

| HEALTHCARE & LIFE | SPECIALTY PRACTICE

MARKETINSIGHT

PARTNERING WITH BLUE CROSS BLUE SHIELD COMPANIES

As we start 2017 Guy Carpenter is very excited about being chosen by more Blue Cross Blue Shield organizations to be their medical reinsurance experts than any other reinsurance broker. Representing more than three times as many Association members than our nearest competitor, it is from a position of knowledge and expertise that we continue to build out and improve our platform to deliver value over a wide range of reinsurance solutions.



Guy Carpenter's Healthcare & Life Specialty Practice, with over 50 broking professionals and actuaries, spent the past year collaborating with members of the BCBSA to address challenges such as the following:

- How to quantify the impact and evaluate a first time purchase of reinsurance
- Preparing for or addressing ORSA requirements
- Addressing current or projected surplus strain which could impact negatively impact their RBC
- Ensuring ancillary products are available as needed to maintain strategic partnerships and market share

As we continue to develop the right resources and capabilities to meet your changing needs, it is through a core group of technical experts that we ensure our footprint results in valuable insights being delivered at a local level in an appropriately tailored fashion.

OUR APPROACH

Our conversation begins with client goals and challenges. We work to understand your broad financial landscape before making recommendations for specific solutions. We explore potential opportunities as well as the challenges at hand – and those that may be on the horizon. We work through the data – oceans of it – and by combining it with the industry's most sophisticated analytics, develop a comprehensive view of the risk and the best options to manage it in line with your goals and objectives. Guy Carpenter helps its clients determine the best risk management strategies, using all available structures, from traditional reinsurance vehicles to the full range of capital market solutions.

We look forward to the opportunity to have a discussion about your organization and how Guy Carpenter's service offering may help you meet your objectives. For more information on:

Guy Carpenter's HealthCare Payer Practice please contact Phillip Barker, Managing Director and Payer Leader, at (206) 621-2997 or phillip.i.barker@guycarp.com

Guy Carpenter's HealthCare & Life Specialty Practice please contact David Rains, Managing Director and Practice Co-Leader, at (215) 864-3786 or david.rains@guycarp.com.

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About Guy Carpenter

Guy Carpenter & Company, LLC is a leading global risk and reinsurance specialist. Since 1922, the company has delivered integrated reinsurance and capital market solutions to clients across the globe. As a most trusted and valuable reinsurance broker and strategic advisor, Guy Carpenter leverages its intellectual capital to anticipate and solve for a range of business challenges and opportunities on behalf of its clients. With over 2,300 professionals in more than 60 offices around the world, Guy Carpenter delivers a powerful combination of broking expertise, strategic advisory services and industry-leading analytics to help clients achieve profitable growth. For more information on Guy Carpenter's complete line-of-business expertise and range of business units, including GC Specialties, GC Analytics®, GC Fac®, Global Strategic Advisory, GC Securities*, Client Services and GC Micro Risk Solutions®, please visit www.guycarp. com and follow Guy Carpenter on LinkedIn and Twitter @GuyCarpenter.

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