

R&R INSURANCE SERVICES, INC.  
REQUEST FOR PROPOSAL

# CARROLL UNIVERSITY





# Executive Summary

As the consultant leading a dedicated team on behalf of Carroll University, I understand the University needs a partner with the expertise, experience and services to design, implement, and administer a benefits program that is both fiscally sound and comprehensive for your institution. One that makes the University a “Best in Class” institution within its community.

R&R Insurance Services is genuinely engaged in collaborating with Wisconsin higher education institutions. Selecting the right consulting partner is pivotal to the success of the University’s administrative team and employees. R&R Insurance offers a unique combination of expertise, and resources as well as a commitment to service with a personal touch many other firms’ lack.

Our team is comprised of talented employees with in-depth insurance knowledge, experience and analytical expertise. This experience allows Carroll University to make informed, evidence-based decisions in the constantly changing world of healthcare.

We will communicate at a level that makes sense for not only decision-makers, but also for the end-users of your benefits program. Capturing all that we do and what sets us apart from our competition, is difficult to present on paper. We appreciate the opportunity to build a long-term and mutually successful relationship with Carroll University. We look forward to continued discussions and the opportunity to help you realize your strategic vision.



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**a. Briefly describe your firm's history, background, and culture.**

R&R Insurance was established in 1975 with five original owners and is approaching half a century of experience partnering with businesses in Wisconsin and employers across the country for their long-term employee benefits needs and more. After 47 years in business, R&R Insurance continues to grow under the leadership of Ken Riesch. R&R is the largest independent, private, family-owned agency in Wisconsin, as well as one of the largest agencies serving the needs of businesses and individuals in the Midwest. We are not beholden to shareholders or venture capital firms but to our customers.

Our corporate headquarters is Waukesha, WI. Our other office locations include Neenah and West Bend.

R&R operates as a full service agency with comprehensive, strategic business units:

- Employee Benefits
- Wealth Management
- Property & Casualty
- Cyber Security
- Personal Lines
- Bonding

We serve close to 20,000 customers including, 1,100 Employee Benefits group clients. Our team of nearly 200 insurance professionals allows us the ability to remain responsive to technology, utilize innovative solution-based resources, and consistently do what is necessary to obtain and retain customers while helping them optimize their benefits programs. At the same time, we are able to maintain the 'personal touch' customer service our clients have come to know and expect.

We'll collaborate with Carroll University to ensure that your program best serves the objectives of your institution. Whether it be reviewing contribution strategies of the medical plan, or evaluating that the network provides good, appropriate coverage for all members in all locations, R&R will research all appropriate options and offer recommendations that will best meet your needs and optimize your overall spend. Communicating new programs, educating clients and keeping you ahead of the constantly changing insurance marketplace is integral to our services.

Additionally, R&R is a member of Assurex Global™ (<https://www.assurexglobal.com>), a consortium of 52 of the largest independent brokers across the U.S. Our partnership provides expansive local and regional market intelligence, costing information, and availability of additional physical presence if needed. Through our participation in Assurex Global™, we have access to their proprietary data. We synthesize each carriers' reports to create an overall marketplace index of your plan in relation to the offerings of similarly situated employers based on size, industry, location and plan design.

**Mission Statement and Strategy:** *R&R is an organization dedicated to giving superior service to our customers. By building and valuing a team based on honesty and respect, all customers, internal and external, will be rewarded with peace of mind, our final product.*

**b. Provide details of your firm's financial status and stability.**

In 2021, R&R Insurance Services, Inc. is celebrating its 46th year in business serving the insurance needs of our clients. During that time, we have demonstrated a consistent growth curve and a strong history of creating jobs in the communities we serve. We are proud of that heritage. We have made public to our employees a five-year strategic plan underpinned by continued investment in talent, technology and tools to best serve our customers, supported by tactics and strategies to grow our business across all segments.

We believe in fully transparent relationships with clients; however, as a privately held firm, we do not release financial statements. We are happy to have our CFO discuss this decision further with Carroll University if necessary.

**c. Discuss any impending changes in your organization that could impact delivery of services.**

R&R Insurance does not anticipate any conditions that may impact our ability to fulfill contractual obligations within our Company at this time; however, we would always handle such changes accordingly and continue to have our clients' best interest when it comes to their insurance needs.

**d. Does your firm have any ties or relationship to Carroll University?**

R&R Insurance Services has a number of significant ties/relationship(s) with Carroll University. As part of the third generation of the Riesch family, Bryon Riesch is the President of the Bryon Riesch Paralysis Foundation (BRPF) and for the past 13 years, The BRPF and Carroll University have partnered to hold the Run/Walk/Roll event on Carroll University's campus. The partnership consists of Carroll University and the University's Recreational Department to raise both money and awareness for individuals with paralysis—with Carroll University organizing, running and volunteering combined with the BRPF, we have raised \$47,000 just this past year!

Bryon Riesch has also been working with the Physical Therapy School for the past 22 years where he engages with Physical Therapy students to assist him with his quadriplegic needs. This has to do with getting him in bed at night where they assist him with range of motion exercises and slide board transfers. At any given point, he could have between five to six students working with him. Bryon also has an endowment at Carroll University.

Additionally, R&R Insurance has a number of Carroll Alumni currently working at the Agency and Owner, Jack Riesch sits on the Board of Directors. Our Vice President of Personal Lines, Ryan Nowicki, is an Adjunct Professor teaching Applied Risk Management at the University as well.

Lastly, R&R Insurance has, financially, always been a significant supporter of Carroll University.

R&R places great value on our relationship with Carroll University and we look forward to continuing this well into the future!



**a. Describe the team that would work with Carroll University.**

Stephanie is part of the third generation of the Riesch family and actively involved in sales and leadership roles within R&R Insurance. Her significant experience in the Property & Casualty arena supports the agency's core objective to deliver Employee Benefits and Workers Compensation total risk solutions.

In addition, Steph has a passion to provide wellness programming and implementation to promote good health and healthcare consumerism. By helping her customers achieve the proper balance between their Employee Benefits and Wellness programs, she has been able to help her customers decrease turnover and assist them with attracting talented employees.

R&R is proud to showcase our experience and expertise, but our dedication to clear communication, employee education, transparency and customer service is what distinguishes us from our competitors.

Carroll University will have a robust team to partner with. At R&R, we assess the needs and complexity of the client and assign a client service manager who will provide resource capabilities designed to exceed the client's needs and expectations. These individuals are supported by a number of professional service specialists who are available to work with University leadership and employees throughout the relationship.



**b. How often does your team meet with clients and for what purposes?**

We take the Strategic Benefits Planning Process very seriously. To facilitate this we will use a combination of well-designed strategic business plans and regularly scheduled stewardship meetings with our clients.

Our focus is on the relationship, needs, and complexity of each client and we provide resources designed to exceed your needs and expectations. We pride ourselves in our capability to sit down with a client to understand their business challenges and how those challenges affect their overall ability to attract and retain talent. We review and evaluate what the benefits program contributes to the overall offerings of the organization – tying back to the impact on attracting and retaining talent.

Our proven success with client meetings comes first by acknowledging that no one likes to have a meeting to just have a meeting. It is our belief that meetings have to add value, be relevant, and be concise. To accomplish this, we have set interactions with our clients allowing items to stay top of mind, so all involved parties remain aware of active and upcoming projects as they develop.

We've developed a process for scheduled meetings to bring up new topics or product suggestions and provide a high-level overview to better get a sense of whether it makes sense to advance the conversation and to bring in a deeper dive.

1. Outstanding project status, next steps, and ownership
2. Company updates (from both sides, as relevant)
3. Review any recent items and feedback for you/your team
4. Align on upcoming meetings, projects or goals
5. Agree on key milestones to accomplish prior to next meeting

While our focus never deviates from the strategic, multi-year planning, our coordinated/scheduled meetings will focus on shorter term objectives which lead to longer term strategies being achieved.

**c. What size clients does your firm generally support?**

Our employer groups span all sizes from 2-2,000 employees. We pride ourselves in our ability to sit down with a client to understand their business challenges in the areas of attracting and retaining talent. We will help them build and develop a benefits package that meets the needs of not only their current employees – but also the future staff that they are looking to attract and grow with.

As a result, most offer a very robust and comprehensive benefits package that includes all lines of coverage: medical, dental, vision, life/AD&D, short-term disability, long-term disability, flexible spending accounts, high deductible health plans, an integrated wellness plan, etc. Many clients know that they cannot offer all of these benefits as employer sponsored; however, many offer these on a voluntary basis.

**a. Describe your process negotiating renewals.**

First and foremost, we select vendors that meet our customer's needs. We are not beholden to any vendor—our loyalty and focus are on our customers. With that said, we specialize in evaluating, negotiating with and recommending insurers and providers to our clients. Our position in the marketplace allows us to enjoy preferred financial arrangements with insurance vendors and third-party administrators across the United States. We actively cultivate long-standing relationships with major carriers, and those relationships allow us to negotiate aggressively and obtain cost-effective proposals for our clients.

As we negotiate with vendors, we will utilize Applied Benefits Designer and Claros, which are actuarial-licensed software R&R has invested in. to examine loss history, establish the necessary types of coverage consistent with risk tolerance, choose carriers that provide superior services, and adopt the optimal funding mechanisms to meet specific needs.

Additionally, our monthly claim reporting allows us to monitor how the University's plan is running. This proactive, consistent evaluation prevents surprises at renewal and allows us to negotiate on behalf of the University early in the renewal process.

We have established rigorous vendor management and selection criteria for our vendor relationships and recommend a selection based on the following considerations:

- Overall service & quality
- Experience in administering network-based programs
- Commitment to continuous quality improvement processes
- Experience in administering multiple option health programs
- Quality of communication materials (e.g. coordination of benefits, subrogation, etc.)
- Responsiveness of group representative
- Cost efficiency
- Responsiveness to client feedback
- Professionalism of response to RFP
- Willingness to adapt to changing needs & circumstances
- Adequate staffing ratios
- Superiors network coverage in relation to location of Carroll University employees

If/when the times comes to make a change in carrier or vendors, your dedicated benefits team will manage the implementation process and ensure that all of the necessary paperwork and filings are taken care of.



**b. Describe any special analysis that you would provide to help manage our programs.**

R&R has a suite of analytical tools and resources available to help Carroll University manage its benefits program costs and services. These tools coupled with our talented analytical team will provide the University with a full complement of review and rigorous review of your programs.

We have been able to successfully implement and effectively administer comprehensive plan designs and funding mechanisms that have resulted in significant cost savings for other clients. To accomplish this, we work strategically with clients to ensure fiscal responsibility as well as work with carriers to review PPO utilization and monitor claims. Our analytics allow us to evaluate plan design impacts and alternate design solutions. Additionally, our benchmarking tool allow use to examine and measure how Carroll University measures up to other groups' benefit offerings. This provides the University the ability to offer competitive employee benefit programming that will aid with recruitment and retention.

Our consultative approach allows us to design benefit plans and select insurance partners that meet short and long-term goals of the clients we partner with. By utilizing our analytic tools we are able to show, in real time, the potential impacts plan design changes can have on cost. We believe that claims data is a key source of insight for care patterns, cost drivers and strategic direction that will be most beneficial to Carroll University's overall costs of benefits.

**Monthly / Quarterly Carrier Claims Reporting:**

- All major carriers provide online access to various levels of claims data; R&R has access to information made available by the carrier via our Premier Agency Status
- R&R employs full-time Financial Analysts within the Professional Services Team who have spent many years working for a medical carrier reviewing and analyzing medical claims data
- Review annual costs to assist in developing a renewal strategy
- Provide recommendations to accommodate ever-changing claims utilization and costs
- Use software solutions to review plan design and claims utilization to ensure the design is effective and efficient

**Applied Benefits Designer:**

- Interactively evaluate health insurance plan design options in minutes
- Guide you through complex and difficult decisions due to rising costs, tighter budgets and consumer-driven healthcare—all in real time
- Dynamically and interactively fine-tune plans to meet your goals
- Gain consensus on plan design sooner by answering questions on the spot

**Claros:**

- Analyze multiple factors directly impacting medical benefits
- Analyze the decision between Self-Funded and Fully Insured plan costs
- Run/test multiple stop loss scenarios to find the optimal outcome based on risk tolerances
- Provide guidelines to future costs based on projected plan changes

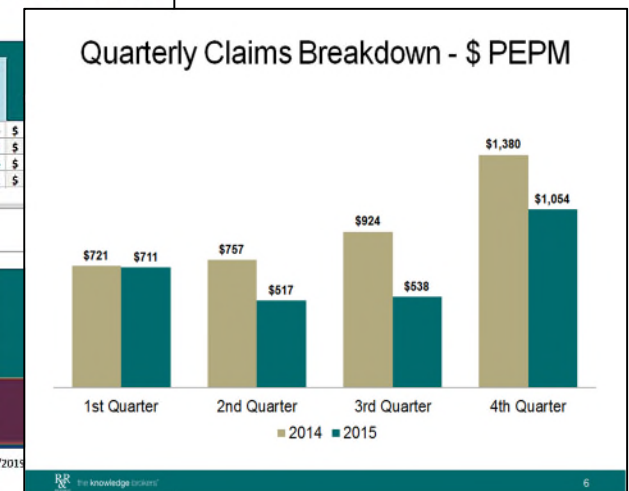
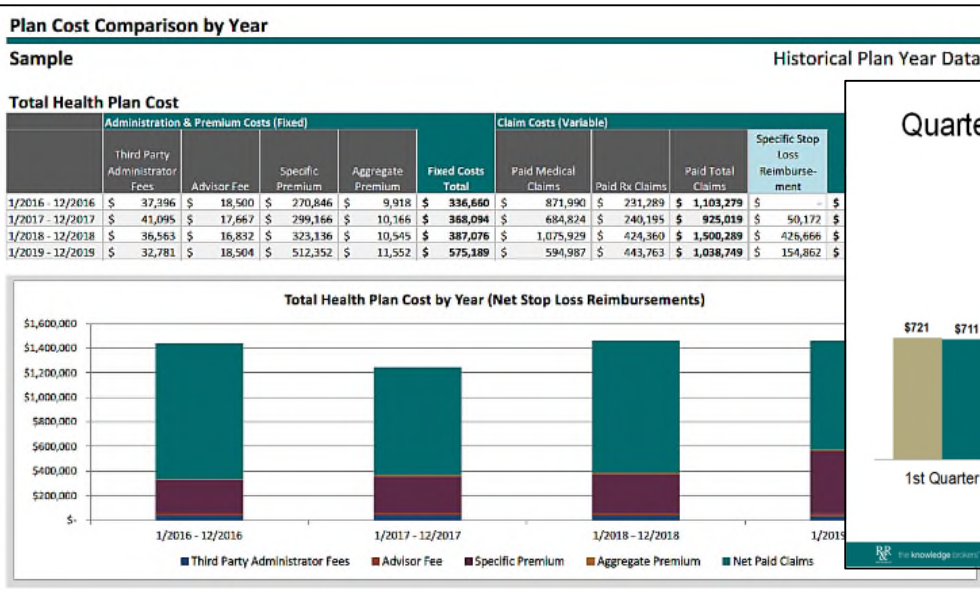
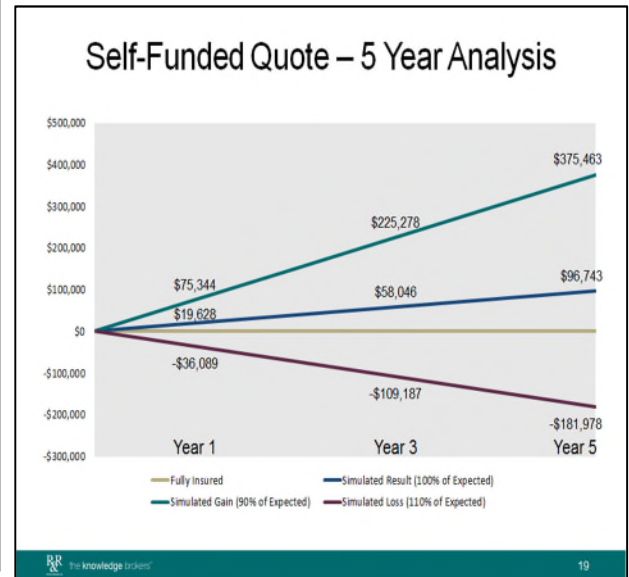
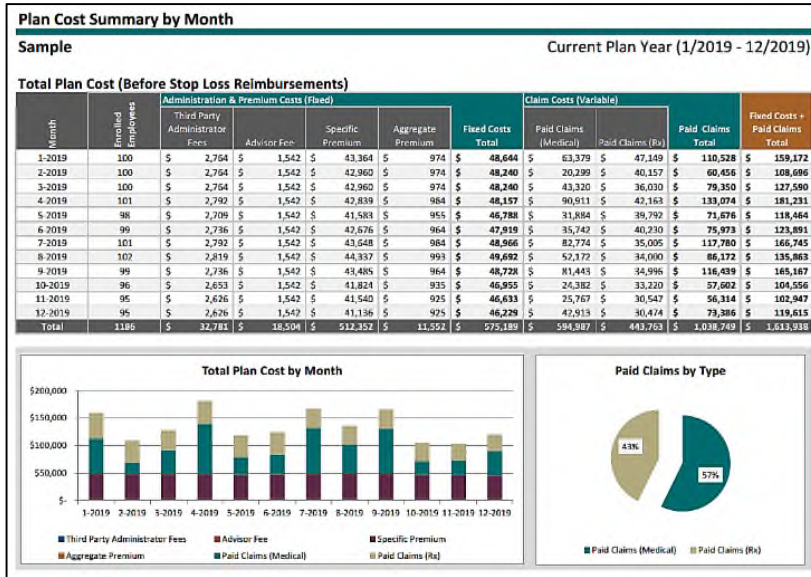
**Decision Master® Warehouse:**

- Eliminates potential problems, determines the underlying causes, and develops effective solutions
- Offers over 70 management exhibits that are easy-to-use and understand to detect problems with your medical utilization or plan cost by comparing your costs to national norms of similar employers
- Analyzes critical components of your data in multiple ways

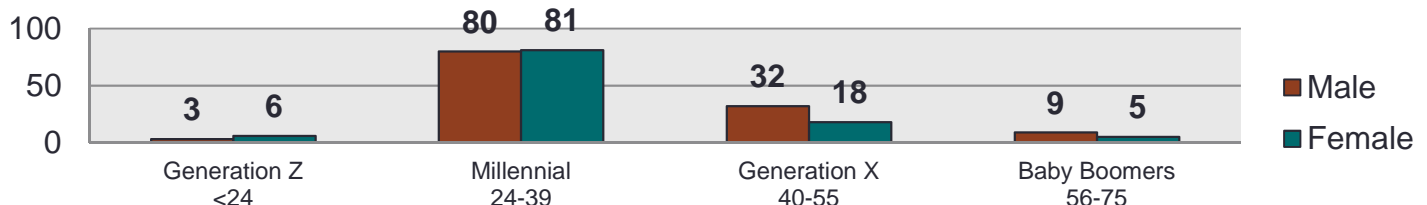
# EXPERTISE AND SPECIAL SERVICES



In an effort to provide a snapshot of our analytic capabilities, the graphics below show a variety of reports and assessments our team can provide. We have the systems in place to breakdown spending and prescription utilization and use this information to educate staff and to consider plan modifications.



## 2021 Eligible Employees – 234 Total



**c. Describe your standard package of employee communications services.**

We clearly recognize that employee communication is an ongoing commitment and not something that starts and ends with open enrollment. We work collaboratively with our clients to determine their needs as it relates to benefit communication throughout the year. This is done by simplifying written and verbal communication and providing video content to clearly explain the intended messages and serve as an extension of your benefits department. We will deliver on this commitment through the following approaches of promoting, educating and advocating:

- Conduct employee educational meetings to increase consumer awareness in their healthcare choices as well as assist with enrollment meetings
- Assist, create and coordinate employee communications further to educate staff in understanding the full value and benefits of the plans offered
- Proactively provide ongoing information on benefit trends and changes in the industry and promote consumerism with better education and resources for employees
- Provide direct service staff to assist employees/dependents of Carroll University in resolving claims/eligibility issues as well as answering general benefits questions

Our service platform is based on personalized, hands-on support and consultation utilizing an in-house resource team. Our agency provides a number of communication methods and avenues to reach all of Carroll University.

- **Benefit & Enrollment Guide / QR Codes:** we develop a personalized guide and incorporate video elements to assist with educating employees. Mobile accessible via QR code makes our communications more accessible to employees and their families. Our Guide has live links to SBCs, provider searches and carrier marketing pieces. Our videos help explain the benefits and the QR code makes it mobile friendly. Additionally, the Guide includes contact information for your R&R team.
- **Video Capabilities:** we record communication messages on a host of topics to enable clients to share information to employees via the web. This capability allows a greater reach and consistency. The video content also allows us to reach enrolled spouses and covered dependents.
- **Presentation Style:** an attribute is our keen awareness to the style and delivery of benefits communications. With understanding that adults tend to be more visual with their learning, we cater our content to be more simplified to process, yet convey a strong message
- **E-communications / E-newsletters:** monthly electronic newsletters are emailed to clients providing trending topics; R&R also has a presence on most major social media platforms (LinkedIn, Facebook, Twitter, YouTube, and a Blog). Learn more at [myknowledgebroker.com/](http://myknowledgebroker.com/)
- **Seminars/Webinars:** free to attend, monthly webinars address the latest trends in Employee Benefits and OSHA citations; in-person seminars provide interactive training in Medicare, HSA/HRA, Prescription Drugs, etc.
- **R&R/Zywave Client Portal:** web-based client portal which allows you to receive information from our agency online and you're able to participate in Employee Benefits surveys to find out how you compare to others from around the country.



Sample Communications



CARROLL  
UNIVERSITY

Benefits and Enrollment Guide

2022 Plan Year







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Benefits and Enrollment Guide

2022 Plan Year









Client Onboarding

R&R Insurance Services



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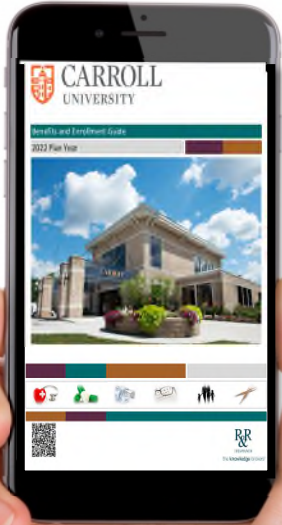


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**d. Describe services you provide to assist with benefits benchmarking.**

As the Director of Analytics, Chad works closely with our partners and carriers to ensure all financial aspects of your employee benefits plans are working as intended. Chad brings over 15 years of experience working in the group benefits industry. His background is working on all aspects of medical benefits (claims processing, customer service, etc.) affords him the advantage of thoroughly considering the financials behind the benefits.

We provide you with the latest in benchmarking data based on, but not limited to, criteria ranging from geographical location (regional, state, local) to size in order to ensure all of your benefits are at the competitive level you wish within the marketplace. Below please find a sample of the sources we utilize for our benchmarking data:

- **The Management Associated (MRA)**
  - Medical Benefit Plan Design Components
  - Medical Plan Funding Mechanics
  - Medical Plan Cost and Contribution Strategies
- **Kaiser Family Foundation**
  - Medical Benefit Plan Design Components
  - Medical Plan Funding Mechanics
  - Medical Plan Cost and Contribution Strategies
- **Delta Dental**
  - Dental Plan Design Benchmarking
  - Vision Plan Design Benchmarking

**e. Access to additional services such as online resources.**

The use of technology to create efficiencies for organizations is an ever-changing landscape, and that is no different in regards to employee benefits programs. R&R takes a customizable approach to develop the best platform to meet the specific needs of our clients.

The technology we employ compliments our service offerings well and will make the benefits administration offered by Carroll University more user friendly and efficient—saving time and money.

- **BENEFITPITCH®**: a database of dozens of employee benefits vendors that sell products and services to employers. R&R Insurance utilizes this database to properly research companies, benchmark vendors' side-by-side and gather feedback on vendors to help assure the right carriers are being offered.
- **R&R/Zywave Client Portal**: offers employers an online portal providing them 24/7 access to important benefits information. Employers can access robust HR guidance information, compliance updates, benefit benchmarking data and a host of other features.
- **Green Room Technology**: allows R&R to create customized benefit videos regarding your benefit plans and/or specific topics such as Health Savings Accounts (HSAs).
- **InsurLink**: Online portal; access is encrypted and is HIPAA compliant (document management).
- **ALEX®**: helps employees make smarter choices about important life events, from selecting a health insurance plan and saving for retirement to managing finances or a leave of absence. By walking your employees through complicated decisions, ALEX's interactive SaaS employee communication software also saves HR staff time, money and headaches.

**a. Does your company provide and/or support corporate wellness initiatives?**

R&R provides clients with up-to-date wellness communications/services including benchmarking and surveys, vendor management, biometrics scheduling, and reporting. Our dedicated Health & Wellness Consultant, Taylor Hahn, is available to assist with the creation and implementation of a wellness program.

R&R monitors utilization of multiple wellness related claims through the course of the year. Using this data, R&R will make recommendations to help determine/establish wellness programs that will pin point tactics and opportunities designed to have the greatest impact on behavioral change and population health improvement. We are able to do webinars and create videos when applicable to allow Carroll University to be informed as necessary.

Each employee population and organization's culture is unique and R&R recognizes the need for customization when developing a wellness strategy for each of our clients. R&R has been on the cutting edge of delivering wellness strategies to our groups. Based on our recommendation, many of our current clients have implemented multi-step wellness initiatives with measureable success in a number of areas.

We will support Carroll University in a variety of ways, including:

- Assessment of current wellness programs and making recommendations on how to expand and improve the programs to create a culture of health and productivity;
- Development of multi-year health and productivity strategies and budgets to achieve measureable health and productivity gains;
- Creation and implementation of data-driven health and productivity based on programs that support and enhance Carroll University's multi-year health strategy;
- Identify health and productivity programs that will be put out to bid: conduct RFP's, select wellness partners, negotiate and outline scope of work along with pricing;
- Assist in developing incentive programs tied to current or future health and productivity programs that will increase participation, engage employees and encourage behavior change
- Evaluation of Employee Assistance Program (EAP) and/or clinic services

Our goal is to provide a better benefit plan experience for your employees in addition to addressing your needs to control your insurance benefit budget. Through our comprehensive review of your plan and commitment to the promotion of wellness, you should realize better, long-term control over the cost of your benefit program.

We have continuously developed our own program and have received awards both on a national level as well as on the local level, including the WELCOA Work Place Wellness Award, The UnitedHealthcare Wellness Award, and the Go365 Inspire Health Award with Humana.

## b. Describe programs that you can provide to your clients that foster employee wellness.

R&R utilizes and finds the Go365 program to be a valuable and versatile wellness program. Because of this we have decided to purchase the program on a Standalone basis, and have a calendar of events that all stem around Go365 education/point earning opportunities. We currently have over 77% of our whole employee base participating in the program. In addition to serving our own employees at R&R, we are also the broker with the highest engagement in Go365 and helping employers get their employees to silver status.

### Some of the low-cost / no-cost tools we have introduced and supported include:

- ✓ WELCOA Gold Member and a member of the Wellness Council of Wisconsin (provides R&R access to a number of resources)
- ✓ Employee needs/interest survey and culture audit
- ✓ Monthly wellness newsletter/calendar
- ✓ Employee payroll stuffers/posters
- ✓ Activity ideas (i.e. walking program and weight management programs)
- ✓ Environment evaluation (i.e. smoke-free environment? Healthy food alternatives?)
- ✓ Leverage carrier resources
- ✓ Multitude of community resources and vendor partnerships
- ✓ Assist with coordinating and managing onsite Wellness Fair



**a. How do you support your clients in ensuring they remain compliant with relevant federal and state laws?**

R&R made a business decision early on in the process to establish an in-house expert and resource to be available to our partners as Reform moved from a concept to reality. Within our Practice, Pete Frittitta, Manager of Client Strategic Services, is responsible for consultations on health and welfare compliance.

Pete is a past President of Wisconsin Association of Health Underwriters (WAHU) and is an active member on the speaking circuit as a healthcare reform expert. He taught “Employee Benefit Systems” at both the Graduate and Undergraduate levels as an Adjunct Faculty Instructor at Marquette University. Pete has over 30 years of experience in the employee benefits field including management roles at United Healthcare where he was responsible for the large accounts business block. He also supports our Client Data Analytics area which puts him in a unique position to best understand our customer’s needs and what their exposure and options are in the post Reform era.

Healthcare reform is changing daily as clarifications and new regulatory interpretations surface. It is imperative that you have up-to-date information available in the most simplified fashion possible. Pete’s charge is to ensure that our clients are as well informed as possible since they are making business decisions impacted by Reform. Specifically, R&R can provide compliance guidance in the following legal areas with the resource support as detailed:

- **COBRA:** R&R Proprietary Employer Guide to COBRA, Compliance Overviews, COBRA State Guidelines, COBRA Benefits Policy Template, COBRA Election Form, COBRA Notice Form, Q&A Briefs, Access to best-in-class third party COBRA administrators
- **HIPAA:** PASSPORT Document Management System, HIPAA Privacy & Security Employer Toolkit, Compliance Overviews, Model HIPAA Notice, Q&A Briefs, “Know Your Benefits” Employer to Employee Communications
- **Cafeteria Plan/Section 125:** Compliance Overviews, Salary Reduction Agreement Form, Election Form, Enrollment Form, Change Request Form, Q&A Briefs, Access to best-in-class third party Section 125 administrators
- **ERISA:** ERISA Compliance Kit (includes Summary Plan Descriptions for each plan, ERISA Notices and deadlines, etc.), Employer’s Guide to Understanding Fiduciary Responsibilities, DOL Audit Guide, DOL Audit Checklist, Compliance Overviews, Wrap Document
- **FMLA:** Employer Guide to FMLA, FMLA Policy Template, DOL Poster, Notice Form, Request Form, Provider Certification Form, Sample Letters, Compliance Bulletins and Overviews, Access to best-in-class third party FMLA administrators
- **ACA/Healthcare Reform Law:** ACA Updates and Overviews, ACA Checklists (Various), ACA Guides (Various), “Know Your Benefits” Employer to Employees Communications, FAQ Briefs, Form 1094-C/1095-C Employer Reporting Tools (training video, tracking tool, and report generation for paper filing with IRS), Proprietary “Affordability” Safe Harbor Analyzer, Various Other ACA Calculators, Analysis/Response assistance with IRS Letter 226-J proposed ACA employer penalties (ESRP)



**b. Describe how your firm maintains the security of client records.**

R&R has taken a number of steps in order to comply with HIPAA from both a recordkeeping and a technology-security perspective. In addition to executing the appropriate Business Associate Agreements, R&R has,

- InsurLink: HIPAA compliant document management system for online collaboration and document sharing; access is encrypted.
- On-staff Cyber Expert, Jason Navarro, leads IT tests and works with customer groups to mitigate risk
- Internal policies and procedures to ensure that HIPAA requirements are met to safeguard PHI
  - Example: R&R's policies require that confidential medical information be kept in files that are locked after business hours and are not left unattended during business hours. Additionally, R&R's PC network settings are set so that computer screens will time out with a password lock when not in use for more than five minutes, again, for compliance with HIPAA privacy as well as security reasons. All computers also have two-step multifactor authentication.
- Trained all management/supervisory staff regarding HIPAA requirements
- Trained all Benefits staff regarding HIPAA compliance; yearly refresher training and signed acknowledgement of R&R policies and procedures
- R-Post® Registered/Encrypted E-mail to provide secure transfer of PHI when necessary (secure and traceable email system)
- Encrypted laptops
- Encrypted all employee smartphones (having access to client/carrier email communications)
- All consultant offices equipped with individual locked-door entrances

**a. Describe how you receive your compensation; do you receive commissions from vendors or are you fee-based?**

R&R has the flexibility to engage in all forms of compensation for our services witnessed in the marketplace today. As your Broker of Record, you will have the assurance that you are insulated from compensation increases tied to inflationary medical premium increases that may or may not actually require more service from your broker. Our commitment is to be 100% transparent with our clients, to deliver our full breadth of resources and services, and focus on the quality of our services and not the compensation from servicing.

For Carroll University, we have provided a Service Agreement Fee proposal that you will find at the end of this proposal. This fee was calculated by taking into account the University's lines of coverage and employee count, along with the resources (software, marketing materials, compliance support, etc.) and the hours that we anticipate will be required to exceed service expectations.

At R&R Insurance, we have our client's financial interest in mind by implementing full-disclosure fee models so that our clients can trust that we, as your Broker of Record, always act in a professional and ethical manner and do not make decisions based on potential commission incentives.

**b. Has your firm been subject to any lawsuits or settlements specific to compensation disclosure or practices within the last five years?**

R&R has not been subject to any lawsuits or settlements specific to compensation disclosure or practices within the last five years.

- c. **Based on the information provided and the services requested, what is your proposed annual fee? Please make certain to identify any services mentioned in your proposal that are not included in your proposed fee (services that would be an additional expense as well as optional services that may be purchased as add-on services).**

The type and amount of compensation that R&R will receive will depend on what compensation arrangement is finally negotiated with Carroll University. R&R has the flexibility to engage in all forms of compensation for our services witnessed in the marketplace today. Cases of your size typically compensate on a fee for service basis, particularly for medical coverage, and we would recommend the same to best insulate you from inflationary medical premium increases that may or may not actually require more service from the broker.

Furthermore, we have prepared a fee for service approach to handling your account which can be found in the attached Service Agreement which also contains our Scope of Services. This fee was calculated by taking into account the University's group medical plan employee count, along with the resources (software, marketing materials, compliance support, etc.) and the hours that we anticipate will be required to exceed service expectations. Our fee is designed to be fair and reasonable compensation for the work and services necessary and it will be guaranteed for the period of two years (24 months) from the agreed upon inception of the contract. The fee will be billed monthly (different terms can be requested). It is inclusive of the current benefit configurations outlined in your RFP based on the information we have been provided to date. We are proposing that R&R would receive standard carrier commissions for any other employer-sponsored lines of coverage as well as any voluntary lines of coverage. As stated previously, different compensation arrangements can be negotiated.

Additionally, we remain open to discuss and consider any other options with the University based on your wishes and objectives. In any instance that may require an offline fee, we will outline this upfront and clearly communicate scope, expectations, and cost prior to engagement to protect and promote full transparency.

## REFERENCES

a. Provide three references from current clients of similar size, industry, and/or need and complexity to Carroll University. For each reference please include:

1. Length of servicing relationship
2. Contact Name, title, phone number



**Kettle Moraine School District | Length of Servicing Relationship: 3 years**

Kristi Nelson-Foy | Staff Attorney and Director of Client Services

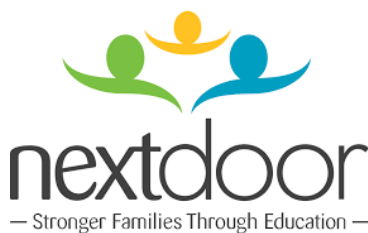
262.968.6300 ext. 5365



**Milwaukee Academy of Science | Length of Servicing Relationship: 8 years**

Bonny Wesson | Chief Financial Officer

414.933.0302



**Next Door Foundation | Length of Servicing Relationship: 2 years**

Lucretia Dillon | Human Resources Executive

414.562.2929

*We have also designed a dedicated, custom landing page for Carroll University that showcases a number of additional R&R resources. Check it out [here](#) or with the QR code pictured right.*

