

Worldwide Catastrophic Protection

SRI Re

Providing Catastrophic Health Care Protection for Insurance Carriers and Employers Around the World

Featuring

- Coverage for Catastrophic Health Care for groups or key employees
- Underwritten by A.M. Best “A” Rated Insurance Carriers
- Access to discounts at prominent United State hospital facilities
- Customized plan design with choice of deductibles, limits and benefits
- Financial Stop-Loss protection and peace of mind
- Pre-certification, facility redirection, case management, utilization review, and medical consultation

Providing Exclusive Health Care Protection Worldwide

Worldwide Catastrophic Protection is a catastrophic health care product offered by SRI Re, a leading worldwide health care underwriter, to assist insurance companies and self-funded or fully-insured employers in providing special coverage for their participants, as well as furnishing access to renown Centers of Excellence worldwide and in the United States.

Insurance carriers and employers around the world are facing many issues related to providing quality healthcare for their insured individuals. Although many insurance carriers and employers have access to local provider health care, or even their own on-site clinics, certain catastrophic medical events require care on an elevated level. **Worldwide Catastrophic Protection** was developed by SRI Re to enhance existing health care delivery systems and reduce the risk of adverse financial losses to an insurance carrier or employer.

Flexible Design

Worldwide Catastrophic Protection is designed to be flexible to the insurance carrier’s or employer’s needs. SRI Re can provide stop-loss carve-out coverage on any number of high-cost medical events such as human organ and tissue transplants, neonate care, cardiovascular procedures, complex neurological operations, oncology and specialized rehabilitation. An insurance carrier or employer can choose one, or all of the Worldwide Catastrophic Protection benefits, or request coverage on other specific medical benefits to enhance their existing plan. As to Preferred Provider selection, SRI Re’s medical team will work in concert with the insurance carrier’s or employer’s existing medical management personnel in identifying local and logical United State health care providers to fulfill the specific and urgent health care needs of insured individuals. Worldwide Catastrophic Protection is available to insurance carriers for specific group portfolios or to be included over an entire book of business. Worldwide Catastrophic Protection is available to employers for an entire employer group, or can be offered to particular key employees or senior executives. In addition, insurance carriers and employers can choose their stop-loss deductibles at levels suited to their financial capabilities.

Appropriate Care in the Appropriate Facilities

One of the most important elements of catastrophic health care is assuring the patient has the appropriate attention at the appropriate facility. As part of Worldwide Catastrophic Protection case management, SRI Re offers a case management staff of highly trained nurses and managers experienced in assisting patients through these stressful events. The patient is assured of quality care, while being guided step-by-step through the illness to recovery. The insurance carriers that SRI Re has selected have Medical Directors who have assisted in and reviewed hundreds of serious medical cases in concurrence with the physicians and medical staff of many institutions and work in concert with the insurance carrier's or employer's clinical team. By partnering with prominent medical facilities in the United States, SRI Re provides access to an integrated health care delivery system that offers the coverage and medical management best suited for the patient.

SRI Re, Inc.

SRI Re, Inc. is an operating company and reinsurance intermediary of Specialty Risk International, Inc., and writes accident and health insurance and reinsurance on behalf of insurance carriers rated "A" or better by the A.M. Best Company. SRI Re has long been known for our experience in underwriting catastrophic exposures worldwide and providing flexibility in plan design to suit our clients' specific needs.

We encourage you to contact SRI Re or your insurance broker for more information concerning SRI Re's Worldwide Catastrophic Protection Program.

SRI Re, Inc.
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Carmel, IN 46032 USA

800-335-0611
317-575-2652
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Worldwide Catastrophic Protection APPLICATION

Section I - General Information

Application Date: Month: Day: Year:

Company Name:

Address:

Nature of Business:

Contact Name:

Title:

Phone:

Fax:

Email:

Section II - Coverage Information

Proposed Effective Date: Month: Day: Year: through Month: Day: Year:

For Employers:

Current Health Insurance: Self-Insured Fully Insured No Coverage Provided

Current Health Insurance Carrier: _____

Benefits will cover: All Employees Only Key Employees

Contract Period: Claims Incurred in (12, 15, 18, 24, 36) Months

Claims Paid in (12, 15, 18, 24, 36) Months (choose one)

For Insurance Carriers:

Current Reinsurance Carrier: _____

Coverage will be offered to: Select Policies (please specify) All insureds, all policies.

Contract Period: Claims Incurred in (12, 15, 18, 24, 36) Months

Claims Paid in (12, 15, 18, 24, 36) Months (choose one)

Section III - Benefit Options

Requested Coverage for:

A. **Human Organ and Tissue Transplants**

- Heart
- Lung
- Heart and Lung
- Liver
- Pancreas
- Kidney
- Kidney and Pancreas
- Bone Marrow

B. **Cardiovascular Conditions**

- Balloon Valvuloplasty
- Valve Replacement or Repair
- Congenital Cardiac Defects
- Mixed Pathologies of the Heart

- C. **Neurological Procedures**
Gamma Knife Procedures
Stereotactic Brain Biopsy and Surgery
Transphenoidal Surgery for Brain Tumors
Embolization of Tumor on Aneurysm
Rhizotomy
- D. **Specialized Rehabilitation**
Quadriplegic / Paraplegic Rehabilitation
- E. **Neonate and Premature Infant Care**
- F. **All Inpatient Hospital Expenses**
Semi-Private room and board
Prescribed medications
Physician and nursing fees
Laboratory, X-rays and selected tests and examinations
Surgical Procedures
- G. **All Benefits Listed in A through F**
- H. **Other**
Please Explain: _____

Section IV - Limit and Deductible Options

Medical Policy Limit (Select no more than 2 options to quote)
 \$50,000 \$75,000 \$100,000 \$150,000 \$250,000
 \$1,000,000 Other \$ _____

Stop-Loss Deductible Options (Select no more than 2 options)
 \$5,000 \$10,000 \$20,000 \$25,000 \$50,000
 Other \$ _____

Additional Requests:

V - Census Data

Year of Account	From (month, day, year)	To (month, day, year)	Num. Singles	Num. Single + 1	Num. Family	Total
1996	/ /	/ /				

1997	/ /	/ /				
1998	/ /	/ /				
1999	/ /	/ /				

VI - Medical Claims History

Please provide 3 year paid claims history, including diagnosis and prognosis on all current and pending claims in excess of \$2,000. Providing Monthly Incurred and Paid claim reports will assure the lowest premium possible and greatly assist underwriting efficiency.

VII - Currency

All dollar amounts printed on this application are indicated as U.S. Dollars. If required, SRI Re can issue a contract in local currency. Please provide the following:

Currency Name: _____ Exchange Value to US\$1.00 _____

VIII - Administrative and Underwriting Services

SRI Re, Inc. can offer full program administration for all aspects of your insurance or reinsurance program, including underwriting and claims adjudication services worldwide. If you would like a separate proposal for administrative service to be provided by SRI Re, Inc., please complete Section A.

If you or a subcontracted administrator will provide all underwriting and claims adjudication services, please complete Section B.

Section A

SRI Re, Inc. can provide the following services through its sister companies, Specialty Risk International, Inc. (Managing General Underwriter) and SRI Administrators, Inc. (Licensed Third Party Administrator).

Please check the appropriate services for which you would like to receive a proposal.

- Worldwide Claims Adjudication
- Worldwide Managed Care and Preferred Provider Organization (PPO) contracts
- Group and Individual application underwriting services
- Individual and Group policy administration (including issuance of insurance ID cards, policies, riders, endorsements and certificates)
- Premium and commission accounting, payments and reports to the insurance carrier and contracted insurance agents
- Worldwide, 24 hour, multilingual assistance services, including air ambulance services

Additional Requests and Comments: _____

Section B

In an effort to control worldwide claims and provide efficient management of the insurance or reinsurance program, insurance and reinsurance carriers will require that minimum insurance standards are met. SRI Re, Inc. must perform due diligence on all entities providing services that are directly affiliated with the insurance or reinsurance program.

To this end, your answers to the following questions will assist SRI Re, Inc. in evaluating the proposed administrative structure and how the services will affect the risk assumed by our insurance and reinsurance carriers. In addition to the answers you will provide, please include any additional information regarding the administrative services you deem necessary along with this application.

1. Who will administer the underlying policies and how much will be charged for this service?
2. Who will pay the claims on the underlying policies and how much will be charged for this service? Also, provide background information and experience of entity providing the claims services.
3. Who will provide the underwriting services on the underlying policies? Also, please provide resumes of the underwriter(s), underwriting manual and underwriting protocols.
4. Who will market the underlying policies and how much will the commission be for this service? Also, provide a brief outline of the marketing plan.
5. What is the mode of payment on the underlying policies to be reinsured?
Single Annual Premium, Monthly, Quarterly, Semiannual, Other _____.
6. Is the policy an ancillary (supplemental) product to any existing products?
7. Does the Reinsured or Insured require assistance and support for any underwriting or claims services?
8. Is there an underlying Government "Socialized or Nationalized" Healthcare Program in the Country where the Reinsured or Insured is located? If so, will this product coordinate with the Government Program and to what extent? Please provide a summary of the Government Program.