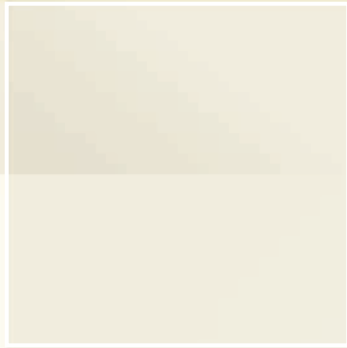
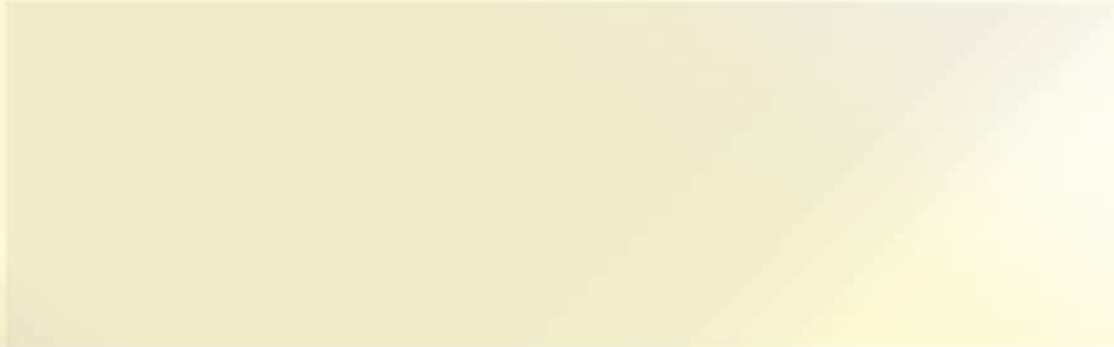
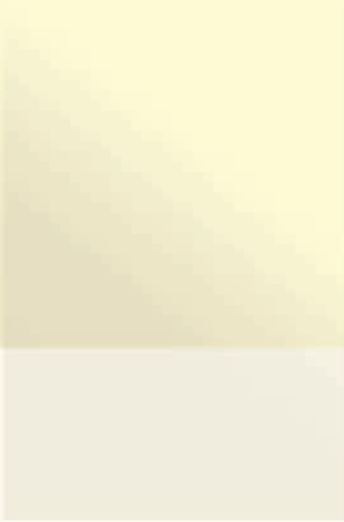


BCS INSURANCE GROUP



EXECUTIVE SUMMARY

the premier
source for
creative
insurance and
reinsurance
solutions

THE INSURANCE GROUP TODAY

The BCS Insurance Group (Group) has a long standing, unique relationship with the Blue Cross and Blue Shield system. BCS Insurance Company (BCSI) and BCS Life Insurance Company (BCSL), created over 50 years ago, are the only insurance companies created by the system to serve the needs of Plans.

BCS Insurance Company and BCS Life Insurance Company comprise the BCS Insurance Group. The companies provide a range of health, life, accident and disability, and casualty coverages to Blue Cross and Blue Shield Plans and the commercial market.

The two companies are wholly-owned subsidiaries of BCS Financial Corporation (BCSF), which is based in Oakbrook Terrace, Illinois.

Both BCSI and BCSL are licensed in all 50 states and are rated A- (Excellent) by the A.M. Best Company.

MISSION & VISION

MISSION

The company's mission is two-fold: to continue to serve the needs of the Blue Cross and Blue Shield Plans and actively pursue non-Blue markets in a targeted and financially prudent manner to increase value to Plans and shareholders.

VISION

The vision is to be the preferred source for the insurance and reinsurance needs, including related services, of the Blue Cross and Blue Shield system, its customers, employees, providers and agents and to offer products to the commercial market that are within the scope of its underwriting expertise.

BCS INSURANCE GROUP

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