

NEWS from SIIA Members

2016 SEPTEMBER MEMBER NEWS

SIIA Diamond, Gold & Silver Member News

SIIA Diamond, Gold, and Silver member companies are leaders in the self-insurance/captive insurance marketplace. Provided below are news highlights from these upgraded members. News items should be submitted to Wrenne Bartlett at wbartlett@sii.org. All submissions are subject to editing for brevity. Information about upgraded memberships can be accessed online at www.sii.org. For immediate assistance, please contact Jennifer Ivy at jivy@sii.org. If you would like to learn more about the benefits of SIIA's premium memberships, please contact Jennifer Ivy and jivy@sii.org.

DIAMOND MEMBERS

Lucent Health

SIIA Announces Lucent Health as Newest Diamond Member

The Self-Insurance Institute of America, Inc. (SIIA) announced that Lucent Health has upgraded to Diamond member status. Diamond membership signifies the highest level of support for SIIA and demonstrates a company's leadership position within the self-insurance/alternative risk transfer marketplace.

"Given that our company continues to expand its marketplace investment and presence, it has become increasingly important to become more engaged with our key trade association," said Lucent Health CEO Brett Rodewald. "Diamond membership is a perfect opportunity to ramp up our association involvement while helping to make sure SIIA has the necessary financial resources to effectively protect and promote our significant business interests."

Lucent Health, based in Nashville, dramatically reduces employer healthcare risks and costs while improving employee access to innovative healthcare services. Lucent Health developed the most advanced risk-reduction solution for self-funded healthcare groups and continues

to lead the industry revolution with its innovative e2 MEC/MVP, reference based pricing and captive services while serving over 140,000 members and processing \$600 million in claim value annually. Learn more about Lucent Health on-line at www.lucent-health.com.



The Phia Group

The Phia Group, LLC Witnesses Substantial Growth in Adoption of its PACE Program

Employers, plan advisors, and third party administrators are tapping into The Phia Group's Plan Appointed Claim Evaluator ("PACE") service. The Second Quarter of 2016 brought with it substantial growth in the number of lives on-boarded; increasing the total number of lives protected by PACE by 69%. With increasing frequency, employer (plan sponsors), plan advisors, and TPAs are being deemed to be fiduciaries of the self-funded plans they service, and are being held to a higher standard of care as it relates to prudent management of plan assets and handling of complex claims and appeals. The Phia Group developed PACE; allowing these fiduciaries to transfer fiduciary authority over decision making, in response to final appeals, to an objective third party "PACE." The PACE makes the most difficult decisions, takes on fiduciary liability for improper directives, and handles repercussions such as external appeals to IROs and Stop-Loss reimbursement issues. To meet the increased demand for PACE services, The Phia Group has established a satellite office in Boise, Idaho; staffed by team members dedicated to the PACE program, and led by Attorney Tim Callender and Claim Evaluator Specialist Joanna Wilmot.

HM Insurance Group

HM Life Insurance Company Named to 2016 Ward's 50 Top Life-Health Insurance Companies – Selection Tied to Strong Financial Performance

HM Life Insurance Company, a member company of HM Insurance Group (HM), has been named to Ward's 50 Top Performing Insurance Companies for 2016. This is the eighth consecutive year that the national stop loss carrier has been among this elite group that was selected from more than 700 life-health companies across the country.

"Being recognized for our financial stability and ability to grow while maintaining strong capital and underwriting results is an important demonstration to our clients and business partners that they can have confidence in placing their stop loss business with HM," Matt Rhenish, president and chief operating officer at HM Insurance Group, said. "Being consistently named to this list is particularly significant given the climate of today's insurance market."

Companies identified for Ward's 50 pass safety and consistency screenings and achieve superior performance over the five-year period included in the analysis. It

is an important objective of Ward Group to compare the performance of the Ward's 50 benchmarks with the rest of the industry. With that in mind, the Ward's 50 benchmarks showed more favorable statutory return on average equity, greater growth in policyholder surplus, greater growth in net premium income and lower expenses relative to net premiums.

GOLD MEMBERS

KeyState

KeyState Upgrades to Diamond Membership

The Self-Insurance Institute of America, Inc. (SIIA) announced that KeyState has upgraded to Gold member status, the second-highest level of membership. The KeyState Companies provide banks and corporations with solutions in the areas of investments, treasury, regulatory compliance, corporate governance, and risk management. They work hand-in-hand with tax, legal, and accounting/audit advisors to provide efficient solutions. Learn more at www.key-state.com.

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Swiss Re Corporate Solutions

Sometimes more really is more. Swiss Re Corporate Solutions has joined forces with IHC Risk Solutions. By integrating IHC's business we are complementing this highly-regarded firm's wealth of expertise with our own financial strength and global capacity. It's a powerful combination of expertise and capabilities, and we believe it offers enhanced value to any employer seeking to self-fund their healthcare benefit plan. But there's another belief that we share with IHC, and that's in the paramount importance of understanding and supporting the needs of our customers and building strong, enduring partnerships. We wouldn't have it any other way. **We're smarter together.**

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Guardian Life Insurance

Guardian Celebrates Opening of New Office Complex in Hanover Township

The Guardian Life Insurance Company of America® (Guardian), one of the nation's largest mutual life insurers and a leading provider of employee benefits, announced the opening of a new office complex for its employees located in Hanover Township at 6255 Sterners Way. A ribbon cutting ceremony was held yesterday with federal and local government officials, company executives and employees.

Guardian's President and Chief Executive Officer Deanna M. Mulligan, Chief Operating Officer Scott Dolfi and Board of Directors member John A. Somers were joined by Lieutenant Governor Mike Stack, State Senator Mario Scavello, State Representative Marcia Hahn, Executive Deputy Insurance Commissioner Seth Mendelsohn and the Hanover Township Board of Supervisors & Manager for the ribbon cutting.

The new building will comprise 281,680 gross square feet of space and was built on a thirty-one acre site. The office complex was built to be LEED- certified and was designed to adhere to the latest standards for energy efficiency. Its innovative design enhances work/life integration for employees, increases the ability to work collaboratively for the customers' benefit, and promotes a flexible work environment.

Zurich Accident & Health

Zurich Insurance to Participate in 'First of its Kind' Cyber Portal Project to Help Businesses Build Resilience against Cyber-related Supply Chain Risks

Zurich Insurance will serve as a key industry consultant on a 'first of its kind,' public private partnership announced today by the University of Maryland and the National Institute of Standards and Technology (NIST). Bringing together expertise from government, academia and the private sector, the partnership has embarked on a research project to help companies ascertain the effectiveness of their information security and cyber supply chain best practices, with an end goal of helping organizations increase their cyber risk assessment and management capability.

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STOP LOSS ■ MANAGED CARE REINSURANCE

"We continuously look for ways to help our customers understand and protect themselves from risk," said Linda Conrad, head of Strategic Business Risk for Zurich in North America and a named industry consultant on the project. "As Zurich remains heavily committed to the cyber space, we look forward to sharing our expertise and helping bring greater insight to cyber risk assessment."

SILVER MEMBERS

AXIS Insurance

John Tatum Joins AXIS Insurance as Executive Vice President & Head of U.S. Programs

AXIS Capital Holdings Limited announced that John Tatum has joined AXIS Insurance as Executive Vice President & Head of U.S. Programs. In this new position, he is responsible for all programs and binding authorities for AXIS Insurance across the U.S. market. Mr. Tatum reports directly to Carlton Maner, CEO of the U.S. Division for AXIS Insurance. Mr. Tatum works out of AXIS Insurance offices located in Chicago, IL and Alpharetta, GA.

Commenting on the appointment, Mr. Maner said, "AXIS Insurance has been successfully expanding its programs business writings in recent years, reflecting a broader appetite across multiple distribution channels. John brings a wealth of diverse experience and knowledge to our team, and his appointment will allow us to accelerate our growth in this space while maintaining a balanced and high-quality book of business."

Mr. Tatum has over twenty years of experience in the insurance industry and joins AXIS Insurance after 15 years at CNA Financial Corporation. He was most recently the Senior Vice President of CNA's Middle Market, Construction and Large Casualty Business Units. As part of his responsibilities, he led CNA's Commercial Affiliation Marketing (CAMTM) Programs for over 10 years. Earlier in his career at CNA, Mr. Tatum held a number of underwriting and marketing roles.

Mr. Tatum received a Bachelor's degree in Economics from Princeton University and his M.B.A. with distinction from Cornell University. Additionally, he completed the Insurance Executive Development Program at the Wharton School of the University of Pennsylvania.



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WE'VE DONE THIS BEFORE. Being in the medical self-insurance stop loss market isn't new to Houston International Insurance Group (HIIG). The experts and seasoned employees that founded the Company have decades of experience in this industry. In fact, HIIG was built using strategy, sound judgment, and business savvy from some of the same leaders who made this industry great from the very beginning.
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Chubb Accident & Health

Chubb Names Michael Kessler Chief Reinsurance Officer

Chubb Limited announced that Michael Kessler has been appointed Vice President, Chubb Group and Chief Reinsurance Officer. Mr. Kessler succeeds William O'Farrell, who has served as the company's Chief Reinsurance Officer since 2005 and is leaving Chubb to pursue other business opportunities.

In his new role, Mr. Kessler has management responsibility for the design and purchase of reinsurance programs for Chubb and its business units globally, managing the company's reinsurance recoverable asset and overseeing relationships with its reinsurers and reinsurance brokers. Mr. Kessler will also serve as Chairman of Chubb's Reinsurance Security Committee and as a member of its Global Credit Committee. He reports to John Keogh, Executive Vice Chairman and Chief Operating Officer of Chubb Limited.

Mr. Kessler has 25 years of experience in insurance and actuarial consulting. Since 2008, prior to ACE's January 2016 acquisition of Chubb, he has served as Chief Actuary for the company's international general insurance business. Mr. Kessler holds a BA in Mathematics from Cornell University. He is a Member of the American Academy of Actuaries, a Fellow of the Casualty Actuarial Society and holds the Chartered Financial Analyst designation. ■

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