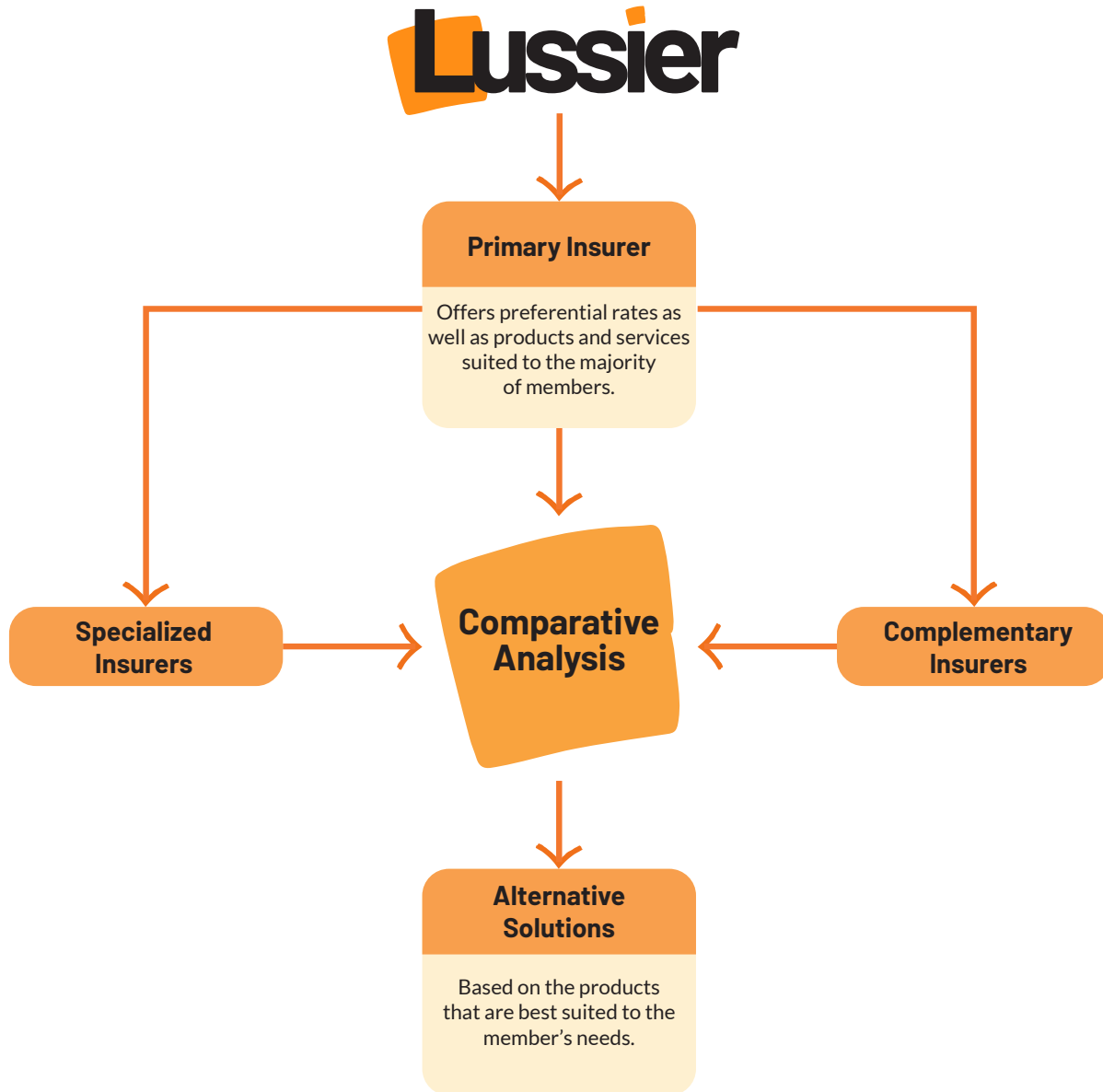


The Primary-Complementary Concept



The Concept's Strengths

A range of products tailored to each member's specific needs

Enables greater participation in the plan

Helps control the primary insurer's claims record

Helps control rate increases

Primary Insurer



Specialized and Complementary Insurers



Alternative Solutions

