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## II-4. PRIOR EXPERIENCE

#### II-4. PRIOR EXPERIENCE

ACS Claim Service, Inc. was registered with the Commonwealth of Pennsylvania in January 1992 as a workers' compensation claims management service for the benefit of the insurance and self-insured industry. We became incorporated in 1994 under ACS Claim Service, Inc.

This year represents ACS Claim Service, Inc.'s fifteenth-year anniversary in the Third Party Administration/Claims Management service. During that fifteen-year time period, ACS Claim Service, Inc. has continued to show an increase in growth in terms of clients, claim volume and staffing. We attribute the steady growth to our quality claims management process and exceptional personnel. Our processes and staff have generated exceptional claim results with all of our clients. Our services have been expanded to include a full complement of programs for the self-insured employer and claim handling industry.

In general, ACS Claim Service, Inc. acts as a TPA for self-insured employers and insurance carriers. Many times in the past, we have taken over large quantities of claims at one time without affecting the quality of our service. As well, we have assisted other TPAs and carriers when they have had a large influx of claims. When it becomes necessary to assume a large influx of claims associated with this contract, it is a

task that we can efficiently, effectively and confidently handle because of our past experience with similar transfers.

ACS Claim Service, Inc. has been involved in the claims management of the claims that fall under the Guaranty Fund, Pre-Fund Account and other smaller funding sources since the inception of the current contract on January 1, 2003. During this tenure we had to absorb a large influx of claims several times into our claim operation. These claim transitions for the Bureau, along with others, are highlighted below. All of the transitions were handled without a flaw. 100% of the indemnity checks went out timely with no late payments. All of the claimant's indemnity checks were issued within the two week cycle they were scheduled prior to us taking over the account.

During the last 54 months of managing claims associated with the Guaranty Fund and the Pre-Fund Account and other funding sources, we have handled a total of 692 Claims. We concluded 546 claims leaving only 146 open as of June 30, 2007.

As the result of conscientiously evaluating claim exposures, developing a working rapport with claimants and their legal representatives we have been able to stretch the Guaranty Fund's and Pre-Fund's monies and the monies of the defunct self-insured (letters of credit or bonds). In essence our claim handling permitted the pool of injured workers to be paid the benefits they deserve while at the same time maintaining the

financial security of the funding sources paying these claims and protecting the Guaranty Fund and Pre-Fund from these liabilities.

Many of these claims were quite old and pre-dated the workers' compensation reforms of the mid 1990's, known as Act 44 and Act 57. Files of this age required a working knowledge of pre-reform claim handling procedures and understanding of the law that existed during that time. Every ACS Claim Service, Inc. adjuster has experience handling claims from this era of claim handling. ACS Claim Service, Inc. has more claim staff who have experience with handling these types of claims and funding source requirements than any other TPA in the Commonwealth.

The following lists some examples of our experiences in large claim take over projects:

**SELF-INSURANCE GUARANTY FUND, PRE-FUND AND UEG CLAIMS**

Attention: George Knehr, Director of Self Insurance

Bureau of Workers' Compensation

1171 S. Cameron Street, Room 324

Harrisburg, PA 17104-2511

717 783-4476

Initial Contract Transition: ACS Claim Service, Inc. transitioned all of the existing claims of the Guaranty Fund and Pre-Fund Account and other funding sources into our

claim operation in January 2003. This initial transition represented 490 claims from 10 self-insured's who lost the ability to pay their workers' compensation liabilities. During the transition every claimant was paid their indemnity payment on time and all the medical bills were re-priced and paid promptly without one Fee Review being filed for untimely payment.

Subsequent claim transitions into the Guaranty Fund and the Pre-Fund Account occurred over the next 54 months from seven (7) defunct self insured companies. This resulted in a total of an additional 202 entering our system. All of these claimant's were paid, as appropriate, timely indemnity benefits within the normal two week cycle.

Uninsured Employer Guaranty Fund(UEGF): During the 6 months of existence of the UEGF, ACS Claim Services, Inc. has managed all of the claims assigned to this Fund. There have been 15 claims presented to us for handling. All of these claims received the unique attention they required. Each claim was investigated fully after the internal investigation was done by the Bureau determined that no workers' compensation insurance existed for the alleged employer. ACS Claim Service, Inc. was involved in assisting the Bureau in developing the claim handling procedures, rules, regulations and practices of this new emerging claim exposure.

ACS Claim Service, Inc. is the only TPA in the Commonwealth with claim staff that has any experience in handling UEGF claims. In addition our support staff understands

what they are required to do when we receive a new UEGF assignment. This working knowledge within our total office staff allows for all new UEGF claims to be absorbed into our claims management system smoothly.

This new brand of claims has generated many claims management issues that have never surfaced before in workers' compensation claim administration. The Bureau, with some help from ACS Claim Service, Inc., worked together in formulating new claims management procedures and practices. Procedures needed to be developed to involve other Divisions of the Bureau, such as the Compliance Division. We have worked with the Bureau to create new UEGF Claim Notice and UEGF Claim Petition forms. Again our experience with UEGF is beyond compare in the TPA industry. We have found that performing investigations with the claimant and the alleged employer is a difficult task. Many times neither party wishes to cooperate with our investigation.

#### **ESAB WELDING & CUTTING PRODUCTS**

Attention: John Fredrickson, Human Resource Manager

801 Wilson Ave

Hanover, PA 17331

717-630-3486

ESAB is an international company with a major manufacturing plant in Pennsylvania manned by union members of the AFL-CIO. ESAB has an approved workers'

compensation self-insured program. This Commonwealth based plant chose ACS Claim Service, Inc. to become their TPA of choice starting mid 2005.

We initially absorbed 26 claims during the initial transition. Again all indemnity checks were continued in a timely fashion, despite short -comings of the data support from the prior TPA.

**PHILADELPHIA PARKING AUTHORITY**

Attention: Alan Dunkleberger, Director of Risk Management

3101 Market Street

Philadelphia, PA 19104-2895

215-683-9664

Due to emergency circumstances, 50 active workers' compensation indemnity claims were received in our office with one days notice. ACS Claim Service, Inc. was able to review the incoming claims, many without full information, within the normal cycle of our operation. These immediate reviews allowed for the claim management to continue in a normal fashion. All indemnity checks were paid accurately and timely.

**INSERVCO INSURANCE SERVICES, INC.**

Attention: Staci Ulp, Vice President of Claims

2 Market Square

Harrisburg, PA 17104

717-230-8300

Inservco, on behalf of the Insurance Department of Pennsylvania handles workers' compensation claims from liquidated insurance carriers. When a large influx of claims entered this system due to the liquidation of an insurance carrier, sometimes thousands at one time, ACS Claim Service, Inc. was subcontracted to assist in the initial claim review. We provided a Review Team of adjusters to Inservco. Our assignment required all claims to be reviewed within a two-week time period after receipt of the file. We reviewed and provided a claim history, reserve recommendation and future file strategy on over 1500 claims within that two week time frame.

After our initial review, Inservco offered to have one of our claim adjusters remain in their office to continue handling these claims. Our adjusters have maintained a presence in this setting for extended timeframes to assist as claim loads fluctuate. Once again, ACS Claim Service, Inc. demonstrates the ability to handle influxes of workers' compensation claims in a normal matter of fact fashion.

**MARYLAND INSURANCE GROUP**

Attention: Butch Bucci, Claim Manager

5070 Ritter Road

P. O. Box 2018

Mechanicsburg, PA 17055.

ACS Claim Service, Inc. was assigned 81 new lost time workers' compensation claims in a one month time. We investigated and recommended payment disposition in a timely fashion (within 21 days) on every claim. We then provided claim handling services and strategies to conclude 80 of the 81 claims within a year.

**PREFERRED RISK GROUP**

Attention: Lee Warner, Claims Manager

3540 N. Progress Ave.

P. O. Box 60365

Harrisburg, PA 17106

ACS Claim Service, Inc. was assigned 105 lost time active claims on one day during a claims transition from office to office within the company. This assignment consisted of existing claims where indemnity benefits were being paid. All the indemnity benefits were paid timely without any interruption to the claimants. These claims were

successfully managed to a conclusion, within a two-year timeframe, after some lingering litigation.

**ALUMINUM COMPANY OF AMERICA (ALCOA)**

Attention: Jean Bailey, Director of Safety and Health

3000 State Drive

Lebanon, PA 17042

ACS Claim Service, Inc. was referred 18 lost time workers' compensation claims which had been ignored over the years by this self administered self insured. These files consisted of many temporary partial indemnity benefits claims for AFL-CIO union members. We were asked to bring the indemnity benefits Supplemental Agreements up to date. We were then asked to review their entire claim-handling program.

**CITY OF WILLIAMSPORT**

Attn: Bill Nichols

City Hall, 4th Street

Williamsport, PA 17701

570-327-7571

ACS Claim Service, Inc. took over five self-insured tail claims from the City of Williamsport's self administered, self-insurance program. The indemnity benefits went uninterrupted. There remains one remaining medical only claim with this program.

#### **CHURCH OF GOD HOMES**

Attention: Carson Ritchie, CEO

801 N. Hanover Street

Carlisle, PA 17013

717-249-5322

ACS Claim Service, Inc. was hired by this self administered self-insured to provide TPA claim handling at the closure of PHICO. ACS Claim Service, Inc. remains this cherished client's TPA.

#### **CASUALTY RECIPROCAL EXCHANGE**

Attention: Nancy Hoppock, Esq. Area Claim Manager

P.O. Box 419497

Kansas City, MO 64173

Unexpectedly, ACS Claim Service, Inc., in 1994, took over 45 active and previously ignored claims from another TPA. These claims were reviewed, absorbed into our claim administration program and indemnity benefits were paid timely.

**LEBANON MUTUAL INSURANCE COMPANY**

Attention: Rollin Ressinger, President

P.O. Box 2005

Cleona PA 17042

717-272-6655

With less than a week's notice thirty five (35) current lost time claims were drop shipped to ACS Claim Service, Inc.'s office. ACS Claim Service, Inc. reviewed and absorbed the claims into our management system and all indemnity benefits were paid in an accurate and timely fashion. The claims had been ignored in the immediate past and lacked much of the required information.

In addition to the above examples of large claim takeovers, ACS Claim Service, Inc. also provides more typical TPA services for self-insured employers and out of state carriers. Claims management for these entities is more typical as claims are sent in a more consistent time table. ACS Claim Service, Inc. manages these claims from "cradle to grave" encompassing all aspects of claims management. Some of our clients include Daily Express Trucking, Weis Markets, Schaad Detective Agency, Mercer Insurance Group, The Brethren Mutual Insurance Company, Credit Union Mutual Insurance Society and Harford Mutual Insurance Company. We also provide field work to a variety of carriers. EMC Insurance Company uses us both for telephone claim reporting

and to do a face to face initial compensability investigation on most of their lost time claims.

**Daily Trucking Company**

P.O. Box 39

Carlisle, PA 17013-0039

717-243-5757

Contact: Vicki Witter

**Weis Markets, Inc.**

1000 South Second Street

Sunbury, PA 17801

570-286-3297

Contact: Bart Shaffer

**Schaad Detective Agency**

1114 Roosevelt Ave

York, PA 17404

717-846-2192

Contact: Dietta Leedy

**Mercer Insurance Group**

100 Mercer Drive

Lock Haven, PA 17745

800-223-0534

Contact: Stephen Acquino

**EMC Insurance Company**

P.O. Box 297

Pottstown, PA 19464

800-362-3620

Contact: James Zeigler

**The Brethren Mutual Insurance Company**

149 N. Edgewood Drive

Hagerstown, MD 21740-6599

301-739-0950

Contact: Lori Shoop

**Credit Union Mutual Insurance Society**

P.O. Box 1221

Madison, WI 53701

800-637-2676

Contact: Elaine Plate

**Harford Mutual Insurance Company**

200 North Main Street

Bel Air, MD 21014

410-838-4000

Contact: Richard Hughes

We believe the above demonstrates our experience and competence in managing both incremental claim filings from self-insured employers and carriers, as well as in managing large one-time bulk assignments of workers' compensation claims. We invite you to contact any or all of the individuals noted above for their reference of our abilities to make the transition and to successfully handle the files involved as well as tailoring to the individual needs of the various self-insureds and carriers.

In addition, we would encourage you to contact for a reference, a union representative whom we dealt with when handling the Freedom Forge claims as part of this contract.

Sharon Fike, USW Local # 1940

519 Electric Avenue

Lewistown, PA 17044

717-248-3919

As with any project, such as helping Inservco with a large claim volume associated with a state contract, we are able to add additional staff quickly by either, extending our current adjusters hours and/or bringing on known qualified temporary adjusters who can assist with the transition.

If necessary, we will extend our working hours into the weekend to insure the timely transition of claims so as to not miss or delay payments for both indemnity and medical benefits.

Our transitional team is well experienced with providing prompt reviews with written recommendations for claim history, plan of action and reserve recommendation which will then be entered into the computer system.

Our claim adjusters are given manageable caseloads which are below the industry norms. For this reason and due to their extensive experience and knowledge they can easily assimilate a larger number of claims without significantly impacting the quality of their claim management.

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II-5. PERSONNEL

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The home office of ACS Claim Service, Inc. is located at 2120 Fisher Road, Mechanicsburg, PA 17055. The close proximity of our office would be instrumental in the continued development of a strong rapport and quick response to the Bureau's claim needs. We also have field adjusters located strategically throughout Pennsylvania to cover the state.

The personnel who will be assigned to this contract are quite knowledgeable in the practice of managing and adjusting Pennsylvania workers' compensation claims. The experience of the adjusters assigned to manage the files in this program will range from thirteen to twenty-seven years. One of the staff members assigned to this project teaches the first two courses in the Workers' Compensation Claim Certification, a workers' compensation claim designation program by the Insurance Society of Philadelphia and is a member of the PACMAN Committee of the Bureau of Workers' Compensation. These qualifications enable us to provide experienced handling for any type of workers' compensation claim.

There will be 2 executive personnel, one who will be the claims manager for this proposal, 3 adjusters to handle the current file load, 2 field adjusters, 1 claim associate/pay clerk, 2 support staff, 1 programmer, and 4 additional adjusters on staff

for new incoming files. In addition to our staff mentioned here, we have a transition team consisting of experienced workers' compensation adjusters who can assist when there is a large influx of claims to be reviewed.

ACS Claim Service, Inc.'s president, Karen E. McKendry, has an undergraduate degree in Occupational Therapy. She also has a Masters Degree in Public Administration with a concentration in healthcare. Karen has completed the Insurance Society's certification program and holds a WCCC-PA designation. She is a certified case manager (CCM) and a notary. Karen also is a member of the Self-Insurance Association in Pennsylvania and the Harrisburg Claim Association. Her curriculum vitae is included in this section for your review.

Currently, Karen assists with the review of medical treatment of claims and assists with communication with medical providers as well as return to work issues. Because of her occupational therapy background, she is able to assist in job modifications and discussions with the medical providers in medical terms, when discussing the claimant's restrictions and return to work parameters. With this contract, Karen will be assisting with telephonic medical review and communications as well as return to work issues.

Karen's education in Public Administration and experience will support her supervision of the statistical reporting of the program requirements of this RFP as well as supervising the support staff in making timely benefit payments and expenses.

Karen relies on her Occupational Therapy training to work within the repricing component and insure that procedure codes are being carefully analyzed in relation to the treatment provided.

Karen will spend at least 50% of her time with this contract. Karen has been with ACS Claim Service, Inc. since its inception in 1992. Karen has worked with this contract in the above listed areas over the last 4 ½ years. Karen will work from our main office at 2120 Fisher Road, Mechanicsburg, PA.

Dennis G. McKendry, Director of Claims, will act as the administrator of the technical claim management program and the liaison between the Bureau and ACS Claim Service, Inc. Dennis has 27 years of experience handling Pennsylvania workers' compensation claims. His duties will include overseeing the technical claim program, establishing neutrally acceptable procedures, coordinating all transition of claims into the Bureau's Funds, review all initial claim reviews which provide recommendations on claims management, and technical strategic claim handling on an ongoing basis on all of the claims associated with this contract.

Dennis currently teaches the first two courses in the 4 semester Workers' Compensation Certification Program sponsored by the Insurance Society of Philadelphia. He is an active member, past president of the Harrisburg Claims Association as well a member in the Pennsylvania Claims Association. Dennis is a member and currently chairs the PACMAN Committee for the Pennsylvania Workers' Compensation Bureau. His curriculum vitae is included in this section.

Dennis will devote nearly one hundred percent of his time during any initial claim transition. Should other defunct self-insured claim programs enter the Fund(s) during this contract period, Dennis will devote all of his time to this contract to assist with the transition. After the initial phase of the file absorption has been accomplished, approximately seventy-five percent of his time will be dedicated to this contract. Those duties will be with such things as claim supervision, reserve review and be a liaison between the Bureau and ACS Claim Service, Inc. Dennis will work from the main office at 2120 Fisher Road, Mechanicsburg, PA. Dennis has been with ACS Claim Service, Inc. since its inception in 1992 and has been actively involved in this contract during the last 4 ½ years in the roles listed above.

Bill Thompson, Claim Adjuster, will be involved with the claims management associated with this contract. He has handled the Bureau's claim during the current contract term. Bill will spend approximately 75% of his time on these files. Bill has 25 years of workers' compensation claims experience. He has extensive experience in

dealing with complex workers' compensation claims and in fact enjoys the challenges these complicated claims bring. He is well respected in the claims industry. Bill has worked closely in the past with many of the technical claim staff of the excess carriers associated with this contract. His close working relationship with these past associates allows for cooperation with the excess carriers and quick reimbursement of our requested monies.

Bill has been involved with the development of procedures in managing and investigating the UEGF claims that have become part of this contract starting this year. Bill is the only claim adjuster in the Commonwealth of Pennsylvania with experience with these claims and knows the unusual nature of the procedures and why they were developed.

Bill has also been specifically involved in the Techneglas claims, which became the burden of the Guaranty Fund in May of 2006. Bill has been with ACS Claim Service, Inc. for over a year and has been actively involved with this contract during that time. He will work out of our main office at 2120 Fisher Road. His curriculum vitae is included in this section.

Danese Minnich, Claim Adjuster, will be one of the adjusters assigned to the day-to-day claims adjusting functions on these files, spending nearly 100% of her time involved

with these claims. Danese is entering her eighth year at ACS Claim Service, Inc. She has over eighteen years experience managing workers' compensation claims.

Danese has been involved with these claims over the current contract term, the last 4 ½ years. Consequently, she has excellent working knowledge of the issues associated with these claims and the Bureau's procedures. She has previous extensive claims management experience while working with state contracts from her time at PHICO Insurance Company. Danese will spend her time handling, adjusting and administrating the claims involved with this proposal. Her curriculum vitae is included in this section.

Sherry Bechtel, Claim Adjuster, will be involved with this contract by assisting with initial claim reviews when new claims enter the program. Sherry has been with ACS Claim Service, Inc. for the last 4 ½ years and initially her caseload was 100 % dedicated to this contract so she has an excellent understanding of the nuances of these files. Sherry has 20 years of claim experience. Sherry does extensive work with our other self insureds, but would be able to manage claims from this contract if there was an influx of new claims. Sherry will work from our main office at 2120 Fisher Road. Her curriculum vitae is included in this section.

Kris Leib, Claim Adjuster, will be involved with this contract by assisting with the initial claim reviews when new groups of claims are taken over by the Self Insured

Division and will handle a portion of the current claims. Kris has been with ACS Claim Service, Inc. for nearly 3 years doing both field work initially and currently managing workers' compensation claims in house as a desk adjuster. Kris has 13 years of experience managing workers' compensation claims and prior to that had 4 years experience as an investigator of workers' compensation claims. Kris had initially worked with this contract by visiting claimants for long term disability checks and activity checks. Kris would also be available to handle claims with this contract should we have a large influx of claims. She works from the main office at 2120 Fisher Road, Mechanicsburg, PA. Her curriculum vitae is included in this section.

Kim Russo, Claim Associate, will act as a Support Staff to the adjuster staff. She is ACS Claim Service, Inc. Pay Clerk. She will devote 75% of her time to this contract. Kim has 20 years experience working with workers' compensation with issuing payments for benefits, calculating rates and completing and submitting workers' compensation forms. Kim has been with ACS Claim Service, Inc. for the last 4 ½ years and will work from our main office at 2120 Fisher Road. Her curriculum vitae is included in this section.

Kristen Jones, Field Claim Adjuster, will be involved with this contract with both initial claim reviews when a large group of files are received and also with any field work requests involving the central and eastern sections of the state. Kristen has been with ACS Claim Service, Inc. for over a year. She has 9 years of experience in workers'

compensation claims and an additional 8 years working with claims from the medical provider side. Kristen has worked with the Bureau's current contract by visiting claimants for long term disability and activity checks and will be involved in field investigation to support the compensability decision on the UEGF claims if requested. Kristen will devote approximately 25% of her time to this contract on a routine basis and additional time, up to nearly 100% as needed for initial claim reviews during large claim transitions. Kristen will work from the main office at 2120 Fisher Road when she is not involved in road work. Her curriculum vitae is included in this section.

Tom Watson is a recent addition to our staff and is our Field Adjuster for the western part of the state. Tom has over 30 years of workers' compensation claims experience. He would be available for the initial reviews with any large influx of claims associated with this contract. Tom would provide field interviews with any long term claimants and perform activity checks in the western part of the state. He will also provide field investigations to support initial compensability investigations for the UEGF claims. Tom would work from his home office in the Pittsburgh area. His curriculum vitae is included in this section.

Roger Pine, consultant for our Claims Management Information System is the only software technician ACS Claim Service, Inc. has had in its fifteen year existence. Roger has played an integral part during the past contract term by being involved with the transition of new defunct self-insured's data base. He has arranged for the transfer of

the prior TPA's database into ACS Claim Service, Inc.' software package. Roger will also assist in insuring our system provides the necessary features and reports required for the work in this contract. Roger has worked with our company since 1994 and had developed the system we currently utilize. His curriculum vitae is included in this section for your review. He will work from our main office at 2120 Fisher Road, Mechanicsburg, PA.

Following the Curriculum Vitae's included in this section is the Organizational Chart of ACS Claim Service, Inc.

ACS Claim Service, Inc. has contacted and reached an agreement with 4 subcontractors to assist us with the claims management needs of the claims associated with this contract. We have decided to use two vocational rehabilitation companies and two surveillance companies. Having two companies available to us provides security of demanding a good work product and the geographic availability across all portions of the Commonwealth. The following companies have teamed with us to support our efforts on this contract:

Vocational Rehabilitation Services, Inc. (VRS) is a long standing rehabilitation company. They were founded in 1973 and since that time have specialized in working with injured workers within the workers' compensation system. VRS is involved with providing job search and job placement activities with the claimants of the Guaranty

Fund and Pre-Fund during the past 54 months of the current contract term. VRS has long standing relationship with the Department of Labor & Industry's State Workers' Insurance Fund, working with injured workers. An overview of their services is enclosed in the appendix of this proposal.

PA Advocates Inc. has been providing vocational assistance to injured workers since it's inception in 1999 and have a consistent performance record since that time. In 2001, they became involved with injured workers of the Guaranty Fund after the Freedom Forge self-insurance program became defunct. At the time this was the largest acquisitions of claims into the fund and PA Advocates was instrumental in helping many of those workers. Their duties include performing video job descriptions of all of the jobs within Freedom Forge facility so proper job evaluations could be made. Since then, Pa Advocates have been performing various vocational services under the current contract. These service and their credentials are highlighted in the appendix of this proposal.

API Investigations, Inc. (API) provides surveillance activities in support of ACS Claim Services, Inc. efforts during the current contract term. During the 54 months of involvement API has been used in the Central Pennsylvania area, the home area of Freedom Forge and their injured workers. API's surveillance activities have provided key information during this time and has no complaints lodged against it, a noteworthy accomplishment, in this touchy area of claim activity. API has a long standing history

in supporting the Department of Labor & Industry SWIF's claim operation and is currently a service provider to SWIF.

ICS/The Simons Group is a combining of two outstanding claim investigation support service company. Personnel for Maitland Investigations, a long time workers' compensation investigative company, acquired ICS Investigations, one of the oldest investigation companies who specialized in workers' compensation, a year ago to form a surveillance company with unequalled experience in workers' compensation claim surveillance work. Their experience dates back to the 1980's with handling the Department of Labor & Industry workers' compensation investigations through SWIF. Coupled with their experience is the large investigative team which allows them to provide these investigations across the Commonwealth, with minimal travel because they are local to the home area of the investigation.

ACS Claim Service, Inc. will request authority from the Bureau's contract designee for any assignments made to these firms. Our request for authority will include the reason why the service is needed and what we hope to accomplish by using it.

ACS Claim Service, Inc. will monitor the subcontractors work by having the claim adjuster work with the subcontractor. He/she will provide instructions and closely monitor adherence to those instructions.

Dennis McKendry is charged with dealing with any issues that arise between the subcontractor, ACS Claim Service, Inc. or the Bureau. Dennis will also review and approve all of the bills submitted by the subcontractor to confirm they are properly billed and for work requested by the adjuster.

## Curriculum Vitae of KAREN ELAINE MCKENDRY

### PROFESSIONAL EXPERIENCE

- 1992 - Present      **ACS CLAIM SERVICE, INC.**, Mechanicsburg, PA  
President and Director of Medical Management Responsibilities include fiscal management, payroll and personnel, purchasing, planning, and marketing. Perform job analysis, job descriptions and interaction with medical care providers. Acts as an advisor regarding medical information on claimants and treatment. Assist in reviewing and processing medical bills regarding relatedness to work injury and ongoing medical necessity. Assist with the URO process. Assist adjuster and employer with modification of jobs and return to work.
- 1989 - Present      **SELF EMPLOYED, OCCUPATIONAL THERAPY SERVICES**, Mechanicsburg, PA  
Responsibilities include evaluation and treatment of adult and children mainly in the home setting. Evaluate adults in employment setting, recommend modifications to work environment and job position.
- 1998 - 2000      **ABLE REHAB, INC.**, Mechanicsburg, PA  
President and Owner  
Provided contracted occupational therapy services to Holy Spirit Hospital. Developed an Occupational Therapy Department for the hospital. Directed a staff of 4 therapists.
- 1985 - 1989      **AMERICAN REHAB CENTER**, Camp Hill, PA  
Administrator (1986 - 1989)  
Responsible for the entire operations of the Center including fiscal management, marketing, personnel, planning, program development, physician liaison, state recertification and assisting with the development of the Pottsville facility. American Rehab grew financially from gross revenues of \$1 million in 1986 to \$2.6 million in 1988.
- Director of Occupational Therapy (1985- 1986).  
Developed programs including work hardening program and low vision program.

1983 - 1985

**MECHANICSBURG REHAB**, Mechanicsburg, PA  
Senior Occupational Therapist

#### EDUCATION

**PENN STATE UNIVERSITY**, Capital Campus, Middletown, PA  
Masters in Public Administration, Concentration in Health Care  
Administration. Graduated May 1989.

**ELIZABETHTOWN COLLEGE**, Elizabethtown, PA  
Bachelor of Science in Occupational Therapy. Graduated May 1983.

**INSURANCE SOCIETY OF PHILADELPHIA**, Harrisburg, PA  
Certification in Workers' Compensation.

Attended numerous seminars, workshops pertaining to rehabilitation,  
workers compensation and management, 1983 to present. Including all of  
the Bureau of Workers' Compensation Conferences.

#### PROFESSIONAL ACTIVITIES

- Current WCCC-PA Certification
- Harrisburg Claims Association
- Pennsylvania Self-Insurers Association
- American Occupational Therapy Association
- Pennsylvania Occupational Therapy Association
- Case Management Association
- Professional Advisory Board - Comfort Care
- National Notary Association

#### OTHER

- Certified Case Manager, 2002
- Notary, 2005

## Curriculum Vitae of DENNIS G. McKENDRY

Dennis' has 27 years experience in Pennsylvania Worker's Compensation Claim handling. This experience ranges from technical adjusting both in the field and office; thru his current position of Director of Claims, overseeing a third party administration claim management staff.

Dennis began his career working for the largest Workers' Compensation carriers in the industry. After 12 years of exposure in the insurance industry setting, he developed and started ACS Claim Service in 1992. Since that time, ACS Claim Service, Inc. has become well known throughout the claim industry for it's claim management, administration and ability to handle and understand unique large exposure claims. ACS has developed many risk reduction strategies, authored by Dennis, keeping it in the fore front of industry standards.

### PROFESSIONAL EXPERIENCE

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| 1992 - Present | <b>ACS CLAIM SERVICE</b> , Mechanicsburg, PA<br><u>Director of Claims</u>                                |
| 1986 - 1992    | <b>MARYLAND INSURANCE GROUP</b> , Mechanicsburg, PA<br><u>Workers' Compensation Supervisor</u>           |
| 1985 - 1986    | <b>WAUSAU INSURANCE CO.</b> , Harrisburg, PA<br><u>Resident Claims Adjuster</u>                          |
| 1982 - 1985    | <b>THE PMA GROUP</b> , Williamsport, PA<br><u>Adjuster, Acting Supervisor</u>                            |
| 1980 - 1982    | <b>LIBERTY MUTUAL INS. CO.</b> , Wilkes-Barre, PA<br><u>Claim Adjuster Trainee, Field Claim Adjuster</u> |

EDUCATION

1976 - 1980

EAST STROUDSBURG STATE COLLEGE  
East Stroudsburg, PA  
Bachelor of Arts Geography  
Minor in Physics

1980

BLOOMSBURG STATE COLLEGE  
Bloomsburg, PA  
Graduate studies

1984

INSURANCE INSTITUTE OF AMERICA

1988

PENN STATE UNIVERSITY  
Middletown, PA  
Major: Continuing Education

1991 - 1992

INSURANCE SOCIETY OF PHILADELPHIA  
Philadelphia, PA  
Holds current WCCC-PA Certification

1983 - Present

Numerous seminars, workshops pertaining to rehabilitation,  
workers compensation and management. See list below

PROFESSIONAL  
ACTIVITIES

- Speaker on "Worker's Compensation Compensibility Investigations" presented at the Bureau of Worker's Compensation Conference.
- Speaker on "Strategies on using the Notice of Compensation, "Medical Only form" presented at the Bureau of Worker's Compensation Conference.
- Faculty member, Insurance Society of Philadelphia  
Teaches first 2 courses for the WCCC-PA Certification program
- Speaker on "Is Your Workers' Compensation Carrier Working For You?" presented to the Central Pennsylvania Safety Association.
- Panel participant on Workers' Compensation Law, sponsored by Engle, Hambright & Davies.

- Speaker on "The Advantages of Using the Five Doctor List" presented to the Pennsylvania Association of Non-Profit Homes for the Aging.
- Speaker on "Workers' Compensation Law in Pennsylvania" presented to American Rehab Center.
- Panel Facilitator. Claim issues of PA Workers' Compensation for Harrisburg Claim Association Educational Symposium.
- Speaker on "Initial Compensability Investigations" presented to Pennsylvania Association of Mutual Insurance Companies.
- Work Station Workers' Compensation Advisory Board.
- Speaker on "Proactive Management of Employee Injuries" presented by HealthSouth Rehabilitation Hospital of York and the PA Office of Vocational Rehabilitation.
- Panel member on "Accountable Physical Therapy" presented by Harrisburg Claim Association Educational Symposium.
- Chair person for PACMan advisory panel for the Bureau of Workers' Compensation, Claims Management Division.

#### SEMINARS/ WORKSHOPS

- Montgomery Bar Association Workers' Compensation Committee Fall Seminar: Medicare's Criteria and Review Process for Approval of Set-Aside Arrangements.
- Pennsylvania Self-Insurers' Association Fall Workshop: Medical Coding and Terminology, Reducing Workers' Compensation through Effective Management of Substance Abuse, HIPAA and the Impact on Workers' Compensation.
- Attended all of the Bureau of Workers' Compensation Conferences
- State of Maryland Claim Handling Strategies

#### PROFESSIONAL AND CIVIC

1984 - Present

Pennsylvania Claims Association  
Past Officer/Executive Board and Member.

Harrisburg Claims Association  
Past Officer/Executive Board and Member.

1981 - 1986

West Branch Claims Association  
Past member and officer.

1985 - 1999	Central Pennsylvania Safety Association Member.
1992 - Present	Risk Insurance Manager's Society.
1992 - Present	Pennsylvania Self-Insurer's Association.
1995 - Present	Boy Scout Troop #195, leader and Committee Member.
1997 - Present	Youth Soccer Coach, HMMS Soccer Association Soccer Coach, St. Joseph Middle School
1983 - Present	Certified USSF Soccer Referee, grade 8
1984 - 1992	Boy's Club of Harrisburg, Golf Tournament Director
Lifetime	Avid golfer

**Curriculum Vitae of WILLIAM A. THOMPSON**

**PROFESSIONAL  
EXPERIENCE**

- 2006 - Present      **ACS CLAIM SERVICE, Inc., Mechanicsburg, PA**  
Workers' Compensation Adjuster  
Handle old complicated workers' compensation claims, specializing in resolution of these claims. Lead adjuster on Uninsured Employer Guaranty Fund claims. Developed the internal handling practices for these new types of claims
- 2001 - 2006      **WESTFIELD INSURANCE, Lancaster, PA**  
Workers' Compensation Department  
Responsibilities include handling complex Workers' Compensation claims in the state of Pennsylvania. Duties include the initial investigation, documentation, and disposition. Also licensed in the State of Delaware.
- 1997 - 2001      **ZENITH INSURANCE COMPANY, Harrisburg, PA**  
Senior Claims Examiner  
Assisted the Claims Manger with the supervision of the Claims Department. Responsibilities included training the claims staff in area regarding case law and jurisdictional issues. Also responsible for claims adjudication issues in the states of Maryland, Delaware, New York, and New Jersey.
- 1995 - 1997      **CNA INSURANCE, Reading, PA**  
Claims Specialist  
Responsibilities included handling Pennsylvania Workers' Compensation Claims. Duties included attending both claims review meetings and settlement conferences for the disposition of the claims.
- 1985 - 1994      **AIG CLAIMS SERVICES, Lancaster, PA**  
Unit Claims Manager  
Duties included handling complex Pennsylvania Workers' Compensation Claims. Also responsible for supervising a staff of five Claims Representatives, and Support Staff.

1982 - 1985

**NATIONWIDE INSURANCE, Harrisburg, PA**

Claims Adjuster

Received initial training in to the handling of Property, Auto,  
Liability, and Workers' Compensation claims.

**EDUCATION**

**PENN STATE UNIVERSITY, Middletown, PA**

B.S. Social Science; 1974

**HARRISBURG AREA COMMUNITY COLLEGE, Harrisburg, PA**

Associate of Arts - Social Science; 1972

## Curriculum Vitae of DANESE M. MINNICH

### PROFESSIONAL EXPERIENCE

2000 - Present

**ACS CLAIM SERVICE, Mechanicsburg, PA**  
Claim Adjuster

Handle a full diary of worker's compensation claims including initial telephonic claims investigation, compensability decision, medical treatment coordination, disability management, litigation management, vender management. Currently handling 100% Guaranty Fund claims

Attended numerous seminars and workshops pertaining to rehabilitation and workers compensation claim management.

1987 - 1999

**PHICO INSURANCE CO., Mechanicsburg, PA**  
Senior Workers' Compensation Claim Representative

Handled a full diary of workers' compensation claims for the Commonwealth of PA account. The responsibilities included: investigating each claim approving indemnity payments, managing the medical treatment, attorneys and all venders. Making strategic claim decisions on future handling. Assisted with coverage of self-insured claims handling for 6-8 different self-insureds.

Claim Representative

Investigated workers' compensation claims for state employees. Was responsible for and made strategic decisions on handling of the claims.

Claim Representative Trainee

Worked for the CAT Fund handling catastrophic auto claims for the state of Pennsylvania.

Workers' Compensation Claim Unit  
Processor/Clerk

## Curriculum Vitae of SHERRY L. BECHTEL

### PROFESSIONAL EXPERIENCE

- 2003 - Present      **ACS Claim Service, Inc., Mechanicsburg, PA**  
Claims Adjuster  
Handle a full diary of workers' compensation claims including, compensability decision, medical treatment coordination, disability management, litigation management, vendor management.
- 1987 - 2002      **PHICO INSURANCE COMPANY, Mechanicsburg, PA**  
Litigation Auditor, 2002  
Audited medical malpractice litigation bills from law firms throughout the United States and Puerto Rico.
- Senior Claims Representative, 1991-2001  
Investigated PA Workers' Compensation claims to determine compensability issues and aggressively managed claims until closure. Experience with both insured and self-insured clients.
- Telephone Claim Representative, 1989-1991  
Investigated Motor Vehicle Catastrophic Loss Trust Fund claims, documented \$100,000 threshold of medical bills.
- Claim Processor, 1987-1991  
Initial investigation of claims.

### EDUCATION

**HARRISBURG AREA COMMUNITY COLLEGE**  
Attended for Business Administration

### TRAINING

- Insurance Society of Philadelphia, completed all designation Workers' Compensation Courses (PA 10, 11, 12, 13)
- Insurance Institute course  
Insurance 21, Principles of Property & Liability Insurance
- Interpreting Medical Reports
- Applied Leadership & Motivation Lecture
- Introduction to Trauma Related Injuries
- Effective Presentation Skills
- Time Management for Claims Adjusters
- Word 97, Fast Track; Excel 97, Fast Track
- Workers' Compensation Subrogation
- Bureau of Workers' Compensation Conference 2005, 06, 07

**Curriculum Vitae of KRISTINE LEIB A.I.C.**

**PROFESSIONAL  
EXPERIENCE**

2005 - Present

**ACS CLAIM SERVICE, Mechanicsburg, PA**  
Claim Adjuster

Investigate telephonically and handle workers' compensation claims; including making compensability decisions, coordinating RTW, litigation resolution and complying with the Worker's Compensation Bureaus new forms and procedures.

Outside Field Adjuster

Perform face to face field investigations, including: compensability, subrogation, dependency, LTD and cold call disability investigations, fatality investigations.

1994 - 2004

**Kemper Insurance, Mechanicsburg, PA**  
Worker's Compensation Claims Adjuster:

Handled Workers' Compensation claims having PA and Delaware experience with a valid Delaware License.

Worked as a dedicated claims adjuster for a large employer with high retention limits.

1991 - 1994

**Maitland Investigations, Harrisburg, PA**  
Field Supervisor & Insurance Investigator

Worked closely with Adjusters to produce surveillance results which would be beneficial to Worker's Compensation claims and other lines of Insurance.

1990 - 1991

**General Investigative Services, Harrisburg, PA**  
Undercover/Background Investigations

**EDUCATION**

Indiana University of PA,

- B.A., Criminology
- B.A., Psychology
- Dean's List

American Insurance Institute

- Associate in Claims

**Curriculum Vitae of KIM E. RUSSO**

**PROFESSIONAL  
EXPERIENCE**

2002 - Present     **ACS CLAIM SERVICE, INC. - Mechanicsburg, PA**  
Claims Associate/Pay Clerk  
Responsibilities include completing and filing forms to the  
Workers' Compensation Bureau. Issue payments to claimants and  
vendors in a timely manner.

1987 - 2002     **PHICO INSURANCE GROUP - Mechanicsburg, PA**  
Claims Support Representative  
Responsibilities included support of claim representatives and  
supervisors. Calculating Workers' Compensation rates. Verifying  
claims were paid correctly and issuing Workers' Compensation  
Forms. Issuing reports to the Workers' Compensation Bureau.  
Interaction with outside vendors and clients.

**EDUCATION**

Graduate of Cedar Cliff High School, Camp Hill, PA

Cumberland-Perry Vocational/Technical School -Mechanicsburg,  
PA

**PROFESSIONAL  
AND CIVIC**

Insurance Society of Philadelphia, completed all courses for  
Workers' Compensation Designation Program  
(PA-10,11,12,13)

Insurance Institute of America courses

## Curriculum of KRISTEN V.H. JONES

### PROFESSIONAL EXPERIENCE

- 2006-present      **ACS CLAIM SERVICE, INC., Mechanicsburg, PA**  
Outside Field Adjuster  
Performs workers' compensation field investigations to support compensability and benefits continuation decisions. Is a key member of the Transition Team, performing file reviews on the claims entering the Guaranty Fund Program.
- 2001 - 2006      **AMERICAN INTERSTATE INSURANCE COMPANY,**  
Mechanicsburg, PA  
Workers' Compensation Field Case Manger  
Field investigations of workers' compensation claims. Conducted face to face interviewing of claimants, employers and attorneys to determine claim legitimacy. Main focus on resolving claims efficiently. Final decision maker for all Litigation matters. Subrogation/Third Party Settlement negotiator.
- 1998- 2001      **NATIONWIDE INSURANCE, Harrisburg, PA**  
Senior Medical Claims Representative  
Responsible for handling medical claims in accordance with the Act and best claims practices.
- 1994 - 1998      **ARLINGTON ORTHOPEDIC CLINIC, Harrisburg, PA**  
Accounts Receivable Manager  
Responsible for submitting bills to HMO'S Medicare, Medicaid and all other major insurance carriers using proper ICD9 and CPT coding procedures. Knowledge of all aspects of billing procedures for workers' compensation and liability claims.
- 1991 - 1994      **ARLINGTON ORTHOPEDIC CLINIC, Harrisburg, PA**  
Pre-Surgical Coordinator  
Obtained authorization/pre-certification from insurance companies for surgical procedures.
- 1987 - 1998      **WESTAT, INC., Rockville, MD**  
Administrative Assistant  
Created and maintained a library of all documents used in the National Medical Expenditure Survey.

1986 - 1987

**UPTOWN WOMEN'S CLINIC, Rockville, MD**

Office Manager

Supervision of 5 employees. Coordination of payroll and billing. Filing insurance claims and bookkeeping.

**EDUCATION**

**SUSQUEHANNA UNIVERSITY, Selinsgrove, PA**

Bachelor of Arts Degree, Sociology, 1985

**SEMINARS/  
WORKSHOPS**

- Attended all of the Bureau of Workers' Compensation Conferences

**Curriculum Vitae of THOMAS B. WATSON**

**PROFESSIONAL  
EXPERIENCE**

2007 - present

**ACS CLAIM SERVICES, INC., Mechanicsburg PA**

Outside Field Adjuster & Claim Auditor

Responsible to perform field investigations by meeting with claimants and insured to support the compensability decision. Will also meet with long term claimants to facilitate discussions of resolution. Also a vital part of the Transition Team for claim reviews and the Claim Audit Team.

1997- 2007

**FRANK GATES SERVICE COMPANY, Pittsburgh PA**

Subrogation Supervisor

Responsible for monitoring and tracking all potential subrogation recoveries nationwide. Assisted the field adjusters with recovery efforts including jurisdictional and Special Arbitration issues. In addition managed Pennsylvania workers' compensation staff.

Claims Associate

Managed and resolved a high volume of complex workers' compensation claims in a proactive manner. Directed litigation and negotiated settlements. Identified and calculated claim reserves in a timely manner to reflect actual claim exposure.

1996 - 1997

**EBI COMPANIES, Pittsburgh PA**

Workers' Compensation Claims Consultant

Administered and implemented the claims handling functions for 21 large and varied accounts in the Western Pennsylvania region.

1986 - 1996

**VOCATIONAL REHABILITATION SERVICES, INC,**

Pittsburgh PA

Regional Marketing Coordinator

Performed marketing functions in Western and Central Pennsylvania region. Assisted and advised clients in claim cost control.

1981- 1986

**JOHNSON & HIGGINS OF PA., INC, Pittsburgh PA**

Claims Analyst

Performed tasks as a Liaison and Brokerage Consultant for local, national and international accounts. Planned and developed procedures for claim handling, reporting and reserving.

1976 -1981

**THE PMA GROUP, Erie PA**

Claims Manger/Claims Representative

As Manager, supervised a staff on inside and outside adjuster and clerical support personnel. Negotiated and monitored all litigation claims. Implemented client team management program for case review and reserve purposes.

As Claims Representative, adjusted and investigated auto, liability and workers' compensation claims.

**EDUCATION**

**EDINBORO STATE UNIVERSITY**

B.S. Secondary Education

**TRAINING**

- Institute of Insurance Association
- Many Casualty Insurance Courses
- Bureau of Workers' Compensation Conference  
Pennsylvania Insurance Agents Licens

**PROFESSIONAL**

- National Association of Subrogation Professionals (NASP)  
Member
- Pennsylvania Insurance Agent License
- Pennsylvania Self-Insured Association-Associate Member
- Pennsylvania Claims Association-Member & Executive  
Committee
- Pittsburgh Claims Association-Member & Past President

## Curriculum Vitae of ROGER E. PINE

### PROFESSIONAL EXPERIENCE

2001 - Present

**CIBER, INC., Mechanicsburg, PA**  
Principle Consultant

Lead software developer responsible for the design and development of the Judge's Commission Juvenile Court Restitution System for the Pennsylvania Juvenile Court system. Activities include design and construction for the client interface using Visual Basic. Combined technologies include Visual Basic, Client Server, Java, ASP, JSP, HTML, JavaScript, Oracle and Sybase.

1994 - Present

**ACS CLAIM SERVICE, INC., Mechanicsburg, PA**  
Consultant

Primary developer - responsible for the design and development of the ACS Claim Invoicing and Claims Management System. Other responsibilities include hardware and software support. Technologies include Delphi, Advantage Database, Paradox, HTML, Windows 9x, Windows 2000 and Windows XP.

2000 - 2001

**PAYMENT TECHNOLOGIES, INC., Camp Hill, PA**  
Senior Associate

Valexia Product. Senior Java developer on core product team. Responsible for the analysis, design, and development of the Valexia product. Was also responsible for the design and development of a Java applet used to download digital content. Technologies include Client Server, Java, JSP, HTML, JavaScript and Oracle.

1994 - 2000

**ELECTRONIC DATA SYSTEMS, INC., Camp Hill, PA**

Information Specialist

NASD Workbench I. Technical team lead for an eleven - member team. Responsible for the analysis, design and development of the Workbench I system. Technologies included Client Server, ASP, COM, HTML, Visual Basic, XML, XSL, and VBScript.

IXPlusNet Order Management System. Team lead for a five-member Order Management user interface team.

PLEAS Internal Opportunity Tracking and Employee Management System. This was a two-tier Client server application built using Borland's Delphi 3 development environment to create the user front end, which interfaced with a Microsoft SQL server database. Served as technical lead and designed and developed various components of the system.

Member of the Dow Jones GNMS Copy flow server team. Was responsible for the analysis, design and development of components for the Copy Flow Server. Technologies included Sun UNIX, C++, UNIX message queues, TCP/IP Sockets, and UniSQL (an object-relational database).

Member of a three person team responsible for the analysis, design, development and testing of a text archive and retrieval subsystem for the Global News Management system.

#### Systems Engineer

Member of EDS/Dow Jones team which created the Authoring and Editorial System for producing the award-winning Wall Street Journal Interactive Edition. Technologies included Sun UNIX, C++, Visual C++, TCP/IP Sockets, HTML and an object/relational UniSQL database.

Office Automation Analyst, responsible for providing support for Local Networks and Personal Computers. Responsibilities included: Office automation, administering a UNIX based LAN Manager Local Area Network, TCP/IP configuration, hardware and software evaluation and recommendation, problem determination and resolution.

#### TECHNICAL SKILLS

Certifications: Sun Certified Java2 Programmer

Language and Development Tools: C/C++, Java, Visual Basic 6.0, VB Script, XSL, XML, ASP, COM, HTML, Borland Delphi, Borland Pascal

Operating Systems: Sun Solaris, MS-DOS, Windows 3.1, Windows 95, Windows 98, Windows NT, Windows 2000, Windows XP

Data Access: SQL Server, UNISQL, Access, Paradox, Oracle

Miscellaneous: Object Modeling.

## EDUCATION

**SHIPPENSBURG UNIVERSITY**, Shippensburg, PA  
BSBA - Business Information Systems

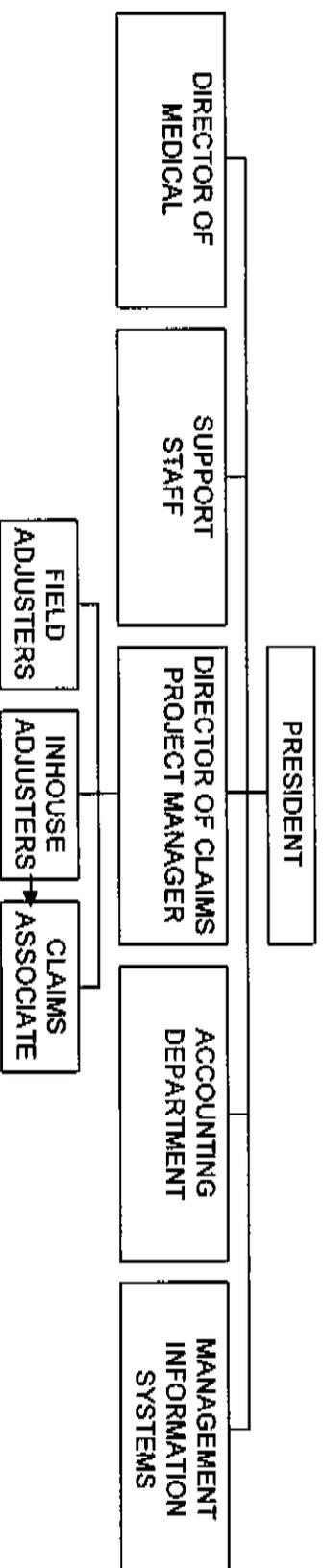
## CONTINUING EDUCATION

Visual C++, Advanced Visual Basic, Enterprise Visual Basic 6.0,  
Object Oriented Internship, Novell CNE Training, Intermediate  
JAVA, Advanced JAVA, Visual Interdev

## HONORS & AWARDS

Beta Gamma Sigma - Shippensburg University  
Graduated 2<sup>nd</sup> in class at Shippensburg University with 3.98 GPA

# ACS CLAIM SERVICE, INC.



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## II-6. FINANCIAL CAPABILITY

