



ROBERTSON RYAN
& ASSOCIATES

BUSINESS | PERSONAL | BENEFITS INSURANCE

Top 100 US Insurance Agency

RRA Insights

Our Modern Approach
to Insurance

Tina Gruenstern | Agent & Vice President
920.960.7636 | tgruenstern@robertsonryan.com

Full Service Agency

RRA offers a broad range of solutions for Business, Personal and Benefits Insurance. **All Coverages. All Sizes. All Risks.** We develop comprehensive programs that proactively manage our client's risks throughout the year.



Business



Personal



Benefits



Life



Health



Bonds



Founded in
1960

230+
Team Members

30,000+
Clients Insured

130+
Insurance Carriers

90+
Agent Owners

320M+
In Premium

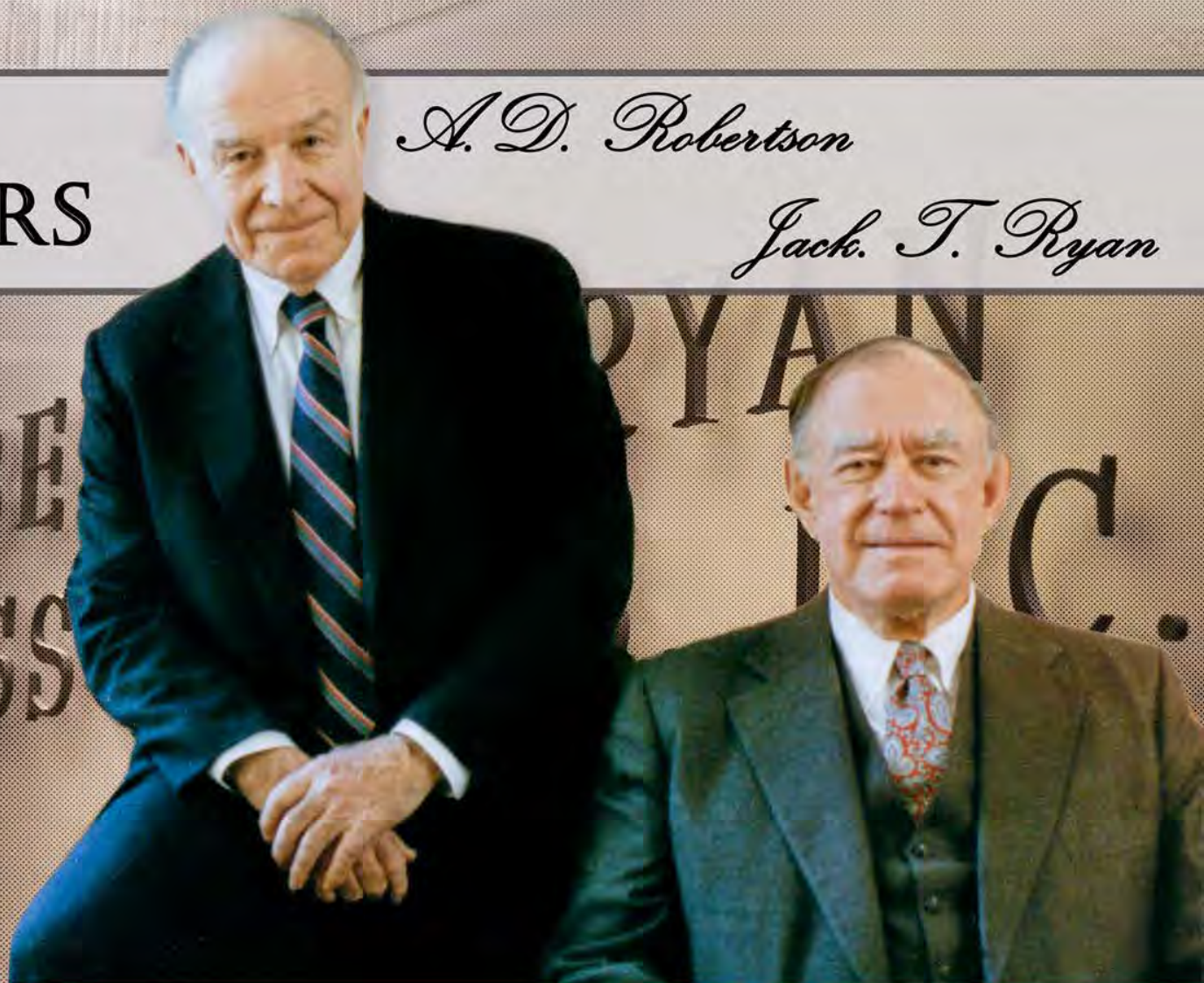
TOP 100
US Insurance Agency

ALL
Coverages, Sizes, Risks

THE FOUNDERS

A. D. Robertson

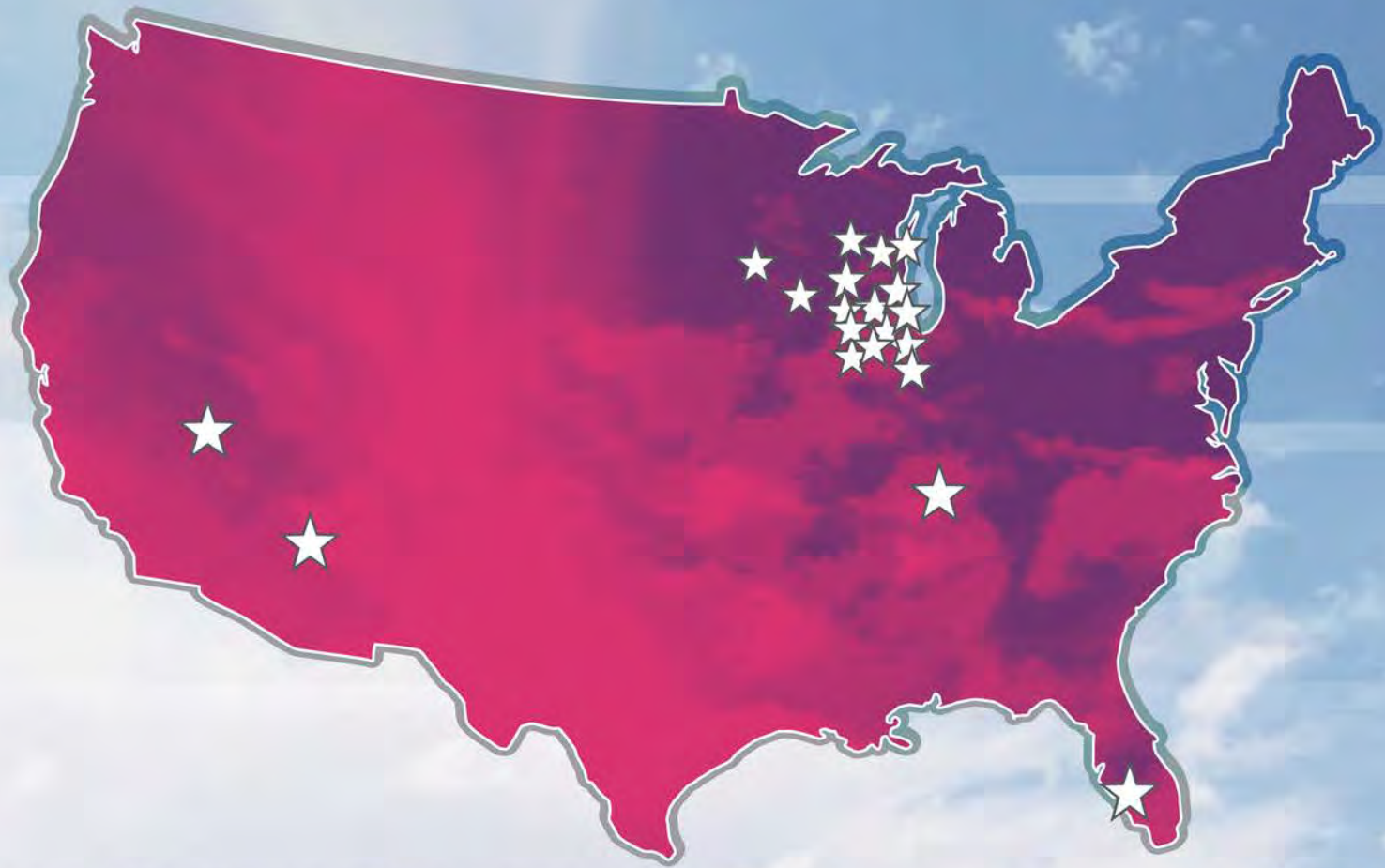
Jack. T. Ryan



Our History

A.D. Robertson and Jack T. Ryan founded Robertson Ryan & Associates in 1960.

In our model, each agent personally owns their book of business making client service and satisfaction a top priority.



ROBERTSON RYAN & ASSOCIATES

Locations

Brookfield, WI
Byron, MN
Chicago, IL
Des Plaines, IL
Fort Myers, FL
Kewaunee, WI

La Crosse, WI
Lake Delton, WI
Lake Geneva, WI
Las Vegas, NV
Madison, WI
Memphis, TN

Mequon, WI
Milwaukee, WI*
Monroe, WI
Mt Pleasant, WI
Scottsdale, AZ
Shawano, WI

Stevens Point, WI
Waukesha, WI
(And Growing!)
*Corporate Headquarters

#53 of 100

Top US P&C Insurance Agencies

- Insurance Journal 2017



#79 of 100

Largest Brokers of US Business

- Business Insurance 2017

Accolades

Robertson Ryan & Associates is recognized as a
Top 100 US Insurance Agency by the Insurance Journal

Our Team

230+ Team Members serving the entire US and beyond.

130+ Insurance Carrier Relationships bringing the markets best price, coverage and service to our clients.



Tina
Gruenstern
Agent &
Vice President

Tina has specialized in group benefits and property/casualty insurance for the past twenty years, working with clients in a wide variety of industries, including trucking, construction, food and heavy industry. Her customers include rural family owned businesses all the way up to multi-state and global corporations.

Tina's background, working with a wide spectrum of insurance products, allows her to get involved with all types of insurance including product recall, director and officers, executive disability, perpetuation planning and much more. Tina's expertise is designing and initiating group health and wellness programs for both fully insured and self-funded employer groups. Her personal interest in physical fitness has motivated her to become a leader in developing cost driven strategies for all size companies and budgets. Her clients have seen dramatic changes in long term health costs, employee productivity, absenteeism and presenteeism.

Tina's approach to instilling a healthier corporate culture while providing well-designed benefit solutions keeps her involved and accountable with each and every client.

Together with her background in marketing, Tina continues to broaden her insurance knowledge through continuing education classes and Community Leadership Challenge programs. She is a member of the Independent Insurance Agents Association, past president of FAVR (Friends Aware of Violent Relations), former captain for United Way and past Germantown Chamber board member.

A fitness enthusiast and passionate runner, she has completed both the Chicago and New York Marathons, and continues to work and train for future marathons. Tina resides in downtown Milwaukee with her husband Bob, and enjoys the urban lifestyle including walking or biking to work.

// Adding value to clients is a top priority to me. //





Commercial Insurance

A Modern Approach to Insurance

Industries Served

Each industry and business model is different and deserves a professional agent and service team who have experience in your unique industry.



Agriculture/Food



Construction/Contracting



Education



Healthcare



Marine



Manufacturing



Real Estate



Retail



Restaurant/Bar



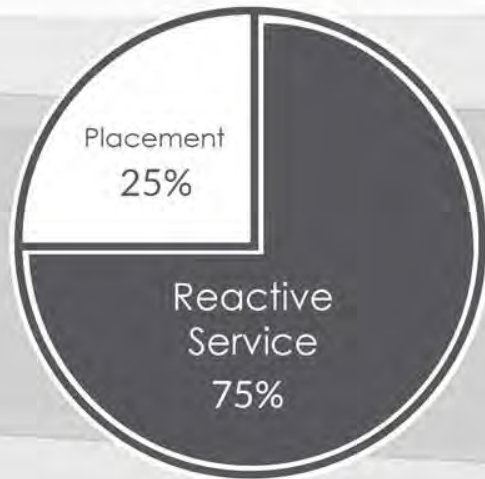
Transportation

Also:

Entertainment/Production, Hospitality, Sport/Athletic, Non-Profit/Social Service, Professional Service, Technology, and many more!

How We Work

Traditional Agency Model



Robertson Ryan Model



Our team approach goes beyond writing insurance policies; we develop comprehensive programs that proactively manage our client's risk throughout the year. To back our clients' operational goals, we provide a broad range of support for their industry and organizational needs.

Proactive Services: consulting, claims advocacy, technology, analytics and education.

We Work With You To:

- ✓ Identify your exposures with a thorough audit
- ✓ Design strategies to transfer financial risk
- ✓ Develop programs to reduce or eliminate exposures
- ✓ Implement programs and monitor progress
- ✓ Assure compliance with insurance carriers
- ✓ Formally review your program each year, while assessing it continuously

The ultimate results include **increased financial stability** for your organization and a **better environment** for your employees.



DARREN CHEREK



Loss Control Manager

- Develops risk reduction plans with clients
- Assists with the development of safety teams
- OSHA compliance assistance and training
- Establishing effective return to work programs
- Hazard identifications
- Conducts mock OSHA surveys
- Ergonomics
- Formalizing accident investigations

Risk & Loss In-House Team

Identifying, reviewing and reducing the exposures open to your company.



JEFFREY A. SCHMIDT

Risk Manager

- Large account coverage reviews
- Retrospective rating analysis
- Assists in tough claim situations
- Reviews contractual requirements
- Assists in risk transfer negotiations

Risk & Loss In-House Team

Identifying, reviewing and reducing the exposures open to your company.

MARGARET GLOUDEMANN



Risk Analyst

- Specializes in workers compensation Insurance
- Projects/reviews experience modifications
- Expertise in claim detail and loss reports
- Provides OSHA Compliance Programs as needed
- Has saved clients over \$1.5 Million collectively

Risk & Loss In-House Team

Identifying, reviewing and reducing the exposures open to your company.

Another way of saying “performance guaranteed.”



Personalized
Service with a
Dedicated
Contact

Access to
Expansive Surety
Markets

Knowledgeable in
Non-Standard
Situations

Quick
Performance

Capacity.
Capital.
Character.

Contract &
Commercial
Surety Bonds

Bonds

We can help you choose the **surety bond solutions** that fit your business needs and budget, drawing on our knowledge of industry practices and surety company requirements.

AcuComp

Workers' Compensation Recovery

AcuComp's mission is to seek out technical errors that might exist in order to return premium dollars which may have been wrongfully overcharged. They traditionally audit the current and past seven years of workers' compensation policies.

This is a paid service Robertson Ryan offers for **FREE** to select clients whose business profile fits the need. This program can save tens of thousands of dollars making a direct impact on premiums.



RRA Connect

HR Support

At Robertson Ryan we recognize it is important to help our clients in more ways than transferring risk. **RRA Connect is a technology tool we provide offering high-impact solutions to help manage and grow our client's companies.** As the business world changes, so does RRA Connect.

Software to keep you on top of legal news and compliance while providing tools and solutions for growing companies.

HR Policies

ACA
Timelines, Forms
and News

Compliance
Guidance

Employee
Handbook
Templates

Benchmarking

Printable
Resources/
Newsletters

Also, Wellnes Articles/Initiatives, Employee Total Compensation Statements, Community Forums, and More!

Services include but are not limited to:

Harassment
&
Discrimination

Unlimited
Phone & Email
Contact

Healthcare
Reform

Handbook
Review &
"Red-Line"

Forms
&
Research

Policy &
Procedure
Review



HR Partnership

HR Workplace Services

Initial contact includes **in-depth evaluation/assessment** to bring to light any potential problems/highlight existing needs.

RRA Connect: Zywave & HR Workplace Services

- Sarah is the administrator for the RRA Connect program and provides tutorials and training on the software.
- Clients are provided a personal log-in and overview on how to use the program for their unique organizational needs.
- Sarah is the resource for on-going software support.



Sarah Meissner Kealy
RRA Connect Administrator

Services Offered:

- In-person or webinar training for your company
- Introduction and enrollment in HR Advisory Services
- Webinar learning and educational opportunities



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Commercial Carriers





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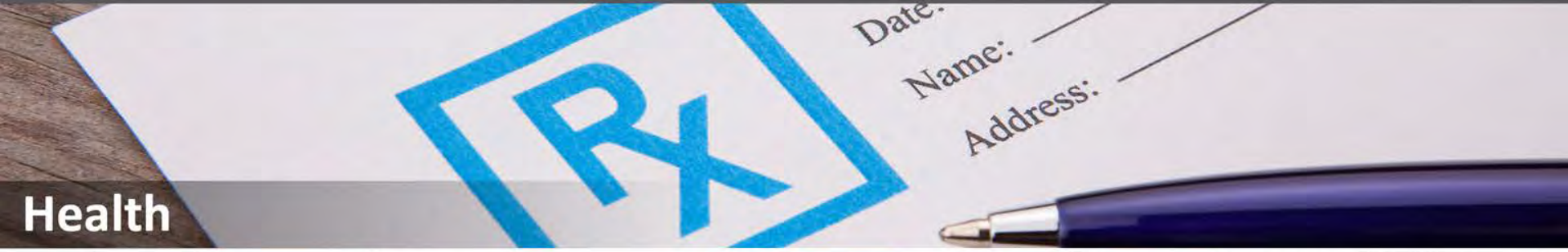
Employee Benefits Insurance

A Modern Approach to Insurance



Benefits Department

Our benefits services are tailored to meet your **unique industry** and **organizational needs**. Let's work together and develop the best insurance program for your business.



Health



Dental



Life

Group Accident | Voluntary Benefits | HR Support | And More

Employee Benefits Services

Carrier Analysis/Situation Analysis

You face many employee benefits challenges, including internal resources, time management, employee education, compliance with federal and state legislation, trend increases, pharmacy costs and increased litigation activity. This demanding environment necessitates a change in the way you purchase and manage your insurance programs. In order to compete in your market, you must adopt a total-cost-of-employee-benefits management philosophy based on data-driven decisions and globally positioned communications. We specialize in evaluating, negotiating with and recommending insurers and providers to our clients, and we employ rigorous selection criteria and performance objectives when considering a vendor.

Plan Implementation

Securing the best insurance package for your business begins with planning. Analyzing all your risks is critical to the successful implementation of your employer group benefits. Robertson Ryan & Associates will partner with you by providing ongoing assistance, consultation and services that will help you control your insurance expenses, choose the best plan to fit your company's needs and promote responsible health care consumerism.

Communication

Understanding the increased complexity of employee benefits is a challenge. Staying abreast of the issues you face and developing strategies to meet the constant demands of business can give you a competitive edge. Better Brokers Inc.'s communication programs will help you stay on top of the changes affecting the employee benefits industry. We provide a range of educational pieces for you and your employees.

Compliance Resources

Do you find it difficult to keep up with legislation affecting insurance, your industry and your business? Better Brokers Inc. can provide *Legislative Brief* educational articles to help you understand important regulations and stay in compliance. Our materials cover health care reform, COBRA, HIPAA, FMLA, Medicare Part D, ADA, state-specific legislation and more.

Items to complete after plans are successfully running.

- Employee handbook
- Employee total compensation statement
- New hire welcome packets
- Wellness options to be discussed down the road

Sample Service Agreement

- Review Contract for Adequacy of Coverage (RRA)
- Proactive Approach to Market Changes and Legislative (RRA)
- Changes, as Well as Customer Needs (RRA)
- Quarterly Meetings to Review Claims Reports, Utilization, Plan Design (RRA)
- Employee Meetings, Employee Payroll Stuffers, Employer Online Capabilities (RRA)
- Personal Robertson Ryan Customer Service Representative (RRA)
- Timely Response From Employer When Information is Requested (Client)
- Open Lines of Communication With Robertson Ryan if Problems or Concerns Arise (Client)
- Employer Takes Time on a Regular Basis To Review Claim Reports, Utilization and Plan Design with Robertson Ryan. Determined at the beginning of the contract by agent and client (Client)
- Online HR Support and Legislative Updates Through RRA's MyWave Software
- Timely Service (RRA)
 - Renewal Process to Start 60-90 Days in Advance
 - Same Day Response to Customer Inquiry

Signatures:

Robertson Ryan & Associates

Client



401K Partnership

- Fortune 500 company
- \$516 billion in management
- Over 4.8 million plan participants
- Powerful participant education
- Investment fiduciary support and services

Advanced Planning Capabilities Partnership

We have a unique partnership with a premier financial services firm to assist you in the following areas:

Business Planning

- Buy-Sell & Business Succession
- Business Continuation
- Pre and Post Liquidity Event Planning
- Executive Benefits
- Key-Person

Estate Planning

- Estate, Tax Analysis and Liquidity Planning
- Multi Generational Wealth Transfer Planning
- Philanthropic Liquidity and Wealth Replacement Insurance

Life Insurance

- Life Insurance Policy Audit & Review





Driving growth together

New products • new tools • new opportunities



Real transformation in healthcare is being fueled by virtual care delivery, which is changing the way patients access & experience quality care.

Transforming how people access healthcare globally



Providing a new kind of healthcare experience: one with better convenience, outcomes and value

Identifying and solving the most complex, critical and costly problems in healthcare

Empowering behavior change, member engagement and utilization



Tina's RRA Benefits Team

Lisa Ledesma -

Lisa joined the Robertson Ryan team in 2006 and has an extensive background in the small to large employer market multi-state in both fully and self-funded products. She has been in the insurance industry for over 15 years in the Milwaukee and in Atlanta, Georgia.

Lisa is a graduate of DeVry University with a Bachelor's Degree in Technical Management, Cum Laude. She made the Dean's list an impressive 3 times during her academic studies. Lisa lives in Milwaukee with her husband and two boys ages 7 and 5. In their free time, they love to travel as a family and attend sporting events when possible.

Lisa can help you with the following: billing, eligibility, claims, ID cards, onboarding, general compensation questions, HRIS, COBRA, FMLA, FSA and employee meetings.

Janine Nurkala -

Janine joined Robertson Ryan in October 2017 and comes with more than 25 years of experience in employee benefits, including an extensive knowledge in group benefits, including medical, dental, vision, life, and disability plans. Janine's strong communication skills and attention to detail make her a welcomed addition to Robertson Ryan.

Janine has been married for 28 years and has two children ages 22 and 19. She is originally from Allenton Wisconsin and currently resides in Kewaskum. In her spare time, she enjoys spending time at her property up in Marengo WI either relaxing by reading a good book or exploring Northern Wisconsin's beauty either by four wheeling, boating, fishing, hiking and just driving around site seeing.

Janine can help you with all service related inquiries including: billing, eligibility, claims (including medical, pharmacy and ancillary products, ID cards, member package or admin kits, and employee meetings.

Benefits Carriers





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Personal Insurance



A Modern Approach to Insurance

Consultative Approach to Personal Insurance

- Ask the right questions
- Educate our clients on their protection
- Offer many deductible options
- Discuss coverage enhancement options
- Tailor the insurance package to their needs
- In person/web/phone, annual review

Top 100 US Insurance Agency



Robyn

Tina

Annie

Your Trusted Advisors

- In-depth market knowledge to ensure the best placement of your insurance coverage
- Specialize in high value homes/estates and unique risks
- Direct contact with your dedicated agent and service team 24/7
- Long-term relationships with insurance carriers
- Proactively manage your insurance program
- Experienced in handling ALL of your insurance needs including:
 - Flood, Back-up of Sewer & Drains and Mold Coverage
 - Multiple Homes and Autos in Multiple States
 - Scheduled Valuables/Collectibles
 - Excess Liability and/or Umbrella Liability
 - Watercraft Insurance
 - Domestic Help Worker's Compensation Coverage
 - Trust, LLC's and other Ownership Situations
 - Life Insurance

Personal Carriers



Middle Market Carrier Partners (Homes Under \$1,000,000)



High Net Worth Carrier Partners (Homes \$1,000,000 and Up)



MY RRA

With My RRA you can easily access your **policy information**, **deductibles**, and even **communicate with your agent**.

Mobile App & Online Access

Introducing My RRA, an innovative and user-friendly app designed with you in mind.



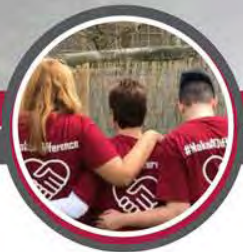
Offering quick access to your insurance program **24/7**

www.RobertsonRyan.com/MyRRA





Community Focused



ROBERTSON RYAN
& ASSOCIATES

www.RobertsonRyan.com/Community


We make it a priority to volunteer and donate to local non-profits and extend the same level of care we show our clients. We recognize our business is about people and want to thank those who have helped us succeed along the way. **It is our goal to make wide reaching and positive impact in the communities we serve.**

Identifying, reviewing and reducing the exposures open to you.



Pictured Left to Right: Tina Gruenstern, Robyn Haun, Annie Bowman, Janine Nurkala, Michelle Pye (Not Pictured: Lisa Ledesma)


Tina Gruenstern
Agent & Vice President


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Robyn Haun
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 602-707-1109

 rhaun@robertsonryan.com


Annie Bowman
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Representative


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Michelle Pye
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Representative

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"We have a modern approach to insurance
that is driven by a team who cares."

Chris Illman | Chief Executive Officer

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