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## BEST Re welcomes back Carolyn Shepherd!

On September 6th, Carolyn Shepherd returned from maternity leave and is now available to assist clients with their marketing needs.

Send your quotes and marketing requests to Carolyn Shepherd at [cshepherd@bestre.net](mailto:cshepherd@bestre.net), 877.868.5775, ext. 225.

## New Quick Reference Guide boils down claims process into six pages

We can always use quick fix tools, and BEST Re's new Claims Submission Quick Reference Guide is no exception. The guide provides a brief summary of how to handle catastrophic claims, specific and aggregate claims, and how to request claim re-pricing. Useful forms are also provided at the end of the guide.

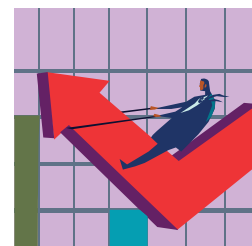


So, put your heavy TPA manuals aside and get some quick answers by requesting a copy from Lisa Demczuk today.

Contact Lisa at (208) 893-5049, or toll-free at (888) 893-5041, ext. 360, or via email at [ldemczuk@bestre.net](mailto:ldemczuk@bestre.net).

## Self-insurance: the popular “new kid” on the block!

The potential savings and clarity that self-insurance can offer is becoming irresistible to employers struggling with increased premium hikes and healthcare reform requirements. According to a survey the Kaiser Family Foundation released last month, the average premium increase in 2011 was 9%. Employers large and small are becoming intrigued by the possibility of self-insurance.



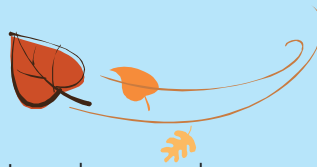
Insurance agencies that have invested in health care analytics, and claims utilization analysis software are able to pinpoint the specific factors driving healthcare costs for a group and provide a creative solution.

One top agency executive said it best in an interview with the Employee Benefit Advisor magazine: “Between regulatory compliance trends and health care reform, [I am] moving more clients into self-funded medical plans for greater flexibility and better access to claims data. ”

Industry trends are showing support for self-insurance, too. Analyst firm Mark Farrah Associates reported that the ASO industry has gained more than 1.9 million covered lives over a 12-month period ending in March 2011. Fully-insured enrollment declined 402,000 members in the same period.

With employers and agents more open to self-insurance than ever before, the time is ripe with opportunity for medical stop loss insurance.

## What autumn means to BEST Re



### A Message from Carolyn Shepherd

Autumn is the time when we reflect on past accomplishments and plan new ones for the remainder of this, as well as the upcoming year. To start the season, I offer these reflections:

BEST Re began 2011 strong. The number of quotes we received came flooding in and never stopped! To date, we have written nearly double the premium written in 2010.

Our success is primarily due to our strong relationships. BEST Re puts value in all our business partnerships, and we appreciate the effort and trust you have placed in us.

Part of that success also comes from the commitment of our staff. 2011 has proven that the BEST Re Team of Experts work extremely well together.

With their creative and aggressive underwriting, Brenda and Matt bring a total of 34 years of problem solving experience to BEST Re. Their ultimate goal is to help you write business, and they offer competitive aggregating specific options.

I have enjoyed working with the BEST (no pun intended) team of

underwriters. I sure hope you have had this opportunity as well.

I am also proud to announce that my son, Samuel Emmett Shepherd, was born on July 8th. Sam is a happy, healthy baby and has been a great addition to our family.

Yes, the year 2011 has brought many professional and personal successes. Yet, the year is not over!

We expect to further surpass our goals during the last quarter, and to continue this trend in 2012.

I ask you now to start your count down to January with BEST Re. Take advantage of our bonus program, and send in your 11/1s and 12/1s while you still can. We can help you with that "special" case, and provide you with a quick turnaround.

Together, we can end the year spectacularly as we shoot for the stars in 2012.

Sincerely,  
Carolyn Shepherd

## The count down to January begins with a New Bonus Program

Summer may be over, but Autumn and Winter are still ripe with business opportunities. Reap the rewards with BEST Re's new bonus program!

For a limited time, we are offering a bonus for Stop Loss Cases effective October 2011 through January 2012. The Medical Stop Loss bonus is based on the group size at initial enrollment for the initial effective month. Details are posted below. Participate today!

New Medical Stop Loss Case		
Enrolled Employers	BEST Life Bonus	US Fire Bonus
75 to 199 lives	\$1,000	\$800
200 to 299	\$1,500	\$1,200
300 to 399	\$2,000	\$1,500
400+	\$2,500	\$2,000

## CASE STUDY:

### Helping out a prospective client in need



Senior Underwriter, Matt Robinson, was evaluating a prospective client's risks. Upon initial review, the group was going to be

denied based on their poor claims experience and ongoing claims for dialysis treatment.

"The client had one individual receiving dialysis treatment, and it was costing that company a lot of money. If there was a way to help lower those

costs without affecting the quality of care, the client would be in a better position, and BEST Re would be able to insure them," explained Matt Robinson.

Instead of denying the group, BEST Re contacted the client and asked if they would be interested in working with one of BEST Re's dialysis vendors. The client agreed and the group was approved for Stop Loss insurance.

"In this case, using one of our specialty vendors saved this group," stated Matt Robinson. "Not only did it help us write business, it helped our client reduce their liability by 50% and will help improve their experience."

## About BEST Re

BEST Re is a member of the BEST family of companies. A full service managing general underwriter, we offer medical stop loss insurance for employee groups through qualified third party administrators and broker/consultants. Fully staffed with actuarial, administration, claims, marketing and underwriting professionals, BEST Re can offer you responsive, viable and innovative solutions to meet your stop loss insurance needs. Visit [www.bestre.net](http://www.bestre.net) for more information.

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