



UPA & Claimetrics

Team Up for Your Success

As an agent, client customer care is extremely important to you. At UPA, we know success means considering a broad range of related services for your clients.

That's why UPA partners with the best in the industry to offer your clients leading edge claims management. UPA is proud to introduce its partnership with Claimetrics.

Claimetrics proprietary analytical tools and dedicated analysts allow its client support teams to look "deeper" into claims and more accurately track results, control costs and predict future trends before they become problems for your clients.

With UPA and Claimetrics, go beyond simply "managing" your claims and start:

- reducing them.
- controlling them.
- preventing them.



UPA

UPA is a pioneering, turnkey solution for employer cost reduction and workers' compensation claims management. UPA specializes in offering distinctive workers' compensation solutions through a network of independent agents nationwide.

With more than 13 years experience in the workers' compensation arena as a MGA representing A rated carriers, UPA expanded its services nationally in May 2008. UPA offers third-party workers' compensation services to both large self-insureds as well as small business accounts.

Claimetrics

UPA's claims partner Claimetrics was formed in 2004 as an alternative, innovative claims management organization that is radically changing the way claims are handled. These new techniques significantly reduce costs and improve outcomes. Claimetrics is changing the culture, philosophy and strategy of the past to create a new industry that is beyond claims management.



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A graphic on a green background. It features the UPA logo (UPA in black serif font with a green underline) followed by the text 'presents its claims partner: Claimetrics' in a black, sans-serif font. The background has a 3D effect with overlapping green shapes.

Leading
Edge
Claims
Management
Thinking



Claimetrics offers your clients:

- Immediate robust clinical intervention
- Proprietary Proactive Resolution Process (PReP), a weekly team review of each claim
- The 180 day process, a goal of closing all claims within 180 days
- A unique proactive approach that helps
 - maintain control of the claims process,
 - shorten the length of time a case is open and
 - converts claims cost to more predictable, stable levels

Control from Day 1

Claimetrics just doesn't manage the claims process. Claimetrics **CONTROLS** IT!

- Assigned nurses become advocates for appropriate medical care
- Nurse-driven medical decisions under supervision of Claimetrics' Chief Medical Officer
- Identification of high-value claims at their outset to minimize severity immediately
- Real-time analysis and reporting

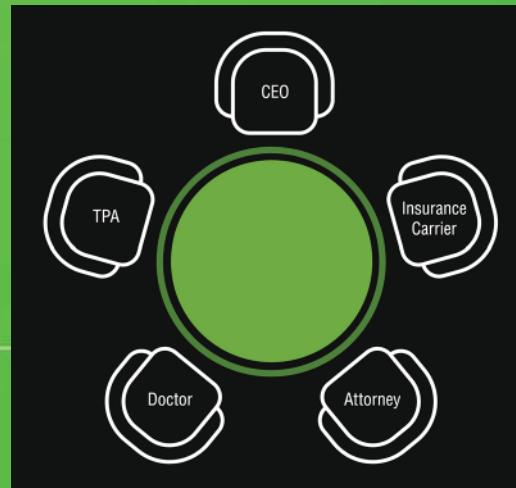
Care for your clients

You know your clients are being taken care of by Claimetrics. The Claimetrics 180° Difference is responsive and can help your clients:

- lower premium costs in the long run
- control claims costs and
- save money.

Claimetrics 180° Difference

- Nurse on every case from Day 1
- Weekly file review by nurse, client representative and supervisor (PReP)
- The best and brightest talent trained at Claimetrics University
- New generation of data-driven decision support systems and business intelligence
- Centralized, dedicated client support teams



Claimetrics alignment of interests is to reduce total workers' compensation costs for all parties involved.

The Claimetrics approach:

- Collect more relevant data, yielding significant different and more relevant business reports
- Analyze data in ways never done before to allow businesslike change of both pre-loss and post-loss behavior, reducing the cost of risk
- Manage and communicate to your clients