City of Carthage, Missouri

COMMITTEE ON INSURANCE/AUDIT AND CLAIMS

May 13, 2025 - 5:30 PM
CITY HALL COUNCIL CHAMBERS

AGENDA

1. **Call to Order**
2. **Old Business**
    1. Approval of April 22, 2025 Minutes
    2. Review & Approval of the Claims Report
    3. Consider and discuss broker agreement with Ollis/Akers/Arney
3. **Citizens Participation**
    (Citizens wishing to speak should notify Department Head or Committee Chair in advance)
4. **New Business**
    1. Consider and discuss banking services agreement with Guaranty Bank
    2. Staff Reports
5. **Adjournment**

PERSONS WITH DISABILITIES WHO NEED SPECIAL ASSISTANCE CALL 417-237-7000 (VOICE) OR 1-800-735-2466 (TDD VIA RELAY MISSOURI) AT LEAST 24 HOURS PRIOR TO MEETING

City of Carthage, Missouri

COMMITTEE ON INSURANCE/AUDIT AND CLAIMS

April 22, 2025 - 5:30 PM
CITY HALL COUNCIL CHAMBERS

MINUTES

1. Call to Order

MEMBERS PRESENT: Jana Schramm, Derek Peterson, Terri Heckmaster

STAFF PRESENT: City Administrator Traci Cox, City Clerk Miranda Deal, and IT Administrator Michael Keith

Chair Jana Schramm called the meeting to order at 05:30 PM.

2. Old Business

1. Approval of April 8, 2025 Minutes

ACTION:	Motion to accept/approve item 2.1. by Derek Peterson; Motion passed with a 3:0
AYES:	Jana Schramm, Derek Peterson, Terri Heckmaster

2. Review & Approval of the Claims Report

ACTION:	Motion to accept/approve item 2.2. by Terri Heckmaster; Motion passed with a 3:0
AYES:	Jana Schramm, Derek Peterson, Terri Heckmaster

3. Citizens Participation

(Citizens wishing to speak should notify Department Head or Committee Chair in advance)

4. New Business

1. Consider and Discuss broker agreement with Ollis/Akers/Arney

Ms. Cox reported that there was an RFQ posted for liability insurance, and that there were two companies who responded. One was Higginbotham, who is the current broker for the City, the other was Ollis/Akers/Arney. Higginbotham didn't respond to the RFQ in full, and Ollis/Akers/Arney provided a very thorough response. Ms. Cox believes that going with Ollis/Akers/Arney will be a good choice for the City. There was not an agreement sent in time to get it put into the packet, so it was recommended to table forwarding this until the committee could review the agreement. It was also recommended to table to resolution at the council meeting.

ACTION:	Motion to table until may 13th meeting by Derek Peterson; Motion passed with a 3:0
AYES:	Jana Schramm, Derek Peterson, Terri Heckmaster

2. Staff Reports

Ms. Cox reported that the budget is still being put together. She also reported that the IT network and host grant was reinstated, so work will begin on submitting reimbursements for that, and TEC starts working on the Public Works door access project on Monday. Ms. Deal reported that the next meeting would have the banking bids on the agenda for approval.

5. Adjournment

ACTION:	Motion to Adjourn at 05:41 PM by Terri Heckmaster
	Motion Passed with a 3:0
AYES:	Jana Schramm, Derek Peterson, Terri Heckmaster

Resolution _2086__

A RESOLUTION AUTHORIZING THE CITY OF CARTHAGE TO ENTER INTO A BROKER AGREEMENT WITH OLLIS/AKERS/ARNEY FOR THE 2025/2026 POLICY YEAR

WHEREAS,Ollis/Akers/Arney, is an employee owned, independent insurance agency, who represents difference insurance companies, to help provide a unique variety of polices and price points for their clients; and

WHEREAS, the City of Carthage casualty insurance policy was up for renewal and bids were solicited for the new policy year; and

WHEREAS, the City of Carthage compared the two bids that were received and believes that Ollis/Akers/Arney is the best option for the new policy year beginning July 1, 2025; and

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF CARTHAGE, JASPER COUNTY, MISSOURI, THE MAYOR CONCURRING HEREIN, AS FOLLOWS:

The Mayor is authorized to enter into a broker agreement with Ollis/Akers/Arney effective July 1, 2025.

PASSED AND APPROVED BY THE CITY COUNCIL OF THE CITY OF CARTHAGE, MISSOURI THIS ____ DAY OF _____, 2025

____
David B. Flanigan, Mayor

ATTEST:

____
Miranda Deal, City Clerk

Sponsored by Insurance, Audit & Claims

City of Carthage

RFQ: Insurance Broker / Consulting Services

OLLIS/AKERS/ARNEY
INSURANCE & BUSINESS ADVISORS

PROTECTING TOMORROW...TODAY.

Respectfully submitted by Ollis/Akers/Arney
Primary Contact – Jeff Chronister
April 10, 2025

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Firm & Account Team Overview #1

Agency name and Headquarters' State. Include:

a. Contact information for CEO

Richard Ollis
2274 E. Sunshine St.
Springfield, MO 65804
417.881.8333 | Richard.Ollis@ollisaa.com

b. Years in operation

140 Years

c. Number of years servicing our industry

140 Years

d. Business philosophy on risk consulting

Our Philosophy is Simple:

We strive to understand your business and your team at every level, allowing us to develop customized, strategic plans that address both current and emerging risks. Our proprietary business model has earned us numerous awards and recognition as a national leader in the industry, including a Best Practices Agency in the United States; the **only agency selected in Missouri for this award.**

Ollis/Akers/Arney has an impressive legacy and history of serving our clients and communities. Established in 1885 and **headquartered in Springfield, Missouri,** we are focused on supporting organizations with solutions to the challenges they face. We have continued our tradition as an industry leader in innovative solutions to help our clients reduce risk and control costs for more than 140 years.

We are 100% employee owned and are currently listed in the Springfield Business Journal as the **largest independent agency in the region.**

OLLIS/AKERS/ARNEY®
INSURANCE & BUSINESS ADVISORS

PROTECTING TOMORROW...TODAY.

Our innovative consulting approach has earned us local, regional and national recognition as a leader in our industry. Below are some of the key accomplishments and recognition our team and organization has received.

Ollis/Akers/Arney Accomplishments & Highlights

Outstanding CSR of the Year for the State of Missouri by the Missouri Association of Insurance Agents
- 2017 Robin Talty
- 2019 Beth Kensinger
- 2020 Ashlae Cook
- 2021 Megan Owens
- 2022 Pamela Hamilton
- 2023 Sharon Cross
- 2024 Rachel Rumker

Trusted Adviser - Springfield Business Journal
- 2014 Jeff Eiserman
- 2016 Peggy Gawley
- 2017 Erica Gaynor
- 2018 John Akers
- 2019 Paul Long
- 2020 Jeff Chronister
- 2022 Mindy Pippin
- 2023 Karen Shannon
- 2024 Richard Ollis – Legacy Adviser
- 2024 Justin Coyan

Independent Insurance Agents & Brokers of America Best Practice Agency – 2019, 2020, 2021, 2022, 2023, 2024
Only one in the State of Missouri in 2022, 2023, & 2024

Insurance Business America Top Insurance Workplace – 2019, 2020, 2021, 2022, 2023, 2024

Awarded as one of the top 20 Best Places to Work by Best Companies Group and Biz 417 Magazine

Our Business Consulting Division received the Innovative HR Teams 2022 & 2023

Cameron Black awarded Top Wellness Adviser in the U.S. 2020

Erica Gaynor achieved her Registered Employee Benefits Consultant (REBC) designation – 2022

Jeff Eiserman, Mindy Pippin, Tristin Casper, & Derik Frederiksen receive the Accredited Cyber Risk Advisor designation by Beyond Insurance Global Network.

Better Business Bureau 2020 Torch Award for Ethics

Najem Agnew receives the Certified Risk Architect designation from Beyond Insurance Global Network.

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INSURANCE & BUSINESS ADVISORS
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OllisAkersArney.com | 417-881-8333

Firm & Account Team Overview #2

Provide the names, titles and bios of the key staff that would be servicing the account.

The Ollis/Akers/Arney Account Team assigned to your organization is assembled by area of expertise and industry experience. This team meets weekly to review each client partnership to provide account services and implement strategic solutions to improve client outcomes.

The Ollis/Akers/Arney team approach enables additional insight into your business, creates innovative solutions and simplifies the insurance process, resulting in an elite program and quality of service.

All team members assigned to you are well versed in operations and coverage needs that impact your industry.

EDGE 360°

Primary Account Team

PROPERTY AND CASUALTY

	JEFF CHRONISTER
	Advisor (417) 319-2020 Jeff.Chronister@ollisaa.com
	Strategic Plan Design P&C Insurance Analysis On-Site Account Review
	MEGAN OWENS
	Account Manager – Commercial Risk O: (417) 881-8333 D: (417) 771-3568 Megan.Owens@ollisaa.com
	Daily Account Servicing, Carrier Coordination, P&C Insurance Policy/Billing Questions

Strategic Partner Team

CLAIMS MANAGEMENT

MYLEAH SHRIMPTON

Vice President – Claims Administration
O: (417) 881-8333 D: (417) 883-4549
Myleah.Shrimpton@ollisaa.com

P&C Insurance Claims and Employee Benefits Claims tracking and resolution updates

RACHEL RUMKER

Claims Manager
O: (417) 881-8333 D: (417) 633-7988
Rachel.Rumker@ollisaa.com

P&C Insurance Claims and Employee Benefits Claims tracking and resolution updates

TECHNOLOGY & MEDICARE SPECIALIST

PAM KLEIN

Product & Client Technology Specialist
O: (417) 881-8333 D: (417) 633-7863
Pam.Klein@ollisaa.com

Client software implementation and training

PEGGY GAWLEY

Advisor – Senior Products
O: (417) 881-8333 D: (417) 319-2532
Peggy.Gawley@ollisaa.com

Medicare program education
Medicare product placement

HUMAN RESOURCES CONSULTING

KAREN SHANNON

Vice President – Business Consulting
O: (417) 881-8333 D: (417) 881-8334
Karen.Shannon@ollisaa.com

Business Consulting Executive, Strategic HR planning, Leadership development training

CAROLYN O'KELLEY

Human Resources Consultant
O: (417) 881-8333 D: (417) 881-8335
Carolyn.Okelley@ollisaa.com

Strategic HR planning and implementation, Compliance, HR outsourcing

KENYA PEARMAN

Human Resources Consultant
O: (417) 881-8333 D: (417) 771-3563
Kenya.Pearman@ollisaa.com

Strategic HR planning and implementation, Compliance, HR outsourcing

VICTORIA RAMSEY

Human Resources Generalist
O: (417) 881-8333 D:(417) 881-8336
Victoria.Ramsey@ollisaa.com

HR plan implementation, Policy updates and HR administration

EXECUTIVE MANAGEMENT

KEVIN ROBBINS

Chief Sales Officer
O: (417) 881-8333 D: (417) 319-2527
Kevin.Robbins@ollisaa.com

Strategic partnership development
Client escalation contact

JOE GAUNT

Chief Operations Officer
O: (417) 881-8333 D: (417) 720-8154
Joe.Gaunt@ollisaa.com

Operations Service Management
Insurance/Carrier escalation contact

Assigned Primary Account Team Biographies:

Commercial Risk Advisor & Account Manager

Jeff Chronister, AAI: ***Advisor***
417.881.8333 | Jeff.Chronister@ollisaa.com

Jeff joined the Ollis/Akers/Arney team in June of 2000. He uses his more than 30 years of experience to help clients identify, analyze, and quantify specific risks within their business. Pairing 11 years of experience in commercial banking and more than 25 years with Ollis/Akers/Arney in Commercial Insurance, Jeff brings a unique perspective to help clients design and implement a Long-Term Risk Reduction Plan. Today's businesses face a tremendous level of risk. Knowing that, Jeff does more for his clients than just talk about insurance coverages. Reduction of their Total Cost of Risk and overall growth and success of their business is the focus.

Jeff is a proud alum of Missouri State University and holds the Accredited Advisor of Insurance (AAI) professional designation. Jeff was honored by Springfield Business Journal in 2005 with the 40 Under 40 award and a Trusted Adviser in 2020. Jeff is responsible for strategic planning and development of insurance programs.

Megan Owens, CISR-Elite: ***Commercial Risk Account Manager***
417.881.8333 | Megan.Owens@ollisaa.com

Megan joined Ollis/Akers/Arney in 2013 and manages mid-size to large commercial accounts. She has been recognized for her exceptional service skillset. Megan is the **Missouri Association of Independent Agents Customer Service Representative of the year for 2021**.

Firm & Account Team Overview #3

Describe the approach taken in the ongoing training and education of your staff.

Ollis/Akers/Arney has a multi-faceted approach to the education of our staff.

This includes weekly, monthly, quarterly and annual training around industry technical knowledge, innovative risk management, and emerging trends. We believe continual training and education is crucial for the learning development of our staff, and it is a critical component of our ability to meet our public entity clients needs.

Below are a few examples of the ongoing training and education our staff participates in each year. In addition, each licensed employee is required to participate in Continuing Education to meet and exceed state standards and maintain their licenses.

Weekly	Monthly	Quarterly	Annually
High Performing Team Reviews	Market Trend Insight Reviews	State of the Agency Meeting	Annual Employee Appraisals
Advisor Team Training	Compliance Update Training	Department Cross Training Sessions	Client Survey Assessment Review
1 on 1 Strategy Sessions	Emerging Trends Discovery	Practice Area Innovation Trends	Niche Specific Education
Property & Casualty Insurance Product Education	Carrier Trainings and Seminars	Personal Development Courses	Industry Designation Courses
Ollis EDGE 360 Solution Design Training	Beyond Insurance Benefits and P&C National Education	DATA Analytics and Benchmark Report Development	Association Seminars
Employee Benefits Alternative Funding and Design Training	Client Story Development and Carrier Negotiation Training	Claims Management Review Education	Compliance Update Overviews

Firm & Account Team Overview #4

Identify any statewide or national accolades, awards, or certifications that differentiate your agency and/or team in the servicing of accounts.

Our model is exclusive and unique in the industry. The success of our model and the expertise of our team has been recognized regionally and nationally which can clearly be seen in the awards we have received over the last few years:

- Recognized as a Multi-Year recipient of the Independent Insurance Agents & Brokers of America, Inc. Best Practice Agency in the United States. In 2022, 2023, & 2024 Ollis/Akers/Arney was **the only agency in the state of Missouri to receive this designation**.

- Multi-Year winner of the Insurance Business America **"Top Insurance Workplace"**

- Better Business Bureau **Torch Award for Ethics**

- Finalist for Springfield Business Journal "Economic Impact Award" for companies in business over 75 years

- **Only Agency with 9 recognized staff members** for the Springfield Business Journal's, Most Trusted Adviser Award and **1 Legacy Adviser**

- Wellness Director, Cameron Black, recognized as **one of the top 100 Health Promotion Professionals in America** by the Wellness Council of America (WELCOA) and **Wellness Advisor of the Year** by Employee Benefits Adviser

- Advisor, Erica Gaynor, recognized as **one of twenty Top Women in Benefit Advising in America** by Employee Benefit Adviser

- Karen Shannon, VP of Business Consulting and CHRO for Ollis/Akers/Arney, awarded the **2023 Innovative HR Team award in the nation**

- Richard Ollis, CEO of Ollis/Akers/Arney, **inducted into the 2022 Hall of Fame** by Insurance Business America

- **Seven team members recognized** as the Missouri Association of Insurance Agents **"Outstanding CSR of the Year"** for the state of Missouri in the past eight years **(Only one winner awarded for the entire State per year)**

Firm & Account Team Overview #5

Please tell us about the professional organizations in our industry that you are involved with and describe the various ways you participate.

We are active members in the following Associations, as well as a PLATINUM sponsor for both the Missouri Association of Counties and the Missouri Municipal League.

MAC CORPORATE PARTNERS

MISSOURI ASSOCIATION of County Clerks & Election Authorities · MACCEA

CCAM

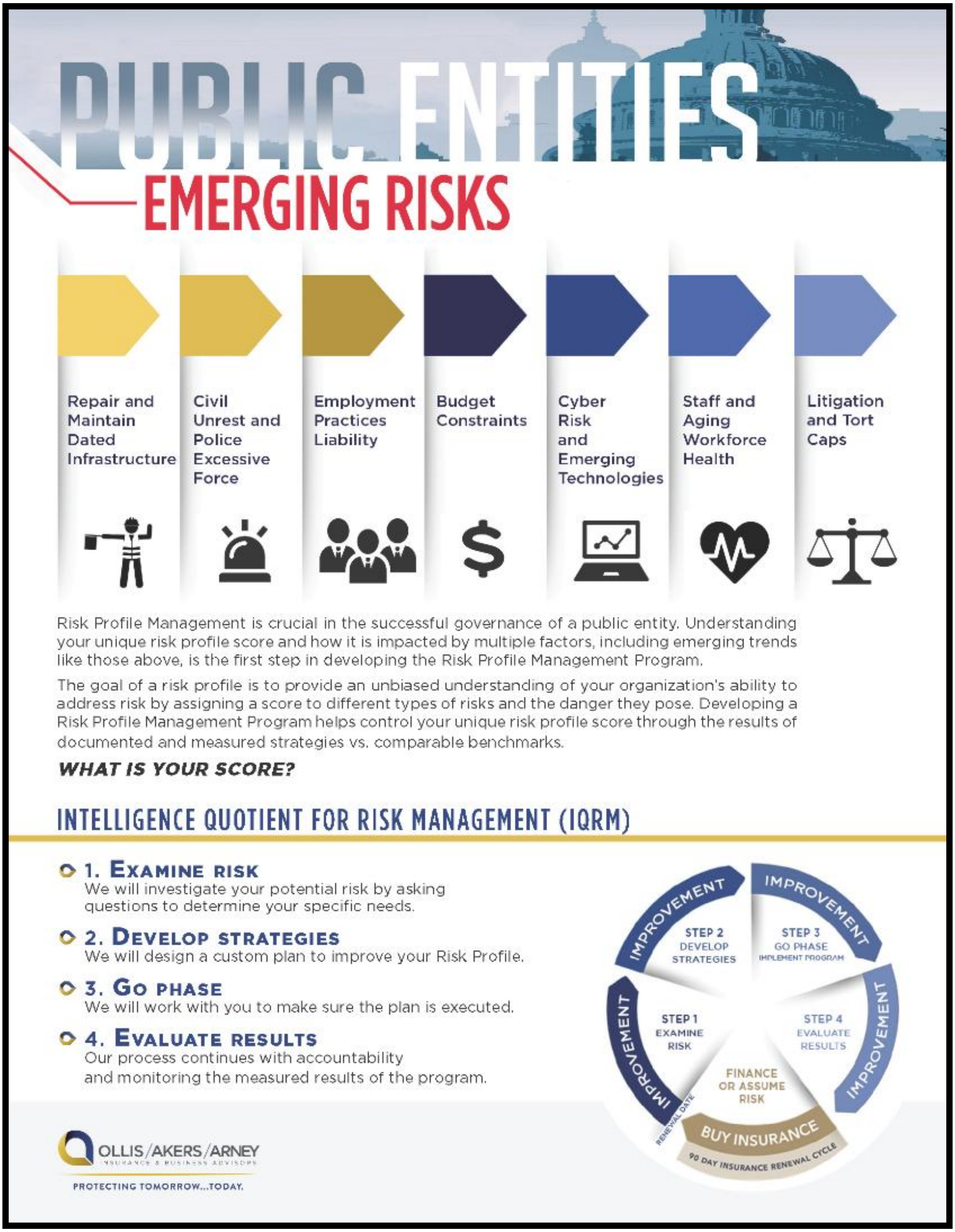
Missouri Municipal League

Growing Our Communities Together

Participation Examples

- Developed County specific Employee Benefits Benchmark Reports for MAC
- Provided HR Compliance and Development education at multiple Conventions
- Attend Board meetings for added education on risk management
- Partnered with Legal Advisor for improved Sovereign Immunity Education
- Sponsor of various regional and statewide events including booth, education, entertainment, dinner and more
- Partnered with technology platinum partner for education on cyber risk and coverage
- Provided differed maintenance education
- Wellness and Employee Benefits alternative funding and plan design education
- Budget forecasting and insurance marketplace trends education

Below are examples of how we have worked with public entities to both educate them on emerging risks and improve their overall risk management strategy:



INDUSTRY EXPERTISE

HUMAN RESOURCES

- Resolving Workplace Conflict
- Employee Engagement
- Compensation Strategies
- Leadership Development
- Policy Review including Medical Marijuana and COVID Sick Time
- Talent Attraction and Retention Strategy
- Government Compliance/ Documentation
- And More

INDUSTRY SPECIFIC EXPSOSURES

- Law Enforcement Liability
- Partner Selection Process
- Property Valuation Updating
- Employment Practices Liability
- Juggling Shrinking Tax Bases and Swelling Operational Cost
- Cyber and Data Breach Exposure
- Transportation and Fleet Management
- Facilities Assessments and Use Agreements
- Workers' Compensation
- Public Official and Employee Dishonesty
- Disaster Planning

EMPLOYEE BENEFITS STRATEGY

- Emerging Trends
- Self, Level-Funded and Fully Insured
- Communication, Education and Technology
- Design Options
- Wellness
- Enrollment Options
- Data Benchmark Analysis

AGENCY EXCLUSIVE RESOURCES

- Ergonomics Review
- Active Shooter Preparedness and Response Planning
- Onsite Training
- Online Client Portal
- Dedicated Claims Management
- Claims Review and Strategy
- Insurance Benchmarking
- Wellness Director/Programs
- Health and Wellness Newsletters
- Multiple Market Insurance Negotiating
- Risk Transfer Review
- Risk Assessment and Recommendation
- EMOD Projection and Analysis
- Safety Resources for Volunteers

OllisAkersArney.com

KNOW YOUR SCORE!

Public entities face a unique environment regarding liability. The contrast between evolving exposures, litigation trends and the acute pressure to reduce costs. Aligning budgets to sometimes inadequate public funding creates a complicated web of choices for administrators in the public sector.

One of the most important factors to consider when managing your property liability coverage for public entities is the true cost of risk, not the price of the premium.

SCHEDULE YOUR RISK PROFILE ASSESSMENT

Call Ollis/Akers/Arney to schedule your Risk Profile Assessment today.

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Impact Statement

Provide an impact statement on why your firm should be selected as the broker of record.
(Please keep your response to one page or less.)

We appreciate the opportunity to be selected as the partner for The City of Carthage and to address the concerns shared by you during the discovery phase of our **Ollis EDGE 360** approach and multiple conversation over the past year or so.

The **Ollis EDGE 360** is a focused approach that targets specific challenges faced by each client and measures the impact of the solutions implemented to ensure the desired outcome is achieved.

Through this process you shared the top four to five challenges with your current program:

1. Understanding of the unique challenges public entities face, including financial/budgeting challenges and their impact on future planning.
    a. You meet with your broker, but only to discuss claims, not to strategize on how to make the City a better and safer place to live, work and play
    b. You told us the broker gives you very little assistance in resolving billing issues or tracking difficult claims.
2. Need an Advisor to help with strategic direction and a tailored approach to managing public entity risk.
    a. You told us you have no written strategic plan in place to utilize the tools and resources available through the broker, to help manage the risk of the City.
    b. You told us the current broker has no written strategy or method for identification of emerging risks for the City or monitoring your progress as you improve your risk profile.
3. You need a Partner who understand the future goals, opportunities, and challenges of the City of Carthage and how to best support each of these critical areas of focus.
    a. You told us you needed assistance in reviewing contracts the City is signing to help minimize risk and exposure for the City and the Council.
    b. Training of employees and tracking who has been trained is a missing element for you current Risk Management Plan.

You will find in our responses how the **Ollis EDGE 360** will assist The City of Carthage with each of the unique challenges you face in management of current programs and improve your risk profile by lowering or eliminating risk and engage your employees through education and communication adding more value to their purpose while increasing outcomes.

We look forward to working with you in developing our 2025-2026 strategic plan together.

Risk Management Strategy #1

Describe your approach to strategic planning.

Ollis/Akers/Arney is an innovation leader in insurance, strategic planning, organizational risk improvement and people risk reduction.

Our exclusive approach is unique in the industry and allows our team to become an extension of the organizations we partner with providing a targeted and measured strategy to make lasting impacts to the challenges they face.

As represented by the experience and accolades previously provided in this RFQ response, our qualifications and industry leading results for our clients are directly tied to The **Ollis EDGE 360** exclusive model

The **Ollis EDGE 360** brings an innovative approach and comprehensive, real-world solutions to organizational leadership. Our experts provide programs that will address obstacles facing leaders in our region and across the country.

To accomplish our work with each unique client Ollis/Akers/Arney employs a proprietary process:

We examine client risks, develop solutions to address the risks, our go phase is our implementation of the solutions and then the key to success with our partnership is evaluating the results. We believe what gets measured, gets done and our documented **Ollis EDGE 360** program is the difference.

The below illustration is the linear calendar view of how the **Ollis EDGE 360** improves the risk profile for our clients vs. the standard insurance model most commonly used. Throughout our responses to the remaining questions, you will see this repeated as we have documented results to verify the impact on all areas of the program.

Insurance cost at the mercy of Industry wide analytics

Insurance cost reflective of RPI and Loss Ratio Improvement

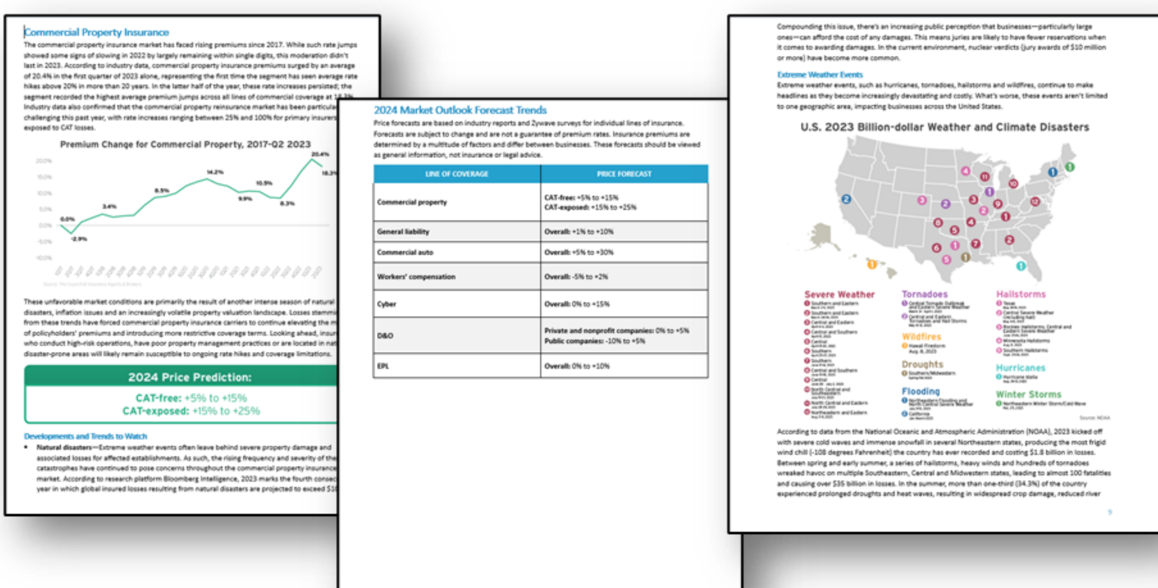
Ollis/Akers/Arney Insurance & Business Advisors understands the importance of making educated, strategic plan design decisions. Having the data that measures your risk vs. risk of similar organizations and locations is key to establishing your specific Risk Profile and determining a path forward.

Using only one resource for benchmarking or to score your profile can create a flaw in the decisions to be made. This is why we use multiple measurements to help you balance cost control and plan value. We then use this data to describe your unique story to the insurance marketplace. This provides an opportunity for increased participation among the carriers and ultimately helps control your costs long-term.

We have a proprietary Ollis EDGE 360 Risk Profile Improvement Scoring system that was developed by Ollis/Akers/Arney in the late 1990's. Other agencies have attempted to adopt this program due to its success in improving outcomes for those we work with. The challenge for other agencies is providing a comparable outcome due to the lack of knowledge around how to measure the program and access to our proprietary system.

We have invested in 3 systems to assist in the scoring/benchmarking of our clients' programs. These 3 systems, used in conjunction, maximize the **Ollis EDGE 360** Risk Profile Improvement Score accuracy and confirm the decision process to be used moving forward.

The first of the 3 sources includes an extensive Plan Design Benchmark Report that compares data from over 50,000 programs nationwide and breaks down data by region, employer size, industry and plan type—so you can isolate what similar employers are doing in each area of your plan. This source also includes a report that provides risk specific forecasting and plan component comparisons. It provides details on key drivers of insurance and how to minimize their impact to individual companies. This allows for targeted plan decisions and industry impacting trends for budget forecasting.



2024 Market Outlook Forecast Trends

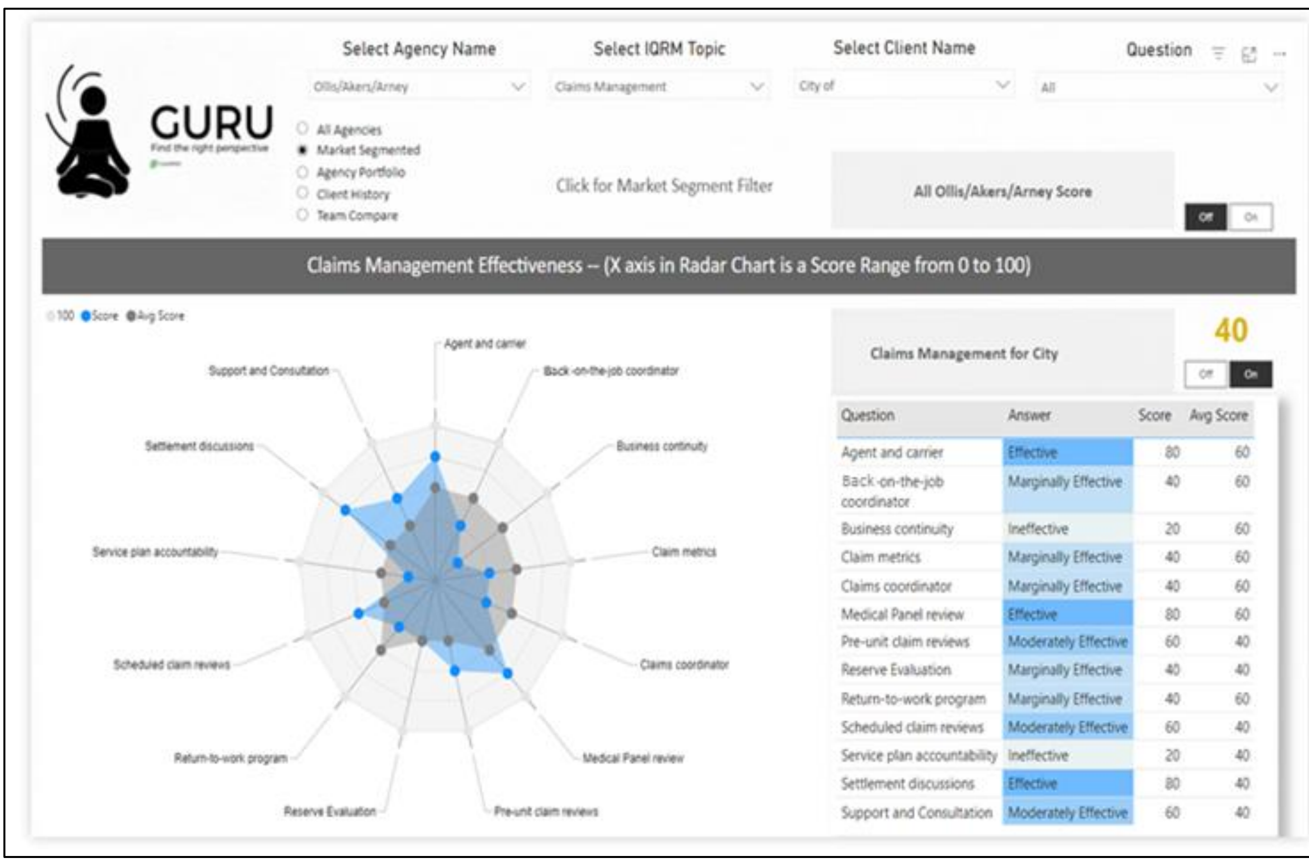
Price forecasts are based on industry reports and Zywave surveys for individual lines of insurance. Forecasts are subject to change and are not a guarantee of premium rates. Insurance premiums are determined by a multitude of factors and differ between businesses. These forecasts should be viewed as general information, not insurance or legal advice.

LINE OF COVERAGE	PRICE FORECAST
Commercial property	**CAT-free:** +5% to +15% **CAT-exposed:** +15% to +25%
General liability	**Overall:** +1% to +10%
Commercial auto	**Overall:** +5% to +30%
Workers' compensation	**Overall:** -5% to +2%
Cyber	**Overall:** 0% to +15%
D&O	**Private and nonprofit companies:** 0% to +5% **Public companies:** -10% to +5%
EPL	**Overall:** 0% to +10%

The second of the sources used in our Exclusive **Ollis EDGE 360** Risk Profile Improvement scoring is the IQRM Benchmark. The IQRM diagnostic tool includes client driven responses to confirm internal processes that impact risks and provide underwriters with clarity on the focus of the client to improve those risks. This innovative tool is unique in the industry and accessed through our partnership in the Beyond Insurance Global Network of Agencies. This organization has over 60 agency partners nationwide that work together to develop industry leading resources and data analysis.

Your Risk exposures are reviewed and analyzed on an ongoing basis. The tool we have invested in below captures areas we have identified as risk sensitive areas. The blue area represents the clients score, and the gray area represents the industry benchmark for comparison. Any risk area outside the gray zone indicates "better than industry average results". Any risk area within the gray zone indicates "below industry average performance".

This quickly identify areas of risk that need attention, allowing us to create a formal strategy to address the area(s) of concern.



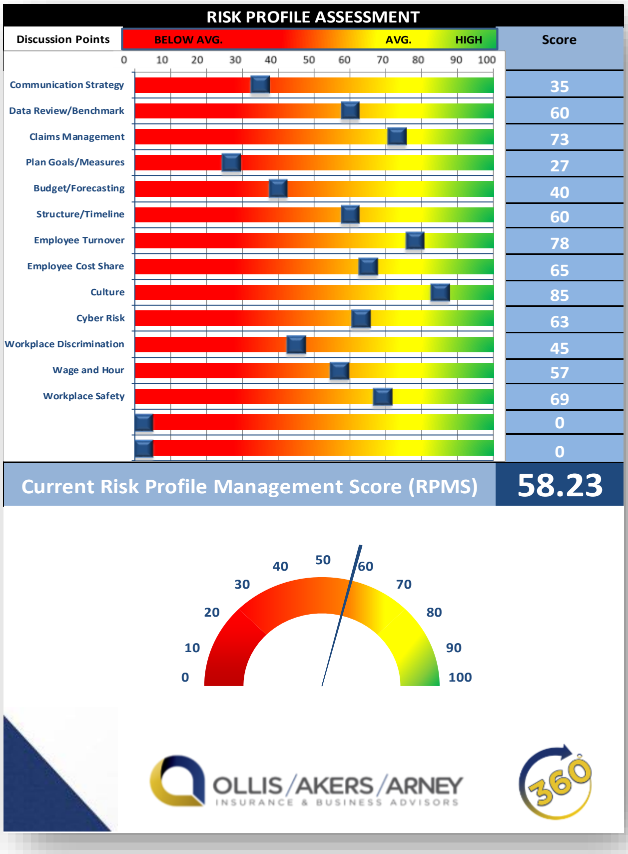
Question	Answer	Score	Avg Score
Agent and carrier	Effective	80	60
Back-on-the-job coordinator	Marginally Effective	40	60
Business continuity	Ineffective	20	60
Claim metrics	Marginally Effective	40	60
Claims coordinator	Marginally Effective	40	60
Medical Panel review	Effective	80	60
Pre-unit claim reviews	Moderately Effective	60	40
Reserve Evaluation	Marginally Effective	40	40
Return-to-work program	Marginally Effective	40	60
Scheduled claim reviews	Moderately Effective	60	40
Service plan accountability	Ineffective	20	40
Settlement discussions	Effective	80	40
Support and Consultation	Moderately Effective	60	40

We take the information from our 2 studies previously reviewed, topics from our discovery assessment portion of the **EDGE 360** discussion with employees and enter this all into our Exclusive **Ollis Edge 360 Risk Profile Management Scoring system.**

This is where the impact for our clients has created such excitement in the industry that many other agencies recognize the Ollis/Akers/Arney model as the Leader in Risk Profile Improvement.

This benchmark assessment has also been recognized by multiple carriers as the Gold Standard for the insurance industry in our region.

We take all 3 resources to develop your targeted strategic plan and confirm the correct carrier offerings, recommended limits and maximize budget containment. In addition to the benchmark value provided, the impact on your organization through the risk reduction approach is even greater.



Risk Management Strategy #2

Describe at least two strategic solutions you have implemented for clients similar to our organization and the results obtained.

Ollis/Akers/Arney has a long history of providing risk management, insurance services, and strategic solutions. We work with organizations throughout Missouri, the four-state region and across the country.

As an industry leader in risk management strategies, the Ollis/Akers/Arney Public Entity Department & Municipality Team will develop a targeted plan specific to your unique risk.

Risk management for public entities is unique in that there are multiple exposures within the confines of the organization. Whereas private businesses usually have one or two specific risks they must oversee, public entities often have various and complicated risks to consider and manage.

We have invested in tools and resources that can be tailored to the individual needs of the organization. From training modules to compliance updates and guidance, we are experienced in this field and have chosen to devote our time and resources to improving the Risk Profile of our Clients.

Our process, as mentioned previously, is unique in the marketplace and has proven to be a huge benefit to decision makers and organizational leaders by controlling cost and budget forecasting. It also frees up time previously spent on risk management tasks, allowing you to focus on other areas such as economic development and revenue growth!

We are active members of the Missouri Municipal League (MML) and not only sponsor but provide educational seminars for MML conference meetings and conventions.

Examples of how our business model has shown a benefit to public entity clients are below:

1. As a result of the Risk assessment we performed, it was discovered that there was no established return to work program for each department.

It is imperative to get employees back to work as soon as it is safe to do so.
Statistics are overwhelmingly in favor of a program whereby the employees get re-engaged in their workplace after an injury. Lost time is reduced, and the employee is less likely to get legal counsel involved.

We helped the city implement a policy that fits each department and is compliant. The goal is to reduce the total cost of work comp claims and accelerate the closing of claims that can negatively affect the experience mod.

We provided a complete employee handbook which contained a robust “Return to Work” (RTW) policy within. This was implemented and is now in the City’s process. The next step was establishing a tracking mechanism to determine the savings in claims due to the injured workers faster return to work.

2. During our Risk Assessment for a Missouri City, we were able to identify multiple buildings that the City had plans to demo and consolidate the operations of the buildings into a new more functional location. They had been paying full replacement cost p[premiums for several years on these buildings.
Our analysis determined that by changing the replacement cost to a Functional Replacement and determining the limit required to build the new space, should as catastrophe occur, not only saved them premium dollars over $22,000 per year, but this also allowed them flexibility when a storm took out two of the buildings to replace them at a different location with a totally different type of structure.

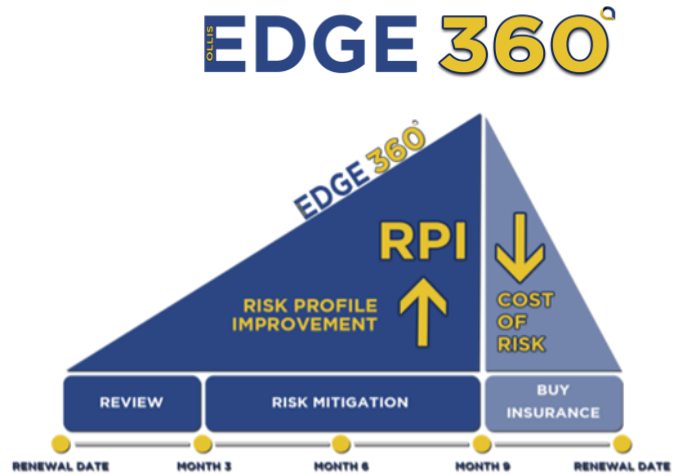
Risk Management Strategy #3

Describe the process for measuring results of the risk program.

As previously described in our response to “Risk Management Strategy #1”, The Ollis/Akers/Arney exclusive **EDGE 360** establishes the strategic plan for improving your Risk Profile Score.

This process establishes a baseline for your organization and provides a roadmap for improvement over time. We use the baseline to assist in measuring the success for the solutions we implement together throughout the year and to demonstrate your story Risk Profile Improvement to the marketplace.

Insurance cost at the mercy of Industry wide analytics



Insurance cost reflective of RPI and Loss Ratio Improvement

After multiple conversations with your staff and leadership, training for management and department heads within the City rose to the top as an area where focus is needed.

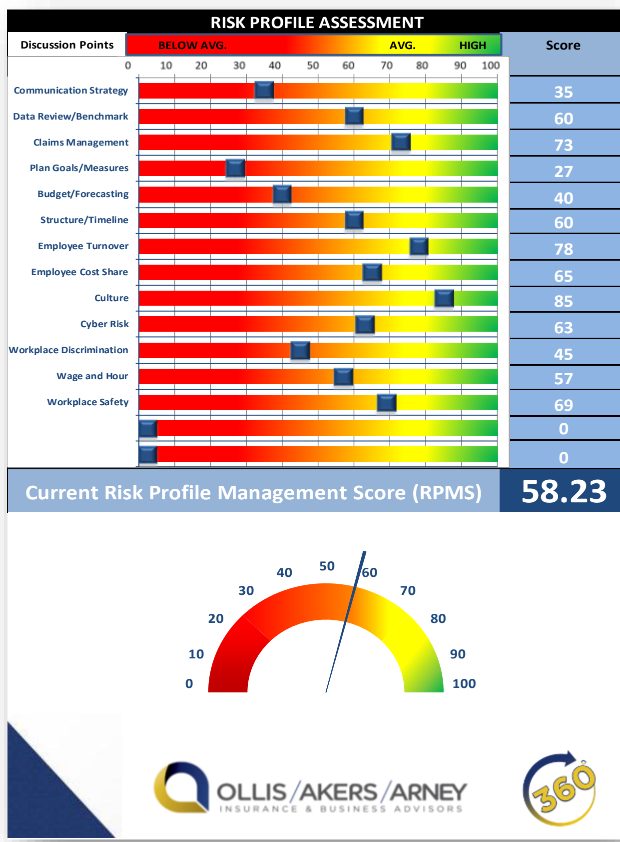
- There have been multiple positions both appointed and elected that have changed in the past few terms.
- This would show up as a high priority item on the Index and one on which, we should focus of Risk management’s efforts.
- Tracking of the training and monitoring who has gone through the training, is an important element of the program because with that data, we can go to our underwriters on behalf of the City and tell your story of how you are investing time and resources to train your employees and leaders. We track the progress and project the impact on future losses. This has been very successful for our clients in achieving better results from our marketing efforts in the way of better terms and pricing.

This Risk Profile Management Score from the **EDGE 360** process is where the impact for our clients has created such excitement in the industry that many other agencies recognize the Ollis/Akers/Arney model as the Leader in Risk Profile Improvement.

The assessment and measurements of improvement have also been recognized by multiple carriers as the Gold Standard for the insurance industry in our region.

We develop your targeted strategic plan and confirm improvement throughout the year and over the length of our relationship. This assists with identifying the correct carrier offerings, recommended limits and maximize budget containment as well.

In addition to the benchmark value provided, the impact on your organization through the risk reduction approach is even greater. With demonstrated results of improved safety, reduced claims, budget forecasting, employee engagement and more.



Risk Management Strategy #4

How will your firm assist our organization in training and educating employees on safety measures?

We work closely with our clients in training and educating employees on safety measures. Through our **EDGE 360** program and the **Claims Review Process**, we identify specific trends in losses, develop tailored training programs and provide safety trainings to impact those trends.

Below is a sample of topics recently provided to our clients and their employees on safety:

- Slip/Trip/Fall avoidance
- Proper Lifting Techniques, including Back Injury Prevention
- Hazardous Material Training
- Aerial Lift Training
- Lock Out/Tag Out Procedures
- Ladder Safety
- Safe Driving Strategies
- Management Liability and Personal Liability for Management Decisions

We also provide Safety Resources and Tools on a variety of topics. Samples of these include:

- Employee Safety Guides
- Loss Control Services and Recommendations
- Policy Review and Updating
- Driving Personal Autos on company business
- OSHA Injury Reporting
- Childcare Safety
- Weapons Policy for Security Staff
- Physical Capacity Testing
- Ergonomics
- Safety Meeting Material for Managers to educate their teams
- Online Portal for additional material
- Online Courses for team or individual development

Ollis/Akers/Arney

LOSS CONTROL SERVICES OVERVIEW

DO YOUR EMPLOYEES KNOW HOW TO RESPOND TO A LOSS?

- A quick response to a loss can be the difference between a minor incident and a costly disaster. At Ollis/Akers/Arney, we have the resources you need to prepare your business and employees for a variety of scenarios.

HOW EFFECTIVE IS YOUR RETURN TO WORK PROGRAM?

- The longer a workers' compensation claim stays open, the more it will cost you. We can help you implement a comprehensive return to work program that will protect your bottom line, while still providing your employees with appropriate care.

ARE YOU TAKING THE PROPER STEPS TO KEEP YOUR EMPLOYEES AND BUSINESS SAFE?

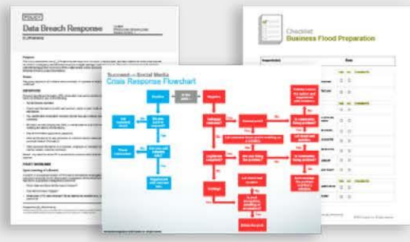
- Creating a culture of safety in the workplace is key to keeping your employees healthy and avoiding costly accidents. Our library of documents includes employee-facing articles, safety manuals and other materials that can help you ensure your business's health and safety.

417.881.8333
https://ollisakersarney.com/
2274 E. Sunshine St., Springfield, MO 65804

OLLIS/AKERS/ARNEY
INSURANCE & BUSINESS ADVISORS

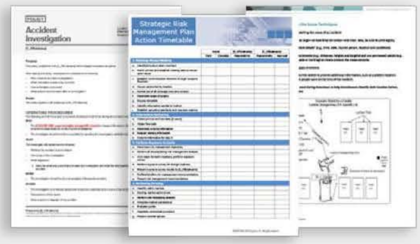
RESPONSE PLANS AND PROGRAMS

To ensure your long-term success, your business needs to be ready to respond to a number of risks at any given time. These programs and response plans can help you and your employees be ready for a wide variety of scenarios, such as severe storms, cyber attacks and workplace violence.



INJURY AND ILLNESS INVESTIGATION PROGRAMS

Make sure that injuries and illnesses only cost you a single time. These resources can help you establish best practices for investigating the true sources of workplace incidents and reduce the chance of costly reoccurrences.



RETURN TO WORK RESOURCES

Use these return to work materials to reduce the length of workers' compensation claims and support your employees. These policies, forms and employee communications will help ensure that everyone at your business is on the same page and focused on controlling your costs.

EMPLOYEE SAFETY COMMUNICATIONS

Access a variety of safety manuals, newsletters, flyers and other materials that you can use to promote workplace safety and lower the chances of future losses.

COST-CONTAINMENT RESOURCES

Help contain your business's costs with these evaluators, checklists and action plans. Many of these tools can be customized for your organization's specific needs, so you can see how your business is faring and learn ways to manage your losses.

Risk Management Strategy #5

What is your method for updating training, policy, and compliance documents?

Ollis/Akers/Arney is committed to keeping our clients updated with changes in federal, state, and local laws that would impact their organization, employees and/or policies. This process also includes recommendations to address any potential change and information to assist in the training of the employees impacted.

We use the following methods of communication including, although not limited to email, phone calls, online portal access, virtual meetings, in-person consultation and seminars.

Ollis/Akers/Arney has invested heavily to provide our clients relevant information regarding changes in legal compliance requirements. We have multiple conduits available to provide this information to our clients based on specific needs.

Our agency and team members belong to the Missouri Association of Independent Agents, Independent Insurance Agents of America, Beyond Insurance Global Network, National Association of HR Underwriters, SHRM and various industry specific associations.

We leverage these resources, along with numerous industry newsletters, blogs, breaking news alerts, etc. to stay up to date in the tumultuous health care and insurance marketplace. We pride ourselves on being continual students of the industry to keep our clients up to date on matters that impact their benefits programs.

Our Business Consulting Division's HR Department are members of local and national organizations in their respective fields. They stay informed on emerging trends through continuing education and provide valuable insight to our staff and clients on legislative developments.

OLLIS/AKERS/ARNEY
HUMAN RESOURCES CONSULTING

PROTECTING TOMORROW...TODAY.

2023 INNOVATIVE HR TEAM

Karen Shannon **VICE PRESIDENT OF BUSINESS CONSULTING/CHRO**

Karen.Shannon@ollisaa.com

Karen Shannon is the Vice-President of Business Consulting/CHRO for Ollis/Akers/Arney. Karen has served in senior leadership positions in banking and human resources for over 30 years. She and her team provided HR services to 5,000 employees across the US, United Kingdom, India and Mexico. Today, she works with clients on key business and HR strategies which have resulted in cost savings upward of $7 million.

Karen has expertise in all functional areas of Human Resources including administration, compensation and benefits, compliance, employee relations, performance management, organizational development, talent selection and management, training and development and labor relations. Karen's experience includes advanced employee relations issues including managing litigation and discrimination charges, conducting investigations, and working with federal and state commissions and regulatory agencies.

Karen received her MBA and BA in Business Administration and Economics from Drury University. She is a graduate of Leadership Missouri and is a member of the Local Issues Public Task Force for the Springfield Area Chamber of Commerce, as well as serving on the Missouri Bankers Association Board of Trustees for Banking Education. Karen was recognized by Springfield Business Journal in its inaugural Most Influential Women class in 2000 and as a 2023 Trusted Adviser. Karen is a regular speaker at national and regional conferences.

Carolyn O'Kelley **HUMAN RESOURCES CONSULTANT**

Carolyn.OKelley@ollisaa.com

Carolyn O'Kelley has over 25 years of leadership experience in all aspects of human resources activities including benefits, compensation, training and development, organizational development, talent selection, employee relations and legal compliance. She has worked in a variety of industries for local and national large and mid-size companies in the profit and not-for-profit arenas.

Carolyn graduated with a Bachelor of Science degree in Business Management from Missouri Southern State University and holds two HR professional certifications – Senior Professional in Human Resources (SPHR) from the HR Certification Institute (HRCI) and Senior Certified Professional (SHRM-SCP) from the Society for Human Resource Management (SHRM). She is a graduate of Leadership Springfield and has spoken to various conferences at the state and local level.

Carolyn is a member of SHRM and has served on the board for the Missouri State Council of SHRM and served in various board positions for the Springfield Chapter of SHRM. In 2016, Carolyn was President of the Springfield Area Human Resources Association (SAHRA) and nominated for the Springfield Business Journal Top Local Human Resources Professional of the Year.

Kenya Pearman **HUMAN RESOURCES CONSULTANT**

Kenya.Pearman@ollisaa.com

Kenya Pearman has over 20 years of Human Resources Director experience including recruiting, onboarding, employee relations, training and development, benefit administration, legal compliance and has developed employee recognition programs in the supply chain/ logistics industry. Kenya has a BS in Political Science from Oklahoma State University and is actively involved in the Springfield Area Human Resources Association and the Society for Human Resource Management. Kenya holds the Senior Professional in Human Resources (SPHR) from the HR Certification Institute (HRCI) and Senior Certified Professional (SHRM-SCP) from the Society for Human Resource Management (SHRM).

Victoria Ramsey **HUMAN RESOURCES GENERALIST**

Victoria.Ramsey@ollisaa.com

Victoria Ramsey has more than 16 years of experience including talent acquisition, onboarding and offboarding, benefit and HR administration, and talent management in the health care, public education, and construction industries.

- **Website:** HR.OllisAkersArney.com
- **Office:** (417) 881-8333
- **Help Desk:** (800) 256-7310
- 2274 E. Sunshine St., Springfield, MO 65804

BIZ 2024 417 BEST PLACES TO WORK

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HUMAN RESOURCES CONSULTING

PROTECTING TOMORROW...TODAY.

HUMAN RESOURCES DIRECTOR 2023 INNOVATIVE HR TEAM HRD

WE OFFER SOLUTIONS

IN ALL AREAS OF HUMAN RESOURCES.

Ollis/Akers/Arney knows how challenging it is for business leaders to stay informed in all areas of Human Resources. To allow you to focus on your core business, our trusted advisors in the Business Consulting Division offer expertise, knowledge and Human Resources solutions to maximize your return and minimize business risk.

ADMINISTRATION

- Human Resources Policies & Practices
- HR Assessments
- HR Best Practices
- HR Documents & Forms
- Human Resources Information System (HRIS)
- Online HR Resource Tool
- HR Hotline

COMPENSATION & BENEFITS

- Benefit Analysis
- COBRA Administration
- FMLA Administration
- Total Rewards Statements
- Compensation Structure Analysis

COMPLIANCE

- Affirmative Action Plans
- Americans with Disabilities Act (ADA)
- COBRA
- EEO-1 Reporting
- Employment Law
- ERISA
- Family Medical Leave Act (FMLA)
- FLSA - Wage & Hour Position Review
- I-9 Audit
- Human Resources Audit
- Record Retention
- Worksite Required Postings
- Worker's Compensation

HR DEPARTMENT OUTSOURCING

- Comprehensive HR Department Facilitation

EMPLOYEE RELATIONS

- Employee Handbook
- Employee/Manager Problem Resolution
- Diversity Program
- EEOC & State Commission Investigation & Response
- Incident Reporting Hotline
- Investigations (Sexual Harassment, Discrimination, etc.)
- Management & Employee Education (Sexual Harassment, Diversity, etc.)
- Outplacement Services
- Reduction in Force and Position Elimination
- Unemployment Claim
- Workplace Violence

PERFORMANCE MANAGEMENT

- Coaching and Counseling
- Corporate Core Competency and Job-Specific Competency Integration
- Involuntary Termination Process
- Job Descriptions
- Performance Appraisal Process
- Problem Resolution Process
- Progressive Disciplinary Process

ORGANIZATIONAL DEVELOPMENT

- Employee Satisfaction Survey
- Employee Engagement Survey
- Corporate Core Values Identification, Implementation and Integration
- Succession Planning

TALENT SELECTION

- Applicant Assessment Tool
- Background Check & Drug Screening
- Behavioral-Based Interviewing Training and Implementation
- Employment Verification
- Onboarding Process
- Retained Job Search
- Talent Acquisition System (Talent Sourcing, Applicant Tracking, Job Posting, Recruiting, Competency-Based Interview Guides, Screening & Interviews)

TRAINING & DEVELOPMENT

- Management Development Training
- Individual Development Training
- Individual Development Plans
- One-on-One Coaching for Managers
- One-on-One Training for HR Professionals

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TRUSTED Advisers

Risk Management Strategy #6

Describe your firm's process to identify emerging trends specific to our industry and how you communicate these trends with your clients.

The **Ollis EDGE 360** program discussed previously in our response to the RFQ in "Risk Management Strategy #1", is the key to understanding your organization and the challenges specific to you. Through our discovery phase of the process, we identify challenges and potential risks that are outside your industries benchmark comparisons. We then design solutions, provide recommendations, implement the improvements and most importantly measure the outcomes.

In addition to our Exclusive **EDGE 360** process, Ollis/Akers/Arney enlists several methods to stay abreast of emerging trends that impact your industry.

Regional: Ollis/Akers/Arney is a member of regional and state-wide associations such as a Platinum Partner for the Missouri Association of Counties (MAC) and the Missouri Municipal League (MML). We are also members of the Missouri Association of County Clerks and Election Authorities (MACCEA). We serve as a resource for MML and MAC when they have risk-related questions. Leaders of MAC and MML associations have consulted with Ollis/Akers/Arney to address emerging risks that impact cities and counties.

National: Ollis/Akers/Arney is affiliated with many national organizations: Beyond Insurance Global Network of Agencies (BIGN), Independent Insurance Agents & Brokers of America (IIABA), Valley Insurance Agency Alliance (VIAA), HR 360, Wellness Council of America (WELCOA), Zywave, and Advisen are just a few of the resources we use to stay abreast of emerging national trends. Cyber risk and Sovereign Immunity Protection are examples of where we've led the way in educating and promoting this important exposure.

Communication: Our approach to risk management is based on an annual timeline. We meet every client no less than 4 times per year. In these meetings, we are studying past claims and forecasting emerging risks. This process also includes strategic recommendations to address identified challenges you may face.

We use the following methods of communication including, although not limited to email, phone calls, online portal access, virtual meetings, in-person consultation and seminars.

MAC CORPORATE PARTNERS

MISSOURI ASSOCIATION of County Clerks & Election Authorities · MACCEA

CCAM

Missouri Municipal League
Growing Our Communities Together

Insurance Support Services/Capabilities #1

Identify the person or team dedicated to assisting with the claims process.

	MYLEAH SHRIMPTON, AIC	RACHEL RUMKER, AIC-M	
	Vice President – Claims Administration O: (417) 881-8333 D: (417) 883-4549 Myleah.Shrimpton@ollisaa.com	Claims Manager O: (417) 881-8333 D: (417) 633-7988 Rachel.Rumker@ollisaa.com	
	P&C Insurance Claims and Employee Benefits Claims tracking and resolution updates	P&C Insurance Claims and Employee Benefits Claims tracking and resolution updates	

CLAIMS MANAGEMENT

Ollis/Akers/Arney is unique in our marketplace in that we have an on-staff designated claims department to help with employer and employee claims resolution. This allows for specialization and efficiency in the often confusing and time-consuming process of working through claims.

Our role is to serve as the leader through the claims process for the insured. Our clients have found our team invaluable in the administration of their program and the validity of claims; through *timely follow up* from our claims team, *local relationships* with Providers and *effective communication* throughout the claims process. These *three* things set us apart from Regional or National brokers who don't have the same level of community engagement as Ollis/Akers/Arney.

In addition, our claims team assist the Missouri Association of Insurance Agents (MAIA) in lobbying for tort reform, and educating legislators, carrier executives, legal representatives, and medical facility executives on the challenges in the State of Missouri on claims outcomes.

Our Claims Team is led by Myleah Shrimpton, Vice President of Claims. As a former underwriter, she is dedicated to working with clients to help ensure proper mitigation, management, and resolution of claims.

Ollis/Akers/Arney is one of the *most experienced* property and casualty insurance brokerage and employee benefits consulting firms in Missouri and serves some of the region's finest public entities.

We stand out in our market due to our distinct advantage of having an in-house dedicated claims team, poised to assist in resolving both employer and employee claims efficiently. This setup enables us to provide specialized attention and streamline the often complex and time-intensive claims process, particularly within the state of Missouri.

Our clients have recognized the immense value we bring to their program administration and claims validation. Through prompt follow-ups by our dedicated claims team, strong partnerships with carriers, and clear communication at every stage of the claims process, we ensure smooth and effective resolution for our clients.

Understanding timelines, key dates, structured communications, claims monitoring with closeout tracking and more are critical to a proactive approach that has a true impact on your program.

Below is an overview of 4 core areas of our claims management services:

Claims Management Services	
Monitor Specific Claims:	This service is provided for any account where a difficult claim exists, as identified by the account executive, claims managements specialist or client. This service includes intervention in lawsuits and any claim where the insurance carrier fails to act in a timely and responsible manner.
Claims Report:	Claims analysis and reporting is provided and reviewed on a quarterly basis and/or a mutually agreed upon reporting timeline.
Claims Meetings:	Client meetings are scheduled as part of our mutually agreed upon Preferred Client Agreement (PCA). With measurements and accountability strategies implemented as the outcome.
Workers' Compensation Claims:	We will conduct a workers' compensation claims review prior to the unit stat card filing. This service is provided for workers' compensation customers when requested by the customer and/or customer account executive.

Insurance Support Services/Capabilities #2

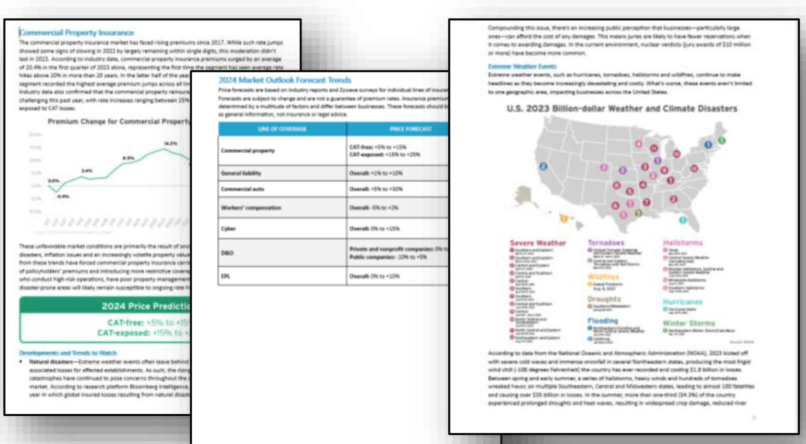
Describe your organization's capabilities in ongoing plan management. Include how do you educate clients on market trends, benchmarks, and forecasted budget impacts.

Ollis/Akers/Arney Insurance & Business Advisors understands the importance of making educated plan design decisions. Having the data that measures your risk vs. risk of similar organizations and locations is key to establishing your specific Risk Profile. Using only one resource for benchmarking or to score your profile can create a flaw in the decisions to be made. This is why we use **multiple benchmark resources** to help you balance cost control and plan value. We then use this data to describe your unique story to the insurance carriers. This provides an opportunity for increased participation among the carriers and ultimately helps control your costs long-term.

We have a proprietary Ollis Edge 360 Risk Profile Improvement Scoring system that was developed by Ollis/Akers/Arney in the late 1990's. Other agencies have attempted to adopt this program due to its success in improving outcomes for those we work with. The challenge for others is providing a comparable outcome due to the lack of knowledge around how to measure the program and access to our proprietary system.

We have invested in 3 systems to assist in the scoring/benchmarking of our clients' programs. These 3 systems, used in conjunction, maximize the **Ollis EDGE 360** Risk Profile Improvement score accuracy and confirm the decision process to be used.

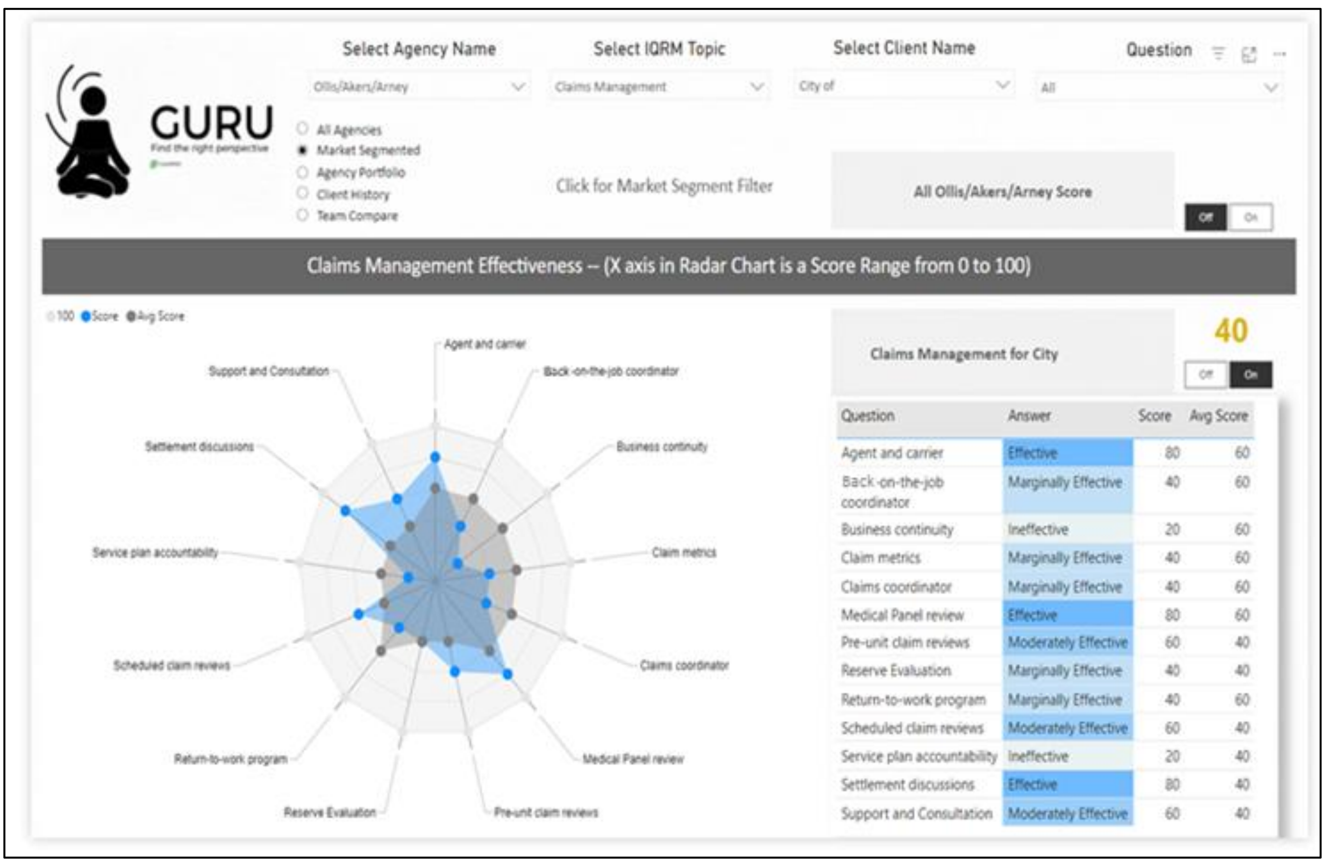
The first of the 3 sources includes an extensive **Plan Design Benchmark Report** that compares data from over 50,000 plans nationwide and breaks down data by *region*, *employer size*, *industry* and *plan type*—so you can isolate what similar employers are doing in each area of your plan. This source also includes a report that provides risk specific forecasting and plan component comparisons. It provides details on key drivers of insurance and how to minimize the impact to individual companies. This allows for targeted plan decisions and industry impacting trends for budget forecasting.



The second of the sources used in our Exclusive **Ollis EDGE 360** Risk Profile Improvement scoring is the **IQRM Benchmark**. The IQRM diagnostic tool includes client driven responses to confirm internal processes that impact risks and provide underwriters with clarity on the focus of the client to improve those risks. This innovative tool is unique in the industry and accessed through our partnership in the Beyond Insurance Global Network of agencies. This organization has over 60 agency partners nationwide that work together to develop industry leading resources and data analysis.

Your Risk exposures are reviewed and analyzed on an ongoing basis. The tool captures areas we have identified as risk sensitive areas. The blue area represents the clients score, and the gray area represents the industry benchmark for comparison. Any risk area outside the gray zone indicates "better than industry average results". Any risk area within the gray zone indicates "below industry average performance".

This allows us to *quickly identify* areas of risk that need attention, allowing us to create a formal strategy to address the area(s) of concern.



Question	Answer	Score	Avg Score
Agent and carrier	Effective	80	60
Back-on-the-job coordinator	Marginally Effective	40	60
Business continuity	Ineffective	20	60
Claim metrics	Marginally Effective	40	60
Claims coordinator	Marginally Effective	40	60
Medical Panel review	Effective	80	60
Pre-unit claim reviews	Moderately Effective	60	40
Reserve Evaluation	Marginally Effective	40	40
Return-to-work program	Marginally Effective	40	60
Scheduled claim reviews	Moderately Effective	60	40
Service plan accountability	Ineffective	20	40
Settlement discussions	Effective	80	40
Support and Consultation	Moderately Effective	60	40

We take the information from our 2 studies previously reviewed, topics from our discussion with key employees and enter this all into our Exclusive **Ollis EDGE 360 Risk Profile.**

This is where the impact for our clients has created such excitement in the industry that many other agencies recognize the Ollis/Akers/Arney model as the Leader in Risk Profile Improvement.

This benchmark assessment has also been recognized by carriers as the Gold Standard for the insurance industry.

We take all 3 resources to design a targeted strategic plan for our clients including, correct carrier offerings, recommended limits and maximized budget containment. In addition to the benchmark value provided, the impact on your organization through the risk reduction approach is even greater.

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Insurance Support Services/Capabilities #3

Provide the transition plan timeline you would implement if selected as our partner.

The below timeline is an initial draft to establish our partnership. We would work closely with your team, through our **EDGE 360** process, to coordinate the due dates, areas of focus and who is responsible to meet the targeted strategic plan we develop together.

DUE DATE	MEETING TOPIC/FOCUS AREA/DELIVERABLES	RESPONSIBLE PARTY
May 2025	• Broker of record awarded and signed appointing Ollis/Akers/Arney	City of Carthage
May 2025	• Begin transfer of policy and claims information to Ollis/Akers/Arney from current agent/carriers	City of Carthage
June 2025	• Transition and strategic planning meeting • Complete transfer of policies from prior Agency • Renewal preparation and review • Discuss anticipated market conditions • Update required marketing information and applications	City of Carthage & OAA Team
June 2025	• Develop and communicate valued client story • Carrier marketing and negotiations	OAA Team
July 2025	• Market Options and Recommendations Presented • Development of Preferred Client Agreement Timeline	City of Carthage & OAA Team
July 2025	• Notify carriers of decision • Implement carrier partnership • Employee education and communication outline	OAA Team
September 2025	• Implement Preferred Client Agreement Timeline	OAA Team

SAMPLE

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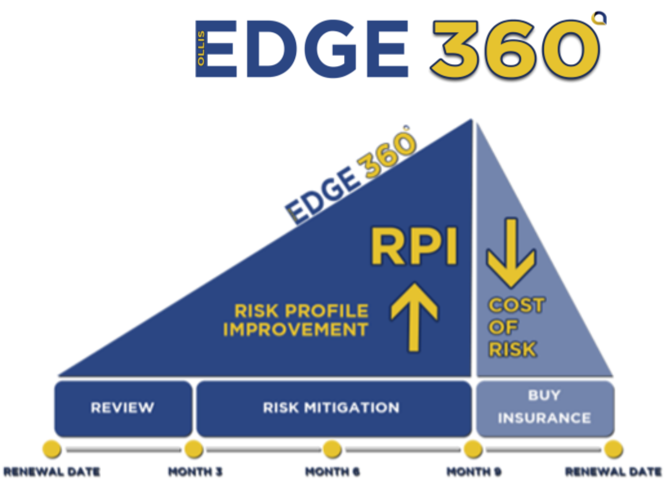
Insurance Support Services/Capabilities #4

What resources or tools do you offer your clients to demonstrate improvement and effectiveness of the program at reducing risk? Provide 3 examples where these resources or tools have benefited a current client.

As you have seen throughout our response to this RFQ, The Ollis/Akers/Arney exclusive **EDGE 360** establishes the strategic plan for improving your Risk Profile Score. This is **the PREMIER MEASUREMENT FOR RISK PROFILE IMPROVEMENT.**

This process establishes a baseline for your organization and provides a roadmap for improvement over time. We use the baseline to assist in measuring the success for the solutions we implement together throughout the year and to demonstrate your story Risk Profile Improvement to the marketplace.

Insurance cost at the mercy of Industry wide analytics



Insurance cost reflective of RPI and Loss Ratio Improvement

Ollis/Akers/Arney is committed to our investment in client facing tools and resources that can be tailored to the individual needs of each client.

From training modules to compliance updates and guidance, we are experts in this field and have chosen to devote our time and resources to improving the Risk Profile of our Clients.

Examples of how our business model and resources have shown a benefit to our clients are below:

1. **Cyber Risks –** Cyber security and the insurance marketplace have experienced continued impacts over the past 3 years. Working with one of our public entity partners,
   Ollis/Akers/Arney shared early education on the requirement to add multi-factor authentication and provided the projected next level expectation of social engineering tests to improve options of coverage and improved program design. This early education and preparation allowed the clients to plan for an efficient transition. In addition, when obstacles arose, our documented plan with measurements provided the carriers with a timeline for updates to the requirements needed and allowed for negotiated options to consider. The cost of the initial risk management was realized two times with the savings on their cyber liability premiums in just the first year.

2. **Building Schedules, Valuations and Coverages –** Working with a public entity client Ollis/Akers/Arney completed a property review including photos, building schedules, updated valuations and confirmed appropriate coverage limits providing the client a detailed book for their records. This book helped the decision makers understand their current assets and budgetary expectations early in their planning process. In addition, areas of improvement were noted allowing them to make updates and minimize potential risks. Areas where deferred maintenance could potentially cost them thousands of dollars were noted giving the entity data to consider for long term planning. This was estimated to save the entity $50,000 to $75,000 in future unpaid or underinsured claims.

3. **Law Enforcement Department Training Programs and Risk Management –** While conducting our 360 analysis for a City in Missouri, we uncovered that Law Enforcement was paying a third-party vendor for Staff training. We combined the Ollis/Akers/Arney trainings and the law enforcement trainings through the carrier to develop a specific plan for their team. This training provides certification for law enforcement and vehicle safety training. In addition, trainings to minimize workplace injuries, sexual harassment and more are considered in the program. This training was exactly the same training they were receiving from their third-party vendor for which they were paying $14,000 per year. Simply making the switch resulted in $14,000 going straight back into the budget.

Sample Resources and Tools most utilized by our clients:

This Risk Profile Management Score from the **EDGE 360** process is where the impact for our clients has created such excitement in the industry that many other agencies recognize the Ollis/Akers/Arney model as the Leader in Risk Profile Improvement.

The assessment and measurements of improvement have also been recognized by multiple carriers as the Gold Standard for the insurance industry in our region.

We develop your targeted strategic plan and confirm improvement throughout the year and over the length of our relationship. This assists with identifying the correct carrier offerings, recommended limits and maximize budget containment as well.

In addition to the benchmark value provided, the impact on your organization through the risk reduction approach is even greater. With demonstrated results of improved safety, reduced claims, budget forecasting, employee engagement and more.

Added to our **EDGE 360** Risk Profile Management Score is the investment in cutting-edge technologies to enhance online, on demand content for you when you need it. Our approach revolves around accessibility, engagement, and efficiency. We are committed to continued investment in national leading software and technology for a simplified and effective client experience.

The information that follows provides an overview of the key systems used by our clients and their employees today. While there are several technology systems we have invested in, your account team will work with you to identify the best fits and highest impact opportunities for implementation.

In addition to investing in various technology, Ollis/Akers/Arney has invested in a dedicated position for **Client Technology Support**. This position provides initial set up coordination, onboard training and continued support for any challenge you may encounter.

Pam Klein, CISR-Elite: *Product and Client Technology Specialist*
417.881.8333 | Pam.Klein@ollisaa.com

Education & Training

We provide exceptional service through our education and training opportunities. Our employee seminars are designed to help educate employees, promote health care consumerism and reduce high claim utilization and high dollar claim expenses. We also will provide you with access to our Learning Management Center for online training courses that can be easily tracked and documented. This online tool has over 200 courses available for selection. In addition, we will provide educational articles and newsletters to keep you informed of hot benefits and HR-related topics.

Ollis/Akers/Arney EDGE Client Portal

We offer our clients "**EDGE**", a web-based client portal that allows you to access information and resources from our agency online, participate in Employee Benefit surveys to find out how you compare to others from around the country, and easily access informative print ready electronic material. These fliers/newsletters cover many different areas of employee benefits from compliance to wellness education.

TECHNOLOGY ADVANTAGE

OLLIS/AKERS/ARNEY
INSURANCE & BUSINESS ADVISORS

PROTECTING TOMORROW...TODAY.

OLLIS/AKERS/ARNEY
EDGE SOLUTIONS

Our EDGE 360 client portal is your go-to customer service resource to find the content and tools needed to stay compliant, manage risk, and build a better workforce.

WITH OUR **EDGE** CLIENT PORTAL YOU CAN:

- ✓ Solve your business's unique pain points with centralized tools and content
- ✓ Easily navigate the complex world of compliance and risk management
- ✓ Effectively handle tasks of revolving employees using portal resources

THE OLLIS EDGE LEARNING CENTER

The Ollis Edge Learning Center makes it easier than ever for you to provide the training courses you need to promote a safe and compliant workplace. The Learning Center is mobile-ready, so learners can complete training courses anytime, anywhere.

WITH OUR **EDGE** LEARNING CENTER YOU CAN:

- ✓ Set up your employees in minutes
- ✓ Provide separate courses to employees, managers, or other groups you create
- ✓ Easy-to-use dashboard allows for simple tracking of employee course completion
- ✓ System issues certificates of completion per course for each employee
- ✓ More than 200 training courses available

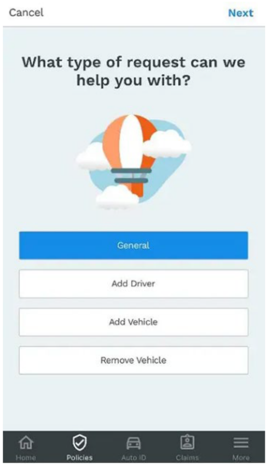
InsurLink

Your direct connection to your agency.

Get direct 24/7 access to:

- ✓ Documents
- ✓ Auto IDs
- ✓ Policies
- ✓ Certificates
- ✓ Agency Contact Information

- – Request changes to policies such as adding or removing vehicles
- – Request new certificates
- – Add new holders
- – Save auto IDs for offline access
- – Upload and download documents securely



OllisAkersArney.com | 417.881.8333

Employee Navigator centralizes your HR records online and syncs your employee data across multiple systems, including payroll and benefits.

Centralized HR

Streamline Employee Management

Know instantly when enrollment events occur and minimize claim and billing issues.

Employee Self-Service

Easy-to-use self-service portal puts employees in the driver's seat.

Enhance Communication

Whether it's benefits, compliance, or company communications, employees are always in the loop.

Online Directory

Keep your entire team connected.

Indio simplifies the insurance application process to make it fast, collaborative, and easy, saving you time and eliminating redundancies in data gathering. Clients can expect an insurance experience that's both uniquely personal and easily accessible.

Indio's proprietary "smart" form technology digitally enhances insurance forms and applications, making the application and renewal experience fast, simple, and easy.

- ✓ Bank-Grade Security
- ✓ Cloud-Based Platform
- ✓ Data Standardization

The Intelligence Quotient for Risk Management, or IQRM, measures exposures and determines the general effectiveness of strategies to manage risk.

It also benchmarks performance against ideal industry standards and facilitates the design of risk control and mitigation strategies.

The **IQRM** Modules facilitate your ability to:

- ✓ Become better educated about risk issues facing your organization.
- ✓ Benchmark performance against ideal industry standards.
- ✓ Consider best practices to control and mitigate risks.
- ✓ Access reference resources to gain further knowledge of the implications of risk.
- ✓ Design an action plan to improve the IQRM score.
- ✓ Have a positive impact on business performance by taking an enterprise-wide solutions approach.
- ✓ Leverage the IQRM improvement process to achieve positive results in the insurance marketplace.

Wellness and Educational Programs and Events

Insurance Support Services/Capabilities #5

Provide an example of results you've obtained for a client and your method of measurement of your success over multiple policy periods.

Below you will find an example where our **EDGE 360** model impacted the commercial insurance and an example where the **EDGE 360** impacted the employee benefits program over multiple policy periods.

The first example includes a specific instance where the **Ollis EDGE 360** process obtained significant results for a client by identifying a challenge within employee safety and its direct impact on Worker's Compensation. An experience modifier is a number that reflects how well you are managing your workers compensation program. 1.0 is the neutral number, if your experience modifier is higher than that you are moving into our "red" area. There is a financial penalty associated with being above 1.0. If your experience modifier is below 1.0, you are in our "green" area. You will pay less premiums than other similar entities because you are running a program with better results.

We were selected as a partner for a large organization. This account was "running a fever" with an experience modifier of 1.7. The modifier had reached such a high level for 2 reasons primarily; claims were not being managed and closed out properly, and a return-to-work/light-duty program was not being utilized. The person in charge of the insurance program didn't know there was anything that could be done, as the former agent provided claims updates with a backwards view focus. The discussions did not include strategic impact planning for future results.

Over the next 5 years, we were able to lower the experience modifier from 1.68 to 0.87. In dollars and adjusted for inflation, our client went from paying $336,000 in workers compensation premium per year to paying $174,000 per year.

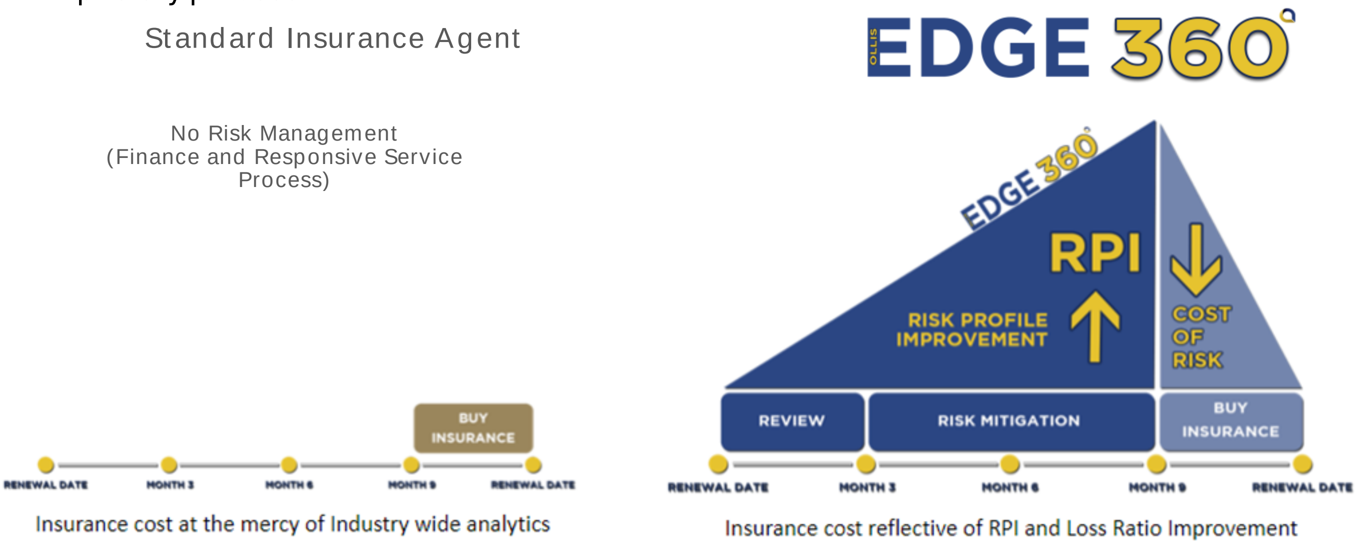
We place a heavy emphasis on managing work comp programs, especially when the entity has a Justice Center (Jail). Accidents will happen, it is our job to work with our clients to decrease the frequency and severity of claims resulting from workplace accidents.

Insurance Support Services/Capabilities #6

Outline your process for identifying services that would be recommended and implemented in a Long-Term Plan if selected as the broker of record. Provide specific examples.

Ollis EDGE 360, along with our experienced team approach, brings innovative and comprehensive, real-world solutions to organizations that will address obstacles facing leaders in our region and across the country.

To accomplish our work with each unique client Ollis/Akers/Arney employs an Exclusive and Proprietary process:



Our Exclusive **Ollis EDGE 360** is a documented program including strategic solutions, timelines, measurements, and continuous monitoring as shown below. This process is the cornerstone of our success in helping our client partners reduce risk and control cost in both the short and long-term.

We utilize four primary methods for determining high priority items for each individual client.

1. **IQRM's**, which are a diagnostic tool that is driven by client responses
2. **Key Personnel Interviews** to gain multiple viewpoints on perceived risks throughout the entity
3. **Benchmark and DATA Analytics** providing trend data, program best practice comparisons and ensuring the best program for your specific organization's needs
4. **Industry specific education and emerging trends** via attendance and involvement with local and national associations by our Advisor and Executive team.

Through the **Ollis EDGE 360** process, each policy term we identify 2-4 high priority items to impact while monitoring the remaining risk factors that are identified. This process is documented in our **EDGE 360** Scorecard.

Our benefits approach mirrors our property and casualty strategy. We look at your risk holistically and implement the same process and tools to identify areas that we can improve to highlight your organization's valued partner story as a top of stack submission to the carriers.

By using our tools listed above we are able to compile a scorecard. This gives us a roadmap of areas that you may be doing exceptionally well in as well as areas that need improvement. We then share this information with your team and together we decide on the focus areas that we will spend the next twelve months improving. The scorecard is a continuation document throughout the length of our relationship. This provided both of us with a clear view for the past, present and future of our program together addressing the short- and long-term goals we have outlined.

A great example of this is improving the use of claims data to drive the program forward. We spend a great deal of time reviewing claims data, providing analysis to our clients regularly, and developing forward looking plans to impact future outcomes. This helps ensure there are no surprises come renewal time.

Armed with claims DATA and plan information, we set up communication programs to educate employees resulting in better outcomes for safety programs and employee benefits plans. We are able to advise employees with improved education that targets specific needs.

We provide options that effectively work at saving the employee and the organization time and energy.

OLLIS / AKERS / ARNEY

INSURANCE & BUSINESS ADVISORS

PROTECTING TOMORROW...TODAY.

HUMAN RESOURCES DIRECTOR
2023 INNOVATIVE HR TEAM
HRD

BIG "I" BEST PRACTICES AGENCY 2024

INSURANCE BUSINESS AMERICA
2024 TOP INSURANCE EMPLOYER
Insurance BUSINESS

BBB Better Business Bureau 2020 TORCH Awards

2020 WINNER
BBB TORCH Award
Celebrating Exceptional Ethics and Service
BBB Serving Eastern & Southwest Missouri & Southern Illinois

BiZ 417 2024
BEST PLACES TO WORK

City of Carthage
Preferred Client Agreement

This schedule of activities demonstrates to you the on-going plan of risk management and strategic planning we will provide to your firm. The plan will provide both of us with an established schedule of dates for implementation of the designed plan, exposure and emerging trend updates, plan monitoring and general handling of on-going support and services.

Date **Action items** **Responsible party**

Date	Action items	Responsible party
May 2025	Present Preferred Client Agreement Agent of Record signed	Jeff Chronister
June 2025	• Present Renewal • Review coverages and schedules for accuracy	Jeff Chronister
September 2025	• Policy review and delivery Risk assessment and Index development Begin property assessments	Jeff Chronister
December 2025	• Claims review • Mod Master E-Mod projection • Present Risk assessment Results and finalize strategic plan.	Jeff Chronister Myleah Shrimpton
February 2026	• Renewal Review	Jeff Chronister
May 2026	• Present renewal proposal	Jeff Chronister

In addition to the above scheduled items, the following are services which our agency will provide you on an ongoing basis during the policy year:

- Monitor your business to increase knowledge of your county's operations
- Review claims information and management planning
- Assist in developing communication programs for your employees
- Attend additional meetings upon request
- Report trends in the insurance industry and how they could affect your County
- As We Agreed letter following each visit restating service items agreed to

Jeff Chronister AAI
Ollis Akers Arney ______________________________
Advisor Client

BID TAB – BANKING SERVICES-City of Carthage April 15, 2025

Guaranty Bank - No fees with Treasury Bill 91 day average interest plus .10% or ICS .13%

Old Missouri Bank – No fees with Treasury Bill 91 day average interest -.10%, or a fixed 3% APY

Community National Bank – No fees with 90% of Treasury Bill

Arvest Bank – Fees can be offset, fixed 3% interest

Southwest Missouri Bank – declined

Community Bank and Trust – declined

COUNCIL BILL NO. __25-33___ **ORDINANCE NO. ____**

An Ordinance authorizing the Mayor to enter into a contract with Guaranty Bank for Banking Services.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF CARTHAGE, JASPER COUNTY, MISSOURI as follows:

SECTION I: The Mayor of the City of Carthage is hereby authorized to enter into a contract with Guaranty Bank, a copy of which contract is attached hereto and incorporated herein as if set out in full.

SECTION II: This ordinance shall take effect and be in force from and after its passage and approval.

PASSED AND APPROVED THIS ________ DAY OF __________, 2025.

____
David B. Flanigan, Mayor

ATTEST:

____
Miranda Deal, City Clerk

Sponsored by: Insurance, Audit & Claims

CONTRACT

City of Carthage Contract Identification Information:
Title: _Mayor,__________FEIN # _44-6000157

AGREEMENT FOR BANKING SERVICES

THIS AGREEMENT is entered into the date last below written the **CITY OF CARTHAGE, MISSOURI ("CITY")** and
("CONTRACTOR").

1. SERVICES BY CONTRACTOR

Contractor shall perform the services described in the scope of work attached hereto as Attachment IA.

2. COMPENSATION

City shall pay Contractor for each of the services as set forth in the Proposal in accordance with the amounts and conditions specified in the Proposal. Fees will be paid through compensating balance or certificate of deposit credit or where specified in the Proposal through direct payment.

3. DISCRIMINATION AND COMPLIANCE WITH LAWS

A. Contractor agrees not to discriminate against any employee or applicant for employment or any other person in performance of this Agreement because of race, creed, color, national origin, marital status, sex, age, disability, or other circumstance prohibited by federal, State or local law or ordinance, except for a bona fide occupational qualification.

B. Contract shall comply with all federal, state, and local laws and ordinances applicable to the work to be done under this Agreement, including where applicable Carthage City Code.

C. Violation of this Paragraph 3, shall be a material breach of this Agreement and grounds for cancellation, termination or suspension of the Agreement by City, in whole or in part, and may result in ineligibility for further work for City.

4. TERM AND TERMINATION OF AGREEMENT

A. The term of this Agreement shall be three years commencing July 1, 2025 through June 30, 2028. Upon mutual written consent, subject to the provisions for termination as set for in this section, the City anticipates that this Agreement will be extended for two additional years. During extension periods, all terms and conditions of the existing Agreement shall remain in effect those mutually agreed to in writing and amended for the extension period.

B. This Agreement may be terminated by either party without cause upon ninety days' written notice, in which event all finished or unfinished documents, reports or other material or work of Contract pursuant to this Agreement shall be submitted to the City, and Contractor shall be entitled to just and equitable compensation or at the rate set forth in paragraph 2 for any satisfactory work completed prior to the date of termination

5. OWNERSHIP OF WORK PRODUCT

All data, materials, reports, memoranda and other documents developed under this Agreement whether finished or not shall become the property of City, shall be forwarded to City at its request and may be used by City as it sees fit. City agrees that if it uses products prepared by Contractor for purposes other than those intended in this Agreement, it does so at its sole risk and it agrees to hold Contractor harmless therefore.

6. GENERAL ADMINISTRATION AND MANAGEMENT

The Accounting and Treasury Manager, shall be City's representative, and shall oversee and approve all services to be performed, coordinate all communications, and review and approve all charges, under this Agreement.

7. HOLD HARMLESS

A. Contractor shall protect, defend, indemnify and save harmless City, its officers, employees and agents from any and all costs, claims, judgments or awards of damages, arising out of or in any way resulting from the negligent acts or omissions of Contractor, its officers, employees and agents in performing this Agreement.

B. City shall protect, defend, indemnify and save harmless Contractor, its officers, employees and agents from any and all costs, claims, judgments or awards of damages, arising out of or in any way resulting from the negligent acts or missions of City, its officers, employees and agents in performing this Agreement**.**

8. INSURANCE

Contractor shall maintain insurance as set forth in the bid documents.

9. SUBLETTING OR ASSIGNING CONTRACT

Neither City not Contractor shall assign, transfer, or encumber any rights, duties or interests accruing from this Agreement without the express prior written consent of the other.

10. FUTURE SUPPORT

City makes no commitment and assumes no obligations for the support of Contractor's activities except as set forth in this Agreement.

11. INDEPENDENT CONTRACTOR

Contractor is and shall be at all times during the term of this Agreement an independent contractor.

12. ACTS OF INSOLVENCY

City may terminate this Agreement by written notice to Contractor if Contractor becomes insolvent, makes a general assignment for the benefit of creditors, suffers or permits the appointment of a receiver for its business or assets, becomes subject to any proceeding under any bankruptcy or insolvency law whether domestic or foreign, or has wound up liquidated, voluntarily or otherwise.

13. FORCE MAJEURE, SUSPENSION AND TERMINATION

In the event that either party is unable to perform its obligations under the Agreement, or to enjoy any of its benefits because of natural disaster or actions or decrees of governmental bodies (hereunder referred to as a "Force Majeure Event" or "Event"), the party who has been so affected immediately shall give notice to the other party and shall do everything possible to resume performance. Upon receipt of such notice, the affected party shall be excused from such performance as is affected by the force Majeure Event for the period of such Event. If the period of nonperformance exceeds fifteen (15) days from the receipt of notice of Force Majeure Event, the party whose ability to perform has not been so affected may terminate the Agreement by giving written notice. If such Event shall affect the delivery day or warrant provisions of the Agreement, such date of warranty period shall automatically be extended for a period equal to such Event.

14. EXTENT OF AGREEMENT MODIFICATION

This Agreement, together with attachments or addenda, represents the entire and integrated Agreement between the parties hereto and supersedes all prior negotiations, representations, or agreements, either written or oral. This Agreement may be amended, modified or added to only by written instrument properly signed by both parties hereto.

IN WITNESS WHEREOF, the parties have executed this Agreement as of ____________________, 2025.

CONTRACTOR

Name:

By:

Title:

CITY OF CARTHAGE

By:

Name: ___________________________

Title: Mayor, City of Carthage