



March 8, 2018

To whom it may concern:

I am very pleased to share my thoughts regarding Schroepfer Bauer Insurance and my experience with them. Scott Schroepfer and his team have been servicing our employee benefits programs for nearly ten years. The first time that I was introduced to Scott was following a year with another agency who “successfully” managed to secure only a 28% increase in our health insurance rates. Needless to say, I was frustrated and confused with the increase and started grasping for alternatives. I invited ten insurance agencies, large and small, to meet with me and present proposals for improving our strategy for employee benefits plans. I laid out a series of questions and expectations for these proposals, of the ten, Scott was the only agency to return with all of the answers that I sought in the proposal. In addition, his efforts with the various carriers allowed him to return a proposal that was less than 5% when the other, much larger agencies, were communicating that the very best they could do was 10-15%.

Over the past ten years, we have experienced various issues with our carriers, mostly with regard to claims management and billing. Scott’s team has always risen to the challenge to answer and address these issues. I view them and treat them as an extension of my office and as a trusted partner. They work directly with my employees to help resolve questions about coverage, and they are readily available and responsive to me whenever I need help with questions at the plan level.

The next endorsement is one that I expect Scott will express some hesitancy over and may want to qualify because every client’s employee demographics will be different, but from the time that we started working with Scott, we have not experienced a rate increase of greater than 4%. This last year, our premium dollars went down 2%. Clearly, our claims history has an impact on these renewals, but I mostly credit Scott’s ability to advocate on our behalf and his unwillingness to accept unreasonable renewal numbers as the primary reason for our success with renewals over the years.

1200 MAIN ST., 40TH FLOOR
KANSAS CITY, MO 64105

ORIZONAERO.COM



In summary, I trust Scott Schroepfer and his team. I rely on them, and I have every confidence that they work diligently on my team's behalf. I would highly recommend them to any company seeking a partner to work with them on building and executing a strategy for providing a quality benefits program to its employees.

Please feel free to reach out to me directly with any questions that you might have.

Sincerely,

A handwritten signature in blue ink that reads "Jay Crumrine".

Jay Crumrine
Director, Human Resources