

# **Our Services**

All of our services are rendered in-house by an expert team of underwriters, attorneys, claims examiners, and account professionals.



### **Medical Stop Loss**

We offer a full range of stop loss policy options for self-funded and level funded health plans, ensuring your policy is with strictly A rated carriers.



## Captive Reinsurance

We offer reinsurance for financially strong organizations with a single-employer captive to help secure greater long-term stability.



#### Claims Administration

Your claims are efficiently and accurately adjudicated by a dedicated claims representative assigned to your account, ensuring productive communication and a lasting relationship.



## **Consultative Services**

We provide personalized experts for compliance, risk management, and product development to help you make the best decisions for your business.

"RMTS' support has allowed us to deliver on the needs of our clients. Not just in year one of the relationship, but also during the subsequent renewals. Our retention with RMTS is nearly 100%. This is not only the result of RMTS taking a steady approach to renewal underwriting, but is also reflective of the service they provide in all aspects of the client relationship."

—Managing Director, Global Brokerage Firm

# Why RMTS?

World-class expertise in building customized solutions

Proprietary rate manual for competitive pricing

Rate cap options to help budget premiums

Complimentary plan document review

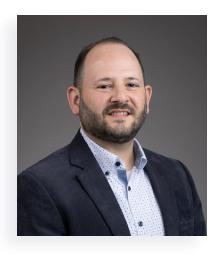
# Our Team

Dedicated to providing dependable service and strategic solutions custom to you—meet the team behind your success!



Dave Kalm **Chief Executive Officer** 

As CEO of RMTS since 1999, Dave's wealth of knowledge and experience will benefit you and your clients. He is a licensed attorney and prior to RMTS, he practiced law related to insurance and reinsurance matters.



Carmine Franca Senior VP of Underwriting

Carmine began his career at RMTS in the claims department more than 25 years ago, and he now lives and breathes underwriting. Dedicated to working hand-in-hand with clients, he designs agile policies that respond to you and your clients' needs, backed up by his industry expertise.



**Tommy Maher** Senior VP of Sales

With a background in finance and underwriting, Tommy's professional path has led him from Production Underwriter to Senior VP of Sales. He is committed to connecting with our clients and building relationships for the long term, maintaining open lines of communication to keep those relationships strong.

Let's create a policy unique to your business goals!



