

REQUEST FOR PROPOSAL INSURANCE BROKERAGE SERVICES

Prepared Exclusively for:



Presented By:

MARK A. PULLIAM

Bukaty Property & Casualty Services, Inc.

11221 Roe Ave., Suite 200

Leawood, KS 66211

1-913-647-5546



I. History of the Firm


Bukaty Companies is a full-service Employee Benefits and Property & Casualty brokerage firm. The Benefits brokerage operation started in 1991 and the Property & Casualty department in 2005. We service more than 1,800 property and casualty client accounts and represent more than 30 insurance carriers.

The company's growth has been fueled by our continuous investment in new client services. Bukaty Companies employs nearly 200 professionals. What allows us to provide exceptional service is the ratio of our sales/service staff.

Financial records and credit references are available upon request. The information provided will be subject to a confidentiality agreement.

Bukaty Companies Mission Statement: To provide products and services to companies that help build and protect their financial security.

Values: The quality of our client relationships and commitment to service reflects our company values and culture.



**BUKATY
VALUES**

SERVICE – BPCS accepts personal responsibility for timely follow-up and resolution of service issues and continually seeks opportunities to exceed client expectations.

KNOWLEDGE – BPCS is committed to continuous learning, educating employees on recent industry developments and market changes to ensure our clients have the best information available to evaluate their insurance needs.

INTEGRITY – We will uphold the highest of business principles by performing honestly and ethically in all our dealings with carriers, vendors and clients.

TEAMWORK – BPCS promotes a climate of open communication, professional courtesy and strong internal support for our employees generating an enjoyable and rewarding environment.

Eligibility:

- ✓ BPCS is an established legal entity and authorized to do business in the State of Kansas.
- ✓ The designated BPCS primary broker will be Mark A. Pulliam. He has maintained his Kansas property and casualty license for over 40 years. It is currently in good standing as of 9/27/2024. This has been confirmed by the State of Kansas Insurance Department.
- ✓ Mark A. Pulliam has over 40 years of experience in providing the same or similar services as contained in the RFP.

- ✓ BPCS has direct access to public entity insurance carriers that includes Berkshire Hathaway, EMC Insurance, and the Travelers. We can use our network of wholesale underwriters to access OneBeacon Governmental Risk.
- ✓ In the last five (5) years, have you had a contract for services with a public entity in Kansas or Missouri terminated for cause? No.
- ✓ In the last (3) years, have you had a contract for services with a public entity in Kansas or Missouri not renewed? No.
- ✓ BPCS will not use the services of any other insurance agencies or brokers. We will abide by the regulations within the RFP and submit information for each entity and clearly identify their role.

2. Describe your statewide and local service capabilities, and, with more specificity, your experience with Kansas municipalities. Provide a description of your general capabilities including information relating to the company size, revenues and staffing.

Currently BPCS services 1,800 commercial clients with a total premium volume of \$27,800,000. 100% of our clients are serviced from our Leawood, Kansas, location.

BPCS commercial accounts currently written:

- City of Bethany. References available upon request.
- City of Adrian. References available upon request.
- City of Riverside. References available upon request.

3. Provide a concise description of qualifications, names, relevant experience, and office location of the individuals who will provide services to the city.

Our proposed team structure details those that will be working on the daily administrative plan needs from our office in Leawood, Kansas. Your team will consist of:

- ✓ **BPCS Lead:** Shane Davolt, Agency Principal. Shane has over 20+ years' insurance industry experiences selling, coordinating risk management services and agency ownership.
- ✓ **Producer/Agent:** Mark Pulliam, Senior Account Executive and Risk Manager. Performs daily oversight of the policies, coverage details, claim handling, and risk management duties. Mark has 40-plus years of insurance market knowledge and risk management experience. He has been with the agency since 2008.
- ✓ **Customer Service Lead:** Natalie Sunderman, Vice President, Executive Services. Provides customer service, endorsement processing, claim handling, and the marketing of coverage. Ms. Sunderman has over 20+ years' insurance industry experience and has been employed by BPCS since 2007. She has experience working with municipalities, including local fire departments in the area.

4. Customer Service Team Structure and how we will support the City of Lansing, Kansas.

We use a comprehensive and systematic approach to analyze your risk. The first – and most essential step is to provide a comprehensive risk assessment of your policies, practices and internal operations. Our initial fact-finding meeting will consist of a thorough review of your in-force policies to identify potential coverage gaps.

- **Identify Exposures:** Assess your operations and identify risk exposures that could lead to a loss. We'll discuss our findings and come to a consensus about what specific needs will be.
- **Implement Programs:** Execute agreed-upon strategies across a specific timeline.
- **Monitor Plan:** Evaluate the continued effectiveness of the strategies put into place by incorporating the **Bukaty Circle of Service** program. A quarterly review is put into place, reviewed and managed. It will include a review of claims, risk management updates, etc. This document is specifically designed so that all parties involved are always updated.

5. Describe any similar services provided to other municipalities in Kansas and Missouri.

In an effective risk management program, risk transfer simply becomes a necessary piece of a larger puzzle. With the BPCS risk-reduction approach, the risk transfer process begins once a complete analysis has been performed. The complete analysis allows BPCS to determine the appropriate risk transfer amounts. Once identified, BPCS will begin the risk transfer process which includes:

- Preparation of all necessary applications.
- Deliver a professional presentation including a detailed risk resume to those insurance companies considering coverage.
- Analysis and preparation of risk transfer options.
- Presentation and explanation of options.
- Review the marketplace and send submissions to the companies that offer specifically designed programs that have competitive rates, enhanced coverage, and will be open to negotiate rates and the coverage terms/conditions.
- Solidify the transference of risk by binding coverage with the insurance companies.
- Delivery of all policies including the Circle of Service program details.
- Client service needs are met daily by way of phone calls, emails, fact-to-face meetings, etc. We return all calls and respond to all emails within 24 hours.
- Contracts with insurance requirements will be reviewed at no cost.
- Service would be provided by our personnel as identified in our team structure. Property schedules, liability exposures, auto schedules and exposures, workers compensation physical location schedules, remuneration trending, class code appropriateness and professional liability exposures will be reviewed. Workers' Compensation will be reviewed upon request.

- Regarding the renewal process, it begins 90 days before the renewal date. Renewal submissions are sent to the marketplace in accordance with carrier practices. Target premium and a 45-day need-by date are provided to the carriers. Upon receipt carrier proposals are reviewed for accuracy. One-on-one negotiations are then conducted to allow the carrier with the strongest acceptance of the account to win the business.

6. How would you develop an understanding of our goals and objectives, and how you would use this information to evaluate insurance coverage and needs?

- Review all current policies to build an Insurance Review Summary – example attached. This is a proprietary coverage analysis tool developed by BPCS.
- Interview management to understand business operations, exposures and current risk management capabilities and shortcomings.
- Review prior loss history to understand trends and opportunities.
- Build the client profile based on interviews and loss analysis.
- Build consistent, user-friendly claims reporting procedures and tracking matrix.
- Review the Insurance Review Summary, update client profile, put into place claims procedures and claims matrix with the key contacts.
- Interview insurance carriers to determine current market conditions, standards of coverage, carrier underwriting guidelines and appetites.
- Present all results.

7. What resources do we have available to help strategize future planning for insurance changes in the marketplace?

- ✓ **Loss Prevention & Risk Management.** We support safety and can offer updated risk management techniques. We can assist with developing a driver safety program, for example.
- ✓ **Cyber Security.** We have access to companies that specialize in areas of identity theft and fraud protection, cyber safety, and social media.
- ✓ **Updated Market Intelligence.** BPCS uses standard monitoring tools including A.M. Best and Weiss Ratings. We consult with the Kansas and Missouri Insurance Commissioners' office to stay informed of new developments and trends in real time.

8. Fee Structure

- The commission percentages under each policy will be disclosed. The standard commission runs 10-12% of the total premium earned. Coverage changes will either return premium or generate addition premium. All premium changes are disclosed.
- No additional service fees will be required.
- No state hourly rates/fees for professional time and time of others for the BPCS employees.
- No additional charges for phone usage, postage, printing, travel, lodging, meals, etc.

9. How will BPCS help the City of Lansing with the competitive marketing and placement of our plans, including development of marketing specifications, evaluation of proposals, negotiations, and placement of insurance contracts?

Staying in touch with market conditions and trends is essential in our industry. We are continually meeting with marketing representatives from numerous carriers, attending insurance/risk association meeting, reading insurance/risk trade magazines and reviewing websites. Valuable feedback from our marketing department is consistently shared via weekly meetings with the Account Executives and Account Managers as they work with insurance carriers during renewals of our existing clients. Knowing what is happening in the local market vs. trying to compare our clients to the national market trends allows us to provide accurate local market trends and information to our clients.

10. How would you handle requests from the city to negotiate endorsements, riders, and policy amendments? Specifically, have you negotiated and secured for a public entity any of the following:

- **Kansas Tort Claims Act Endorsement**
- **Right to Select Counsel**
- **Consent to settle**
- **Aggregate deductible limit**

All change requests are sent to the BPCS account manager and the agent for review. Once the appropriate information is collected, we contact the insurance carrier requesting the change(s). The endorsements are reviewed and delivered to the city.

- **Kansas Tort Claims Act Endorsement.** In the State of Kansas each government entity shall be liable for damages caused by negligent or wrongful act or omission by any employee while acting in the “scope” of their employment. A complete review of the current policies will take place regarding the wording relating to sovereign immunity. The key will be evaluating potential risks i.e., General Liability and Professional Liability.
- **Right to Select Counsel.** It depends on the insurance company if they will allow the city to obtain its own counsel. The City of Lansing has the right to call the carrier and request approval to use their own counsel.
- **Consent to settle.** It depends on the line of coverage. Some policies provide a dollar amount or a percentage of the claim amount that allows the city to negotiate. Consent to settle a claim is generated between the city and insurance carrier before the claim is paid.
- **Aggregate deductible limit.** It depends on the terms/conditions within the policy. In the event of a wind/hail claim, the policy might carry a minimum and a maximum deductible per building. Aggregate deductibles are available depending on the line of coverage.

ATTACHMENTS:

Attachment 1 is an example of the Insurance Review Summary. This document will be generated indicating the current exposures and premiums. This document will be discussed and reviewed on quarterly basis in conjunction with the Circle of Service document.

Attachment 2 is an example of the BPCS Circle of Service document. This document will be generated based on the specific needs of the City of Lansing. It will include risk management needs, claim reviews, exposure updates, etc. This document will be specifically designed, updated on a quarterly basis, and available to the city.