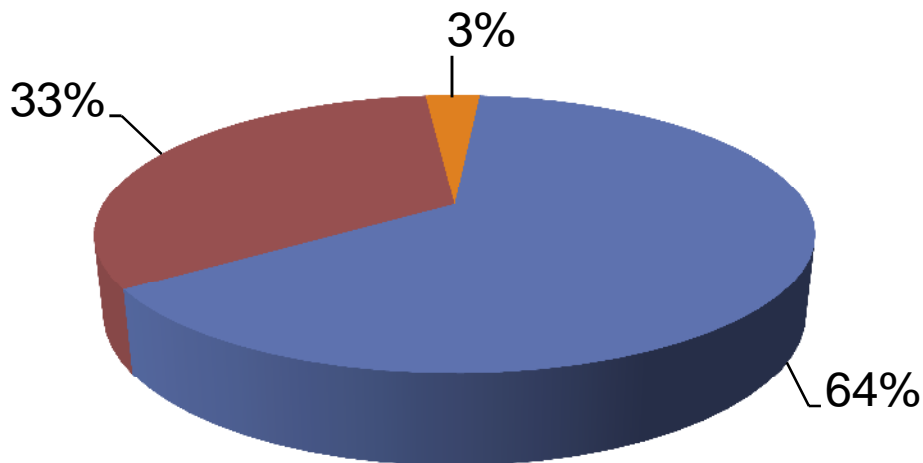


Participant Accident at ACI

ACI has extensive experience in administrating and processing claims for participant accident business. Soon after inception in 1997, ACI was engaged in participant accident insurance and quickly excelled at managing claims in light of the challenges secondary insurance presents. The Participant Accident product line is one of the leading growth areas for ACI and its growth can be attributed to the experience, service, and cost-reduction focus that have been and continues to be consistently provided.

Cost Reduction

■ Coordination of Insurance ■ Network Re-Pricing ■ Claims Not Discounted



Reducing costs associated with medical care is a leading strength of ACI and in 97% of claims processed ACI applies a cost reduction at the time of payment.

ACI Focused on Cost Reduction:

- ❖ Coordination of Benefits – ACI begins processing with the mindset almost all claimants in this product line have primary coverage. Upon receipt of a claim, ACI investigates other insurance with the objective of obtaining the primary carrier Explanation of Benefits. ACI utilizes the Primary Carrier discounts and payments to reduce or at times even eliminates the Accident benefit payment, which goes a long way in maintaining the integrity of the program.
- ❖ Discounting – When there is no primary insurance, ACI utilizes multiple vendors to achieve the deepest discounts possible. Through our National vendors, ACI obtains discounts or negotiates a cost reduction on over 90% of claims received with an average of over 30% savings on claims.

Serving the Client

ACI Examiners average over 15 years-experience and your accounts are assigned to them on an individual basis, enabling direct one to one relationships with the account to be established. Whether it is a Human Resource Director at an Employer, an Association or Organization Administrator, a Sports Trainer or Athletic Director, or School Representative, direct access to the Examiner establishes a comfort level through this one to one relationship with the key personnel of the account.