

COUNTY OF COLE – MISSOURI



REQUEST FOR BID 2024-15: WORKERS' COMPENSATION INSURANCE

SUBMISSIONS SHALL BE ACCEPTED THROUGH
THURSDAY, JUNE 27, 2024 AT 3:00 p.m. CENTRAL

AND RECEIVED AT:

**COLE COUNTY COMMISSION
311 EAST HIGH STREET, ROOM 200
JEFFERSON CITY, MO 65101**

Company Name

Direct Contact Name (Typed/Printed)

Mailing Address

Title

City/State/Zip

Email

Office Telephone Number

Direct Line or Extension

I hereby certify that I am submitting the following information on behalf of the above-listed company and understand that by virtue of executing and returning with this response this REQUIRED RESPONSE FORM, I further certify full, complete and unconditional acceptance of the terms and conditions set forth herein, all attachments and the contents of any addendum or amendment released hereto. (Submission must be signed by an officer or employee having authority to legally bind the respondent.)

Authorized Signature

Authorized Name (Typed/Printed)

Title

Date

REQUEST FOR BID

Sealed offers will be accepted by the Cole County Commission for consideration in provision of the following:

2024-15 WORKERS' COMPENSATION INSURANCE

Submissions will be received at the office of the Cole County Commission, 311 East High Street, Room 200, Jefferson City, Missouri until 3:00 p.m. on Thursday, June 27th, at which time they will be publicly opened and taken under advisement. Bidders should be aware that submissions are public record under state law. Specifications are available at www.colecounty.org or by contacting Jessica Bryant at (573) 634-9168 or jbryant@colecounty.org.

NEWS TRIBUNE: May 26, June 2, 9
Legal Notices
Cole County Commission
311 East High Street
Jefferson City MO 65101

COLE COUNTY COMMISSION
PURCHASING
311 EAST HIGH STREET, ROOM 200
JEFFERSON CITY, MISSOURI 65101

REQUEST FOR BID

1.0 OVERVIEW

- 1.1* **NOTIFICATION.** This document constitutes a request for competitive, sealed offers per the provisions of this solicitation to obtain proposals for the Workers' Compensation coverage needs of Cole County, Missouri. The information herein is intended to provide necessary information and to advise of the limits, coverage provisions, and other program features that are of importance. The contract resulting from this Request for Proposal (RFP) shall be for a one-year term optional renewal for up to four (4) additional one-year periods.

Respondents are responsible for being thoroughly familiar with all specifications and requirements of this solicitation. Failure to examine any relevant document or provision thereof will not relieve the successful respondent from any obligation under this bid. Qualified organizations are invited to prepare an offer in response to this document and in doing so, concur with all terms, conditions, specifications and addenda to this bid unless specifically noted otherwise in a separate section within their response titled "EXCEPTIONS".

- 1.2* **QUESTIONS, REQUESTS FOR CLARIFICATION OR INTERPRETATION.** Respondents are advised that all questions concerning the meaning or intent of these specifications must be submitted **IN WRITING** and received at least five (5) business days prior to the date scheduled for bid opening. All inquiries shall be directed to:

Jessica Bryant, Purchasing Agent
jbryant@colecounty.org

As of the issuance date of this solicitation and continuing until the final date for acceptance of submissions, all respondents are specifically directed not to discuss, hold meetings, conferences, or technical discussions with any County employee for the purpose of responding to this solicitation except as otherwise permitted by this bid document. Respondents should not otherwise ask any County officials or employees questions about the bid or related issues, either orally or by written communication. Respondents directly contacting other County employees risk elimination from further consideration.

- 1.3* **ISSUANCE OF ADDENDA.** Every attempt shall be made to ensure that all written questions receive an adequate and prompt response. However, in order to maintain a fair and equitable bid process, all respondents will be advised of any questions submitted, the County's response, and any other pertinent information related to this solicitation via the issuance of addenda, which will be posted at www.colecounty.org. All issued addenda are incorporated by reference as if fully set out herein. An addendum may contain information that could affect bid responses. Respondents are cautioned that the only official position of Cole County is that which is issued by Cole County in these specifications or by addendum thereto; no other means of communication, whether written or oral, shall be construed as a formal or official response or statement. It shall be the responsibility of the respondent to verify whether or not any addenda have been issued prior to submitting a bid response to Cole County.

The County assumes no liability if a respondent fails to incorporate addenda into their bid. Failure to have requested an addendum covering any questions affecting the interpretation of these specifications shall not relieve the awarded party from delivering the completed project, product and/or service in accordance with the intent of these specifications.

1.4 SUBMISSION REQUIREMENTS. A fully executed response, including the specification pages comprising this invitation and any related illustrative documentation and/or issued addenda shall:

- Be submitted in a sealed envelope identified by bid number, bid title, and bid opening date/time;
- Be complete and signed by an official authorized to obligate company submitting the bid;
- Include (1) complete original bid and two (2) exact duplicates.

It is the responsibility of each respondent to deliver its submission to the office of the Cole County Commission, 311 East High Street, Room 200, Jefferson City, Missouri on or before the date and exact time indicated for public bid opening. Fax and email submissions will not be accepted or considered. Responses will be time and date stamped; those received late will be determined non-responsive without exception. Late bids may be returned unopened to the respondent upon request within ten (10) business days after the bid opening. All returns will be made at the respondent's expense.

1.5 BID OPENING. Submissions will be publicly opened in the Cole County Commission Chambers on Thursday, June 27th at 3:00 p.m. Central. Respondents and the public are invited but not required to attend the formal bid opening. All documents will be made available for public inspection, but no decision relating to the award of the contract or agreement will be made at the bid opening.

1.6 ADVICE OF AWARD. Upon bid award by the Cole County Commission, award notification letters, including a bid tabulation summarizing responses received, will be sent via email to all parties submitting a response.

2.0 TERMS AND CONDITIONS

2.1 INCURRING COSTS. Cole County shall not pay for any information requested herein nor be obligated or liable for any cost incurred by any respondent in submitting a response.

2.2 RESERVATIONS. The right is hereby reserved to reject any or all submissions for any reason, in part or in whole, received in response to this solicitation; to waive or not waive informalities or irregularities in any response or the bidding procedures; to request supplementary information from respondents as determined necessary to effectively evaluate responses; to cancel this solicitation, advertise for new and/or purchase off of cooperative purchasing contracts; and to accept, request clarification or further negotiate the terms, conditions and/or methodology of any response if, in Cole County's sole judgment, the best interests of Cole County will be so served.

2.3 MODIFICATION/WITHDRAWAL. Receipt of written notice or an in-person request from a properly identified individual prior to the official date and time set for bid opening must occur in order to modify or withdraw a submission which has been delivered to the office of the Cole County Commission.

2.4 VALIDITY. Respondents agree that submissions will remain valid for consideration by Cole County for a minimum period of ninety (90) calendar days after the date specified for bid opening.

2.5 RESPONSE MATERIAL OWNERSHIP. All material submitted in response to this solicitation becomes the property of Cole County and may be disclosed upon proper Sunshine Law request per 610.021(12) RSMo.

- 2.6 **EXCEPTIONS.** The wording of this solicitation may not be changed or altered in any manner by a respondent. Changes, additions or limiting provisions made on the invitation will render the bid informal and may cause its rejection. Taking exception to any clause in part or in whole does not necessarily disqualify a respondent; any such exception shall be clearly identified and described in full detail in the respondent's submission on a separate page clearly titled "EXCEPTIONS." Any exception will be evaluated and accepted or rejected by Cole County, whose decision shall be final and conclusive. In the absence of such declaration(s), the response shall be accepted as in strict compliance with all terms, conditions, and specifications and the awarded party shall be held responsible for providing the product or service accordingly.
- 2.7 **RESTRICTIVE LANGUAGE.** It shall be the responsibility of potential respondents to ask questions, request changes or clarification, or otherwise advise Cole County if any language, specification or requirement of this solicitation appear to be ambiguous, contradictory, and/or arbitrary, or appear to inadvertently restrict or limit responses to a single source. Such notification must be directed to the Purchasing Agent and received at least five (5) business days prior to the date set for bid opening.
- 2.8 **INTERPRETATION.** If a respondent has any questions which arise concerning the true meaning or intent of these bid documents, plans or any part thereof which affect the cost, quality, quantity, or character of the project or service, respondent shall request in writing that an interpretation be made and an addendum be issued which shall then be posted at www.colecounty.org. Failure to have requested an addendum covering any questions affecting the interpretations of the bid documents shall not relieve the successful respondent from delivering the product, service or completed project in accordance with the intent of the bid documents. Should any differences arise as to the meaning or intent of these specifications, Cole County's interpretation shall be final and conclusive.
- 2.9 **EQUIVALENT MATERIAL/EQUIPMENT.** Any listed manufacturer/model number(s) or a definite reference to a particular item or piece of equipment is intended to establish a minimally acceptable design, type, quality, functional capacity, and/or desired performance level. It is to be understood that any equivalent alternate which will perform adequately the duties imposed by the general design may be proposed and bid so long as sufficient details necessary to establish equivalency are included in the submission. Acceptance is subject to approval of the County which may request further information, sample(s) and/or a demonstration prior to bid award. Cole County shall be the sole judge of equivalency.
- 2.10 **LIKE OR SIMILAR PRODUCT.** Cole County reserves the right, at its sole discretion, to obtain like or similar product to that which has been specified herein when use of such product is deemed in the best interest of the County.
- 2.11 **QUALIFICATIONS OF RESPONDENTS.** Cole County may make such investigations as deemed necessary to determine the ability of any respondent to provide the product and/or service described herein. Respondent shall furnish to the County all such information and data for this purpose that the County may request. The County reserves the right to reject any submission if the evidence submitted by the respondent or investigation of such respondent fails to satisfy the County that such respondent is properly qualified to carry out the obligations of the contract and/or to complete the work contemplated herein.
- 2.12 **EVALUATION & BASIS OF AWARD.** The County's sole purpose in the evaluation process is to determine from among the responses received which one is best suited to meet the County's needs at the lowest possible cost. Any final analysis or weighted point score does not imply that one bidder is superior to another, but simply that in our judgment the contractor selected appears to offer the best overall solution for our current and anticipated needs at the lowest possible cost. Award shall be made to the lowest responsible bidder(s) whose offer best responds to the quality, capacity, and service

requirements of Cole County, as determined by the County. Award may be made on an item-by-item basis to the lowest and best bids or award may be made to the lowest and best bid overall, whichever the County determines is in its best interest.

- 2.13 **PRICES.** Prices must be stated in units of quantity specified and must be firm. Price submitted for each item shall include all cost, of whatever nature, that is involved in achieving the good or service per the bid documents. Bids qualified by escalator clauses may not be considered.
- 2.14 **TAX EXEMPTION.** Cole County is funded by public monies and as such has been approved by the State of Missouri for sales/use tax-exempt status. The Missouri tax identification number and certificate is available to the awarded party upon request.
- 2.15 **DELIVERY.** If requested, the delivery date or when work will start shall be stated in definite terms as they may be taken into consideration when making award. Cole County reserves the right to cancel all or any part of an order or project if delivery is not made or work not started as guaranteed.
- 2.16 **DEFAULT.** In case of default by the bidder or contractor, Cole County may procure the articles or services from other source(s) and hold the successful respondent responsible for any excess cost occasioned thereby.
- 2.17 **ACCEPTANCE.** No equipment, supplies, materials and/or services received by Cole County pursuant to this solicitation shall be deemed accepted until the County has had reasonable opportunity to inspect. Cole County reserves the right to reject anything that does not comply with reasonable expectations based on the specifications outlined herein.
- 2.18 **SHIPMENTS.** All shipments and deliveries shall be F.O.B. destination, freight prepaid to Jefferson City, Missouri.
- 2.19 **COMPLIANCE WITH APPLICABLE LAW.** The contractor must agree to comply with all federal, state, and local laws or ordinances, and all applicable rules, regulations, and standards established by an agency of such governmental units, which are now or hereafter promulgated insofar as they relate to the Contractor's performance of the provisions of the agreement. It shall be the obligation of the Contractor to apply for, pay for and obtain all permits and/or licenses required by a governmental agency for the provision of those services contemplated herein.
- 2.20 **AS NEEDED, IF NEEDED.** The contractor shall provide product or service on an "as needed, if needed" basis for Cole County in accordance with the provisions and requirements stated herein. The resulting award or contract does not guarantee that all purchases of this nature will go to the successful respondent(s), but rather establishes primary vendor(s). Any usage quantities included in this request are based on estimated need; Cole County reserves the right to increase or decrease quantities to meet actual need and maintain the quoted pricing.
- 2.21 **ASSIGNMENT.** The awarded party shall not assign the contract, subcontract, or sublet it as a whole without the prior written consent of Cole County. Assignment, subcontracting, or subletting without such consent will in no way relieve the awarded party of any of its obligations under this Contract unless specified, in writing, by Cole County.
- 2.22 **PREFERENCE.** In making bid awards, Cole County shall give preference to all firms, corporations, or individuals that maintain office or places of business within the County of COLE when the quality of the commodity or performance promised is equal or better and the price quoted is the same or less.
- 2.23 **APPROPRIATION OF FUNDS.** Financial obligations of Cole County payable after the first fiscal year the system is in place are contingent upon funds for that purpose being appropriated, budgeted, and

otherwise made available. In the event funds are not appropriated, any resulting Contract will become null and void, without penalty to Cole County.

- 2.24 **COOPERATIVE PROCUREMENT.** Various State Agencies, City and County Offices, and/or any other government entity may or may not request an unknown quantity of goods or services under this bid during the effective period or resulting agreement period at the same prices, terms and conditions.

If the awarded party agrees to cooperative procurement, it is agreed and understood that each participating political subdivision will make its own separate contract with the awarded party; that each participating political subdivision shall only be liable to the awarded party for service, materials or supplies for which it has directly contracted without any liability for purchases contracted for by any other participating political subdivision; and each awarded party shall be required to bill each participating political subdivision separately and directly for the service, materials or supplies it has purchased.

In the event of any dispute between a political subdivision and a awarded party arising after a contract of purchase has been executed, such dispute shall be handled by and between the particular political subdivision affected and the awarded party.

- 2.25 **ANTI-DISCRIMINATION AGAINST ISRAEL ACT.** The contractor certifies that it is not currently engaged in and shall not, for the duration of the contract, engage in a boycott of goods or services from the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the law of the State of Israel; or persons or entities doing business in the State of Israel.

- 2.26 **INDEMNIFICATION.** The successful respondent shall, at its own expense, protect, defend, indemnify, save and hold harmless Cole County and its elected and appointed officers, employees, servants and agents from all claims, damages, lawsuits, costs and expenses, including, but not limited to all costs from administrative proceedings, court costs and attorney fees that Cole County and its elected and appointed officers, employees, servants and agents may incur as a result of the acts, omissions or negligence of the contractor or its employees, servants, agents or subcontractors that may arise out of the agreement. The contractor's indemnification responsibility under this section shall include the sum of damages, costs and expenses which are in excess of the sum of damages, costs and expenses which are paid out in behalf of or reimburse to the County, its officers, employees, servants and agents by the insurance coverage obtained and/or maintained by the contractor.

- 2.27 **FEDERAL WORK AUTHORIZATION PROGRAM.** Proposers that meet the definition of a business entity as defined in section 285.525, RSMo, pertaining to section 285.530, RSMO, providing services exceeding \$5,000, shall maintain enrollment and participation in a federal work authorization program with respect to the employees hired after enrollment in the program who are proposed to work in connection with the contracted services included herein. If the Proposer's business status changes during the life of the contract to become a business entity as defined in section 285.525, RSMo, pertaining to section 285.530, RSMo, then the Proposer shall, prior to the performance of any services as a business entity under the contract enroll and participate in a federal work authorization program such as E-Verify.

Proposers must, by sworn affidavit and provision of documentation (copy of the E-Verify Memo of Understanding Electronic Signature Page), affirm their enrollment and participation in a federal work authorization program. Proposers shall sign an affidavit affirming that it does not knowingly employ any person who is an unauthorized alien in connection with the contracted services. See Affidavit of Compliance with E-Verify document.

For vendors that are not already enrolled and participating in a federal work authorization program, E-Verify is an example of this type of program. Information regarding E-Verify is available at <https://www.e-verify.gov/>.

2.28 CONTRACT TERMINATION.

2.28.1 **TERMINATION FOR DEFAULT.** If, through any cause, the awarded party shall fail to fulfill, in a timely and proper manner, its obligations under the contract resulting from this solicitation, or if the awarded party shall violate any of the covenants, agreements, or stipulations of said contract, Cole County shall thereupon have the right to terminate this contract for cause by giving written notice to the awarded party of its intent to terminate and at least ten (10) calendar days to cure the default or show cause why termination is otherwise not appropriate. In the event of termination, all finished or unfinished documents, data, studies, survey, drawings, maps, models, photographs, and reports or other materials prepared by the awarded party under this contract shall, at the option of Cole County, because its property, and the awarded party shall be entitled to receive just and equitable compensation for any services and supplies delivered and accepted. The awarded party shall be obligated to return any payment advanced under the provisions of this contract.

Notwithstanding, the awarded party shall not be relieved of liability to Cole County any damages sustained by the County by virtue of any breach of the contract by the awarded party, and the County may withhold any payment to the awarded party for the purpose of mitigating its damages until such time as the exact amount of damages due the County from the awarded party is determined.

If after such termination it is determined, for any reason the awarded party was not in default, or that the awarded party's action/inaction was excusable, such termination shall be treated as a termination for convenience, as described herein.

2.28.2 **TERMINATION FOR CONVENIENCE.** The performance of work under the contract resulting from this solicitation may be terminated by Cole County in whole or in part at such time that the Cole County Commission determines that such termination is in the best interest of Cole County. Any such termination will be affected by delivery to the awarded party of a letter of termination specifying the extent to which performance of work under the contract is terminated and the date upon which such termination is effective:

After receipt of a termination letter the awarded party will:

- Stop work on the contract on the date and to the extent specified in the letter.
- Place no further orders for materials, services or facilities except as may be necessary to complete any portions of the work under contract not terminated.
- Complete on schedule such part of the work as will not be terminated.

3.0 SCOPE OF WORK

3.1 **EFFECTIVE DATE OF COVERAGE & TERM.** Cole County's current Workers' Compensation insurance policy is through Missouri Employers Mutual and is valid through 12/31/2024. The policy awarded as a result of the RFP shall be effective as of 1/1/2025. The initial term will be for one year with renewal options for up to four (4) additional one-year periods beyond the initial term.

3.2 **APPLICATIONS.** Proposers will have the sole responsibility of completing all insurance company applications. The County will sign completed applications for the successful Proposer if needed.

3.3 **CURRENT DISCOUNTS & MODIFIER.** The County’s experience modifier was .83 for 2024 and then we also receive the receive discount

- Schedule Rating - .75 Credit
- Premium Discount - .91 Credit

3.4 **LIABILITY LIMITS.** The liability limits shall be bid as follows:

Bodily Injury by Accident:	\$1,000,000	each accident
Bodily Injury by Disease	\$1,000,000	policy limit
Bodily Injury by Disease	\$1,000,000	each employee

3.5 **PAYROLLS BY CLASS.** The estimated annual payrolls by class are as follows:

Classifications	Code No.	Estimated Employee Count	Estimated Annual Payroll
1 Street or Road Construction: Paving or Repaving & Drivers	5506	50	\$2,713,703.00
2 Ambulance Service Companies and EMS Providers & Drivers	7705	85	\$2,953,808.00
3 Police Officers & Drivers	7720	80	\$4,356,335.00
4 Clerical Office Employees NOC	8810	111	\$3,312,563.00
5 Attorney – All Employees & Clerical, Messengers, Drivers	8820	15	\$1,104,186.00
6 Hospital, Veterinary & Drivers	8831	1	\$44,667.00
7 Physician & Clerical	8832	24	\$1,275,887.00
8 Buildings – Operation by Owner or Lessee or Real Estate Management Firm: All Other	9015	7	\$154,946.00
9 Municipal, Township, County or State Employee NOC	9410	12	\$540,227.00

Additional attachments are included to aid respondents in preparing their response:

Attachment A: Experience Mod Worksheet

4.0 EVALUATION OF PROPOSALS

In the County’s evaluation of proposals, the following items shall be considered. The order in which these items have been listed does not necessarily reflect their order of importance.

- Cost – A major consideration in evaluating proposals, but not the only consideration.
- Coverage – The amount and breadth of coverage and extent of restrictions or exclusions.
- Service – The capabilities and experience record of service provided by agents and insurers. Services include amending policies and contracts for changes, premium billings, loss control/safety and claims service, etc.

It is possible that the County, in its judgment, may consider a proposal unacceptable solely because one of these key items is unsatisfactory.

5.0 PROPOSAL REQUIREMENTS

5.1 To Facilitate comparison of proposals, respondents must submit proposals in a format that corresponds with the following:

Section 1: Fully Executed Cover Page (page 1 of this document)

Section 2: Introduction and Company Overview (Carrier)

Section 3: Contact Information: Provide the name, address, email, and phone number of the principal contact(s) at your organization the County should contact with questions or requests for clarification.

Section 4: References: Provide at least three (3) current clients of similar size and nature, including contact information, who can attest to their satisfaction with your company's ability to perform the services contemplated herein.

Section 5: Policy Information: Respondent should outline relevant information regarding how the multi-year contract (at the County's option) would work; policy coverage, conditions, restrictions and exclusions (to include re-assessment/amendment policies and loss ratio conditions); liquidation fee; cancelation provisions; and County duties, responsibilities and terms for coverage.

Section 6: Cost Information: Include policy premium* and ANY other associated costs. Additionally, respondents are to indicate whether their proposed program pays dividends and/or credits the County on its premium. Proposed installment schedule(s) should also be submitted and any discount options identified.

*A comparison will be made among all big proposals. As such, it is important that all proposals be comparable. Bidders are requested to quote based upon DOLLAR AMOUNTS rather than percent of manual premium.

Section 7: Anti-Collusion Statement (form provided)

Section 8: Affidavit of Compliance with Section 285.525-285.550 RSMo (form provided)

ANTI-COLLUSION STATEMENT

STATE OF _____)

COUNTY OF _____)

_____ being first

duly sworn, deposes and says that he is _____
(title of person signing)

of _____

(Name of Bidder)

that all statements made and facts set out in the proposal for the attached bid are true and correct; and that the bidder (The person, firm, association, or corporation making said bid) has not, either directly or indirectly, entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free competitive bidding in connection with such bid of any contract which result from its acceptance.

Affiant further certifies that bidder is not financially interested in, or financially affiliated with, any other bidder for the attached bid .

(BY) _____

(BY) _____

Sworn to before me this _____ day of _____, 20 ____

Notary Public

My Commission expires: _____

Sample E-Verify Memo of Understanding – MOU Electronic Signature Page



Company ID Number: XXXXXXXX

Approved by:

Employer <i>Your Company Name</i>	
Name (Please Type or Print) <i>John Doe</i>	Title
Signature <i>Electronically Signed</i>	Date <i>11/30/2023</i>
Department of Homeland Security – Verification Division	
Name (Please Type or Print) USCIS Verification Division	Title
Signature Electronically Signed	Date 11/30/2023

ATTACHMENT A



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: COUNTY OF COLE

Risk ID: 240916614

Rating Effective Date: 12/31/2023

Production Date: 07/04/2023

State: MISSOURI

State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses
MO	.26	446,535	653,381	206,846	241,678	105,700	404,371	162,693
(A) Wt	(B)	(C) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses
.26		446,535	653,381	206,846	241,678	105,700	370,619	128,941

	Primary Losses	Stabilizing Value	Ratable Excess	Totals	
Actual	(I) 128,941	$C * (1 - A) + G$ 436,136	(A) * (F) 62,836	(J) 627,913	
Expected	(E) 206,846	$C * (1 - A) + G$ 436,136	(A) * (C) 116,099	(K) 759,081	
	ARAP	FLARAP	SARAP	MAARAP	Exp Mod
Factors	1.00				(J) / (K) .83

RATING REFLECTS A DECREASE OF 70% MEDICAL ONLY PRIMARY AND EXCESS LOSS DOLLARS WHERE ERA IS APPLIED.

Carrier: 33413-001 **Policy:** MEM102121315 **Eff-Date:** 12-31-2022 **Exp-Date:** 12-31-2023

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WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: COUNTY OF COLE

Risk ID: 240916614

Rating Effective Date: 12/31/2023

Production Date: 07/04/2023

State: MISSOURI

24-MISSOURI Firm ID: Firm Name: COUNTY OF COLE

Carrier: 33413 Policy No. MEM102121312 Eff Date: 12/31/2019 Exp Date: 12/31/2020

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.49	.27	1,641,184	40,865	11,034	NO. 8	06	*	6,905	6,905
7705	2.54	.34	2,546,984	64,693	21,996	20202408682	09	F	4,252	4,252
7720	1.83	.30	3,936,315	72,035	21,611	20202404510	09	F	5,295	5,295
8810	.08	.38	3,017,049	2,414	917	20202400111	09	F	5,482	5,482
8820	.07	.30	1,032,978	723	217	20202409138	09	F	7,718	7,718
8831	.81	.44	25,469	206	91	20202403553	09	F	145,174	18,500
8832	.18	.38	897,101	1,615	614					
9015	2.01	.34	252,944	5,084	1,729					
9410	2.10	.38	863,437	18,132	6,890					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			14,213,461	Subject Premium:	389,123	Total Act Inc Losses:			174,826	

24-MISSOURI Firm ID: Firm Name: COUNTY OF COLE

Carrier: 33413 Policy No. MEM102121313 Eff Date: 12/31/2020 Exp Date: 12/31/2021

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.49	.27	1,601,769	39,884	10,769	20212406566	06	F	2,078	2,078
7705	2.54	.34	2,646,571	67,223	22,856	20212406706	06	F	2,448	2,448
7720	1.83	.30	4,165,546	76,229	22,869	20212400400	06	F	4,691	4,691
8810	.08	.38	3,312,138	2,650	1,007	NO. 10	06	*	6,616	6,616
8820	.07	.30	1,094,875	766	230	20212405260	09	F	8,235	8,235
8831	.81	.44	53,233	431	190					
8832	.18	.38	917,128	1,651	627					
9015	2.01	.34	275,452	5,537	1,883					
9410	2.10	.38	859,171	18,043	6,856					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			14,925,883	Subject Premium:	435,655	Total Act Inc Losses:			24,068	

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* Total by Policy Year of all cases \$2000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: COUNTY OF COLE

Risk ID: 240916614

Rating Effective Date: 12/31/2023

Production Date: 07/04/2023

State: MISSOURI

24-MISSOURI

Firm ID:

Firm Name: COUNTY OF COLE

Carrier: 33413

Policy No. MEM102121314

Eff Date: 12/31/2021

Exp Date: 12/31/2022

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.49	.27	1,701,908	42,378	11,442	20222409741	06	O	10,000	10,000
7705	2.54	.34	2,885,939	73,303	24,923	NO. 18	06	*	15,479	15,479
7720	1.83	.30	4,803,201	87,899	26,370	20222403313	09	F	9,494	9,494
8810	.08	.38	3,505,577	2,804	1,066	20222403095	09	O	32,225	18,500
8820	.07	.30	1,187,518	831	249	20222405425	09	O	42,386	18,500
8831	.81	.44	65,191	528	232	20222401206	09	O	95,893	18,500
8832	.18	.38	978,561	1,761	669					
9015	2.01	.34	317,651	6,385	2,171					
9410	2.10	.38	919,583	19,311	7,338					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			16,365,129	Subject Premium:	495,425	Total Act Inc Losses:			205,477	

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