WHY
Collegiate Risk Management, Inc.
STANDS OUT AND IS THE BEST CHOICE AS A BROKER/AGENT

- **Collegiate Risk Management, Inc. is a national firm specializing in student health and accident insurance for domestic and international college students, as well as for intercollegiate sports. We insure colleges and universities throughout the United States and have unmatched expertise in the student health insurance industry.**

- **We service your account on a daily basis, dealing with your students directly, so insurance issues are OUR responsibility, not the schools.**

- **We provide sound and financially secure insurance companies and can shop the market to bring you the lowest rates with the best benefits. Our loyalty lies with the client, not with a carrier.**

- **We offer on-line enrollment and on-line waiver capabilities. For schools with voluntary enrollment, we can accept credit cards, checks and have electronic checking capabilities.**

- **We provide claims payors with timely and accurate claims processing and a turn-around time for properly submitted claims of 7 to 14 business days.**

- **All of our programs are custom-designed. We tailor benefits, payment plans, preferred provider organizations (PPOs), claim and loss reports, insured lists and other services to your needs and specifications.**

- **We use the latest in sophisticated market technologies, such as electronic claims and eligibility receipt capabilities.**

- **Our databases are fully secured.**
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- **We are HIPAA compliant.**

- **We provide toll free 800 numbers to both the claims payor and Collegiate Risk for immediate resolution to any issues. Students do not get an "automated voice answering service", but a real live person to help them immediately.**

Collegiate Risk - Why We Are Your Best Choice

- **We offer strengthened communications by providing a website designed specifically for university and college students which will include easy access to brochures, claim forms, enrollment forms, rates and answers to frequently asked questions. In addition, students can correspond by e-mail with our staff directly from the web site. You can customize the web site to include information the school would like the students to have on hand and incorporate links to various email contacts and other websites, such as providers of prescription, dental and vision plans and preferred provider organizations.**

- **At Collegiate Risk Management, Inc., it is always our goal to provide the best service possible. We realize that in most cases, we are the first contact a policyholder has when they have a question or concern. Our goal is to personally provide each caller with unparalleled customer service.**

- **We pay attention to small details because we know from experience that they can make a BIG difference, such as quick turn around time on eligibility lists and ID cards, etc., brochures printed and mailed on time and immediate problem resolution.**

- **Your school will be assigned a dedicated service team, who will ensure that all areas of your student health insurance program are running smoothly and efficiently at all times. Your Dedicated Service Team consists of highly trained personnel, who provide a full range of services for your program. Our goal is nothing short of 100% satisfaction. All team members are trained to answer the phone within the first two rings, and to assist the caller immediately.**

- **We strongly believe in personal attention and to assist the caller immediately. We strive to be an advocate for the insured student, the parents and the school administrators and have built our reputation on the exceptional service we provide.**

- **On-line hard waiver programs. We also accept credit cards and can set your payment program up to your specifications.**

- **Electronic Claims and Electronic Eligibility receipt capabilities.**

- **A comprehensive marketing plan tailored to your needs and wants.**

Collegiate Risk - Why We Are Your Best Choice

- **On campus benefits presentations by Collegiate Risk Management representatives at student or freshman orientations or when requested by the University.**
- **Timely claims reporting on a regular basis.**
- **Detailed insured lists, updated weekly during the first months of enrollment.**
- **Detailed dependent enrollment lists.**
- **Coverage for Dependents.**
- **Any reports you need, tailored to your exact specifications.**
- **Worldwide coverage - 24 hours per day.**
- **Foreign Language interpreters.**
- **We help the students who are working with various disabilities and also have call relay for the hearing and speech impaired.**

Collegiate Risk - Why We Are Your Best Choice

Value Added Services and Additional Benefits:

- **Discount Dental, Vision and Prescription Programs**
- **Optional Major Medical coverage**
- **Short term insurance for the graduating senior**
- **On Call or Assist America - so students can be covered anywhere while traveling 100 miles away from campus.**
- **Athletic Coverage**
- **Special Risks, such as sports camps, rallies, parades, etc.**
- **Student Loan Consolidation**
- **Study Abroad Insurance**
- **International Student Insurance**
- **International Student supplemental coverages, including 24 hour emergency interpretation, automobile insurance, renter's insurance, help in obtaining a driver's license, personal property and effects, hotel discounts, emergency roadside assistance, etc.**
- **A quarterly newsletter with the latest Medical/Health/Insurance information and related issues pertinent to today's college student**
- **References from schools across the nation, attesting to our commitment to raising the standards of student health care by offering you a combination of superior service, financial strength, and the most affordable and competitive rates.**

Our priority is the needs of the school and its students, and we work very hard to ensure that each school is provided with superior customer service at all times.

We welcome the opportunity to serve you.