

PROGRAM ADMINISTRATION

ARS will design, coordinate and implement all appropriate program elements, so as to assist the Client in controlling/minimizing the overall cost of risk in the worker's compensation area. This will include:

- Prepare self-insurance materials and submit to state regulators.
- Prepare all state filings necessary to maintain self-insurance authority as requested by the client.
- Provide monthly, quarterly and annual loss runs in a format approved by the client.
- Assist the client in loss development analysis and IBNR determination.
- Attend quarterly Board meetings and other appropriate meetings as outlined by the client.
- Prepare and submit data to NCCI for experience modification calculations.

ARS will assign senior staff to the account to assure optimum design, implementation and follow-up.

Given our experience in administering self-insured plans, we know that it takes this kind of seasoned, "hands on" support from the service provider to help make the program work successfully. In fact, it is this senior staff commitment and full service approach that truly differentiates ARS from the usual "TPA claims processor."

DEDICATED TO CUSTOMER SERVICE