



NOT YOUR TYPICAL MGU.

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A woman in a grey top is standing and presenting to a group of five people seated around a table in a meeting room. She is pointing at a whiteboard with a diagram. The whiteboard has columns labeled 'IN PROGRESS', 'DONE', and 'PLAN'. The diagram shows a flow from 'IN PROGRESS' to 'DONE' and then to 'PLAN'. There are also sticky notes on a board to the right.

A SPECIAL MESSAGE FROM DAN BOISVERT, CEO

Thank you for considering AccuRisk as a potential market for your insurance needs!


AccuRisk was built on the goal to outperform our competitors in each discipline associated with the insurance process: Underwriting, Claims and Policy Administration, Accounting and Distribution, Comprehensive Benefit Plan Design.

We then look to combine that with being a leader in innovation and product development. Our ultimate goal is to provide **YOU**, the insurance producer, and your employer clients, with competitive pricing and products for the specific exposure you are looking to insure.

With experienced staff from a variety of insurance backgrounds, no matter what perspective you are viewing risk from, we have staff that know what it is like to be in your shoes. Members of our team have worked for entities such as Sun Life, HIIG, Marsh & McLennan, Pan American Life, Voya, USF&G, Lloyd's of London and the list goes on. Our job is to help you **grow your business** by providing intellectual capital and by **listening to your needs** and those of your employer clients.

We feel that in order to have the greatest joint success we need to understand our clients' business better than our competitors and work to help solve the real issues that they encounter.

Dan Boisvert



WHO IS ACCURISK?

AccuRisk Holdings is a leader in health solutions innovation that offers traditional insurance products alongside advanced risk mitigation solutions. Our national footprint allows us to tailor our innovations to meet the unique needs of your clients. From underwriting, data analytics, claims and policy administration, distribution, to comprehensive benefit plan design, we're driven to bring our clients reliable, best-in-market services. Through our network of selective relationships, we focus on mutual growth and actionable solutions designed to transform the benefits industry.

“AccuRisk’s responsiveness and flexibility makes them a great resource for us. Our like-minded approach to attacking the market with self-funded solutions has allowed us continued success.”

OUR SOLUTIONS START WITH YOUR UNIQUE NEEDS.



AccuRisk is proud to be part of Ryan Specialty. Founded in 2010, Ryan Specialty is a service provider of specialty products and solutions for insurance brokers, agents and carriers. Ryan Specialty provides distribution, underwriting, product development, administration and risk management services by acting as a wholesale broker and a managing underwriter with delegated authority from insurance carriers. Ryan Specialty’s mission is to provide industry-leading innovative specialty insurance solutions for insurance brokers, agents and carriers.



AT ACCURISK, IT'S NOT ABOUT US. IT'S ABOUT YOU.

We combine the instincts of experience with a strong analytical mindset to create solutions centered on our clients' success. We pride ourselves on outperforming the industry, our unrivaled turnaround times, and willingness to roll up our sleeves to find competitive solutions for you and your clients.

“AccuRisk’s quick responses, reliability, flexibility, willingness to take risks, and overall competitiveness is one that we have found to be an absolute pleasure.”

A FULL SPECTRUM OF SOLUTIONS

Our clients may need custom-built plans, not off-the-shelf programs. Browse the spectrum of industry-leading AccuRisk solutions and fulfill your unique needs. We have the answers—and options—clients have been searching for.

Medical Stop Loss

AccuRisk's approach to Medical Stop Loss is one of collaboration. Too often insurance companies develop products that they want to sell, not what the client is requesting. We work with our brokers and TPAs to develop products and solutions that their clients want and need. It is our job to ***listen and solve, not dictate and sell.***



Nationwide®

A+ FSR
A.M. Best



Traditional Self-Funding

Your plan, our protection. AccuRisk's stop loss protection is intended to follow the language of your client's ERISA plan, so that there are no surprises at the time of a claim. We provide broad coverage and prompt and accurate claim handling. Hear what our clients have to say.

“The effective collaboration with AccuRisk is something we value highly, as the landscape is always changing and evolving in the insurance industry.”

Level Funding

AccuRisk has created a claims process that allows for expedited payment when the Plan claim funds are exhausted. This process helps assure that Plan claims will be paid timely and meet PPO Network requirements. AccuRisk has also broadened our coverage to help minimize “uncovered” services, reducing aggregate claims payments.

D³

D³ (D-Cubed), short for Data-Driven Decisions, is a self-funded health plan solution that offers small to midsize employers all the elements of a comprehensive medical plan, bringing together AccuRisk’s competitive network and managed care services with Nationwide’s medical stop loss protection. By combining the simplicity of an all-in-one health benefit plan with the transparency and cost efficiency of a self-funded plan, AccuRisk strives to make self-funding not only a viable option, but a competitive option.

Reference Based Pricing

The Executive Management and Underwriting team at AccuRisk are well schooled in the advantages and challenges of Reference Based Pricing. Our team has been working on RBP plans since they became available over a decade ago. We work with numerous RBP vendors and we strive to understand their individual models so we can provide TPAs and brokers with a sense of market pricing for these plans.

Provider Sponsored Plans

AccuRisk can provide stop loss coverage and distribution to Provider Systems looking to offer a self-funded plan to employers in their region. AccuRisk has worked with several regional and national Provider Systems and is open to working with brokers and consultants that are developing these types of products.

Matrix

Matrix Risk Management Services assists in the identification and referral of emerging or ongoing medical claims to specialty resource firms, and also provides assessment of provider networks and their payer-provider contracts and develops impact evaluations for both underwriting and claims management purposes.

WE ARE A COMPANY THAT
COLLABORATES AND WORKS WITH YOU
TO PROVIDE THE SOLUTIONS THAT
SUIT YOUR CLIENTS' NEEDS.





Occupational Accident

No matter your occupational accident coverage needs, AccuRisk has the options—and answers— you’ve been searching for. We’re on the cutting edge of plan development for these industries’ emerging needs:

- Trucking
- Gig Economy
- **AccuRisk254**: ERISA based Texas non-subscription Occupational Accident program.

Supplemental Health

Supplement high-deductible major medical plans with **MedPair**, a fully insured supplemental health insurance product backed by Nationwide. With options for both a voluntary and employer-paid plan, MedPair helps employers facing expensive renewals and increasing deductibles limit the out-of-pocket exposure of their employees.

GAP is a solution that enhances an employer-sponsored medical plan by buying down a deductible. Reimbursement plan is paid directly to the provider, and inpatient/outpatient care can be combined or have separate limits.

Nationwide ProvideSM helps ease the burden of unexpected medical bills for employees by simplifying the claims process and offering cash payouts within 72 hours. With no limitations, exclusions, or medical underwriting for pre-existing conditions, along with an easy-to-use online submission platform, Nationwide ProvideSM is there for your employees when the unexpected happens.

Case Management

Case Management Specialists, Inc. (CMSI) offers a wide array of case management services that can serve to either complement existing programs or as a comprehensive package. Our professionals strive to influence the costs, appropriateness, and outcomes of treatment and wellness decisions to the benefit of both clients and individual participants.

Data Analytics

At AccuRisk, we believe that data should be used not only to price risk but to get ahead of it. Our goal is not only to make our selection process more efficient, but also to arm our clients with information to help make decisions to influence positive cost outcomes. This is why we have aligned with best-in-class data analytics vendors to provide broader insight into our clients' claims. Data analytics is a key component in controlling claims spend.



Deerwalk's data management and population health analytics provide AccuRisk with information needed to provide our clients with a picture of their risk portfolio.



AccuRisk uses Gradient's SAIL™ group health underwriting solution to evaluate the potential cost of each submission and provides predictions for underwriting and pricing decision support. SAIL™ uses anonymized prescription and medical claims data on the submitted population to inform its predictions.



AccuRisk uses Milliman Advanced Risk Adjusters™ (MARA) to generate more intelligent risk scoring to power our underwriting capabilities. MARA offers unique insight on how conditions drive risk within the health delivery system.



WHAT OUR CLIENTS ARE SAYING



It has been a pleasure working with AccuRisk over the last few years. As a medium-sized TPA, we have had a chance to work with many MGU's, and AccuRisk has been among the best relationships we have. The effective collaboration with AccuRisk is something we value very highly, as the landscape is always changing and evolving in the insurance industry. Their responsiveness and consistent quick turnaround time with payments ensures we can get claims paid timely and accurately. We are excited to continue our relationship with AccuRisk for many years to come.

Thomas Davenport

Stop-Loss Manager, Covenant Service Group

AccuRisk's responsiveness and flexibility makes them a great resource for us. Our like-minded approach to attacking the market with self-funded solutions has allowed us continued success. I appreciate how AccuRisk demonstrates a willingness to position themselves to write and retain business. When called upon, they always share their insight and expertise to assist in the sale. We are excited to have this relationship to help us pave a certain path in such an uncertain industry!

Brett Webbe

Vice President, Group Administrators

I know that we tell you this all of the time but your relationship, to me personally but I am sure I speak for Ben as well, is a valued treasure...Working with you and your team is like none other in the market right now. AccuRisk's quick responses, reliability, flexibility, willingness to take risks, and overall competitiveness is one that we have found to be an absolute pleasure to experience... I just wanted to say thank you and am really looking forward to a continued relationship as we quickly approach the busy "1/1" season.

Mike Jones

Manager, Client Services, Group & Pension Administrators, Inc.



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