



FOR IMMEDIATE RELEASE

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Chartis to Offer Stop-Loss Discounts to Employers for Adopting MedeCentive Program

NEW YORK – October 17, 2011 – The Chartis insurers announced today they will offer discounts on premiums to self-insured employers that adopt the MedeCentive Program, a patented cost containment system.

“This is a unique approach to addressing appropriate health care as a cost reduction method,” said John W. Richert, Chief Medical Management Officer of Chartis’ Accident & Health Corporate Benefits Division. “By involving patient and physician together in the use of evidence-based medical treatment data, better outcomes and reduced costs can be achieved.”

What makes MedeCentive unique is how it triangulates the interests of healthcare consumers, providers and insurers in a win-win-win proposition. Through the MedeCentive Program, both doctors and patients are offered insurer/employer-sponsored financial incentives for accessing MedeCentive’s website to declare adherence to evidence-based treatments and healthy behaviors, provided the parties agree to allow the other party to confirm their declarations of adherence. Using financial incentives to invoke a system of checks and balances in this manner has been proven to be very effective at controlling healthcare costs.

“We are obviously pleased that Chartis recognizes MedeCentive’s unique cost containment capabilities and we congratulate the Chartis insurers for being the first stop-loss insurer to offer discounts to employers that adopt our program,” said Jeff Greene, MedeCentive CEO and founder. “Chartis’ action coupled with the growing support from physician organizations represents strong validation of our solution’s viability.”

The MedeCentive Program is also noted for its use of “information therapy” to promote patient health literacy, empowerment and adherence. The Program’s effectiveness has been proven time and again in multiple, multi-year trials, the results of which have been confirmed by independent analysts and academic researchers.

“Employers that integrate the MedeCentive Program with their employee health benefit plan are taking the right steps to control their healthcare costs.” said Chip Studer, Zonal Vice President, Chartis Accident & Health Corporate Benefit Sales. “The Program’s ability to engage both doctors and patients, interactively, reduces an employer’s exposure to high cost claims, which allows us to discount premiums.”

About MedeCentive

MedeCentive offers healthcare cost containment services based on its patented, one of a kind, web-based incentive system. What is unique about the MedeCentive Program is how it uses payer-sponsored financial incentives to reward both doctors and patients for adhering to evidence-based care and healthy behaviors, provided they agree to allow the other party to confirm their adherence. Unlike any other solution, this process of “doctor-patient mutual accountability™” triangulates the interest of the payer, consumer and provider. Our program is also noted for its use of “information therapy” to promote patient health literacy, empowerment and adherence. The Program’s effectiveness has been proven time and again in multiple,

multi-year trials, the results of which have been confirmed by independent analysts and academic researchers. For more information visit: www.medcentive.com.

About Chartis

Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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