U.S. Advisors, Inc.

U.S. Advisors is one of the nation's largest Managed Care reinsurance brokers/consultants with approximately 4,000,000 members throughout the United States to meet our clients' needs. U.S. Advisors specializes in a wide variety of reinsurance plans and products.

Job Title: Account Manager Hourly Rate: Open to negotiation Location: Brentwood, TN GPA Requirements: 3.2 and above Growth Opportunities: Full Time post-graduation as Account Manager

Account Manager (Full Time or Part Time position)

The role of the Account Manager is to service our clients in a support role and to work well with our reinsurers/carriers in the marketing and service of our accounts.

- HMO-Provider Excess-Employer Stop Loss
 - Review and prepare data submitted by clients and identify exposures.
 - Develop experience PMPM rates through applying factors such as completion of claims, credibility per contract year and medical trend.
- D&O, E&O and Crime Coverage
 - Prepare "Data Requests" for new and renewal accounts
 - Prepare Proposals and administer all procedures in the various phases of the account cycle.

Please contact Sarah Glass (sarah.glass@mtsu.edu) for further information

U.S. ADVISORS, INC.

U.S. Advisors works with Managed Care firms nationally and has assembled a team of insurance and reinsurance professionals with experience in all phases of Managed Care Insurance (HMO Reinsurance, Insurance Company, Provider Excess Insurance, Disease Management, Employer Stop Loss, Directors & Officers and Professional Liability, Medical Malpractice, Captives). We are constantly aware of the many industry changes and trends that effect both coverage and cost. Therefore, we can make qualified recommendations to help clients analyze, transfer and manage risk to protect their financial stability. As your performance solution partner our goal is to drive cost/coverage efficiencies to your bottom line. Our innovative reinsurance solutions have helped healthcare firms nationally improve their risk management, med management, and value analysis to achieve the best financial and operational goals.

	Corporate Profile
Founded/Ownership:	Established in 2001 – 15 Years of Operation; Stock Company - Privately Held.
Current Services:	U.S. Advisors is one of the nation's largest Managed Care reinsurance brokers/consultants with approximately 4,000,000 members throughout the United States to meet our clients' needs. U.S. Advisors specializes in a wide variety of reinsurance plans and products, including:
	 Managed Care Reinsurance - HMOs, CINs, Exchanges, MSOs, IPAs, MCOs, PHOs, PFFS, PSNs, ACOs, AHPs (Associations) and PPOs Provider Capitation Insurance including MSSPs Captives for Capitated Providers + Captive Reinsurance Hospitals – Bundled Payment, Readmit, At Risk Contracts, Per Diems, Wound Management for SSIs Disease Management Insurance ACO Reinsurance ACO Reinsurance Capital Surplus Relief + MLR Protection Medical Malpractice Director & Officers Liability; Managed Care E&O Cyber Insurance Medical Excess - Insurance Companies, PPOs Employer Stop Loss - Self funded health plans Group Life/Executive Compensation - Physicians, IPA's, etc. Surety Bonds
Corporate Headquarters: Brentwood, TN; other offices: St. Petersburg, FL and Atlanta, GA	
Company Genesis:	Initiated reinsurance programs and products for the Managed Care Industry since 1984. Organized and developed one of the largest MGUs for Managed Care Reinsurance in 1990 with over 6 million covered lives. Responding to the needs of clients, U.S. Advisors was started in 2001 to meet the changing and challenging needs and demands of our clients.

Mission Statement

Our mission is to seek, serve and protect the best interests of our clients nationally with a commitment to honesty, integrity, and responsiveness. Our purpose is to deliver the highest level of advice and counsel so that our clients can make informed decisions, remain competitive, and execute creative strategies to better manage and position their business in the dynamic and changing world of managed care. We seek to impart our knowledge and experience to best represent and protect our clients based upon a partnership relationship that is built on respect and trust. We will design and deliver insurance and reinsurance solutions consistent with our client's goals, strategies and financial objectives.

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TERRY CHESSER, ARM Principal and Founder – U.S. Advisors, Inc.

Mr. Chesser has dedicated his time to the reinsurance/insurance industry nationally since 1973 and was at the genesis of Managed Care Reinsurance in 1984. As a business owner and risk management/insurance major, he understands the importance of sound financial and coverage advice. He has arranged many alternative risk programs including captives for his clients and has impacted their programs and budget favorably.

Terry's career began in 1973 with a \$2 billion multi-national and Fortune 500 company that owned a captive insurance company and corporate insurance agency. Since 1984 his effort has been dedicated to the Managed Care Industry with involvement in AMCRA, GHAA, HFMA, AMA, ACAP, MHPA, RISE, TIPAAA, FLAACO, NAACOS and AHIP.

As a principal of U.S. Advisors, he is responsible for directing resources to clients, managing reinsurer relationships at the executive/senior management level and is closely involved with clients in the development of insurance/reinsurance programs nationally including professional liability. His experience as a nationally acclaimed leader in Healthcare Reinsurance allows US Advisors to lead in serving over 4,000,000 lives nationally (HMOs, Capitated Providers, etc.). His senior executive leadership has benefited many Health Care, RX, Managed Care firms and national associations in designing comprehensive programs, including captive formation and implementing creative approaches to meet both financial and management objectives.

Most recently focus has been given to emerging trends such as ACOs, AHPs (associations), At-Risk Contracts, Provider Capitation, MSSPs, Providers Direct to Employers, Self-Funded Employers, Bundled Payments (Hospitals and Physicians), Captives, RAC Liability, FQHCs and Insurance Exchanges to mention just a few.

Mr. Chesser's contribution as a nationally recognized leader and his 40 plus years of experience includes ownership of numerous firms, management of large accounts, and development of coverage for national managed care associations, design and placement of reinsurance programs, medical malpractice, E&O, D&O and national Health Care division work. As an executive of his own firm and with large national brokerage firms, he understands the financial, operational, medical and management objectives of a business and their importance to a proactive reinsurance program. His unique perspective, timeliness, and accurate advice have contributed to many managed care firms' ability to achieve greater profits and to make better decisions.

He has given many informative speeches to industry groups, including the Managed Care Law Conference, AHIP, AIMS Consortium, Medicaid Health Plans of America (MHPA), TIPAAA, RISE and state HMO Associations regarding creative strategies to improve, control and manage their insurance/reinsurance programs. Also, he has been on several panels of national industry webinars addressing Emerging Risk, Captives for Capitated Providers, Transplant Networks, Capital Surplus, etc. Additionally, he has hosted Managed Care Conferences for clients, served on industry advisory boards and has been involved in bringing unique and integrated solutions to Managed Care firms nationally. He is a graduate of the University of Florida with a B.S.B.A degree in Risk Management and Insurance. He also holds the professional designation of Associate in Risk Management.