



Gain
clarity.

Reduce
risk.

Find
solutions.

Actuarial Services

For Captives, Self Insureds and
Alternative Risk Structures

 IHA
Business**Solutions**

IRMS Actuarial Services

Highly
Credentialed.
Highly
Competitive.

Since 1994, executives managing risk have valued our singular approach to service.

Maybe you've experienced the industry norm, where a partner establishes the relationship, but you deal with less-experienced junior associates.

IRMS Actuarial Services is different. You'll work start to finish with actuarial Fellows — the highest credentials attainable. Each Fellow has more than 20 years of experience, and all team members have broad-based business knowledge plus seasoned communication skills.

Another difference: IRMS Actuarial Services is part of the Illinois Hospital Association. That gives us access to significant resources and industry knowledge while holding down overhead. It's how we provide senior-level experts and personal attention at highly competitive rates.

“IRMS Fellows have an uncanny ability to take complex technical subject matter and translate it into actionable information that a non-actuary can understand.”

Mary Mannix, FACHE
President & CEO
Augusta Health, VA

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Insights and Understanding

Risk data can be illusive.

But when numbers and graphs are translated into actionable insights, things become clear. You gain understanding to improve fiscal performance.

IRMS Actuarial Services offers a singular service approach, plus focused experience in property & casualty risk — medical malpractice, workers' compensation and all other property & casualty lines — to help you clearly understand your risks and act on what you've learned.

Go beyond the numbers.



IRMS Actuarial Services

The Art of Actuarial Science

Whether you're responsible for an individual risk entity, a risk pooling program or any other alternative risk structure, cookie-cutter actuarial analyses won't do.

There's an art to providing what you need. It starts with listening, then applying decades of technical expertise and business experience to provide insight and clarity for:

- **Reserving**
- **Pricing**
- **Financial modeling**
- **Capital needs testing... and more**

Plan with confidence.

With clear understanding, you can:

- **Minimize Surprises** – clarify risks and reserves needed
- **Help Manage Fiscal Health** – price right for every coverage
- **Tune Your Balance Sheet** – assess necessary surplus levels
- **Reduce Costs** – save with alternative risk structures
- **Grab Opportunities** – add coverages and improve dividends

Get answers to your most pressing questions.

- How much risk have we taken on?
- Do we have sufficient reserves?
- Are we priced right?
- Do better strategies exist?



“IRMS Actuarial Services provides solid estimates that have allowed us to manage our captive successfully. Just as importantly, Fellows explain their work in a way that allows the captive board to truly understand the business in great detail.”

Michael Kasser
Vice President, CFO & Treasurer
Southern Illinois Healthcare

Expertise for hospitals, physician groups, municipalities, public agencies and associations.

It's time to uncomplicate your risk.

Call **262.754.1600** or visit **IRMSActuary.com**

We provide solutions that work. We can do the same for you.

IHA Business Solutions—a wholly owned subsidiary of IHA—delivers high-performing results for today's health care organizations in three areas: Group Purchasing, Informatics and Insurance Solutions.

IHA Insurance Solutions

Illinois Risk Management Services (IRMS) has been providing claims, risk management and loss control services to hospitals, nursing homes and other businesses in Illinois since 1980. IRMS is a subsidiary of the Illinois Hospital Association that was formed to provide services to its medical malpractice, general liability program and workers' compensation programs. In 1994, IRMS added actuarial consulting to its list of services.



An Illinois Hospital Association Company

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