
April 19, 2022

City of Parkland
6600 University Drive
Parkland, Florida 33067

Re: RFP # 2022-03 - Insurance Agent Broker Services

Dear Evaluation Committee Member:

Gehring Group, a division of RSC Insurance Brokerage, Inc., is pleased to provide this proposal in response to the City of Parkland's RFP #2022-03 for Insurance Agent Broker Services **and formally submits its proposal for consideration in the selection process for this RFP. Gehring Group understands and is committed to complete the work under this RFP within the specified time period.** Through our extensive experience serving the City of Parkland for the past ten years, and as Benefits Consultant/Broker for over 120 Florida public sector entities for the past 29 years, we are confident that our firm will offer efficiencies, value-added services, in-depth public sector experience, and an unparalleled service standard with the goal of not merely meeting the City's needs, but exceeding expectations. With team members having an average of 12.2 years and leadership having an average of 17.9 years of industry experience, Gehring Group has grown to become one of the most respected insurance and risk management consulting agencies in the state. Upon becoming a division of RSC Insurance Brokerage, Inc. on January 1, 2022, Gehring Group now has even more to offer. RSC has \$900 million in annualized revenue, over 3,000 valued team members and places employee benefit program premiums in excess of \$2.5 billion per year. We are industry leaders, ranking in the top three in the country in various specialties and have a robust offering in both employee benefits and property and casualty.

As part of the RSC family, Gehring Group continues our public sector focus, currently serving numerous clients similar in scope and size to the City of Parkland who have successfully implemented leading edge concepts such as Consumer Directed Health Plans, creative Stop Loss programs, Onsite Clinics, and Innovative Wellness Programs.

As the City's current consultant, we want to express our sincere desire to continue the successful relationship we have developed with the City's leadership team, other staff as well as its members and retirees. As an excellent collaborative client partner, we are appreciative of how supportive the City of Parkland has been in our efforts to execute initiatives to capitalize on cost saving opportunities. In our long-term relationship with the City of Parkland, we have achieved significant accomplishments together which include, but are not limited to:

Financial & Service Achievements

- ✓ Since 2017, Gehring Group (now RSC Insurance Brokerage, Inc.) has successfully negotiated initial renewals down, saving the City approximately \$216,000 in total annual premium.
- ✓ In 2020, our team completed an RFP process for medical insurance at the City's request to facilitate a mid-year carrier change from AvMed to Cigna effective January 1, 2021, at no additional cost to the City.
- ✓ Provided onsite assistance to educate employees on the transition from AvMed to Cigna.

- ✓ Since 2020, Gehring Group's graphics team and account service personnel have developed and disseminated more than 45 pieces of collateral used in communications for staff and employees.
- ✓ Our employee advocates have helped to resolve claims issues between employees and AvMed, including negotiating with the carrier to pay a claim that had been denied, and coordinating daily and weekly follow up meetings with the carrier to resolve system-wide issues effecting multiple claimants.
- ✓ Provided onsite assistance/training at Health Fairs to help employees complete their benefits enrollment via the Bentek Online Enrollment and Administration System (provided at no additional cost).

Gehring Group believes that it is best qualified to perform this engagement and in addition, working with Gehring Group provides the City of Parkland with a number of competitive advantages including:

Competitive Advantages

- ✓ Gehring Group is a known, trusted, and valued partner of the City of Parkland with in-depth knowledge of all City's benefits programs and valued relationships with City personnel.
- ✓ Gehring Group is the only insurance agency with CPAs on staff to provide advisory services and tax guidance related to the Affordable Care Act, ACA reporting, and PCORI fee calculation and payment.
- ✓ Our team has provided over two dozen employee benefits, human resources, and legislative educational opportunities to City benefit staff over the past two years alone that include continuing education credits for CPAs and SHRM members.
- ✓ The addition of Bentek's RetireSweet module to streamline the management of all benefits a single solution to manage the City's entire employee and retiree population.
- ✓ Utilization of real-time, public sector benchmarking data through Gehring Group's **CAVU®** benefits survey tool to ensure competitiveness of plan offerings compared to competing entities.

For those on the proposal evaluation committee, we want to emphasize Gehring Group's focus on the public sector. Gehring Group is unique in that we are public sector specialists, and we have been for over 29 years. Public sector is our sole focus. We have a deep bench of experienced professionals who are experts in all types of funding arrangements, pharmacy options, plan designs, supplemental offerings, wellness initiatives, employer clinics, etc. In addition, we have developed educational resources and strong carrier/professional relationships, allowing us to provide proven and exceptional insurance consulting services and guidance regarding plan strategy and legislation applying to governmental employers. Throughout this proposal, our team provides a positive commitment to provide the required services as outlined in the RFP as well as a commitment to continue to seek innovative solutions to the City's benefits cost challenges. **Gehring Group, a division of RSC Insurance Brokerage, Inc., acknowledges and confirms that its proposal is a firm and irrevocable offer for ninety (90) days from the date of the proposal opening.**

Proposal contact is as follows:

Role	Name	Tel:	Email:
Proposal Contact	Cindy Thompson, VP-Operations	(800) 244-3696	cindy.thompson@gehringgroup.com

In summary, Gehring Group meets all qualification requirements including licensing, insurance, and years of experience, and we are confident that we can continue to provide the City of Parkland with additional value and exceptional services. Our past success with the City and approach to the business, coupled with our extensive public sector experience, familiarity with applicable regulations, market relationships, and enthusiasm make us the broker of choice. **Gehring Group confirms that it will be available for interviews during the selection process.**

We thank the members of the selection committee in advance for the review of our comprehensive response and stand ready to provide any additional clarification upon review of this proposal's contents.

Sincerely,

Gehring Group, a division of RSC Insurance Brokerage, Inc.

A handwritten signature in blue ink, reading "Kurt Gehring", with a stylized flourish underneath.

Kurt N. Gehring
National Practice Leader – Public Entities