of Newton County. The City employs 615 FTEs and operates fifteen departments (See **Attachment A – Organizational Chart**). The City's annual operating budget is $265,000,000 with $43.7 million in payroll costs.

The City's HR Director/Risk Manager and City Attorney are responsible for all property and casualty, external liability claims, claims settlement authority, loss prevention and worker's compensation insurance. The City is self-insured and purchases insurance through a licensed insurance broker.

The City averages 30 liability and 40 worker's compensation claims each year. The average open claim count at any given time is 10 liability claims and 20 workers' compensation claims. The City's 1/1/23 NCCI experience mod rating dropped from 1.43 to 1.31.

The City's current line of coverage includes fine arts, property/inland marine, surety and fidelity bonds, crime, cyber, general liability, automobile physical damage and liability, aviation, drones, law enforcement liability, disaster recovery, worker's compensation, volunteer coverage, construction/engineering, professional liability, special event coverage, marine (hull & motor), fiduciary liability and public entity liability.

The selected BOR will be expected to assist the City with developing a compliance plan, SOV/asset management, and audits to determine the correct valuation of the City's properties, facilities, systems, equipment, technology, and areas that directly impact our insurance risks and exposure. (See **Insurance Coverage Attachment on the webpage** https://www.joplinmo.org/proposals.aspx.).

Term of Contract

The contract is for an initial three-year period. The City may exercise an option to extend for up to an additional two (2) years for a maximum five (5) year term with all proper approvals by the Governing body and concurrence with the BOR. The contract period shall begin on or about January 1, 2024 and is anticipated to end on April 30, 2027.

The Bidder understands and stipulates that a contract does not exist with the City of Joplin unless and until such time as the proposal submitted by the Bidder is awarded by the selection committee and authorized by the Joplin City Council (Governing Body). Notwithstanding any other provision, a Contract, and any amendments, resulting from this RFP, shall not become effective until approved by the City of Joplin Governing Body. All proposals are considered to be an offer from the Bidder and become the property of the City of Joplin.

Confidential Information and Proprietary Information

All financial, statistical, staff, technical and other non-public data and information relating to the City of Joplin's operations which are made available to Bidder/BOR as part of this RFP or to carry out the Contract, shall be protected by Bidder/BOR from unauthorized use or transmittal to others. Such information may not be disclosed to any requestor by the Bidder/BOR without the express written permission of the City. Bidders must be mindful of including sensitive or proprietary information in the proposal that may be included in the public record per Missouri Sunshine Laws. Any breach of non-public data will result in disqualification.

II. SCOPE OF WORK

The selected firm shall furnish all services, staff/labor, materials, equipment, software, databases, security, and other items reasonably necessary to complete the work described in this RFP. The selected firm is responsible for a transition and implementation period to ensure timely insurance renewal and claims management readiness.

A. INSURANCE MARKETING AND PLACEMENT

All insurance policies are to be marketed on an annual basis. Bidders shall:

1. Review the City's operations, equipment, facilities, systems, and existing insurance policies and premiums to identify coverage gaps, exposures, risks, and potential losses; recommend tailored solutions and alternative risk financing to mitigate and transfer risks;
2. Advise about market conditions, insurer capacity, and trends that impact renewals;
3. Provide onsite inventory/appraisal all City property/assets. Update SOV annually;
4. Market and negotiate to major regional, national, and international insurance carriers/underwriters, insurance risk pools or other insurance alternatives;
5. Prepare insurance applications, specifications, and underwriting exhibits. Identify and organize pertinent information in order to market and place new and renewal insurance coverage and bonds in the most efficient and cost-effective manner;
6. Compile and present to the City initial quotations with a summary of the coverage, terms and conditions for presentation to the City within 30 days of renewal;
7. Issue valid binders/endorsements to the City and Certificates of Insurance;
8. Review policies/endorsements for accuracy/conformance with negotiated coverage.
9. Maintain a summary of all coverage lines and endorsements. This should identify the type of coverage, coverage provider name, policy/coverage period, and a brief synopsis of the coverage features, limits, deductibles, and contributions/premiums. Summary listings must be updated as revisions/changes occur.
10. Present mid-year and annual report (in person) to the Management Team and Governing Body on insurance losses, and risk services/performance.

B. LIABILITY AND WORKERS' COMP CLAIMS MANAGEMENT & LOSS CONTROL SUPPORT

1. Provide claims reporting phone and/or website; provide claims management (may subcontract with a Third-Party Administrator)
2. Assist the City with
3. File First Report of Injury, conduct accident investigations and workers' compensation case management and return to work programs;
4. Discuss claims/obtain settlement authority from City Risk Manager and City Attorney;
5. Respond to the scene for large, catastrophic losses, per City request;
6. Assist with coordination of special handling instructions specific to the City;
7. Analyze loss experience to determine possible adverse frequency and/or severity trends and report findings. Provide recommendations to address issues. Provide monthly reports to the City on losses and claims payments/reserve balances.
8. Schedule risk audits/facility and systems inspections. Provide guidance and follow-up with City departments for response/resolution of any findings.
9. Provide consulting for: job safety and loss control, safety committee; risk management review and analysis, policy review and development; workers' compensation classification codes audit and experience modification rating review/projection and loss prevention, return to work programs, business interruption, cyber and catastrophic loss/disaster management policies and protocols, and other related services.

III. PROPOSAL INSTRUCTIONS

Bidders must meet the minimum qualifications at the time of submission of their proposal.

Minimum Qualifications

(a) All Bidders shall furnish the City with satisfactory evidence of corporate standing, domiciliary City, authorized agency, or authority of the officer signing on behalf of the corporation, and licensing to operate in the City of Missouri.

(b) Bidder shall have at least five (5) years in business as a licensed broker/TPA in commercial lines, risk and loss management, consulting, and claims management for municipalities/public agencies with lines of coverage similar to the City of Joplin and at least $700,000 annual premium per municipal/public agency client.

(c) Bidder shall have a signed and dated current certificate of insurance for professional liability (error and omissions) coverage (to be furnished upon request).

DISQUALIFIERS

Procurement/Bidding Bans - Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal must not be banned/excluded from any procurement or non-procurement programs with the government.

Convictions/Investigation - Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal must not have been convicted of a felony or under investigation by any law enforcement or governmental agency within the last five (5) years, which felony is related in any way to providing the services and/or items referenced in this RFP, or to the competency of the service provider to perform under any resulting contract.

No Lobbying or Collusion - Bidders are prohibited from discussing their proposals with other Bidders or soliciting others) to influence the decision of the selection committee, City Manager, or governing body any time after the RFP is advertised and prior to the vote on the award of this contract. Any Bidder found to be in violation of this requirement will be disqualified or, if selected, have the contract terminated.

Conflict of Interest - No employee of the City or City council member shall have a financial interest, direct or indirect, in this contract. A violation of this provision, state or federal regulations and applicable provisions in RSMo. Chapter 105 will disqualify Bidder.

Civil Rights Compliance/Non-Discrimination/Equal Employment Opportunity

BOR shall abide by the requirements of the following as applicable and amended: Title VI of the Civil Rights Act of 1964 and Title VII of the Civil Rights Act of 1964 as amended by the Equal Employment Opportunity Act of 1972; Federal Executive Order 11246; the Rehabilitation Act of 1973; the Vietnam Era Veteran's Readjustment Assistance Act of 1974; Title IX of the Education Amendments of 1972; Age Discrimination Act of 1975; Fair Housing Act of 1968; and, Americans with Disabilities Act of 1990.

The City of Joplin, in accordance with Title VI of the Civil Rights Act of 1964 (78 Stat. 252) and the Regulations of the Department of Commerce (15 CFR, Part 8) issued pursuant to such Act and the above referenced laws, hereby notifies all bidders that affirmatively ensure that in any contract entered into pursuant to this advertisement that qualified veteran, minority and/or women owned businesses will be afforded full opportunity to submit proposals in response to this RFP and will not be discriminated against based on protected status in consideration for award.

PROPOSAL SUBMITTAL

Proposal Response Format

All proposal responses must be made in the format and/or using the forms provided in this package and/or narrative style in response to all questions outlined in each section below.

No alterations in proposal format or in the printed forms will be accepted. No erasures, interpolations or other physical changes shall be made by anyone, in any proposal, after its submission by the Bidder, except as allowed by the City of Joplin.

1. Proposals shall not exceed **twenty (20) pages**, excluding cover page, cover letter, resumes, letters of reference, certifications/licenses, certificate of insurance and required forms.
2. Bidders must provide **one (1) original unbound proposal with signed Authorization Form, Checklist and Cost Form, plus four (4) printed and bound copies** of the proposal only, on or before November 10, 2023 at 2:00 p.m. CST. Fax and emailed submissions shall not be accepted.
3. Bidders shall clearly mark the outside of the envelope, box, or package with the Firm's name and address, plus the following information in the bottom left corner: **"JOPLIN BOR- BID# 2023-RFP-15, 2:00 P.M., FRIDAY, NOVEMBER 10, 2023"** All expenses for preparing and mailing/delivering proposals is the Bidder's sole responsibility.

Bidders should allow sufficient delivery time to ensure receipt of its proposal by **Friday, November 10, 2023 at 2:00 p.m.** Proposals will be date/time marked upon arrival.

Submit completed proposals and required forms/documents to:

City of Joplin
Human Resources/Risk Management Department
602 S. Main Street – 1st floor
Joplin, MO 64801
ATTN: Michelle Ducre

All forms requiring a signature must be **wet ink signed (no digital signatures)** by an authorized representative of the Bidder.

Electronic proposal submissions and signatures are not accepted.

Provide a **table of contents and marked tabs** to organize the Proposal and required documents. Place required documents in the back of the proposal and mark the table of contents and corresponding tab **Attachments**. Numbered tabs that match the table of contents are acceptable.

TABLE OF CONTENTS

I Qualifications
- Executive Summary
- Experience/References
- Staff

II Methodology (including information about secure storage of our data/business interruption plan)
III Transition and Implementation Plan (provide timeline)
IV Training and Value-Added Services (OPTIONAL)
V Cost Proposal (complete the form included in this RFP)
VI Authorized RFP Representative Signed Form

QUALIFICATIONS

EXECUTIVE SUMMARY

- Provide an executive summary indicating your understanding, expertise/experience, and commitment to providing insurance brokerage, risk and loss prevention, worker's compensation, and claims services for the City of Joplin and the BOR's innovative approach towards the management of City of Joplin programs. Specifically, share experience with municipalities or public entities with 600+ employees and similar entities listed in our organization chart (**Attachment A**).
- A summary of the firm's premium volume for the past three years by the types of coverages listed in the policies and endorsements and to also include fire, boiler and machinery, lift stations, sink holes, mineshafts, earthquake, theft, outdoor park statues, vandalism, etc. Also, for the most recent year only, for each of the above coverages, an indication of the number of policies the premium volume represents. If the broker is a branch or subsidiary office of a national or multi-office firm, the above information shall be provided for the local office only.

EXPERIENCE/REFERENCES

- Describe your firm's licensing, areas of expertise and ability to address the City's insurance, worker's compensation, risk management and loss prevention/recovery needs. Share specific experiences managing complex insurance situations, risk mitigation, worker's compensation, and disaster recovery.
- Detail your experience in insurance analysis, placement, marketing and negotiating with underwriters, pools, or other markets. List the major insurance carriers, including re-insurers and excess carriers with whom the firm does business. Evidence of the firm's relationship with the above firms will be an important factor in the evaluation process. The firm should also submit a list of carriers with whom they have binding authority, including the scope of the authority.
- Provide both a listing and reference letters from at least 5 municipalities or public agencies with similar departments comparable to the City of Joplin and/or large private firms for which your company provides services outlined in the RFP. Provide agency/company name, contact information, contract dates, dollar value of contract, premium amount, insurance lines, and services provided.

STAFF

- Provide a brief bio for all individuals (including subcontractor/TPAs) who will be assigned to the City of Joplin's account. Indicate their specific areas of expertise and years of experience in each area (insurance placement, account servicing, claims adjusting-fraud investigations- settlement authority expertise, federal and City regulations and laws, industry safety standards (DOT, FTA, FAA, Wastewater, Engineering, Health, Law Enforcement, Fire, Parks and Recreation, Planning/Zoning Building Codes/Inspections, etc.), loss prevention, RMIS, etc.). Indicate if any staff are bilingual.
- Will an experienced Account Manager be assigned to the City's accounts?

METHODOLOGY

- Provide a Statement of Work and overview of your approach to performing the Scope of Work to best serve the City of Joplin.
- Provide a detailed transition plan, actions, kick off meeting and timeline that will **ensure insurance renewal for all lines of coverage are secured and issued no later than 12:01 am on April 7, 2024**. Also include capacity to receive claim file transfers from existing TPA, if necessary, to process claim runouts.
- Identify and describe likely markets, potential carriers, insurance pools and wholesale brokers, and discuss why your firm is best positioned to represent the City with these markets.
- How will you provide information concerning new exposures, regulatory requirements, and uninsurable risk?
- Provide information about your or your TPA claims reporting system, including 24/7 toll free telephone or electronic systems available, (for worker's compensation injuries and after-hours injury is there a hotline and nurse triage)?
- How are claim audits/ reviews conducted with your firm? How is claims data verified for accuracy? What is the turnaround time for corrections?
- What is your expected response time to answer questions/inquiries from City staff?
- What is your process for auditing accuracy of the City's Workers' Compensation classification coding for First Report of Injury and annual state and NCCI filings?
- For Workers Compensation, please also include your existing services regarding nurse case management, cost control, a return-to-work coordinator and vocational rehabilitation. How do you coordinate with occupational health providers and employers to ensure efficient and appropriate employee recovery, and managing light duty recommendations rather than unnecessary loss time from work?
- Describe your liability and worker's compensation claims investigation and handling process from claims receipt, complete case file set up and secure storage, claims settlement, Alternative Dispute Resolution (ADR) or denial, litigation, cost control, subrogation, evaluating liability and damages, and assigning a fraud investigator.

- How would your firm communicate with the City and provide information about risks, claims, and settlement authority documentation to our team and attorneys?
- How does your firm ensure that the City of Joplin's records are securely stored and protected from breaches?
- What is the firm's business interruption/disaster/continuity plan? What systems are in place to back up City records and files, and recover erasures or prevent disaster-related, storm-related, or accidental or intentional destruction of records?

TRANSITION AND IMPLEMENTATION PLAN

Provide a timeline and activities (including training staff on the system), responsibilities of the City and Bidder, and required documents/files, etc. for a smooth implementation and end user experience.

TRAINING and VALUE-ADDED SERVICES

- Describe compliance, safety, and webinars/ virtual and in person training that are offered through your firm at no additional cost to the City. Is learning content customized? How often is learning video content updated?
- Does your firm provide a training portal that can assign individual employee users and assign and track training completion?
- How will you coordinate loss control/safety services desired by the City that are available at no- cost from the insurers whose policies were purchased through the broker? (facilities/ system/equipment inspections, for example, policies, programs, training resources, etc.)

EVALUATION

Evaluation and Selection Process

(a) **Proposal Review** – HR/Risk will open and review whether bids meet criteria. A selection committee comprised of the HR/Risk, Finance, Legal and two Department Representatives will meet, conduct scoring, and determine a list of finalists. All Bidders will be notified via email.

(b) **Oral Interview** - Finalists shall participate in an oral interview with the committee. Upon concluding interviews, the committee will make an award recommendation and notify Bidders.

(c) **Award/Contract** - The Joplin City Council will receive the award recommendation from the committee with supporting documents and the Council will vote to approve or reject the award. The approved Bidder ("BOR") will meet with the City to determine transition plans, finalize fees and scope of work for the contract. Both parties, once agreed on the contract terms, will sign the contract, and commence work.

(d) **Protests/Grievances** - Any Bidder who is adversely affected by the recommended award may file a protest to the Finance Director within 10 days after the award is announced.

PROPOSAL EVALUATION CRITERIA

20% **Experience/Licensing/Staff/References**
The firm must be licensed and have previous/current experience marketing, negotiating and procuring commercial lines of insurance for municipalities, universities, public agencies, or private sector organizations.

Staff – must possess skills, knowledge, licensing, education, capability to handle all aspects of insurance and claims management, and availability of professional staff to serve the City's needs.

References – based on references from 5 municipalities and/or public agencies with 500 or more employees submitted as part of RFP but can include clients not submitted.

30% **Methodology** – approach, processes, communication, and other such services that the vendor will use to conduct work outlined in RFP

50% **Cost of Services** – Pricing must contain itemized costs and "not to exceed" amount. **Use Cost/Pricing Form.**

AUTHORIZED RFP REPRESENTATIVE

Printed Name	Title
Company Name	
Mailing Address	
City, State, Zip	
Phone No.	Federal Employer ID No.
Fax No.	E-Mail Address
Circle one: Individual Partnership Corporation	
Licensed to do business in the State of Missouri? _____yes _____no	
Maintain a regular place of business in the State of Missouri? _____yes _____no	
Has current Error and Omissions Insurance Coverage? ____yes _____no	

Circle Y or N

Y N Are Bidders, their affiliates, subsidiaries, officers, directors, employees, and any team members or subcontractor/TPAs who will do work relating to the Scope of Services listed in the RFP currently under investigation by any governmental agency /or in the past five (5) years been convicted of a felony, or found liable for any act prohibited by City, State or Federal law in any jurisdiction, including conspiracy, theft, bribery, extortion, collusion or any other unlawful action with respect to responding to any public contract?

Y N Are any Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal banned/excluded from any procurement or non-procurement programs with the City, State or Federal government?

_____ _____

Signature Date

COST / PRICING PROPOSAL

The following describes our cost/pricing proposal to provide services specified in the Scope of Services for Insurance, Consulting, Risk and Loss Control Services, Worker's Compensation and Claims Management. Provide a narrative/explanation of other costs.

(a) Provide a FLAT FEE annual price for BOR based on the Scope of Work for insurance, administrative and risk/loss prevention/worker's compensation services. Provide monthly rate for claims services. Claims processing costs (Flat monthly fee is preferred, will consider per claim rate). Include estimate of BOR hours for each service.

(b) This fee should be full compensation for the broker's professional services and shall include all administrative, travel and other costs required by the broker to manage everything outlined in the Scope of Work and all BOR and subcontracted services.

(c) The BOR and any subcontractor/TPAs involved in this contract are strictly prohibited from receiving additional compensation/commissions. All additional compensation or commissions must be promptly returned to the City of Joplin.

(d) Failure to disclose third-party compensation agreements/understandings to the City may result in bid rejection or future contract termination.

(e) Costs and justification for recommended services outside the current scope.

(f) Provide a copy of your Professional Services Agreement or similar agreement that would best represent a contractual relationship between the Firm and the City. The City Attorney will review the Agreement. Additionally, the Broker agrees to protect, defend, hold harmless and indemnify the City, its officers, agents, and employees.

Company Name			
Service	**Average # Hours**	**Cost**	**Flat Rate**
Insurance/Admin/Documents			Annual
Risk/Loss Prevention			Annual
Claims			Monthly
Meetings/Travel			No. _____Meetings
Other: (Specify)			
	Total		

ATTACHMENT A
CITY OF JOPLIN ORGANIZATIONAL CHART

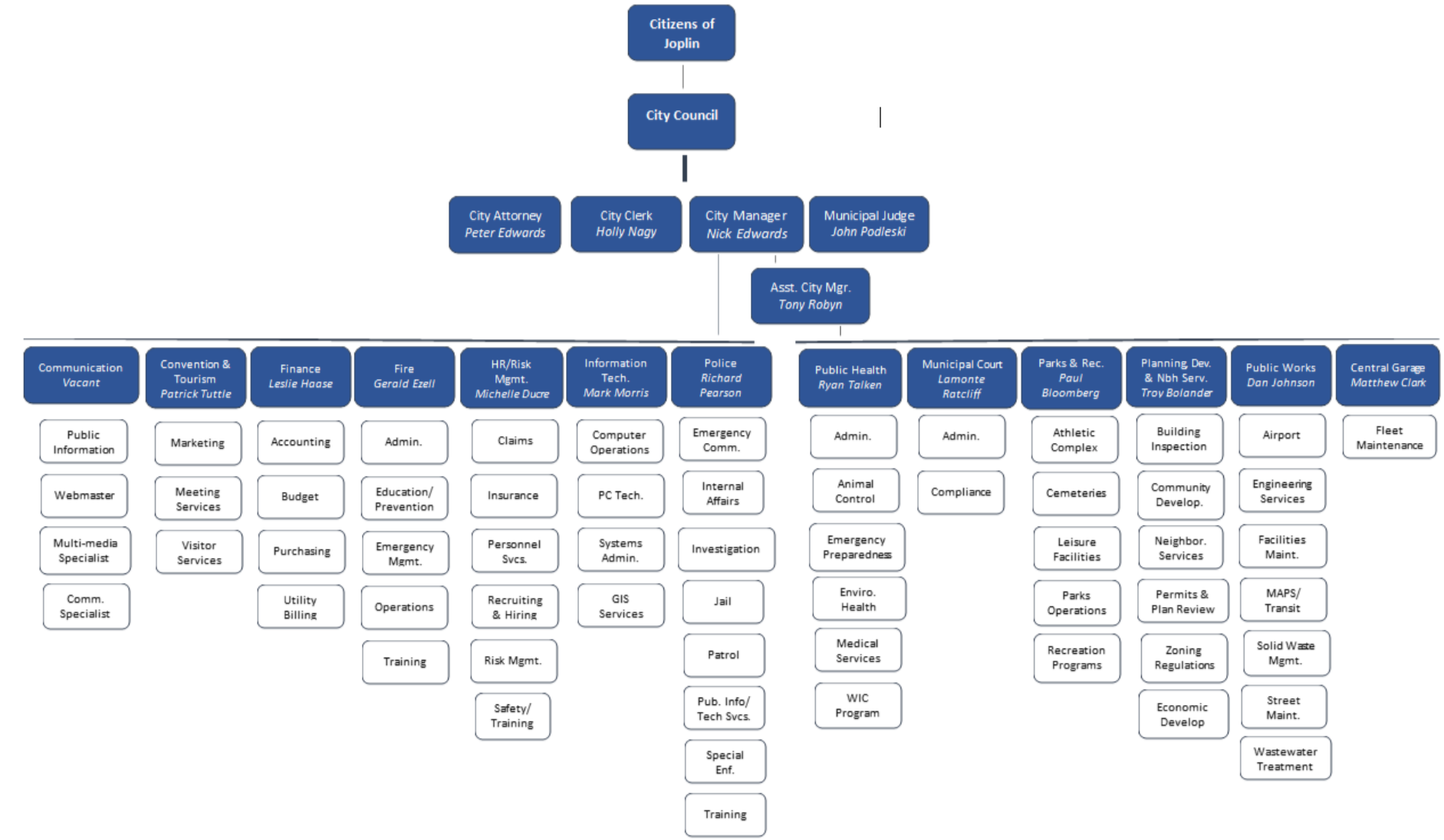


EXHIBIT 2

HIGGINBOTHAM INSURANCE AGENCY, INC.

RFP RESPONSE

Higginbotham™

Lead with Values and Value Leads.



City of Joplin RFP Proposal

RFP #: 2023-RFP-15;
PROPERTY AND CASUALTY,
RISK AND CLAIMS SERVICES

Submitted by Higginbotham
Primary Contact – Dawson Nimmo
November 10, 2023

Contents

1. Qualifications
    I. Executive Summary
    II. Experience/References
    III. Staff
2. Methodology (Including information about secure storage of our data/business interruption plan)
3. Transition and Implementation Plan
4. Training and Value-Added Services
5. Cost Proposal
6. Authorized RFP Representatives
7. Attachments



Cover Letter

To Whom It May Concern:

We at Higginbotham wish to express our appreciation for this opportunity to propose our brokerage and consulting capabilities to the City of Joplin. It is our intent to deliver our complete portfolio of insurance products, marketing resources and expert consultants per the specifications in your request for proposal, and we will demonstrate how within this response.

As one of the nation's 20 largest independent brokerage firms, Higginbotham is well equipped with the experienced professionals, market relationships and technology required for your entire insurance, risk management and financial services program. We provide access to property & liability insurance, workers compensation, employee benefits, voluntary worksite benefits, executive benefits, retirement plans, life insurance and home/auto insurance.

Higginbotham's capabilities extend far beyond insurance placement. We complement our brokerage services with year-round support in safety/loss control, contract review, claims advocacy, employee benefit communications, health risk management, HR technology, employee call response, Section 125 administration, COBRA administration and compliance—all seamlessly performed by our in-house experts.

Employee owned and customer inspired, we're an insurance and financial services broker that's family to our employees, accountable to our clients, teammates to our carriers, and generous to our communities. By using our independence to commit to transparency and demonstrate authenticity, we're a company that leads with values so value leads.

Our commitment to clients and employees alike has earned Higginbotham a reputable standing within the industry and local communities. Honors including "Agency of the Year" from National Underwriter; "25 Most Innovative Agents in America" by Rough Notes.

As proud of our endeavors as we are, our utmost concern is meeting your service expectations. Higginbotham's mission is:

"To exceed the expectations of our clients, employees, carriers and communities in a partnership to deliver a single source for insurance and financial services."

Thank you for your consideration.

Dawson Nimmo
VP, Public Entity Special Practice

Executive Summary

After 50 years in business Tim Connell elected to retire and the remaining partners elected to merge with Higginbotham. Our offices in Southwest Missouri are now a branch of the home office located in Fort Worth Texas. Paul C. Higginbotham founded a personal insurance agency in his Fort Worth neighborhood in 1940. By 1943 with World War II raging, he was called to service and sold the agency. After returning from service, he started anew in 1948, operating the firm as a sole proprietorship from a single office in Fort Worth for four decades. Ownership changed in the early 1960s when Paul's nephew Bill Stroud purchased the firm, which he managed until 1989 when current President/CEO Rusty Reid assumed leadership and implemented a broad-based employee ownership structure that continues today.

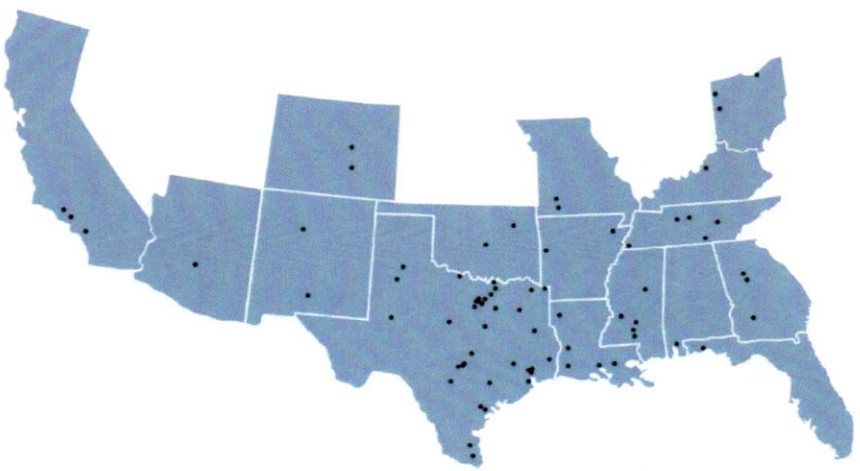
At that time, Higginbotham also expanded its product and service offering to include a full array of insurance and financial service products for businesses and individuals. During the past 30 years, the firm's capabilities have been enhanced to meet the evolving service needs of its 83,000 partners. Higginbotham now has global capabilities for the entire range of risk management and employee benefits consultation/administration.

Today Higginbotham is owned by its 1100+ employee shareholders.

Higginbotham has grown every year since 1987, with revenue figures shown below. With more than 40,000 independent insurance firms in the country, Higginbotham ranks among the largest. According to *Business Insurance*, Higginbotham was the 20th largest independent firm based on revenue from U.S. operations.

2019—$244.7 million
2020—$318.6 million
2021—$450.3 million
2022 - $578.7 million
2023 - $654.2 million (LTM 6/20/23)

Higginbotham employs more than 4,500 insurance and administrative professionals among its 100+ offices ranging from coast to coast.



Experience/References

Best Companies to Work For in Insurance – Business Insurance

Best Place for Working Parents – Best Place for Kids!

Community Outreach Project of the Year – Business Insurance

Healthiest 100 Workplaces in America – Healthiest Employers

Top Insurance Employers – Insurance Business America

7 Time Trusted Advisor Awards – Springfield Business Journal

2 Time Most Influential Women Awards – Springfield Business Journal

Small Business of the Year – Springfield Chamber of Commerce

INSURANCE BUSINESS AMERICA 2023 TOP INSURANCE EMPLOYER Insurance

BUSINESS INSURANCE. BEST PLACES TO WORK 2023

BUSINESS INSURANCE. U.S. INSURANCE AWARDS Celebrating Today. Creating Tomorrow.

20 Most Influential Women PRESENTED BY Simmons Bank MEMBER FDIC

TRUSTED Advisers Presented by SANDLER℠ presented by trustpoint

Experience/References

Higginbotham's "Single Source" service model provides a significant value proposition that differentiates our firm. We offer nearly every insurance product available in the market. The firm represents more than 200 financially sound national and regional insurance carriers, giving our clients competitive options for all coverage lines. We also offer comprehensive insurance, financial and HR services that we call Day Two Services® because we deliver them throughout the term of your insurance policies. So, there is no need for clients to engage multiple brokers and third-party administrators, thereby eliminating extraneous costs and maximizing efficiencies. Each service is performed in-house by professionals experienced in their respective practice area.

The Higginbotham Difference: Day Two Services®

Risk Management

Safety & Loss Control
We help you design safety solutions, decrease claims, lower costs and increase regulatory compliance.

Certificate Validation
Our in-house group, CertCon Services, processes and monitors the insurance certificates you require to help you avoid claims.

Claims Advocacy
We analyze claims to identify loss trends and develop best practices and when you experience a loss, we manage the entire process to ensure a fair and prompt resolution.

Contract Review
We identify the risks in our your business documents and decipher which can be insured.

Global Risk Management
Our Globex International partnership allows us to provide the same insurance and risk management services we offer locally to your globally operated business.

Risk Management Information Systems
We give you web-based loss prevention and administrative tools through your own secure portal.

Catastrophe Response
Our toll-free line is monitored 24/7 to get a start on processing your claims so you can resume normal business and personal operations as quickly as possible.

Benefits Services

24/7 Service
A dedicated account manager is familiar with your plan and available to you 24/7 to assist with eligibility, claims and billing.

Administration
In-house COBRA and Section 125 administrators allow you to save on vendor fees and reduce the time required to manage third party services.

Communications
Our benefits experts, writers and artists help employers communicate and employees understand their plans.

Employee Response Center
A support team fields employees' phone calls and answers their benefit questions.

Global Benefits Management
We help your international company identify cultural differences, legal and regulatory implications, health care trends and benefits strategies for all locations.

Health Risk Management
We design custom wellness programs to meet the needs and interests of your employees and address the goals of your company.

HR Technology
We pair you with secure automated online systems to manage their benefits enrollment and other HR tasks.

Legal/Compliance
Our compliance manager helps you interpret and comply with health care reform legislations, ERISA, HIPPA, COBRA and other regulations.

HR Services

Hands-on HR Assistance
Our dedicated HR professionals offer a flexible scope of services based on the employers' needs. Services range from HR projects and HR consulting up to full service HR support.

HR Consulting
We handle employee relations issues, compliance guidance, policy writing, job description structure, employee handbook development, and manage employee process from new hire to termination.

HR Administration
We set up a dedicated email and telephone number for employees and perform background checks, electronic new hire onboarding and employee data changes in payroll system.

Payroll Services
We offer payroll technology, payroll processing, manage benefit deductions, administer wage garnishments and payroll reporting.

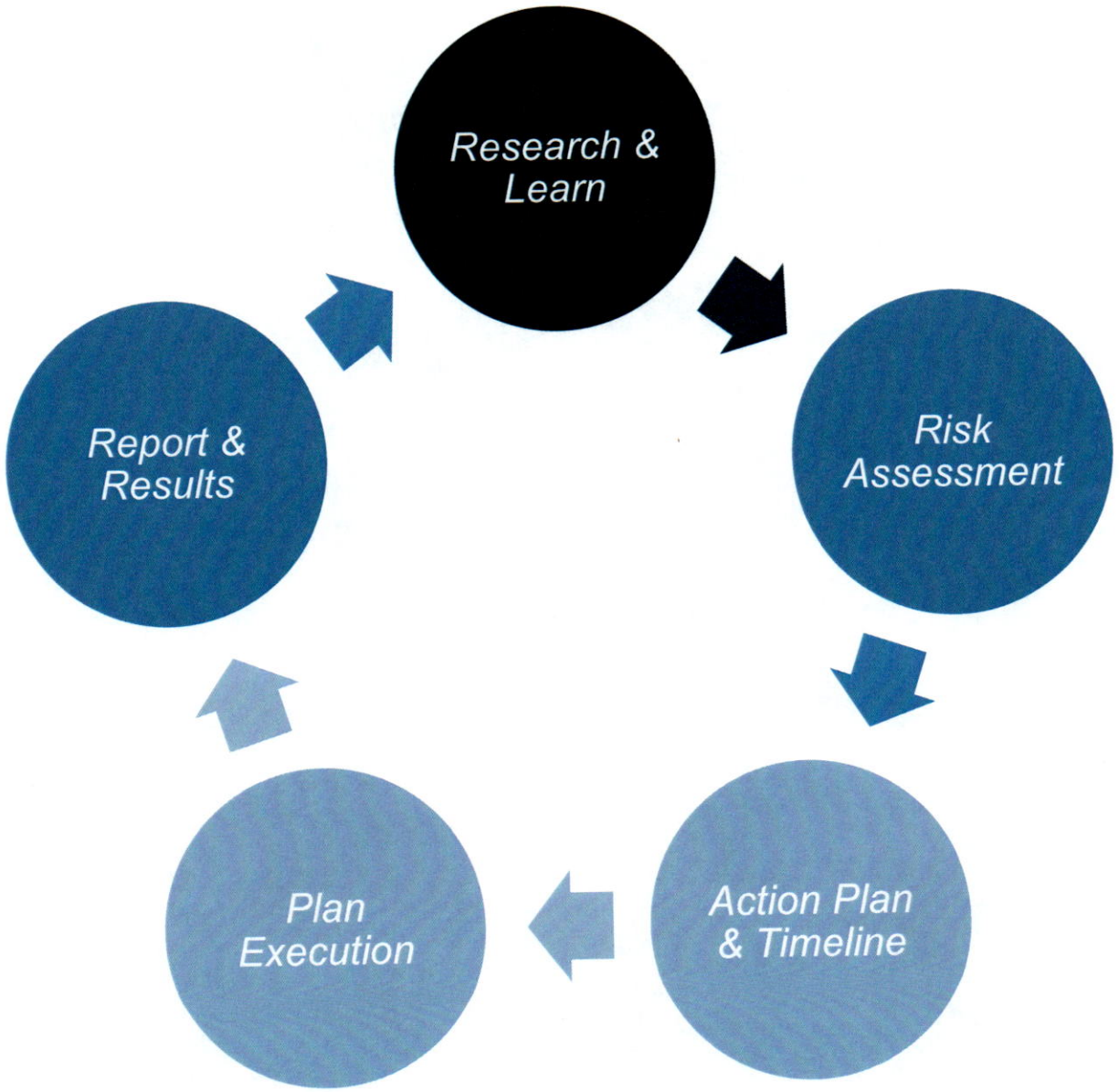
Implementation
You get a client onboarding team, project manager for proper system set up, two payroll cycle tests for accurate processing, integrated payroll system with third party software and aid in outsourced transition.

Insourcing
Employers of 200 employees or greater get a dedicated HR professional matched and deployed to your site to provide hands-on approach to your organization's needs.

HR Projects
We provide HR audits, employee handbooks, HR training, investigations, develop performance management process and compensation analysis.

Experience/References

We perform an Operational Risk Review (ORR) and policy analysis to help us understand the risks associated with a client's operations. The ORR includes onsite visits, claims trending, contract review and other data analysis, as appropriate, to determine which coverage lines and loss control services fit the client's unique risk profile. Once we have a clear picture of the existing and emerging exposures, we develop an annual service timeline that outlines our recommended risk management and insurance strategy.



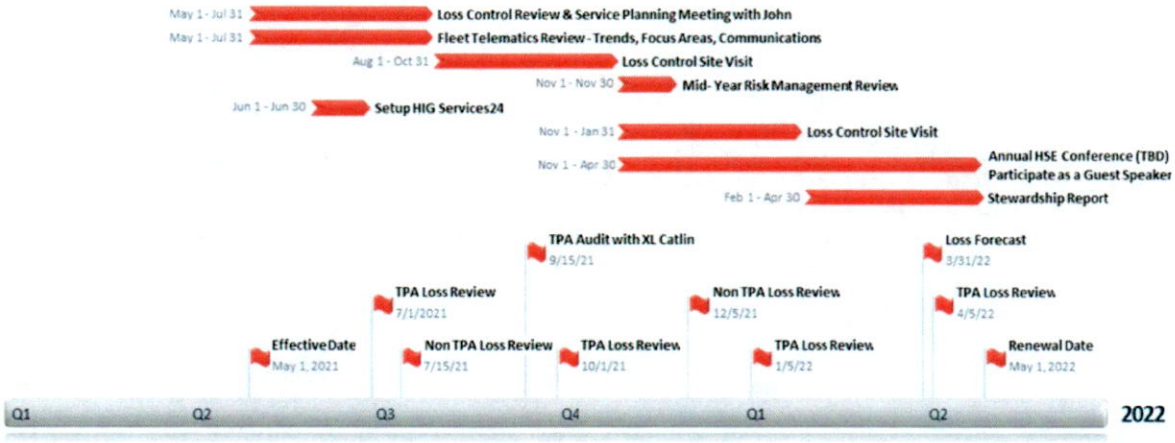
Experience/References

After performing the Operational Risk Review (ORR), this data is provided back to the partnering organization in the form of a Higginbotham Risk Analysis Score & Chart. This details the strengths and weaknesses within your risk management program to provide a roadmap of priorities to address.



Experience/References

Higginbotham is the industry leading insurance broker for the Public Sector. Our goal is to become an extension of your team by providing useful information that has been proven in the real world. We utilize many tools to accomplish this but start with an Operational Risk Review (ORR) to establish a priorities timeline. Alongside the ORR is the Day Two Service® team that can be utilized for a multitude of tasks. Our approach to strategic planning is a holistic view in hopes to make the City of Joplin a more attractable risk to insurance companies ultimately driving down insurance premiums.



By implementing various Workers Compensation programs such as light duty/return work we've been able to drive our partners experience modification rating down 52 points over a 4-year period. By doing this the client nearly cut their premiums in half.

When marketing accounts to our carrier partners bringing their loss control representatives onsite to meet with the staff, view buildings, inspect the vehicles, review policies and procedures, etc. We were able to save one partner 36% on their premiums.

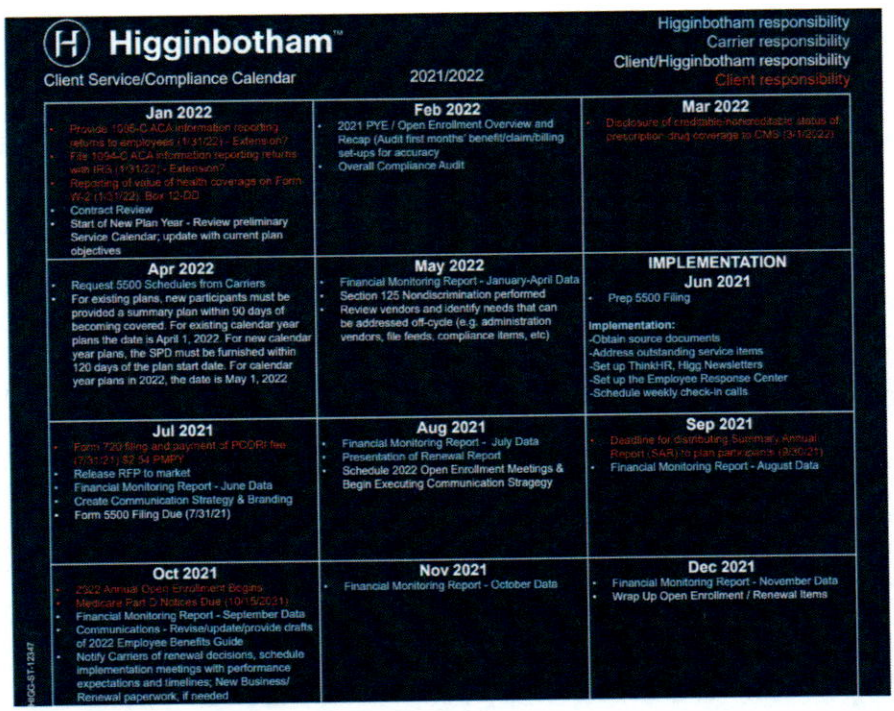
Several of our partners have received refund (Pictured below) for their front-end efforts that directly impacted their premiums.





Experience/References

Based on the discoveries in the Operational Risk Review a timeline of services to be performed will be created with the City. The service timeline created by both parties holds ourselves accountable to complete those task throughout the policy term. During our quarterly visits we will review the service timeline as well as other items such as premium forecasting, active claims, and benchmarking data.



Higginbotham

Client Service/Compliance Calendar 2021/2022

Higginbotham responsibility
Carrier responsibility
Client/Higginbotham responsibility
Client responsibility

Jan 2022
- Provide 1095-C ACA information reporting returns to employees (1/31/22) - Extension?
- File 1094-C ACA information reporting returns with IRS (1/31/22) - Extension?
- Reporting of value of health coverage on Form W-2 (1/31/22), Box 12-DD
- Contract Review
- Start of New Plan Year - Review preliminary Service Calendar; update with current plan objectives

Feb 2022
- 2021 PYE / Open Enrollment Overview and Recap (Audit first months' benefit/claim/billing set-ups for accuracy
- Overall Compliance Audit

Mar 2022
- Disclosure of creditable/noncreditable status of prescription drug coverage to CMS (3/1/2022)

Apr 2022
- Request 5500 Schedules from Carriers
- For existing plans, new participants must be provided a summary plan within 90 days of becoming covered. For existing calendar year plans the date is April 1, 2022. For new calendar year plans, the SPD must be furnished within 120 days of the plan start date. For calendar year plans in 2022, the date is May 1, 2022

May 2022
- Financial Monitoring Report - January-April Data
- Section 125 Nondiscrimination performed
- Review vendors and identify needs that can be addressed off-cycle (e.g. administration vendors, file feeds, compliance items, etc)

IMPLEMENTATION
Jun 2021
- Prep 5500 Filing

Implementation:
-Obtain source documents
-Address outstanding service items
-Set up ThinkHR, Higg Newsletters
-Set up the Employee Response Center
-Schedule weekly check-in calls

Jul 2021
- Form 720 filing and payment of PCORI fee (7/31/21) $2.54 PMPY
- Release RFP to market
- Financial Monitoring Report - June Data
- Create Communication Strategy & Branding
- Form 5500 Filing Due (7/31/21)

Aug 2021
- Financial Monitoring Report - July Data
- Presentation of Renewal Report
- Schedule 2022 Open Enrollment Meetings & Begin Executing Communication Stragegy

Sep 2021
- Deadline for distributing Summary Annual Report (SAR) to plan participants (9/30/21)
- Financial Monitoring Report - August Data

Oct 2021
- 2022 Annual Open Enrollment Begins
- Medicare Part D Notices Due (10/15/2021)
- Financial Monitoring Report - September Data
- Communications - Revise/update/provide drafts of 2022 Employee Benefits Guide
- Notify Carriers of renewal decisions, schedule implementation meetings with performance expectations and timelines; New Business/ Renewal paperwork, if needed

Nov 2021
- Financial Monitoring Report - October Data

Dec 2021
- Financial Monitorng Report - November Data
- Wrap Up Open Enrollment / Renewal Items

MGD-ST-12947

The Higginbotham Renewal Process.

We understand that every client, even within the same industry, requires a well-crafted marketing strategy. So, we take the time necessary to become familiar with a client and its unique exposures before approaching the market. Our research may include historical data gathering, property profiles and onsite visits so that we present your risks to carriers in the most favorable terms.

Once the marketing submission is prepared and reviewed with the client, it is delivered to the carrier market. After bids are received and preliminary negotiations completed, we may invite short-listed carriers to interview. Then we provide you with a marketing report that compares the carriers' bids along with our formal recommendation.

These procedures are outlined in a marketing timeline that we provide to clients at policy renewal. This timeline ensures that we have a sufficient period to examine your existing exposures and develop a strategy that will optimize the marketplace's capacity for your exposures. Our renewal process typically starts 120 days prior to the renewal date. We provide updates on market trends throughout the year to keep our clients informed on what they should expect to see on their renewal pricing.

Experience/References

The primary resources that demonstrate the improvement and effectiveness of the program at reducing risk will be derived from a benchmarking report. We can then measure our prior claims activity to our ongoing claims activity that will allow us to assess the success of the programs implemented with the City. Any other benchmarking will be determined from National Data Resources on loss ratios, e-mods, etc. to gain averages to provide comparison for the City's experience. We use the refund checks as our method of measurement for success over multiple policy periods.











Experience/References

Higginbotham is licensed in all 50 States and handles the insurance needs for several hundred Public Sector partners across the United States. As an industry leading municipalities broker, we have the capabilities to provide solutions for nearly all of City of Joplin's needs. Below are five references:

Newton County	
101 S Wood St. Neosho, MO 64850	Alan Cook, Commissioner 417-451-8223
McDonald County	
602 Main St. Pineville, MO 64856	Jessica Cole, HR Director 417-223-4662
City of Branson	
110 W. Maddux St. Branson, MO 65616	Bob Smither, Risk Manager 417-337-8555
City of Ozark	
205 N. 1st St. Ozark, MO 65721	Steve Childers, City Admin 417-581-2407
City of Camdenton	
437 W US Hwy 54 Camdenton, MO 65020	Renee Kingston, City Clerk 573-346-3600

Staff

Personnel work in teams consisting of consultants and account managers who are grouped together by practice, industry experience and location. With personnel providing account services for consecutive policy terms, we become familiar with clients' operations, and likewise, clients become familiar with their service representatives. This team approach enables the free flow of ideas and helps guarantee consistency and quality of service. All team members assigned to the City of Joplin are well versed in City operations and coverage needs.

Dawson Nimmo



Vice President, Public Entity Special Practice
(417) 545-1552, dnimmo@higginbotham.com



Billie Barker CISR

Public Entity Department Manager
(417) 973-0825, bbarker@higginbotham.com

Anna Gosserand



Senior Account Manager
(417) 973-0837, agosserand@higginbotham.com



Cameron Sosebee

Account Manager
(417) 973-0834, csosebee@higginbotham.com

Cierra Plott



Account Manager
(417) 973-0878, cplott@higginbotham.com



Lori Greene

Account Manager
(417) 973-0703, lgreene@higginbotham.com

Day Two Services® Team

Vance Lee, CSP, ARM, CRM



Managing Director of Risk Management
(214) 346-4122, vlee@higginbotham.com



Troy Koonsman, AIC

Director of Claims Operations
(817) 347-7013, tkoonsman@higginbotham.com

Michelle Jones, JD, CRIS, MLIS, CRM



Director of Contract Review
(817) 349-2306, mjones@higginbotham.com



Jordan Zobel, ARM

Director of Risk Technology & Analytics
(817) 349-2303, jzobel@higginbotham.com

Kathy Bragg-Pebley, Esq.



Director of Coverage & Litigation
(818) 287-8434, kbragg-pebley@higginbotham.com



Donna Dahlen

Assistant Director of Claims Operations
(361) 561-4280, ddahlen@higginbotham.com

Penny Wolfe, CPCU, AIC, AICM, AAI



Complex Claims Manager, Escalation Leader
(817) 349-2210, pwolfe@higginbotham.com

Claims Reporting

reportaclaim@higginbotham.com
Available 24/7 at (844) 857-5899

Statement of Work

Higginbotham will provide comprehensive insurance services, including policy consultations, coverage assessments, and claims processing, to meet the specific needs of our clients. The agency will maintain accurate and up-to-date client records, ensuring compliance with all relevant regulations and industry standards. We will continuously strive to enhance customer satisfaction through efficient communication, prompt responses, and proactive risk management solutions to safeguard our clients' assets and financial well-being.

Scope of Work

1. Market Research and Analysis: Research and analyze insurance market trends and industry dynamics. Identify emerging risks and opportunities within the insurance sector.

2. Client Needs Assessment: Meet with clients to understand their insurance requirements and risk profiles. Conduct comprehensive risk assessments to determine coverage needs.

3. Insurance Product Selection: Recommend suitable insurance products and coverage options based on client needs. Evaluate and select insurance carriers and policies that align with client objectives.

4. Proposal Preparation: Create tailored insurance proposals outlining coverage, terms, and costs. Present and explain proposals to clients, addressing any questions or concerns.

5. Placement and Policy Issuance: Facilitate the placement of selected insurance policies with underwriters and carriers. Ensure accurate and timely policy issuance and documentation.

6. Claims Management: Provide support to clients in the event of a claim, including claims reporting and advocacy. Assist clients throughout the claims process, ensuring prompt and fair resolution.

7. Risk Management: Develop and implement risk mitigation strategies for clients, such as loss control measures. Monitor and assess ongoing risks and adjust insurance coverage as necessary.

8. Compliance and Regulatory Oversight: Stay up-to-date with insurance laws, regulations, and compliance requirements. Ensure clients' insurance programs comply with all legal and regulatory obligations.

9. Client Education and Communication: Educate clients about insurance products, coverage enhancements, and policy changes. Maintain clear and open communication with clients, providing updates on policy changes and industry developments.

10. Renewal Management: Monitor policy expirations and initiate renewal processes in a timely manner. Review and negotiate policy renewals to ensure clients receive competitive terms.

11. Performance Evaluation: Periodically assess the performance of insurance policies and carrier relationships. Make recommendations for adjustments or changes based on performance data.

Scope of Work

12. Client Satisfaction: Continuously gauge client satisfaction and seek feedback to improve services. Strive to provide exceptional customer service and build lasting client relationships.

13. Reporting and Documentation: Maintain accurate records of all client interactions, policy details, and transactions. Provide regular reports to clients on policy status, claims history, and risk exposure.

14. Technology and Tools: Utilize industry-specific software and technology for efficient operations. Stay updated on digital tools and resources for better client service.

15. Professional Development: Invest in ongoing training and professional development for agency staff. Ensure staff is well-versed in the latest insurance industry practices and trends.

Identify and describe likely market, potential carriers, insurance pools and wholesale brokers, and discuss why your firm is best positioned to represent the City with these markets.

As an independent brokerage firm, Higginbotham is not obligated to promote any one product, carrier or program. We represent more than 200 financially sound (rated A- and better by A.M. Best) standard and excess national and regional property/casualty carriers, giving our clients competitive options for all coverage lines. With our size, we place hundreds of millions in premium dollars annually. Multiple carriers have given our firm preferred designation in response to our high business volume, sound underwriter relationships and ethical practices. We leverage these designations to negotiate favorable terms and pricing for our clients when appropriate.

How will you provide information concerning new exposures, regulatory requirements, and uninsurable risk?

We will provide information concerning new exposures, regulatory requirements, and uninsurable risk the moment we receive them. The initial contact will be through email, if a more in-depth conversation is needed an in person or virtual visit will be scheduled for the next available date.

Provide information about your or your TPA claims reporting system, including 24/7 toll free telephone or electronic systems available, (for workers compensation injuries and after-hours injury is there a hotline and nurse triage)?

We have several TPA partners that can provide a claims reporting system, 24/7 toll free telephone, electronic systems, and a 24/7 nurse triage. Once award the broker of record contract Higginbotham will schedule interviews with various TPA's for the City to elect the best fit moving forward.

How are claim audits/reviews conducted with your firm? How is claims data verified for accuracy? What is the turnaround time for corrections?

Higginbotham employs a staff of licensed claims representatives who each specialize in designated lines of coverage and report claims on behalf of our clients. We follow a best practices model to ensure your claim is assigned to an adjuster and contact made with you in an acceptable timeframe. Periodical status updates are obtained showing progress and customer service is monitored to avoid unnecessary delays for a timely resolution of your claims. The claims department supervisor and consultant for the City are responsible for verifying accuracy of information and if a correction is needed that is handled immediately after discovery.

We conduct monthly claims reviews that provide an analysis of your loss experience and recommended risk control initiatives to curb loss trends. Our claims analyst is available to discuss the conclusions of the claims review and assist in the execution of risk management planning. We also provide consultation for large or complex losses as they occur.

What is your expected response time to answer questions/inquires from City Staff?

City Staff will receive a response within one hour from a team member assigned to the City of Joplin.

What is your process for auditing accuracy of the City's Workers' Compensation classification coding for First Report of Injury and annual state of NCCI filings?

Our process for auditing the City's Workers' Compensation classification coding involves a thorough examination of the First Report of Injury and NCCI filings. We begin by reviewing all documentation to ensure that the classifications accurately reflect the job roles and associated risks within the City's workforce. This includes verifying that the NCCI codes align with the specific duties performed by employees. We also scrutinize any changes or updates to the classifications to make certain they comply with state regulations and that the City is not overpaying on premiums. Our goal is to provide you with a meticulous analysis, helping the City optimize its Workers' Compensation coverage while minimizing unnecessary expenses.

For Workers Compensation, please also include your existing services regarding nurse case management, cost control, a return-to-work coordinator and vocational rehabilitation. How do you coordinate with occupational health providers and employers to ensure efficient and appropriate employee recovery, and managing light duty recommendations rather than unnecessary loss time from work?

We offer a comprehensive Workers Compensation solution that ensures the well-being of your employees while reducing costs. Our partners specialize in nurse case management, cost control, return-to-work coordination, and vocational rehabilitation. Our agency oversees and manages these services to ensure your peace of mind. We work closely with occupational health providers and employers to establish efficient and effective recovery plans, minimizing unnecessary loss time from work. By coordinating care and managing light duty recommendations, we aim to keep your employees healthy, productive, and your Workers Compensation expenses in check.

Describe your liability and worker's compensation claims investigation and handling process from claims receipt, complete case file set up and secure storage, claims settlement, Alternative Dispute Resolution (ADR) or denial, litigation, cost control, subrogation, evaluating liability and damages, and assigning a fraud investigator.

Our agency partners with specialized third-party experts to handle liability and worker's compensation claims. When a claim is received, our team initiates the process, ensuring all necessary information is collected and assessed for potential liability. We maintain complete case files, securely storing all documentation for reference and compliance.

Our third-party partners excel in claims settlement, often utilizing Alternative Dispute Resolution (ADR) methods to expedite resolution, but if necessary, they can guide clients through litigation. Their focus is on cost control, diligently assessing claims to minimize expenses. They also explore subrogation opportunities to recover costs from responsible parties.

Evaluating liability and damages is a meticulous process, ensuring our clients receive fair settlements. In cases where fraud is suspected, our partners can assign specialized fraud investigators to protect our clients' interests. Rest assured, our agency takes full responsibility for overseeing this process and safeguarding our clients' best interests throughout the claims management journey.

How would your firm communicate with the City and provide information about risks, claims, and settlement authority documentation to our team and attorneys?

All communication will be conducted through a secure email channel for documentation purposes. If a phone call, in-person, or virtual meeting is conducted a follow up email recapping the conversation will be sent to all parties involved within 24 hours.

How does your firm ensure that the City of Joplin's records are securely stored and protected from breaches?

Our agency takes data security seriously. We utilize the EPIC database system, known for its robust security features. Additionally, we implement strict access controls, encryption, and regular system updates to safeguard data from breaches. Our team undergoes continuous training to stay informed about the latest security threats and best practices, ensuring we maintain a high level of protection for our clients' records. Rest assured, your data's security is a top priority for us, and we're committed to keeping it safe.

What is the firm's business interruption/disaster/continuity plan? What systems are in place to back up City records and files, and recover erasures or prevent disaster-related, storm-related, or accidental or intentional destruction of records?

When it comes to safeguarding the City's records and ensuring the continuity of operations, we prioritize security and preparedness. We utilize the EPIC database system to maintain accurate records and ensure efficient service. In terms of business interruption and disaster recovery, our agency has a robust continuity plan in place. We employ advanced backup systems and cloud solutions to protect against data loss and facilitate recovery in the event of disasters, storms, or any accidental or intentional record destruction. Our commitment is to provide you with peace of mind, knowing that your vital records and information are secure and accessible when you need them most.

Action	Anticipated Date of Completion	Responsible Parties
Award BOR	Week of Dec. 18th	City of Joplin
Collect Policies & Claims File	Week of Dec. 18th	City of Joplin & Higginbotham
Transition Meeting	Week of Jan. 2nd	City of Joplin & Higginbotham
Carrier Marketing & Negotiation	Jan. 8th - March 1st	Higginbotham
Present Proposals	Week of March 4th	Higginbotham
Implement Selected Carrier Partners	Week of April 1st	City of Joplin & Higginbotham
Action Items from ORR	Ongoing	City of Joplin & Higginbotham

Describe compliance, safety, and webinars/virtual and in person training that are offered through your firm at no additional cost to the City. Is learning content customized? How often is learning video content updated?

The chart below provides information regarding services that are available to the City at no additional cost. Our Learning Management System content can be customized and is updated with new content on a weekly basis.

Safety & Loss Control	Claims Advocacy	Contract Review
Risk Management Gap Analysis	Incident Consultations	**Attorney Review:**
OSHA Compliance	24/7 Loss Reporting	Indemnification Agreements
DOT Compliance/CAB Reports	Claims Oversight	State Anti-Indemnity Acts
Safeland PEC Training	Coverage Advocacy	Antiquated Insurance
Site Assessments	Litigation Support	Requirements
Program Review/Development	Claims Reviews	Defense and Release Provisions
Safety Training Resources	Business Interruption Support	Control of Risk Issues During
Work Eligibility Support	Catastrophe Response Support	Development/Construction
Loss Source Analysis/ Performance Measurement	Safety Enhancement	Assumption of Liabilities and Coverage Implications
Business Continuity/Disaster Preparedness	Regulatory Compliance	
Insurance Carrier Coordination	Carrier Service Coordination	

Analytics	Risk Management Information Systems
Custom Risk Analysis	Sample Policies/Procedures
Experience Modifier Analysis and Forecasting	Training Resources
Loss Forecasting	HR Resources
Benchmarking	Learning Management System (LMS)
Collateral Requirement Evaluations	500+ Streaming Videos

Does you firm provide a training portal that can assign individual employee users and assign and track training completion?

We supplement our risk management consulting with practical technology solutions powered by Zywave and Succeed Management Solutions, both industry-leading insurance software developers. Both systems allow trainings to be assigned and progress to be tracked.

MyWavePortal®—This website is your hub for resources allowing you to efficiently manage your risk management program. Your MyWavePortal® is fully personalized to put time-saving tools at your fingertips. You have access to a searchable library of industry-specific safety communications like manuals, newsletters and posters, benchmark surveys and an interactive community of industry peers from across the country for questions and answers. The site is also your link to Zywave's other technology tools.

Collaboration Center—We can post custom documents to your MyWavePortal® for you to download, modify and post back to the site for us to see. It allows for a seamless exchange of timely and relevant information.

Risk Management Center—The aptly named Center is a repository of tools that empowers you to proactively manage your risk exposures and reduce claims, losses and associated costs. Importing your claims data into the Center reveals the root causes of your losses through vivid reports that we use as the basis to develop appropriate workplace safety programs. The suite also includes a bilingual safety library and programs for certificate of insurance tracking, employee training and certification tracking, job description building and safety data sheet management.

How will you coordinate loss control/safety services desired by the City that are available to no-cost from the insurers whose policies were purchases through the broker? (facilities/system/equipment inspections/ for example policies programs, training, resources, etc.)

To best serve your self-insured needs, we'll proactively coordinate and facilitate loss control and safety services on your behalf. We understand that the City desires such services, and we've already established relationships with insurers who offer these services at no cost. We will work closely with these insurers to ensure you have access to a range of valuable resources, including facility, system, and equipment inspections, policy programs, training, and more. Our role is to act as a liaison, ensuring you receive the maximum benefit from your insurance policies, while we oversee and manage these services, allowing you to focus on your core business operations without any added hassle. With our support, the City confidently maintain a safe and risk-averse environment for your City.

COST / PRICING PROPOSAL

The following describes our cost/pricing proposal to provide services specified in the Scope of Services for Insurance, Consulting, Risk and Loss Control Services, Worker's Compensation and Claims Management. Provide a narrative/explanation of other costs.

(a) Provide a FLAT FEE annual price for BOR based on the Scope of Work for insurance, administrative and risk/loss prevention/worker's compensation services. Provide monthly rate for claims services. Claims processing costs (Flat monthly fee is preferred, will consider per claim rate). Include estimate of BOR hours for each service.

(b) This fee should be full compensation for the broker's professional services and shall include all administrative, travel and other costs required by the broker to manage everything outlined in the Scope of Work and all BOR and subcontracted services.

(c) The BOR and any subcontractor/TPAs involved in this contract are strictly prohibited from receiving additional compensation/commissions. All additional compensation or commissions must be promptly returned to the City of Joplin.

(d) Failure to disclose third-party compensation agreements/understandings to the City may result in bid rejection or future contract termination.

(e) Costs and justification for recommended services outside the current scope.

(f) Provide a copy of your Professional Services Agreement or similar agreement that would best represent a contractual relationship between the Firm and the City. The City Attorney will review the Agreement. Additionally, the Broker agrees to protect, defend, hold harmless and indemnify the City, its officers, agents, and employees.

Company Name			
Service	**Average # Hours**	**Cost**	**Flat Rate**
Insurance/Admin/Documents	400	30,000	Annual
Risk/Loss Prevention	400	30,000	Annual
Claims	TPA contract is separate from BOR		Monthly
Meetings/Travel	included	included	No. ∞ Meetings
Other: (Specify)			
	Total	$60,000	

COST / PRICING PROPOSAL

The following describes our cost/pricing proposal to provide services specified in the Scope of Services for Insurance, Consulting, Risk and Loss Control Services, Worker's Compensation and Claims Management. Provide a narrative/explanation of other costs.

(a) Provide a FLAT FEE annual price for BOR based on the Scope of Work for insurance, administrative and risk/loss prevention/worker's compensation services. Provide monthly rate for claims services. Claims processing costs (Flat monthly fee is preferred, will consider per claim rate). Include estimate of BOR hours for each service.

(b) This fee should be full compensation for the broker's professional services and shall include all administrative, travel and other costs required by the broker to manage everything outlined in the Scope of Work and all BOR and subcontracted services.

(c) The BOR and any subcontractor/TPAs involved in this contract are strictly prohibited from receiving additional compensation/commissions. All additional compensation or commissions must be promptly returned to the City of Joplin.

(d) Failure to disclose third-party compensation agreements/understandings to the City may result in bid rejection or future contract termination.

(e) Costs and justification for recommended services outside the current scope.

(f) Provide a copy of your Professional Services Agreement or similar agreement that would best represent a contractual relationship between the Firm and the City. The City Attorney will review the Agreement. Additionally, the Broker agrees to protect, defend, hold harmless and indemnify the City, its officers, agents, and employees.

Company Name			
Service	**Average # Hours**	**Cost**	**Flat Rate**
Insurance/Admin/Documents	400	30,000	Annual
Risk/Loss Prevention	400	30,000	Annual
Claims	TPA contract is separate from BOR		Monthly
Meetings/Travel	included	included	No. ∞ Meetings
Other: (Specify)			
	Total	$60,000	

AUTHORIZED RFP REPRESENTATIVE

Printed Name: William Dawson Nimmo	Title: VP, Public Entity Special Practice
Company Name: Higginbotham	
Mailing Address: PO Box 1840	
City, State, Zip: Branson, MO, 65616	
Phone No.: 417-885-1175	Federal Employer ID No.: 26-0879999
Fax No.: 417-334-4906	E-Mail Address: drimmo@higginbotham.com
Circle one: Individual Partnership (Corporation)	
Licensed to do business in the State of Missouri? ✓ yes ____ no	
Maintain a regular place of business in the State of Missouri? ✓ yes ____ no	
Has current Error and Omissions Insurance Coverage? ✓ yes ____ no	

Circle Y or N

Y (N) Are Bidders, their affiliates, subsidiaries, officers, directors, employees, and any team members or subcontractor/TPAs who will do work relating to the Scope of Services listed in the RFP currently under investigation by any governmental agency /or in the past five (5) years been convicted of a felony, or found liable for any act prohibited by City, State or Federal law in any jurisdiction, including conspiracy, theft, bribery, extortion, collusion or any other unlawful action with respect to responding to any public contract?

Y (N) Are any Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal banned/excluded from any procurement or non-procurement programs with the City, State or Federal government?

Signature

11/8/23
Date

AUTHORIZED RFP REPRESENTATIVE

Printed Name	Title
William Dawson Nimmo	VP, Public Entity Special Practice
Company Name: Higginbotham	
Mailing Address: PO Box 1840	
City, State, Zip: Branson, MO, 65616	
Phone No.: 417-885-1175	Federal Employer ID No.: 26-0879999
Fax No.: 417-334-4906	E-Mail Address: dnimmo@higginbotham.com
Circle one: Individual Partnership (Corporation)	
Licensed to do business in the State of Missouri? ✓ yes ____ no	
Maintain a regular place of business in the State of Missouri? ✓ yes ____ no	
Has current Error and Omissions Insurance Coverage? ✓ yes ____ no	

Circle Y or N

Y (N) Are Bidders, their affiliates, subsidiaries, officers, directors, employees, and any team members or subcontractor/TPAs who will do work relating to the Scope of Services listed in the RFP currently under investigation by any governmental agency /or in the past five (5) years been convicted of a felony, or found liable for any act prohibited by City, State or Federal law in any jurisdiction, including conspiracy, theft, bribery, extortion, collusion or any other unlawful action with respect to responding to any public contract?

Y (N) Are any Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal banned/excluded from any procurement or non-procurement programs with the City, State or Federal government?

Signature

11/8/23
Date

Missouri Business License

CITY OF Springfield

BUSINESS LICENSE

CITY OF SPRINGFIELD, MISSOURI

2023

CODE	LICENSE NO.
F2079	BUS2014-00824

CONNELL INSURANCE INC
PO BOX 1840
BRANSON, MO 65615

PURSUANT TO CITY ORDINANCE AND CONDITIONED UPON PAYMENT OF THE REQUESTED FEE AND TAX DUE, SUBJECT TO AUDIT AND ZONING REQUIREMENTS LICENSE IS HEREBY GRANTED FOR THE TERM AND PURPOSE STATED.

LICENSED LOCATION:
909 E REPUBLIC RD D D
SPRINGFIELD, MO 65807

POST AT LICENSED LOCATION

F2079 - INSURANCE AGENTS

License expires: **12/31/2023**

Director of Finance

Payment Receipt

Transaction Date: 1/27/2023 1:41:17 PM **Payer Name:** CONNELL INSURANCE INC

Cashier: MJACKSON

Receipt #: 84894

Permit Number	Charge Description	Qty	Unit Price	Sub Total	Amount Due	Amount Paid
BUS2014-00824	Fee: BUS(Occupational - Renewal)	1		$220.00	$220.00	$220.00
	Total			**$220.00**	**$220.00**	**$220.00**

Payment Tender	Payment ID	Authorization #	Amount Paid
Check	43568		$220.00
Total Paid			**$220.00**

Certificate of Insurance

ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 12/6/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Higginbotham Insurance Agency, Inc. 500 W. 13th Street Fort Worth TX 76102	**CONTACT NAME:** Janna Gonzalez, Certificate CSR **PHONE (A/C, No, Ext):** 817-349-2384 **FAX (A/C, No):** 817-347-6981 **E-MAIL ADDRESS:** jgonzalez@higginbotham.net

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Aspen American Insurance Company	43460
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED HIGGINS-01
Higginbotham Insurance Agency, Inc. et al
E & O
500 W. 13th Street
Fort Worth TX 76102

COVERAGES **CERTIFICATE NUMBER:** 1506755338 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	☐ CLAIMS-MADE ☐ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG	$
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY ☐ SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB ☐ OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE	$
	DED ☐ RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						☐ PER STATUTE ☐ OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ N / A						E.L. EACH ACCIDENT	$
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	$
A	Errors & Omissions Liability			ASP2262580622	3/25/2022	3/25/2023	$10,000,000 $10,000,000 $150,000	Occurrence Aggregate Retention

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Higginbotham Insurance Agency, Inc dba Connell Insurance is insured under the captioned policy

CERTIFICATE HOLDER

For Informational Purposes Only
Not To Be Altered

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1988-2015 ACORD CORPORATION. All rights reserved.

ACORD 25 (2016/03) **The ACORD name and logo are registered marks of ACORD**

Insurance Licenses

State of Missouri

License No: 309755 | Insurance License | NPN: 7697508

BILLIE JO BARKER

Is hereby authorized to transact business in accordance with the license description below:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Property	05/28/2003	05/28/2023
	Casualty	05/28/2003	

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The individual must complete continuing education, if applicable, renew the license, and pay fees as required by Missouri Statutes prior to the expiration date.

For questions regarding a license, contact:
MO Dept. of Commerce and Insurance 573-751-3518
or E-mail: licensing@insurance.mo.gov
http://www.insurance.mo.gov

Insurance Licenses

State of Missouri

License No: 8374371 | Insurance License | NPN: 17906835

CHASE R MARABLE

Is hereby authorized to transact business in accordance with the license description below:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Life	11/29/2016	08/07/2024
	Accident and Health or Sickness	11/29/2016	
	Property	04/08/2016	
	Casualty	04/08/2016	

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The individual must complete continuing education, if applicable, renew the license, and pay fees as required by Missouri Statutes prior to the expiration date.

For questions regarding a license, contact:
MO Dept. of Commerce and Insurance 573-751-3518
or E-mail: licensing@insurance.mo.gov
http://www.insurance.mo.gov

Insurance Licenses

State of Missouri

License No: 3001129400 — Insurance License — NPN: 19755485

WILLIAM DAWSON NIMMO

Is hereby authorized to transact business in accordance with the license description below:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Casualty	12/31/2020	08/29/2023
	Property	12/31/2020	
	Accident and Health or Sickness	01/19/2021	
	Life	01/19/2021	
	Travel	01/19/2021	

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The individual must complete continuing education, if applicable, renew the license, and pay fees as required by Missouri Statutes prior to the expiration date.

For questions regarding a license, contact:
MO Dept. of Commerce and Insurance 573-751-3518
or E-mail: licensing@insurance.mo.gov
http://www.insurance.mo.gov

Insurance Licenses

State of Missouri

License No: 3001121730 — Insurance License — NPN: 19746986

ANNA JO GOSSERAND

Is hereby authorized to transact business in accordance with the license description below:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Casualty	12/21/2020	11/20/2023
	Property	12/21/2020	

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The individual must complete continuing education, if applicable, renew the license, and pay fees as required by Missouri Statutes prior to the expiration date.

For questions regarding a license, contact:
MO Dept. of Commerce and Insurance 573-751-3518
or E-mail: licensing@insurance.mo.gov
http://www.insurance.mo.gov

Insurance Licenses

State of Missouri

License No: 3001936384 Insurance License NPN: 20329333

CAMERON SULLIVAN SOSEBEE

Is hereby authorized to transact business in accordance with the license description below:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Title	07/29/2022	12/26/2024
	Casualty	01/24/2023	
	Property	01/24/2023	

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The individual must complete continuing education, if applicable, renew the license, and pay fees as required by Missouri Statutes prior to the expiration date.

For questions regarding a license, contact:
MO Dept. of Commerce and Insurance 573-751-3518
or E-mail: licensing@insurance.mo.gov
http://www.insurance.mo.gov

Insurance Licenses

State of Missouri

License No: 3002378288 — Insurance License — NPN: 20617790

CIERRA JORDAN PLOTT

Is hereby authorized to transact business in accordance with the license description below:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Casualty	02/15/2023	08/23/2025
	Property	02/15/2023	

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The individual must complete continuing education, if applicable, renew the license, and pay fees as required by Missouri Statutes prior to the expiration date.

For questions regarding a license, contact:
MO Dept. of Commerce and Insurance 573-751-3518
or E-mail: licensing@insurance.mo.gov
http://www.insurance.mo.gov

Insurance Licenses

State of Missouri

License No: 3002751193 Insurance License NPN: 20868734

LORI LANE GREENE

Is hereby authorized to transact business in accordance with the license description below:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Casualty	09/29/2023	09/12/2026
	Property	09/29/2023	

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The individual must complete continuing education, if applicable, renew the license, and pay fees as required by Missouri Statutes prior to the expiration date.

For questions regarding a license, contact:
MO Dept. of Commerce and Insurance 573-751-3518
or E-mail: licensing@insurance.mo.gov
http://www.insurance.mo.gov

National Agency of Month – March 2022

SPECIALTY LINES MARKETS: INSURING MUNICIPALITIES
PROFESSIONAL DEVELOPMENT: AGENCY PODCAST NETWORK
BROKEN GLASS: POWER, PASSION, AND PURPOSE
THE YOUNG PRO-FILES: FROM THE GROUND UP

Our 144th Anniversary

Rough Notes

INSURANCE AGENTS & BROKERS MARKETING • PRODUCTS • MANAGEMENT • COVERAGES • MARKETS

MARCH 2022



AGENCY OF THE MONTH:

MISSOURI-BASED AGENCY GROWS WITH BRANSON AND THEN BEYOND

ALSO: MENTAL HEALTH SUPPORT IN EVERYDAY INTERACTIONS

Upcoming Quarterly HR Seminar

Higginbotham Seminar Series Presents

2024 HR SAFARI: EXPLORING THE WILD WORLD OF HR TOPICS



Feb 23, 2024

8:30AM-NOON

Branson Convention Center

GUEST SPEAKER:

ELIZABETH WENTE

PARTNER, SPENCER FANE LLP

Register Here

Higginbotham™
Insurance and Financial Services

Letter of Recommendation – City of Camdenton

CITY OF CAMDENTON

437 West US Hwy 54, Camdenton, Missouri 65020
573-346-3600 Fax 573-346-2926 E-mail – cityhall@camdentoncity.com

January 23, 2023

To Whom It May Concern,

The City of Camdenton recently moved to Higginbotham Insurance for our insurance needs. The transition has been very smooth. We have been very pleased with the response and attention that has been shown to the City.

As in most small cities and organizations it is hard to hire a full time HR professional and we struggled with needing advice occasionally. The package that Higginbotham brings to the table is top notch and we could not be more pleased with the support we have been given in this area.

I would recommend their products and services to other organizations looking to be more efficient and effective within their scope of business.

Sincerely,

Renée Kingston

Renée Kingston, MMC/MPCC
Assistant City Administrator/Clerk

Letter of Recommendation – City of Ozark

To Whom It May Concern:

Through my experiences with Connell Insurance, Inc., they have proven to be an industry leader for commercial insurance and group benefits. Not only are they experts in their respective industries and offer competitive pricing, their risk mitigation services such as Human Resources and Work Comp set them apart from other agencies. We have taken advantage of these services which has saved our organization both time and money.

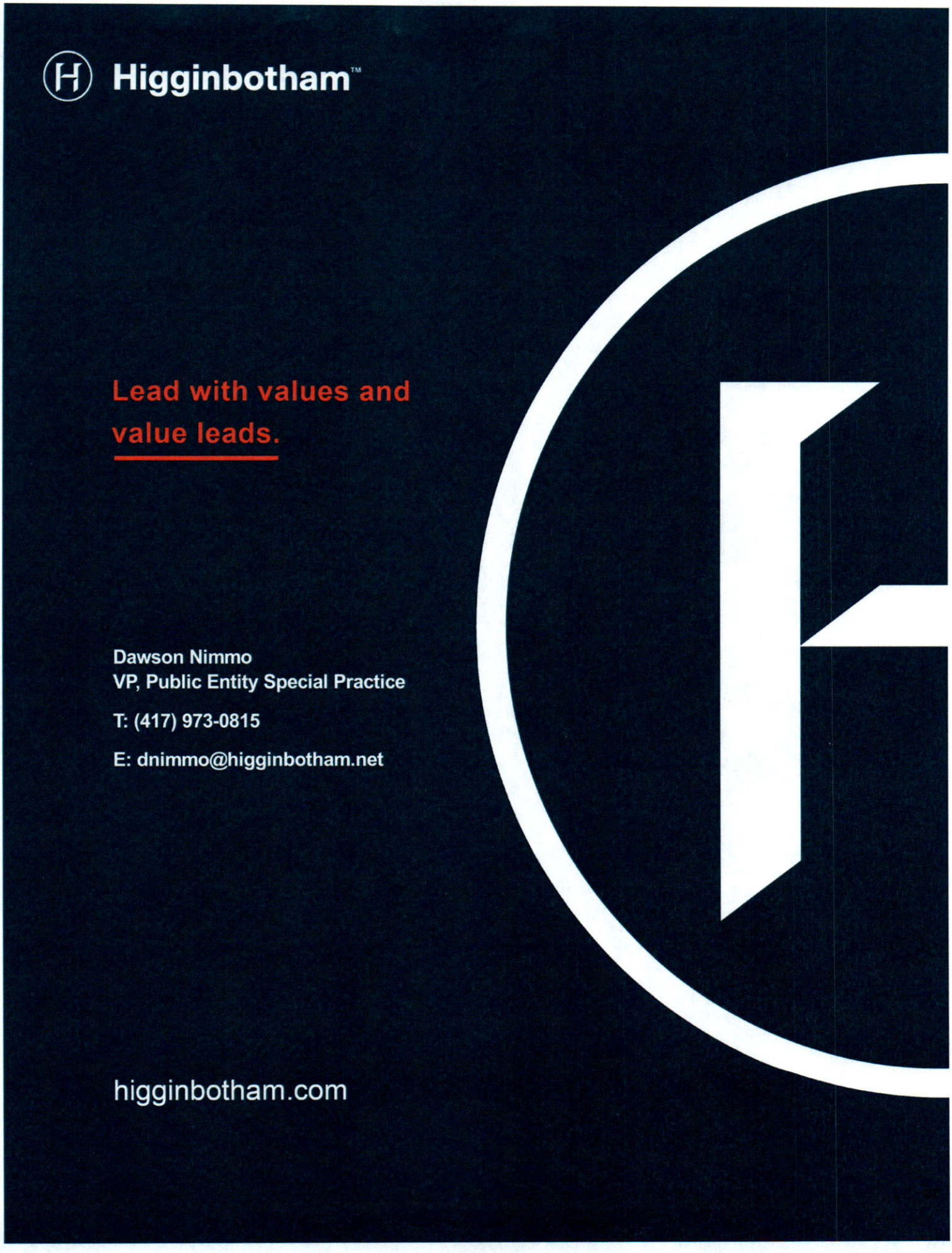
It is certainly a benefit that they are willing to invest these resources in their business partners to ensure a long-term, successful relationship. I would recommend their products and services to other organizations looking to be more efficient and effective within their scope of business.

Respectfully,

Steve Childers

Steve Childers,

City Administrator


Higginbotham™
Lead with values and value leads.
Dawson Nimmo
VP, Public Entity Special Practice
T: (417) 973-0815
E: dnimmo@higginbotham.net
higginbotham.com