

AGENDA ITEM FOR ADMINISTRATIVE MEETING () Discussion only
(X) Action

FROM (DEPT/ DIVISION): County Counsel

SUBJECT: Insurance Agent of Record

<p>Background: The County issued a request for proposals for the county insurance agent of record for property, liability and workers' compensation coverage. Three proposals were received: Graybeal Group Swanson Insurance Group Wheatland Insurance Center After a review of the proposals, the committee is recommending that the contract be awarded to Wheatland Insurance Center.</p>	<p>Requested Action: Award contract for insurance agent of record for county insurance policies for property, liability and workers compensation to Wheatland Insurance Center</p>
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ATTACHMENTS: Proposals

*****For Internal Use Only*****

Checkoffs:

- () Dept. Heard (copy)
- () Budget (copy)
- () Fiscal
- (X) Legal (copy)
- () (Other - List:)

To be notified of Meeting:

Needed at Meeting:

Scheduled for meeting on: September 20, 2023

Action taken:

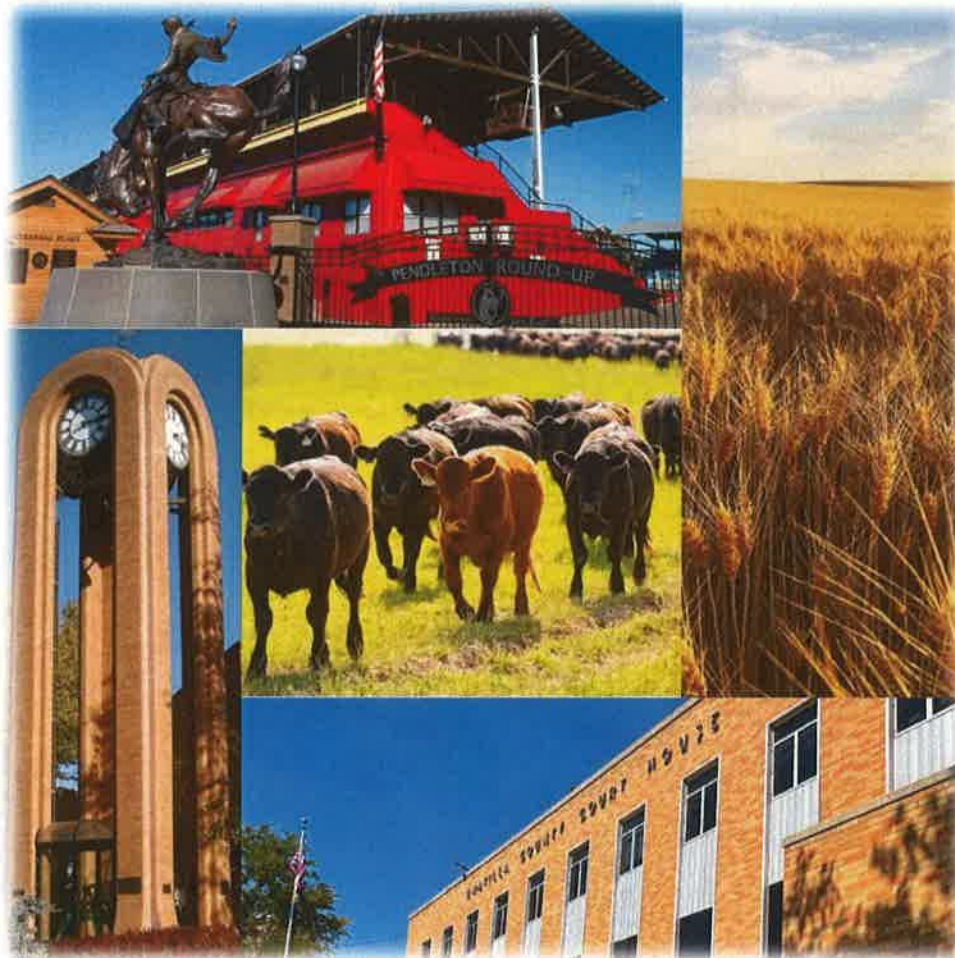
Follow-up:



GRAYBEAL
GROUP, INC.



REQUEST FOR PROPOSAL
AUGUST 2023



COVER LETTER

Dan Lonai
County Counsel
Umatilla County
216 SE Fourth St
Pendleton, OR 97801

Dear Mr. Lonai,

Thank you for your July 31st email invitation to present our Insurance Agent of Record proposal. Our response to your request is enclosed.

Graybeal Group would be honored to continue as Umatilla County's Agent of Record. Recently, our Public Sector team implemented significant changes which we're excited to share with you. The government entities served by this team of individuals are those based in agriculture and natural resource communities, like Umatilla County. Not only are these team members deeply experienced in the complexities of entities like yours, they are also rooted in agriculture. This unique combination of professional experience and personal lifestyle is invaluable to our public sector clientele.

In addition to the qualifications of the team responsible for your account, we encourage you to consider respondents experience, market access, positioning in the industry, and community involvement.

- Graybeal Group's public sector experience started over thirty years ago, achieving understanding of both the distinct needs of public entities and the coverage nuances. We help our clients determine their own risk temperature and assist with their strategic insurance trajectory to make progress toward their cost of risk goals.
- Market access and leverage is sustained by our carrier relationships, which we maintain with respect and care. Graybeal Group is an agency strong in frontline, field underwriting, which bolsters carrier relationships and ultimately benefits our clients.
- Construction expertise is imperative to many of our growing public entities. With fire mapping changing appetite and capacity of carriers, in our most recent Builders Risk policy, we worked to engineer a \$40MM limit with multiple carriers offering varying tiers of coverage.
- Our relationships and reach give us access and influence like large agencies, but we still cherish the opportunities to participate in and support our communities. Evidenced with consistent, substantial 4-H and FFA Livestock support, volunteerism on non-profits and youth academics and athletics, community involvement is one of Graybeal Group's highest priorities.

Thank you for the opportunity to provide this proposal. For all the reasons given within, I would certainly look forward to having Graybeal Group, Inc. serve as the Agent of Record for Umatilla County.

Sincerely,



Elaina S. Huffman
Agent
Graybeal Group, Inc.

AGENCY BACKGROUND

Graybeal Group

Hermiston Office:
100 E Gladys Ave. Suite A
Hermiston, OR 97838

Phone: (541) 567-5523

Our Independent agency has operated in Hermiston, Oregon since 1955. Originally starting as Schroth Insurance Agency from 1955-1991, then shifting operations as Ferranti-Leavitt Insurance Agency from 1991-2010. In 2010 the sale of Ferranti-Leavitt Insurance Agency took place, becoming Ferranti-Graybeal Insurance Agency, Inc. We rebranded in 2020 as Graybeal Group, Inc.

Locally, Graybeal Group's fully staffed home office is located in Umatilla County. Licensed in 29 states with multiple physical and satellite locations across the western United States, we maintain our core values in providing the best service, carrier access, and opportunities to our small communities.

Graybeal Group, Inc. is owned by Jason R. Graybeal. Exceeding \$30,000,000 in annual sales, we maintain direct relationships with over 25 insurance carriers and access over 100 additional carriers through brokerage relationships. Although not all insurance companies provide coverage for public entities, our broad access allows us to respond as economic times and the insurance marketplace changes.

THE TEAM

Elaina Huffman will be directly responsible for Umatilla County's relationship with Graybeal Group. Elaina leads our government sector, focusing on tailoring policies to fit public entities and special districts for over 17 years.

Sharon Wray works closely with Elaina and has been in the insurance industry since 2004. Sharon is experienced in public sector, special districts, construction, non-profits, and agribusiness.

Andre Allison has years of experience navigating government sales contracts. Based in Umatilla County, he would be able to physically respond to an urgent matter in a matter of minutes.



Elaina Huffman, CIC, AFIS

541.602.6030

elaina@graybealgroup.com

Elaina began her insurance career in 2006 as a service representative for every level of clientele. Learning from the ground up, Elaina understands the spectrum of budgets and how to communicate and educate the topic of risk tolerance. She is a Certified Insurance Counselor and an Agribusiness and Farm Insurance Specialist. To better serve our public sector clients, she is finalizing the Oregon Public Entity Risk Management Certification. Elaina creates material for risk management committees and builds strategic alternative performance plans to help entities achieve the happy medium between their risk tolerance and premium goals. After a review of Umatilla County's schedules and history, Elaina has multiple ideas to discuss for premium relief opportunities.

"Elaina Huffman has been servicing Crook County since 2009. She understands the individual functions, needs, and connectivity of our many moving parts. The partnership with Graybeal Group offered a broader breadth of service and more competitive fee structure from a team supportive of rural communities." Seth Crawford, Judge, Crook County



Sharon Wray, AINS, AFIS

541.788.8023

sharon@graybealgroup.com

Sharon joined the Graybeal Group team in 2022, bringing 19 years of industry experience with her. She specializes in public sector, construction, non-profits, and contracts. She maintains her Associates in General Insurance and her Agriculture and Farm Insurance Specialist designations. She is completing her Associates in Insurance Services. Together with Elaina, Sharon manages the claims for our public sector clientele. With her background in contracts, policy forms, and certificate requirements, Sharon is a crucial member of your public sector team. She manages the changes to your asset schedules, your certificate issuance and tracking, and other day to day questions.



Andre Allison

541.561.9979

andre@graybealgroup.com

A Graybeal Group team member since 2021, Andre spent years working on sales contracts with government entities. Based in Umatilla County, he will be able to physically respond to an urgent matter in a matter of minutes. Andre is a community ambassador, collegiate rodeo director, youth athletic coach, and finance mentor. Born and raised in Hermiston, Andre is a first generation cattleman.

PUBLIC ENTITY QUALIFICATIONS & EXPERIENCE

Graybeal Group, Inc. operates with the experience and knowledge of 30 agents and growing, across multiple locations throughout the western United States. With a combined insurance experience of over 200 years, our team has an efficient approach on customer service which allows for an educated and quality experience for virtually every transaction. Although all employees are able and ready to serve Umatilla County, three agents would make up your focused service team, directly responsible for communication, changes, and support: Elaina Huffman, Sharon Wray, and Andre Allison.

While Graybeal Group services multiple public entities and special districts, all are agriculture and natural resource communities like Umatilla County. Your Graybeal Group team is familiar with the intricacy and scale of Umatilla County. Our public sector clients span from small road agencies to municipalities with law enforcement departments, jails, fairgrounds, and large construction projects. We provide individual departmental support and offer connectivity for the entire entity.

As Oregon public entities are subject to separate laws and coverage agreements vary significantly from typical insurance contracts, public entity knowledge and involvement of the Agent of Record is a critical component when selecting an Agent of Record.

Our public entity experience gives us a keen knowledge of the duties necessary to support Umatilla County as Agent of Record and provide these services on a negotiated fee basis as opposed to commission, resulting in significant savings to Umatilla County.

Although the cost savings are a significant factor, we also feel the insurance counseling we can provide to Umatilla County, its leaders, and its staff as the need arises is instrumental to avoid future problems and maintain efficient operations for Umatilla County.

Purchasing insurance or transfer of risk is just one part of total risk management. The other parts, namely elimination of risk, reduction of risk or acceptance of risk are also important aspects that an Agent of Record should be knowledgeable and experienced to advise Umatilla County. This team's industry experience, including

multiple designations, trainings, and certifications, as well as specific public entity experience, we are uniquely qualified to serve as Umatilla County's Agent of Record.

SERVICES

We want to be more than your typical Agent of Record. Our public sector team strives to be integral in your team – be the first call, text, or email when anything insurance or risk related arises.

Our typical standards of service are outlined below, however we invite adjustments to best suit your requirements.

SERVICE	STANDARD RESPONSE
Provide Certificate of Insurance or Evidence of Insurance	Within one business day
Return text messages	Within four hours
Return phone calls	Within one business day
Reply to emails	Within one business day
Process claims	Within one business day

RENEWAL EFFORTS	TIMELINE
Forecast renewal premiums for budget	February / Continuing
Renewal information update request	March 1 st
Submit to market (if applicable)	April 1 st
Forecast claims and alternate performance plan review	April 1 st
Renewal information to carrier	May 1 st
Present renewal quotes	June
Order coverage, provide Certificates, auto ID cards	June

POST RENEWAL	TIMELINE
Send invoice	Within ten days of effective date
Deliver policies	Within 45 days of post renewal

LEARNING MANAGEMENT

Among others, these resources and trainings are available to Umatilla County.

- Active Shooter Preparedness
- Compliance
- Conflict Resolutions
- Cybersecurity
- Diversity, Equity, and Inclusion
- Driving & Vehicle Safety
- Elected Officials
- Emergency Preparedness
- Employee Mental Health
- Fire Extinguisher Safety
- Fire Prevention
- HIPAA Awareness
- HR Administration & Laws
- Incident Investigation & Analysis
- Indoor Air Quality
- Infectious Diseases
- OSHA Trainings
- Organizational Safety
- Personal Protective Equipment
- Public Safety
- Risk Management
- Safety Committees
- Setting Goals & Objectives
- Social Media and Email
- Supervisor and Coaching Training
- Technology
- Welding & Hot Work
- Wildfires and Smoke Protection
- Workplace Violence
- Young Workers

CONTRACT TERMS

In 2021, the most recent Agent of Record proposal, Graybeal Group and Umatilla County agreed to a set fee structure of \$35,000 for three years. The agreement included the CIS (Property and Liability) and SAIF (Workers' Compensation) policies.

SAIF will not adjust or withhold commission, always paying the agency a scheduled amount. Your SAIF 2023 renewal paid a commission of \$15,693, which left the balance of agreed fee \$19,307 for the 2023 CIS renewal.

If CIS members select commission instead of a fee for agent compensation, CIS pays 10%. This standard 10% commission on Umatilla County's 2023 CIS renewal would have been \$99,957.35. Over time, the negotiated fee between Graybeal Group and Umatilla County has clearly been a significant cost savings to Umatilla County.

We will certainly honor the three-year agreement, with the 2023 renewal being the third year at the negotiated fee in the 2021 Request for Proposal. Moving forward, we propose a change in fee structure and amount.

As SAIF is unable to withhold commission, we will receive the scheduled commission from SAIF for that line of coverage separate from the fee for the CIS policy.

Our proposed shift on the CIS line of business would be a stair step increase over three years to eventually achieve a \$30,000 fee by the 2026 renewal. In comparison to the standard CIS commission, Umatilla County will still save over \$200,000 in agent compensation over the next three years. We invite adjustments to best suit your requirements.

This proposal is valid through the current policy term, expiring June 30th, 2024.

PRIOR THREE YEARS

Policy Year	2021 - 2022	2022 - 2023	2023 - 2024
Negotiated Fee	\$21,308	\$21,635	\$19,307
CIS Standard Commission	\$82,300	\$94,858	\$99,957
Savings To Umatilla County	\$60,992	\$73,223	\$80,650
			\$214,865

NEXT THREE YEARS

Policy Year	2024 - 2025	2025 - 2026	2026 - 2027
Negotiated Fee	\$23,300	\$26,600	\$30,000
CIS Standard Commission*	\$99,957	\$99,957	\$99,957
Potential Savings to Umatilla County	\$76,657	\$73,357	\$69,957
			\$219,971

*Static 2023 premium base for budgeting purpose.

Our team looks forward to answering any questions you have.

The following proposal is provided as a reply to the written Request for Proposals. This proposal outlines the services of Graybeal Group, Inc. to act as the Insurance Agent of Record for Umatilla County for Workers' Compensation and Property and Public Entity Liability. Graybeal Group, Inc. holds an Oregon resident insurance license (#100155467) and complies with all Federal, State and County laws, ordinances, and rules.

The information contained herein is proprietary and confidential and intended for exclusive use of Umatilla County.

WWW.GRAYBEALGROUP.COM





To: Dan Lonai, Director of Administrative Services
From: Josh Burns, Producer, Swanson Insurance Group
Subject: Request for Proposal, Insurance Agent of Record

August 18, 2023,

Dear Mr. Lonai,

Enclosed is a response from Swanson Insurance Group to Umatilla County's Request for Proposal (RFP) for insurance services. We are grateful for the opportunity to be considered to serve as the Insurance Agent of Record for Umatilla County. We have the experience, carrier relationships and work ethic to provide an exceptional level of service for our county and staff. We are pleased to submit the attached proposal and corresponding documents. Our proposal will remain valid for 120 days from submission.

Our contact information is:

Swanson Insurance Group
PO Box 24, Hermiston, OR 97838
Phone: 541-667-7218; Fax: 800-520-6501
Email: josh@swansoninsgroup.com

Certification Statement:

I am legally authorized to represent Swanson Insurance Group, LLC, for the purpose of this proposal.

Sincerely,

Josh Burns, MSLE, Producer/General Manager
Swanson Insurance Group



Proof of Licensure in State of Oregon:

**State of Oregon
Insurance License**

License No: 19564902

Oregon Department of Consumer & Business Services Insurance Division

JOSHUA CARL BURNS

Is licensed/authorized to engage in the business of insurance in the State of Oregon in the capacity stated below.

LICENSE TYPE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION DATE	LINES OF AUTHORITY
Insurance Producer	03/01/2023	02/28/2025	Casualty, Health, Life, Property

The license continues in force until it is suspended, revoked, or expired. This license cannot be reinstated if it has been expired longer than 1 calendar year from the date of expiration.

A licensee must notify the director of the Department of Consumer Services & Business Services no more than 30 days after a change of resident, business address, or telephone number. ORS-744.068

A producer can not transact insurance unless appointed by an insurer or affiliated with a business entity that is appointed by an insurer. ORS 744.078

For more information, call (503)947-7981

Register for E-notify to receive notification of law changes; The Regulator, and other information.

https://service.gov/delivery.com/service/multi_subscribe.html

State of Oregon

Insurance License

Oregon Department of Consumer & Business Services Insurance Division

BRITTNEY BEAMER

Is licensed/authorized to engage in the business of insurance in the State of Oregon in the capacity stated below.

RESIDENT

LICENSE TYPE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION DATE	LINES OF AUTHORITY
Insurance Producer	09/01/2021	08/31/2023	Casualty, Property

The license continues in force until it is suspended, revoked, or expired. It cannot be reinstated more than once a year after it expired.

A licensee must notify the director of the Department of Consumer Services & Business Services no more than 30 days after a change of resident, business address, or telephone number. ORS-744.068

A producer can not transact insurance unless appointed by an insurer or affiliated with a business entity that is appointed by an insurer. ORS 744.078

For more information, call (503)847-7981

Register for E-notify to receive notification of law changes, The Regulator, and other information.

https://service.gov/delivery.com/service/multi_subscribe.html



State of Oregon

Insurance License

License No: 3000405831

Oregon Department of Consumer & Business Services Insurance Division

THE SWANSON INSURANCE GROUP, LLC

Is licensed/authorized to engage in the business of insurance in the State of Oregon in the capacity stated below:

RESIDENT

LICENSE TYPE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION DATE	LINES OF AUTHORITY
Consultant	07/01/2021	06/30/2023	General Lines
Insurance Producer	11/01/2022	10/31/2024	Casualty, Health, Life, Property

The license continues in force until it is suspended, revoked, or expired. This license cannot be reinstated if it has been expired longer than 1 calendar year from the date of expiration.

A licensee must notify the director of the Department of Consumer Services & Business Services no more than 30 days after a change of resident, business address, or telephone number. ORS-744.068

A producer can not transact insurance unless appointed by an insurer or affiliated with a business entity that is appointed by an insurer. ORS 744.078

For more information, call (503)947-7981

Register for E-notify to receive notification of law changes, The Regulator, and other information.

https://service.gov/delivery.com/service/multi_subscribe.html



Agency Profile and Account Team Experience and Qualifications:



Account Manager, Brittney Beamer



Account Producer, Josh Burns

The **Swanson Insurance Group** was started in 2018 by our founder and Principal Broker, Luke Swanson. Believing that an insurance agency should be mobile in nature and meet clients where they are, Luke built a lean and efficient agency on the principles of Trust, Service and Guidance. Our vision is “To be the most respected insurance agency for service and expertise.” We do not aim to be the biggest in our area, simply the best. Our staff has nearly 60 years of experience and utilize it and our strong carrier relationships to benefit our clients and provide world-class service.

Our Public Entity Account Manager, Brittney Beamer, has 9 years of insurance experience. She has a wonderful relationship with the staff of City and County Insurance Services (CIS) and has previously served as the Agent of Record for Umatilla County while working for another agency. For the last 4 years, Brittney has served municipal clients across the State of Oregon. Outside work, Brittney has been heavily involved with supporting youth through 4H and FFA. She also served on the Blue Mountain Community College Rodeo Board of Directors for 4 years.

The Producer for your account is Josh Burns. Josh started with Swanson Insurance Group in July 2020. He is extremely experienced in organizational management. Josh was the General Manager of the Walmart Distribution Center in Hermiston for 7 years and enjoyed a successful career in leadership through the world’s largest retailer and the US Air Force. Josh holds a Bachelor of Science Degree in Management from the US Air Force Academy and a Master of Science in Leadership and Ethics from John Brown University. Josh currently serves on the Board of Directors for the Bank of Eastern Oregon and the Airport Advisory Committee for the City of Hermiston. Josh is also the Immediate Past President of the Hermiston Rotary Club, among other community service activities.



Response to Scope of Work:

- A. General Qualifications and Competence**
- B. Contract Terms**
- C. Team Approach**
- D. Loss Prevention/Risk Management**
- E. Claim Response**
- F. References and Letters of Recommendation**

A. General Qualifications and Competence:

The foundational principles of Swanson Insurance Group are Trust, Service, and Guidance. We pride ourselves on our adherence to those ideals and it shows in our focus and concern for our clients. We built our agency with responsiveness in mind. All our agents are completely mobile, which was not a response to Covid 19, but the initial plan for how to deploy our talent to best serve our customers' needs. We assign two team-members to each account. This not only means two sets of eyes review each transaction and/or policy, but also provides near-constant accessibility.

Swanson Insurance Group utilizes a collaborative approach to complex public-entity accounts like Umatilla County. We propose scheduled, quarterly account reviews with the Finance and Administrative Services Director, or designated representative, to ensure we stay up to date with any changes or future county plans. We find this helps both parties and provides far better communication on necessary insurance matters. By staying thoroughly informed through these quarterly meetings, we are better able to evaluate your exposures, relay underwriting information back to CIS, and advocate for your needs.

Both Josh and Brittney, the agents to be assigned to this account, have experience serving as agent of record for municipalities and special districts in Oregon. Our team provides insurance services for The City of Umatilla, Island City, Hermiston Irrigation District, Umatilla County Fire District #1, the Columbia Development Authority and other public entities and municipalities. We understand public accounts serve the greater good and our responsiveness to service requests and thorough application of coverages reflect that understanding.

B. Contract Terms:

City County Insurance Services is by far the best option for most coverages for municipalities in our state. It is our objective to leave the majority of your coverage elements placed with CIS, with the exception of Workers' Compensation which CIS no longer offers.



We propose the following Fee-Based approach for our services:

The County's current insurance costs with CIS are estimated as such:

Property:	\$90,009
Auto:	\$71,395
Public Liability:	\$54,000
Equipment:	\$51,495
Estimated 2023 Total:	\$266,899

We anticipate a 12% increase in CIS' premiums moving into the next policy year. Which would put the County's costs at \$298,926.

Our proposed fees on top of premium, in lieu of commission for each line of business are:

Property:	\$7,500
Auto:	\$7,500
Public Liability:	\$5,000
Equipment:	\$5,000
Total:	\$25,000

Estimated 2024 Total with Swanson Insurance Group: \$288,055.

Please note that these premium analysis figures are estimated and are also negotiable if the County deems necessary. We reserve the right to analyze our workflow demands at the end of each year and submit a request to raise these fees if a greater and more frequent need for our services is necessary.

Worker's Compensation coverage for the County is provided by SAIF. Their program does not allow us to offer a flat rate, however their commission is relatively low at 8%. We would seek to maintain this structure for worker's comp coverage.

Based on current market trends, we believe this offers substantial premium savings to our county. If selected to serve as Agent of Record, we would fix these fees for three years, with a modest 3% increase annually.

C. Team Approach to Account Management:

This is an area where your Producer, Josh, absolutely loves to positively contribute to our clients' success. Having been responsible for a 1000-person, 24-7 operation, provided invaluable experience for understanding the need to prioritize and react to organizational



concerns. Not only does Josh provide excellent guidance related to insurance, but compliance, human resources, and workplace safety are all areas he adds value for our clients. When we become the Agent of Record, we consider ourselves part of the client's leadership team and greatly appreciate calls to consult on these types of matters. As an example, Josh recently assisted a client with an accident review for an injured employee. By digging into the root cause of the accident with the employee and supervisors, Josh and the leadership team were able to identify the operational and training failures, determine necessary responses and equipment guidelines, and amend the employee training plan to keep this type of injury from occurring. Josh is an active participant with client Safety Committees and other risk management activities.

Brittney's years of experience representing municipalities insured with City County Insurance Service is an invaluable resource to the management of public accounts. She works closely with key staff-members to ensure certificates are promptly issued and account changes accurately recorded and endorsed. Brittney is pro-active in her approach and regularly handles routine client needs before they are requested.

D. Loss Prevention/Risk Management:

Although we have already mentioned the proactive nature of how we intend to manage your account, we would like to take this opportunity to detail what this looks like from a loss prevention and risk management standpoint in relation to two CIS highlighted criteria:

Meet with the CIS Risk Management Consultant and the member either during or after the inspection of facilities.

Our preference would be to always meet with the CIS consultant during the inspection of facilities. We believe a risk cannot be managed from behind a desk. We appreciate the opportunity to work hand in hand with CIS representatives and believe our strong relationship with their organization and the trust they have in our agency is a result of this approach. We do not like to insure properties we have not seen nor stepped foot upon, so we would definitely appreciate and expect to be a part of these types of situations. As an example, we currently provide the agent of record services for the Columbia Development Authority. This organization is not a municipality but is insured in a similar fashion. We recently conducted site tours, built photo documentation of \$15 million worth of their property inventory, and ensured it was properly covered with their insurance carrier. Additionally, we engaged carrier risk managers and regional fire districts to help us ensure the client was appropriately classified and covered for regional fire responses.

Assist as possible with follow up, including corrective actions and documentation.



By assigning a producer and an account manager to each of our accounts, we have structured fail-safes and redundancy to guarantee necessary follow-ups are met. Additionally, recommending corrective actions and helping document is a natural by-product of the accident reviews and claims-response process that Josh utilizes when requested by our clients. We believe nearly all claims are preventable, but that mentality must be firmly supported by county staff and department supervisors.

E: Claims:

The very purpose of insurance is to reduce risk, but there are times when a risk escalates to a peril and results in the need for a claim. Our team stands ready to respond in these situations, and pride ourselves on advocating for our clients, especially when the situation is a difficult one. Here are some details related to CIS highlighted agency criteria as to how we achieve this:

Counsel the member regarding the submission of claims.

There are times when there may be some uncertainty as to whether or not a claim needs to be filed. These are when we expect and look forward to a phone call. We will help gather the necessary information and work with county staff to determine which direction to go. Depending on the situation, we sometimes counsel our clients against immediately filing a claim if it is not in their best interest. However, we adequately document any and all pertinent information in case the situation changes, and a claim becomes inevitable. At this point, or when any other claim arises, we take a very hands-on approach to communicating with CIS and other interested parties. As your agent, we feel responsible to see the claim closed as quickly as possible. Claims follow-up is a very strong suit of Brittney's, and she works very well with the CIS adjustment staff to help ensure timely handling.

Assist the member in a review of claims trends or status, if needed.

This is another area where our Producer, Josh, loves to bring his past experiences to bear for the benefit of our customers. Josh has years of training and education in continuous improvement and lean operations principles. We look for root causes, perform deep-dive reenactments and recommend data-driven responses to prevent and mitigate losses. These meetings are not always fun, as getting to root causes can require tough questions and personal accountability, but the goal is always to enhance safety and reduce potential future losses through effective and sustainable countermeasures.



F. Municipal Client References:

Municipality/Public Entity	Contact/Position	Email	Phone
City of Cove	Lana Shira/Recorder	cityadmin@cityofcove.org	541-568-4566
City of Imbler	Heather Berglund/Recorder	imblercity@oregonwireless.net	541-534-6095
Island City	Karen Howton/City Administrator	karen@islandcityhall.com	541-963-5017
Wasco	Laurie Williams/City Clerk (Retired)	law@gorge.net	541-442-5515
Columbia Development Authority	Debbie Pedro/ Assistant Executive Director	columbiadassistant@gmail.com	541-481-3693



Umatilla Rural Fire Protection District	Jeannie Bowman/District Clerk	jeannie.bowman@umatillafire.org	541-922-3718
Umatilla County Fire District #1	Scott Stanton/Chief	sstanton@ucfd1.com	541-567-8822
Moro Rural Fire Protection District	Ernie Moore/Chief	erlmoore@embarqmail.com	541-565-3100
Hermiston Irrigation District	Annette Kirkpatrick/District Manager	manager@hermistonid.org	541-571-7698
North Sherman County Rural Fire Protection District	Laurie Williams/District Manager	nscrfpd@gmail.com	541-442-5237

Please find the attached letters of reference from community leaders, public entity managers and key municipality stakeholders.



Columbia Development Authority

To: Dan Lonai, Director of Administrative Services, Umatilla County, Oregon
From: Columbia Development Authority
Subject: Letter of Reference for Swanson Insurance Group

August 10, 2023

Dear Mr. Lonai,

It has come to my attention that Josh Burns and the team at the Swanson Insurance Group are responding to a request for proposal to provide insurance services for the City of Umatilla. I am more than happy to submit this letter of reference for the service I have received from Swanson Insurance Group.

My organization has been insured by Swanson Insurance Group for some time. I can attest to their responsiveness, professionalism, and integrity.

I happily endorse the agency, simply because they are sincerely interested in the success of our business. Mr. Burns has been an involved insurance agent with participation in CDA meetings, quickly responds to the CDA with answers to our questions and is professional. We have received excellent service.

I have no doubt the Swanson Insurance Group would be able to provide great support to your city.

Sincerely,

Greg Smith

A handwritten signature in blue ink that reads 'Greg Smith'.

Executive Director, Columbia Development Authority

PO Box 200, Boardman, Oregon 97818 541-481-3693



Umatilla County Fire District #1

August 15, 2023

From: Umatilla County Fire District #1
320 S 1st Street, Hermiston OR 97838

To: Potential Clients of Swanson Insurance Group

You may be considering hiring the team at the Swanson Insurance Group. I am more than happy to submit this letter of reference for them.

Umatilla County Fire District #1 converted all its insurance accounts to Swanson Insurance Group last year. We have been very pleased with their availability, professionalism, and follow-through. Their principles are Trust, Service, and Guidance, and I can attest they operate by them.

The Team at Swanson Insurance Group make themselves readily available to our district staff, and are prompt to handle any of our insurance account needs. They conduct quarterly account reviews with us to ensure we are adequately covered, and our policy is up to date. The professionals at Swanson Insurance Group have an excellent relationship with the Special Districts Association of Oregon, and they work hand in hand to keep us well protected. Since they began serving as our agency, they have identified major cost savings while also closing potential coverage gaps that would have left our District exposed.

In addition to the District, I am pleased to endorse our Agent, Josh Burns. I have worked alongside Josh in our community through multiple service opportunities and know him to be a man of integrity and solid leadership. Josh serves our district with a level of professionalism and expertise that we have not previously experienced.

We are very pleased with our decision to have Swanson Insurance Group as our local Agent of Record, and I have no doubt you would enjoy the same level of support and professionalism.

Respectfully,

Scott J Stanton

Scott Stanton, Chief





City of Umatilla

700 6th Street, PO Box 130, Umatilla, OR 97882
City Hall (541) 922-3226 Fax (541) 922-5158

To: Dan Lonai, Director of Administrative Services, Umatilla County, Oregon
From: Melissa Ince, Finance & Administrative Services Director
Subject: Letter of Reference for Swanson Insurance Group

August 10, 2023

Dear Mr. Lonai,

It has come to my attention that Josh Burns and the team at the Swanson Insurance Group are responding to a request for proposal to provide insurance services for Umatilla County. I am more than happy to submit this letter of reference for the service I have received from Swanson Insurance Group. My organization has been insured by Swanson Insurance Group for some time. I can attest to their responsiveness, professionalism, and integrity.

I happily endorse the agency, because Josh and his team are always quick to respond and provide detailed responses to our questions. They are genuinely interested in working with the City and take a proactive and involved role in our insurance and risk management needs.

I have no doubt the Swanson Insurance Group would be able to provide great support to Umatilla County.

Sincerely,

A handwritten signature in black ink that reads 'Melissa Ince'.

Melissa Ince
Finance & Administrative Service Director
City of Umatilla

PROPOSAL

Insurance Agent of Record
For

Umatilla County



Prepared by: Wheatland Insurance Center, Inc.



229 SW First Street – PO Box 1127
Pendleton, OR 97801
Phone 541-276-7441; Fax 541-276-7688

SERVICE TEAM:

John Anderson, AAI

john.anderson@wheatlandins.com

Michael Corey

michael.corey@wheatlandins.com

www.wheatlandins.com



PO Box 1127 Pendleton, OR 97801
Phone: (541)276-7441 Fax: (541)276-7688

August 17, 2023

Umatilla County
216 S.E. Fourth Street
Pendleton, OR 97801

Attention: County Commissioners

RE: Proposal for Insurance Agent of Record

On behalf of Wheatland Insurance Center, Inc we appreciate the opportunity to offer our proposal to become the named Agent of Record for Umatilla County. Our proposal is enclosed, and we have made every effort to address all the information requested in your request for proposal. As per the requirements in the RFP this proposal is valid for 120 days.

As we have outlined in our proposal, we understand that your insurance requirements are unique to public entities, and counties specifically, and that Umatilla County has a very broad range of operations and services. We feel our extensive experience with other public sector accounts will be invaluable to providing the comprehensive risk management and insurance services you will require. We realize it will take a serious commitment on our part to adequately advise and service your account, and we pledge to take that commitment seriously on all levels.

We will work closely with your management team and staff, and with the selected insurance carriers to provide you with the best coverage and services available in the current marketplace.

Because we are an employee-owned company, all our staff will assist in any way necessary to ensure that we meet our commitment to you.

It would be an honor to work with you to protect the interests of Umatilla County. Thank you for the opportunity to be of service to you.

Sincerely,

John Anderson

Michael Corey

Wheatland Insurance Center, Inc

Table of Contents

<i>Title Page</i>	1
<i>Transmittal Letter</i>	2
<i>Table of Contents</i>	3
<i>Agency Data</i>	4-5
<i>Public Entity Schedule</i>	6
<i>Project Team and Qualifications</i>	7-8
<i>Philosophy and Approach</i>	9
<i>Technical Approach</i>	10-11
<i>Compensation</i>	12
<i>References</i>	13

AGENCY DATA (cont.)

- a. Wheatland Insurance Center has been in business for 40 years since March 1, 1983. Please refer to the attached information page regarding our agency's history and management.
- b. Currently Wheatland Insurance provides property and casualty insurance coverage for numerous cities and counties across Oregon. Please see the attached list of public entities insured by our agency.
- c. Our agency currently employs fifty producers licensed in property and casualty lines of business. None have had their licenses suspended or been disciplined by the state insurance commission.
- d. Our Professional Liability (errors and omissions) coverage is written through Swiss Re, with limits of \$5,000,000.
- e. Our agency, and the project team are licensed to conduct business in the states of Oregon, Washington, and Idaho.
- f. Wheatland has insured public sector accounts for many years. We currently provide coverage for the following accounts (including # of Accounts):
 - o Municipalities (30)
 - o School Districts (24)
 - o Special Districts (79)
(Including: Ports, Irrigation Districts, Fire Districts, Park and Recreation Districts, Cemetery Districts, Library Districts, Health Districts, Soil & Water Conservation Districts, Sanitary Districts).
- k. The project team and other staff attend all public entity program trainings and events, offered by City County Insurance Services (CIS), Special Districts Insurance Services (SDAO), Property and Casualty Coverage for Education (PACE). In addition, we attend many industry-sponsored education and training programs, including but not limited to courses and designations offered through the national Alliance for Insurance education and Research, such as the Certified Insurance Counselors Program (CIC).
- i. Our agency is a member of the Independent Insurance Agents and Brokers of Oregon (IIABO), Trusted Choice, and Professional Insurance Agents – Western Alliance (PIA).

PUBLIC ENTITIES REPRESENTED

CITIES:

Adams
Arlington
Athena
Cove
Baker City
Boardman
Condon
Enterprise
Fossil

Current Premium Volume with CIS: 2.3 Million

Frontier 911Granite	Moro
Frontier Telnet	Pendleton
Helix	Pilot Rock
Heppner	Spray
Ione	Summerville
Irrigon	Sumpter
Joseph	Wallowa
Lonerock	Weston
Lostine	

COUNTIES:

Gilliam County	Morrow County	Union County	Wallowa County
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SCHOOL DISTRICTS:

Arlington
Athena-Weston
Blue Mnt. Community College
Condon 25-J
Echo #5R
Elgin #23
Enterprise #21
Helix
Imbler #11

Current Premium Volume with PACE: \$2.5 Million

InterMountain ESD	Region 18 ESD
Ione #2	Spray #1
Joseph Charter School	Troy #54
Milton-Freewater #7	Union #5
Mitchell	Wallowa #12
Morrow County	Wheeler #1
North Central ESD	
Pendleton 16R	
Pilot Rock 2R	

SPECIAL DISTRICTS:

Athena Cemetery
Baker Valley SWCD
Black Mnt. Water
Blue Mnt. Translator
Boardman Parks & Rec
Burnt River SWCD
Chenowith Water PUD
Cove Cemetery Maintenance
Cove RFPD
Eagle Valley SWCD
East Improvement District
East Umatilla Co. Ambulance
East Umatilla Fire & Rescue
Elgin Cemetery
Elgin Community Parks
Elgin Health
Elgin Rural Fire
Gilliam SWCD
Helix Cemetery
Helix Park & Rec
Heppner Cemetery
Heppner RFPD
Heppner Water Control
Imbler RFPD
Ione Library
Ione Rural Fire

Current Premium Volume with SDAO: \$1.5 Million

Keating SWCD	Rieth Sanitary
Kent Water	Rieth Water
La Grande Cemetery	Riverside-Mission Water
LaGrande RFPD	Riverside RFPD
Lower McKay Creek RFPD	South County Health
Lower McKay Creek	South Gilliam Cemetery
Lower Valley Water	South Gilliam Health
McKay Acres Improvement	South Gilliam RFPD
McKay Dam RFPD	Summerville Cemetery
Mid-Columbia Water	Umatilla Co. Special Library
Milton-Freewater Ambulance	Umatilla Hospital
Monument SWCD	Union Cemetery Maintenance
Morrow County Health	Union County Solid
Morrow County Unified Rec	Union County Vector
Morrow County SWCD	Union RFPD
North Gilliam Co. Health	Union SWCD
North Gilliam Co. RFPD	Walla Walla River Irrigation
Oregon Trail Library	Wallowa Lake County
Pilot Rock Cemetery	Wallowa Lake Irrigation
Pilot Rock Parks & Rec.	Wallowa Lake RFPD
Pilot Rock RFPD	Wallowa SWCD
Pine Grove Water	Wallowa Valley Improvement
Port of Arlington	Wasco County SWCD
Port of Morrow	West Extension Irrigation
Port of Umatilla	Weston-Athena Memorial Hall
Powder Valley Water	Weston Cemetery
	Willow Creek Park

PROJECT TEAM AND QUALIFICATIONS



John Anderson, AAI

- 541-384-2720
- john.anderson@wheatlandins.com
- Cell #541-969-1393

- Southern Oregon University-Bachelor of Arts
Continuing education through various insurance academies
- Oregon Insurance License (2013- Present)
Washington Non-Resident license
- Insurance Experience:
Wheatland Insurance 2013 – Present
- Specialties and Expertise:
Public Entities
Commercial Accounts
Farm Accounts
- Activities:
Vice Chair – Gilliam County SWCD 2019 – Present
Vice Chair – Condon Scholarship Foundation 2020 – Present



Michael Corey

- 541-276-7441
- michael.corey@wheatlandins.com
- Cell #541-969-1124

- Bachelor of Arts Degree from Willamette University
Continuing education through various insurance academies
- Oregon Insurance License (2009-current)
Washington & Texas Non-Resident license
- Insurance Experience:
Wheatland Insurance Center, Inc 2009 - Present
- Specialties and expertise:
Commercial Accounts
Public Entities (Schools, Cities, Special Districts)
- Activities:
Chairman Cunningham Sheep Company
Happy Canyon Foundation Board
Pendleton School District Budget Committee
Pendleton School District Key Communication Committee
President Wheatland Insurance Center, Inc.

PROJECT TEAM (cont.)



Kylee Evans

- 541-276-7441
- kylee.evans@wheatlandins.com

- Associate Degree – Blue Mountain Community College
Continuing Education ongoing through various insurance academies and public entity conferences
- Oregon Insurance License (2015-current)
Washington, Idaho & California Non-Resident licenses
- Insurance Experience:
2015- Current: Wheatland Insurance Center Inc.
- Specialties and Expertise:
Large Commercial Accounts
Contractors
Bonding including Contract Bonding
Public Entities (schools, Cities)
- Activities:
Happy Canyon Board Member spouse 2017 - Current
McKay Elementary Parent Club Treasurer 2014 – 2020
Altrusa Club International member 2008 - 2018, President 2017 – 2018
Past Volunteer for Festival of the Trees gala



Lindsey Lambert

- 541-276-7441
- lindsey.lambert@wheatlandins.com

- Bachelor of Arts Degree – Chaminade University
Continuing Education ongoing through various insurance academies and public entity conferences
- Oregon Insurance License (2007-2010 & 2017-current)
Washington & Idaho Non-Resident licenses
- Insurance Experience:
2007- 2010 Country Financial
2017-Current Wheatland Insurance Center Inc
- Specialties and Expertise:
Large Commercial Accounts
Hotels & Gas Stations
Bonding
Public Entities (schools, Cities & Ports)
- Activities:
Helix Parent Club 2010-2012
CHI St. Anthony Hospital Foundation 2013-2015
Little League Board 2012-2017

No member of the project team has been sued or subject to professional discipline in connection with acting as Agent of Record for any client or related services.

PHILOSOPHY AND APPROACH

We recognize the unique risks associated with municipalities and other public entity accounts, and those distinctions will be an important part of our approach in identifying and evaluating the County's risk exposures.

- a. Our project team will set up a regular schedule to meet with your staff on an on-going basis to stay abreast of any change in exposures that may require revisions to your insurance coverages. We will work with your management and staff, using our expertise to anticipate future risk implications. We are available to attend meetings as deemed appropriate by the County to advise about any risks that might affect your insurance and risk management program. Because we are located nearby, we can be available on short notice if necessary.
- b. We will research the insurance marketplace and request competitive proposals from other insurance carriers if they become available. We will carefully analyze all proposals to determine that the County's exposures are adequately protected.
- c. We will carefully and thoroughly research and review company insurance programs to determine if they provide the coverages that are best suited to protect your unique exposures and operations. Our recommendation of insurance program will include an evaluation of the products, services, risk control, claim expertise and financial strength of the carrier.
- d. We have a direct agency appointment with multiple insurance carriers that have dedicated business units for public entities. We have several companies that we represent that will write all or portions of the County's exposures. We would schedule an on-site presentation of the selected carrier's risk control and claims services that they provide as part of their program.
- e. We utilize and recommend the Risk Management Services provided by many of the insurance companies we represent. Even though we do not have an in-house risk management department, we are directly involved in site evaluations with the companies we place business with. We will also work with you to design a specific Risk Management service plan and help see through the recommendations from the company to fit your unique needs. In addition to what the companies provide, below are some of the services we can provide as needed:
 - Risk Management Analysis/Review
 - Workers Compensation Claims training
 - Fleet safety training
 - Safety Committee training
 - Rate projections and forecasting
 - Premium and loss allocation by department
 - Ongoing claims review and analysis
 - Continuous Coverage Reviews
 - Establish Insurance Certificates Procedures
 - Review of Contracts for Insurance Compliance/Exposure

TECHNICAL APPROACH

We have reviewed the qualifications outlined in the Request for Proposals. Based on our experience servicing a broad variety of insurance risks, we feel we are qualified to meet or exceed your expectations regarding all the duties and responsibilities listed.

A. Duties and Responsibilities to be performed:

1. Meet with your staff to determine the most effective desired methods and frequency of contact. While we would plan to have scheduled times for regular review, we are available at any time for additional consultation or assistance in servicing your account.
2. Complete a comprehensive site visitation and evaluation to properly identify and evaluate the County's risk exposures. This would give us the opportunity to assess all real and personal property exposures and become familiar with all County operations.
3. Perform an annual comprehensive review of the County's insurance programs, addressing all insurance coverages and exposures. This will include review and recommendation of adequate limits, complete schedules of property, automobiles and equipment, and liability exposures. Fiduciary, crime/employee dishonesty, and professional liability for all classes will be addressed.
4. Make an extensive evaluation of insurance companies and self-insured pools to determine their financial stability through review of audited financial statements or published credit ratings such as A.M. Best. We will perform ongoing reviews of trends in the insurance marketplace that would affect the price and capacity of available markets.
5. Identify and place any specialty coverages not currently provided or available in the present program.
6. Complete application forms in consultation with the County including revisions and corrections of schedule information.
7. Obtain competitive premiums for coverages desired, including written analysis of recommended options, including possible alternative limits, coverages, or deductible options.

TECHNICAL APPROACH (cont.)

8. Ongoing service includes endorsing policies as needed to reflect changes in exposures, reviewing all policies, endorsements, and invoices for accuracy: and assisting the County with insurance accounting and billing issues.

9. Once coverage is procured, binders and coverage documents will be promptly delivered to the County. We can deliver documents electronically or hard copy depending on your preference. We have advanced internal processes for electronic document storage and communication.

10. We will meet with appropriate staff at least 90 days prior to renewal to determine any revisions or recommendations to be considered regarding your coverages. This will allow adequate time to submit to carriers for review and quotation prior to renewal.

11. We will develop a plan to assist the County in handling claims. It is our goal to establish a process that ensures all claims are reported and responded to quickly and are settled fairly, and that careful consideration is made as to how each claim affects Umatilla County's current and future operations. We will meet with you to review claims on a quarterly or semi-annual basis as determined by you. Regarding Work Comp claims, we will meet at least 60 days prior to your National Anniversary Rating Date (NARD), to ensure no unwarranted claims reserves are calculated in the Experience Modification Factor. We will facilitate a claims review involving Umatilla County staff, your insurance carrier's claims adjuster and our staff to track claims and ensure they are handled correctly and expeditiously.

COMPENSATION

We are receptive to either commission-based or fee-based compensation. We are normally compensated for our services in the form of commissions from the insurance providers we represent based on a percentage of premium. The percentage of commission paid is set by the insurance carriers based on their regulatory filings for various lines of business.

We also recognize that some accounts may be better suited for a fee arrangement. We are currently compensated on a flat-fee basis for certain public sector accounts for which we provide consultation services. Oregon law permits fees for services for Property and Casualty accounts totaling \$100,000 or more in premiums.

Your Worker's Compensation Insurance is currently with SAIF. SAIF pays commission at .0785% directly to the agent. Your bill from SAIF would not show an agent commission or a line item for the agent's compensation.

Your Property, Auto and Liability policy is currently with CIS, they pay commission at 10%, which will be credited back to your account, and you then negotiate with the agent either as a commission percentage or on a fee basis.

Our Proposal is as follows:

For Worker's Compensation and other lines of coverage we will accept the commission directly from Insurance companies. For the package with CIS, we will charge a flat fee of \$23,000.

It is difficult to estimate the amount of time and effort that will be needed to adequately service your account. The first year we anticipate spending more time getting to know the account and what risks and exposures need to be assessed, the community, and the people we would be working with.

Please note, Wheatland is open to discussion and negotiations with regards to compensation.

REFERENCES

City of Condon

Po Box 455

Condon OR 97823

City administrator – Kathryn Greiner – 541-384-2711

admin@cityofcondon.com

City of Pendleton

500 S.W. Dorion

Pendleton OR 97801

City Manager – Robb Corbett – 541-966-0201

robb.corbett@ci.pendleton.or.us

Gilliam County

Po Box 427

Condon OR 97823

Judge Elizabeth Campbell - 541-351-9565

elizabeth.farrar@co.gilliam.or.us

Pendleton School District

107 NW 10th

Pendleton, OR 97801

Michelle Jones – Director of Business Services – 541-276-6711

Wallowa County

101 S. River Street

Enterprise, OR

Susan Roberts – Commissioner – 541-426-4543