



STRATHMORE GROUP

experience our benefits



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EXPERIENCE OUR BENEFITS

Few areas of business today are changing as quickly as healthcare delivery and employee benefits. Strathmore Group consultants help employers navigate a shifting workforce, increasing regulatory demands, and rising healthcare costs. In addition, our consultants can help protect managed care dollars and define reinsurance strategies that deliver substantial benefits to the bottom line.

We are not a firm that provides off-the-shelf solutions. We start with questions rather than answers. We look inside your organization to learn about your employees, your business challenges, your mission and values. Our success is the direct result of consistently delivering the services our clients need in a uniquely personal, professional and creative way.

Our consultants bring in-depth knowledge and a unique diversity of skills in providing benefit consulting, brokerage, risk management and administrative services to a variety of valued clients across a range of industries.

Our Practice Groups

STRATHMORE GROUP

Strathmore & Kinghorn Consulting Services

- Cost and risk management strategies
- Plan funding and financial analysis
- Rating, underwriting and data integration
- Actuarial audits, valuation and experience studies
- Benefit communications
- Mergers and acquisitions
- Captive strategy design and management
- Executive benefits

Re:Volution

Healthcare Reinsurance & Risk Management

- Employer, insurer and HMO stop loss
- Reinsurance intermediary
- Excess loss policy design and interpretation
- Range of medical professional liability risk management consulting services
- Coordination and evaluation of captive strategies

Kinghorn & Associates

Benefits Administration & Brokerage Services

- Benefits plan design
- Carrier selection and negotiation
- Enrollment, administration and record keeping
- Health and welfare outsourcing services
- Retirement plan design and implementation
- Online enrollment solutions



The Power of Three

By offering three individual practice groups under one roof, our consultants are able to share perspectives and leverage project experiences in a rich and energized working environment.

STRATHMORE & KINGHORN

CONSULTING SERVICES

Our consultants are dedicated to developing strategic and creative business solutions in the areas of healthcare delivery and benefits management programs. Clients include employers, as well as health plans, insurance companies and healthcare providers.

We advise our clients on industry trends and specialize in developing action plans to address key issues such as rising benefit costs, regulatory demands and changing workforce demographics.

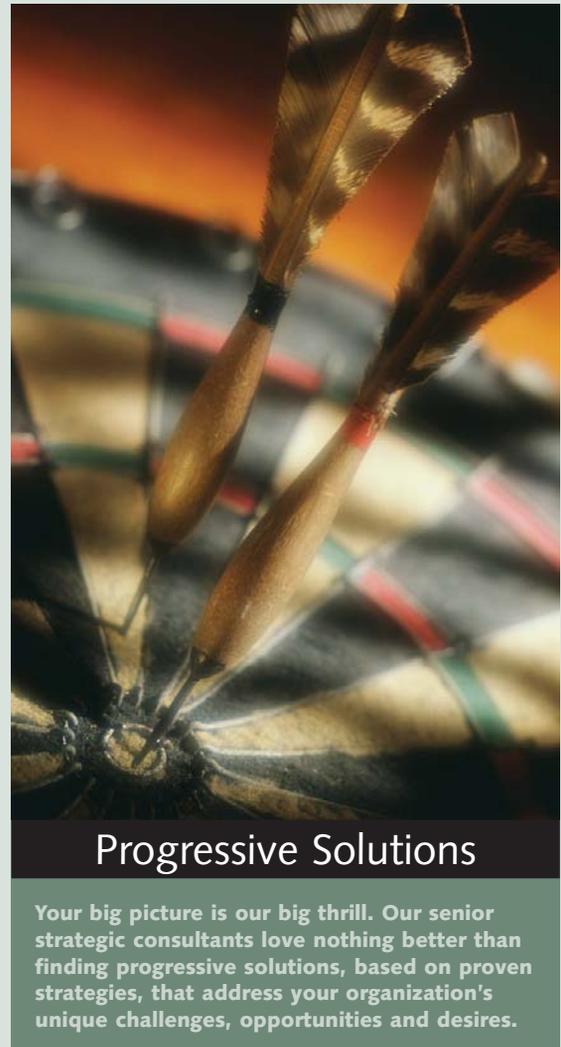
Our services include:

- Cost and risk management strategies
- Analysis of financial and non-financial performance of benefit plans
- Plan funding strategies
- Rating, underwriting and data integration
- Actuarial audits, valuation and experience studies
- Business and product planning
- Mergers and acquisitions
- Executive benefits

EMPLOYEE COMMUNICATION SERVICES

When it comes to benefit programs, communication is the key to promoting appreciation and initiating change. And with the increased popularity of consumer-driven health plans, a well-informed workforce will result in higher participation from having clear expectations about how the plans work. Whether it's a simple benefit statement, compliance communications, a retirement brochure or an extensive open enrollment campaign, we develop creative, customized solutions for your business environment and target audience. Count on us to achieve maximum impact and results. **Our services include:**

- Communications planning and strategy development
- Print, electronic and interactive communications
- Newsletters, enrollment guides and summary plan descriptions



Progressive Solutions

Your big picture is our big thrill. Our senior strategic consultants love nothing better than finding progressive solutions, based on proven strategies, that address your organization's unique challenges, opportunities and desires.

KINGHORN & ASSOCIATES

BENEFITS IMPLEMENTATION, ADMINISTRATION & BROKERAGE SERVICES

Our benefits implementation, administration & brokerage services offer practical, cost effective solutions to help you maximize the dollars spent on health and welfare programs. Our consultants work with you to assess your needs and design the best plan options to suit your workforce demographics and budget.

We also conduct carrier negotiations and determine the best pricing and funding strategies. In addition, we offer administration services to manage the flow of information between your organization, your employees and your insurance providers, freeing your time for more strategic business initiatives. **Our services include:**

- Core and voluntary benefits plan design
- Carrier negotiation, selection and management
- Multiple benefit plan structures
- Enrollment, administration and record keeping
- Health and welfare outsourcing services
- Compliance, reporting and document review
- Retirement plan design and implementation
- Online enrollment solutions

WHY WE ARE DIFFERENT

Our services are designed to support our clients' needs in ways that are innovative, results-oriented, timely and cost-effective. We strive to be the benchmark against which others are measured. We have a passion for problem solving, a work ethic that will not quit, and a commitment to positioning your organization for success. Accept nothing less.

Our competitive advantage is our ability to see not only *the* big picture, but *your* big picture. We truly understand our clients' key issues and business constraints. By offering three individual practice groups under one roof, our consultants are able to share perspectives and leverage project experiences in a rich and energized working environment. Our team approach to client assignments means you get the best service and freshest perspectives from the brightest minds in the business.

WE UNDERSTAND THE ISSUES

Offering effective solutions to the challenges of benefit planning, administration and risk management requires a solid understanding of today's regulatory environment, insight on current issues, and vision as to how those issues will impact future trends. Rising healthcare costs, HIPAA compliance and changing workforce demographics are but a few of the challenges facing companies today. We recognize that understanding the forces driving these challenges is critical to developing effective strategies for your success.

WE LISTEN

The successful partnerships we enjoy with our clients are based on a foundation of mutual trust and open communication. Before beginning work on any client assignment, we listen. We know what to look for, but we don't always know what we'll find. That's why we spend time getting to know you.

What we learn by looking inside — and listening — helps us shape your strategy. It's an investment that makes sense for both of us. We learn who you are. You get a strategy that works.

Setting the Standard

From our people to our process, the Strathmore Group sets the standard for providing innovative solutions, consistent attention to detail and extreme responsiveness to the needs of our clients.

WE SHAPE STRATEGIES

We remain flexible in our approach to client assignments and steer clear of one-size-fits-all solutions. Our aim is to integrate best practices and drive critical decisions to create the best solutions for our business partners.

WE DELIVER RESULTS

Our answers are not simplistic — we use the best data and information, skilled analysis and broad business thinking to move from challenge to solution. Our consultants will deliver timely, cost-effective, custom solutions that yields promising results. Our goal is to consistently exceed our clients' expectations. Our only agenda is to fulfill your agenda.



RE:VOLUTION

HEALTHCARE REINSURANCE & RISK MANAGEMENT

Capitalizing on the advantages of reinsurance today requires a unique combination of capabilities. It demands a high level of consultative and specialty reinsurance expertise, state-of-the-art analytical resources, and strong, far-reaching relationships with the best reinsurance carriers. It also requires an in-depth understanding of how specific reinsurance strategies interact with other upstream and downstream risk management variables.

Re:Volution is a leap forward in the integration of agency, brokerage and consulting services. We strategically bring together analysis, evaluation, placement and management of excess loss liability coverage for national and regional health plans, large provider networks, integrated hospital healthcare delivery systems, physician groups and employers.

Re:Volution defines our client commitment through comprehensive services aimed at improving efficiencies and improving your bottom line. **Our services include:**

- Insurer, HMO, Provider and Employer Stop Loss
- Excess Loss Insurance Brokerage
- Reinsurance Intermediary
- Analysis and Evaluation Consulting Services
- Risk Transfer and Management
- Excess Loss Policy Design and Interpretation
- Rating, Underwriting and Data Integration
- Stop Loss Claim Submission Support and Reporting





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Information is key to meeting the complex challenges in healthcare today – and even the right information is just the beginning. With expert knowledge, creative thinking and a non-stop drive to continue learning and improving, Strathmore Group consultants can guide you from information to action, complexity to clarity, challenge to solution. So you walk away with actionable, custom-designed strategies that deliver real business results.



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