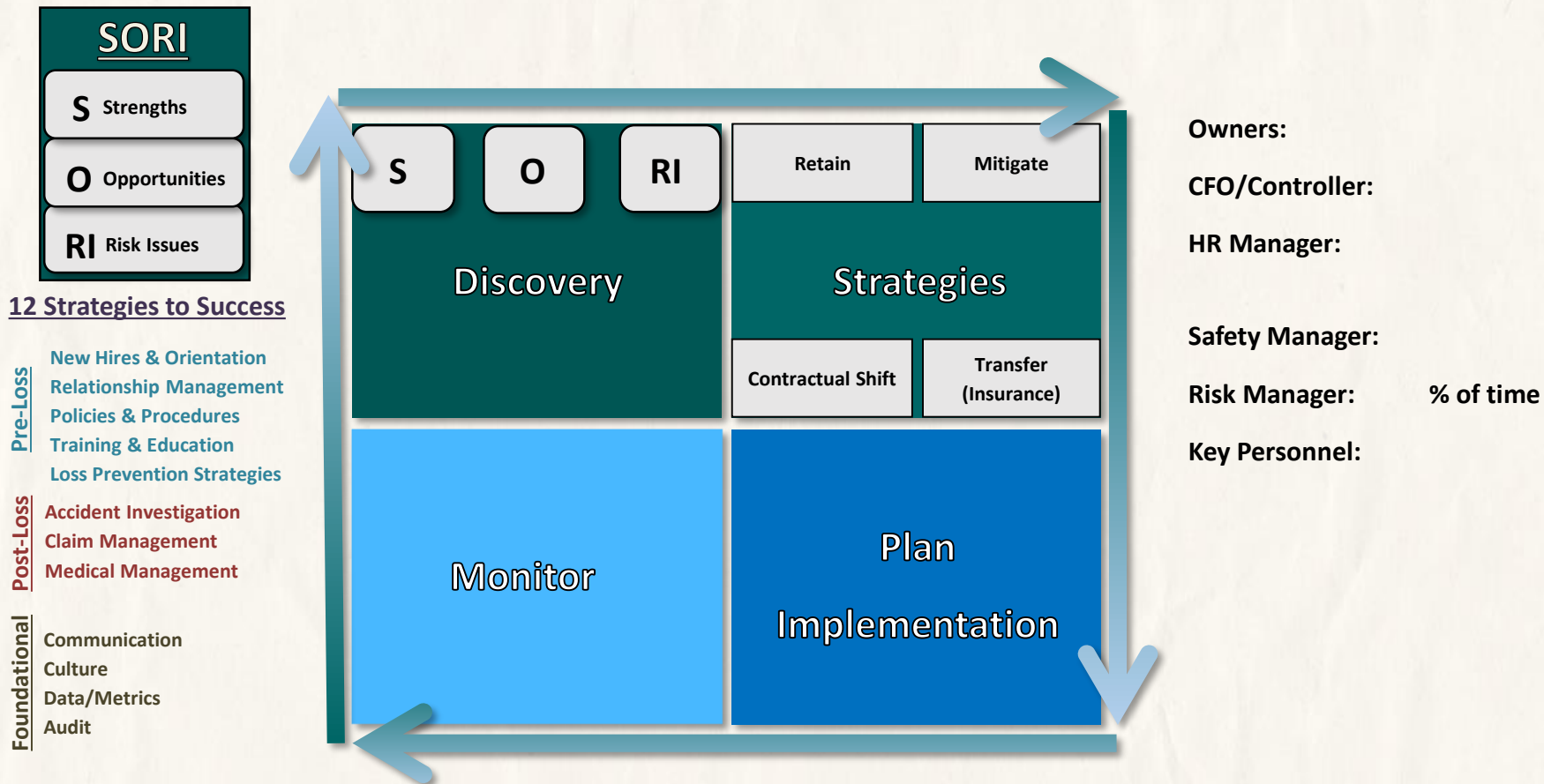


# Risk Management Review

- **Property**
  - Limits/Valuations/RC Estimators
  - BI/EE
  - Coinsurance Issue
- **General Liability**
  - Electronic Data Liability
  - Punitive Damages
  - Underground Utility Strikes
- **Inland Marine**
  - Valuation
  - Rented/Leased
  - Installation
  - RC vs. ACV
- **Workers Compensation**
  - Aggressive Claims Management
  - Experience Mod Management
  - Work Care Injury Center Coordination
  - Loss Analysis of the Financial Impact to the Bottom Line
- **Automobile**
  - Fleet Safety Development
  - Drive other Car
  - Driver Selection/monitoring
  - Defensive Driving
  - Garage Keepers
- **Umbrella**
  - Exclusions (same as underlying?)
  - Residential
  - Punitive Damage
- **Builder's Risk**
  - Deductibles
  - Soft Costs
  - Banking requirements
- **Miscellaneous**
  - Pollution
  - Professional
  - D&O/EPLI/Crime
  - Cyber

## 4-Step Risk Management Process



# Professional Services Team



**Jeff Szalacinski**  
*Insurance Operations*  
UW Whitewater



**Steve King**  
*Risk Management*  
*Consultant*  
UW Milwaukee



**Brian Bean**  
*Executive Claims*  
*Consultant*  
Marquette Univ.



**Jerry Aman**  
*Claims Consultant*  
Univ. South Dakota



**Mike Geldreich**  
*Claims Management*  
*Specialist*  
UW Oshkosh



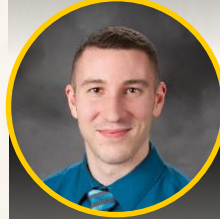
**Julie Liebelt**  
*Contract Review*  
*Specialist*  
MATC



**Lori Willkom**  
*Health & Safety*  
*Consultant*  
UW Eau Claire



**John Brengosz**  
*Loss Control Specialist*  
UW Platteville



**Connor Behnke**  
*Benefits Analyst*  
Carroll College



**Bobbi Curtis**  
*Workers Compensation*  
*Consultant*  
UW Milwaukee



**Mark Turner**  
*Workers Compensation*  
*Consultant*  
UW Madison



**Nancy McMurry**  
*Workers Compensation*  
*Consultant*  
Ottawa University



**Jason Navarro**  
*Director of Cyber Crime*  
Marquette Univ.



**Pete Frittitta**  
*Health Care Reform*  
*Specialist*  
Marquette Univ.



**Taylor Almonte**  
*Health & Wellness*  
*Consultant*  
Kaplan Univ. Madison



**Lainey Kelroy**  
*Workers Compensation*  
*Analyst*  
UW Whitewater

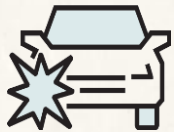


**Chad Robinson**  
*Director of Analytics*  
UW Oshkosh



**Colin Lancaster**  
*Associate Analyst*  
UW Madison

# Scope of Services



## Claims & Litigation Management

- Claims Coverage & Denial Review
- Claim Handling Oversight & Audit
- Reverse Review & Analysis
- Contract Review/Risk Transfer
- Litigation Avoidance & Management
- Subrogation Review



## Account Management

- Coverage Review & Gap Analysis
- Rating Plan Evaluation
- Loss Sensitive Programs
- Self-Insured Analysis
- Captive Programs
- Due Diligence Consultation
- Specialty Programs



## Risk Management & Safety Services

- Risk Transfer Management
- Safety Consulting
- OSHA
- Ergonomic Assessments
- Return to Work Programs
- DOT
- PPE Programs
- Risk Analysis



## Data, Analytics & Technology

- ModMaster Reports
- Claim Trending
- Exposure Data
- Benchmarking
- Risk Financing
- Industry Insights
- Risk Management Center
- Passport



Client Training & Education – In-Person, Webinar, Seminar



# Loss Control Services



**John Brengosz, ACLM**

*Loss Control Specialist*

- 30+ years in safety / loss control
- National Insurance Carrier Experience

<b>Safety Training</b>	<b>Jobsite Visits</b>	<b>OSHA Training</b>
<b>OSHA 300 Logs</b>	<b>Accident Investigation</b>	<b>Fleet Programs</b>

*“The choice to partner with R&R Insurance was clear given the vast amount of resources that R&R provides: property & casualty insurance, working toward the lowest MOD possible, employee safety, recommendations on wellness initiatives, and suggestions for improvements with benefits packages. These shared core values make for a successful partnership”*

**Dawn Gorsuch**  
**Royle Printing**

*“John Brengosz assists our company in the proper completing of the OSHA 300 log. We’re glad to have an expert properly educate us on what incidents are recordable and non-recordable.”*

**Peter Sprinkmann**  
**Sprinkmann Sons Corp.**

# Property and Liability Claims Advocacy



**Brian Bean, JD**

*Executive Claims Consultant*

- 25+ years in the Insurance Industry
- Law Degree from Marquette

<b>General Liability</b>	<b>Employment Practices</b>	<b>Property/Inland Marine</b>
<b>Errors &amp; Omissions</b>	<b>Manufacturers Defect</b>	<b>Business Auto Liability</b>

*“Racine Heat Treating partnered with R&R Insurance in 2019, which took a load off our shoulders. We had a significant claim going for over a year that the prior agency was unable to close out. Our agent put R&R’s Brian Bean on our open claim who immediately got the ball rolling and resolved the issue. It’s been top notch claims management and service from our experience.”*

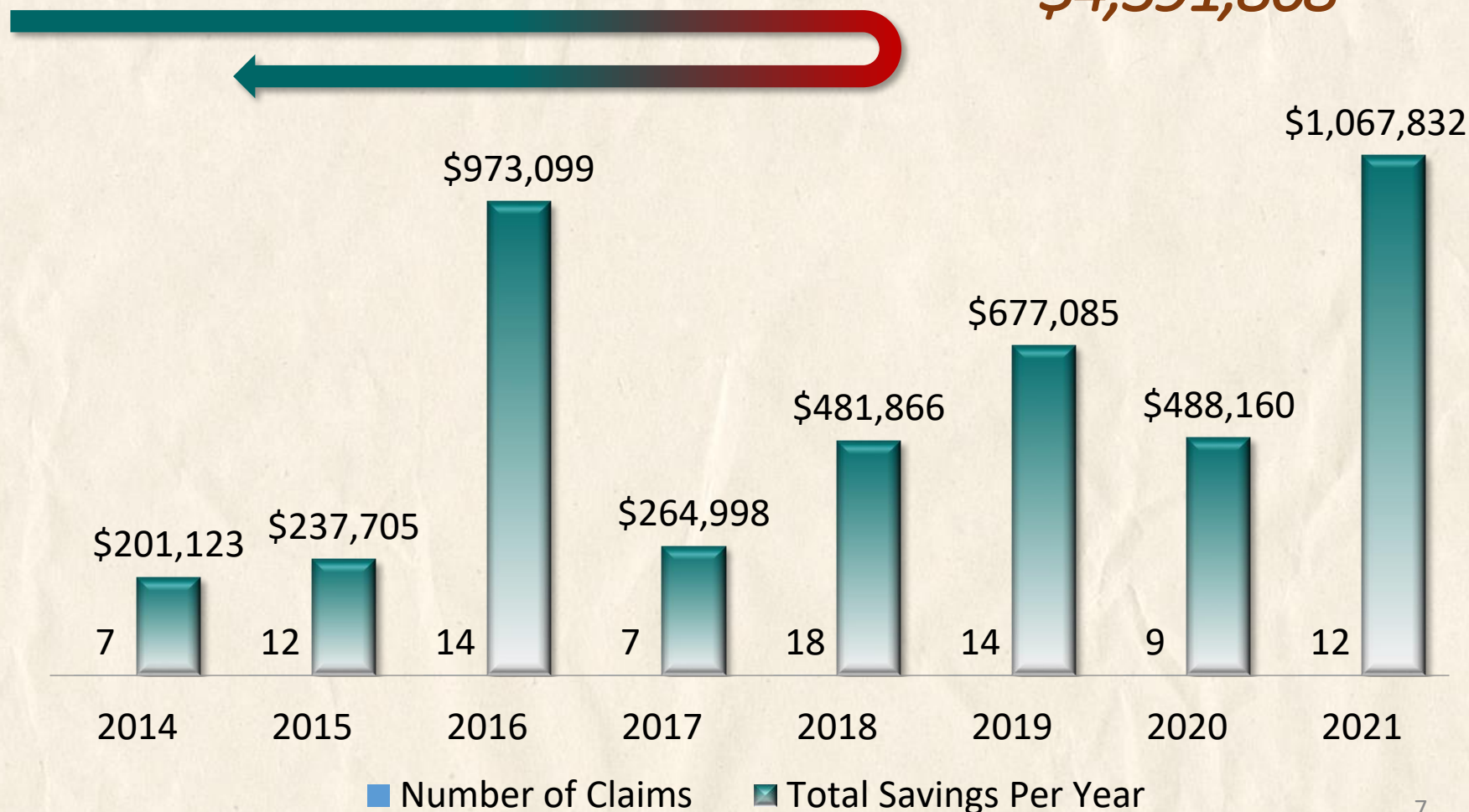
***Darius Szczekocki***  
***Hestia/Racine Heat Treating Co.***

# Claim Denials Reversed

## Professional Services Savings

Claim Denials Reversed - Auto, Property and Liability

*Total Payout To Clients:*  
**\$4,391,868**





# Proactive Workers Compensation Management



**Bobbi Curtis**

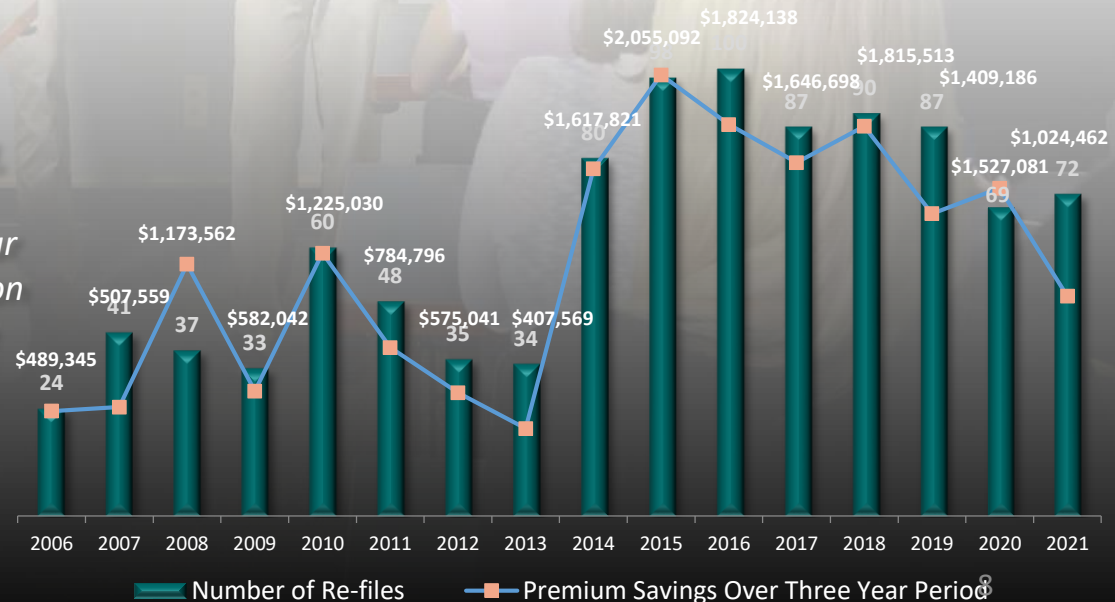
*Account Manager & Sr. Work Comp Consultant*

- 25+ years in the Insurance Industry
- Large organization (5,000+ employee) workers compensation program experience

<b>Industrial Expertise</b>	<b>Reserve Analysis</b>	<b>Multi-State Claims Resolution</b>
<b>Risk Management</b>	<b>Client Advocacy</b>	<b>Settlement Negotiation Support</b>

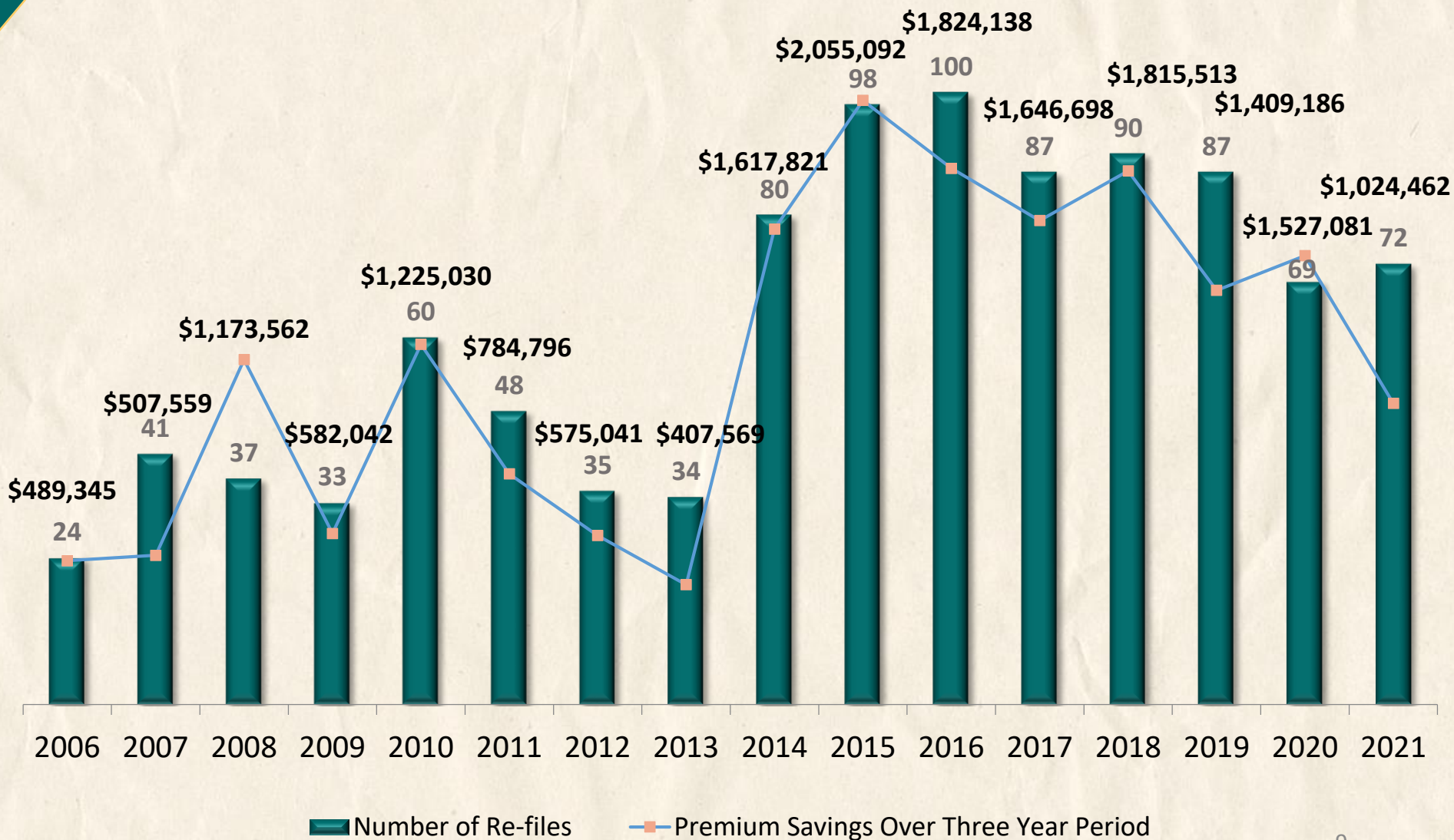
*"When researching why our EMF was inflated, our R&R broker determined the cause was a payroll classification error. R&R worked with our carrier and the WCRB to correct the classification error resulting in a significant lowering of the EMF."*

**Keith Alexander**  
**Visu-Sewer, Inc.**





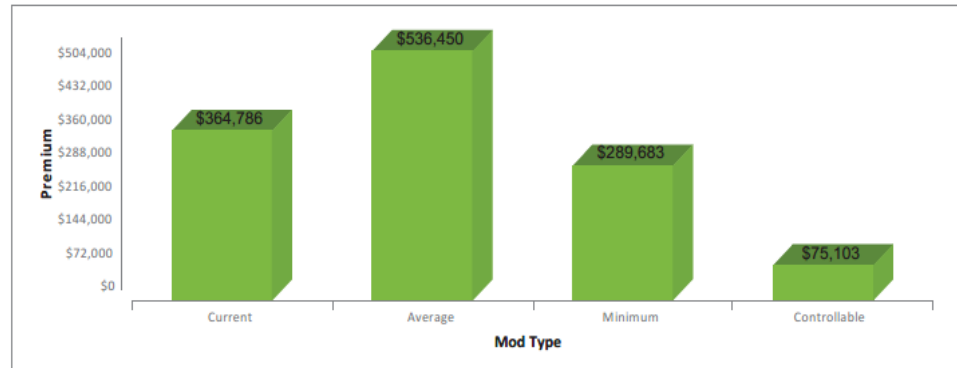
# Work Comp Claim Intervention Savings by Year



# Work Comp Premium Analysis Example

Mod Analysis for

## Mod Impact on Premium Analysis

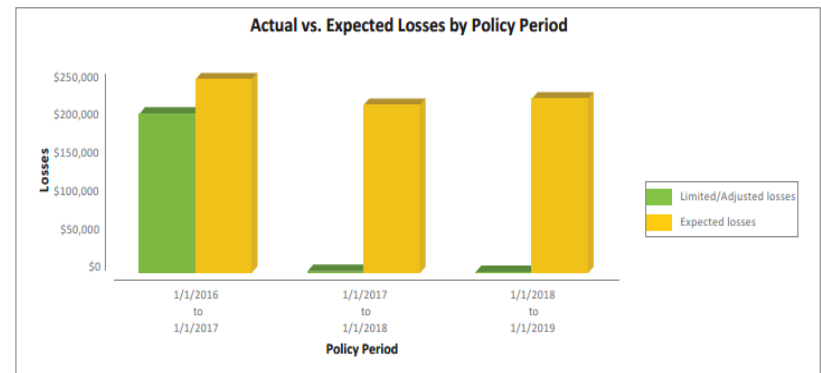


Mod Type	Mod Value	Premium	Description
Current	0.68	\$364,786	Your actual mod and estimated premium.
Average	1.00	\$536,450	The average mod is always 1.00. This premium represents what the average competitor in your industry is paying.
Minimum	0.54	\$289,683	The lowest mod and premium you could achieve if you had zero losses in the experience rating period.
Controllable	0.14	\$75,103	The mod points and premium amount you could have saved if you had zero losses in the experience rating period.

Mod Analysis for

## Loss Analysis by Policy Period

This analysis shows the actual versus expected losses for each policy period in the mod. This data is important in identifying trends which may help you predict, generally, the direction of your mod in the future. As unfavorable policy periods – those with actual losses higher than expected – age out of the mod calculation, you can expect your mod to improve if your new loss experience shows actual losses less than expected. This is an achievable goal through specific loss control practices your broker advises. To view losses by policy year, see the *Loss Analysis by Policy Year* report.



Policy Period	Limited/Adjusted Losses	Expected Losses
1/1/2016 to 1/1/2017	\$208,536	\$253,505
1/1/2017 to 1/1/2018	\$1,937	\$220,239
1/1/2018 to 1/1/2019	\$845	\$228,316
Totals:	\$211,318	\$702,060
Number of periods where actual losses were less than expected:	3	

# Work Comp Premium Analysis Example

Mod Analysis for

## Loss Summary Report

Premium cost estimates based on a manual premium of \$536,450.

State	Claim Number	Injury Date	Loss Type	Incurred Loss	Primary Loss	Mod w/o Loss	Impact on Mod	Premium Costs	
								1 yr	3 yr
WI	E8K1218-LT	1/1/2016	FREQ	\$1,544	\$1,544	0.6731	0.0019	\$1,019	\$3,058
WI	Grouped Losses	1/1/2016	MED	\$7,785	\$2,336	0.6721	0.0029	\$1,556	\$4,667
WI	E8K1210	1/1/2016	SEV	\$24,607	\$17,000	0.6504	0.0246	\$13,197	\$39,590
WI	E8K4941	1/1/2016	SEV	\$25,775	\$17,000	0.6499	0.0251	\$13,465	\$40,395
WI	E8K4618	1/1/2016	SEV	\$154,274	\$17,000	0.5950	0.0800	\$42,916	\$128,748
WI	Grouped Losses	1/1/2017	MED	\$6,457	\$1,937	0.6726	0.0024	\$1,287	\$3,862
WI	FEX0564-MO	1/1/2018	MED	\$724	\$217	0.6747	0.0003	\$161	\$483
WI	FDL1529-MO	1/1/2018	MED	\$2,092	\$628	0.6742	0.0008	\$429	\$1,287
Grand totals:				\$223,258	\$57,662		0.1380	\$74,030	\$222,090

### Explanation of Loss Types

**FREQ** A non-medical-only loss that falls under the primary/excess split point for the applicable state.

**SEV** A non-medical-only loss that is over the primary/excess split point for the applicable state.

**MED** A medical-only, or IJ code 6, loss.





Jason Navarro | Director of Cyber Crime  
R&R Insurance Services, Inc.

20+ years of insurance  
experience in Wisconsin

Builds and implements a  
*4-step Cyber Continuity Plan*

Provides hands on demonstrations of  
hacking and breaching techniques

Working relationships with Law Enforcement, Cyber  
task force departments, professional ethical  
hackers, & insurance carrier cyber divisions





## 4-step Cyber Continuity Plan

1. Training

2. IT systems  
protection and  
vender support

3. Banking and  
financial  
transition safety

4. Insurance

» ONLINE FR

Cyber Security  
Resource

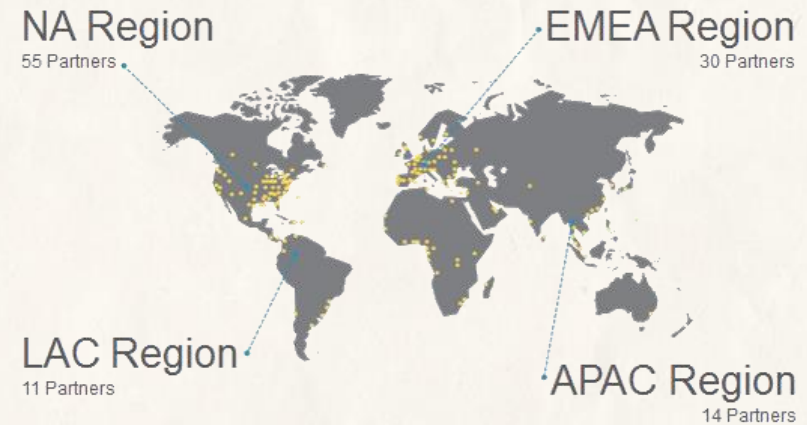
## R&R's Global Reach:



- Assurex Global is the world's largest privately-held risk management and commercial insurance brokerage group. Employing more than 19,000 insurance professionals on six continents, the 100-plus independent insurance brokers who constitute Assurex Global generate annual premiums of \$28 billion.
- R&R is an owner and Wisconsin's exclusive agency partner
- Increases R&R's Benchmarking capabilities & Global Expertise

### Clients have access to:

- Exclusive Captive Programs
- Favorable Carrier Status
- Exclusive Carrier Forms
- Group Pricing



**110**

Partner  
Firms

**6**

Continents

**600+**

Partner  
Offices