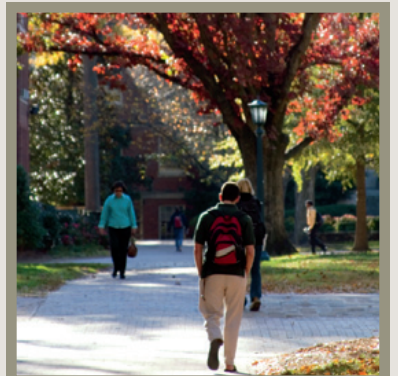




Experience.

Talent.

Partnership.



**Proven leadership in
third-party administration.**



INSERVCO
INSURANCE SERVICES, INC.



Consistent delivery of superior service is the key to our success.



Consistency, constancy, steadiness, reliability, uniformity, evenness, stability, regularity — for three decades and counting, Inservco has shown all those qualities. Complex claims require a consistent, methodical and well-informed approach that our claim experts produce. Today, our consistency in quality claims service and knowledgeable, veteran adjusters are still what is appreciated most, providing our customers with the peace-of-mind that costs are managed effectively and to the benefit of their objectives.

Claims Management

Risk & Safety Management

Managed Care

Online Reporting

Superior Service

Secure Data

Consistency

Since 1980, Inservco has provided successful, customized third-party administration services to more than 600 customers with unique claims and risk management needs. We pride ourselves in not only meeting our customers' needs, but exceeding their expectations and thereby establishing long-standing relationships.

www.Inservco.net



INSERVCO
INSURANCE SERVICES, INC.



Claims Administration

Experience. Talent. Partnership.

Our Experience

Our professional staff is well known in the industry for their consistency, their claims management expertise, and their knowledge of state and federal regulations and procedures. But our resources don't stop there. Inservco's parent company, Penn National Insurance, complements our capabilities to provide these services. Penn National Insurance ranks in the top 10 percent of U.S. property-casualty insurance companies. Some of the many advantages that Inservco enjoys as a subsidiary include: a wide array of resources, particularly in complex claims and litigation management; a special investigation unit that detects and investigates fraud; and an extensive information technology department that supports Inservco's dedicated information technology staff.

Over the years, Inservco has provided outstanding service to more than 600 customers, including manufacturers, insurance companies, governmental programs and municipalities, school districts, healthcare organizations, medical practices, captives and risk-retention groups, and many other constituencies. The majority of these customers have been with Inservco for many years, because we have continually met or exceeded their high standards of excellence.

Our Philosophy

We are committed to work aggressively and efficiently with our customers so that their interests are not compromised. Our core team provides a comprehensive analyses of allegations, comprehensive apportionment of liability and assessment of damages, settlement of meritorious claims and vigorous defense of non-meritorious claims. Our success is the result of the synergies involving many separate disciplines. We are committed to our objectives using the following strategies:

- Communicate promptly with all involved individuals and team members
- Investigate thoroughly all claims aspects
- Evaluate liability and exposure
- Document and explain all reserve recommendations
- Implement alternative strategies for improved management and cost containment

*Claims
Management*

*Risk & Safety
Management*

Managed Care

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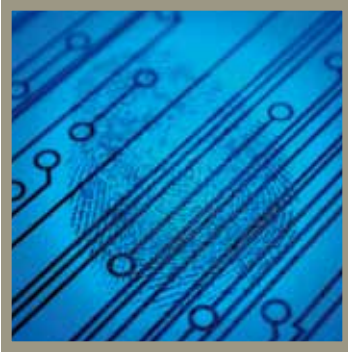
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INSERVO
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Our Technology

Experience. Talent. Partnership.

Technology to manage claims any time

Easy to use and navigate, our system gives you all the information needed to manage and control the cost of the claim right on your desktop. Inservco's first reporting of injury is web-based and can be submitted directly by the client. Reports are generated the way you want them, and include the type of trending information you can share with your management team.

Our core claims system is able to store all required claim information including claim number, organization code, accident code and any other location-specific information. Legal documents, correspondence, medical bills and associated explanation of repricing documents are easily managed by our experienced staff. We electronically capture all incoming claim documents through our imaging system, which are then available for immediate viewing by our customers. Online access to all documents, claims information including payments, adjuster notes, diary entries, reserves and reporting, are provided in a secure, user-friendly system that is available 24/7.

Our no-cost standard reporting includes: loss experience reports, aggregate reports, loss cause analysis reports, check registers, as well as client-defined reports.

Inservco's sophisticated technology checks for duplicate payments. Additional data quality checks are run every 24 hours to ensure the accuracy of your information, and the following validations are run nightly to check for:

- Payments without proper service dates
- Service dates that overlap
- Service dates prior to the occurrence date
- Coding by type

All of these quality checks are in place to minimize the possibility of overpayment on behalf of the customer.

Data is stored in a secure data center that is audited annually, and protected by a comprehensive disaster and business recovery plan using an off-site back-up source. Within 24 hours of a system disaster, all core systems will be operational from that location, and can continue to process data until full system recovery. All systems that are utilized to provide claims management are backed up and scanned regularly for viruses.

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Safety Management

Experience. Talent. Partnership.

Practical Solutions for Managing Safety

Inservco accepts its fiduciary responsibilities that are directly related to the self-insurance concept. We understand the need to assist in protecting the financial assets of each client. Inservco was formed by our parent company, Penn National Insurance, to manage several of the company's customers who had a desire to move from the traditional insurance market into self-insurance. This is the reason we were started as a company in 1980 — to help our customers reduce exposures that adversely impact their organization's claims experience.

We believe that safety management is an integral piece of the puzzle for a successful self-insurance program. For safety management to have a significant impact, it is paramount that our safety professionals have an intimate understanding of this concept, as well as the individual goals and needs of the self-insured client.

By implementing a strategic plan to reduce exposures, Inservco can help you control claims costs and reduce risk exposures. A sampling of our safety services include:

- Management educational programs
- Program audits
- Regulatory compliance
- Staff training
- Accident analysis and evaluation
- Facilities surveys
- Employee awareness and incentive programs
- Management consultations

Our approach toward the delivery of safety management is results oriented, cost efficient, and time sensitive. We employ the best practices to meet the needs of our customers. We understand that our responsibility to employers is to keep them informed on every aspect of their safety management program, such as safety results, performance audits, and worksite surveys. We provide ideas and recommendations for maximizing safety management outcomes, as well as awareness of other resources that may be available.

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Managed Care

Experience. Talent. Partnership.

Provider of Choice in the Managed Care Market

Inservco's history of managed care and cost containment services includes large and diverse Preferred Provider Organization (PPO) networks, and strong partnerships with Managed Care Organizations. The PPO networks that we use rank in the top echelon of provider discounts offered to our customers. We ensure that the injured worker receives prompt, economical, goal-oriented medical treatment and full access to services that facilitate prompt recovery and a successful return to work.

Among our many core services are:

- Medical cost containment/bill re-pricing to include bill review and audit, and on-site/off-site pre-screening.
- Affiliation with the appropriate PPO networks.
- Field case management and activities for case resolution from the initial physician visit and subsequent visits to medical care monitoring and return-to-work coordination.
- In-depth claims monitoring beginning with early intervention with the claimant, employer and medical providers through disability diagnosis and treatment modalities and timeframes to achieve a successful resolution.
- Disability management service by our professional rehabilitation staff and partner organizations that includes registered nurses and counselors. Services range from transferability of skills assessment; community work transition program; light-duty programs; skill, interest, I.Q. and personality inventory testing and assessment; employability and wage earning capacity.
- KeyScripts, a discount prescription drug program partially owned by Inservco, includes a growing network of 58,000 pharmacies with savings unmatched in the industry.

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