

York Programs

Are your programs running smoothly? Are you comfortable with the expertise of your TPA's claims professionals? Is your TPA's RMIS easy to use, versatile, and reliable? Do you feel as if you're getting outstanding service, and does your TPA do everything it can to minimize unwelcome "surprises?" Most of all, does your TPA treat your programs as individual entities with unique needs?

If you answered "No" to any of these questions, then your program has room for improvement. The key to ending unwelcome surprises is engaging the professionals at York Programs, a division of York Insurance Services Group. We can unlock opportunities for improvement in your program and demonstrate how York's unique brand of expert, customized claims handling can help your program run more smoothly ... and more profitably.

Program-Specific Expertise

York's team of highly trained and experienced adjusters, philosophy of "no surprises" reserving, and complex claims teams for all lines of insurance drive York to focus on accuracy, cost containment, and speedy resolution of files for more than 180 successful national programs in dozens of industries.

Flexible Design of Processes and Procedures

York has tailored its back office procedures and systems to easily adapt to each program's specific needs. And we'll not only meet all claims handling requirements, we'll also tailor our service to each program's culture, communications preferences, and preferred level of claims handling aggressiveness.

Responsive Service

York will provide dedicated client services directors and tailored staffing and office configurations. We'll communicate and report as frequently or as infrequently as you'd like, and you'll have easy access to York's top executives. This responsive service allows York to enjoy a near-perfect client retention rate.

Fully-Customizable RMIS

York's proprietary RMIS, Claims Connect™, offers fully customizable fields and reports, allowing you to easily uncover trends, perform real-time status checks on individual claims, and create dozens of professional reports and charts with a few clicks of the mouse.

Find out how York Programs' extraordinary brand of customer service and customized claims handling expertise can close the door on unwelcome surprises in your program. Call Todd DeStefano, Senior VP of Sales and Business Development, at 973-404-1245, or visit our Web site at www.yorkisg.com.



LIST OF ADVERTISERS

AgencyPort	2	International Insurance Consultants	28
Agility Recovery Solutions	3	Midwest Insurance Services, Inc.	29
American Claims Management	4	Milliman, Inc.	30
Aon Benfield	5	Mystic Capital	31
ASAE Insurance Company	6	NetRate Systems, Inc.	32
Associated Insurance Services	7	North American Risk Services, Inc.	33
Atlas Insurance Management	8	Oasis	34
Bethune & Associates	9	Paradigm Management Services LLC	35
Billing Management Services LLC	10	Perr & Knight	36
Blue Leaf Claims, Inc.	11	Premium Financing Specialists	37
Chiltington	12	Promotions Kartel	38
Cost Financial Group, Inc.	13	Professional Claims Managers, Inc.	39
Counterpoint Software, Inc.	14	QualCorp, Inc.	40
Cover-All Technologies	15	Quivira Capital	41
CR Certification Corp.	16	ReSource Pro	42
Crawford & Co. (Broadspire)	17	Risk Enterprise Management	43
CSC	18	RiskMeter Online	44
Edgeworth Financial Services	19	Roundstone	45
Engle Martin & Associates, Inc.	20	Specialty Risk Services	46
FARA Risk Control Services	21	Vertibrands, Inc.	47
G4S Compliance & Investigations	22	Virtual MGA Ltd. Company	48
Gallagher Bassett Services, Inc.	23	VRC Insurance Systems	49
GPW and Associates, Inc.	24	Wilson Elser Moskowitz Edleman Dicker	50
I-Engineering, Inc.	25	XDTI	51
INSTECH	26	York Programs	52
Insure Learn	27		



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... not knowing what risks you're carrying for 30 or 60 days after issuance???

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As a fellow member of TMPAA, AgencyPort is pleased to offer our product **ProgramIQ** with very specific capabilities for Program Business reporting--
AgencyPort Program Interface solutions (APPI).

AgencyPort Program Interface solutions (APPI) offer four very distinct value propositions:

APPI normalizes your many inbound program data methods (such as bordereau spreadsheet, bulk file upload, XML integration with various MGA and agency management systems, etc.)

APPI enables you to offer quoting on MGA/PA web sites

APPI offers dashboards, reports and other analytics to better understand and manage the dynamics of your programs

APPI integrates with core processing systems and outputs normalized data for use in risk modeling, geo-coding, address verification, Experian or D&B matching, etc.

AgencyPort's focus is interfacing between the many custom built and vendor packages on both sides of a transaction using ACORD standards. The result is cutting-edge online solutions that reduce unnecessary friction in sourcing new business or reporting book of business activity. AgencyPort carrier customers are able to scale program business quickly and efficiently.

Interested in learning more about how we can help to "ease the pain" of reporting?

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Program Administration, Affinity Groups & Target Specialty Lines servicing is just one of Velocity hallmarks. Velocity is heralded for its leadership in this arena and for the delivery of superior end-to-end servicing and technology solutions unique to these market sectors.



Velocity's full spectrum of administrative and servicing capabilities empower our clients with tools that deliver a competitive advantage and a quantifiable ROI.

Utilizing advanced "Program Specific" data capture methodology Velocity has garnered industry recognition for its flexibility, adaptability, Web based "Client, Agent, Broker Self Servicing" and client definable Work Flows and program administration offerings.

The sampling of the diverse programs serviced by Velocity are exemplified by the following:

American Federation of Musicians * Assisted Living Facilities * Agricultural Risks * Auto Dealers * Captives * Condo Associations * D&O * E&O * EPLI, * Elevators * Energy Programs * Environmental Risks * High Risk Property * Lawyers * Managed Care * Medical Malpractice * Pest Control * Public Entity Pools * Restaurant Chains * Risk Purchasing Groups * Risk Retention Groups * The National Rifle Association * Tire Dealers * Transportation * Tribal Nations.....& More!

Transforming the inherent complexity of program administration into a straight forward and simplistic process is what Velocity delivers.

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 - Advanced data mining - Knowledge Management Analysis
- ▶ Integrated Rate, Quote & Policy Issuance (ISO & Non ISO)
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 - Client Defined Rules Engine - Relational Edits
 - Client Maintainable Rating Tables & Algorithms
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 - Automated Batch Mass Renewal Solicitation - Rate, Quote and Issuance
- ▶ Web enabled Remote Client / Broker Access and Self Service including:
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 - Enrollment
 - Certificates
 - Applications
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Jake Hampton, President
Matt Young, Vice President



Aon Benfield

Aon Benfield is the world's leading independent reinsurance and risk intermediary. Our MGA Specialty Team provides customized risk management solutions to managing general agents (MGAs), program administrators, insurance carriers, and reinsurers.

Aon Benfield supports more than 100 MGA/Program Administrators whose business accounts for more than \$2 billion in annual premium and is the exclusive reinsurance intermediary to the Target Markets Program Administrators Association—a fastgrowing association dedicated to the needs of the MGA/Program Administrators marketplace.

The Advantages

Utilizing our in-depth expertise and proprietary technology, we provide clients with effective and efficient results. Our approach includes:

- Knowing insurers' and reinsurers' risk appetite
- Understanding clients' program selection process
- Submitting only the programs that fit their underwriting criteria
- Enhancing the efficiency of the placement process
- Helping clients grow top and bottom-line profitability
- Assessing MGA/Program Administrators' underwriting, marketing, and administrative abilities

The Services

Aon Benfield offers a wide array of reinsurance solutions specializing in the following areas:

- Property risk management
- Casualty risk management
- Financial risk management, including structured reinsurance and global capital markets access
- Rating agency consulting

In addition to these capabilities, we can also provide clients with valuable support services, such as program structuring, premium and loss history data collection and analysis, identification of third-party administrators, and systems providers with relevant experience and financial review.

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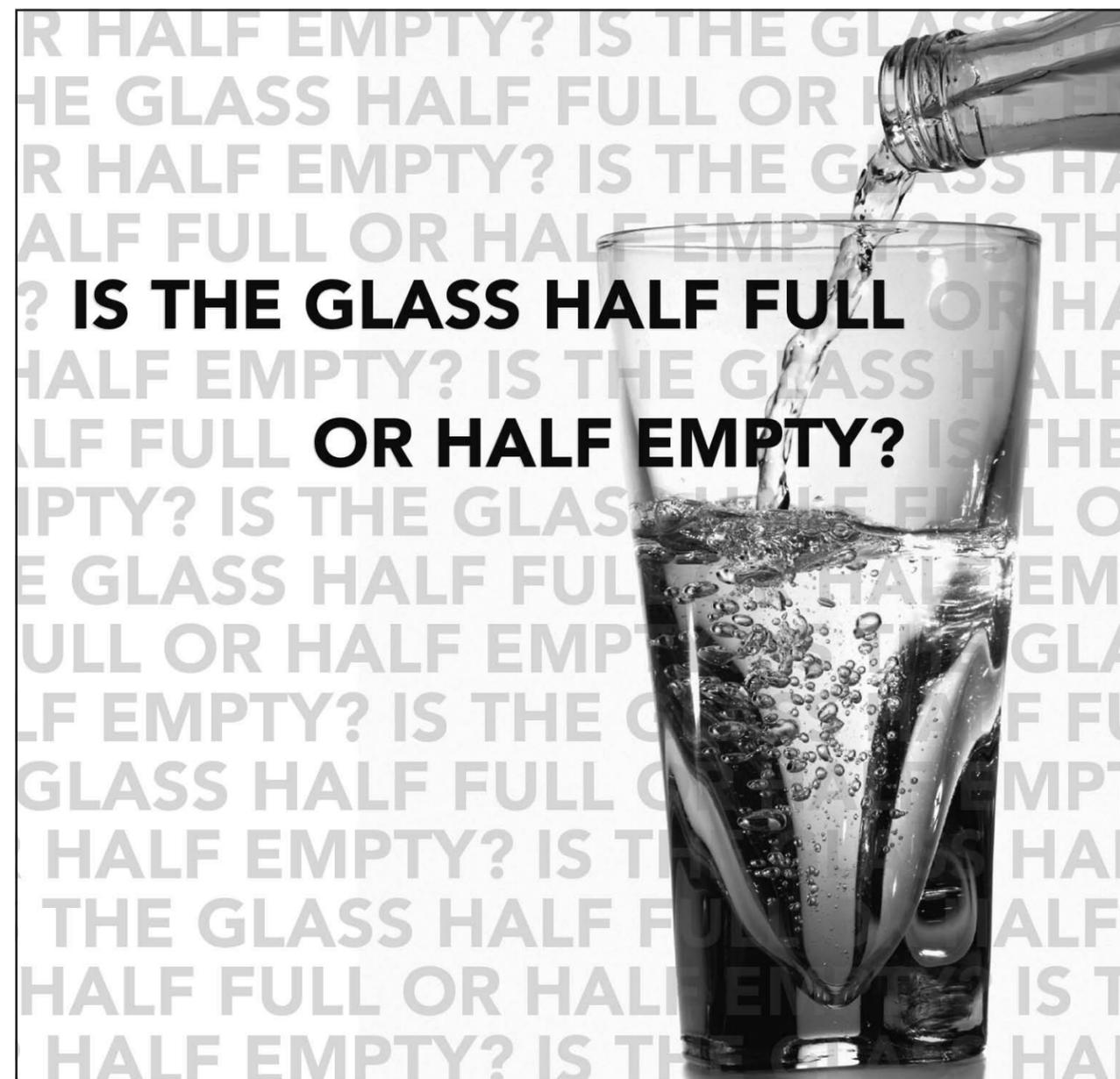
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We Offer:

- Strengthened partnerships with associations or nonprofits
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- Opportunities to compete for desirable program business

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Contact **RICHARD LOOK**

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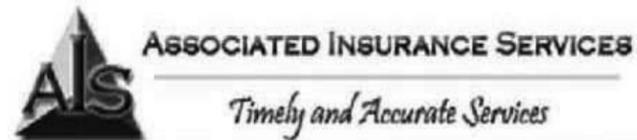
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Services

Program Administrators, Agency, Broker, & MGA

Types of Captives Managed

Agency Captive
Group or Association
Protected Cell Captive
Rent-a-Captive
Risk Retention Group (RRG)
Single Parent (Pure)
Small Captives 831(b)

Services Provided

Captive Management
Consultancy & Design
Corporate Secretarial
Feasibility Studies
Financial Reporting
Licensing and Formation
Regulatory Compliance

Insurance Lines Served

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Life & Health
Marine & Transit
Medical Professional
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Atlas is a leading independent captive manager providing captive management and consultancy services to over 150 clients. We work with successful, program administrators, agencies, brokers & MGAs to implement captive strategies that give them (1) more revenue, (2) increased policyholder retention, and (3) new products and ancillary services.

Atlas is owned by its senior management, avoiding any conflicts of interest with commercial insurance markets. We are committed to delivering innovative captive solutions and the highest quality of service.

Your keys to success:

Premium

Individual Clients	\$250,000 min
Program, RRGs, groups, associations	\$1m +

Combined Loss Ratio below 100% (Pure below 60%)

Risk participation supported by capital and collateral resources.

Fronted or high deductible buy-back programs.

Established distribution and sales channels.

3 – 5 years of claims history.

Ability to control expenses

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Earn underwriting and investment income

STABILIZE YOUR INSURED'S COSTS

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Sample of Roundstone Programs

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Compensation

PEO Medical Benefits

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Public Livery

Medical Malpractice

Union Contractor Workers'
Compensation

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Processing is cost

Insurance processing is a net cost. You've got to do it, but do your customers thank you for it? They expect it done quickly and accurately. Yet the average CSR spends more than 50% of their time processing. Day in and day out, that's a lot of net cost. So if you could reduce the time they spend processing what else could they be doing?

- More production support
- More cross-selling
- More personal client servicing
- More marketing
- More innovation

So how can you reduce processing?

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Our mission is simple. We utilize cutting edge technology, and committed employees and consultants, to offer our clients quality and cost effective claim administration services. Our experienced professionals are strategically and remotely located throughout the United States, providing claim services for insurance companies, reinsurers, program administrators, managing general agencies, captives, risk retention groups, pools and self-insured entities.

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- + The ability to recruit and provide the most qualified and experienced staff with no geographic limitations

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- + Specialized claim units & dedicated client coordinators
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- + Manageable caseloads yielding a better work product, positively impacting results
- + Regular internal quality control claim audits



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IT'S CLEAR FROM OUR PERSPECTIVE

Chiltington International is an insurance and reinsurance services firm owned wholly by its executives and serving all segments of the insurance marketplace since 1982. Chiltington is international in scope, with offices in the USA, UK, Germany, Argentina, Australia, and Mexico. In 2006, Chiltington was named *Reactions* Consultancy of the Year, chosen over many larger competitors. Chiltington offers superior service and unparalleled expertise in conducting claim, underwriting, accounting, and operational reviews of MGAs and TPAs.



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Contact: Kelly Drouillard CPA, CPCU

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FormsPlus™ is a policy admin/issuance system that affords the user with the flexibility of issuing all admitted/non-admitted personal and commercial line policies and their associated transactions in all 50 states. Using Microsoft® technology, FormsPlus™ has the native ability to import or export ASCII/AL3 or XML-formatted files to achieve integration with various rating systems and backend accounting and claim systems.

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1%	\$10,000	\$30-40,000
2%	\$20,000	\$30-40,000

% You Add to the Buy Rate	Your Income	The COST Program
1%	\$4,200	\$30-40,000
2%	\$8,500	\$30-40,000
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Counterpoint Software has been developing quality database and information management systems for businesses since 1986. Our mission is to provide information systems solutions which are affordable, easily implemented, and user friendly.

Counterpoint has developed a suite of customizable modules that enable us to quickly and efficiently develop individualized solutions for insurance programs. By using these modules we can offer:

- A universally consistent view of data across all lines of business to all users of the system and all workflows within a business process from application submission through approving or declining a piece of business to policy issuance.
- A clear workflow of data as it moves through the agency and on up to a carrier, providing status to all interested parties throughout the data's lifetime.
- CRM and Document Management are fully integrated into the processes to ensure that you provide the very best service to all of your clients.
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PCM opened its doors in 1986 to service program business. That is what we do best. We understand program business, including the varied needs of the multiple parties involved. Our professional staff includes highly experienced coverage attorneys and trial lawyers, all with extensive multi-jurisdictional litigation and claims management experience.

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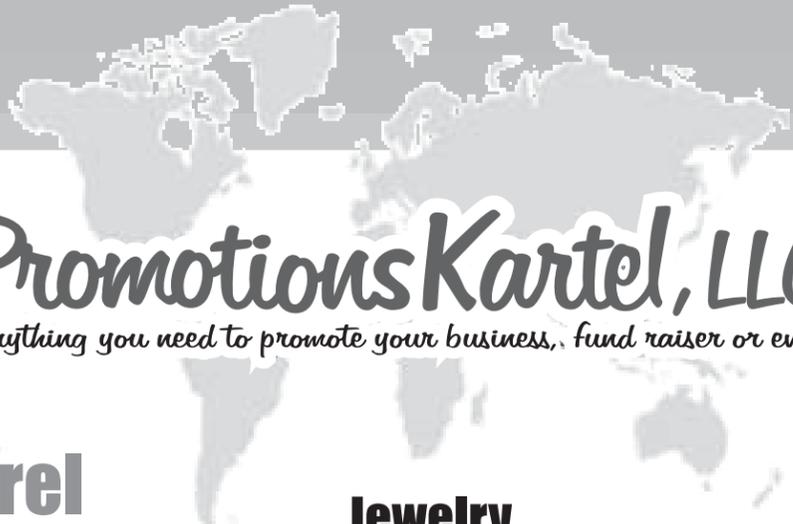
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- Seamlessly integrate with corporate systems and third party services
- Remotely audit program performance
- Create and implement new programs quickly
- Consolidate statutory and management reporting for all programs or by individual program

MIC is currently supporting several of the largest program business carriers in the country with capabilities such as external agency enablement, straight-through processing, automated workflow, real-time compliant rate-quote-bind-issuance, and subsequent policy servicing.



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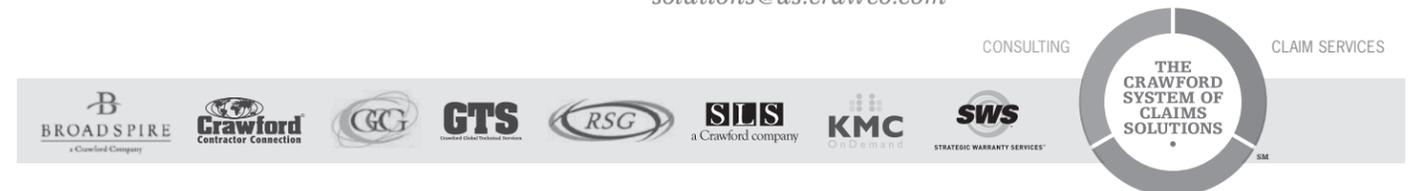
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1. Workers' Compensation Industry Study, Paradigm Management Services, August 2008

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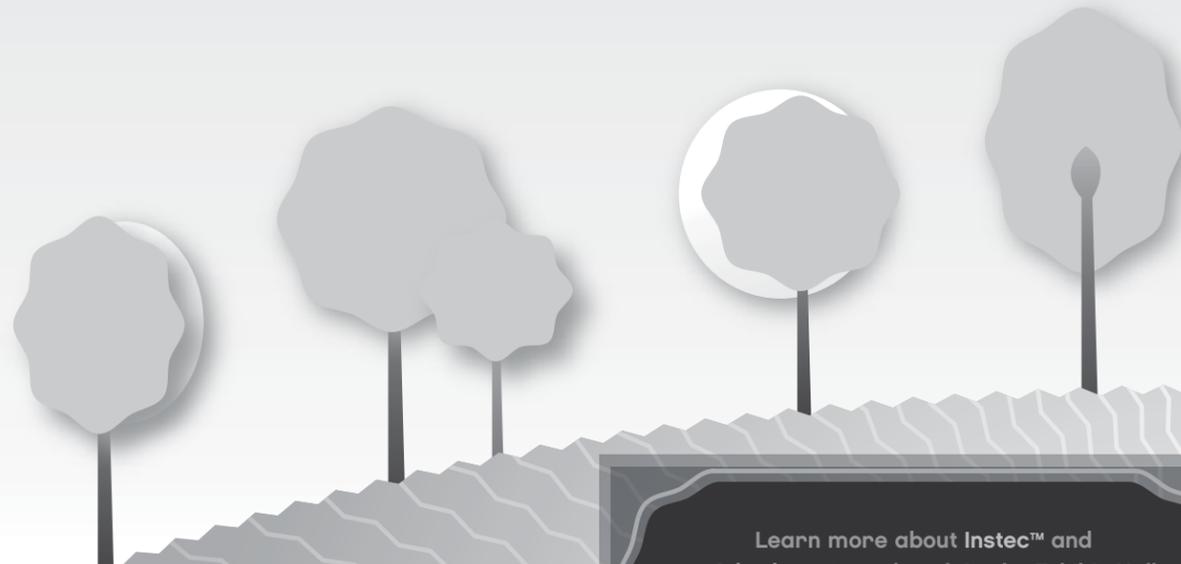
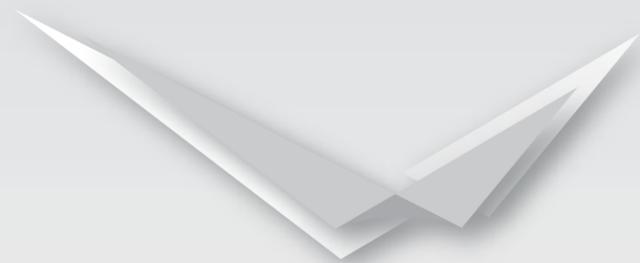
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