

2010

American Benefits Consulting *Group Insurance Practice Overview*



American Benefits Consulting, LLC

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American Benefits & Group Insurance

ABC has been in the group insurance consulting business for more than a decade. During this time, ABC has been engaged to perform a variety of financial, design and implementation, RFP, benchmarking, and ongoing consulting services by dozens of Fortune 500 Companies.

ABC has a proven track record of delivering the most competitive service and cost package for its clients across a range of group insurance coverages including life, disability, dental, and AD&D programs. The specific knowledge and experience of our staff of consultants, actuaries and underwriters, combined with our strong carrier relationships, has placed ABC in a unique position to drive significant savings from existing Group programs. We have helped our clients to achieve millions of dollars of annual savings on these employer-funded programs, and have also helped our clients offer creative, custom designed and aggressively priced voluntary programs to accompany the employer-paid plan.

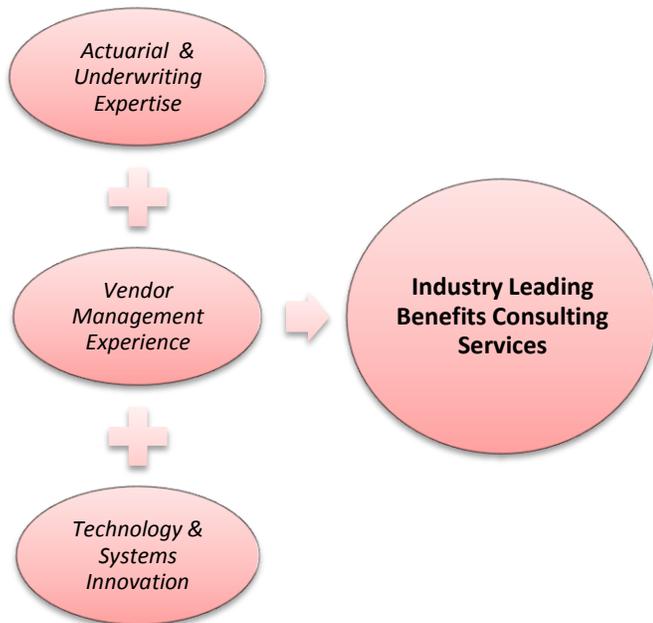
Our technical expertise enables us to re-engineer the most complex insurance products and financial arrangements, allowing us to determine where cost efficiencies exist and when design changes would be most beneficial. We have an in-depth understanding of how insurance companies price their products and where they look to achieve their greatest profit. We use our expertise along with a strong knowledge of the marketplace to negotiate savings opportunities for our clients.

Our team also has extensive experience working with Fortune 500 companies on a day-to-day basis with the operations of these coverages. We act as the liaison between the client and the carrier with regard to program design, claims processing, payroll and technology issues, contract and performance guarantees, and ongoing evaluation of the financial performance and health of the plans.

How We Are Different

ABC's team consists of highly seasoned experts that have spent most of their careers working on large clients for prominent insurance carriers such as MetLife, Prudential, Hartford, CNA, and CIGNA. Our team has unmatched depth and understanding of each carrier's standard underwriting methods as well as the techniques used to create areas of "margin" in those methods. We also possess a solid understanding of carrier capabilities with respect to administration, claims operations, member services and account management. In short, we not only understand how to negotiate the "best deal" but also how it should be delivered to maximize our client's satisfaction.

ABC also brings extensive experience and knowledge of the complex insurance arrangements at a number of large US auto manufacturers, technology and scientific companies, industrial manufacturers, infrastructure companies, and financial institutions to bear on all of its engagements. This experience and knowledge means that ABC clients will have access to the latest in best practices, trends, and industry benchmarks when working with ABC.



ABC's Value Proposition



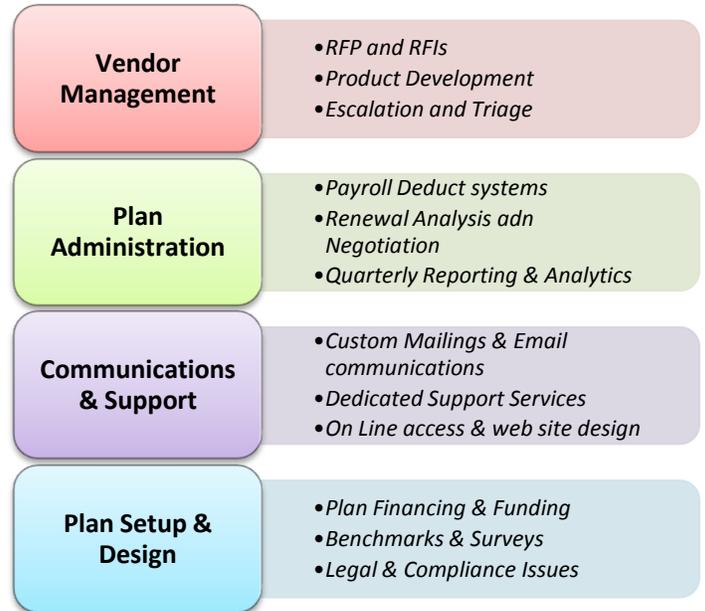
With the creativity that ABC brings to its analyses and negotiations we have repeatedly convinced carriers to think differently about how they look at our clients. It is our goal to get our client the most efficient and cost effective financial arrangements, and we convince insurance carriers and risk underwriters to consider each of the components of our client’s risk profile separately so that they are comfortable providing the most competitive pricing possible. This approach has repeatedly delivered extraordinary results for our clients and is the cornerstone of our Group Insurance Consulting practice.

Our Unique Approach

We recognize that Group Benefits are more than just paying claims and calculating premium. Our experience with large employers has educated us to the interdisciplinary aspects of Benefits Consulting. We regularly work with finance and benefits departments to assist in determining cash flow, risk factors and overall cost objectives. We believe that understanding our client’s funding arrangements allows us to understand the trade-offs of alternative uses for these funds, enabling us to expand the breadth of our solutions and to function as a total business partner rather than simply as benefits specialists. We do not advocate one philosophy, as we’ve learned that each client has cash flow, risk and benefits needs that are unique.

ABC’s overall Service Delivery Platform for its Group Insurance clients ranges from Vendor Management, to Plan Design & Administration, to Plan Communications and Support. Our clients leverage ABC’s industry knowledge and best practices to help them with all areas of their Group Insurance offerings.

In addition to Actuarial and Group Insurance consulting services, we also design, market and administer Voluntary Benefits programs such as Group Auto & Home, Legal, Long-Term Care insurance, Identity Theft and Critical Illness. We also administer Non-Qualified Executive benefit programs.



Comprehensive Service Offering

About American Benefits Consulting

American Benefits Consulting is a highly specialized national benefits consulting firm that has over thirty years’ experience working with some of the largest enterprises in the United States. The firm focuses on developing and executing best-in-class solutions for its clients’ benefits needs across a variety of disciplines, including Group Insurance, Voluntary Benefits, International Expat Benefit programs, Captive Reinsurance, and Non-qualified Executive Benefits. All of these service lines provide input into client HR and Risk Management organizations to help them design the best benefit programs possible to retain key talent, while at the same time leveraging their own internal resources as optimally as possible.