

Carrier/MGU Name:
Contact:
Title:
Address:
Phone:
Fax:
E-mail:
Website:
Year Business Started:
Number of Customers:
Number of Employees:
Current Block of Business:
Carrier Paper On Which Stop Loss is Written:
Best Rating of Carrier(s):
Moody Rating of Carrier(s):
S&P Rating of Carrier(s):
Do you own or are you owned by a TPA or carrier?
Do you retain any of the risk? If so, how much?
When are your treaties renewed (e.g., annual in Jan., every 2 years in July)?
References of at least 3 TPAs similar in size to UMR?
What is your target market?
Brief description of company:
Minimum and maximum specific deductible?
Maximum lifetime maximum available?
States in which you will not write business?
Ineligible industries?
Will you laser on new business?
Will you laser on renewal business?
Do you have an actively at work provision in your policy?
Do you require signed disclosure on new business?
Do you require signed disclosure on renewal business?
When will you accept signed disclosure?
Do you require that your forms be used or can TPA use their own system generated forms?
Will you provide plan document interpretation for your TPA partners?
Provide copy(ies) of carrier policy.
Does carrier policy mirror plan document coverage?
What are your claim filing requirements?
Will you reimburse for cost savings initiatives, e.g., Concentra, bill audit?
Will you cover state-mandated surcharges? E.g., NY
How long does it take you to issue policy?
Do you accept your TPA partners utilization management decisions or will you audit after the fact?

So you have mandatory case management?
Do you support your TPA partners standard operating procedures e.g., out of network claims over selected dollar threshold is sent for negotiation?
Projected Growth for 2004:
Work with TPAs, Brokers, Both:
How many TPAs do you currently work with?
How are you/what are you doing to help your TPA partners compete with fully insured carriers?
Do you work with D2?
What do you look for in a TPA you might work with?
Do you have nurses on staff or do you outsource? If outsource to who?
Do you have centers of excellence for transplants? Any other services?
In what size group are you most competitive?
What was your retention % for 1/1/2003?
What cost containment resources do you have available to your customers? Are they mandatory?
Do you rate PPO networks? If so, what networks have your favorably rated?
How are you structured to service your customers e.g., sales/underwriter or separate sales rep and underwriter?
Do you have preferred TPAs? If so, what is criteria?
Is your company a member of SPBA or SIIA?
Who do you consider to be your strongest competitors?

<b><u>Carrier Information</u></b>
Companion Life/ASG Risk Management, Inc.
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President
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2003; predecessor 1991
New; predecessor 105 cases
New; predecessor 76,500
New; predecessor \$20,000,000
Companion Life; predecessor Avemco/HCC Life
A+
Companion is owned by Blue Cross of SC and as such is not rated by Moody's
Companion is owned by Blue Cross of SC and as such is not rated by S & P
No
No
June 1st annually
Optima Health
Specific Deductibles of >\$50,000
We are a developing full service MGU with over 12 years experience in Underwriting.
Located in Portland, Maine our experienced staff is dedicated to providing competitive products with superior service.
<b><u>Business Practices</u></b>
\$25,000/500,000 - higher on a facultative basis
\$5,000,000 less the underlying Specific & \$1,000,000 on the Aggregate
None
Associations, METS, & MEWAs
Yes
No, unless requested
Yes, but routinely waived through us of Disclosure Statement
Yes
No, but do require disclosure
Generally within 20 days of the effective date
TPA forms with prior review
Generally no, but depending on the circumstances
Sent under separate cover
No, not exactly
We require enrollment verification/u/r data/EOBs/LCM notes and any other pertinent info
Up to 25% of savings
Yes
Standard is 10 business days after receipt of all requirements
Yes, after an initial approval and no irregularities found

No	
Generally yes after review of criteria	
<b><u>Strategic Initiatives</u></b>	
Both	
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We evaluate TPAs and Networks to reward those who manage claims that permit us to be more competitive	
Not familiar with the term	
We seek TPAs in the larger case market with Medical Management capabilities and a willingness to share large claim data early in the process	
Outsource for now to EnvisionCare	
Yes and we rate Managed Care networks individually	
Specifics >\$50,000	
New; predecessor 80%	
We have case management services, large claim diagnosis/prognosis assistance and a Transplant Network. They are not mandatory.	
Yes, but have to relook at all networks anew	
production underwriter responsible for both	
Yes, based on services offered and level of cooperativeness	
Joining SIIA	
Anthem, UHC, Safeco, ING, Reliastar	