

[School District Letterhead]

Risk Management/Employee Benefits Consultant Interview Questions

1. For how long have you been providing risk management consulting services to Wisconsin public school districts?
2. For how long have you been providing employee benefits consulting services to Wisconsin public school districts?
3. Please indicate the services you provide to Wisconsin school district clients. Circle all that apply.
 - a. Property & Casualty
 - i. Marketing property and casualty insurance programs via a Request for Proposal (RFP) or Request for Qualifications (RFQ) process
 - ii. Out-sourced risk manager
 - iii. Establishing Cooperatives/Consortiums
 - iv. Claims advocate and negotiation
 - v. Review policies
 - vi. Review contracts for risk management and insurance implications
 - vii. Other (please describe) _____
 - b. Employee Benefits
 - i. Marketing health, disability, life, etc., programs via a Request for Proposal (RFP) or Request for Qualifications (RFQ) process including, but not limited to stop-loss insurance and/or TPA services
 - ii. Establishing Cooperatives/Consortiums
 - iii. Plan design
 - iv. Plan communications
 - v. Wellness programs
 - vi. Other (please describe) _____
4. What is the **minimum** insurance company A.M. Best's Financial Stability Rating ("FSR") and size you recommend to clients?
5. What is the **minimum** insurance company Weiss rating you recommend to clients?
6. Under what circumstances would you recommend a client place its insurance with a company whose A.M. Best's Rating is lower than A-, VIII, or Weiss Rating lower than C+?

7. Do you or does your firm:
 - a. Sell insurance?
 - b. Directly or indirectly receive compensation of any type from a retail or wholesale insurance agency or brokerage firm, or insurance or reinsurance company? If "yes," please explain.
 - c. Disclose all compensation you will or may receive from any entity if engaged by *[School District Name]*?

8. Does your firm provide services or counsel to WERMC or any other Wisconsin-domiciled property/casualty or health insurance cooperative/consortium? If "yes," please explain.

9. On what is your compensation from WERMC or other Wisconsin-domiciled property/casualty or health insurance cooperative/consortium based? Check all that apply:
 - a. Hourly
 - b. Per student
 - c. Flat fee per school district
 - d. Flat annual fee
 - e. Commission

10. Please disclose and explain relationships you have with any entity that at present, are, or could be perceived to be, a conflict of interest with your obligation to provide the *[School District Name]* with objective and unbiased counsel about insurance coverages, risk financing options or employee benefits program and benefit designs.