

***Don't Get Wiped Out
by
Catastrophic Claim Costs.....***



*Learn How to Master Riding the Risk
Management Wave with.....*



*You can't change the momentum of the wave,
but you can impact your ride.*

Managing your health care program to ensure quality care and cost containment doesn't have to be as risky as "big wave surfing." Cyrca Insurance Management was formed to focus on the design, implementation, and operation of specialized health care programs that offer techniques and styles to fit each organizations customized risk need.

Differing ourselves from other firms choosing to offer certain specialized carve out services as an ancillary line of business, Cyrca is solely dedicated to offering tailored catastrophic products and services.



PROGRAMS AND SERVICES



Fully Customized Specialty Medical Programs - When typical insurance coverage and programs do not meet service and financial needs, we offer benefit plan design consultation and full actuarial and underwriting support to assist in the development of a plan just right for you.



MGU Managed Transplant, Neonate, and Serious Trauma Programs - Sophisticated managed programs which include ***first dollar management of claims.***



Excess of Loss Protection - Designed to reduced catastrophic costs and provide budget protection in a turnkey program. Pricing offsets are available due to our first dollar MGU Managed Programs.



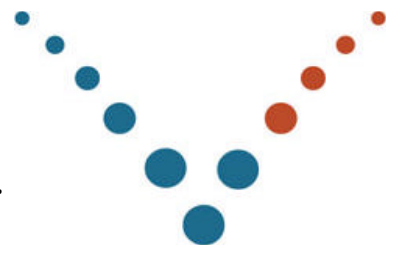
Marine Medical Management - 24/7 risk management protection and US flagship vessel protection worldwide.

Groups serviced include volunteers, aid-workers, Medicaid populations, international medical group programs, commercial managed care organizations, and other large risk taking populations.









The enhanced service and cost containment opportunities are real with Cyrca.

Let us help you manage the health of your members so you can manage the health of your business.





Cyrca's Programs and Services are different from other MGU companies or Stop Loss Carrier Carve-Out and Stop Loss programs:

-  Proven implementation and operational techniques focused on high cost, low frequency cases - typically the hardest to impact
-  First dollar coverage on all MGU programs offered
-  Cyrca Early Warning System (EWS) ensuring earliest possible intervention
-  Enhanced technological infrastructure design for EWS and consultative reporting
-  Specifically defined and clearly identifiable claims targeted
-  Competitive Excess of Loss protection with pricing offsets for MGU programs
-  Market leader in understanding of health care financial and quality drivers of the future
-  Complete customization based on an organizations unique needs (not an "out of the box" approach)

Cyrca's customized, quality program management expertise and experience with specialized injury and illness provide for lower, more predictable health care financing.

***Searching for calmer,
more predictable waters....***





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