

ITEMS REQUIRING BOCC APPROVAL
December 4, 2025
(1 Item)

1. 2026 RECOMMENDED INSURANCE RENEWALS -- RISK MANAGEMENT

FUNDING -- RISK MANAGEMENT

(Insurance Premiums)

#25-2111 Contract

Coverage	Effective: Month - Day	2026 Insurance Premiums	Limits and Deductibles & Renewal Notes
Crime	1-1	Travelers	Policy Limits: \$500,000.00 each for Computer Fraud, Employee Dishonesty, Forgery & Alteration, Funds Transfer Fraud, Social Engineering Fraud, Deductible of \$50,000.00. This year, we were able to negotiate \$1,000,000.00 of Kidnap and Ransom coverage into the crime policy at no additional premium.
Renewal Premium		\$9,699.00	
Miscellaneous Bonds -- Public Officials	1-13	Travelers	Fidelity Bonds for Public Officials, providing a total bond amount of \$175,000.00.
Number of Public Officials		10	
Renewal Premium		\$1,250.00	
Workers' Compensation Excess	1-1	Safety National	Coverage for claims exceeding \$750,000.00 for Workers' Compensation Injuries to Employees. Despite hard insurance market, we received a rate reduction this year.
Renewal Premium		\$275,587.00	
COMCARE - Professional Liability*	1-1	Chubb	Chubb Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate + Healthcare Stabilization Fund Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate; Professional Liability limits for Non-Fund Participants: \$1,000,000.00 per claim / \$3,000,000.00 aggregate. This also includes a \$5,000.00 Deductible per incident.
Renewal Premium		\$84,932.00	
COMCARE - Professional Liability -- Doctors	1-1	KaMMCO	KaMMCO Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate + Healthcare Stabilization Fund Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate. Coverage includes the following participants: Clifford Arnold, Katherine Grimsley, Deann Jenkins, Javanthi Theegala, and Rex Lear.
Number of Doctors		5	
Premium		\$30,186.00	
Regional Forensic Science Center - Professional Liability	1-1	KaMMCO	KaMMCO Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate + Healthcare Stabilization Fund Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate. Coverage is extended to Scott Kipper, Timothy Gorrill and Harley Schainost.
Number of Doctors		3	
Premium		\$20,752.00	
OMD - Physician Professional Liability	1-1	KaMMCO	KaMMCO Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate + Healthcare Stabilization Fund Limits: \$500,000.00 per claim / \$1,500,000.00 aggregate. Coverage is extended to Kevin Brinker.
Number of Doctors		1	
Premium		\$22,070.00	
Health Department - Professional Liability	12-31	Ironshore	Limits: \$1,000,000.00 per claim / \$3,000,000.00 aggregate - \$5,000.00 per claim deductible.
Premium		\$52,530.00	
Aircraft Hull & Liability*	1-1	Chubb	Liability Limit @ \$10,000,000.00. Currently insuring the 2001 King Air 350 FL-323.
Number of seats		9	
Premium		\$60,794.00	
Renewal Premiums as Quoted		\$557,800.00	

On the recommendation of Joe Thomas, on behalf of Risk Management, Anna Meyerhoff-Cole moved to **accept the insurance premium renewals as listed for an estimated cost not to exceed \$557,800.00**. Tania Cole seconded the motion. The motion passed unanimously.

Two (2) quotes are still pending for the following insurance lines: COMCARE Professional Liability and Aircraft Hull & Liability. Estimates for these lines were provided by the broker and final quotes are expected to be less. There is an increase in the KaMMCO coverage for COMCARE physicians due to an increase in the number of insured physicians. The Workers' Compensation Excess Premium increased \$2,758.00 due to increased payroll; the rate decreased from last year.

Last year's renewal premiums totaled \$524,395.82.

Notes:

*Estimated premium

Questions and Answers

Anna Meyerhoff-Cole: Can I just get an explanation on the attachment where it lists Coverage Descriptions? It looks like on the third line down, it doesn't list the coverage. It's the same description as the row below it on the description line. What is that coverage?

Joe Thomas: We'll just put in the minutes. We can correct it.

Anna Meyerhoff-Cole: I think we just need a correction because I couldn't match it to one of them here, so it's corrected when it goes to the BoCC. What will happen if the quotes come back and it is higher than what's estimated? Will it come back to Bid Board?

Joe Thomas: It can be done either administratively or come back for Bid Board. It depends on the percentage of increase compared to the aggregate total.

Elizabeth Wingo: I agree with you.

Tania Cole: Elizabeth, can you help me understand? So these are insurance renewals. This doesn't typically look like Bid Board tabs where there's different vendors. It looks to me like it's the same as maybe last year.

Elizabeth Wingo: Yes. The way we do insurance is we have a contract with IMA Financial as our broker. They go out and they sell our business and bring forth multiple options, if there are multiple options. A lot of these, there really is only one (1) insurance line. For doctors in Kansas, we're going to go with KaMMCO and so they quote it. We submit all the renewal information and then they give us the quote to renew that coverage line. Occasionally we do have options and then we do review those. The only one of these that I can think of is one that we haven't consistently used as a provider, as an insurance line for, say, the last 10 years or so, is the work comp excess carrier. That changes every so often. This is showing Safety National. That's who we've had our coverage with for the past several years. Before that, we had I believe it was Midwest, and before that it was Safety National, and those are just changes based on if the market's hard and Safety National's going to increase the rate, but Midwest might be able to keep the same rate, then we might switch. It does administratively make it really hard on these excess claims to keep track of where you file the claim, should it reach that status. So we do try to keep stability on these lines, just knowing that how these are set up. If the claim originates in this year but the claim isn't filed for 10 years then it goes against this policy and so just having the same carrier makes it easier for the next Risk Manager to file a claim if they need to.

Tania Cole: Do we feel confident that these premiums are competitive?

Elizabeth Wingo: Yes.

Tania Cole: The other question I had was, do we have any issue, and I'm maybe kind of looking at Joe and Armand with accepting something that's pending quotes?

Joe Thomas: As long as we have in the language "not to exceed" that certain amount then we should be alright.

Elizabeth Wingo: We've had to do that before. Sometimes a quote doesn't come in and that sometimes especially happens if we're approaching the last BoCC meeting of the year. We may not have a final quote from someone so then we have to do the "not to exceed." We try to get these done early enough but quotes are only good for 30 days. Once these insurance companies issue that quote, we have to bind it within 30 days. It's a pretty short timeline that we're working with.

Coverage	Description
1) Property Insurance - Includes Buildings, Business Personal Property	Insurance for the Buildings, Business Personal Property, Property in the Open. Transfers the risk of Fire, Lightning, hail damage, theft, wind to insurance.
a) Property Insurance - Includes Boiler and Machinery	Insurance for the sudden and accidental damage to boilers, machinery, or HVAC systems. Provides coverage if there is sudden damage to these items that is not caused by wear and tear, or normal breakdown.
2) Cyber	Third Party Liability - 2,000,000 limit for liability, Penalties, Website Media Content, \$1,000,000 for Privacy Notification Costs First Party - 2,000,000 Cyber Extortion, Data Protection and Business Interruption loss
3) Pollution	Coverage for First and Third party claim arising out of a pollution condition on, at, under or migrating from a covered location Includes Transportation and Non-Owned Disposal Site Coverage
7) Fire Fleet	Coverage for the Fire units (vehicles) for Comprehensive and Collision coverage. Comprehensive coverage is Fire, theft, hail damage, glass breakage. Collision coverage is when you collide with anything, including hit-and-run incidents.
5) Underground Storage Tanks	Insurance to provide services for cleanup of sudden and accidental Pollution incidents for the underground storage tanks. It's required by Kansas law to carry the coverage.
9) Crime	Provides coverage for several types of crime coverage: Employee Theft (an employee steals money or property), Computer Fraud - someone uses your computers to steal money, etc; Forgery and Alteration - an employee alters or forges documents; Funds Transfer Fraud - an employee transfers funds into another account for monetary gain; Social Engineering - an employee willingly sends funds to a third party without verifying the request.
11) Miscellaneous Bonds – public officials	These bonds are required by the state and county for various public officials.
13) Excess Workers Compensation	Insurance that provides excess Work Comp and Employers Liability coverage for Self-insured Work Comp insureds, over a self-insured retention.
14) COMCARE -Professional Liability	Medical Malpractice coverage for COMCARE facility, and its employees who are non-defined healthcare providers. You might also be contractually obligated to carry this coverage for reimbursement from health insurance carriers.

15) Comcare - Professional Liability – Doctors	Medical Malpractice coverage for COMCARE physicians - Physicians are required by KS law to carry this coverage. You might also be contractually obligated to carry this coverage for reimbursement from health insurance carriers.
8) Regional Forensic Science Center - Professional Liability - Doctors	Medical Malpractice coverage for Forensic Center physicians - Physicians are required by KS law to carry this coverage. You might also be contractually obligated to carry this coverage for reimbursement from health insurance carriers.
16) EMS - Professional Liability – Doctor	Medical Malpractice coverage for EMS Physician - Physicians are required by KS law to carry this coverage. You might also be contractually obligated to carry this coverage for reimbursement from health insurance carriers.
18) Health Department -Professional Liability	Medical Malpractice coverage for your Health Department facility, and its employees who are non-defined healthcare providers. You might also be contractually obligated to carry this coverage for reimbursement from health insurance carriers.
19) Aircraft Hull & Liability	Insurance coverage for the Liability of owning and operating an aircraft, and Physical Damage to the aircraft if there is damage due to fire, theft, hail, etc.