



IHC Risk Solutions: Simple is better

The IHC Group has been a leader in the stop-loss insurance industry for 25 years. Our reputation as a forward-thinking insurance provider has been built through the wholly owned managing general underwriters within The IHC Group, including Alliance Underwriters, Independence Insurance Group, Majestic Underwriters, Marlton Risk Group and Risk Assessment Strategies.

Today these companies have come together as one team with one name—IHC Risk Solutions—a full-service direct writer of medical stop-loss insurance for self-insured employer groups starting at 25 lives and ranging up to the largest groups. Our combined knowledge, coupled with IHC's strong operating history, positions IHC Risk Solutions to be a leading innovator in the self-funded marketplace.

We believe that “simple is better.” The simplicity of our new structure allows us to deliver cost-effective, innovative risk solutions to the self-insured market on a direct basis in the following areas:

- ▶ Administration
- ▶ Billing
- ▶ Claims
- ▶ Claim management
- ▶ Customer service

IHC Risk Solutions' multiple carriers, which include Standard Security Life Insurance of New York, Madison National Life Insurance Company, Inc., and Independence American Insurance Company, are all rated A- (Excellent) for financial strength by AM Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations. Between them, the carriers are able to underwrite business in all 50 states, Puerto Rico and the U.S. Virgin Islands.

Today, IHC Risk Solutions offers coverage from some of the largest medical stop-loss underwriters in the United States and has offices nationwide. Still, we recognize that our most important asset is producer relationships. Our goal is to continue our current successful long-term relationships and develop new partnerships, which result in value-added competitive advantages. We understand that by providing partners with one-on-one attention, the IHC Risk Solutions team has the opportunity to gain a much greater understanding of its clients' business needs.

We invite you to give us the opportunity to earn your business with bold fresh ideas, and business solutions that will help you succeed in the ever-changing health care market.

www.ihcrisksolutions.com



About

IHC Risk Solutions is a member of The IHC Group, an organization of insurance carriers, managing general underwriters, third-party administrators and marketing affiliates that has been providing health, life, disability, dental, vision and medical stop-loss insurance solutions to groups and individuals for nearly 30 years. With over \$1.3 billion in assets as of May 2011, members of The IHC Group include Independence Holding Company (NYSE:IHC), American Independence Corp. (NASDAQ: AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from A.M. Best Company, Inc. Collectively, the companies in The IHC Group provide insurance coverage to more than one million individuals and groups.

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