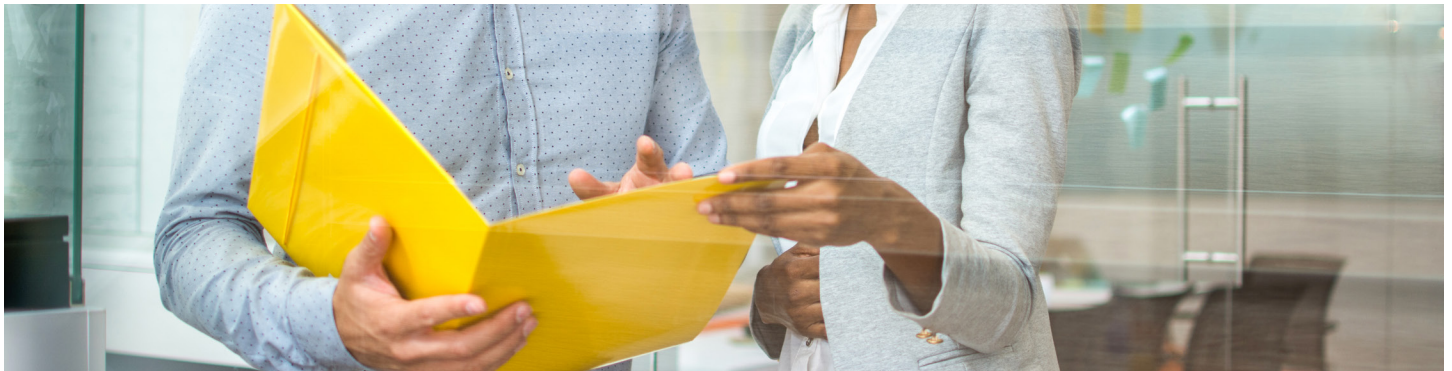


Value-Add Claim Services



As an Arrowhead client, you and your policyholders can benefit from value-add services with a dedicated claims team through American Claims Management, Inc. (ACM), a wholly owned subsidiary in the Arrowhead family. As a carrier-minded claims administrator, ACM works hard to ensure claims are closed out quickly. Here's how:



Working Side-by-side with ACM

Arrowhead's underwriting team works in the same building as ACM, making communication between us fast and easy.

We have monthly meetings to review open claims as well as enhance risk management and loss control services provided by our carriers.


"Arrowhead Marketing and Underwriting work together with ACM to create a seamless claim service experience."

Specialized Claim Services from ACM

- ✓ Lower caseloads means more personalized care
- ✓ Claim service agreements and dedicated adjusters
- ✓ Bilingual staff
- ✓ Advanced reporting services
- ✓ Paperless claim files at your fingertips
- ✓ 24/7 online, real time claims reporting, loss runs and Plan of Actions
- ✓ Online medical provider portal
- ✓ Lowered client costs with integrated technology
- ✓ Aggressive fraud fighting
- ✓ Cost control with proven results

Servicing more than 75,000 clients

ACM services various workers' compensation clients in the following industry segments:

-  CONSTRUCTION
-  AGRICULTURE & HORTICULTURE
-  HEALTHCARE & HUMAN SERVICES
-  MANUFACTURING
-  MERCANTILE
-  AUTOMOTIVE SERVICES
-  MISCELLANEOUS

Above Average Industry Numbers

25% lower ultimate loss and ALAE paid

40% lower ALAE paid on closed claims

35% faster closure rate

Indemnity paid at 24 months = \$1,686
(compared to industry \$3,108 WCIRB)

Loss as percent of ALAE = 8.19%
(compared to 11.8% WCIRB with state fund and 15.23% without)

WCIRB = Workers' Compensation Insurance Rating Bureau of California

ALAE = Allocated Loss Adjustment Expenses

The ACM Difference

ACM Workers' Compensation claims handling supports a partnership approach as employers play a critical role throughout the life of the claim. Success is based upon immediate intervention and proactive guidance to facilitate expeditious return to work. ACM monitors an effective course of treatment, mitigates the extent of disability through effective return to work practices and reduces the instances of attorney involvement.

ACM has three subsidiaries fully committed to providing superior service and claims handling with integrity. These dedicated in-house members of our cost control services have proven to drive timely and quality results.

Cost Control Services



MEDICAL COST CONTAINMENT

Marquee Managed Care Solutions is a subsidiary of American Claims Management, Inc. that provides full service managed care solutions and customized strategies to save our clients money. Visit MarqueeMCS.com.



FRAUD INVESTIGATION

Investigation Solutions, Inc. (ISI) is a multi-line field adjusting and investigation company providing nationwide field investigation, surveillance, Special Investigation Unit (SIU) services and CAT handling expertise to the insurance, legal and self-insured communities.

The nationwide team of expert investigators works diligently to complete investigations quickly and thoroughly, which has resulted in significant reduction of claim settlement amounts for clients. Visit Investigation-Solutions.com.



RECOVERY AND SALVAGE

Superior Recovery Services is an aggressive recovery collection company with experience identifying and pursuing all recovery opportunities on claims. These niche recovery experts have reviewed millions of claims and continually produce results that exceed industry average by close to 100 percent. Call 888.799.2919 for more information.

CLAIM REPORTING, LOSS RUNS AND PLAN OF ACTIONS

ONLINE & REAL-TIME, ALL THE TIME

Access real-time claim reporting, loss runs and plan of actions 24/7.

- 1 Producers log in via ArrowheadExchange.com
- 2 Click Workers' Compensation on the left navigation
- 3 Select ACM Producer Portal
- 4 Add desired effective date and policy number

