

About Arrowhead

A national insurance program manager for commercial, personal and specialty products, Arrowhead General Insurance Agency, Inc. is one of the largest general agencies in the U.S. with over \$1 billion written premium under management. Arrowhead's relationships with strong insurance carriers provide stability for our nationwide network of producers. Leveraging deep industry knowledge to produce advancements in underwriting program design gives us the ability to work harder, smarter and more efficiently. Visit ArrowheadGrp.com for more information.



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About Everest

Everest Re Group, Ltd. (NYSE: RE) is a Bermuda holding company that operates through the following subsidiaries: Everest Reinsurance Company; Everest Reinsurance (Bermuda), Ltd.; Everest Reinsurance Company (Ireland), Limited; Everest National Insurance Company; Everest Security Insurance Company; Everest Indemnity Insurance Company; and Everest Insurance Company of Canada. Additional information on Everest Re Group companies can be found at EverestReGroup.com.

EzHMO

Practical. Simple. Smart.



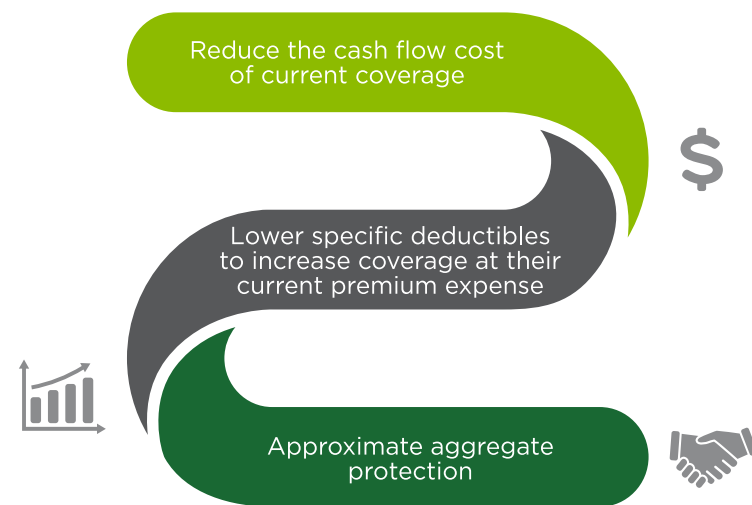
MANAGED CARE PROGRAM

A SIMPLE CHANGE, CHANGES EVERYTHING.

Arrowhead's Managed Care EzHMO Program is a practical, easy-to-use HMO reinsurance solution for the managed care market. EzHMO delivers broader coverage and benefits to your clients without increasing downside risk. This simple addition to their policy can help your clients:

- Save up to 70 percent cash flow on existing coverage
- Eliminate the double payment of eligible claims cost and the advance funding of expected reinsurance recoveries
- Lower paid premiums
- Improve cash flow
- Create more favorable impacts on underwriting income

With the lowest specific deductibles and highest aggregating-specific retentions in the industry, EzHMO also gives you the flexibility to provide your clients with a reinsurance product that will enable them to:



FINANCIAL SECURITY FROM EVEREST

While Arrowhead administers the program, the EzHMO product is supported by Everest Reinsurance Company, a leader in the insurance and reinsurance accident and health markets. Rated "A+" by A.M. Best Company, Everest provides strong financial strength and meaningful capacity. Their experienced team provides support and collaborative risk solutions to individuals, groups and carriers in the medical and managed care markets.

EzHMO *fast facts*



FEATURES AND HIGHLIGHTS

- Global risk coverage
- Follow-form, amounts paid coverage (no ADMs or sublimits)
- Specific annual retentions as low as \$75,000
- No aggregate policy maximums
- Up to \$2 million annually per member (unlimited if needed)
- Continuation of coverage available

FEATURES AND HIGHLIGHTS

- Commercial
- Medicare
- Medicaid
- AFDC
- FEHBP
- ASO

MINIMUM ANNUAL PREMIUM

- \$125,000

SUBMISSION REQUIREMENTS

- Claims greater than 50 percent of the requested specific retention for the current year and three completed prior years
- Monthly or annual enrollment to match
- Benefit plan description
- Provider network information
- Contract information
- Days per thousand, cost per day
- Annual statutory financial statement (COC requests only)

LOSS CONTROL SERVICES

Risk management doesn't stop with the placement of your reinsurance. Focused loss control services are essential to maximizing program performance and minimizing loss costs. Arrowhead can offer easy access to a wide range of preferred vendors to facilitate your loss control needs.

Other Programs

- Traditional HMO Reinsurance

Traditional programs are normally funded in that there are no cash flow features; the client pays a monthly enrollment-based premium, submits claims and receives reimbursements from Arrowhead.

- Provider Excess Loss both Traditional and Ez

PEL is insurance for ACOs and other health care providers actively participating in the healthcare risk.

- Stop Loss for employers both Traditional and Ez

Our Stop Loss offerings are focused around managed care and/or provider organizations, employer captive situations and other unique and hard to place market opportunities.