JOINT CITY COUNCIL AND IMU BOARD OF TRUSTEES MEETING
April 10, 2023
6:00 PM
City Council Chambers
110 N 1st St., Indianola, IA
Agenda

1. **Call to Order**
2. **Pledge of Allegiance**
3. **Roll Call**
4. **Discussion and direction regarding health insurance renewals and the health insurance fund.**
5. **Risk Consultation Services**
   A. Insurance Brokerage RFP Analysis
   B. Resolution authorizing an agreement for risk consultation services. (City of Indianola City Council)
   C. Resolution authorizing an agreement for risk consultation services. (Indianola Municipal Utilities Board of Trustees)
6. **Adjourn**

MEMORANDUM

To: Mayor and City Council of Indianola and Members of the IMU Board of Trustees

From: Benjamin Reeves, City Manager; Courtney Silliman, HR & Risk Mgt. Director; Chris DesPlanques, General Manager; Chris Longer, HR & Finance Director

Date: April 6, 2023

Subject: RFP Insurance Brokerage Services – Staff Recommendation

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Introduction:

The City of Indianola (City) and Indianola Municipal Utilities (IMU), regularly seek Requests For Proposals (RFP) and/or Requests For Qualifications (RFQ). On February 13, 2023, an RFP was advertised for Insurance Brokerage Services (Attachment A). Two proposals were received and evaluated in relation to the required elements outlined in the RFP: (1) Rudolf Insurance Consultants (Attachment B) and (2) Weinman/TrueNorth (Attachment C).

> Note: Insurance Brokerage Services are not the same as Insurance Coverage. For example, the City and IMU currently have their property liability insurance coverage provided by the Iowa Communities Assurance Pool (ICAP). Whether the City and IMU choose to stay with ICAP or choose to seek bids from competing insurance providers is an independent decision, completely and wholly separate from, the selection of an insurance broker. Price is also not a determining factor when selecting an insurance broker, as all brokers are paid the same percentage (or commission) of the total premium paid for insurance coverage.
>
> As such, the key factor for determining the most qualified Insurance Broker is the overall quality of services provided. When determining the most qualified, the key factors considered were:
>
> - Municipal experience with similar sized cities
> - Insurance Provider Certification (ICAP) – (*Certification required to manage the City and IMU's existing insurance policy.)*
> - OSHA compliance and representation experience
> - Methodologies for account administration and coverage assessment
> - Safety training solutions experience; etc.

The table on the following page illustrates the summary results of a comprehensive analysis performed by City and IMU staff. For each required element outlined in the RFP, the most qualified firm is highlighted in **Green**. Where both firms performed equally, no highlighting was added. This table is followed by an analysis of the key factors used in determining the staff recommendation.

Contents of Proposal	***Rudolf***	***Weinman/TrueNorth***
Executive summary	Yes, provided. Also, Rudolf has been an Indianola business for the past 10 years.	Yes, provided. Also, Weinman has been an Indianola business for the past 131 years. Also, being affiliated with TrueNorth gives Weinman added breadth of experience.
Contact information with signature	Yes, signed but not dated.	Yes, signed and dated.
Three references most like the City/IMU	Yes, provided three references. However, Warren County and Warren County EMA share employees.	Yes, provided three references most like the City/IMU.
References listing service for other municipalities within last five years	Yes, indicated 6 public entities, but only 2 named (No cities of Indianola's size)	Yes, more than 20 public entities, (7 cities listed with a population from 5,000-25,000)
References listing insurance carriers and vendors with contracts	Yes	Yes
Project scope completed Form C	No, RFP required a reply to all questions and Rudolf left the first question unanswered. Also, indicated they were ICAP certified, but ICAP confirmed Rudolf is not a Certified ICAP Agent.	Yes. Also, a Certified ICAP Agent.
Project scope understanding and experience	Yes	Yes
Project scope describes services that will be delivered in detail	No, high-level overview only.	Yes, provided monthly, quarterly, and ongoing services for the year.
Project scope timeline of deliverables/services	Yes, meet with City/IMU to gain an understanding of needs and then formulate a plan for a successful insurance year.	Yes, provided monthly, quarterly, and ongoing services for the year including work with the Risk Solutions team, mock OSHA audits, lead safety meetings, and policies.
Project scope unique services	Yes, high-level overview only.	Yes, breakdown by month, quarter, and continuous services.
Schedule of fees	Yes, only commission.	Yes, only commission, breakdown of percentages included.
Personnel	Yes, provided bios but no resumes.	Yes, provided bios but no resumes.
Safety and risk management evaluation of relevant experience and qualifications	No, mentioned will attend safety meetings and assist with assessments and manuals	Yes, unique risk management process with trademarked program 'The Risk Defender', and will lead and audit safety
Evaluation of satisfactorily completing similar services	Yes	Yes
Insurance Certificate	No, did not provide description of the firm's insurance coverage	Yes, provided the insurance certificate

KEY FACTORS:

Municipal experience with similar sized cities –

The City and IMU currently utilize Weinman/TrueNorth as their insurance broker. The quality of service provided to the City and IMU has been exceptional. In addition, within their proposal, this firm illustrated proven experience from more than 20 municipalities ranging in size from Cedar Rapids to Milo.

Insurance Provider Certification (ICAP) –

We are confident that both firms could professionally shop the market to solicit bids from competing insurance providers. However, of the two proposals received, only Weinman/TrueNorth is an ICAP Certified Agent. By remaining with Weinman/TrueNorth, the City and IMU have the maximum flexibility to explore alternative insurance coverage options at a time that is favorable to the City and IMU. Switching brokerage services to a non-ICAP Certified Firm would require an immediate change to our insurance provider, thus limiting flexibility and limiting the overall insurance coverage options available to the City and IMU, since ICAP would no longer be an option.

OSHA compliance and representation experience –

Both IMU, and more recently the City, have experienced incidents requiring OSHA representation from our insurance broker. Of the two proposals received, only Weinman/TrueNorth outlined their OSHA related compliance and representation experience.

Methodologies for account administration and coverage assessment –

Weinman/TrueNorth provided monthly, quarterly, and ongoing services for the year including work with the Risk Solutions team, mock OSHA audits, lead safety meetings, and policies, thus providing an immediate understanding of the issues facing a city of our size with proven solutions. This is in contrast to Rudolf which has more limited experience in municipalities of comparable size and indicated that they would need to "meet with City/IMU to gain an understanding of needs and then formulate a plan for a successful insurance year."

Safety training solutions experience –

Weinman/TrueNorth provides a proactive process to engage employees in a culture of safety by working to achieve a zero-loss environment, working to reduce the overall cost of risk, and working to align leadership vision with employee behavior. Weinman/TrueNorth has already implemented this program and has developed a culture of safety which has assisted the City and IMU to enjoy a very low Experience Modification Rating (Emod) resulting in lower insurance premiums and annualized savings.

Recommendation:

While both firms are exceptional Indianola businesses and both provide professional insurance brokerage services to the local community, it is the determination of the City and IMU staff that the Weinman/TrueNorth firm is the most qualified firm as those qualifications relate to the required elements outlined in the published RFP. Furthermore, the City and IMU currently utilize Weinman Insurance/TrueNorth as their Risk Broker. Weinman/TrueNorth is positioned well to provide insurance brokerage services and to solicit bids from competing insurance companies on a timeframe of our choosing. Should ICAP continue to be the best choice to meet the needs of the City and IMU, Weinman/TrueNorth is a Certified ICAP Agent authorized to manage ICAP insurance services. It is for these merit-based and objective reasons, that we, the staff of the City and IMU, recommend the selection of Weinman Insurance/TrueNorth to serve as the City and IMU's insurance broker for a three-year period, with one additional three-year term at the mutual agreement of both parties.

Request for Proposals

Insurance Brokerage Services

Issue Date: February 13, 2023

Responses Due By: March 13, 2023

SECTION I: INTRODUCTION

The City of Indianola (City), 110 North 1st Street and Indianola Municipal Utilities (IMU), 210 W 2nd Ave Indianola, IA, 50125, is seeking proposals from qualified and licensed insurance brokers to provide insurance broker services specific to municipal risk that include, but are not limited to:

- Insurance placement servicing
- Risk exposure analysis
- General advice and claims assistant for general liability, employment liability, police professional liability, Public Officials' liability, automobile liability, automobile physical damage, property insurance, cyber security coverage, crime coverage and public employee performance bonds, and boiler and machinery, workers compensation, and other typical liability insurance items.

The purpose of this RFP is to select the producer that can offer the highest quality comprehensive insurance services including marketing, consulting, strategizing, underwriting analysis, claims, loss control and other ancillary services at a competitive price all while building an effective partnership with City and IMU management to balance both the retention and transfer of the City's and IMU's risk.

The City operates under a six-member Mayor/Council form of government. The City Manager is the Chief Administrative Officer of the City. The City of Indianola is a full-service community providing services such as police and fire protection; emergency medical aid; building safety regulations and inspection; street lighting; land use planning and zoning; housing and community development; maintenance and improvement of streets and related structures; traffic safety; and full range of recreational programs.

Departments in the City consist of the following: Office of the City Manager, Clerk/Finance Department, Human Resources and Risk Management, Information Technology, Community and Economic Development, Streets Department, Water Pollution Control, Parks & Recreation, Library, Police Department, and Fire and Emergency Services Department.

Indianola Municipal Utilities (IMU) is the utility provider for the City. IMU is wholly owned by the City but operates independently under a five-member Board of Trustees. The IMU General Manager is the Chief Administrative Officer. Departments in IMU consist of the following: Office of the General Manager, Finance/HR, Utility Services, Telecommunications, Electric, and Water.

The City/IMU annual budget is approximately $80,179,809.

SECTION II: SCOPE OF SERVICES

The successful firm will be responsible for the marketing, evaluation, and service of the abovementioned insurance placements on behalf of the City of Indianola and IMU. They will also consult on coverage interpretation, risk reduction strategy, regulatory compliance with local, state, and national authorities, and cost recovery associated with damages to City/IMU property or claims brought against the City/IMU. Examples of duties may include but are not limited to the following:

1. Evaluate the City/IMU's existing insurance program, and as necessary, recommend changes to terms, conditions, or coverage limits to ensure the program is affordable and adequately protects the City/IMU.
2. As soon as possible upon hiring, the chosen candidate should perform a review of the City/IMU's current exposure and provide a written report.

3. Evaluate the City/IMU's participation in applicable insurance pools and cost sharing programs for property casualty and workers compensation.
4. Provide advice to City/IMU Administration on ways to strengthen City/IMU loss prevention and safety programs.
5. Assist City/IMU Administration with excess claim submission and handling process.
6. Inspect the City/IMU's properties every year and update building and property values as appropriate.
7. Negotiate with underwriters on behalf of the City/IMU and obtain insurance coverage that best meets the City/IMU's requirements at the least cost, while also advising on the carrier's financial strength, and their claim handling practices with other similar municipalities for losses within the coverage secured.
8. Verify that new policies, binders, certificates, endorsements, and other documents are accurate and reflect the terms and conditions agreed during negotiations.
9. Respond to all insurance related questions and request for advice from the City/IMU Administration in a timely manner.
10. Keep the City/IMU Administration informed of pertinent market developments that might affect the City's access to, or cost of, insurance prior to renewal.
11. Assist City/IMU Administration to coordinate inspection, audit, and other Carrier requests.
12. Issue Certificates of Insurance as required for the City/IMU to comply with requirements from vendors or various government bodies.
13. Provide loss runs for Carriers.
14. Attend meetings with City/IMU representatives, as requested.
15. Provide legal updates and assist in maintaining compliance with all Federal and State laws and programs.

SECTION III: CONTENTS OF PROPOSAL

1. **Executive Summary**: Provide an Executive Summary detailing and substantiating why the City should select your firm as its Broker. Include your methods to review claims experience, claim service, claim administration.
2. **Contact Information (Form A)**: Provide general information regarding the vendor as well as a signature certifying the response to the RFP.
3. **References (Form B)**: Provide at least three (3) references with similar services provided in your proposal response. Preference will be given to vendors for organizations most like the City/IMU. Provide general information about the history of the firm, overview of qualifications pertinent to this RFP and demonstration of comparable services for other municipalities in Iowa. Include a listing of the insurance carriers and vendors with which your organization bids and places insurance contracts. References will be contacted. Please verify information before submitting.
4. **Project Scope and Requirements (Form C)**: Vendor must reply to all questions with an appropriate response indicating ("Y"-Yes) or ("N"-No) to the question noted. Provide the firm's understanding of the scope of work as described herein. Include a description of the firm's experience working with municipalities similar in size, types of exposures to the City/IMU and in the types of policies and coverage referenced herein. Specifically describe services that will be delivered to the City/IMU in detail. Include schedule for deliverables and/or services (e.g., assistance with loss control, coverage decisions, insurance questions, policy interpretations, claim submissions, etc.). Include information on any unique services your firm can offer the City/IMU that will distinguish you from other RFP

respondents.

5. **Schedule of Fees**: Provide a schedule of fees including hourly rates for all personnel related to brokerage services, administrative, reimbursable expenses, and any other applicable fee information. If fees are commission based, provide a not to exceed commission percentage of premium cost. Provide documentation of all other fees associated with the firm's brokerage services/deliverables that the City/IMU will be subject to, if applicable. Note that the lowest price proposal will not necessarily be selected. Technical components will be weighed in addition to costs to ensure the City/IMU is procuring best value versus lowest price.
6. **Personnel**: Provide a list of personnel available to provide brokerage services to the City/IMU. Include designations for the primary project representative and those who will provide both redundant and supplemental services. Include an up-to-date resume for all personnel along with a list of active professional certifications. The personnel section of the proposal shall include an organizational chart to highlight which individuals will be provided to cover all the disciplines required to perform the full scope of work described herein. Specifically note if any personnel in the firm, not just those assigned to the City/IMU's account, have any affiliation with a group or individual that would prohibit the firm from working directly with the City of Indianola and Indianola Municipal Utilities.
7. **Safety and Risk Management**: Explain strategies for partnering with the City/IMU safety committee and provide a list of any safety resources, training, and compliance programs (e.g. training schedules, educational materials, mock OSHA inspections, records management, etc.)
8. **Term of Contract**: The selected broker will be designated for a three and a half-year period (3.5) commencing on July 1, 2023, with an option to renew the contract for one additional three-year (3.0) period by mutual agreement of both parties.

SECTION IV: TIMELINE AND SUBMISSION PROCEDURES

The City/IMU anticipates the following general timeline for this RFP. The anticipated schedule may be changed if it is in the City/IMU's best interest to do so.

- RFP Advertised – February 13, 2023
- Deadline for Questions from Proposers – February 27, 2023
- Deadline for City to Respond to Questions – March 6, 2023
- Deadline for Proposal Submittal – March 13, 2023
- Proposal Interviews, as needed – Week of March 20, 2023
- Recommendation for Award – Monday, April 3, 2023 by Indianola City Council and Monday April 10, 2023 by the IMU Board of Trustees
- Effective Date – July 1, 2023

Copies of the request for proposals are available at the City of Indianola City Hall located at 110 North 1st Street, Indianola, IA 50125. Office hours are 8:00 AM to 5:00 PM Monday through Friday. The RFP is also available on the City of Indianola website (www.indianolaiowa.gov).

Qualified applicants shall submit two (2) original copies of the proposal in a sealed envelope to:

City of Indianola
Attn: Courtney Silliman, Director of Human Resources and Risk Mgmt
110 North 1st Street, Indianola, IA 50125
Proposals shall be stamped received no later than 4:00 PM on March 13, 2023.

SECTION V: EVALUATION CRITERIA & SELECTION PROCESS

Proposals submitted by the deadline and deemed complete will be evaluated by the City/IMU RFP Committee. Any firms submitting a proposal may be required to provide additional detailed information. The RFP Committee will interview the most qualified firms. Proposals will be evaluated on a variety of factors including, but not limited to, the following:

- Relevant experience and firm qualifications
- Relevant experience and qualifications of key personnel
- Satisfactorily completed similar services
- Cost

SECTION VI: ADDITIONAL REQUIREMENTS

Indemnification: The selected firm shall defend, indemnify and hold harmless the City/IMU, its officers, agents and employees and all claims and costs of any nature whether for personal injury, property damage or any other liability arising out of or in any way connected with the negligent acts or omissions perpetrated by employees of the firm.

Insurance: Provide a description of the firm's insurance coverage applicable to the services described herein. Such coverage must be adequate to sufficiently cover the services described herein and must include at a minimum, general liability insurance coverage and professional liability insurance coverage. Include insurance certificates summarizing such insurance coverage.

Right of Refusal: The City/IMU reserves the right to reject any and all proposals. Proposals will be considered only in their entirety. The City/IMU reserves the right to add or deduct any specific requirements and associated costs from the selected proposal.

Questions: Questions may be addressed to:

Courtney Silliman, Director of Human Resources and Risk Management
110 North 1st Street, Indianola, IA 50125
(515) 961-9410
csilliman@indianolaiowa.gov

FORM A – Profile of Firm/Certification

Company Name:	
Legal Name (if different):	
Years in Business:	
Years performing broker/agent insurance services:	
State of Iowa only OR Nationwide Carrier availability?	
Number of public entities you have brokered for within the last 5 years:	
Contact Person:	
Full Mailing Address:	
Telephone Number:	
Fax Number:	
Email Address:	
Website:	
Number of Full-Time Employees:	
Number of Technical/Support Personnel:	
Does your company anticipate any mergers, transfer of ownership, management reorganization, or departure of key personnel within the next twelve (12) months that may affect the organizations' ability to carry out its proposal?	
Is your company authorized to do business in Iowa?	

The undersigned certifies he/she is authorized to obligate the represented firm and further agrees with all terms, conditions, and requirements of the City of Indianola's Request for Proposal. Further, the undersigned certifies that information provided in the Request for Proposal is true and correct.

Name: ______________________________

Signature: ______________________________

Title: ______________________________

Date: ______________________________

FORM B – References

To be a qualified proposer, the vendor must include three (3) references with similar services provided in your proposal response. Preference will be given to vendors for organizations **most like** the City/IMU. References will be contacted. Please verify information before submitting.

Reference 1

Organization Name:	
Address:	
Type of Business:	
Contact Person:	
Telephone Number:	
Date of Service Period:	
Description of Service:	

Reference 2

Organization Name:	
Address:	
Type of Business:	
Contact Person:	
Telephone Number:	
Date of Service Period:	
Description of Service:	

Reference 3

Organization Name:	
Address:	
Type of Business:	
Contact Person:	
Telephone Number:	
Date of Service Period:	
Description of Service:	

FORM C – Project Scope and Requirements

Vendor must reply to all questions outlined with an appropriate response indicating ("Y" - Yes) or ("N" - No). Include in the exceptions portion of the proposal any points where the proposed application packages do not conform to the project scope requirements included in this RFP.

1. Broker Agent of Record for Insurance Services

Questions	Y	N
Will sub-contractors be used for this project?		
Can you furnish your W9 and vendor contact information to the City before services begin?		
Will you accept Net 45 invoice terms?		
Is Broker/Agent currently licensed in Iowa to provide insurance services described herein and provide documentation (i.e. Broker Certificate of Authority)?		
Does the firm serve as an independent Broker and is not affiliated with any insurance carrier, third party administrative agency or provider network?		
Are you local / able to attend meetings and be along our side as a stakeholder?		
Do you have municipality experience?		
Are you a certified ICAP agent?		
Provide clarification if needed for any of the above responses:		

2. Additional Questions

What expertise, services and resources do you provide that will provide value for our organizations?
Response:
Describe the City and IMU's risk profile and key exposures and how you would best position us in the insurance market.
Response:
Describe the structure of the team that would be assigned to our organizations.
Response:

3. Additional Items

Response:
Response:
Response:

Attach additional pages if needed. Please restate the question you are responding to.

ADDENDUM #1

To:	All Companies Interested in Submitting a Proposal
From:	Courtney Silliman, Human Resources & Risk Management Director
RFP:	Broker/Agent of Record for Insurance Services; Dated: February 13, 2023
Subject:	2023 Addendum
Date:	March 2, 2023

The following questions and/or clarifications were asked relative to the above-listed Request for Proposal. This memo is sent for clarification to all companies who have interest in the RFP.

Question 1: Could you provide a copy of the policies being bid with three-year loss history of each policy, ICAP, IMWCA, boiler and cyber polices.

Answer 1: The ICAP, IMWCA, Boiler and Cyber polices are attached for your reference. Please note the City of Indianola is currently adding a new Water Resource Recovery Facility to the ICAP and Cincinnati plans.

Question 2: Since there are two separate votes, one by Indianola City Council on Monday, April 3rd and one by IMU Board of Trustees Monday, April 10th, are there plans to split City of Indianola and IMU's Property and Casualty Insurance policy?

Answer 2: No, the City of Indianola and Indianola Municipal Utility policies will remain under one Property and Casualty Insurance policy.

Question 3: What is the protocol if separate agents are chosen by each board?

Answer 3: One agent will be awarded the Risk Broker/Agent of Record for insurance services.

RUDOLF
INSURANCE CONSULTANTS

Response to RFP for

CITY OF
INDIANOLA
EST. 1849

#thinkindianolafirst

03/10/2023

City of Indianola
110 N. 1st Street
Indianola, IA 50125

RE: Proposal for Property/Casualty and Workers' Compensation Insurance

Thank you for the opportunity to participate in the City of Indianola's Request for Proposal for Property/Casualty and Workers Compensation Insurance. Please find enclosed our response.

Contact Information

Rudolf Insurance Consultants

Address: 123 N. Buxton, Indianola, Iowa 50125
Phone: 515-961-5085
Fax: 515-961-5052
Email: pfisher@rudolfinsurance.com; Penny Fisher, Vice President Rudolf Insurance Consultants

Firm Overview

Rudolf Insurance Consultants is headquartered in Indianola, Iowa, and is currently licensed and does business in 20 states. Our agency consists of a combined work experience of over 100 years in Property/Casualty, Workers Compensation, Professional Liability, Surety Services and Risk Management. We have over 30 direct insurance contracts with 'A' rated insurance carriers and access to virtually all the products & resources available in the insurance marketplace today.

Executive Summary:

Rudolf Insurance Consultants is uniquely positioned to perform the services outlined in the RFP. Our consulting team has significant experience in marketing and managing commercial insurance programs to achieve the best overall solution in terms of plan, design, cost, contracts, and service. Rudolf Insurance Consultants' account management team would be dedicated in developing a customized service model to support your objectives. Additionally, Rudolf Insurance Consultants' unique business model and partnerships with premier insurance carriers ensure we have access to all products, contracts and loss control services available for the City of Indianola, helping to keep your resources and budgets a top priority.

Rudolf Insurance Consultants has invested in valuable tools to facilitate our service team's ability to provide consulting advice on the City of Indianola's commercial insurance programs. We are excited about the possibility to introduce these resources to the City of Indianola. We believe our pro-active service model is a significant differentiator for Rudolf Insurance Consultants in serving your needs. We pride ourselves in our commitment to long-term client relationships and our associates are dedicated to excellence in client services. We hope to become an extension of your existing team.

With Rudolf Insurance Consultants, you will see a difference in the focus, energy, and resources directed toward servicing your needs. This proposal articulates the advantages of partnering with us:

- **Access to world-class resources.** A critical advantage for Rudolf Insurance Consultants over our competitors is the ease with which our clients can tap into Rudolf Insurance Consultants specialized resources, expertise and support services. Many insurance agencies are rigidly segmented by departments, profit centers, service center pools, which create barriers to knowledge sharing.

- **Proactive claims management.** We believe that proactive claims management begins with an effective "safety & loss control" program. Statistics prove that potential claims can be reduced and, in some cases, even avoided with an effective "safety & loss control" program in place. When claims do eventually happen Rudolf Insurance Consultants will be your claims advocate representing your best interest throughout the entire claims process. We will be hands on and instrumental in ensuring you are being treated fairly and promptly during any claim situation. Some of our claims services include meeting with you on a consistent basis to discuss the current status of open claims and determine the strategy for the next 30/90 days to mitigate damages. We will review your claims on a monthly basis to ensure claims are being closed out quickly and to monitor reserves to minimize reserve amounts being charged and close out unnecessary reserves that negatively affect your MOD rating. We hold reserve amounts accountable by assuring that reserves are not increased without explanation. We hold adjusters accountable for the results of the prior claims reviews.

- **Continuity of a team.** Rudolf Insurance Consultants will provide you with a local high-performance team of professional insurance experts. The team responsible for managing the City of Indianola's daily needs, issues, and questions is the same team that designs, markets and implements the City of Indianola's insurance program with carriers.

- **A passion for service.** Engaged, personalized account leadership is paramount to effective long-term client relationships. After all, what good is expertise without effective service and delivery? As a local private company, we serve only our clients. Local, private ownership means we can and do make business decisions that make sense in the long run and do not favor short-term earnings for outside shareholders or investors. You will see that our passion for service shines through daily.

Understanding the Scope of Work

We are experienced and knowledgeable in risk placement and insurance services for municipalities. We have several insurance carriers and vendors we will use to vet the marketplace to find the best insurance products and partners for the City of Indianola. We have longstanding, established relationships with, Iowa Community Assurance Pool, Iowa Municipalities Workers' Compensation Association, Employers Mutual Company, Travelers Insurance, Argent, State Fund Mutual, Continental Western Group as well as the industry leading cyber insurance carriers. These are the industry leading carriers for municipalities in the State of Iowa. Our firm's associates have extensive experience in marketing, insuring and risk management of municipalities and public entities. The combination of local expert representation, appropriate insurance contracts, coverages, knowledge and service make Rudolf Insurance Consultants a perfect fit to be the agent of record for the City of Indianola. We currently insure municipalities such as Warren County, Jackson Township, and The City of Saint Mary's.

Current Program Analysis
To continually monitor your evolving exposure to risk and to make certain that all coverage, endorsements and policies are completely understood, we will:

- Assist you in identifying, understanding and treating exposures to loss.
- Provide an explanation of coverage and endorsements
- Review and compare forms offered by various insurers
- Review contracts and leases to identify your exposure to risk
- Provide advice on risk financing options including guaranteed cost, loss sensitive schemes, and any creative alternative risk financing solutions which are or become available
- Recommend retention and policy limit alternatives
- Provide forecasts or market conditions and estimated future premiums for budgeting purposes

- Analyze cash flow and other risk financing costs associated with insurance premiums
- Understanding obstacles and objectives

Strategic Planning

- We will complete a risk assessment of the current insurance programs to determine what products synergize to provide an all-encompassing insurance solution through exposure and assessment
- Submission preparation and market selection
- Analysis of program alternatives
- Establish client customized claim reporting and handling procedures including coordinating periodic claim reviews
- Stewardship and renewal objective meetings
- Become your ultimate resource when insurance-related issues arise

Action Plan

- ***Commercial Property Insurance*** – Identify and protect real estate and other real property and equipment from perils that range from fire to thefts to lawsuits. We will also assist you in developing a business continuity plan so that you can resume operations quickly should a loss occur.
- ***Casualty*** – Design a program that protects your business from third-party claims involving your premises, operations, products, personal and/or advertising injury.
- ***Commercial Auto Insurance*** – Customize a program for any number of owned, hired, and non-owned autos used in your business operations. From one company vehicle to an entire fleet, we will ensure you have appropriate limits and coverage in place to protect the City of Indianola.
- ***Workers' Compensation*** – Secure the appropriate coverage for medical care and compensation for your employees, independent contractors and volunteers who are injured during the course of their employment.
- ***Professional Liability***– Evaluate your Public Officials Liability Insurance to insure defense costs, settlements and judgements associated with potential liability claims are covered to their fullest potential, while also protecting your personal assets as a director or officer.
- ***Cyber Liability*** – Keeping up to date in the ever changing market and exposure in cyber risks.

Implementation and Communication Support

- Agility and transparency are a precursor to a successful relationship with our clients.
- We will define a clear day-to-day working strategy that will make you feel at ease throughout the contract term by establishing flexible

- Mapping your data process and indicating main contacts for follow-up and expected response time. All communication will consist of phone, email and personal visits from our servicing staff to all locations needed.

Risk Management Plan
To continually monitor your evolving exposure to risk and to make certain that all coverage, endorsements and policies are completely understood, we assist with:

- Workplace Assessment, Ergonomic Assessments & Solutions
- Loss and Trend Analysis
- Risk Control Assessment
- Employee Safety Manuals
- Loss Prevention Compliance
- Program Administration
- Fleet Safety
- Security Consulting
- Fire Protection Consulting
- Program Evaluation and Implementation
- Internal staff on loss & claims management training
- Presentation of topical information related to safety and loss prevention

Renewal Negotiations
We will work closely with you on all renewals and foster one-on-one relationships with the insurers. The process normally follows the steps described below and you can expect this annually:

- Prepare the renewal process 120 days prior to the anniversary date. The pre-renewal proposal will outline market conditions and include recommended pricing and coverage enhancements, loss experience, commentary on insurer's performance, required information and timetable. Your requests and experience will play a major role in the renewal process
- Establish marketing strategy in conjunction with you to negotiate terms, conditions, costs, and report on marketing activities
- Monitor solvency and financial stability of insurers
- Report periodically on market developments, including new products, price trends and changes in law regulations
- Develop renewal specifications as appropriate for submission to underwriters
- Provide an analysis of losses
- Discuss available options and make recommendations on how to approach the marketplace
- Negotiate the most favorable terms and conditions at the most competitive costs

- Present renewal quotations with recommendations.
- Follow up with insurers for timely issuance of policies and agreements

Review new and renewal insurance policies, and confirm that the policies, endorsements and agreements conform to the final proposals. Policies and agreements will be reviewed and transmitted within 60 days of inception. Endorsements will be delivered within 30 days of receipt.

Ongoing Service and Support
As your agent, we will furnish the following administrative services on a day-to-day basis, and we will be fully accountable for these activities:

- Rudolf Insurance Consultants will customize a service plan to meet the needs of The City of Indianola. Once your decision has been made, we will meet with you to gain a full understanding of your needs and formulate a plan of service that will set The City of Indianola up for a successful insurance year
- Maintain a monthly open item list
- Prepare and maintain an Insurance Summary
- Provide accurate certificates of insurance, as instructed, with copies sent to you upon receipt
- Respond promptly to e-mails and phone calls
- Follow-up with insurers for premium adjustments
- Review policies and financial documents for accuracy and secure necessary amendments from insurers
- Assist in development of premium allocations
- Assist or perform reviews of your contractual arrangements
- Coordinate activities with claims services on loss runs and annual review of losses

Schedule of Fees

Insurance carriers build in commission/service fees into their policies premiums. If chosen, Rudolf Insurance Consultants will accept the carriers priced in commission/service fees as our compensation.

There will not be any extra billed hours/fees for service, administrative work or the general daily needs of the city.

Personnel assigned to City of Indianola:

Brad Rudolf-Owner/CEO/President

Brad has been a resident of Warren County for over 45 years. He graduated from Martensdale-St Mary's High School in 1984 and received his Bachelor of Arts degree from Grandview University in 1989. Brad has over 30 years of insurance experience, specializing in large commercial property and casualty accounts. Brad is licensed in Life, Health, Property, Casualty, & Personal lines insurance. Brad serves on the Board of Directors for the Warren County Economic Development Corporation and is an active member of the Indianola Chamber of Commerce.

Brad is active in the philanthropic community of Indianola. As the CEO of an Indianola based company he firmly believes in the #thinkindianolafirst campaigns that are advertised by the Chamber of Commerce and City of Indianola. With thousands of clients in the local community, Brad believes it is important to support and give back to the community that supports his business. He is proud to have helped several local causes over the years that he feels passionately about, some of these groups are, The Indianola Police Department, Warren County Sheriff's Department, Indianola Community Youth Foundation, Indianola Helping Hand, Indianola Athletic Booster Club, Indianola Chamber of Commerce, National Balloon Classic, The Pink Tractor Foundation, Indianola Schools, Warren County Fair, Martensdale-St Marys Schools, Jackson Township and several other outstanding associations, causes and events.

Penny Fisher-Vice President

Penny will be the primary lead with regards to marketing, operations, coverage, and Underwriting and is licensed in property, casualty and personal lines insurance.

-Marketing: Penny's marketing skills will provide proven product, business and market development and competitive analysis.

-Operations: Penny has insurance-specific expertise in customer service, network development and more.

-Underwriting: Penny's underwriting knowledge helps provide the carriers with hands-on functional expertise and product line specialization

-Penny has over 35 years of commercial lines insurance experience as a Commercial Lines / Marketing Consultant. Penny has extensive experience in working with municipalities, petroleum marketers, health care, agriculture, health & fitness and environmental programs.

Eric Scheuchl-Account Executive

-10 years of commercial lines insurance experience

-insurance & loss control expertise in the areas of; municipalities, petroleum, environmental liability, manufacturing, workers' compensation

-lead Rudolf Insurance Consultant's team member for Warren County's insurance program

-six years of service on Warren County's Safety Committee

-eight years of service on Warren County Economic Development Committee

- serves on Business Grant Committee and Revolving Loan Fund Committee inside the Warren County Economic Development Committee, where the goal is to provide funding for startup and growing businesses in Warren County

-For the City of Indianola, Eric will be the lead team member for Rudolf Insurance Consultants, and will be responsible for working with city employees, department heads and officials

David Neri-Commercial Lines / Marketing Consultant

-14 years commercial insurance experience

-11 years with Nationwide working in their Commercial Insurance department as Customer Service associate and leader managing teams, agencies, and commercial territories.

-Expertise in building, maintaining and evolving customer relations by providing open communication between insurer and the insured.

-Advocate for the customer where policy, coverage, billing, and daily account management is concerned.

-Accountability, organization, and time management are prime requisites for my ongoing success and growth within the insurance community.

Janine Shutt-Assistant Commercial Lines Consultant

-BA Degree in Management and handles internal business operations such as accounting and claims management.

-Claim coordinator – Day to day management and tracking of all claims.

-Day to day contact for changes such as auto, equipment, etc.

Mission Statement

Our mission is to bring unsurpassed value to the City of Indianola in their endeavor to reduce their cost of risk for taxpayers and support a safe workplace for the City's employees. We will accomplish this mission by:

- Being knowledgeable of your operations and exposures for potential loss
- Providing high quality consultative services
- Delivering high level specialized resources
- Driving innovation to serve your needs
- Hiring the best talent and resources to deliver quality services
- Actively investing in our own professional skills and capabilities
- Educating the marketplace on public risk organizations
- Finding new markets and capital to transfer risk effectively
- Leverage our extensive expertise for the benefit of the City of Indianola

WARREN COUNTY BOARD OF SUPERVISORS
301 North Buxton, Suite 202
Indianola, IA 50125
www.warrencountyia.org

Darren Heater, Chair
Mark Snell, Vice Chair
Crystal McIntyre, Member

Phone (515) 961- 1030
961-1028
961-1029

March 6, 2023

To whom it may concern:

Rudolf Insurance Consultants has been instrumental in safe guarding Warren County assets and providing information in critical times.

When we were first introduced to Rudolf, it was "just to look" at our insurance needs. Rudolf was able to find where there were deficiencies in our requirements for years. This being known, the choice to become their client was easy.

My personal and direct experience with Rudolf representing Warren County has been in the administration of our safety program. Along with an internal program focus shift, Rudolf has been a contributory supporter of Warren County by helping us meet goals, understand true expectations and boundaries when we have faced trials.

Warren County and Rudolf are ready to face challenges together. I never knew this was the type of relationship we needed but, I am grateful we obtained it. Rudolf Insurance Consultants have been very client driven. Ultimately, this means the best for our taxpayers.

Lastly, accessibility to their team meant our questions and concerns were addressed immediately. If problems arose, a phone call was answered or a meeting was arranged that day.

Our relationship with Rudolf has proved helpful to our employees, elected representatives, and taxpayers in protecting our properties and staff. Rudolf gave us the best facts in a timely manner to preserve our tax dollars now and in the future. I highly recommend their team.

Sincerely,
Crystal McIntyre
Crystal McIntyre
Warren County Supervisor
District 2

March 6, 2023

To City Manager & City Council for Indianola:

I am writing this as a letter of recommendation for Rudolf Insurance Consultants. When I was the Chairperson for Warren County Board of Supervisors, Rudolf Insurance Consultants took over the insurance services for Warren County on May 1st, 2016. I was extremely pleased with the level of professional service and knowledgeable insurance advice that I received from them. They provided the County with a full audit of the insurance program and helped us make the adjustments we needed to better protect the county's assets, employees, and tax payor investments.

The Rudolf Insurance team gave us excellent service, they were involved in every aspect of our insurance and safety program. They were able to market out our insurance needs to the marketplace and bring us new options that we had never been presented before. They helped us transition our insurance to a different program and away from ICAP & IMWCA, who we had for about 20 years. The change to Rudolf Insurance Consultants was and has been an ongoing positive benefit to the County.

Rudolf Insurance Consultants would be an excellent local business partner for the City of Indianola.

Doug Shull,

Doug

Warren County Economic Development
President

References

Doug Shull
Indianola City Treasurer
President of the Warren County Economic Development Corporation
515-961-1001
dougs@warrencountyia.org

Stephanie Erickson
Indianola Mayor
515-962-5300
serickson@indianolaiowa.gov

Brian Sher
Indianola Chief of Police
515-961-9400
bsher@indianolaiowa.gov

Crystal McIntyre
Warren County Board of Supervisors, District 2 Supervisor & Board Chair
515-961-1001
crystalm@warrencountyia.org

Rachel Fusco
Warren County Economic Development Corporation, Executive Director
515-961-1067
rgocken@wcedc.com

Amanda Zwanziger
President & CEO of the Indianola Chamber of Commerce
515-961-6269
amanda@indianolachamber.com

Andy Leech
Edward Jones
Indianola Athletic Boosters, President
515-961-5367
Andy.leech@edwardjones.com

Aaron DeKock
Attorney, JC Law Offices, P.C.
Former Warren County Board Supervisor
515-608-3721
aaron@jcwagnerlaw.com

Joe Ripperger
Owner
The Sports Page
515-961-5771
joeripperger@msn.com

Jarid Downey
Owner
Downey Tire Service LLC
515-961-0345
jarid@downeytire.com

Bill Bussanmas
Owner
Bussanmas Heating & Cooling
515-442-9018
bill@busshvac.com

Jake Doering
Owner
Doering Properties
515-205-9115
jake@jakeslawnandlandscape.com

Clint Welling
President
TruBank
CWelling@TruBank.Bank
515 961 9367

Kelly Shaw
Associate Teaching Professor, Iowa State University
Former Mayor of Indianola
kbshaw@iastate.edu
515-961-5044

Troy Bass
Coordinator
Warren County Emergency Management
515-961-1108
troyb@warrencountyia.org

FORM B – References

To be a qualified proposer, the vendor must include three (3) references with similar services provided in your proposal response. Preference will be given to vendors for organizations **most like** the City/IMU. References will be contacted. Please verify information before submitting.

Reference 1

Organization Name:	Warren County
Address:	301 N Buxton, Indianola, IA
Type of Business:	Municipality
Contact Person:	Chrystal McIntyre
Telephone Number:	515-961-1001
Date of Service Period:	2016 to Present
Description of Service:	Insurance Broker for all County Departments

Reference 2

Organization Name:	Jackson Township Fire District
Address:	101 School St., St Marys, IA
Type of Business:	Fire Department
Contact Person:	Doug McCasaland
Telephone Number:	515-961-1093
Date of Service Period:	2014- Present
Description of Service:	Insurance Broker

Reference 3

Organization Name:	Warren County Emergency Management
Address:	111 N Buxton St., Rm 129, Indianola, IA
Type of Business:	911 Emergency Management
Contact Person:	Troy Bass
Telephone Number:	515-961-1108
Date of Service Period:	2019 to Present
Description of Service:	Insurance Broker

FORM A – Profile of Firm/Certification

Company Name:	Rudolf Insurance Consultants
Legal Name (if different):	
Years in Business:	10
Years performing broker/agent insurance services:	35
State of Iowa only OR Nationwide Carrier availability?	Nationwide Availability
Number of public entities you have brokered for within the last 5 years:	6
Contact Person:	Penny Fisher
Full Mailing Address:	123 N Buxton Indianola, IA 50125
Telephone Number:	515-961-5085
Fax Number:	515-961-5052
Email Address:	pfisher@rudolfinsurance.com
Website:	www.Rudolfinsurance.com
Number of Full-Time Employees:	15
Number of Technical/Support Personnel:	10
Does your company anticipate any mergers, transfer of ownership, management reorganization, or departure of key personnel within the next twelve (12) months that may affect the organizations' ability to carry out its proposal?	NO
Is your company authorized to do business in Iowa?	Yes

The undersigned certifies he/she is authorized to obligate the represented firm and further agrees with all terms, conditions, and requirements of the City of Indianola's Request for Proposal. Further, the undersigned certifies that information provided in the Request for Proposal is true and correct.

Name: Brad Rudolf

Signature:

Title: President/CEO

Date:

FORM C – Project Scope and Requirements

Vendor must reply to all questions outlined with an appropriate response indicating ("Y" - Yes) or ("N" - No). Include in the exceptions portion of the proposal any points where the proposed application packages do not conform to the project scope requirements included in this RFP.

1. Broker Agent of Record for Insurance Services

Questions	Y	N
Will sub-contractors be used for this project?		
Can you furnish your W9 and vendor contact information to the City before services begin?	Y	
Will you accept Net 45 invoice terms?	Y	
Is Broker/Agent currently licensed in Iowa to provide insurance services described herein and provide documentation (i.e. Broker Certificate of Authority)?	Y	
Does the firm serve as an independent Broker and is not affiliated with any insurance carrier, third party administrative agency or provider network?	Y	
Are you local / able to attend meetings and be along our side as a stakeholder?	Y	
Do you have municipality experience?	Y	
Are you a certified ICAP agent?	Y	

Provide clarification if needed for any of the above responses:

2. Additional Questions

What expertise, services and resources do you provide that will provide value for our organizations?
Response: See attached
Describe the City and IMU's risk profile and key exposures and how you would best position us in the insurance market.
Response: See attached
Describe the structure of the team that would be assigned to our organizations.
Response: See attached

What expertise, services and resources do you provide that will provide value for our organizations?

Response:

Rudolf Insurance Consultants has extensive experience with insuring, marketing, and servicing large municipalities. As your local insurance representative our goal is to be your "go to" for all things Property, Casualty and Worker's Compensation insurance. We will work diligently as an extension of your team, here to service your evolving needs. Our biggest resource is our local presence and personal knowledge of our dedicated team. The combination of our passion for our clients with the knowledge and experience to help you navigate the insurance marketplace will be a breath of fresh air into the City's insurance program.

We will start day one with a full audit of all policies. We will analyze limits, coverages, deductibles, exclusions, etc. We will note any deficiencies, causes for concern, and present them to the city immediately along with appropriate solutions. We will do this to make sure that policy will be implemented appropriately to the risks and exposures of the city.

Describe the City and IMU's risk profile and key exposures and how you would best position us in the insurance market.

Response:

One of the largest differences between Rudolf Insurance Consultants and your previous/current representation is our proactive approach to taking your account to the marketplace to create competition. With us creating competition between insurance carriers, the City of Indianola will be receiving the most competitive product and price available in the market place. We have already had meetings with insurance carriers that have programs for municipalities, and they have expressed strong interest in providing quotes for your renewal. Some of our carriers have never seen a submission from the City of Indianola, that means we would be bringing you options that you have never been presented before. We believe that the marketing of your account will not only stop the large premium increases that have been occurring every year from ICAP/IMWCA but might also provide a completely better/new option for the City of Indianola.

Describe the structure of the team that would be assigned to our organizations.

Response:

Eric Scheuchl would be the lead Rudolf Insurance team member working with city officials, department heads and personnel. Eric would be attending the safety meetings and will serve as the Account Executive. Eric has been the Account Executive for Warren County since 2016.

Penny Fisher would be your lead service team member. She would be available for your daily needs and questions. Anything from a certificate of insurance to an evolving potential legal matter, Penny can assist. Penny has been an agent for over 35 years and is widely recognized by carriers and her peers as one of the top agents in the State of Iowa.

Eric and Penny will work as a high-performance duo as your main contacts at Rudolf Insurance Consultants.

David Neri will be the customer service representative, working diligently with Penny to make sure that day to day needs and expectations will be met promptly.

Janine Shutt will be assisting Eric and Penny with claims management. Making sure that claims are being monitored, mitigated if possible and closed out in a timely fashion. She has been servicing Warren County's claims since 2016.

Brad Rudolf is the owner and President and will focus on big picture items such as keeping up with market trends, maintaining excellent relationships with our current carriers and exploring new options that may come into the insurance market.

TRUENORTH
Insurance and Financial Strategies

WEINMAN Insurance

Proposal for
Broker Services

City of Indianola
Indianola Municipal Utilities

March 3, 2023

Courtney Silliman
Director of Human Resources & Risk Management
City of Indianola
110 North 1st St.
Indianola, IA 50125

Re: City of Indianola Proposal for Brokerage Services

Dear Mrs. Silliman:

The success of The City of Indianola's risk management program depends to a great extent upon the objectives and administrative guidelines set forth by the leadership of the City itself. Public entities are unique in the risk management world. Indianola is divided into multiple departments that may operate to a certain extent, independently from one another. In order to ensure that the City is able to accomplish its strategic initiatives, communication regarding risk mitigation activities must flow through the departments to those whose responsibility is creating and maintaining a system of processes designed to protect the City from catastrophic loss and ensure that all employees go home from work in as good or better condition than when they arrived.

In the enclosed response to your request for proposal, you will be briefed on some of our methodologies, service offerings, and processes as they pertain to a growing mid-sized City. We are confident that the team we have in place to work with your organization has the skill set and resources required to develop a win-win relationship with you and your team.

Weinman Insurance, in partnership with TrueNorth, is uniquely willing and able to provide the services subject to the terms and conditions as set forth in this RFP. We appreciate the opportunity to respond to your request for proposal and look forward to meeting with you and your team, and in doing so, provide further clarity on our ability to continue to help the City of Indianola achieve its goals and objectives.

Sincerely,

Brad Bengtson, CLCS
Risk Management Specialist
TrueNorth Companies, LC

Kim Rasko
Account Manager, Risk Management
Weinman Insurance

Table of Contents

Section I: Executive Summary

Weinman Insurance & TrueNorth is excited to present our outline of services to the City of Indianola. TrueNorth's Risk Management Division works with clients using a formal risk management process where our team works directly with the City's risk management team to determine objectives, identify risk, evaluate risk, select a risk treatment or transfer mechanism, implement risk reduction strategies, and review, evaluate, and monitor the situation on a continuous basis. TrueNorth has branded its unique risk management process The Risk Defender™.

In December of 2017, Weinman Insurance affiliated our operations with TrueNorth Companies, LC as First Mainstreet Insurance, dba Weinman Insurance. This new partnership was a strategic win-win for both firms. Weinman Insurance has deep ties to the Indianola community, with operations dating back to 1892. While the experienced and professional staff remains the same at the Weinman office, we've been able to bolt on and implement best in class resources using the scale and expertise of a Top 50 U.S. privately held insurance brokerage. This strategic affiliation allows us to continue our client first way of doing business with the same staff you've come to know and trust, while implementing large scale resources and tools normally out of scope of a local main street insurance agency.

The Risk Defender™ process is used to engage our clients in a comprehensive, holistic approach to identifying and mitigating risk. This process allows us to understand the day to day challenges your leadership and employees face while ensuring not only their safety, but uniquely, the safety of the citizens of Indianola. The expertise of our team, along with our longstanding insurance relationship with the City, allows us to understand better than our competitors, how to implement our Risk Solutions services. This local knowledge and process driven platform reduces the likelihood that the City will incur an uncovered loss. We believe stewardship is key to the risk management process, and after each 12 month insurance cycle, we will meet with the risk management team for the City to review services provided and plan for any upcoming changes.

The Risk Defender™ process is proven to help organizations avoid, reduce, and transfer risk. TrueNorth Companies, in combination with Weinman Insurance has the honor and pleasure of partnering with over 20 City, County, and other governmental sub-divisions who entrust TrueNorth and our processes and brokering capabilities. We are a top level agency with both ICAP and IMWCA (Indianola's Property & Casualty and Workers Compensation insurers, respectively) and have invested time and resources in to earning the **ICAP Certified Agent** designation within our organization, including two whom actively work the City's insurance program.

A robust risk management program and the complexities inherent in active supervision of such a program is time and labor intensive. Many organizations simply do not have the budget to hire a stand-alone risk manager. At Weinman Insurance, we believe part of the insurance broker's value proposition should include active participation in the risk management review and program implementation. This includes proactive initiatives regarding safety, training, risk audits, and recommendations on insurance coverages/limits. We also need to be reactive and thorough in the event of an injury or catastrophe. We have implemented proactive risk management for Indianola utilizing our internal Risk Solutions team to build out a safety committee with members of all departments within the City and IMU, at a cost savings for the City. We also are hosting bi-monthly claims meetings with the City and IMU to be certain Workers Compensation claims are being handled efficiently and equitably.

Our local office includes our claims advocate, Scott Weinman, who acts as the liaison between our clients and insurance carriers. Scott's expertise in claims helps expedite the process from first report to closing of the claim. Scott is backed by a team of claims professionals in our headquarters with over 150 years of claims experience. Our goal is to limit both direct and indirect costs of a claim by continually moving the process along. On complex claims, our team will communicate claims summaries, so leadership is aware and understands the progress of the claim.

At Weinman Insurance and TrueNorth, we believe that a team of experts focusing on their individual areas of expertise provides the best results. This collective IQ approach ensures we are considering all outcomes based on a recommendation or process we implement. The team that works with City of Indianola includes:

- **Risk Management Specialist** – Strategic planning, risk review, risk treatment strategies, market communication, program implementation, and client advocacy
- **Account Manager** – Day to day account review and communication, information dissemination and gathering, continuous risk monitoring.
- **Risk Solutions** – Implementation and buildout of safety initiatives, including committee and training, OSHA preparedness.
- **Claims Advocate** – Filing and review of claims, communication with client on status of outstanding claims, and working with the insurance carrier to be sure of the best outcome for our client.
- **Legal** – As needed contract review and advice. Our team is available to review any contract the City is engaged with to be sure proper risk transfer strategies are in place, and contractual wording adheres to the City's insurance agreements.

We believe the practice of risk management is not specific to an industry or a type of business. TrueNorth and Weinman Insurance represent many large and varied accounts with exposures similar to the City of Indianola. We are a leader in the State of Iowa regarding risk management for public entities. From the second largest City in the state to the smallest towns, our public entity practice is built with the needs of municipalities, counties, and other governmental sub-divisions in mind. Feel free to contact any of the references listed to confirm this confidence.

As the City of Indianola and IMU team evaluates the RFP responses from Weinman Insurance and its competitors, there will be little doubt that not only is Weinman's commitment to the prosperity of our community second to none, our team is clearly up for the task of providing world-class risk management services. We consider it an honor and privilege to partner with Indianola and IMU currently for your insurance and risk management needs. Weinman Insurance has been committed to the people of Indianola for over 125 years. We are invested in and dedicated to the continued growth and vitality of our community. We believe the addition of world class tools and resources through our affiliation, along with our experienced and engaged staff, positions us to continue as your broker and risk management partner.

Our Story

Weinman Insurance has been in business in Indianola for over 125 years. The founder, JL Browne, moved his family from St. Charles, IA to Indianola, IA and started a loan and real estate business back in 1892. Over the years the business developed into the insurance firm of Browne, Risinger & Weinman Inc.

Now, over 125 years later, we look back at our roots and honor the commitment to service and community that paved the way for our success. We continue to have a strong community involvement that involves donating our time and resources to local organizations and charities.

In December of 2017, Weinman Insurance made the strategic decision to affiliate our operations with TrueNorth Companies, LC. This strategic partnership allows Weinman Insurance to continue with the same exceptional local service our clients have come to know and trust, while gaining tools, resources, and expertise to help us continue growth and prosperity in our community.

TrueNorth Companies L.C. was formed in 2001 through the merger of three Cedar Rapids metro-based specialty insurance agencies: Davis Jones Lamb (est.1929), a property and casualty agency, Insurance Service Corporation (est. 1981), an agency specializing in transportation risk management, and Verhille & Associates (est. 1947), an employee benefits and financial services organization.

Since then, we have successfully grown organically by adding strategic partners and learning that we needed to be "true" to ourselves in order to evolve and celebrate continued growth. With this realization, we've worked to weave transparency, timeliness and accuracy of results - along with accountability and shared analytics into our fabric; making it easier to understand exactly "where we are." TrueNorth prides itself on offering its clients the resources of a national risk management enterprise with the personal service of a local partner. In this, our business philosophies are simple:

OUR VISION
To create a legacy company through an entrepreneurial platform that attracts, develops, and coordinates high performing talent and opportunities.

OUR MISSION
To assist companies and people with protecting and maximizing assets, resources, and opportunities.

OUR PURPOSE
To create value.

Section II: Contact Information

Weinman Insurance
311 E 2nd Ave
Indianola, IA 50125
(515) 961-2567 Phone
(515) 961-2092 Fax

Principal Contacts:

Kim Rasko
(515) 961-2567
kim@weinmaninsurance.com

Brad Bengtson
(515) 962-8073
brad.bengtson@truenorthcompanies.com

Section III: References

We welcome and encourage the City and IMU to contact any of the references provided on Form B enclosed. All references listed are currently insured by and clients of Weinman Insurance and/or TrueNorth Companies.

Proven Expertise

TrueNorth and Weinman insurance are honored to partner with municipalities and governmental sub-divisions throughout the State of Iowa. Our distinctive risk management process, as well as our deep understanding of the unique risk exposures our public entity clients face, is un-paralleled in Iowa. We've developed strategic partnerships with cities large and small, each having differing challenges and profiles. Our expertise was called upon by the second largest City in the state, Cedar Rapids, when they realized their previous broker did not have the scale and expertise to help build and develop self-insured risk retention models to better control costs.

Our partnerships with cities as risk management advisor and insurance brokerage services include:

Cedar Rapids	Lacona	Altoona	Milo
Bloomfield	Mount Vernon	Centerville	Perry
Coralville	Woodward	Dike	Cumming
Grimes	Hartford	Hiawatha	Spring Hill
Indianola	Johnston	Ankeny	Iowa City

We also partner with Governmental Sub-Divisions for their insurance needs, including Dallas County, Metro Waste Authority, Xenia Rural Water District, and multiple county fair associations.

As a regional broker with a national client footprint, we partner with a majority of top carriers to place insurance for our clients, basing our recommendation for placement on individual needs and exposures. For our municipality and governmental sub-division clients, we've found the following carriers to be a "right fit":

- Iowa Communities Assurance Pool (ICAP) – Current provider for City of Indianola's Property & Casualty insurance
- Iowa Municipal Workers Compensation Association (IMWCA) – Current provider for City of Indianola's Workers Compensation
- Travelers Public Entities
- Cincinnati Insurance Companies – Current provider of Boiler & Machinery coverage for City of Indianola
- Allied Public Risk (Allied World)
- Employers' Mutual Companies (EMC)
- Chubb Insurance

We have complete confidence in all carriers we represent in the marketplace, and perform due diligence on the financial stability of all of our represented carriers before placing insurance for our clients with them.

As an insurance broker, and more importantly a risk management advisor, we know and understand our clients value services and resources beyond the procurement and placement of the insurance policies with insurance carriers. Weinman Insurance has proven ourselves to be long term partners with the City of Indianola with this understanding in mind. We've developed relationships that go beyond transactional conversations. The City's leaders and employees are our neighbors and friends. This has afforded our agency the opportunity to understand issues that affect our citizens and employees beyond the wording of insurance contracts. We believe this personal touch and local knowledge puts the City in an advantageous position.

Section IV: Scope of Work & Services

3/13/2023	**Submission of Broker Services Proposal**
5/1/2023	**Renewal Review and Risk Management Audit Begins** • Evaluation of existing insurance program • Market due-diligence and guidance for upcoming renewal for City of Indianola/IMU • Risk audit of insurable interests for Indianola/IMU
TBD	**Partnership confirmed between City of Indianola/IMU & Weinman Insurance**
7/1/2023	**Renewal of ICAP, IMWCA & Associated Policies for City of Indianola/IMU**
Monthly (Ongoing)	**Risk Solutions meets with Indianola/IMU Safety Committee** • Meeting lead by TrueNorth Risk Solutions Advisor Craig Fink and Risk Management Specialist Brad Bengtson • High level discussion of previous month safety based claims activity • Discussion of upcoming training developed and led by TrueNorth • Review of departmental safety audits • OSHA policy and action item review
Quarterly (Ongoing)	**In depth Workers Compensation Claims Review and Status** • Claim by claim status update with Weinman/TrueNorth claims advocate • Advice on best way to close each claim equitably for the employee and City of Indianola/IMU • Connect with IMWCA both before and after meeting to review steps needed to finalize claim
Multiple - Through out the Year	**Full Mock OSHA Audit for all departments** • TrueNorth/Weinman will work with our Risk Solutions team to perform a mock OSHA audit for both City and IMU • After the audit process is completed, our Risk Solutions team will develop a full written report of our findings, along with scoring • Included with the audit with be an OSHA preparedness checklist for all departments to utilize if OSHA were to ever come onsite. • Weinman Insurance/TrueNorth will develop an action plan and work with departments on corrective actions for essential issues found in the report, allowing the City and IMU to be proactive in their OSHA Compliance • Weinman Insurance/TrueNorth will develop an action plan and work with departments on corrective actions for essential issues found in the report, allowing the City and IMU to be proactive in their OSHA Compliance

12/1/2023 & 5/1/2024	**Weinman Insurance/TrueNorth Conducts Mid-year Review and End of Term Stewardship Report/Pre-renewal** • At midterm of the policy period, Weinman Insurance/TrueNorth will meet with the Director of Risk Management to review current program, including outstanding complex claims. • 2 months before the renewal of the next term, we will again meet to present a stewardship report of initiatives performed throughout the year to gauge efficacy and discuss the next years requirements • Full market review of the insurance program will take place at the request of the Director of Risk Management or the advice of Weinman Insurance based on insurance market trending.
Continuous and Ongoing Services	**In addition to the above listed services performed for The City of Indianola and IMU, the following service functions are continuous in our duties as your broker/advisor:** • Maintains a real-time statement of value spreadsheet document with all locations and property for ease of anniversary and departmental premium breakout for budgeting • Assisting administration staff with excess claim submission and handling • Verification and review of insuring agreements, binders, certificates, endorsements, and other documents for accuracy. • Timely review and communication of market activities that may affect the City/IMU's insurance program • Timely response to any and all inquiries from the City/IMU in regard to any requests for advice or guidance • Assist the administration to coordinate inspections, audits, claim adjustments as required by the insurance carriers • Development and issuance of insurance certificates on behalf of the City/IMU, as well as compliance reviews of any requests • Provide any and all documents, including loss runs, as requested by the City/IMU • Attend meetings for the City/IMU as requested • Provide and advise of legal updates and offer assistance to ensure compliance as required by State and/or Federal Law

Section V: Schedule of Fees

Currently, the risk transfer portion of the City of Indianola/IMU insurance program is covered by five separate policy packages:

Property & Casualty – Underwritten by ICAP
Workers Compensation – Underwritten by IMWCA
Crime Bond – Underwritten by Travelers Insurance Company
Boiler Coverage – Underwritten by Cincinnati Insurance Companies
Cyber Coverage – Underwritten by Cowbell Cyber Inc.

Weinman Insurance/TrueNorth is paid via commission directly from each insurance carrier at a pre-determined percentage of the total premium/contribution:

Commissions earned by Weinman Insurance/TrueNorth by policy:

ICAP 2022-2023 Commission Breakout

	Commission %	City's Contribution	Commission
General Liability	6.41%	$60,867.00	$3,901.73
Auto Liability	6.41%	$21,877.00	$1,402.37
Officials Liability	6.41%	$9,068.00	$581.28
Law Enforcement Liability	6.41%	$20,880.00	$1,338.46
Auto Physical Damage	11.30%	$33,500.00	$3,785.50
Property*	15.00%	$199,637.00	$29,945.55
Excess Liability	5.00%	$24,671.00	$1,233.55
Total		$370,500.00	$42,188.44

IMWCA 2022-2023 Commission Breakout

Workers Compensation	6.00%	$209,354.00	$12,561.24

Travelers Insurance Companies 2022-2023 Commission Breakout

Crime Bond	15.00%	$1,525.00	$228.75

Cincinnati Insurance Companies 2022-2023 Commission Breakout

Boiler & Machinery	20.00%	$57,174.00	$11,434.80

Cowbell Cyber Inc 2022-2023 Commission Breakout

Cyber	14.4%	$14,097.11	$2,041.65

Grand Total	***10.49%***	***$652,650.11***	***$68,454.88***

Weinman Insurance/TrueNorth proposes a commission cap not to exceed the above listed carrier commission levels paid annually. Any change in commission percentage paid by the insurance carrier (listed above) to our agency will be transparently communicated to City and IMU leaders before a policy renews.

*Not including the new Water Resource Recovery Facility which was added on January 1, 2023.

Section VI: Agency Personnel

Kim Rasko, Account Manager, ICAP Certified Agent, Weinman Insurance

(515) 961-2567

kim@weinmaninsurance.com

Role - Day to day communication, policy changes, coverage review and advice, renewal lead

Brad Bengtson CLCS, Risk Management Specialist, ICAP Certified, TrueNorth Companies

(515) 962-8073

Brad.bengtson@truenorthcompanies.com

Role - Strategic Planning, Plan implementation, Carrier Advocacy, Claims Review, Market Review and Advice, Safety Committee, Safety Training

Scott Weinman, Claims Specialist, Weinman Insurance

(515) 961-2567

scott@weinmaninsurance.com

Role – Claims advocacy and review. Liaison for City of Indianola and IMU for complex claims communication with insurance carriers

Denise Anderson, Director of Operations, Weinman Insurance

(515) 961-2567

denise@weinmaninsurance.com

Role – Review and implementation of client service standards for our public entity accounts

Craig Fink, Safety & Loss Control Specialist, TrueNorth Companies

(515) 441-4157

cfink@truenorthcompanies.com

Role – Craig is a resource for our Public Entity clients for areas that many cities find themselves resource light. Areas where Craig can help include: OSHA compliance and recordkeeping questions, Safety policies and procedures, Safety Training/Safety Committee liaison, OSHA inspection citation & informal assistance, Development and guidance of return-to-work program

Section VII: Safety and Risk Management

"Avoid the worst, put safety first!"

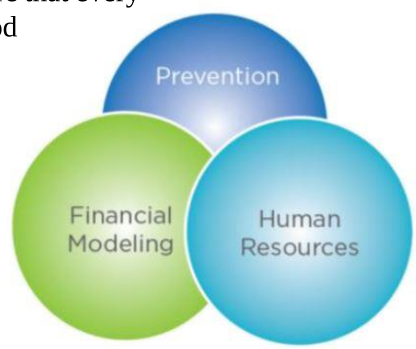
Being the incumbent broker for the City of Indianola and IMU, Weinman Insurance has already implemented many of the ongoing services listed above. With the expanded resources TrueNorth brought to Weinman Insurance in 2018, we were able to discuss and review the safety committee and training resources the City and IMU were participating in. In our discussions with previous Human Resources Director Melissa McCoy, we found that the current program had become stagnant and was extremely expensive. Our Risk Solutions team, led by TrueNorth, was able to develop a safety program that focused on culture and proactive risk management.

With the implementation of our new safety program, we've been able to **save the City and IMU up to $20,000 per year**, according to prior Director of Human Resources, Melissa McCoy. This safety program has included branding of the program, OSHA training, OSHA inspections, new departmental safety audit procedures, and open dialogue around specific activities each department performs. All departmental representatives have taken an active role in the committee meetings and are engaged in the process.

The Weinman/TrueNorth safety program is based on our internal, proprietary S.A.F.E Culture System. Change or enhancement of a culture of safety needs to start from the top down for employees to engage and understand. The City of Indianola and IMU's leadership has shown a true commitment to the employees that their safety and well- being is a top priority. This is the first step in our implementation of the S.A.F.E initiative.

THE S.A.F.E. CULTURE SYSTEM
Strategy | Alignment | Finance | Efficiency

The S.A.F.E. Culture System™ is a methodical and proactive process to engage your workforce in behaving in a way that will ensure that every employeeemployee goes home from work in as good or better condition than when they arrived.



If an organization wants to reduce its overall cost of risk, an engaged workforce working together to achieve a zero loss environment is an absolute requirement. The S.A.F.E. Culture System is a strategic method of creating an alignment of leadership vision and employee behavior. Within the workers compensation practice area there are three main components of the process: Prevention, Human Resources, and Financial Modeling. All three components must be aligned in order to achieve the desired results.

To build and enhance a safety culture, we focus on four areas with the guidance of the Rik Management Director for the City and IMU:

1. **Identify Trends**: We analyze historical losses incurred by The City of Indianola/IMU and look for indicators of trends such as location, department, position, injury type, time of day, and causation. If we find similar job specific actions are the cause, our Risk Solutions team will engage to find corrective action, working with the appropriate insurance carrier (ICAP or IMWCA)

2. **Evaluate Culture**: As discussed in detail in culture change section below, we actively engage in inciting culture change toward a safety first workplace. We begin with an evaluation of the culture, then work to build safety into the routine thought processes of the employees.

3. **Determine Training Levels**: TrueNorth Loss Control Consultants engage in providing safety training routinely to employees of the organization. OSHA requires mandatory training for certain job classifications, and there are other more generalized training modules that are used to laser in on job specific hazards. Throughout all training modules, our Loss Control Team is focused on engraining the need to build responsibility for your health, and the health of your teammates to continue toward building a culture of safety.

4. **Administrative Controls**: Our Human Resources and Loss Control Consultants can work with the City/IMU to build controls that encourage emphasis on safety. Some of these control processes include, new hire orientation, reward/responsibility programs, drug-free workplace policies, functional job descriptions, supervisor engagement, accident investigations, and communication of objectives throughout the organization. Indianola's HR department is best in class, in our estimation. We are here to offer support when needed.

Service Level and Engagement:

The availability of our staff and resources in a timely fashion is paramount to our values and way of business. We will continue to be available as needed by the City/IMU to verify information, present at departmental meetings, deliver services and documentation, and most importantly, engage when a catastrophe or crisis is encountered by the City.

An example of our engagement is our Risk Management Specialist, Brad Bengtson, presenting at a meeting including all departmental leaders regarding the effect of the Experience Modification Factor on the overall cost of workers compensation. We discussed how the safety committee is working on departmental safety audit forms, making sure safety is paramount in daily work processes for your employees.

Our internal processes and procedures, along with robust quality assurance protocols, ensure that the information we review, create, and provide is accurate and complete. Our reputation as a best in class insurance agency for over 125 years is dependent on this.

The requirements put forth by the City of Indianola and IMU for the scope of services align with our core values. These are all areas we've had the honor of engaging with the City/IMU in previous years. Our recent affiliation with TrueNorth allows us to enhance our services regarding these requirements. We welcome any specific questions regarding any of the named requirements.

Section VIII: Term of Contract

Weinman Insurance/TrueNorth agrees to the City of Indianola and IMU's terms of a 3-year term for the broker services contract, with one additional 3-year term at the mutual agreement of both parties.

Appendix

FORM A – Profile of Firm/Certification

Company Name:	Weinman Insurance
Legal Name (if different):	First Mainstreet Insurace LC dba Weinman Insurance
Years in Business:	131 years
Years performing broker/agent insurance services:	131 years
State of Iowa only OR Nationwide Carrier availability?	Iowa and Multiple Non-Resident License
Number of public entities you have brokered for within the last 5 years:	Weinman 7 TrueNorth 20+
Contact Person:	Kim Rasko Brad Bengston
Full Mailing Address:	311 E 2nd Ave Indianola, Iowa 50125
Telephone Number:	(515) 961-2567
Fax Number:	(515) 961-2092
Email Address:	kim@weinmaninsurance.com
Website:	www.weinmaninsurance.com
Number of Full-Time Employees:	4
Number of Technical/Support Personnel:	3
Does your company anticipate any mergers, transfer of ownership, management reorganization, or departure of key personnel within the next twelve (12) months that may affect the organizations' ability to carry out its proposal?	No
Is your company authorized to do business in Iowa?	Yes

The undersigned certifies he/she is authorized to obligate the represented firm and further agrees with all terms, conditions, and requirements of the City of Indianola's Request for Proposal. Further, the undersigned certifies that information provided in the Request for Proposal is true and correct.

Name:	Brad Bengtson	Kim Rasko
Signature:	[signature]	Kim Rasko
Title:	Risk Management Specialist	Account Manager
Date:	3/3/2023	

FORM B – References

To be a qualified proposer, the vendor must include three (3) references with similar services provided in your proposal response. Preference will be given to vendors for organizations **most like** the City/IMU. References will be contacted. Please verify information before submitting.

Reference 1

Organization Name:	Indianola Community School District
Address:	1301 E 2nd Ave Indianola, IA 50125
Type of Business:	School District
Contact Person:	Johna Clancy
Telephone Number:	(515)961-9500
Date of Service Period:	7/1/1973 - Present
Description of Service:	Property and Casualty Insurance Broker

Reference 2

Organization Name:	City of Perry
Address:	1102 Willis Ave Suite 300 Perry, IA 50220
Type of Business:	City
Contact Person:	Susie Moorhead
Telephone Number:	(515)465-2481
Date of Service Period:	7/1/2016 - Present
Description of Service:	Property and Casualty Insurance Broker Safety Service & Loss Control

Reference 3

Organization Name:	Dallas County Iowa
Address:	801 Court Street
Type of Business:	County Government
Contact Person:	Rob Titze - Director of Finance Beth Deardorff - Director of Human Resources
Telephone Number:	(515)993-6801 (515)993-1751
Date of Service Period:	1/1/2016 - Present
Description of Service:	Property & Casualty Insurance Broker

FORM C – Project Scope and Requirements

Vendor must reply to all questions outlined with an appropriate response indicating ("Y" - Yes) or ("N" - No). Include in the exceptions portion of the proposal any points where the proposed application packages do not conform to the project scope requirements included in this RFP.

1. Broker Agent of Record for Insurance Services

Questions	Y	N
Will sub-contractors be used for this project?		X
Can you furnish your W9 and vendor contact information to the City before services begin?	X	
Will you accept Net 45 invoice terms?	X	
Is Broker/Agent currently licensed in Iowa to provide insurance services described herein and provide documentation (i.e. Broker Certificate of Authority)?	X	
Does the firm serve as an independent Broker and is not affiliated with any insurance carrier, third party administrative agency or provider network?	X	
Are you local / able to attend meetings and be along our side as a stakeholder?	X	
Do you have municipality experience?	X	
Are you a certified ICAP agent?	X	

Provide clarification if needed for any of the above responses:

2. Additional Questions

What expertise, services and resources do you provide that will provide value for our organizations?
Response: Our organization works with over 20 public entities in the State of Iowa, including many metro neighbors of Indianola. Each city we work with has a similar risk profile from a high-level view but are all very unique in how they offer services and govern their citizens. Solutions we have provided for the City and IMU include: a. Claims reviews for claims that become complex, or that have stalled in process, ensuring equitable resolution for the City IMU b. Contractual review to ensure that insurance requirements are adequate and fair when the City/IMU enter into a contractual agreement. c. Safety and loss control services, including incident review and advise on mitigation after a preventable incident occurs. d. Guidance on OSHA response. Our team was able to help a department in the past navigate an OSHA investigation with multiple violations assessed. Our team worked with the department on the response process and were extremely happy to help reduce the seriousness of the violations. We feel we are uniquely ahead of most of our competitors with our ability in this area.
Describe the City and IMU's risk profile and key exposures and how you would best position us in the insurance market.
Response: The City and IMU, like many cities and municipal utilities, are distinctive from many private companies in that they are a conglomeration of different industries under one roof. In the private sector, we insure risks for Professional and Directors & Officers liability. In the public sector we protect Public Officials (elected and appointed) and Law Enforcement and other first responders. We also need to contemplate construction type risks with Streets and Roads, as well as the Utilities departments. We have a significant public liability exposure with our streets and sidewalks, as well as our activity center, public library, and other publicly accessible buildings. Most importantly, we are responsible for protecting the employees of the City/IMU, and the assets of the citizens of Indianola. Our team reviews the property statement of values for the City/IMU ensuring the assets are protected adequately. Our Risk Management specialist attends the monthly safety committee meeting to understand outstanding issues and needs of the departments to help ensure a safe and productive environment for the employees. Our team continuously reviews the insurance market to be sure we are placing our municipal partners with the best provider of coverage that fits the individual city's needs. We also communicate with your insurance carriers to be sure they know how seriously the City and IMU take the management of their risk. Weinman Insurance is proud to be located in Indianola, and we take great care in making sure you have the best coverage available at fair pricing based on the market conditions.
Describe the structure of the team that would be assigned to our organizations.
Response: **Brad Bengtson** is the Risk Management Specialist charged with overseeing the insurance as an Account Executive. Brad's duties include overall strategy, placing of insurance policies, coverage questions and solutions, and communication with the city's leadership. **Kim Rasko** is the account manager for the City/IMU account. Kim will be the day-to-day contact on the account, executing endorsement changes, gathering information for renewals, and overall caretaking of the account. **Denise Anderson** is our director of operations. Denise is behind the scenes ensuring we are investing in the best talent and resources. The processes and services mentioned above are made possible by Denise developing internal growth strategies. **Scott Weinman** is the claims advocate, and he will help Kim when claims need to be reported and will engage when a claim becomes complex to help navigate communication between the City/IMU and the insurance carrier. **Craig Fink** is our Risk Solutions advisor. He is here to help when a claim turns to an OSHA Violation, or an injured employee needs help with accommodations when they are released to return to work on light duty. Craig also interacts with the City/IMU's safety committee and is helping with required trainings.

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 3/3/2023

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

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

PRODUCER
TrueNorth Companies, LC
PO Box 1863
500 First Street SE
Cedar Rapids IA 52406-1863

CONTACT NAME: RM Home Office
PHONE (A/C, No, Ext): 319-366-2723 | FAX (A/C, No): 877-810-6374
E-MAIL ADDRESS: certs@truenorthcompanies.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Cincinnati Insurance Company	10677
INSURER B : Accident Fund General Insurance Company	12304
INSURER C : Pinnacol Assurance	41190
INSURER D : Nautilus Insurance Company	17370
INSURER E :	
INSURER F :	

INSURED TRUECOM-01
First MainStreet Insurance LC dba Weinman Insurance
311 E 2nd Ave
Indianola IA 50125

COVERAGES **CERTIFICATE NUMBER:** 997167826 **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			EPP 0111765	1/1/2023	1/1/2026	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE; X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 500,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY; PRO-JECT; LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY			EBA0111765	1/1/2023	1/1/2024	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY; SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY; X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	X UMBRELLA LIAB; X OCCUR			EPP 0111765	1/1/2023	1/1/2026	EACH OCCURRENCE	$ 20,000,000
	EXCESS LIAB; CLAIMS-MADE						AGGREGATE	$ 20,000,000
	DED; RETENTION $							$
B C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		100075400 4102381	1/1/2023 1/1/2023	1/1/2024 1/1/2024	X PER STATUTE; OTH-ER	
							E.L. EACH ACCIDENT	$ 100,000
							E.L. DISEASE - EA EMPLOYEE	$ 100,000
							E.L. DISEASE - POLICY LIMIT	$ 500,000
D	Misc Professional Liab-Primary Claims Made Coverage			INS9063518-0123	1/15/2023	1/15/2024	Aggr/Ea Wrongful Act	5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Members are excluded from the work comp unless they elect to be included.

CERTIFICATE HOLDER

City of Indianola
110 1st St
Indianola IA 50125

CANCELLATION

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

AUTHORIZED REPRESENTATIVE

Max Smith

MEMORANDUM

To: Mayor and City Council

From:

Date: April 10, 2023

Subject: Resolution authorizing an agreement for risk consultation services. (City of Indianola City Council)

Recommendation: Roll call is in order.

Attachments: 1. Res 2023- approving Risk Professional Services Agreement_City

City of Indianola
RESOLUTION NO. 2023-

RESOLUTION AUTHORIZING AN AGREEMENT FOR RISK CONSULTATION SERVICES

WHEREAS, the City Indianola, Iowa and Indianola Municipal Utilities offer a comprehensive risk program for property and casualty and worker's compensation insurance coverage; and

WHEREAS, the City of Indianola and Indianola Municipal Utilities received proposals for this service; and

WHEREAS, after review of the proposals, it is recommended that the City Council authorizes an agreement with ________________________ to provide risk consultation services for the City; and

WHEREAS, on April 10, 2023, the City of Indianola, Iowa received direction from the City Council to proceed with _____________________________ consultation services.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Indianola, Iowa, that:

1. The Mayor or City Manager is authorized and directed to execute necessary documents with _______________________________ and the City Clerk is authorized and directed to attest to the signature and to affix the seal of the City.

PASSED this 10th day of April 2023.

____
Stephanie Erickson, Mayor

ATTEST:

____
Jackie Raffety, City Clerk

5.C.

MEMORANDUM

To: IMU Board of Trustees of the Electric, Water and Communications Utilities

From:

Date: April 10, 2023

Subject: Resolution authorizing an agreement for risk consultation services. (Indianola Municipal Utilities Board of Trustees)

Recommendation: Roll call is in order.

Attachments: 1. Res 2023- approving Risk Professional Services Agreement_IMU

Indianola Municipal Utilities

RESOLUTION NO. 2023-

RESOLUTION AUTHORIZING AN AGREEMENT FOR RISK CONSULTATION SERVICES

WHEREAS, the Indianola Municipal Utilities and the City Indianola, Iowa offer a comprehensive risk program for property and casualty and worker's compensation insurance coverage; and

WHEREAS, the Indianola Municipal Utilities and the City of Indianola received proposals for this service; and

WHEREAS, after review of the proposals, it is recommended that the IMU Board of Trustees authorizes an agreement with ________________________ to provide risk consultation services for IMU; and

WHEREAS, on April 10, 2023, the Indianola Municipal Utilities received direction from the IMU Board of Trustees to proceed with _____________________________ consultation services.

NOW, THEREFORE, BE IT RESOLVED by the Indianola Municipal Utilities Board of Trustees that:

1. The Chairperson or General Manager is authorized and directed to execute necessary documents with _______________________________ and the Board Secretary is authorized and directed to attest to the signature.

PASSED this 10th day of April 2023.

____
Lori Smith, Chairperson

ATTEST:

____
Jackie Raffety, City Clerk