

Insurance Brokerage Services Pricing Matrix

Current Payments to Gehring Group					
Description	Approximate Annual Premiums	Flat Fee	Annual Commission %	Commission \$ Paid	Total Compensation
Benefits Plan and Medical Including Portal	\$4,098,627.72		5%	\$204,931.39	
Dental Insurance	\$275,552.16	\$2,496.00			
Vision Insurance	\$34,875.12		10%	\$3,487.51	
Disability Insurance	\$135,725.24		10%	\$13,572.52	
Life Insurance	\$58,357.53		10%	\$5,835.75	
Property & Casualty Insurance	\$538,620.00	\$24,000.00			
Claims Mitigation		\$24,000.00			
Worker's Compensation Insurance	\$211,777.00		5%	\$10,588.85	
	\$5,353,534.77	\$50,496.00		\$238,416.03	\$288,912.03

Key
PEPM - Per Employee Per Month

As part of the RFP requirements the Village requested each proposer provided a flat fee cost and commission based cost structure. After a recommendation of award is agreed upon by the committee, the committee shall make a recommendation

as to whether a flat fee or commission based award is in the Village's best interest and make such recommendation to the Village Council for approval.

		Gehring Group			CBIZ			Arthur J. Gallagher & Co.			Brown & Brown Insurance			Public Risk Insurance Agency (PRIA)		
Description	Approximate Annual Premiums	Flat Fee	Annual Commission %	Commission \$ Paid	Flat Fee (Based on Current Headcount)	Annual Commission %	Commission \$ Paid	Flat Fee	Annual Commission %	Commission \$ Paid	Flat Fee	Annual Commission %	Commission \$ Paid	Flat Fee	Annual Commission %	Commission \$ Paid
Benefits Plan and Medical Including Portal	\$ 4,098,627.72	\$ 80,000.00	2%	\$ 81,972.55	\$ 164,000.00	4%	\$ 163,945.11	\$ 159,719.00	3.90%	\$ 159,846.48	\$ 140,000.00	3%	\$ 122,958.83	\$ 75,000.00	N/A	
Dental Insurance	\$ 275,552.16	\$ 6,000.00	\$2 PEPM	\$ 2,496.00	\$ 4,680.00	5%	\$ 13,777.61	\$ 5,050.00	1.80%	\$ 4,959.94	Included with benefits above	5%	\$ 13,777.61	Included with benefits above	N/A	
Vision Insurance	\$ 34,875.12	\$ 1,750.00	5%	\$ 1,743.76	\$ 2,000.00	5%	\$ 1,743.76	\$ 2,718.00	7.80%	\$ 2,720.26	Included with benefits above	5%	\$ 1,743.76	Included with benefits above	N/A	
Disability Insurance	\$ 135,725.24	\$ 6,750.00	5%	\$ 6,786.26	\$ 7,000.00	5%	\$ 6,786.26	\$ 10,578.00	7.80%	\$ 10,586.57	Included with benefits above	5%	\$ 6,786.26	Included with benefits above	N/A	
Life Insurance	\$ 58,357.53	\$ 5,000.00	5%	\$ 2,917.88	\$ 3,000.00	5%	\$ 2,917.88	\$ 4,562.00	7.80%	\$ 4,551.89	Included with benefits above	5%	\$ 2,917.88	Included with benefits above	N/A	
Property & Casualty Insurance	\$ 538,620.00	\$ 32,500.00	6%	\$ 32,317.20	\$ 31,000.00	6%	\$ 32,317.20	\$ 45,000.00	6%	\$ 32,317.20	\$ 40,000.00		\$ 40,000.00	\$35,000.00	N/A	
Worker's Compensation Insurance	\$ 211,777.00	\$ 10,000.00	5%	\$ 10,588.85	\$ 8,500.00	4%	\$ 8,471.08	\$ 6,300.00	3%	\$ 6,353.31	Included with P&C above			Included with P&C above	N/A	
	\$ 5,353,534.77	\$ 142,000.00	OR	\$ 138,822.50	\$ 220,180.00	OR	\$ 229,958.89	\$ 233,927.00	OR	\$ 221,335.65	\$ 180,000.00	OR	\$ 188,184.33	\$ 110,000.00		No Commission fee Proposed

Additional Services - Benefits:	\$ 40,000.00	1%	\$ 40,986.28
Additional Services - P&C:	\$ 16,000.00	3%	\$ 16,158.60
*	\$ 198,000.00	OR	\$ 195,967.38

Performance Guarantee: Brown & Brown will return 10% of our fees/commissions if,
for any reason, you are not satisfied with our service. Please note that for benefits,
the pricing is commission OR the flat fee. For P&C and Wokers' Comp, we offer the
flate fee only.

*As part of their proposal, The Gehring Group submitted additional fees for what was described as "optional enhanced services."
The services include: On-line benefits system features, Benefits Assistance, and Risk Management Services.
(See Tab #5, page#76 of proposal). However, these services were included in the RFP scope of services.