COMMITTEE OF THE WHOLE MEETING

The Common Council of the City of Ashland will meet as the Committee of the Whole on **August 31, 2021** immediately following the City Council meeting which begins at **5:30 PM**

THE CITY OF ASHLAND IS RETURNING TO CONDUCTING THEIR MEETINGS IN PERSON WITH THE AVAILABLITY TO ATTEND VIRTUALLY

Please contact the Clerk's office if you require accommodations to attend the meeting.

To join the meeting from your computer, tablet or smartphone:

https://global.gotomeeting.com/join/286115293

Or dial in using your phone.

United States (Toll Free): 1-866-899-4679

Access Code: 286-115-293

.

The following items will be considered:

1. Roll Call
2. Council President's Report
3. Administrator's Report
4. Approval of Agenda
5. Committee Updates
6. Discussion Items

   A. Discussion and Possible Action Regarding Entering Contracting with a Broker of Record for Employee Benefits, and for the Human Resources Director to Enter into Negotiations for Employee Health Insurance Benefits (Human Resources)

   B. Discussion and Possible Action Regarding a Possible Referendum Asking Voter Opinion on the Legalization of Marijuana *(Councilor Lindell)*

7. Adjournment

The City of Ashland does not discriminate on the basis of sex, race, creed, color, national origin, sexual orientation, age or disability in employment or provision of services, programs or activities.

NOTE: Upon reasonable notice, the City of Ashland will accommodate the needs of disabled individuals or individuals with limited English proficiency through auxiliary aids or services. For additional information or to request this service, contact Denise Oliphant at 715-682-7071 (not a TDD telephone number) or FAX: 715-682-7048

SUBJECT: **Committee Updates**

RECOMMENDATION: Discussion only

DEPARTMENT OF ORIGIN:

CLEARANCES: Council President

EXHIBITS:

SUMMARY STATEMENT:

Ashland Ore Dock Board of Trustees: Vacant
Harbor Commission: Pufall
Historic Preservation Committee: Vacant
Housing Authority: Franek
Housing Committee: Whiting
Main Street Board: Vacant
Library Board: Jackson
Parks and Rec Committee: Haas
Plan Commission: Lindell
Police & Fire: Lewis
Public Works Committee: Moore
Source Water Protection Committee: Ortman
Sustainability Committee: Graf

SUBJECT: **Discussion and Possible Action Regarding Entering Contracting with a Broker of Record for Employee Benefits, and for the Human Resources Director to Enter into Negotiations for Employee Health Insurance Benefits (Human Resources)**

RECOMMENDATION: Approval

DEPARTMENT OF ORIGIN: Human Resources

CLEARANCES: City Administrator

EXHIBITS:

1. Benefit Broker RFP
2. Great Lakes Insurance Agency Proposal
3. M3 Insurance Solutions Inc Proposal
4. M3 Insurance Solutions Inc Proposal - Appendix

EXPENDITURES REQUIRED: TBD through 2022 Budgeting

AMOUNT BUDGETED: Administration

APPROPRIATION REQUIRED: Council President

TREASURER'S CERTIFICATE: The Treasurer's Office has certified on August 2, 2021 that M3 Insurance Solutions, Inc. is in compliance with the provisions of Ordinance 923.10 Ashland City Ordinances.

COMPLIANCE WITH ORD. 51: As Budgeted

STATEMENT OF CONFORMANCE WITH COMPREHENSIVE PLAN: This item was postponed to allow time to answer questions from Councilors, in the form of presentations from Great Lakes Insurance Agency and M3 Insurance Solution, Inc.

The recommendation is to forward to the September 14, 2021 Council meeting for formal approval of a broker(s) of record for employee benefits.

SUMMARY STATEMENT:

On April 28, 2021 the City put out an Request for Proposal (RFP) regarding employee benefit insurance and property and casualty insurance for the City of Ashland. The City currently works with the Great Lakes Insurance Agency and have been for approximately 15 years. In order to secure the best services and benefits, explore additional expertise, and ensure regulatory compliance the City should put out an RFP on a periodic basis. We received 5 responses to the RFP from the following brokers:

- M3 Insurance Solutions Inc
- Great Lakes Insurance Agency

- Spectrum Insurance Group LLC
- Gallagher Benefit Services
- Cottingham & Butler Benefits & Risk Management Consulting

A selection committee was assembled consisting of the City Administrator, the City Clerk, the Public Works Administrative Manager, and the Human Resources Director. After the committee reviewed the proposals, three brokers were selected for a virtual interview; Great Lakes Agency, M3 Insurance, and Cottingham & Butler.

The Human Resources Director is requesting approval to negotiate with M3 Insurance Solutions, Inc. for employee benefits including medical insurance coverage.

4/28/2021

Insurance Broker Request for Proposal

RFP#: 2021-001

Find yourself next to the water.

ASHLAND

City of Ashland, Wisconsin
601 Main Street West — Ashland, WI 54806 — www.coawi.org

Request for Proposal

RFP#: 2021-001

The City of Ashland is interested in seeking proposals from qualified brokerage firms or companies to provide broker services for the City. The City of Ashland, Wisconsin requests interested parties to submit proposals for the above referenced Request for Proposal.

Scope of Work

Overview The City of Ashland seeks qualified benefit brokers with demonstrated experienced in provided broker services as identified in the City's scope of work, which is attached, as Attachment A, and shall be incorporated into this RFP by this reference.

Due Date/Time

4:00 PM (CST) on Friday, May 14, 2021. The City of Ashland – Human Services Department must receive proposals no later than said date and time. Proposals received after such time will be returned unopened. Responses may be emailed to jboulley@coawi.org or can mailed or hand delivered to the City of Ashland, ATTN: Human Resources, 601 Main Street West, Ashland, WI 54806. Questions received after May 5, 2021 may not be answered.

Response Requirements & Format

All costs for developing proposals in response to this RFP are the obligation of the submitting Broker/Firm and are not chargeable to the City. All proposals and accompanying documentation will become property of the City and will not be returned. Proposals may be withdrawn at any time prior to the published close date, provided notification is received in writing to the below listed City agent. Proposals cannot be withdrawn after the published close date.

Response Requirements

1. Executive Summary & Approach - Summarize your firm's qualifications and special expertise in performing the type of services identified in the City's scope of work. Include a conceptual plan to structure the City of Ashland's program (i.e., consolidation of packaging of policies, layering and financing techniques), a brief assessment of the current program, proposed alternative program, and rational for your proposed plan.
2. Pricing Methodology - Provide itemized price/fee schedule for the specifications proposed and for any variation of non-routine services, inclusive of Wisconsin State sales tax and any other applicable governmental charges. The proposal should include what services will be included in the basic fee, plus the methodology for determining the cost of additional or supplemental services. The City is seeking firm fixed, three-year term pricing for the initial term of its contract. Renewal options may be eligible for adjustment at the current CPI-W rate in effect at the time of renewal. If proposing an alternative pricing structure, your proposal must include evidence of price protection for the City over the expected three year term of the contract plus any agreed to extension.
3. Qualifications & Experience – Describe your firm's qualifications and staff experience in providing broker services similar to the City's needs as identified in its scope of work for this project. Include a summary of your firm's premium volume for the past three years by the following types of coverage:

   a. Employee Benefits (Health and Dental - others as identified by the City)
   b. Worker's Compensation
   c. General Liability
   d. Automobile Liability
   e. Property
   f. Excess Liability and all others
   g. Also, for the most recent year only for each of the above coverages, an indication of the number of policies the premium volume represents. If your firm is a branch or subsidiary office of a national or multi-office firm, the above information must be provided for the local office only. Include summary biographies (or resumes) of key staff to be assigned to perform this work. Describe their experience relative to this type of work along with their primary duties/roles proposed.
4. A list of references (including contact name and telephone number) of at least three (3) recent or current clients of which are open to allow the City of Ashland to contact them for an appraisal of the services they are receiving from your firm. List of governmental accounts comparable to the City of Ashland should be specifically included. The City reserves the right to contact references without prior notification.
5. Proposals must be made in the official name of the firm or individual under which business is conducted (showing official business address) and must be signed by a person duly authorized to legally bind the person, partnership, company or corporation submitting the proposal. A corporation must indicate place and date of incorporation.
6. The City requires 0on of the following:
   a. Electronic Copy, or
   b. Three (3) printed response copies, unbound
   c. Submissions must not exceed a total of 6 pages (please double side your pages) in length/content as identified above.
      i. Company sales literature and staff resumes shall be attached to the response as an Appendix and do not apply against page count. In keeping with the City's environmental sustainability efforts, do not bind your proposal, nor include binders, report covers or unrequested indexing/divider pages. If providing a paper copies, use of recycled content paper is preferred.
7. Please provide proof of your Wisconsin Business Registration that includes your seller's permit number.
   a. A statement indicating the number of calendar days your proposal shall be valid.

Selection & Award

All interested individuals are requested to provide a response containing all required elements herein to the City of Ashland at the stated address by the deadline given.

The City intends to enter into an agreement with the Broker/Firm who provides a proposal that, in the opinion of the City, best meets all of the below listed evaluation criteria (receives the highest score) as determined by the City's selection committee.

Evaluation Criteria	Weight
Approach & Understanding: Demonstrate comprehensive understanding of the City's needs with respect to the coverage types and ability to establish and market an insurance program for the City of the size and nature as described in the City's scope of work	30 points
Return on Investment: Describe in detail the types of services/benefits your firm provides to clients around the following: • Underwriting • Compliance • Employee Communication • Wellness • Human Resources Assistance	30 points
Proposed Fees/Costs: Typical Broker Fee Percentage based on a contract for an employer comparable to the City of Ashland.	10 points
Qualifications: Demonstrate comprehensive understanding of the City's needs with respect to the coverage types and ability to establish and market an insurance program for the City of the size and nature as described in the City's scope of work	10 points
Experience: Description of the company's expertise and demonstration of ability to perform the identified services and competency of personnel to be assigned to the City's account.	10 points
References: Provide at least two examples of recent work performing services in similar size and nature to that of the City of Ashland.	10 points
Total	**100 points**

Upon selection of a Broker, the City intends to enter into a contractual agreement, which shall be used to secure these services. The initial term shall cover a three year period. Thereafter, the agreement may be renewed for two additional, three year terms under the existing terms and conditions by mutual agreement by the City and Broker/Brokerage Firm or Company.

The City of Ashland reserves the right to reject any or all proposals, and to waive any irregularities or information in the evaluation process. The final decision is the sole decision of the City of Ashland, and the respondents to this formal request have no appeal rights or procedures guaranteed to them.

Questions/Inquiries

Please direct any questions concerning this Request for Proposal, the City's requirements or its evaluation process to the agent listed below. No other City official or employee is empowered to speak for the City with respect to this acquisition. Any information obtained from any other source shall not be binding and may disqualify your proposal.

Jennifer Boulley, Human Resources Director
Contact Information: 715.685.1603 or jboulley@coawi.org
Mailing Address: 601 Main Street West, Ashland, WI 54806

ATTACHMENT A: SCOPE OF SERVICES

The broker selected pursuant to this request for proposal will be required to perform the services outlined below. Note: Current Insurance contracts can be made available upon request:

Scope of Work:

A. Analyze Existing Insurance Program. Review and provide recommendations on all existing insurance contracts for the City of Ashland including, employee benefits (health and dental), general liability, automotive liability, property, worker's compensation, excess liability and all others.
B. Marketing of Insurance Program. Organize data into presentation to underwriter; design most appropriate strategy to obtain desired coverage. Negotiate best terms of coverage and cost. Evaluate commitment and financial stability of underwriter. Draft policy wording to fit risk.
C. Policy Wording. Verify policy and check for accuracy in compliance and specifications.
D. Loss Reporting. Assist in the collection and tendering of losses to the underwriter.
E. Risk identification. Assist in the identification and evaluation of loss exposure as requested, including comparative data regarding other public entities with the size and scope of the City of Ashland.
F. Annual Report. Preparations of an annual report within 60 days after policy year end, including: schedule of policies in force, summarized by premium dollars; number of losses and dollar value of losses and commission/fee earned; new trends and developments; and proposed changes in the City of Ashland's programs.
G. Marketing Strategy. Involvement in a marketing strategy meeting with the City of Ashland's staff prior to renewal activities. Conduct an analysis of the City of Ashland's exposure to loss, adequacy of current coverage and options for coverage and risk financing not presently in place.
H. Marketing Results. Preparation of marketing reports, due 60 days prior to renewal (renewal agreements are expected to be in place no later than August 15 of each year), including a summary of markets approached; rating of top four markets; timeline of marketing, broker recommendations and rational.
I. Accounting Service. Availability to handle normal day-to-day activities associated with the account, including consultation. Activities include, but are not limited to: service existing insurance policies by tendering losses, reviewing coverage issues, assisting the collection of losses, reporting values, issuing certificates of insurance as needed and processing policy changes, etc., in a timely manner.
J. Communication. Schedule quarterly meetings with the City of Ashland to discuss loss control issues, exposure changes and general administrative matters.
K. Meetings. Attend the City of Ashland meetings as requested.
L. Special Projects. New projects of an external nature will be compensated on a negotiated fee, agreed to in writing, in advance of such project commencing.

Minimum Requirements:

1. Response to the scope of services and a description of how those services would be provided.
2. Information regarding the history and organization of the firm and personal history or résumé of key personnel particularly those who have been identified in the proposal as account executive(s) assigned to the City of Ashland's account.

3. A summary of the firm's premium volume for the past three years by the following types of coverage: Employee Benefits (health and dental), Worker's Compensation, General Liability, Automobile Liability, Property, Excess Liability and all others. Also, for the most recent year, only for each of the above coverage, an indication of the number of policies the premium volume represents. If the broker is a branch or subsidiary office of a national or multi-office firm, the above information shall be provided for the local office only.
4. **Return on Investment:** Describe in detail the types of services/benefits your firm provides to clients around the following:
    a. Underwriting
    b. Compliance
    c. Employee Communication
    d. Wellness
    e. Human Resources Assistance
5. Specific evidence of the firm's experience in providing service for other insured's with coverage or programs similar to the City of Ashland, as well as a description of any special plans or underwriting procedures that have been used to serve other accounts.
6. A representative listing of other accounts the firm is serving, as well as an indication of whether the firm is willing to allow the City of Ashland to contact such accounts for an appraisal of the services they are receiving from the firm. Please include names, titles and telephone numbers for contacts. List of governmental accounts comparable to the City of Ashland should be specifically included.
7. Outline of a conceptual plan to structure the City of Ashland's program (i.e., consolidation of packaging of policies, layering and financing techniques), without approaching the market based on the information supplied in exhibits.
    a. Include: Brief assessment of the current program, proposed alternative program, rational for proposal implementation plan.
8. An explanation of how the firm can support the special needs of a municipal government, including support for a self-funded program.
9. Information of the firm's experience in evaluating, developing alternative insurance.
10. A list of additional in-house services or specialties available (i.e., loss control) cost breakdown, scope of work and overview of available personnel for each area.
11. Please present detailed information of the firm's proposed fee schedule for the specifications proposed and for any variation of non-routine services, inclusive of Wisconsin State sales tax and any other applicable governmental charges. The proposal should include what services will be included in the basic fee, plus the methodology for determining the cost of additional or supplemental services. The proposal should also include some means of price protection for the City of Ashland over the expected three-year term of the contract plus any mutual agreed to extension.
12. Provide an explanation of what distinguishes the services the submitting firm can provide from other brokerage offices.

City of Ashland

Insurance Broker Request for proposal

RFP# 2021-001

Great Lakes Insurance Agency

Presented by David Martinsen

NPN#332959

Proposal Valid for 60 Days

Response Requirements:

Great Lakes Insurance is a local independent insurance agency located at 124 West Main Street in Ashland, Wisconsin. We service Ashland, Bayfield, and Iron counties. We employ 6 people in Ashland and manage accounts for personal, small and large businesses and have a strong core of businesses in the public entity sector.

I (Dave Martinsen) am the owner and principle of Great Lakes Insurance Agency. My wife, Laura, works with me and is responsible mainly for our CSR work. I was born and raised in Ashland and graduated from Ashland High School. I continued my education at Northland College, receiving a Bachelor of Science degree. I have had the privilege to serve on the City Council of Ashland as well as the County Board. Due to my local history and community service, I understand the needs of the City of Ashland.

I have a long and diverse background with health, commercial and public entity insurance.
I have worked as a banker, property manager, as well as worked for Rural Insurance, Blue Cross and Blue Shield of Wisconsin and managed Sound Benefit administrators, a third- party administrator which is now Symetra.

We have been advising the City of Ashland on their health insurance for the past 12-15 years (I was the Blue Cross/Blue Shield representative years ago) and initially moved the City from a 24 % rate increase to approximately a 15% decrease by offering the 3 - option health plan and an HSA benefit design. This helped manage the rates over time and benefitted employees by suggesting the use of the rate savings to invest in the HSA accounts.
We have been advising with the public entity business, assisting school districts, towns, cities, and the County with liability questions, claims, negotiations, dividends, loss control and builder risks policies; since 1997 with Great Lakes Insurance and 1993 with Blue Cross/Blue Shield.
My years of experience in multiple backgrounds has allowed me to become an expert in insurance benefits, general liability, and property and casualty fields.

As far as a conceptual plan for the City to structure a plan to package the policies, I am unsure of what the City is looking for and would need to consult with them. Packaging of policies doesn't discount company rates from benefits to property and casualty coverage. Levels of commissions are different for a worker compensation policy compared to an auto policy. Also, insurance carriers are not contracted with every insurance agency. If the City is looking for a flat fee for all packages, please refer to question 11 under the minimum requirement section.

Finally, we are proud to be a member of our community and thankful for the business and trust we have received from them. Our motto states, "We are committed to our customers and our community."
In support of our commitment, we have donated over $10,000.00 back to our community this past year.
Over the past years we have made donations to local schools, The Brick, Parks and Recreation, Police K-9, Ashland Fire Hall (fitness room), Big Top, VFW, Ashland Little League, and many other local clubs.

We insure 21 companies with employee benefit plans in combination of dental, life and health. Total premium value somewhere between 4.5-5 million.
Property and casualty premium volume is approximately 3.8-4.5 million.

References include:

. Clark Schroeder, Ashland County Administrator - (715) 682-7015
. Heather Schutte, Ashland County Clerk - (715) 682-7000
. Bonnie Stegman, Ashland School District – (715) 682-7080
. Lori Genisot, City of Montreal – (715) 561-4955
. Penny Pierce, Drummond School District – (715) 739-6669
. John Beirl, Northern State Bank – (715) 682-2772

Just a few notes on past accomplishments with the City:

- Assisted with the development of the current 3-tier benefit schedule with the HSA. Since moving them from a one package plan, this has given them a rate reduction of 15% and suggested using monies to fund the HSA.
- Helped offset the MPIC rate increase due to marina property coverage by quoting Travelers Insurance with EMC Insurance.
- Attended City council meeting regarding another matter and realized a furnace had failed, and briefed the City of their coverage for this furnace failure. – I believe they received $19,000 for this.
- Negotiated a 0% health rate last year from a 9%. – approximately 180,000 savings.
- Assisted in many workers compensation and water/sewer claims.
- Negotiated and secured $15,000 cash payout from Medica for wellness benefits.

Scope of Work:

A. We analyze renewal policies before they are delivered to the insured. We note the changes or suggestions for coverage when we meet with the insured.
B. We submit presentations to carriers and handle all negotiations after meeting with the insured to get direction.
C. We verify policy language and note any changes or concerns that may exist.
D. We file claims within the same day as being notified, usually within the hour.
E. Generally, we initially evaluate the risk for the insured and carrier. The carrier will also do an annual loss control inspection.
F. Typically, with the health insurance this is done prior than 60 days. This could also be done 30 days prior as well as any changes or updates. We could do the same with property and casualty side as well.
G. We generally start the marketing with meeting with the clerk or HR department in late July, early August. We keep in contact with them throughout the year. Last year being the exception, due to COVID-19.
H. Having quotes available by August 15th in not as practical, due to the fact health claims for the year are only based on 6 months which is not much reporting time. Carriers are not mandated to issue renewals until 60 days out. We can ask for other quotes, or may ask for an early renewal, however, depending on claims, that may not be beneficial.
I. We handle all those accounting services on a very prompt basis, typically within the hour.
J. This would be no problem-We could meet as often as the City would like.

K. Always available to attend City meetings. Actually, I attended a meeting for another matter and while there, we found they had a furnace failure and were in the process of buying another one. I mentioned to them that there was coverage for this furnace. I believe they collected $19,000.00.
L. We are happy to help with special projects if needed, depending upon what they need. I would assume it wouldn't be any cost.

Minimum Requirements:

1. Included in Scope of Services A-L
2. Listed on Response Requirements
3. Listed on Response Requirements
4. Return on Investment
   a. We always assess risks for both carrier and insured as well as make recommendations if needed.
   b. We assist with compliance MVR's, worker's compensation
   c. Typically, we work through the clerk or HR office and do not direct literature to employees unless asked.
   d. Available if requested, many times they are offered through the carrier.
   e. We assist clerks, HR departments wherever needed, could also be group gatherings.
5. We have been selling and servicing large and small groups since 1997. Our larger accounts have in the past and currently are Larson Juhl, Ashland School District, OEI (Northern Clearing affiliate), Northern State Bank.
6. Included in Response Requirements
7. I am not sure what the City is referring to by consolidating or packaging of policies without going to the market. Market forces are the strongest way to achieve the strongest rates. Carriers offer multi-policy discounts, however that doesn't mean it is the best pricing for the benefit. There are ways to try and negate premiums, largely based on keeping claims down, through training and loss control efforts. One of the greatest challenges for a municipality to overcome is for each department to work as a team for those common goals.
8. Self-funding for health insurance isn't overly complicated, but it shifts risks to you directly rather than an outside carrier. You will still have administrative costs: administrator fees, reinsurance fees, network fees, and drug card fees.
   You pay your premiums based on minimum and maximum levels. We can assist the City with this and analyze if this would be advantageous to the City.
9. We have been selling fully insured and self-insured policies for 24 years. We have also made an exclusive partnership with Employer Benefit Group (EBG) from Eau Claire which gives us more access to more carriers as well as options for wellness and HR modules. EBG can also be utilized for customer service. They service over 130 agents in Wisconsin.
10. We generally do inspections of properties and note potential risks if asked. Typically, we make sure the carrier offers loss control services with their package. Since insurance companies insure the risk they do their own inspections as well.

11. I would propose a 1 ½% commission on the health insurance premium, not to exceed $33,000.00 and would adjust to the CPI regarding health care.
    Concerning the property and casualty business, we would be open to discussion for a fixed dollar amount. However, it might be better to allow the City to bid that out, due to the fact it could limit them. I can explain if interviewed.
12. We are the most experienced insurance agency marketing and managing public entity as well as having the most health insurance background locally.
    This makes our office unique for this area. Our experience and knowledge of the City's current insurance needs as well as being a past City council member, insuring other public entities gives me an understanding of City government which most other agents or agencies do not have. We are local members of the Ashland community and can be at the City Hall within minutes if needed.

DAVID P MARTINSEN

Born and raised in Ashland. Owner and principal of Great Lakes Insurance Agency. Licensed agent in property, casualty, health and life.

CONTACT

DMartinsen@greatlakesinsuranceagency.com

715/682/2086

124 Main St W

Ashland WI 54806

EXPERIENCE

- 1989-1991 Northland Savings and Loan-Branch Manager
- 1991-1993 Rural Insurance Company-Account Executive
- 1993-1997 Blue Cross/Blue Shield of Wisconsin- Account Executive
- 1997 – 2000 Sound Benefit Administrators-Manager
- 1997- Present- Great Lakes Insurance Agency Inc-Owner/Principal

EDUCATION

- 1984 Ashland High School Graduate
- 1989 Northland College-Bachelor of Science
- 1991 Licensed Agent Wisconsin

KEY SKILLS AND CHARACTERISTICS

- Diverse background with health, commercial and public entity insurance.
- Served on Ashland City Council
- Served on Ashland County Board
- Managed a third party administrator
- Branch manager

LAURA L MARTINSEN

Businessowner, licensed agent in property, casualty, health and life, and accountant. Work with commercial and personal insurance accounts offering quotes, selling insurance products and providing customer service.

CONTACT

LMartinsen@greatlakesinsuranceagency.com

715/682/2086

124 Main St W

Ashland WI 54806

EXPERIENCE

- 1985-1989 CNA Ashland Health Care
- 1993-1995 CNA Ashland Health Care
- 1997-Present Great Lakes Insurance Agency Inc

EDUCATION

- 1983 ASHLAND HIGH SCHOOL GRADUATE
- 1985 WITC CERTIFIED NURSING ASSISTANT
- 1997 WISCONSIN LICENSED AGENT
- 2003 WITC Associate degree in Accounting

KEY SKILLS AND CHARACTERISTICS

- Identify client needs
- Provide customer support in a friendly, prompt, and accurate manner
- Input quotes and policy renewals for customers
- Coordinate with lenders and mortgage companies.
- Assist clients with the claims process.

WISCONSIN DEPARTMENT OF REVENUE
PO BOX 8902
MADISON, WI 53708-8902

Contact Information:

2135 RIMROCK RD PO BOX 8902
MADISON, WI 53708-8902
ph: 608-266-2776 fax: 608-264-6884
email: DORBusinessTax@wisconsin.gov
website: revenue.wi.gov

Letter ID L0856716944

GREAT LAKES INSURANCE AGENCY, INC.
124 MAIN ST W
ASHLAND WI 54806-1636

Wisconsin Business Tax Registration Certificate

Expiration date: **May 31, 2022**

Legal/real name: **GREAT LAKES INSURANCE AGENCY, INC.**

- This certificate confirms that you are registered with the Wisconsin Department of Revenue for the tax types shown below.
- You may not transfer this certificate to any other individual or business.

Tax Type	Account Type	Number
Withholding Tax	Withholding Tax	036-0000264720-03

WINPAS - atl018 (R.01/16)

1. Executive Summary & Approach

M3 is the largest privately-held agency in the state of Wisconsin. Our service-focused culture and commitment to independence puts us in the best position to partner with the City of Ashland on your employee benefits and property & casualty needs. **Our account executive retention rate is 95%,** meaning your City can count on consistent service and expertise throughout our partnership.

EMPLOYEE BENEFITS

M3's employee benefits division is staffed with the resources the City of Ashland needs in order to offer a forward-thinking, data-driven employee benefits plan. We have a risk management team that can advise the City on underwriting and data analytics, provide employee communication support, create wellness strategies, and consult on compliance needs specific to your organization.

PROPERTY & CASUALTY

M3's property & casualty division is equally set up to be an exceptional partner for the City of Ashland. Your proposed account team has specialized experience with government entities, and can tap into the resources of our education & government practice group to ensure the City is effectively and appropriately managing your risk. Our risk management team is comprised of specialized experts who can provide consultation in loss control, workers' compensation, experience modification rates, industrial hygiene, and even disaster response & recovery. Please see **Appendix 3.1** for a sample risk management strategy for the City of Ashland.

2. Pricing Methodology

M3 has a contract with most insurance carriers, and will accept standard commission, which usually does not increase premium. Ancillary coverages provide compensation without an increase in premium for other lines of coverage.

3. Qualifications & Experience

Please see our response to **Attachment A, Question 5**, in addition to **Appendix 1.4** for **premium volume information related to M3's Wausau office** and **Appendix 2** for **staff biographies.**

4. References

M3's Wausau office serves a mix of cities, schools, municipalities, and co-ops. About 75% of M3 Wausau's customer base is public sector, while 25% is comprised of private sector clients.

REFERENCES

1. **ASHLAND COOPERATIVE EDUCATIONAL SERVICE AGENCY CESA #12**
   Contact: Ken Kasinski
   Title: Agency Administrator
   Phone: (715) 682-2363
   Address: 618 Beaser Avenue
   Ashland, WI 54816

2. **CITY OF WISCONSIN RAPIDS**
   Contact: Ryan Hartman
   Title: Human Resource Manager
   Phone: (715) 421-8215
   Address: 444 W. Grand Ave.
   Wisconsin Rapids, WI 54495

3. **SEVASTAPOL SCHOOL DISTRICT**
   Contact: Kyle Luedtke
   Title: District Superintendent
   Phone: (920) 743-6282 Ext. 1103
   Address: 4550 State Hwy 57
   Sturgeon Bay, WI 54235

Attachment A: Scope of Services

1. Response to the scope of services and a description of how those services would be provided.

Your M3 team is capable of executing the scope of services listed in the City of Ashland's Request for Proposal. Employee benefits and property & casualty are each divisions of M3, with their own executive vice presidents, Rich Twietmeyer and Brad Reitzner respectively. At M3, we utilize a franchise model of business for both employee benefits and property & casualty, which allows our account teams to provide our clients full access to expert resources that understand their industry needs and local trends.

Our employee benefits and property & casualty divisions are integrated from top to bottom. Kristin and Kristi have dedicated service teams that work only on their clients, ensuring that you will receive a consistent level of service as a client. In addition, M3's employee benefits and property & casualty risk management expert resources are in regular communication with your account service team.

2. Information regarding the history and organization of the firm and personal history or resume of key personnel, particularly those who have been identified in the proposal as account executive(s) assigned to the City of Ashland's account.

M3 is a top 50 insurance broker and risk management firm in America. M3's people are an extension of your team, providing world-class resources to help you manage risk, purchase insurance, and provide employee benefits. M3 has been a broker since 1968, adding a formal employee benefits division in 1972. M3 is headquartered in Madison, Wisconsin, and has six additional locations: Milwaukee, Green Bay, Wausau, Eau Claire, Fond du Lac, and Rockford, Illinois.

COMPANY STRUCTURE

M3 is a privately held S-corporation with 44 shareholders who are current employees. M3 owners are actively involved in our business, and must sell their shares prior to retirement. Our stated objective is to remain privately held, so the people who own the business are actively engaged in serving clients of the firm. Please see **Appendix 2** for **resumes of the City of Ashland's proposed account teams.**

3. A summary of the firm's premium volume for the past three years by the following types of coverage: Employee Benefits (health and dental), Workers' Compensation, General Liability, Automobile Liability, Property, Excess Liability, and all others.

Please see our response to **Section 3: Qualifications & Experience.**

4. Return on Investment: Describe in detail the types of services/benefits your firm provides to clients around the following:

a. Underwriting

M3 staffs a team of underwriting advisors and an in-house actuary that assist our clients with utilizing data analytics to identify loss drivers, model plan designs, spot gaps in care, and more. See **Appendix 3.5-3.8.**

b. Compliance

M3's compliance team is comprised of two senior attorneys that conduct research on regulatory and legislative issues, analyze them, and break them down into plain, easy-to-understand language to assist with your compliance efforts.

c. Employee Communication

M3 staffs a director of communications that assists our clients with employee communications strategies, creating templates and guidelines for benefit communication throughout the year. In addition, this team assists with crisis communications in the event of a catastrophic claim.

d. Wellness

M3's wellness consultant can help the City identify what wellness strategies best fit your population and benefits goals, to drive participation, control healthcare costs, and provide measurable results.

e. Human Resources Assistance

M3 leverages an HR content repository to provide relevant and recent resources to our clients in addition to the personalized support our senior compliance attorneys provide to your HR team. Through this repository and our internal expertise, your account executives can provide you with templates for benefits communication and notices, handy HR forms, and more.

5. Specific evidence of the firm's experience in providing service for other insureds with coverage or programs similar to the City of Ashland, as well as a description of any special plans or underwriting procedures that have been used to serve other accounts.

WORK WITH MUNICIPAL GOVERNMENT ORGANIZATIONS

M3's education and government practice group works with over **145 local government entities**. Your City has unique needs - our knowledge, experience, commitment, and engagement within your industry provides you with peace of mind.

An **Education and Government Practice Group Overview** document is included in **Appendix 1.4** for more information on our key differentiators.

- More than 30 professionals dedicated to partnering with education and government clients
- On-staff compliance attorneys focusing on benefits compliance regarding ACA, COBRA, HIPAA, and more
- Risk management and data analytics staff to guide benefit decisions
- Wellness and employee engagement professionals
- **Ted Hayes, Senior Risk Manager,** with 30+ years of experience developing and implementing loss control plans, programs, active shooter training, and more specifically for education and public entities

EMPLOYEE BENEFITS

M3 offers employers a unique renewal analysis provided by M3 underwriting. The analysis will enable the City of Ashland to review approximately 8 other insurance companies and 25 other employer groups in comparison to the renewal provided by your current carrier. This process enables us to negotiate on your behalf using data that exposes areas where insurance companies tend to overcharge. Additionally, M3's underwriting team will provide employee contribution strategies, benchmarking reports, plan design change factors, and other data analysis.

PROPERTY & CASUALTY

Similarly to employee benefits, M3 provides risk management services that include claims management, loss trending and analysis, experience mod verification and unit stat card refiling, business continuity planning, and crisis response. Execution often involves on-site deployment of resources including in-person training. The result is a well-designed insurance and risk management program that contains costs, reduces liability, and keeps the City running safely and efficiently.

6. A representative listing of other accounts the firm is serving, as well as an indication of whether the firm is willing to allow the City of Ashland to contact such accounts for an appraisal of the services they are receiving from the firm. Please include names, titles, and telephone numbers for contacts. List of government accounts comparable to the City of Ashland should be specifically included.

Please see our response to **Section 4: References**. We are happy to provide additional references at your request.

7. Outline of a conceptual plan to structure the City of Ashland's program (i.e. consolidation of packaging of policies, layering and financing techniques), without approaching the market based on the information supplied in exhibits.

As the broker with the largest premium volume in Wisconsin with EMC Insurance, we're familiar with EMC's municipal coverage forms and confident in EMC's claims handling abilities. However there are opportunities for improvement with the City's current program through potential policy consolidation, increased property and auto deductibles, and enhanced cyber coverage. If selected as your broker, M3 would explore options to consolidate all lines of coverage with one carrier to gain premium leverage and motivate pricing flexibility for packaging with one carrier. The number of carriers willing and capable of providing coverage for municipalities is limited, but M3's dedication and experience in the public entity space means we have strong relationships with these carriers. Additionally, we would investigate the premium savings to increase property and auto deductibles to higher levels and provide an analysis of the financial impact compared to prior losses. We would also provide options for enhanced cyber coverage to better protect the City in the event of a cyber extortion attack. Lastly, but most importantly, M3 would partner with the City to design and execute a pro-active risk management plan focusing on loss drivers, and decreasing the City's work comp experience mod factor (currently at 1.16) to bring it under 1.00 and consistently stay below 1.00. A lower experience mod directly translates into savings on the City's work comp premium along with providing a safe work environment for employees. See **Appendix 3.1** for a sample risk management plan and services.

8. An explanation of how the firm can support the special needs of a municipal government, including support for a self-funded program.

M3 has been offering employee benefit and property & casualty services for over 50 years. M3 is typically the largest or one of the largest distribution partners for all of the major insurance carriers in the state, as well as a leading agency in working with government entities. M3 has a robust risk management team that leverages our unparalleled dataset into useful, digestible deliverables for our clients to help them understand how their benefits are positioned locally. Our depth of experience provides a wealth of knowledge with regard to both fully-insured and our nearly 200 self-funded clients, as well as the transition from fully-insured to self-funding, captives, co-ops, and trusts.

C2 SOLUTIONS - NATIONAL REACH WITH A LOCAL TOUCH

M3 is part of a strategic, equal equity partnership of like-minded brokers located throughout the country. C2 brings the following benefits to its member firms and consultants:

- Buying power and negotiating strength equal to the **5th largest employee benefits agency in the country** by volume of premium placed in the areas of stop loss, ancillary benefits and pharmacy
- National footprint of offices from coast to coast
- **Stop-Loss:** M3's C2 edge includes an option for a 2-year stop loss contract based on a pre-negotiated chart, called the C2 Planned Renewal.
- **Ancillary:** Some of the best ancillary carriers provide preferred pricing and/or enhanced contract language for our clients.

9. Information of the firm's experience in evaluating, developing alternative insurance.

To determine the solutions that are most impactful to your population, we first analyze the culture of your organization. Once those results are received, we bring forward a broad menu of solutions for you to consider that will drive towards a pre-defined objective within your benefits strategy.

Based on your organizational goals, M3 will assess your risk tolerance to evaluate alternative funding arrangements, such as self-funding and alternative payment models. A financial analysis and risk assessment will be completed to help guide the decision making process.

M3 will work with your team to regularly evaluate benefits and provide summaries of new programs and products for your review. Our goal is to support our clients in providing a benefits package that meets the needs of your City and employees, while maintaining the integrity of the benefits program. We recognize that while cost containment is critical, benefits are also a highly emotional issue for employees and any proposed changes should be vetted so that repercussions are understood.

CLIENT IMPACT EXAMPLE: MID-STATE TECHNICAL COLLEGE

One of the large public sector clients we worked with to evaluate self-funding vs. fully-insured was Mid-State Technical College (MSTC). After having been fully-insured for a long time, it was becoming evident that the efforts on the part of the college to reduce costs were paying off, but they were indeed saving money for their insurance carriers – not necessarily for the college.

To determine if self-funding would correct the problem, we engaged M3's risk management team in forecasting what self-funding could do for the college. After providing an analysis, negotiating with TPAs, stop-loss carriers, and provider networks, we were able to make a recommendation that the college should transition to self-funding upon renewal. Several hundred thousand dollars were saved in insurance carrier costs and profits that first year, and the college has been self-funded ever since.

---

10. A list of additional in-house services or specialties available (i.e. loss control) cost breakdown, scope of work and overview of available personnel for each area.

Please see **Appendix 3.2 – 3.4** for **a list of additional in-house services or specialties available.**

11. Please present detailed information of the firm's proposed fee schedule for the specifications proposed and for any variation of non-routine services, inclusive of Wisconsin State sales tax and any other applicable governmental charges. The proposal should include what services will be included in the basic fee, plus the methodology for determining the cost of additional or supplemental services. The proposal should also include some means of price protection for the City of Ashland over the expected three-year term of the contract plus any mutual agreed to extension.

Please see our response to **Section 2: Pricing Methodology.**

12. Provide an explanation of what distinguishes the services the submitting firm can provide from other brokerage offices.

M3 brings top tier talent and expertise to our clients on a consistent basis. M3's status as an independent, employee-owned organization allows us to focus on the long term best interests of our clients, employees, and our community. We believe that, by investing in people and technology, we are able to offer the strongest service and risk management capabilities available.

By leveraging the in-house resources listed in this response, we are able to assist our clients in consistently meeting their short and long-term goals and objectives, and giving them the freedom to focus on what they do best. Through our strong understanding of regional and national insurance markets, years of experience consulting with employers, both fully-insured and self-funded, in-depth knowledge of wellness and employee communication, as well as a proven track record of consistent customer service and client retention, we feel no one will work harder for you than we will.

THE RIGHT PEOPLE
M3 has a team of experts that specialize in municipal government accounts. By building close relationships with the best insurance carriers and most knowledgeable underwriters, we're able to impact your City through sound insurance strategies and insights. As a result, you benefit from the experience, expertise and knowledge-sharing of a dedicated group of advisers keenly focused on your City.

SIZE AND STRENGTH
As a privately-held organization, we are able to bring the voice of our clients to our decisions about what resources to invest in. We are a regional firm with national leverage; our size and structure enables us to bring industry-leading contracts, pricing, subject matter experts, and resources. We can customize our resources to each of our clients to assist them in accomplishing their unique goals.

CARRIER PARTNERSHIPS
M3 maintains strong relationships with our top carriers and wholesale partners to ensure appropriate placement and up-to-date information for our clients on market conditions and trends. M3 is able to utilize the size of our organization as a catalyst to obtain the highest levels of coverage, service and creativity from our markets for our client base.

APPENDIX

M3 INSURANCE

1. Company Information

M3 Insurance Solutions, Inc.
828 John Nolen Drive
Madison WI 53713
T 608.273.0655 F 608.273.1725
www.m3ins.com

May 6th, 2021

City of Ashland
Attn: Jennifer Boulley
601 Main Street
Ashland, WI 54806

Ms. Boulley:

As requested in the request for proposal ("RFP") for the City of Ashland insurance program broker selection, please find our responses to items #5 and #7 below.

> Response #5: In accordance with your request, please accept this signed letter as acknowledgement that the proposal being submitted is by M3 Insurance Solutions, Inc.
>
> Response #7: Please see attached proof of incorporation issued by the Department of Financial Institutions for the State of Wisconsin. M3's seller's permit number is 456-0000016533-03.
>
> Response #7a: This proposal shall be valid for one hundred and eighty (180) calendar days post the date of submission.

As an officer of the company, I, Zach Penshorn, attest to these statements and have the authority to do so.

We appreciate having the opportunity to participate in this RFP process and if there are any further questions or items we can assist with please let us know.

Sincerely,
M3 INSURANCE SOLUTIONS, INC.

Zach Penshorn

Zach Penshorn
Corporate Secretary and Vice President of Administration

United States of America

State of Wisconsin

DEPARTMENT OF FINANCIAL INSTITUTIONS

Division of Corporate & Consumer Services

To All to Whom These Presents Shall Come, Greeting:

I, Patti Epstein, Administrator of the Division of Corporate and Consumer Services, Department of Financial Institutions, do hereby certify that

M3 INSURANCE SOLUTIONS, INC.

is a domestic corporation or a domestic limited liability company organized under the laws of this state and that its date of incorporation or organization is October 13, 1970.

I further certify that said corporation or limited liability company has, within its most recently completed report year, filed an annual report required under ss. 180.1622, 180.1921, 181.1622 or 183.0120 Wis. Stats., and that it has not filed articles of dissolution.

Department of Financial Institutions State of Wisconsin FORWARD

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department on May 06, 2021.

Patti Epstein

PATTI EPSTEIN, Administrator
Division of Corporate and Consumer Services
Department of Financial Institutions

DFI/Corp/33

To validate the authenticity of this certificate

Visit this web address: http://www.wdfi.org/apps/ccs/verify/

Enter this code: **297126-9F59647D**

PREMIUM INFORMATION FOR SECTION 3 OF RESPONSE TO REQUEST FOR PROPOSAL FOR THE CITY OF ASHLAND

INCLUDE A SUMMARY OF YOUR FIRM'S PREMIUM VOLUME FOR THE PAST THREE YEARS BY THE FOLLOWING TYPES OF COVERAGE. THE BELOW INFORMATION RELATES ONLY TO PREMIUM PLACED BY M3'S WAUSAU OFFICE.

Employee Benefits (Health and Dental – others as identified by the City)

- 2021: $299,772,141 (293 policies)
- 2020: $198,349,102
- 2019: $176,904,471

Workers' Compensation

- 2021: $6,745,605 (84 policies)
- 2020: $7,048,247
- 2019: $6,371,065

General Liability

- 2021: $767,023 (92 policies)
- 2020: $799,271
- 2019: $677,540

Automobile Liability

- 2021: $2,133,956 (533 policies)
- 2020: $1,699,678
- 2019: $1,536,170

Property

- 2021: $3,071,532 (90 policies)
- 2020: $2,695,669
- 2019: $1,866,184

Excess Liability and all others

- 2021: $767,546 (437 policies)
- 2020: $685,874
- 2019: $616,473

M3 INSURANCE | Education & Government

AT A GLANCE

Specialized expertise doesn't happen overnight. M3's Education & Government Practice Group includes professionals with decades of experience working with Wisconsin municipalities. We focus our people and resources on helping you function safely and efficiently while achieving your goals. When you work with the Education & Government Practice Group, you bring on a team of dedicated advisors who will leverage M3 resources to design, implement, and manage risk solutions that are specific to your government organization.

Serving 145+ Local Governments and counting...

SPECIALIZED SERVICE SUPPORT FOR YOUR ORGANIZATION

- Talent Attraction and Retention
- Facility Safety & Security
- Cyber Liability Risk Management Resources
- Safety, Health & Wellness Programs
- Financial Wellness
- Highway & Street Department Safety
- Law Enforcement Risk Management

Education & Government

INSURANCE

AT A GLANCE

INDUSTRY-SPECIFIC RISK MANAGEMENT

World-class expertise.

- Employee Communication
- Compliance reviews
- Population health management analysis
- Safety audits

Powered By Team

Over 30 professionals dedicated to partnering with public sector clients

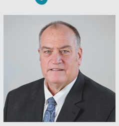
Marty Malloy,
Director of Education & Government,
Property & Casualty
30+ years' public entity experience

Bec Kurzynske,
Director of Education & Government,
Employee Benefits
15+ years' public sector experience

Industry Association Partnerships

- **WMCA -** Wisconsin Municipal Clerks Association
- **PRIMA -** Public Risk Management Association
- **WPELRA -** Wisconsin Public Employer Labor Relations Association

High-touch industry experts to serve you.

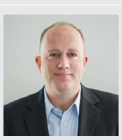


Ted Hayes,
Senior Risk Manager

30+ years of industry experience.
Facilitates security assessments and active shooter training. Helps clients implement safety programs and risk strategies.

Chris Halverson,
Director of Disaster Response & Recovery

Responds quickly to tragic events, going above and beyond to make an in-person impact when clients need it most.



Jeff Christensen,
Director of Communication

20+ years of experience assisting organizations with crisis communications and media relations during high-profile, sensitive situations.

M3 ALSO STAFFS:

- Two dedicated compliance attorneys
- Industrial hygienist
- Claims specialists
- Worksite benefits advisors
- Wellness & employee engagement advisors

Individual attention.

INSURANCE

2. Account Team

Contact Information

Office: 715.930.1161
kristin.schmidt@m3ins.com

Kristin Schmidt, MBA, GBDS

Account Executive
Employee Benefits

Kristin Schmidt is an account executive in the Eau Claire office of M3 Insurance. Specializing in employee benefits, Kristin coordinates ongoing service for clients to ensure that their coverage meets their needs. She consults with and advises clients about the design, implementation and management of their benefit programs.

Education/Experience

Kristin holds a Bachelor of Science degree in human resource management from Metropolitan State University and most recently obtained a Masters of Business Administration from Cardinal Stritch University, in 2015. Prior to M3, she worked as a human resource generalist at a holding company and as an account manager at a Third Party Administrator. Kristin joined M3 in 2008.

Accreditations

Kristin is a licensed life and health insurance agent in Wisconsin and Minnesota. She stays current with insurance coverage and trends by taking part in continuing education programs. Additionally, Kristin has her Professional Human Resource Management (PHRM) certificate.

Community Impact

Kristin is an active member of her community and serves the area in many ways. Currently, she is the outgoing Chair for the Greater Chippewa Valley United Way's Emerging Leaders Program and the Co-Chair for the United Way Annual Golf Outing. She works with the Eau Claire Chamber, including chairing the Leadership Eau Claire program for 2018-2019. In addition, Kristin participates on the Editorial Board for the Chippewa Valley Business Report and serves as a Board Member for American Red Cross–Northwest WI Chapter. She is an alumnus of the non-profit organization Up With People and continues to be an active member of their alumni association. Kristin has been a member of the M3 Community Impact committee since 2012, and serves as a board member of the M3 Foundation.

Contact Information

Office: 715.930.1164
Melissa.Seyffer@m3ins.com

Melissa Seyffer, GBDS

Account Manager
Employee Benefits

Melissa Seyffer is an account manager in the Eau Claire office of M3 Insurance. Specializing in employee benefits, Melissa’s primary role is to support the agency’s efforts to build and maintain positive client relationships. She helps meet clients’ service needs by preparing proposals and processing new business and renewals. Melissa also assists with policy changes and resolving questions about claims, billing and compliance issues.

Education/Experience

Melissa worked as a Healthcare Effectiveness Data and Information Set (HEIDIS) performance quality specialist at Group Health Cooperative from 2007-2014. In this role, she helped perform outreach to ensure good outcomes in disease management to increase quality metrics. Following this, she was an employee benefits account executive and privacy officer at Spectrum Insurance Group from 2014 - 2018. Melissa began her career with M3 in December 2018.

Accreditations

Melissa is a Wisconsin licensed agent in health and life insurance. She is certified as a Worksite Benefits Consultant and received her GBDS (Group Benefit Disability Specialist) designation in June 2019.

Community Impact

Melissa is a patient advocate at Chippewa Valley Free Clinic, ensuring that patients are getting signed up for insurance with ease. She is also a member of the Eau Claire County Humane Association and is the retention chair for the Chippewa Valley Walk to End Alzheimer's.

Clara Gruber

Account Specialist
Employee Benefits

Contact Information

Office: 715-930-1166
clara.gruber@m3ins.com

INSURANCE

Clara Gruber is an account specialist in the Eau Claire office of M3 insurance. Specializing in employee benefits, Clara's primary role is to support the agency's efforts to build and maintain positive client relationships. In this role, she assists in preparing proposals and ensuring data integrity while processing renewal and enrollment information.

Clara received her Bachelor of Science degree in secondary mathematics education from the University of Wisconsin-Eau Claire in 2018. She worked part time in education before begining her career with M3 in March 2020.

Clara is a Wisconsin licensed accident, health and life insurance agent.

While in college, Clara participated in the UW-Eau Claire Math Club and volunteered with the Eau Claire Area School District Title 1 Reading Partnership program.

Contact Information

Office: 715.849.5512
john.preuss@m3ins.com

John Preuss, GBDS

Partner, Senior Account Executive
Regional Sales Lead - Wausau & Eau Claire Market

John Preuss is a partner and senior account executive working in the Wausau office of M3 Insurance. His primary role is to place and service employee benefit insurance products. In this capacity, John consults with and advises clients about the design, implementation and management of their benefit programs. He specializes in large employer health insurance on both a self-funded and fully-insured basis. Johns also serves as M3's director of employee benefits-Wausau and Eau Claire markets. As such, he works closely with other members of the M3 Wausau and Eau Claire teams to identify and acquire new business, implement go-to-market strategies, and build strong partnerships with key business leaders, insurance companies and community organizations.

John graduated from the University of Wisconsin-Stevens Point with a Bachelors of Science degree in american studies. He was a marine reservist and served on active duty during the Persian Gulf War. Shortly thereafter, John began his career in insurance and employee benefits. He held positions as a regional sales director at Blue Cross Blue Shield and as an account executive at Security Health Plan before joining M3 in 2005.

John is a Wisconsin licensed health, life, and property and casualty insurance agent. He is a member of the Wisconsin Association of Health Underwriters (WAHU). John also earned the Group Benefit Disability Designation (GBDS).

John is a leadership graduate in the Wisconsin Rapids Area Chamber of Commerce and a member of the Rudolph chapter of the American Legion.

Contact Information

Office: 715.849.5513
kristi.kulas@m3ins.com
Add to Contacts

INSURANCE

Kristi Kulas, CIC, CRM

Account Executive
Property & Casualty

Kristi Kulas is an account executive in the Wausau office of M3 Insurance. Specializing in property and casualty insurance with a focus on manufacturing & distribution, education & government, and food & agriculture groups, Kristi partners with her clients on the implementation of their risk management programs and ensures their insurance coverages continue to meet their changing needs.

Kristi earned a Bachelor of Science degree in business from Edgewood College. While an undergraduate, Kristi interned for a year at M3 and found her niche within the property and casualty practice. In 2006, Kristi joined M3 as a support specialist. She was promoted to account manager in 2008, account executive in the small market practice group in 2016, and transitioned into her current role in January 2020.

Kristi is a Wisconsin licensed property and casualty insurance agent. She has earned her Certified Insurance Counselor (CIC), and Certified Risk Manager (CRM) designations. Kristi is also a HACCP (Hazard Analysis and Critical Control Points) certified individual having completed the training in 2017.

Kristi serves on the Associate Division Board for the Wisconsin Potato and Vegetable Growers Association. Kristi is also a member of the United Way of Marathon County Emerging Leaders and Women United.

Contact Information

Office: 608.288.2845
katie.johnson@m3ins.com

M3 INSURANCE

Katie Johnson, CIC

Account Manager
Property & Casualty

Katie Johnson is an account manager in the Madison office of M3 Insurance. Specializing in property and casualty insurance, she supports the agency's efforts to build and maintain strong client relationships. Katie meets the service needs of clients by preparing and presenting proposals, processing new business, renewals and change requests and resolving claims and billing issues.

Education/Experience

Katie graduated from the University of Northern Iowa in 2012 with a Bachelor of Arts in physical education. Katie began her insurance career in 2015 as an account manager at Murphy Insurance Group/Hub International. Prior to M3, she was an assistant golf professional at the Legend at Bristlecone. Katie joined the M3 team in January 2017 as a support specialist and served in that role until December 2017, when she was promoted to her current role.

Accreditations

Katie is a licensed property & casualty insurance agent in the state of Wisconsin and designated as a Certified Insurance Counselor (CIC).

Contact Information

Office: 608.288.2984
tiffani.xiong@m3ins.com

INSURANCE

Tiffani Xiong

Account Specialist
Property & Casualty

Tiffani Xiong is an Account Specialist in the Madison office of M3 Insurance. Specializing in property and casualty insurance in the Education and Government practice group, she supports the agency’s efforts to build and maintain client relationships. Tiffani meets clients’ service needs in a variety of supportive roles that include preparing proposals, processing renewals and policy changes, and resolving billing problems.

Education/Experience

Tiffani began her insurance career in 2012 at Wisconsin Reinsurance Company as an Administrative Assistant for Personal Lines. She then went on to become a customer relations specialists at the ASU Group where she assisted with the transition of the Local Government Property Insurance Fund policies. She began her career with M3 in June 2018.

Accreditations

Tiffani is a Wisconsin licensed property and casualty agent.

Contact Information

Office: 715.849.5518
jesse.maas@m3ins.com

Jesse Maas

Business Development Executive

Jesse Maas is a business development executive in the Wausau office of M3 Insurance. He educates the business community about M3 services, including insurance and risk management, employee benefits and retirement planning. Jesse assists customers and prospects during the sales process, presenting solutions and matching them with the appropriate service team to address their unique business insurance needs.

Jesse earned his bachelor's degree from the University of Wisconsin-Stevens Point in 2007. He began his insurance career as an account executive at The Insurance Center in 2011. In 2013, he joined River Valley Insurance as an account executive, and in 2016 his role was expanded to include strategic planning and staff development responsibilities. Jesse joined M3 in August 2017.

Jesse is a licensed agent for property and casualty insurance in Wisconsin, and is also HACCP (Hazard Analysis and Critical Control Points) certified, having completed the training in 2017. He is currently pursing his Certified Insurance Counselor (CIC) designation.

Jesse is an advisory board member for Leading With Power of Wausau. He also an active member of Wausau Early Birds Rotary Club, and M3's Wausau United Way Committee. He volunteers his time in the classroom with Junior Achievement, and serves in volunteer and leadership roles at Wausau Alliance Church.

Contact Information

Office: 608.288.2780
brian.meyer@m3ins.com

INSURANCE

Brian Meyer

Director of Risk Management
Employee Benefits

Brian Meyer is a director of risk management at M3 Insurance. In this role, he oversees a specialized risk management team for M3's employee benefits services in the areas of data analysis, compliance, health promotions and wellness and employee communication. He also seeks out and evaluates new risk management tools and resources for the agency.

Brian earned a Bachelor of Science degree in business management from the Arizona State University in 2005. After graduation he began working as an underwriter at Cigna Healthcare in Phoenix, Arizona. He was soon promoted to operations manager and then underwriting director, a position he held until he moved to Madison in February of 2014, when he joined the M3 team.

Brian is a Wisconsin licensed health and life insurance agent.

Karen J.W. Breitnauer, J.D.

Director of Employee Benefits Compliance

Karen Breitnauer is the director of employee benefits compliance at M3 Insurance. She is responsible for providing compliance information and guidance to clients through education and consultation. In her role she serves as the senior legal staff resource for public and private sector entities on specific compliance topics. Those topics include health care reform, COBRA, HIPAA, FMLA, ERISA and more.

Contact Information

Office: 608.288.2754
karen.breitnauer@m3ins.com

Education/Experience

Karen earned a Bachelor of Arts degree in history and political science from Concordia College in Moorhead, Minnesota and her Juris Doctor (J.D.) from the University of Wisconsin Law School. She began her insurance career with American Family Insurance in the legal and claims departments of the Madison and Milwaukee offices. In addition to her insurance experience, Karen practiced family law and was a sales representative for RIA and Dale of Norway, Inc. Before joining M3 in 2010, Karen was the compliance manager and HIPAA privacy officer at Dean Health Plan, Inc. During the past decade, she has focused on the compliance efforts of our clients. This includes group speaking engagements, creating proprietary educational materials and individual client compliance reviews. This included becoming the lead resource and an industry expert during the implementation of the Affordable Care Act (ACA).

Accreditations

Karen is licensed to practice law in Wisconsin and is a member of the State Bar of Wisconsin.

Community Impact

Karen engages in multiple professional groups, focusing on her legal expertise. She chairs the employee benefits subgroup of the Legal Counsel Working Group for the Council of Insurance Agents & Brokers (CIAB) and heads the Human Resources Committee at St. James Lutheran Church in Verona, Wisconsin.

Contact Information

Office: 608.288.2751
jeff.christensen@m3ins.com

Jeffrey A. Christensen

Director of Communications

Jeffrey Christensen is a director of communications based in the Madison office of M3 Insurance. In his role, Jeff serves as a strategic partner to the M3 sales and service teams. Working with clients, he assists organizations to develop thorough communication plans which address business objectives, multiple audiences, key messages, and effective tactics and timelines.

Education/Experience

Jeff graduated in 1996 from the University of Wisconsin-Stevens Point with Bachelor of Science degrees in Communication and Business Administration. He has more than 15 years of professional communication experience which includes: strategic communication, employee communication, crisis communication, executive communication, media relations, public speaking and communication audits/assessments. Jeff has experience working in public, private and not-for-profit industries of various sizes (100 to 30,000 employees). Before joining M3 in 2013, he was a Senior Communications Advisor for Aurora Health Care in Milwaukee, Wisconsin.

Accreditations

Jeff is a licensed life and health agent in the State of Wisconsin.

Contact Information

Office: 608.288.2734
tyler.stuntebeck@m3ins.com

Tyler Stuntebeck, ACSM EP-C

Wellness Consultant

Tyler Stuntebeck is a Wellness Consultant at M3 Insurance. In his role, Tyler serves as a strategic partner to M3 sales and service by working with clients to develop comprehensive work-site wellness programs. He is responsible for partnering with vendors, carriers, and M3 sales and service to advise clients on the development of health and wellness strategies to meet client business objectives, and engage employees in healthier lifestyles.

Education/Experience

Tyler graduated from the University of Wisconsin–Stevens Point with a Bachelor of Science (Double Major) in Health Promotion & Wellness and Spanish. Tyler began his career in Corporate Wellness at Lands' End. Prior to that, was employed at the UW Medical Foundation, YMCA of Dane County, and Dean Health Plan in a variety of roles. Tyler joined the M3 team in January 2017.

Accreditations

Tyler has received his Exercise Physiology Certification from the American College of Sports Medicine, and is also a Certified Health Coach through the American Council on Exercise. He s currently pursuing his Wisconsin Life and Health Insurance License.

Community Impact

Tyler volunteers his time at the Clean Lakes Alliance and the YMCA of Dane County.

Bryan Weber

Underwriting Advisor
Employee Benefits

Contact Information

Office: 608.288.2736
bryan.weber@m3ins.com

INSURANCE

Bryan Weber is an underwriting advisor in the Madison office of M3 Insurance. He specializes in employee benefits, supporting the agency's efforts to secure new business and strengthen existing client relationships. Bryan's work includes reviewing health plan costs and performance for renewals, developing and maintaining health plan performance reports, and annual funding forecasts.

Bryan received a Bachelor of Business Administration in actuarial science with a focus in risk management and insurance, from the University of Wisconsin - Madison. He began his career with M3 in June 2018 after working as an actuarial analyst and underwriter for Quartz for the previous 4 years.

Bryan is currently pursuing his Associate in the Society of Actuaries (ASA) designation with the Society of Actuaries.

Contact Information

Office: 715.849.5517
ted.hayes@m3ins.com

Ted Hayes, MSE, CSP

Senior Risk Manager

Ted Hayes is a Senior Risk Manager in the Wausau office of M3 Insurance. Specializing in property and casualty exposures, Ted consults with M3's business, school district and municipality clients to develop safety programs and risk management strategies. His areas of focus include manufacturing, schools, construction, and behavioral safety.

Education/Experience

After receiving his Bachelor of Arts in occupational safety from the University of Wisconsin-Whitewater, Ted went on to earn a Masters of Science in Education (MSE) and ergonomics. He worked with Wausau Insurance Companies as a Safety Consultant for 24 years before joining M3 in 2009.

Accreditations

Ted has earned the designation of Certified Safety Professional (CSP) and is completing the Associate in Risk Management (ARM) designation. He is a member of the American Society of Safety Engineers. He has also served on the board of directors of the Wisconsin Association of School Business Officials (WASBO) and as a member of the WASBO Safety and Risk Management Committee.

Passion/Purpose

As a safety and security consultant with over three decades of experience, Ted is vigilant about asking tough questions and tracking the dangers of our ever-changing culture. He believes the key to keeping our schools and organizations safe lies in proactive action plans and in recognizing, reducing, and eliminating injury exposures and security threats— before bad things happen. Ted regularly serves as a featured speaker for both statewide and national organizations, including the:

- National Sheriffs Association
- National Association of Pupil Transportation
- Kansas Dare Officers Association
- Law Enforcement Training Network
- Wisconsin Attorney Generals Conference
- Wisconsin Company Counselors Association
- Wisconsin Association of School Boards
- Wisconsin Association of School Business Officials
- Wisconsin School Safety Summit

In 2001, Ted co-authored the book “Not In MY School! A Pro-Active Guide to School Violence Prevention” with Waukesha County (WI) Sheriff Bill Kruziki. Ted authored his second book, “If It’s Predictable, It’s Preventable – More than 2,000 Ways To Improve the Safety and Security in Your School” in 2014. He continues to author articles on school safety, security and violence prevention.

Contact Information

Office: 414.978.1429
chloe.steinbach@m3ins.com

Chloe Steinbach

Claim Support Specialist
Property & Casualty

Chloe Steinbach is a claim support specialist in the Milwaukee office of M3 Insurance. Her primary role includes providing a desirable claims submission experience for M3 clients and being a claims team backup during times of need. She supports various risk management logistical needs through collaboration with senior claim specialists, the claims lead and the director of risk management.

Chloe received a Bachelors of Business Administration with a minor in insurance and risk management from the University of Wisconsin - Oshkosh in 2018. She previously worked at Wisconsin Mutual Insurance and interned at Society Insurance in the property, auto, and liability claims department. She began her career with M3 in January 2019.

Chloe is a licensed Wisconsin property and casualty insurance agent. She is in the process of obtaining her Associate in General Insurance (AINS) and Chartered Property Casualty Underwriter (CPCU) designations.

In college, Chloe volunteered as the marketing and recruiting representative for Gamma Iota Sigma (GIS), the insurance, risk management, and actuarial fraternity/sorority at UW Oshkosh. She still serves on the GIS Alumni Council. She also currently volunteers for American Red Cross blood drives and has regularly volunteered at the VA Hospital's monthly Soldiers' Angels Ice Cream Social in the past.

Julie Hahn

Risk Management Support Specialist

Julie Hahn is a Support Specialist in the Milwaukee office of M3 Insurance. Specializing in property and casualty insurance, her primary role is to assist the Risk Management Team service their clients. Julie sets up claim reviews, provides workers compensation guidance, and assists the claims teams with special projects.

Contact Information

Office: 262.524.6017
julie.hahn@m3ins.com

INSURANCE

Education/Experience

Julie earned her Bachelor's degree in Business Administration from St. Norbert College in 2006 and completed her Master's degree in Sport Management from Cardinal Stritch University in 2010. She began her insurance career in 2006 at United Heartland in the claims department. In 2012, Julie accepted a two-year NCAA Division III Ethnic Minority and Women's Internship Grant position in the athletic department of Carroll University. At the conclusion of her internship with Carroll, she returned to the insurance industry, joining M3 in 2014.

Accreditations

Julie is a Wisconsin licensed property and casualty insurance agent. She holds her Certified Insurance Service Representative (CISR) designation, and continues to take courses to keep her designation up to date.

Community Impact

Committed to giving back to the community, Julie participates in 5K runs benefiting various organizations including: Susan G. Komen Race for the Cure, Brigg’s and Al’s Run/Walk for Children’s Hospital and Sweet Home Milwaukee for the Hunger Task Force.

Josh Preiser, MBA

Risk Management Analyst II
Property & Casualty

Contact Information

Office: 715-849-5527
josh.preiser@m3ins.com
https://www.linkedin.com/in/josh-preiser-mba-a6a1122/

INSURANCE

Josh Preiser is a risk management analyst II in the Wausau office of M3 Insurance. Specializing in property and casualty insurance, Josh's role is to review and analyze data on the performance of clients' workers' compensation programs. He generates M3's Risk Analysis Report (RAR), which analyzes a client's actual claims activity to effectively dispute an improperly assigned experience modification factor. This report is further used by the risk manager and the client for strategic planning and benchmarking. Josh also creates additional specialty reports on workers' compensation and other lines of coverage as needed.

Josh earned a Bachelor of Science in economics in 2000 and a Master of Business Administration (MBA) in 2012 from UW-Oshkosh. He went on to gain professional expertise through technical and analytical roles in insurance and trust administration. He has also served as a financial advisor, counseling individuals and business owners on financial products and planning techniques. With over 15 years of insurance and financial services experience, Josh joined the M3 in October 2019

Josh is a licensed health and life agent in the state of Wisconsin.

3. Service Delivery

INSURANCE

MINIMIZING RISK, MAXIMIZING SUCCESS FOR YOUR CITY

SAMPLE M3 INSURANCE MUNICIPAL RISK MANAGEMENT PLAN & SERVICES

Historically, your Department of Public Works will have the most significant frequency and severity exposure to claims from:

- Working in adverse weather conditions
- Working at elevations and in excavations/trenches
- Traffic exposure
- Use of powered equipment

Additionally, your Police Department will have the greatest severity exposure to claims from:

- Injuries sustained when apprehending an individual
- Gunshots
- Traffic accidents

Your Fire Department/Emergency Medical Service will have the next greatest severity exposure to claims from:

- Fire/Smoke
- Falls from elevation
- Traffic accidents

Risk Management Activity	Comments
Review frequency/severity of your workers' compensation, general liability, and auto liability claims	Determine where and what types of accidents/incidents are occurring Develop risk management plan to focus on those operations with greatest frequency/severity of claims
Involve municipal department heads in the risk management process	Periodic safety surveys focused on patient handling, manual material handling, slip/trip/fall, snow/ice removal Provide training resources based on loss exposures Ensure prompt accident investigations are being performed that focus on correcting unsafe acts and conditions
Focused safety surveys of municipal operations	Coordinate efforts with insurance company to focus safety surveys on loss drivers and accident exposures Focused on operations with greatest frequency & severity of claims Develop involvement & accountability protocols with department managers Focused on manual material handling & slip/trip/fall exposures
Hazard Awareness Training	An interactive training program that was developed using pictures of Wisconsin municipal employees to address the following exposures: ▪ Manual material handling & slip/trip/fall exposures ▪ Vehicle safety concerns ▪ Speed control & safe positioning of vehicles ▪ Exiting/entering vehicles safely ▪ Traffic barricading & flagging procedures ▪ Public liability concerns/Attractive nuisance exposures ▪ Personal protective equipment ▪ Complex traffic patterns on jobsites

Risk Management Activity	Comments
Review risk management controls associated with excavation & trenching operations	Excavation and trenching procedures (excavation sloping calculator)
Provide compliance training program resources	Bloodborne Pathogen, Lockout/Tagout, Confined Space Entry, Respiratory Protection, Hearing Conservation, Personal Protective Equipment, etc.
Zywave resources	Online training materials including municipal safety manual
Security audit of courthouse operations	Review security controls to reduce exposure to violence
Assist in the development of a municipal safety committee	Focus on accident reviews, training reviews, and prioritizing their risk management efforts on those exposures that present the greatest potential for frequency or severity of claims.
Review of municipal general liability concerns	Airports, festivals, parades, fireworks, facility use concerns, new construction concerns, snow/ice removal, sidewalk concerns, etc.
Review of municipal auto liability concerns	Review development of fleet safety manual, driver training needs/requirements, cell phone policies, etc.

FOR ADDITIONAL DISCUSSION, CONTACT:

Ted Hayes, CSP, MSE, Senior Risk Manager
1 Corporate Drive, Suite 600 | Wausau, WI 54401
O: 715.849.5517 | C: 715.340.0755
ted.hayes@m3ins.com

In his role at M3 Insurance, Ted Hayes specializes in developing safety programs and risk management strategies for municipalities throughout the state.

M3 PROPERTY & CASUALTY RISK MANAGEMENT

M3's Property & Casualty Risk Management Team is ready to draw on its 350 years of combined professional experience to serve your unique business needs.

This specialized team works closely with your primary M3 account service team to help you stay ahead of the unique risks your business faces every day.

CLAIMS MANAGEMENT

M3 works as your claims advocate, proactively facilitating the necessary steps, examining policy details to maximize your payout, and acting as an extension of your HR department.

LOSS CONTROL & PREVENTION

M3 helps you manage the health, safety, and environmental risks your business faces – before there's a problem. We sit down and talk with you so we can understand your business, your interests, and your risks. From there we empower you to successfully manage your exposures and provide risk management solutions that can help your business continue to prosper.

DATA ANALYTICS

M3 examines the data behind the rates to provide a qualified assessment of the programs and identify potential savings opportunities. We highlight and summarize the data most indicative of plan performance. Just as important, we present it in a format that's easy to understand and use, helping you convert the information into meaningful change.

LITIGATION MANAGEMENT STRATIGIES

M3's Compliance Attorney is dedicated to keeping you informed about state and federal laws that affect your business.

A Powerful Team

Industry-specific risk managers with specialized designations

20 years
average experience

350 years
combined experience

LOSS CONTROL SERVICES

M3 is able to bring best-in-class resources and analytics to the City of Ashland. We have made significant investments to provide our clients with the most advanced and complete risk management program available in the industry. Our goal is to fully understand each client's business and interests to empower them to successfully manage their exposures. M3's loss control professionals will evaluate your risks and provide risk management solutions to ensure that your business continues to move forward.

RISK MANAGEMENT LOSS CONTROL CONSULTING SERVICES

- Risk assessment/Risk control audits
- Facility surveys
- Regulation compliance
- Loss analysis
- Risk Analysis Report (RAR)
- Training programs
- Safety program development
- OSHA compliance consultations
- Business continuity planning

FLEET SAFETY LOSS CONTROL CONSULTING SERVICES

- Driver selection, training & motivational programs
- Accident investigation and analysis
- Driver review techniques
- Hazardous materials & handling reviews
- Regulation compliance audits

PROPERTY LOSS CONTROL CONSULTING SERVICES

- Special hazard evaluation
- Fire protection evaluation
- Life safety evaluations
- Physical security analysis
- Emergency procedures programs

EMPLOYEE SAFETY LOSS CONTROL SERVICES

- Employee training & orientation program audits
- Accident investigation
- Accident analysis
- Safety promotion
- Return-to-work programs
- Safety committee development and implementation
- Ergonomic evaluations
- 10-hour & 30-hour OSHA training programs

WORKERS' COMPENSATION RISK ANALYSIS REPORT

Although your M3 team works with many manufacturing clients and knows the industry extremely well, each organization differs in its culture. As we continue to learn about the City of Ashland, we can help uncover where to invest attention and resources to achieve cost savings. The tool we use to evaluate your workers' compensation losses is our Risk Analysis Report (RAR). The RAR is a benchmarking and diagnostic tool that we developed to evaluate your workers' compensation loss experience. The RAR analyzes the City of Ashland's workers' compensation performance and identifies loss trends over a three-year period.

LOSS FORECASTING

M3 can also conduct Loss Forecasting. Our data analytics team outlines detailed reporting by calculating reserve analysis, loss forecasts, payout schedules, and net present value analyses. M3 uses this information to negotiate collateral requirements, escrow requirements, and program terms with the insurance companies on behalf of our clients.

AT A GLANCE

M3 INSURANCE

FOUNDED IN
1968

M3 is a top 50 insurance broker and risk management firm in America.

We're leaders in the products we represent and the industries we serve. M3's people are an extension of your team, providing world-class resources to help you manage risk, purchase insurance, and provide employee benefits. And our focus on community builds better places to live and work.

95.5%
CLIENT RETENTION RATE

OVER
$1.5B
IN PLACED PREMIUM ANNUALLY

LARGEST AGENCY IN WI
44
EMPLOYEE SHAREHOLDERS

7
OFFICES

MORE THAN
300
EMPLOYEES

RANKED A TOP
50
BROKER IN AMERICA*

CLIENT ENGAGEMENT SCORE
9.2
(OUT OF 1-10)

Business Insurance

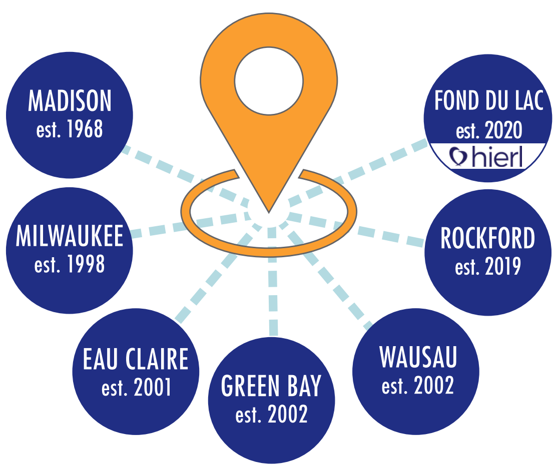
Forward-Thinking

VISION:

M3 will be a top privately owned and independent insurance agency in the country by being **forward-thinking,** **client-driven** and **powered by team**.

MISSION:

M3 will remain privately owned and independent while delivering world-class expertise and individual attention that meets the unique needs and priorities of our clients, employees, industry partners and community organizations.



Client-Driven

From across the state, the country, and the world – our clients are segmented by industry, geography and size. This way, we can better identify and understand your needs and do more of what you want us to do.

LARGE ACCOUNTS
(500+ employees and/or $500,000+ in commercial P&C premium)

M3 ELEVATE
(2-49 employees and/ or up to $100,000 in commercial P&C premium)

MIDDLE MARKET
(50-499 employees and/or $100,000 - $500,000 in commercial P&C premium)

Powered By Team

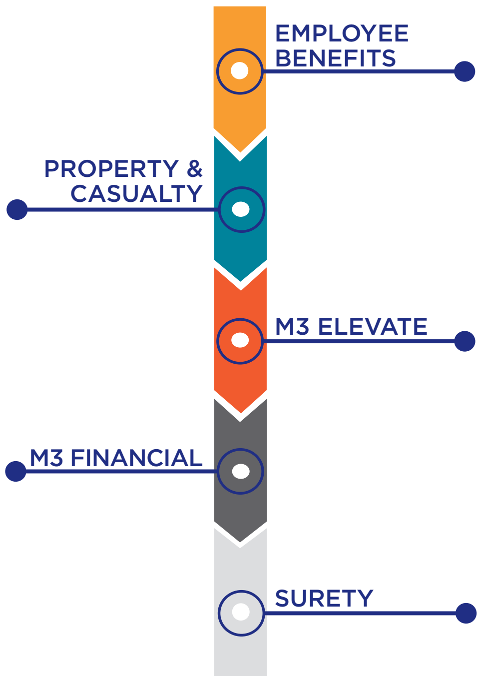
With M3, you have the support of a defined team of

TOP-TALENT PROFESSIONALS,

backed with the bench strength of

WISCONSIN'S LARGEST BROKER.

AT A GLANCE



DIVISIONS

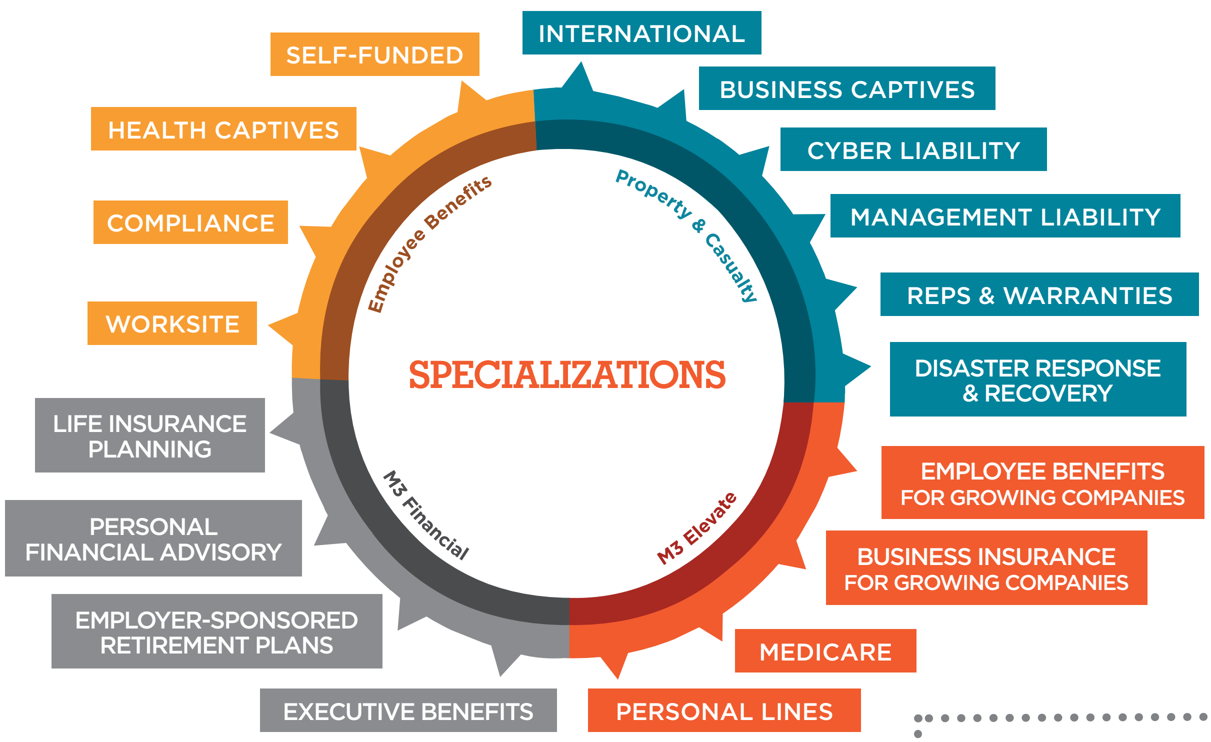
M3 offers insurance, risk management and employee benefits solutions for businesses and individuals.

INDUSTRIES

M3's industry practice group structure allows us to leverage the experience and knowledge of industry thought leaders to keep clients prepared and protected.

- CONSTRUCTION & REAL ESTATE
- EDUCATION & GOVERNMENT
- FINANCIAL INSTITUTIONS
- FOOD & AGRIBUSINESS
- HEALTHCARE
- MANUFACTURING & DISTRIBUTION
- SENIOR LIVING & SOCIAL SERVICES
- TRANSPORTATION

Our people specialize in particular areas of expertise to ensure clients get the very best guidance and resources available.



HEALTH PLAN PERFORMANCE MONITOR

Sample Group A

Current Plan Year Jan-2019 -- Dec-2019. Claims Paid through 12/31/2019

INSURANCE

Plan Year to Date Funding Ratio	
88.1%	
Prior Month YTD	85.2%
Prior Year YTD	87.0%

Plan Year to Date Funding Difference ($)	
$1,057,925	
Prior Month YTD	$1,194,938
Prior Year YTD	$943,576

Cost Per Employee Per Year	
$11,133	
M3 Benchmark	$13,559
Prior Year YTD	$11,624

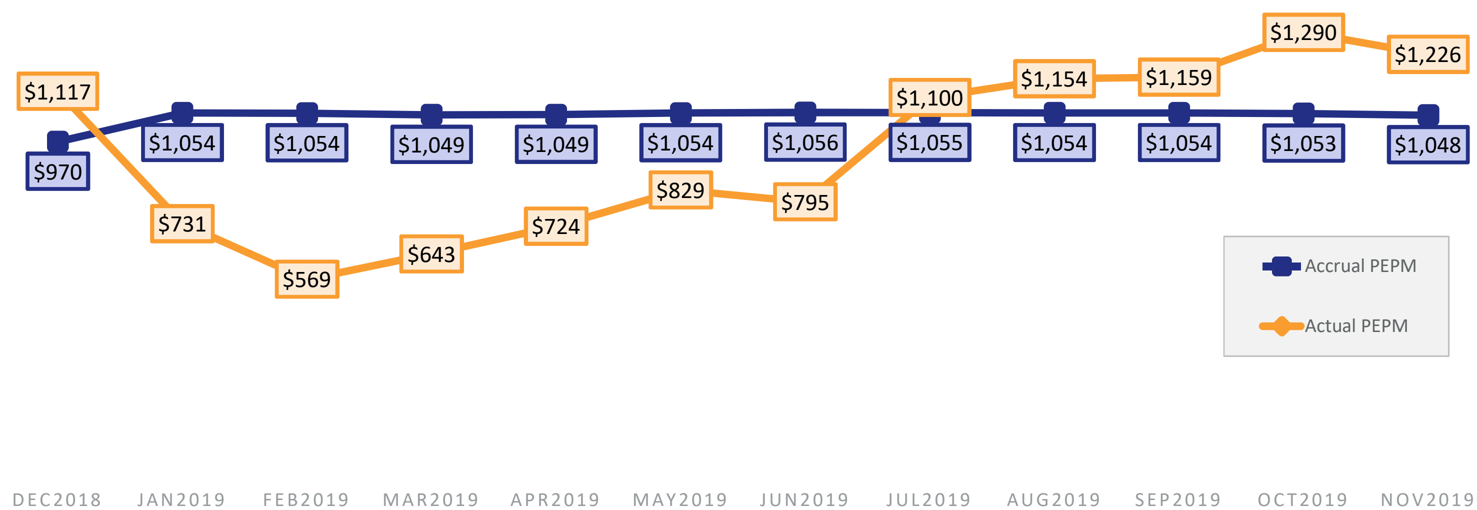
Total Plan Cost	
$7,852,352	
PEPM	$927.74

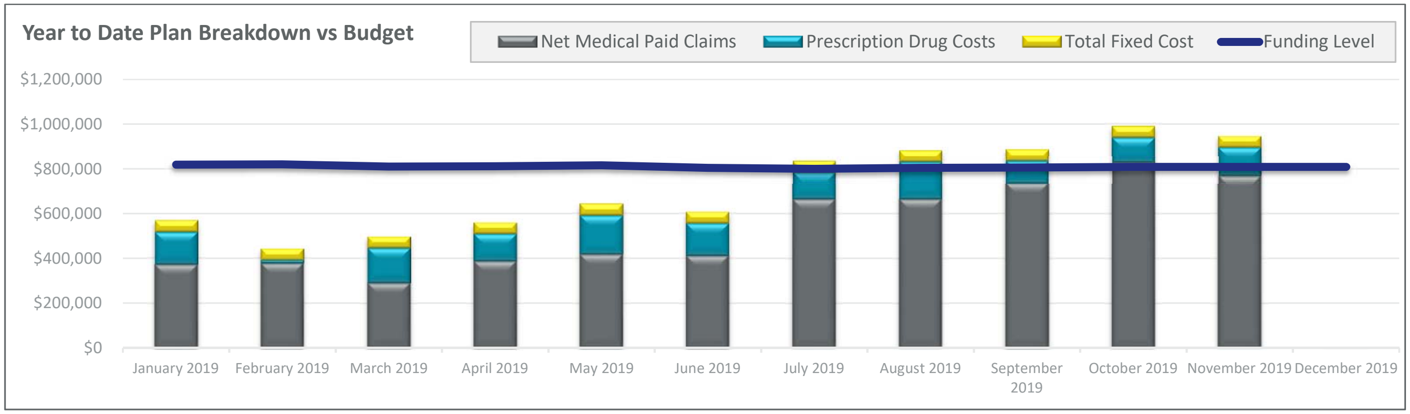
Net Medical Claims	
$5,924,967	
PEPM	$700.02

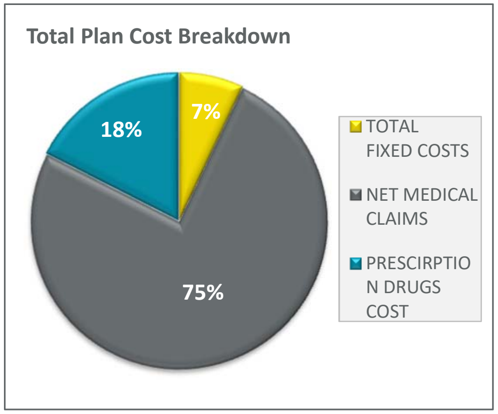
Pharmacy Claims	
$1,374,935	
PEPM	$162.45

Total Fixed Cost	
$552,449	
PEPM	$65.27

ROLLING 12 MONTH ACTUAL COSTS VS ACCRUAL BY MONTH







HEALTH PLAN PERFORMANCE MONITOR

Sample Group A

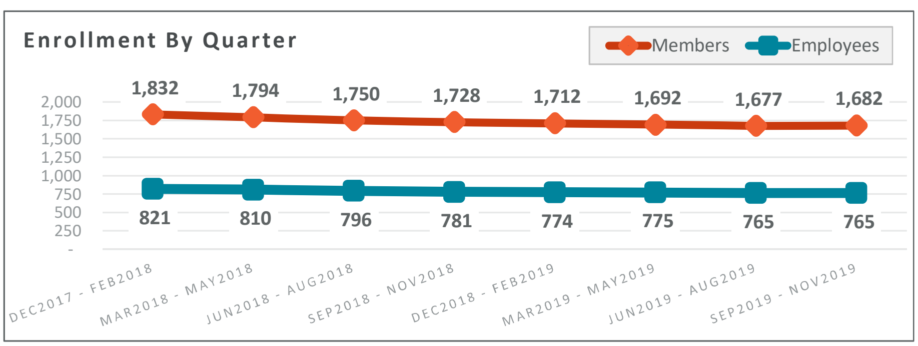
Current Plan Year Jan-2019 -- Dec-2019. Claims Paid through 12/31/2019

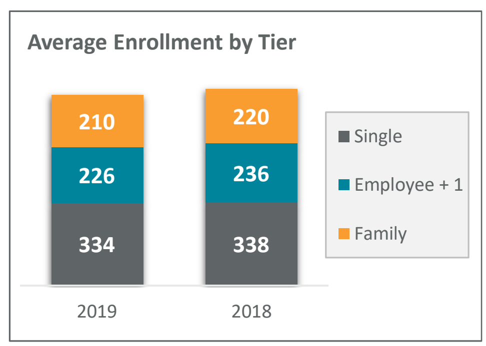
1. REPORT PARAMETERS

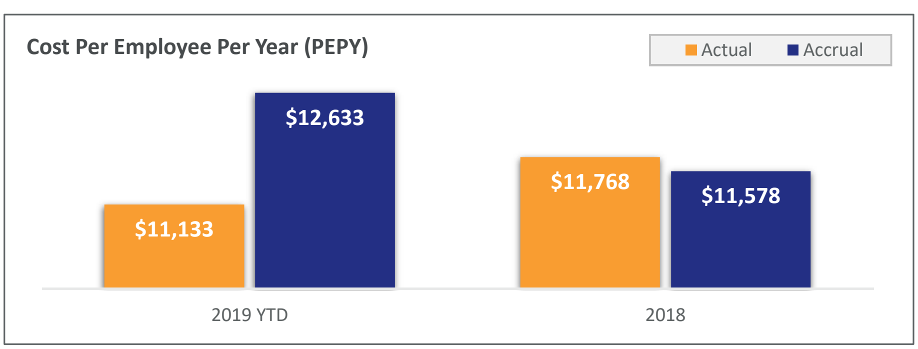
a. Medical Administrator:	UMR		
b. Prescription Drug Administrator:	OptumRx	Total Plan Costs:	$7,852,352
c. Reinsurance Carrier:	QBE	Projected Plan Costs:	$8,910,277
d. Specific Stop-Loss Deductible:	$350,000	Dollar Difference:	$1,057,925
e. Aggregating Specific Deductible:	$0	Funding Ratio:	88%
f. Lasers (Yes/No)	No		
e. Laser Amounts			

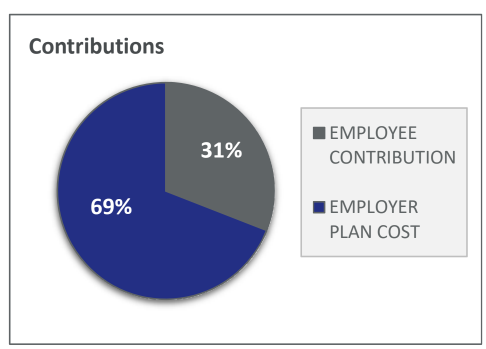
2. PLAN EXPERIENCE

		VARIABLE COST						
MONTH	TOTAL FIXED COSTS	NET MEDICAL CLAIMS	PRESCIRPTION DRUGS COST	TOTAL VARIABLE COSTS	TOTAL PLAN COSTS	EMPLOYEE CONTRIBUTIO N	EMPLOYER PLAN COST	TOTAL CONTRACTS
January 2019	$50,745	$372,753	$144,400	$517,153	$567,898	$223,731	$344,167	777
February 2019	$50,790	$378,181	$13,506	$391,686	$442,476	$223,643	$218,833	778
March 2019	$50,271	$291,297	$155,231	$446,528	$496,799	$221,298	$275,501	773
April 2019	$50,309	$388,251	$120,921	$509,172	$559,480	$221,273	$338,207	773
May 2019	$50,576	$417,617	$173,823	$591,440	$642,016	$222,573	$419,443	774
June 2019	$49,941	$413,036	$143,566	$556,602	$606,543	$219,590	$386,953	763
July 2019	$49,615	$664,897	$120,049	$784,946	$834,561	$218,228	$616,333	759
August 2019	$49,866	$664,685	$166,130	$830,815	$880,681	$219,031	$661,650	763
September 2019	$49,948	$736,328	$99,068	$835,396	$885,344	$219,187	$666,157	764
October 2019	$50,162	$827,792	$112,446	$940,238	$990,399	$219,764	$770,635	768
November 2019	$50,227	$770,131	$125,796	$895,926	$946,154	$220,063	$726,091	772
December 2019								
TOTALS	**$552,449**	$5,924,967	$1,374,935	**$7,299,903**	**$7,852,352**	$2,428,381	$5,423,971	**8,464**
Prior Plan YTD	**$557,595**	$6,493,982	$1,428,276	**$7,922,258**	**$8,479,853**	$1,976,192	$6,503,661	**8,754**









HEALTH PLAN PERFORMANCE MONITOR

Sample Group A

Current Plan Year Jan-2019 -- Dec-2019. Claims Paid through 12/31/2019

TOTAL GROUP

1. REPORT PARAMETERS

a. Medical Administrator:	UMR
b. Prescription Drug Administrator:	OptumRx
c. Reinsurance Carrier:	QBE
d. Specific Stop-Loss Deductible:	$350,000
e. Aggregating Specific Deductible:	$0
f. Lasers (Yes/No)	No
e. Laser Amounts	

2. PLAN EXPERIENCE

	FIXED COST			TOTAL FIXED COSTS	VARIABLE COST			TOTAL VARIABLE COSTS	TOTAL PLAN COSTS	ENROLLMENT CONTRACTS				TOTAL CONTRACTS
Month	Provider Network Fees	Admin. Fees	Stop Loss Premiums		Medical Paid Claims	Prescription Drug Costs	Paid Claims over Stop Loss Deductible			Single	Employee + 1	Child(ren)	Family	
January 2019	$4,740	$17,249	$28,756	$50,745	$372,753	$144,400	$0	$517,153	$567,898	$336	$229		$212	$777
February 2019	$4,746	$17,272	$28,772	$50,790	$378,181	$13,506	$0	$391,686	$442,476	$337	$228		$213	$778
March 2019	$4,715	$17,161	$28,396	$50,271	$291,297	$155,231	$0	$446,528	$496,799	$340	$224		$209	$773
April 2019	$4,715	$17,161	$28,433	$50,309	$388,251	$120,921	$0	$509,172	$559,480	$339	$225		$209	$773
May 2019	$4,721	$17,183	$28,671	$50,576	$417,617	$173,823	$0	$591,440	$642,016	$334	$231		$209	$774
June 2019	$4,654	$16,939	$28,348	$49,941	$413,036	$143,566	$0	$556,602	$606,543	$327	$229		$207	$763
July 2019	$4,630	$16,850	$28,135	$49,615	$664,897	$120,049	$0	$784,946	$834,561	$327	$223		$209	$759
August 2019	$4,654	$16,939	$28,273	$49,866	$664,685	$166,130	$0	$830,815	$880,681	$329	$223		$211	$763
September 2019	$4,660	$16,961	$28,326	$49,948	$736,328	$99,068	$0	$835,396	$885,344	$329	$224		$211	$764
October 2019	$4,685	$17,050	$28,427	$50,162	$827,792	$112,446	$0	$940,238	$990,399	$332	$224		$212	$768
November 2019	$4,709	$17,138	$28,380	$50,227	$883,717	$125,796	$113,586	$895,926	$946,154	$339	$222		$211	$772
December 2019														
TOTALS	$51,630	$187,901	$312,918	**$552,449**	$6,038,553	$1,374,935	$113,586	**$7,299,903**	**$7,852,352**	3,669	2,482	0	2,313	**8,464**

3. KEY INDICATORS

Average Single Enrollment:	334	Total Plan Costs:	$7,852,352	Fixed Costs per Employee per Year:	$783
Average Employee + 1 Enrollment:	226	Projected Plan Costs:	$8,910,277	Variable Costs per Employee per Year:	$10,350
Average Family Enrollment:	210	Dollar Difference:	$1,057,925	Total Costs per Employee per Year:	$11,133
Average Total Enrollment:	769	Funding Ratio:	88%		

Dental Plan Performance Monitor
Prepared for ABC Company

I. REPORT PARAMETERS

A. Dental Administrator: UMR

Monthly Rates used for Calculating Dental Premiums:

Single	$40.93
Family	$96.72

II. PLAN EXPERIENCE

	COST ANALYSIS			ENROLLMENT		
Month	Administration	Paid Claims	TOTAL PLAN COSTS	Single Contracts	Family Contracts	TOTAL CONTRACTS
March 2015	$784	$13,431	$14,215	77	93	170
April 2015	$793	$9,386	$10,179	77	95	172
May 2015	$830	$11,596	$12,426	81	99	180
June 2015	$807	$12,464	$13,271	79	96	175
July 2015	$807	$7,916	$8,722	79	96	175
August 2015	$811	$9,879	$10,691	79	97	176
September 2015	$811	$8,050	$8,861	79	97	176
October 2015	$821	$13,812	$14,633	81	97	178
November 2015	$816	$9,753	$10,569	80	97	177
December 2015	$816	$9,097	$9,913	79	98	177
January 2016	$807	$2,908	$3,715	78	97	175
February 2016	$793	$19,211	$20,003	76	96	172
TOTALS	$9,695	$127,502	**$137,197**	945	1,158	2,103

III. KEY INDICATORS

Average Single Enrollment:	79
Average Family Enrollment:	97
Average Total Enrollment:	175

Total Plan Costs:	$137,197
Projected Plan Costs:	$150,681
Dollar Difference:	$13,484
Funding Loss Ratio:	91%
Total Costs per Employee per Year:	$783

3/18/2016

M3 Employee Benefits INSURANCE

Projected Funding Levels: 07/01/XY to 06/30/XZ

Prepared for ABC Company

Completed: 03/14/20XY

Version 3.0

$60,000 Specific Stop Loss Deductible - HCC Life

I. TREND ASSUMPTIONS

Medical Trend	7.0%	
Prescription Drug Trend	11.0%	
Blended Trend	8.0%	*Represents blend of medical & Rx trend based on group experience*
Renewal Date	07/01/20XY	*12/30/20XY*
Projection End Date	06/30/20XZ	*12*

II. HISTORICAL CLAIMS EXPERIENCE

EXPERIENCE PERIOD	*8/2/20XX* 02/01/XX -01/31/XY	*8/2/20XW* 02/01/XW -01/31/XX
Paid Medical Claims	$1,591,552	$1,529,169
Paid Prescription Drug Claims	$618,449	$412,875
Less Pooled Claims *(@ $60,000 Stop Loss Threshold)*	($343,074)	($393,790)
Plan Change Adjustment Factor	1.0000	1.0000
Adjusted Paid Claims	$1,866,927	$1,548,254
Number of Months in Experience Period	12	12
Annualized Adjusted Paid Claims	$1,866,927	$1,548,254
Average Contracts[1]	406	337
Claims per Contract per Year	$4,599	$4,598
Trend to Midpoint (number of months)	17.0	28.9
Trend to Midpoint (trend factor)	1.1151	1.2035
Projected Claims per Contract per Year	$5,129	$5,533
Weight	70%	30%
Weighted Average Claims per Contract per Year	$5,250	

[1] Enrollment is lagged three months.

III. CALCULATION OF FUNDING LEVELS

1. Variable Costs

Current Contract Count	450
Projected Plan Year Medical/Rx Claims	$2,362,496

2. Fixed Costs

	Single Rate PEPM	Family Rate PEPM	Total Annual Cost	Notes to Data
Medical Administration	$15.39	$15.39	$83,106	UMR Renewal
Non-incentivized pharmacy credit	($5.00)	($5.00)	($27,000)	UMR Renewal
Provider Network Fees	$11.87	$11.87	$64,098	United Healthcare Options PPO
Utilization and Case Management	$3.51	$3.51	$18,954	UMR Renewal
Medical insured carve out coordination fee	$0.35	$0.35	$1,890	UMR Renewal
COBRA Administration	$1.10	$1.10	$5,940	UMR Renewal
HIPAA Certificates	$0.00	$0.00	$0	UMR Renewal
Stop Loss Interface Fee	$0.00	$0.00	$0	UMR Renewal
Monthly Broker Fee	$2.00	$2.00	$10,800	UMR Renewal
Organ Transplant Policy	$5.88	$13.36	$40,903	U.S. Fire Renewal (est. @ 5%)
Aggregate Stop Loss	$3.69	$3.69	$19,926	HCC Life Renewal
Specific Stop Loss ($60,000 deductible)	$96.43	$285.41	$752,034	HCC Life Renewal
Other Fees	$1.89	$1.89	$10,191	ACA Temporary Reinsurance Fee
Other Fees	$27.78	$27.78	$150,000	Additional Laser Liability on "C. R."
		Total Fixed Costs=	$1,130,841	

Projected Overall Plan Year Expenditures	$3,493,337
Projected Funding w/ Current Rates	$3,253,963
Calculated Funding Rate Increase	**7.36%**

Plan Level	Current Contract Counts	Current Funding Rate	Calculated Funding Rate	Proposed Funding Rate
Single Coverage	348	$471.19	$505.85	$505.85
Spouse Coverage	20	$958.23	$1,028.72	$1,028.72
Child(ren) Coverage	43	$877.39	$941.93	$941.93
Family Coverage	39	$1,289.67	$1,384.54	$1,384.54
Totals	**450**	**$3,253,963**	**$3,493,337**	**$3,493,337**

The recommended rates do not include the plan sponsor's 2% administrative allowance for COBRA Participants

Disclaimer: The calculated proposed funding rates represents our suggestion of what adjustment should be applied to current premium funding rates to meet future expected plan costs. M3 Insurance Solutions, Inc. will not be liable for any potential shortfalls or surpluses of dollars based on these projections.

M3 Employee Benefits INSURANCE

Projected Funding Levels: 07/01/XY to 06/30/XZ

Prepared for ABC Company

Completed: 03/14/20XY

Version 3.0

$65,000 Specific Stop Loss Deductible - HCC Life

I. TREND ASSUMPTIONS

Medical Trend	7.0%	
Prescription Drug Trend	11.0%	
Blended Trend	8.0%	*Represents blend of medical & Rx trend based on group experience*
Renewal Date	07/01/20XY	*12/30/20XY*
Projection End Date	06/30/20XZ	*12*

II. HISTORICAL CLAIMS EXPERIENCE

EXPERIENCE PERIOD	*8/2/20XX* **02/01/XX -01/31/XY**	*8/2/20XW* **02/01/XW -01/31/XX**
Paid Medical Claims	$1,591,552	$1,529,169
Paid Prescription Drug Claims	$618,449	$412,875
Less Pooled Claims *(@ $65,000 Stop Loss Threshold)*	($313,074)	($368,790)
Plan Change Adjustment Factor	1.0000	1.0000
Adjusted Paid Claims	$1,896,927	$1,573,254
Number of Months in Experience Period	12	12
Annualized Adjusted Paid Claims	$1,896,927	$1,573,254
Average Contracts[(1)]	406	337
Claims per Contract per Year	$4,673	$4,672
Trend to Midpoint (number of months)	17.0	28.9
Trend to Midpoint (trend factor)	1.1151	1.2035
Projected Claims per Contract per Year	$5,211	$5,622
Weight	70%	30%
Weighted Average Claims per Contract per Year	$5,334	

[(1)] *Enrollment is lagged three months.*

III. CALCULATION OF FUNDING LEVELS

1. Variable Costs

Current Contract Count	450
Projected Plan Year Medical/Rx Claims	$2,400,517

2. Fixed Costs

	Single Rate PEPM	Family Rate PEPM	Total Annual Cost	Notes to Data
Medical Administration	$15.39	$15.39	$83,106	UMR Renewal
Non-incentivized pharmacy credit	($5.00)	($5.00)	($27,000)	UMR Renewal
Provider Network Fees	$11.87	$11.87	$64,098	United Healthcare Options PPO
Utilization and Case Management	$3.51	$3.51	$18,954	UMR Renewal
Medical insured carve out coordination fee	$0.35	$0.35	$1,890	UMR Renewal
COBRA Administration	$1.10	$1.10	$5,940	UMR Renewal
HIPAA Certificates	$0.00	$0.00	$0	UMR Renewal
Stop Loss Interface Fee	$0.00	$0.00	$0	UMR Renewal
Monthly Broker Fee	$2.00	$2.00	$10,800	UMR Renewal
Organ Transplant Policy	$5.88	$13.36	$40,903	U.S. Fire Renewal (est. @ 5%)
Aggregate Stop Loss	$3.71	$3.71	$20,034	HCC Life Renewal
Specific Stop Loss ($65,000 deductible)	$91.38	$271.41	$713,809	HCC Life Renewal
Other Fees	$1.89	$1.89	$10,191	ACA Temporary Reinsurance Fee
Other Fees	$26.85	$26.85	$145,000	Additional Laser Liability on "C. R."
		Total Fixed Costs=	$1,087,724	

Projected Overall Plan Year Expenditures	$3,488,241
Projected Funding w/ Current Rates	$3,253,963
Calculated Funding Rate Increase	**7.20%**

Plan Level	Current Contract Counts	Current Funding Rate	Calculated Funding Rate	Proposed Funding Rate
Single Coverage	348	$471.19	$505.11	$505.11
Spouse Coverage	20	$958.23	$1,027.22	$1,027.22
Child(ren) Coverage	43	$877.39	$940.56	$940.56
Family Coverage	39	$1,289.67	$1,382.52	$1,382.52
Totals	**450**	**$3,253,963**	**$3,488,241**	**$3,488,241**

The recommended rates do not include the plan sponsor's 2% administrative allowance for COBRA Participants

Disclaimer: The calculated proposed funding rates represents our suggestion of what adjustment should be applied to current premium funding rates to meet future expected plan costs. M3 Insurance Solutions, Inc. will not be liable for any potential shortfalls or surpluses of dollars based on these projections.

Projected Funding Levels: 07/01/XY to 06/30/XZ

Prepared for ABC Company

Completed: 03/14/20XY

Version 3.0

$70,000 Specific Stop Loss Deductible - HCC Life

I. TREND ASSUMPTIONS

Medical Trend	7.0%	
Prescription Drug Trend	11.0%	
Blended Trend	8.0%	*Represents blend of medical & Rx trend based on group experience*
Renewal Date	07/01/20XY	*12/30/20XY*
Projection End Date	06/30/20XZ	*12*

II. HISTORICAL CLAIMS EXPERIENCE

EXPERIENCE PERIOD	8/2/20XX **02/01/XX -01/31/XY**	8/2/20XW **02/01/XW -01/31/XX**
Paid Medical Claims	$1,591,552	$1,529,169
Paid Prescription Drug Claims	$618,449	$412,875
Less Pooled Claims *(@ $70,000 Stop Loss Threshold)*	($283,074)	($343,790)
Plan Change Adjustment Factor	1.0000	1.0000
Adjusted Paid Claims	$1,926,927	$1,598,254
Number of Months in Experience Period	12	12
Annualized Adjusted Paid Claims	$1,926,927	$1,598,254
Average Contracts[1]	406	337
Claims per Contract per Year	$4,747	$4,746
Trend to Midpoint (number of months)	17.0	28.9
Trend to Midpoint (trend factor)	1.1151	1.2035
Projected Claims per Contract per Year	$5,293	$5,712
Weight	70%	30%
Weighted Average Claims per Contract per Year	$5,419	

[1] Enrollment is lagged three months.

III. CALCULATION OF FUNDING LEVELS

1. Variable Costs

Current Contract Count	450
Projected Plan Year Medical/Rx Claims	$2,438,539

2. Fixed Costs

	Single Rate PEPM	Family Rate PEPM	Total Annual Cost	Notes to Data
Medical Administration	$15.39	$15.39	$83,106	UMR Renewal
Non-incentivized pharmacy credit	($5.00)	($5.00)	($27,000)	UMR Renewal
Provider Network Fees	$11.87	$11.87	$64,098	United Healthcare Options PPO
Utilization and Case Management	$3.51	$3.51	$18,954	UMR Renewal
Medical insured carve out coordination fee	$0.35	$0.35	$1,890	UMR Renewal
COBRA Administration	$1.10	$1.10	$5,940	UMR Renewal
HIPAA Certificates	$0.00	$0.00	$0	UMR Renewal
Stop Loss Interface Fee	$0.00	$0.00	$0	UMR Renewal
Monthly Broker Fee	$2.00	$2.00	$10,800	UMR Renewal
Organ Transplant Policy	$5.88	$13.36	$40,903	U.S. Fire Renewal (est. @ 5%)
Aggregate Stop Loss	$3.75	$3.75	$20,250	HCC Life Renewal
Specific Stop Loss ($70,000 deductible)	$86.52	$257.80	$676,855	HCC Life Renewal
Other Fees	$1.89	$1.89	$10,191	ACA Temporary Reinsurance Fee
Other Fees	$25.93	$25.93	$140,000	Additional Laser Liability on "C. R."
		Total Fixed Costs=	$1,045,986	

Projected Overall Plan Year Expenditures	$3,484,525
Projected Funding w/ Current Rates	$3,253,963
Calculated Funding Rate Increase	**7.09%**

Plan Level	Current Contract Counts	Current Funding Rate	Calculated Funding Rate	Proposed Funding Rate
Single Coverage	348	$471.19	$504.58	$504.58
Spouse Coverage	20	$958.23	$1,026.13	$1,026.13
Child(ren) Coverage	43	$877.39	$939.56	$939.56
Family Coverage	39	$1,289.67	$1,381.05	$1,381.05
Totals	**450**	**$3,253,963**	**$3,484,525**	**$3,484,525**

The recommended rates do not include the plan sponsor's 2% administrative allowance for COBRA Participants

Disclaimer: The calculated proposed funding rates represents our suggestion of what adjustment should be applied to current premium funding rates to meet future expected plan costs. M3 Insurance Solutions, Inc. will not be liable for any potential shortfalls or surpluses of dollars based on these projections.

M3 Rx Advantage

M3 INSURANCE

Client ABC

1/1/2018 - 4/30/2018 - Annualized

Total Employees	Total Members	Total Claims
1,500	3,200	111,033

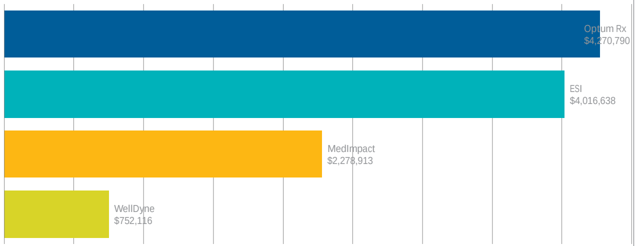
Financial Performance

	INCUMBENT PBM XYZ	Optum Rx	Express Scripts	MedImpact	WellDyne
Ingredient Cost	$7,561,440	$7,990,723	$7,959,229	$8,248,571	$8,279,064
Dispensing Fees	$134,239	$81,930	$85,823	$82,532	$85,823
Member Contribution	-$2,659,800	-$2,659,800	-$2,659,800	-$2,659,800	-$2,659,800
Administration Fees	$0	$0	$0	$0	$0
Rebates	$0	-$1,902,361	-$1,716,707	-$1,620,216	-$1,175,769
Net Plan Cost	$5,035,878	$3,510,492	$3,668,545	$4,051,087	$4,529,317
Annual Savings		$1,525,387	$1,367,333	$984,791	$506,561
		30.3%	27.2%	19.6%	10.1%

Year 1 Pricing

	INCUMBENT PBM XYZ			Optum Rx			Express Scripts			MedImpact			WellDyne		
DISCOUNTS	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail
Traditional Brand															
Traditional Generic															
Specialty															
DISPENSING FEES	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail
Traditional															
Specialty															
OTHER FEES	Per Rx			Per Rx			Per Rx			Per Rx			Per Rx		
Administration															
REBATES	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail	Retail 30	Retail 90	Mail
Traditional Brand															
Specialty Brand															
CREDIT				Per Contract			Per Contract			Per Contract			Per Contract		
Implementation Fund															

3 Year Savings vs Current



Formulary Comparison

Due to a number of factors outside of our control (to include but not limited to: timing, market shifts, PBM annual changes), any disruption analysis produced in conjunction with the related claims detail provided, may differ from true disruption at the time of analysis and/or implementation.

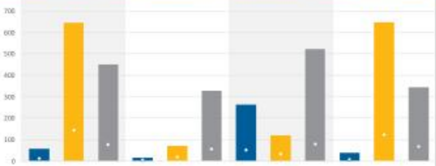
Copay Impact	Optum Rx Premium Formulary	Express Scripts National Preferred Formulary	MedImpact MedPerform Formulary	WellDyne Clinical Focus (No NPF)

Decrease
Medications moving from a higher copay to a lower copay.

Increase
Medications moving from a lower copay to a higher copay.

Not Covered
Medications excluded from coverage.

Chart Key: # Scripts # Members



Detailed Formulary Drug Comparison

The detailed drug information below represents the drugs associated with the top 10 impacted members as they pertain to "Increase" and "Not Covered" Copay Impact, for each PBM. This representation is not intended to encompass total Member disruption.

	Increased Copay Impact	# MEM	# RXs	Not Covered	# MEM	# RXs
OPTUMRX	LO LOESTRIN FE 1 MG-10 MCG / 10 MCG TABS PO	19	94	NOVOLOG FLEXPEN 100 UNIT/ML SOPN	7	38
	FLUCELVAX QUADRIVALENT 0.5 ML SUSY IM	17	50	NOVOLOG 100 UNIT/ML SOLN SC	7	35
	CHANTIX STARTING MONTH PAK 0.5 MG X 11 & 1	17	44	ACCU-CHEK AVIVA PLUS STRP VI	7	33
	CHANTIX CONTINUING MONTH PAK 1 MG TABS PC	9	39	DULERA 200-5 MCG/ACT AERO IN	6	21
	CHANTIX 1 MG TABS PO	6	22	TRESIBA FLEXTOUCH 200 UNIT/ML SOPN	5	22
	FLUZONE QUADRIVALENT 0.5 ML SUSY IM	5	15	PROVENTIL HFA 108 (90 Base) MCG/AC	5	17
	SUPREP BOWEL PREP KIT 17.5-3.13-1.6 GM/180ML	5	12	LEVEMIR FLEXTOUCH 100 UNIT/ML SOP	3	27
	ARMOUR THYROID 60 MG TABS PO	4	28	QVAR 80 MCG/ACT AERS IN	3	12
	ENBREL SURECLICK 50 MG/ML SOAJ SC	4	20	EPIPEN 2-PAK 0.3 MG/0.3ML SOAJ IJ	3	11
	SHINGRIX 50 MCG SUSR IM	4	11	TRESIBA FLEXTOUCH 100 UNIT/ML SOPN	3	10

	Increased Copay Impact	# MEM	# RXs	Not Covered	# MEM	# RXs
EXPRESS SCRIPTS	CARISOPRODOL 350 MG TABS PO	8	42	VICTOZA 18 MG/3ML SOPN SC	16	77
	MEPERIDINE HCL 50 MG TABS PO	3	7	NOVOLOG FLEXPEN 100 UNIT/ML SOPN	7	38
	NOVOLIN 70/30 RELION (70-30) 100 UNIT/ML SUSI	1	9	NOVOLOG 100 UNIT/ML SOLN SC	7	35
	OXYCODONE HCL ER 10 MG T12A PO	1	4	ACCU-CHEK AVIVA PLUS STRP VI	7	33
	BROMFED DM 30-2-10 MG/5ML SYRP PO	1	3	PROVENTIL HFA 108 (90 Base) MCG/AC	5	17
	AFTERA 1.5 MG TABS PO	1	2	FREESTYLE LITE TEST STRP VI	3	8
	CARISOPRODOL 250 MG TABS PO	1	2	ACCU-CHEK SMARTVIEW STRP VI	2	12
	DEXCOM RECEIVER KIT DEVI XX	1	2	BAYER CONTOUR NEXT TEST STRP VI	2	11
				PRECISION XTRA BLOOD GLUCOSE STR	2	7
				APIDRA 100 UNIT/ML SOLN IJ	1	9

	Increased Copay Impact	# MEM	# RXs	Not Covered	# MEM	# RXs
MEDIMPACT	TAYTULLA 1-20 MG-MCG(24) CAPS PO	3	27	ONETOUCH ULTRA BLUE STRP VI	20	99
	CIALIS 5 MG TABS PO	3	9	NOVOLOG FLEXPEN 100 UNIT/ML SOPN	7	38
	OTOVEL 0.3-0.025 % SOLN OT	3	8	NOVOLOG 100 UNIT/ML SOLN SC	7	35
	ACTEMRA 162 MG/0.9ML SOSY SC	2	7	ACCU-CHEK AVIVA PLUS STRP VI	7	33
	BOTOX 200 UNIT SOLR IJ	2	5	BYDUREON 2 MG PEN SC	6	40
	DYMISTA 137-50 MCG/ACT SUSP NA	2	5	TRESIBA FLEXTOUCH 200 UNIT/ML SOPN	5	22
	XYREM 500 MG/ML SOLN PO	1	7	PROVENTIL HFA 108 (90 Base) MCG/AC	5	17
	REMICADE 100 MG SOLR IV	1	6	ONETOUCH VERIO STRP VI	5	15
	SENSIPAR 30 MG TABS PO	1	6	LEVEMIR FLEXTOUCH 100 UNIT/ML SOP	3	27
	TACLONEX 0.005-0.064 % SUSP EX	1	5	TRESIBA FLEXTOUCH 100 UNIT/ML SOPN	3	10

	Increased Copay Impact	# MEM	# RXs	Not Covered	# MEM	# RXs
WELLDYNE	LO LOESTRIN FE 1 MG-10 MCG / 10 MCG TABS PO	19	94	INVOKANA 300 MG TABS PO	8	48
	LANTUS SOLOSTAR 100 UNIT/ML SOPN SC	18	86	ACCU-CHEK AVIVA PLUS STRP VI	7	33
	VICTOZA 18 MG/3ML SOPN SC	16	77	HUMALOG 100 UNIT/ML SOLN SC	6	41
	BD PEN NEEDLE NANO U/F 32G X 4 MM MISC XX	9	38	INVOKANA 100 MG TABS PO	6	32
	ONETOUCH DELICA LANCETS 33G MISC XX	7	18	DULERA 200-5 MCG/ACT AERO IN	6	21
	BD PEN NEEDLE MINI U/F 31G X 5 MM MISC XX	5	25	HUMALOG KWIKPEN 100 UNIT/ML SOPI	5	20
	FLUZONE QUADRIVALENT 0.5 ML SUSY IM	5	15	PROVENTIL HFA 108 (90 Base) MCG/AC	5	17
	PREDNISONE 10 MG (21) TBPK PO	5	15	CIALIS 5 MG TABS PO	3	9
	PREDNISONE 50 MG TABS PO	5	15	FREESTYLE LITE TEST STRP VI	3	8
	ARMOUR THYROID 60 MG TABS PO	4	28	ACCU-CHEK SMARTVIEW STRP VI	2	12

confidio

UNMATCHED TRANSPARENCY

Through Ongoing Monitoring...

AWP
Brand/Generic
Pricing & Guarantees
Dashboards/KPI

...We Validate PBM Performance

FINANCIAL ACCOUNTABILITY


Adjudicated Rates: *Monthly*

Client ABC

PBM Name: PBM XYZ

Time Period: 4/1/2012 - 3/29/2013

	DISCOUNT GUARANTEE	Actual Effective Discounts											
		Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13
Retail Brand	15.40%	15.5%	15.0%	14.6%	15.4%	15.7%	16.4%	14.8%	15.4%	14.8%	15.3%	15.7%	15.4%
Retail Generic	64.50%	54.6%	54.2%	57.6%	56.9%	58.0%	58.1%	55.9%	55.6%	58.8%	57.4%	56.3%	56.5%
Mail Brand	22.87%	24.0%	22.7%	23.3%	22.8%	22.4%	23.1%	22.6%	23.2%	23.1%	22.2%	22.2%	22.1%
Mail Generic	70.50%	63.7%	59.5%	47.9%	70.2%	71.2%	58.5%	71.1%	71.1%	77.8%	68.9%	71.9%	67.4%

Discount Guarantee vs Actual


Adjudicated Rates: *Quarterly*

Client ABC

PBM Name: PBM XYZ

Time Period: 4/1/2012 - 3/29/2013

	Q2 2012	Q3 2012	Q4 2012	Q1 2013	TOTAL
Retail Brand					
Rxs	829	779	781	697	3,086
Total AWP	$199,888	$195,890	$188,178	$179,565	$763,520
Total Ingrediet Cost	$169,807	$164,948	$159,946	$151,818	$646,519
Effective Rate	15.05%	15.80%	15.00%	15.45%	15.32%
Guaranteed Rate	15.40%	15.40%	15.40%	15.40%	15.40%
% Over/Under	-0.35%	0.40%	-0.40%	0.05%	-0.08%
$ Over/Under	-$702	$775	-$748	$94	-$580
Retail Generic					
Rxs	3,312	3,357	3,648	3,439	13,756
Total AWP	$268,267	$288,805	$310,867	$305,527	$1,173,466
Total Ingrediet Cost	$119,645	$122,160	$134,370	$132,079	$508,254
Effective Rate	55.40%	57.70%	56.78%	56.77%	56.69%
Guaranteed Rate	64.50%	64.50%	64.50%	64.50%	64.50%
% Over/Under	-9.10%	-6.80%	-7.72%	-7.73%	-7.81%
$ Over/Under	-$24,410	-$19,634	-$24,012	-$23,617	-$91,673
Mail Brand					
Rxs	75	72	73	64	284
Total AWP	$43,563	$43,163	$42,061	$45,499	$174,286
Total Ingrediet Cost	$33,400	$33,350	$32,413	$35,414	$134,578
Effective Rate	23.33%	22.73%	22.94%	22.17%	22.78%
Guaranteed Rate	22.87%	22.87%	22.87%	22.87%	22.87%
% Over/Under	0.46%	-0.14%	0.07%	-0.70%	-0.09%
$ Over/Under	$200	-$58	$28	-$321	-$151
Mail Generic					
Rxs	179	205	208	202	794
Total AWP	$50,225	$61,957	$59,042	$58,129	$229,353
Total Ingrediet Cost	$21,932	$20,676	$15,952	$17,819	$76,379
Effective Rate	56.33%	66.63%	72.98%	69.35%	66.70%
Guaranteed Rate	70.50%	70.50%	70.50%	70.50%	70.50%
% Over/Under	-14.17%	-3.87%	2.48%	-1.15%	-3.80%
$ Over/Under	-$7,115	-$2,399	$1,466	-$671	-$8,719
TOTAL $ OVER/UNDER PERFORMANCE					-$101,124


Member Cost Share

PLAN SPONSOR ABC

PBM Name: PBM XYZ

Time Period: 07/01/2012 - 06/30/2013

Member Share	Retail	Mail
Generic	28.2%	26.8%
Preferred Brand	17.4%	14.9%
NonPreferred Brand	23.0%	55.9%
Specialty	1.2%	1.3%

Retail Generic	
Average Copay	$10.02
Average Drug Cost	$38.30

Retail Brand	
Average Copay	$35.57
Average Drug Cost	$211.75

M3 INSURANCE

DISCOUNTS	Rxs	AWP	Ingredient Cost	Actual Discount	Contracted Discount	% Over/Under	$ Over/Under
Retail 30 Brand	11,314	$3,499,847	$2,940,761	15.97%	16.00%	-0.03%	-$889
Retail 30 Generic	62,993	$5,929,852	$1,436,018	75.78%	77.30%	-1.52%	-$89,941
Retail 90 Brand	2,443	$1,681,240	$1,373,387	18.31%	18.50%	-0.19%	-$3,176
Retail 90 Generic	16,624	$4,414,055	$853,419	80.67%	78.30%	2.37%	$104,431
Mail Brand	585	$495,060	$386,136	22.00%	22.00%	0.00%	$11
Mail Generic	2,493	$762,797	$188,902	75.24%	79.30%	-4.06%	-$31,003
TOTAL	97,342	$19,955,243	$9,810,430	50.84%	-	-	-$20,568

DISPENSING FEES	Rxs	Dispensing Fee	Dispensing Fee /Rx	Guaranteed Dispensing Fee	Per Rx Over/Under	$ Over/Under
Retail 30 Brand	11,314	$14,708	$1.30	$1.30	$0.00	$0
Retail 30 Generic	62,993	$81,891	$1.30	$1.30		$0
Retail 90 Brand	2,443	$0	$0.00	$0.00	$0.00	$0
Retail 90 Generic	16,624	$0	$0.00	$0.00	$0.00	$0
Mail Brand	585	$0	$0.00	$0.00	$0.00	$0
Mail Generic	2,493	$0	$0.00	$0.00	$0.00	$0
TOTAL	97,342	$96,950	$1.00	-	-	$0

CHANNEL GUARANTEES	Performance	Payout
Retail 30	-$90,830	-$90,830
Retail 90	$101,254	
Mail Order	-$30,992	-$30,992
Total Guarantee Payout		**-$121,823**

Independently validated PBM guarantee true-up results within 99.68%

confidio

Ref: 2021-271 **COMMITTEE AGENDA: 6.B. (8/31/2021)**

SUBJECT: **Discussion and Possible Action Regarding a Possible Referendum Asking Voter Opinion on the Legalization of Marijuana *(Councilor Lindell)***

RECOMMENDATION: Discussion and Possible Action

DEPARTMENT OF ORIGIN: Councilor Lindell

CLEARANCES: Council President

EXHIBITS:

1. Wisconsin Election Commission Advisory Referendum Petitions Frequently Asked Questions
2. Example Resolution, Eau Claire County
3. Fact Sheet, Eau Claire County

SUMMARY STATEMENT:

Council is being asked to consider asking the voters of Ashland their opinion on the legalization of marijuana. The results of this referendum could be used for opinion statistics in Madison for lobbying and shaping potential legislation. Previously, council considered a resolution declaring support for legalization and council decided not to push the resolution forward. However, that discussion indicated an openness to a referendum.

Wisconsin Elections Commission

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elections.wi.gov

Interim Administrator Meagan Wolfe

DATE: July 5, 2018

TO: Wisconsin County Clerks
Wisconsin Municipal Clerks
Milwaukee County Election Commission
City of Milwaukee Election Commission

FROM: Meagan Wolfe
Interim Administrator

Michael Haas
Staff Counsel

SUBJECT: Advisory Referendum Petitions Frequently Asked Questions

Occasionally the Wisconsin Elections Commission receives inquiries regarding the process for reviewing petitions requesting a local advisory referendum election and the process for conducting such elections. In addition, it has become increasingly popular for interested groups to organize coordinated campaigns promoting advisory referendum petitions at the municipal and county levels on specific topics in order to encourage state or federal policymakers to consider the results of referendum elections regarding the same or similar questions. In the minds of some, advisory referendum elections can be an important opportunity for public input into policymaking decisions. To others, an advisory referendum election is simply a "glorified straw poll" and detracts from the principles of representative democracy.

As a general matter, the definition of "referendum" in Wis. Stat. § 5.02(16s) includes elections involving advisory, validating or ratifying questions. Therefore, if an advisory referendum election is ordered by a governing body, it must comply with the administrative requirements of other elections. But there is no right of citizens to petition for an advisory election contained in the Wisconsin Constitution or Wisconsin Statutes. Nevertheless, citizens and local policymakers sometimes advocate using an advisory referendum election to gauge the public's support for or opposition to either specific projects or policy decisions. Advisory referendum petitions are distinct from direct legislation petitions which may be submitted in Wisconsin cities and villages, the review and processing of which are governed by Wis. Stat. § 9.20.

With that background, following is a summary of guidance which the WEC and its predecessor agencies, the Government Accountability Board and the State Elections Board, have provided to local election officials regarding advisory referendum petitions and elections.

1. What are the options for a local jurisdiction which receives a petition requesting an advisory referendum?

Because there is no right to petition for an advisory referendum, a municipality or county has a range of options after receiving such a petition. For instance, the jurisdiction may take no action regarding the petition, may review the petition to determine the number of valid signatures on the petition, may discuss the petition and its subject matter at a meeting of the governing body, or may order that an advisory referendum election take place posing the question listed in the petition or some alternative form of the question approved by the governing body.

Depending on the timing of the petition's submission to the clerk in relation to the next meeting of the governing body, the clerk may wish to seek the governing body's direction regarding whether or not to review the petition. Alternatively, the clerk may review the petition to determine the number of valid signatures and present those findings to the governing body for its consideration. There is no legal obligation for a clerk to process or review an advisory referendum petition unless directed to do so by the governing body.

2. If the clerk or governing body wish to process and review an advisory referendum petition, what are the requirements for the form of the petition?

Wis. Stat. § 8.40 governs the requirements of election petitions, including for a referendum. That statute requires election petitions to include the heading "Petition" as well as the signature, address and printed name of each signer, along with the certification of the circulator. The sufficiency of petition signatures is further governed by EL Ch. 2, Wis. Adm. Code. It should be noted, however, that a governing body may choose to order an advisory referendum on a particular topic despite any deficiencies in a petition requesting such an election.

3. If the clerk or governing body wish to process and review an advisory referendum petition, how many valid signatures are required for the petition to be sufficient?

Because there is no statutory requirement that a governing body act on an advisory referendum petition, there is also no requirement that a municipal or county clerk review such a petition, and there is no standard for determining the number of signatures which make it sufficient, absent a directive from the governing body.

In comparison, petitions requesting direct legislation require valid signatures equal to at least 15 percent of the votes cast for governor at the last gubernatorial election in the city or village, and recall petitions require valid signatures equal to at least 25 percent of the votes cast for governor at the last election within the same district as that of the officeholder being recalled. Governing bodies may take these requirements into account when assessing the support indicated by an advisory referendum petition, but they do not govern the treatment of such petitions.

4. What are the deadlines for the clerk to review an advisory referendum petition and for the governing body to act on it?

Because there is no statutory requirement to act on an advisory referendum petition, there are no deadlines for the clerk to review the petition signatures, or for the governing body to consider or act on such a petition. Again, the timelines for the review of recall petitions (31 days under Wis. Stat. § 9.10(3) and (4)) and for acting on a direct legislation petition (30 days following clerk's certification under Wis. Stat. § 9.20(4)) may be instructive but are not binding for advisory referendum petitions.

If a local governing body wishes to order an advisory referendum election, the question must be delivered to the clerk responsible for preparing the ballot at least 70 days prior to the election at which the measure will appear on the ballot. Typically, this means that municipal referendum questions to be included on a regular election ballot must be filed with the county clerk at least 70 days before the election, and that advisory referendum questions to be voted on at a municipal special election must be approved and filed with the municipal clerk under the same deadline. The clerk responsible for preparing the ballot has discretion to include the question on the ballot if it is filed later than 70 days prior to the election, if doing so will not delay the preparation and delivery of ballots to absentee voters.

For the 2018 General Election on November 6, 2018, the 70-day deadline is August 28, 2018.

5. May a local governing body order the scheduling of an advisory referendum within its jurisdiction absent the submission of a petition?

Yes, both the Legislature and local governing bodies may authorize and order an advisory referendum election independent of a petition request. An advisory referendum election may be scheduled to occur on the same date as a regularly scheduled election or as a special election.

6. If a governing body orders an advisory referendum election, what procedural requirements apply to the conduct of the election?

An advisory referendum election is a public election subject to all of the procedural requirements as other elections, including the posting and publication of election notices; responsibilities of clerks, special voting deputies and election inspectors; absentee ballot procedures; use of electronic voting equipment; and canvassing of election results. Specifically, Wis. Stat. § 5.64(2) governs the form of the referendum ballot. Also, in the case of an advisory referendum that is not scheduled on the date of a regular election, Wis. Stat. § 8.55 governs election notice requirements for a special referendum.

7. May an advisory referendum ballot contain a multiple-choice question?

Wisconsin Statutes are silent regarding whether a referendum can be framed as a multiple-choice question, particularly with regard to advisory referendum elections. Wis. Stat. § 5.64(4) states that a referendum question "may not be worded in such a manner as to require a negative vote to approve a proposition or an affirmative vote to disapprove a proposition."

While the state elections agency has not adopted formal guidance on this question, the previous State Elections Board did issue an informal advisory opinion concluding that an advisory referendum question could comply with this statutory requirement by properly framing a multiple-choice question. The opinion concluded that the key is to ensure that all voters are provided the opportunity to vote upon all questions by carefully drafting the question and the options listed. The possible responses should be distinct and cover all options in order to provide effective and accurate feedback to policymakers. It is often a best practice to include a catch-all response such as "None of the above" to ensure that the positions of all voters are accurately captured by the results.

Because advisory referendum questions are not specifically addressed in the Statutes, and because their results are non-binding, the opinion of WEC staff is that local governing bodies are afforded some latitude in framing the question depending upon the specifics of the issue and the public feedback which is sought. Municipal clerks may wish to consult with their voting equipment vendors to ensure that the structure and length of the referendum question can be accommodated by the particular equipment and programming that is used.

Referendum questions typically should not be structured as multi-part questions that, for instance, only permit voters to answer a second question if they have voted yes to the first question.

Please note that, whether or not a referendum is posed as a multiple-choice question, there are practical considerations related to the length of the question and possible responses. Questions that exceed 5,000 characters and answers that exceed 100 characters will create administrative issues in both the WisVote system and on MyVote Wisconsin where the text fields for contests are limited. WEC staff recommends limiting the question field to no more than 5,000 characters (including any introductory language) and the response fields to no more than 100 characters. If questions that exceed these limits are being considered or are approved, please contact WEC staff to discuss wording of the question on the ballot and in WisVote.

8. What happens if a county board has ordered an advisory referendum election for a question that is the same or similar to one authorized by a municipal governing body? Must both questions be listed on the ballot?

This situation is becoming more common with the increase in organized efforts to seek advisory referendum elections in numerous jurisdictions in order to influence state or federal officials. It is also a situation that requires and benefits from communication between the clerks and elected officials of the counties and municipalities involved.

The short answer is that a county clerk must honor timely requests to include referendum questions from all jurisdictions. This may tend to create confusion for voters, however, if they are asked to vote twice on an identical question, once as a municipal referendum and once as a county referendum. It may also create confusion if there is a slight difference in the wording of the question even though the substance is identical, and voters must discern the significance of any variations in the questions.

Voter confusion may be reduced by effective communication between jurisdictions in advance of an order to conduct an advisory referendum. If a county board has authorized an advisory referendum on a question that also interests a municipal governing body, the municipality may wish to simply adopt the results of the county referendum in the municipality. In that case the municipal governing body should vote to rescind its referendum election and clearly communicate to the county clerk and to the public that the municipality will not conduct its own referendum election. If both the county and the municipality wish to conduct their own advisory referendum, some thought should be given to whether the question can and should be posed in an identical manner.

If you have any questions regarding this guidance or believe other topics should be included in this FAQ document, please contact the WEC Help Desk at 608-261-2028 or elections@wi.gov.

Enrolled No. **RESOLUTION** **File No. 18-19/051**

- DIRECTING THE COUNTY CLERK TO PLACE THE REFERENDUM QUESTION CONTAINED IN THIS RESOLUTION REGARDING LEGALIZATION OF CANNABIS ON THE NOVEMBER 6, 2018 BALLOT-

WHERAS, A non-binding advisory referendum can gauge public opinion and give voters an opportunity to learn about a public health issue that will likely be before the legislature; and

WHERAS Alaska, California, Colorado, Maine, Nevada, Oregon, and Washington have legalized adult personal use of marijuana, and regulate the production, distribution, and sale of cannabis; and

WHEREAS, Vermont and the District of Columbia have legalized limited personal possession and cultivation of cannabis by adults; and

WHERAS, Michigan and Illinois may fully legalize and tax cannabis within the next year; and

WHEREAS, in order to determine whether the people of Eau Claire County support or oppose the legalization of cannabis, the County Board may conduct a countywide advisory referendum, pursuant to Wis. Stat. 59.52(25), in the Fall Election on November 6, 2018.

WHEREAS, other Wisconsin Counties will be offering advisory cannabis referendums for their constituents' consideration on November 6, 2018.

NOW, THEREFORE, BE IT RESOLVED that the Eau Claire County Board of Supervisors authorizes the following countywide advisory referendum be placed on the November 6, 2018 ballot:

Should cannabis:
(Please select only one of the alternatives below or your vote will be invalid)
_______(a) Be legal for adult, 21 years of age and older, recreational or medical use, taxed and regulated like alcohol, with the proceeds from the taxes used for education, healthcare, and infrastructure in Wisconsin?
_______(b) Be legal for medical purposes only and available only by prescription through a medical dispensary?
_______(c) Remain a criminally illegal drug as provided under current law?

BE IT FURTHER RESOLVED that the Eau Claire County Board of Supervisors directs the county clerk to forward this resolution to the governor, assembly members and senators representing Eau Claire county and the Wisconsin Counties Association.

_______________________________ _______________________________

_______________________________ _______________________________
Committee on Administration

____

KRZ/yk

Dated this _____ day of ______________________, 2018. ORDINANC/18-19/051

FACT SHEET

TO FILE NO. 18-19/051

This resolution is not a position statement either pro or con on the legalization of cannabis. This resolution is meant to facilitate public input from Eau Claire County voters on this controversial topic through an advisory referendum on November 6, 2018. The results of the advisory referendum will be shared with members of the Wisconsin assembly and senate as well as the governor. There are three alternatives listed as follows:

Should cannabis:
(Please select only one of the alternatives below or your vote will be invalid)
_______(a) Be legal for adult, 21 years of age and older, recreational or medical use, taxed and regulated like alcohol, with the proceeds from the taxes used for education, healthcare, and infrastructure in Wisconsin?
_______(b) Be legal for medical purposes only and available only by prescription through a medical dispensary?
_______(c) Remain a criminally illegal drug as provided under current law?

A list of resources and links to information regarding the legalization of cannabis is available on the Eau Claire County website at https://www.co.eau-claire.wi.us/government/legislation-resources/cannibas-advisory-referendum.

Respectfully Submitted,

Keith R. Zehms
Corporation Counsel

Ordinance/18-19.051 Fact