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## Introducing our new staff

**H**appy New Year! In 2010, we added new professionals to the BEST Re team. Each new staff member was selected for their expertise, their innovative ideas, and their ability to satisfy your medical stop loss needs. As one of our new marketing brochures aptly states, "Medical stop loss insurance is more than just numbers." As a full service Managing General Underwriter, it is BEST Re's purpose to bring to you the best professionals who know how to get the job done.

If you have any questions about our products or services, or need a consultation, please do not hesitate to contact any of us.

### Sales and Marketing



**Carolyn Shepherd**  
Sales and Marketing, Director  
Licensed Life and Health Insurance Agent  
877.868.5775, ext. 225  
cshepherd@bestre.net

Carolyn Shepherd is ready to assist you with your stop loss needs. As the former Regional Marketing Director for Perico Life Insurance Company, Carolyn brings valuable, in-depth experience and the product knowledge needed for creative sales solutions. With over 20 years of insurance industry experience, Carolyn is your go-to person when you need results. Committed to providing a superior level of service and growth for business partners, Carolyn offers clients the support they need and the service they deserve.



**Lee Scheide**  
Life and Stop Loss Sales  
949.677.1315  
lee.stoploss@cox.net

Lee's extensive Sales and Underwriting background provides you with invaluable assistance when marketing Life and Stop Loss for clients and prospects. Lee has served as the Vice President of Underwriting and Product Development for Equitable Life Assurance Society, and was formerly the Vice President of Sales and Marketing for BEST Life and Equitable, respectively. Superior life and stop loss product and pricing knowledge enable Lee to work in concert with you to attain new clients and retain existing business. Your customer is his number one priority.

### Underwriting



**Matthew Robinson**  
Underwriter  
877.868.5775, ext. 224  
mrobinson@bestre.net

Matthew's 12 years of experience in the stop loss industry has included stop loss underwriting, sales and marketing. During his career, Matthew has demonstrated a talent for consistently underwriting profitable books of business for companies like Medical Claims Service, M-D Underwriting Services and AMF Risk Management Solutions. His strong underwriting skills and experience in risk management can help provide your clients with long-term medical stop loss solutions.



**Jason Gondeck**  
Underwriting Assistant  
877.868.5775, ext. 372  
jgondeck@bestre.net

As the Underwriting assistant, Jason handles proposal requests from beginning to end. Jason has an extensive insurance background, having worked as a commercial lines underwriter and a premium audit analyst. During his career, Jason has worked for Golden Eagle Insurance and Zurich North America. His insurance knowledge and attention to detail is a great asset, and he will ensure that your requests are processed accurately and expediently.

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## Claims/Case Management



**Lisa Demczuk**  
Enterprise Claims Director  
Certified Medical Assistant  
877.868.5775, ext. 360  
ldemczuk@bestre.net

When you need help finding cost containment options or have questions on how our stop loss claims are processed, Lisa is your advisor. Lisa has 15 years experience as a Certified Medical Assistant, specializing in high-risk OBGYN and family medicine care, and over 10 years of stop loss underwriting and claims management experience with GE Financial Assurance, Genworth Financial and Sun Life Financial. Lisa's strong clinical and claims background can help TPAs pinpoint the right cost containment options and ensure claims are processed quickly and proficiently.

## Message from Carolyn Shepherd, BEST Re's Director of Sales and Marketing



I am very excited to see the direction of the self-insured industry. As we head into 2011, I see enormous opportunities for self-funding and am very optimistic of the upcoming year. We've already seen numerous opportunities open, as employers consider self-funding for the

first time due to health care reform. The demand for medical stop loss insurance is only going to get stronger.

As a Managing General Underwriter, BEST Re is unique in that it offers a personal touch. If you require assistance with marketing, underwriting, or claims, the decision makers you need are just a phone call away.

Personally, BEST Re's business model is the way I prefer to do business. As a medical stop loss professional, my clients are my trusted business partners. I truly enjoy working together to overcome obstacles and write business. I have developed many strong relationships over the years and I look forward to developing new relationships with each of you. Here's to a mutually successful 2011... and beyond!



www.bestre.net | 2505 McCabe Way | Irvine, CA 92614

## New Direct Mail Campaign: “Let BEST Re’s Team of Experts work for you”

As the cost of fully insured plans continues to rise, more businesses will look to self-insurance as a cost-effective option for their health benefits program.

Anticipating the increasing need of medical stop loss insurance, BEST Re launched a new direct mail campaign to introduce BEST Re's team of experts to prospective TPAs and brokerage firms. It also highlights what makes BEST Re a differentiator:



- Specific deductibles from \$15,000 to \$500,000
- Employee group sizes of 50 lives or greater
- Coverage in all 50 states
- Shared risk, up to \$1 million, with Fairmont Specialty
- Expert staff that includes Actuarial, Administrative, Claim, Legal, Marketing and Underwriting professionals
- Quotes for groups that are fully insured, up to 200 lives, without experience
- Coverage for difficult to place groups (i.e. trucking firms, cities, municipalities, car dealerships, etc.)
- New! Option for employers to offer a global network of high quality medical providers through Global Medical Conexions

The immediate response has been great and has led to new business relationships. The campaign began in December 2010 and will end in March 2011.

### Did you know?

The Kaiser Family Foundation published in their 2010 Employer Health Benefits Annual Survey\* that the average premiums for large firms (200+ lives) with self-funded programs were 5-6% lower than those with fully-insured programs, demonstrating that self-funded plans could help reduce health care costs for employers.

\*Employer Health Benefits 2010 Annual Survey, The Kaiser Family Foundation and Health Research & Educational Trust, September 2010. <http://www.kff.org/insurance/090210nr.cfm>.

## 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. Connect with BEST Re on Facebook and LinkedIn.

