



grow

diversify

protect

this is what **we** do.

# BCS Overview

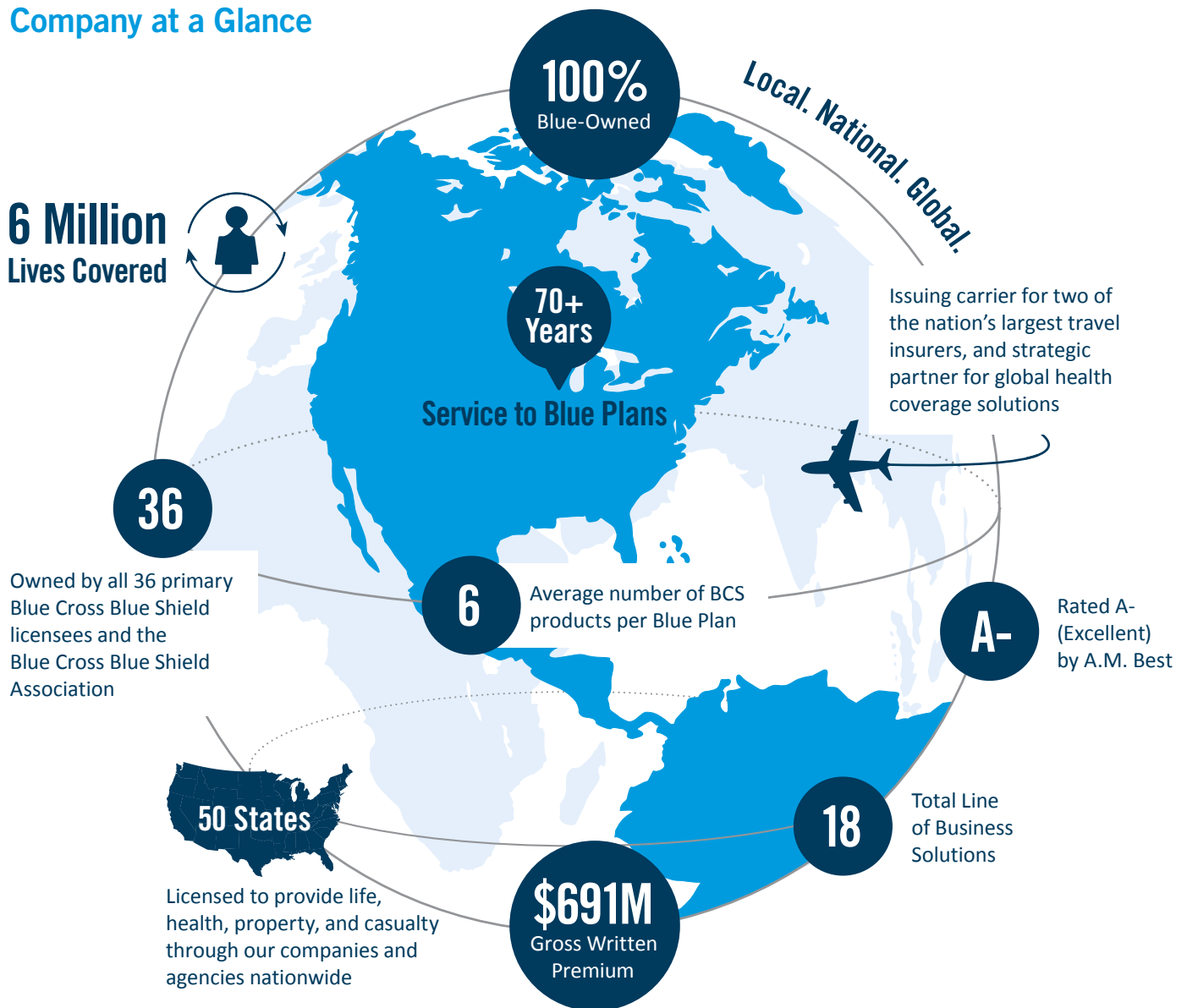
## Who We Are

BCS provides strategic insurance solutions for insurance companies, brokers, agents, administrators, employers, employees, and individuals worldwide. We are rated A- (Excellent) by A.M. Best, licensed in all 50 states, and collaborate with partners worldwide to grow, diversify, and protect.

## Our Value Story

Seventy years ago, BCS began providing customized solutions to Blue Cross and Blue Shield companies. Today, we have expanded our core business to become the strategic partner to deliver growth, diversification, and protection solutions for Blue Plans and commercial market leaders, alike.

## Company at a Glance



## What We Do

BCS delivers a wide range of insurance and financial solutions through four primary product segments.

### Ancillary Benefit Solutions

Solving for benefit gaps by providing personalized and affordable ancillary solutions that protect the financial wellness of healthcare consumers

#### Our Portfolio

International Healthcare	EssentialCare Group
EssentialCare Limited	Supplemental
Benefit	LifeSecure Individual
	Ancillary

 BCS has been a terrific partner at every turn. Their ability to strategize with us on market opportunities has been critical to ensuring our customers and brokers have access to quality individual and worksite products that complement our medical plans.


**Justin Fallein**  
Director, Ancillary Strategy & Sales  
Blue Cross and Blue Shield of Kansas City

### Specialty Risk Solutions

Enterprise risk management and specialty risk products that meet current needs and address emerging trends

#### Our Portfolio

Cyber Liability	Agent Errors & Omissions
Travel Insurance	

 Partnering with BCS in its Privacy and Network Security Insurance program gives us the ability to influence coverage terms and conditions at a level far beyond what would be available to us from the traditional market. BCS has proven time and time again that they are knowledgeable, trustworthy, and there for us when we need them.

**Fred Driscoll**  
Director, Risk Financing and Captive Operations  
Blue Cross Blue Shield of Michigan

### Large Claim Solutions

Coverage that protects balance sheets against large and unpredictable claims

#### Our Portfolio

Stop Loss	ENACT
Plan Excess of Loss	Risk Navigator
PreserveRx	

### Financial Service Solutions

Investment vehicles and strategies that optimize the financial strength of Blue Plans

#### Our Portfolio

Money Market Funds	Turn-Key Captive Solutions
Wellington Affinity Group Program	Strategic Investments

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