

A large, stylized letter 'A' is positioned in the background. The left vertical stroke of the 'A' is dark blue with a textured, marbled appearance. The right vertical stroke and the top triangular part of the 'A' are a solid, deep red color. The background consists of diagonal stripes in shades of red and brown, creating a textured, fabric-like effect.

A five-pointed star with a white outline and a blue center, positioned above the letter 'A' in the word 'AMERI'.

AMERI RISK

ADMINISTRATORS

Welcome to AmeriRisk....

AmeriRisk offers a wide array of Risk Management and Claims Administration services on a nationwide level. AmeriRisk is a member of the AmeriClaim Group; one of today's premier property and casualty insurance services organizations.

AmeriRisk provides innovative and fully customizable services to meet virtually any need or requirement of every client, regardless of location.

AmeriRisk brings a vast pool of talent and a plethora of resources that together allow us to push the envelopes of quality, performance and results. Our management format empowers our people to work outside of the box when innovation and creativity are required to find new solutions. Our leadership offers a vision that combines pride, commitment and quality in everything we do. AmeriRisk is found on the cornerstones: of Integrity, Quality, Reliability and Results.

AmeriRisk offers cutting edge services in the following areas:

Claims Administration



Risk Management



Cost Containment



Field Inspections/
Underwriting Support



Prevention/ Safety



Asset Recovery & Subrogation



TPA Service Auditing
and Consulting



Company Profile

AmeriRisk is a Third Party Administrator and Risk Management Service that places quality and client satisfaction ahead of profits. AmeriRisk has been developed in response to the many requests for a new Nationwide TPA Service Firm and as an alternative to existing TPA operations. AmeriRisk takes pride in the quality of our work and is focused on the results that can be achieved. At AmeriRisk, we believe in doing the job right - the first time!

We recognize that a successful business relationship begins with the mutual desire of all parties to achieve results that are beneficial and cost effective. We seek to solidify our business relationships based upon our ability to deliver a valued and trusted product.

AmeriRisk considers its staff of managers, examiners, claims specialists, field adjusters and inspectors, safety engineers and risk consultants to be our greatest asset. We seek to be measured by the results we achieve and the clients with whom we associate. AmeriRisk applies the most modern, updated and effective techniques to each claim in an effort to achieve desirable results and to control costs. We remain proactive in our profession and persistently participate in continuing education programs.

The growth of AmeriRisk will be nurtured one client at a time. It is our responsibility and desire to provide our clients with a service that fits their needs and impacts their bottom line.

Integrity

Quality

Reliability

Results

More than just words, they are means by which to evaluate AmeriRisk; our services and our performance. AmeriRisk is a new breed of Third Party Administration and Risk Management Service. We put quality and client satisfaction ahead of profits.

AmeriRisk is the alternative service. We believe in the power of quality work and our focus is on qualifying that claim through excellence.

- **Integrity** – Strict adherence to a standard of value or conduct. Emphasizing honesty, trustworthiness, totality and unity.
- **Quality** – An inherent or distinguishing attribute. A degree or grade of excellence. Taking Pride in one's work.
- **Reliability** – The ability to be trusted for accuracy and dependability. Known to act in the ways required or expected.
- **Results** – The follow through. The ability to adapt, improvise and overcome obstacles in order to complete tasks. Staying focused on objectives and achieving a favorable or definable outcome. Keeping the eye on the ball.

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Why AmeriRisk

Key Advantages

One or more beneficial factors conducive to success; providing a profit or benefit. A position with superior method or means.

- Single Point of Contact
- Responsive and Appreciative Management
- Customized Programs & Services
- Timely Contacts and Reporting
- Strategic Implementation of Services
- Flexibility to meet changing situations
- Account Specific Management Reports
- Professional and Courteous Staff

Delivering Value

Value occurs at the exact point where dedication, commitment and service intersect with customer appreciation.

- Proactive rather than Reactive
- Accurate, Professional & Unbiased
- Prompt Investigations
- Timely Reporting and Activities
- Experienced Analysis
- Realistic Reserving
- Progressive – willing to think outside the box to achieve results

Partnership

AmeriRisk seeks to forge long term business relationships based upon our ability to deliver a valued and trusted service.

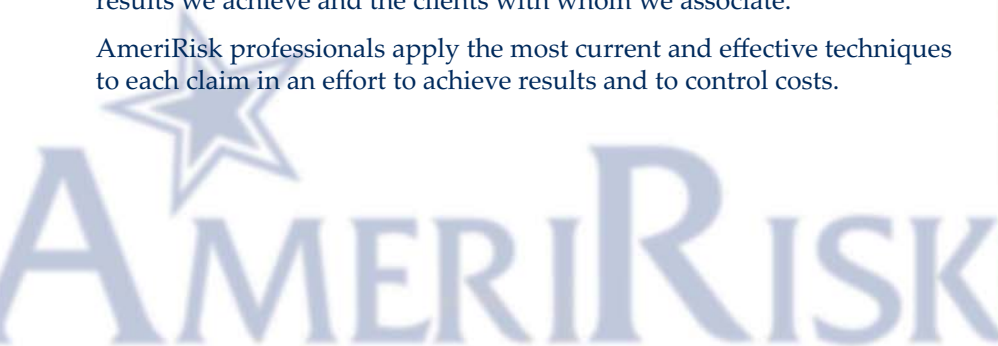
- Identify Critical Service Issues
- Evaluate Past Performance
- Suggest New or Innovative Ideas
- Establish Short and Long Term Objectives
- Develop Procedures and Strategies
- Customize Services
- On-Going Evaluation & Analysis

Our Greatest Asset

The true value of AmeriRisk is not measured by our ability to push paper and information, but through our skills as property and casualty professionals. We are experienced in the arts of investigating, evaluating and reducing claims. Additionally, we are experts in managing risk and recovering assets. Delivering consistent results that provide a positive effect on your bottom line – that is our top priority.

AmeriRisk considers our staff of managers, examiners, adjusters and claims specialists to be our greatest asset. We seek to be measured by the results we achieve and the clients with whom we associate.

AmeriRisk professionals apply the most current and effective techniques to each claim in an effort to achieve results and to control costs.



Claims Management Philosophy

AmeriRisk is aware of our client's goals, objectives and bottom line. We are strongly committed to controlling claims expenses as well as litigation defense costs.

All cases involving defense counsel shall receive aggressive litigation management. Nuisance value and cost defense settlements are utilized as a last resort approach. A vigorous defense of non-meritorious claims can be expected.

Experience

Our knowledge is solid and our experience unyielding to that of our competitors. We not only obtain, but exude the most coveted level of experience to be found. AmeriRisk is home to some of the most extensive risk management, claims adjusting and claims handling experience. In attempts to continually reach for the brass ring and bring our clients the best service possible, we have merged with SCS and Associates. SCS and Associates have been proud to call Lloyds of London one of a number of companies and programs they are partnered with.



Services

The Core Values of AmeriRisk is the QUALITY and RESULTS of the services we provide. Our future is dependent upon the value our clients find in the results we achieve!

AmeriRisk offers a wide variety of specialized services to pick and choose from or to seek a one stop package for all of their Risk Management, Safety and Claims Administration needs.

AmeriRisk has set its goals on becoming one of the premier nationwide Risk Management Services in the country, placing (a) Quality (b) Results (c) Value and (d) Excellence as the corner stones of our operation.

Specialized Areas:

- Commercial Auto / Fleet
- Trucking
- Heavy Equipment
- Cargo / Inland Marine
- Medical Malpractice
- Professional Liability
- Commercial Property
- Premises Liability
- Construction Defect
- Products Liability
- Workers Compensation
- General Liability
- Substandard Auto
- Garage Operations
- Specialty Programs
- Employment Benefit Program
- Auditing Services

1. Claims Administration Services:

Claims Administration is a foundational service of AmeriRisk. AmeriRisk effectively combines CLAIMS PROCESSING services with CLAIMS RESOLUTION services. In addition, AmeriRisk links the traditional functions of claims administration (tracking, reserving, reporting, investigating, etc.) with important additional services such as Cost Containment, Asset Recovery, Litigation Management and Safety/Prevention services.

2. Cost Containment Services:

AmeriRisk offers aggressive Cost Containment services designed to achieve results. All Cost Containment programs begin with the skilled and knowledgeable claims specialist who can recognize the early warning signals and who knows which service will achieve the best results.

- Medical Bill Review
- Medical Case Management
- SIU / Fraud
- Litigation Management
- Legal Bill Review
- Early Return to Work Programs
- Surveillance
- Salvage Management
- Preferred Provider Programs
- Rehabilitation Programs (work/comp)

3. Risk Management Consulting/Safety Analysis Services:

AmeriRisk has the staff, resources and expertise to help companies of all sizes develop quality risk management and safety programs. We also offer a detailed auditing service to better analyze the effectiveness of the services currently being provided.

4. Asset Recovery/Subrogation Services:

AmeriRisk views recovery and subrogation as a means of bringing added value to the table for our client. We review every case for the possibility of recovery to include: salvage, contributions by other parties, subrogation and more. Every dollar earned through this service feeds directly back to the client by either creating a new income source or by offsetting other claim dollars paid out.



Technology

AmeriRisk uses state of the art / cutting edge technology to deliver web based, on line and real time claims management and claims information tools.

Claims Management System (CMS)



The Claims Management Software System is a web-based claims management software service for adjusting firms, self-insured employers and third party administrators.

The system is capable of handling all types of claims including, but not limited to: workers' compensation, auto liability, general liability and property.

State forms and electronic data interchange (EDI) is integrated directly into the system eliminating tedious forms, paperwork and hassle.

CMS is a full-featured claims management system that includes:

- Claim management with all appropriate coding
- Claimant management: multiple claimants are allowed if required by claim type
- Claim services, diary/notes, digital document storage
- Claimant reserves management that is defined by the policy depending on claim type
- Claimant indemnity payment management with indemnity payment schedules
- Claimant bills that can be paid from multiple bank accounts
- Bank account management. Balance checking, check registers, etc.
- Check management and check printing
- Administrative menus for user management (security, info, etc.)
- Printable reports with personalized parameters
- Help system context sensitive

Overview

Quick Internet Software Solutions (QISS) has been in business since 1998 and has been developing claims management applications that run on the Web since that time. The company was expressly organized to build web-based applications. It is the belief of the founders of QISS that web-based applications are becoming the preferred method for delivering and using software. QISS developers are well experienced in developing applications for the Internet.

Security

Security is a main concern in today's business environment. The CMS program uses the most current security applications available. All aspects of the database are password protected. Users are given their own usernames and passwords. All passwords are encrypted in the system. No one can look up a plain text version of a user's password. Users are responsible for managing and changing their password. Security administrators do have the ability to change user passwords or to deactivate users.

The AmeriRisk logo features a large, stylized star above the word "AMERIRISK" in a bold, sans-serif font. The background of the entire page is a collage of images: a close-up of an eagle's head in the upper right, a handshake in the center, and a group of business professionals in the lower right. The text "AMERIRISK" is positioned at the bottom left of the page.

AMERIRISK

CMS Host:
www.eQISS.com

All of the CMS web pages are
secured by VeriSign



All of the CMS web pages are secured by VeriSign.

Fully customizable and functional data group security controls allow the system administrators to determine what screens and data a particular user is allowed to view and/or manipulate. This covers financial and non-financial aspects of the system.

Data

Quick Internet Software Solutions (QISS) provides full scale / technical support to the system as well as to the hosting of all data. QISS assures complete integrity and availability of all program data.

Physical Location

QISS production servers are in a locked server rack at a hosting location with high-speed connections to the Internet. The building uses key-coded magnetic locks for after business hours access.

Virus Protection

CMS deploys Norton Antivirus software to detect and stop threats from viruses and unwanted system access.

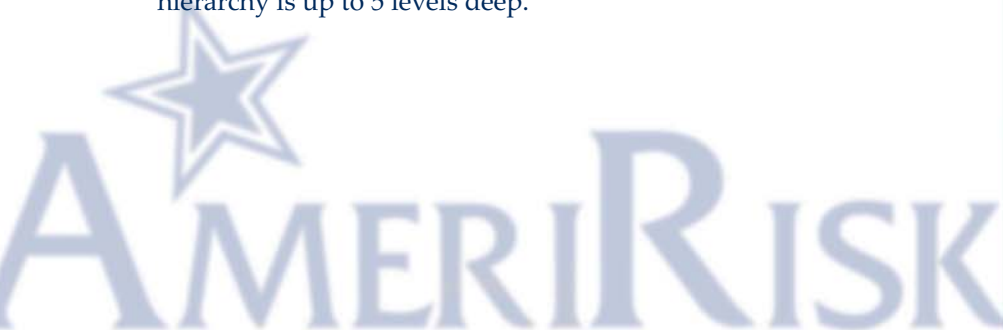
Back Up

Databases are backed up every night to an offsite location. QISS uses RAID level 5 technology for storage. The network features redundant Internet connections. Backup copies of the data can be sent to you either by CD or by FTP so you will have your own copy.

Client Access

Each CMS client is set up in an individual database. The client and how the system operates for the client are defined in a set of tables in that database. After initialization of the database the client can then organize the database to fit the company. QISS will work with the client to determine how that might best be done. Depending on what security level they have, they will then be able to access claims.

1. Claims can be organized into unlimited sets by criteria determined by the client. Each of the sets gets an administrator number and maintains its own set of claim numbers.
2. Each administrator can have as many locations set up as desired.
3. Insurance policies and policy constraints can be defined in the system.
4. The appropriate set of Insureds is set up under each policy.
5. Each insured can then have its own hierarchical structure. That hierarchy is up to 5 levels deep.





AMERIRISK

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