



Georgia Department of Transportation

Request for Proposals

State Property Damage Recovery

RFP 48-030113

Provided by MVA Recovery, Inc, and its parent company Accelerated Claims, Inc. on 2/28/2013





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RECOVERY

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Proposal Questions

A STABILITY OF FIRM

A1

MVA Recovery, Inc. (MVAR) is a Georgia company which was incorporated in 2012, designed to uniquely meet the recovery needs that states, counties and municipalities encounter when sustaining damages to infrastructure from motorists. MVA Recovery, Inc. is a division of Accelerated Claims, Inc. (Parent Company) also a Georgia company located in Metro Atlanta.

Accelerated Claims, Inc. (ACI) began operations in 2006. Since that time, ACI has become the leading motor vehicle accident (MVA) revenue recovery specialist in the Southeast United States. Further, ACI has been a pioneer in the MVA revenue recovery industry by developing proprietary workflow and technological solutions meeting the unique needs in this field. In fact, in 2012 ACI was named by INC. Magazine as one of the fastest growing companies in the U.S. and Georgia. ACI currently collects millions and millions of dollars annually for its clients. These same clients consistently give ACI the highest marks for not only our performance but for our customer service as well. ACI is a privately-held corporation that is well capitalized and has achieved the highest financial rating from Dun & Bradstreet. www.accelclaims.com

Several years ago, ACI identified a need for revenue recovery for motorist-caused damage to infrastructure sustained by states, counties and municipalities. Research followed and solutions were developed to meet those needs. MVA Recovery, Inc. (a division of ACI) was formed specifically to meet those unique needs. Technology, industry expertise, and work flow development utilized in ACI served as a foundation in the creation of this solution proposed by MVA Recovery, Inc.

MVA Recovery, Inc. is a corporation registered and organized in the State of Georgia. MVAR's headquarters is located at:

3450 Acworth Due West Rd.
Suite 610
Kennesaw, GA 30144
678-791-1919 or 877-932-2235
Fax 678-669-2446

Project Primary Contact:

Bart Howell, President – MVA Recovery, Inc.

bhowell@mvarrecovery.com

770-617-6644

- A2** ACI began with a single client in Georgia in 2006. Since that time and as a result of excellence in our work as well as excellence in customer service, our client base grew substantially and now spans from Florida to Ohio. MVAR / ACI retain a full time training staff (3) that serves over 80 employees. While core operations are run out of our headquarters in Kennesaw, MVAR / ACI frequently staff its clients' facilities therefore many of our staff report offsite.
- A3** Neither MVAR nor ACI have been a party to any type of litigation with anyone including any clients.
- A4** See "Attachment – 1 BART HOWELL RESUME"
- A5** Hanover Insurance Group – Policy No. OHA 4639502
\$1,000,000 Per Occurrence / \$2,000,000 Aggregate
- A6** The company has enjoyed average revenues in excess of \$10.2 million over the last two years.
- A7** MVAR / ACI have never been removed nor have we failed to complete an assignment on a contract.
- A8** MVAR / ACI have an existing team established that is responsible for providing claims management and back end support for new and existing business. In an effort to perform at a minimum of 50% level with internal forces, this same team could be re-assigned solely to the new GDOT volume while re-allocating their current responsibilities to other teams/divisions.

B EXPERIENCE AND QUALIFICATIONS

B1

Bart Howell, President – MVA Recovery, Inc.

Bart is the President of MVA Recovery, Inc. He has been both a founding principle in RedSolve, Inc., Accelerated Claims, Inc. (ACI) and MVA Recovery, Inc. (MVAR) Bart currently has full responsibility for the overall management and operation of MVAR. He has led the way in the research of the unique opportunities that states, counties and municipalities encounter when sustaining property damage caused by motorists. Further, he's proven himself quite capable of developing and implementing workflows and systematic approaches to unconventional, specialized client needs.

Kay Boyer, CEO (ACI)

Kay is the CEO of ACI. With 35 years experience in account receivables management, twenty-five of those years focused on specifically MVA revenue recovery. Kay was also one of the founding partners of RedSolve Inc., a pioneer in MVA revenue recovery developing systems and workflows later used both by ACI and MVA Recovery, Inc. Kay has spent her professional life in revenue recovery with a focus in the MVA area. She has been instrumental in navigating ACI from a start-up organization to a multi-million dollar, nationally recognized *INC. Magazine* 500/5000 organization.

Phil Wofford, MBA, CFO (ACI)

Phil is an experienced business executive with a broad background in Start-ups, Operations, Finance, Supply Chain, Quality, HR, IT, Engineering and Real Estate. He has extensive start-up experience, having developed projects from start up to full operations for three international firms over the past 12 years, serving as the "Shadow President" and ranking American in these operations. Phil joined ACI's management team as the CFO in 2007.

Sean Mize, JD, COO (ACI)

Sean has 20 years experience in the area of liability insurance management and leadership. He was a co-founder of RedSolve, Inc, a pioneer in a MVA revenue recovery company that developed the system that later became the AcClaim System® used by ACI. Sean has a lengthy, successful history in company developments including RedSolve, Inc., ACI and MVA Recovery, Inc.

Gayle Kretz, Director of Operations (ACI)

Gayle has diligently worked herself up through the ranks of ACI by starting out on the ground floor as a patient counselor. She has demonstrated outstanding leadership abilities as a team leader and regional manager. She also exceeded at starting up one of our largest clients while having her team score out no less than an Exceeds Expectations at every scoring cycle. This is not the first time in her career she's done this. While starting out a career with STE Electrical Systems at the ground floor, she spanned a 16 year career moving up the ranks to becoming a Vice President and Member of their Board of Directors.

Dana Mize, VP of Compliance and Team Capital (ACI)

Dana devotes her time to analyzing the level of compliance to our systems by the staff. Due to the continued hyper growth of ACI, it wouldn't be possible without hiring the right people at the right time. Dana is invaluable as a resource in finding staff that will not only exceed expectations but to continue to develop as leaders within the organization. Dana's previous background is in business development, healthcare and analysis.

James Hilton, Sr. VP of Business Development (ACI)

James was instrumental in RedSolve, Inc. He has been a pioneer in the development and the implementation of the AcClaim System© and over a decade of experience in the MVA account management industry. He has been the leading business developer of ACI which has fueled years of hyper-growth. James has developed an expansive yet personal relational network within the acute care community. James is active in HFMA and serves on various committees within the organization.

B2 MVAR / ACI currently provide MVA revenue recovery for numerous hospitals, both public and private, throughout the Southeastern U.S. The process of providing this service for hospitals is quite similar to the proposed process for GDOT property damage recovery. Many of the same workflows, methodologies, and technologies will have cross-over utility.

We have developed a work flow process that has enabled us to excel on these particular accounts. This process begins with the initial identification and then continues into information gathering. Further, the workflow is guided through our software system (NetSuite) which has been customized to enable claims to be worked in a manner that is unique to MVA recovery needs. This ensures that all steps are completed and the speed and accountability is maintained on each claim.

We are quite pleased to list our clients and the results we've had. We welcome the opportunity for GDOT to discuss our successes at MVA revenue recovery at each of the following:

New Hanover Regional Medical Center – Wilmington, NC
Client since 2007 through present
Level 1 Trauma Center (Public Hospital)
Increased MVA revenue recovery in excess of 400%
Contact: Debra O’Neill, Director of PFS
910-815-5228 debra.o’neill@nhrmc.org

Athens Regional Medical Center – Athens, GA
Client since 2010 through present
Level 2 Trauma Center (Public Hospital)
Increased MVA revenue recovery in excess of 350%
Contact: Pam Hartley, Director of PFS
706-415-3693 phartley@amrc.org

Johnston Health – Smithfield, NC
Client since 2010 through present
Multi-facility Public Hospital System
Increased MVA revenue recovery in excess of 425%
Contact: Hal Perlman, Director of PFS
919-938-7155 hperlman@johnstonhealth.org

C STATEMENT OF SUITABILITY

- C1** MVAR / ACI exist solely for the purpose of revenue recovery from MVA’s. All of our resources, research, technologies and workflows were all developed with one goal in mind – to maximize revenue recovery for our clients in this unique and challenging field. Further, although MVAR / ACI has not yet provided our unique service to the area of public property damage recovery, we’ve spent years in research and process development that we believe makes us uniquely qualified to deliver the best results. Our approach and pursuit of excellence in this area has always been to develop work flows and technologies that build a process driven approach that delivers consistent outstanding results. Our methodologies have served us and our clients very well as ACI pioneered MVA revenue recovery in the acute care market.

- C2** The advancement of our methodologies into the area of public property damage recovery has been years in development. MVAR is quite prepared and ready to deliver a level of service of excellence to GDOT without any impact upon our existing customer base.
- C3** MVAR / ACI is an equal opportunity employer and is fully compliant with non-discrimination policies. In fact, we take pride in that we have an extremely talented and very diverse workforce. We are also partnered with TriNet Corporation for our human resource needs and practices. TriNet is a 23 year old Professional Employment Organization which provides services to over 6,000 clients nationwide and services hundreds of thousands of employees.
- C4** We take a comprehensive approach as it relates to measuring our performance to our customers and monitoring the performance of our staff. The following represent measurements that we track to demonstrate the level of our performance.
1. **Revenue Dollars Recovered**. We track on a weekly and monthly basis the dollars that ACI is able to recover for our clients from auto insurance payers.
 2. **Motorist Contacts**. Because of our proactive solution and because front end information is so critical to success in this industry, we measure the number of times we reach a motorist over the phone.
 3. **Damage Identification** – All claims begin with damage identification. Therefore it’s critical that our search feature be measured to determine that damage is linked to an accident report or other claim reporting. Our system will monitor our success in that area.
 4. **Coverage Investigation Days** – It’s one step to identify damage and yet another to identify the motorist that cause the damage. However, even more crucial is the investigation of available insurances and the submission of the claims. Therefore we track the number of times these investigations are completed within 10 days from identification.
 5. **Documentation** - In any of the above categories (2,3, or 4) if there are undocumented exceptions (meaning the account falls outside of these standards without proper documentation), these exceptions are also tracked and measured. Our goal is always to have zero undocumented exceptions.
- C5** The success of this project will rise or fall on the ability to both identify damaged property and to identify the responsible party. MVAR has designed a comprehensive multi-tiered process to maximize the identifications of damage and responsible parties.

STEP 1A – SEARCH TOOL Implement a uniquely designed software search tool that will scan the repository of accident data housed by GDOT. The purpose of this is to identify impacts with fixed objects as noted on accident reports from law enforcement. In addition to the search tool, MVAR will electronically index existing repairs based on documents provided by GDOT. Results from the accident search tool will be cross-referenced against the damages / repair index for matches and recoverable damage.

STEP 1B – MVA DAMAGE AWARENESS PROGRAM Initiate and maintain an ongoing MVA Damage Awareness program throughout the field staff of the GDOT and its partners. By raising awareness and providing for an ease of access portal to report damage, the front end reporting of damage will increase. This would include but not be limited to a reporting hot line to report severe, substantial damage that would warrant an immediate visit from our staff to gather information on the scene of an accident. For example, if a tractor trailer were to strike a bridge, MVAR personnel could be dispatched to the scene to gather information in a timely manner.

STEP 1C – EXISTING MVAR DATABASE QUERY MVAR via ACI already maintains a substantial database of accidents in the state. MVAR can search for and/or cross check GDOT damage with MVAR’s existing database.

STEP 1D – CALL CENTER FOR MOTORISTS’ FOLLOW UP Often times it might be difficult to identify and/or match a particular accident to damage sustained by GDOT. Frequently, when accident occurs, GDOT might never know who caused the damage or that the damage even exists. Upon finding potential damage utilizing our search tool and cross-reference functions, it will still be necessary to call motorists and inquire as to the details of the accident and objects struck or damaged.

STEP 2 – LAW ENFORCEMENT CONTINUING EDUCATION PROGRAM Our research indicates that there is likely opportunity in the identification and awareness of documenting GDOT property damage from law enforcement officers. At MVAR’s cost, a continuing education program will be developed and offered to law enforcement officers state-wide educating them on the importance of identifying damage, proper coding of the damage in reports, and obtaining proper insurance information from the responsible motorist.

Step 3 – DAMAGE REPORTING PROVIDER NETWORK While many impacts with fixed objects are reported to law enforcement, many more go unreported. To obtain the information on these unreported accidents, a reporting network with other providers (non-law enforcement), will be established by MVAR. This would entail incentivizing wrecker services and body shops by paying them a reporting fee to report damage caused to state property.

C6 MVAR / ACI possess long established relationships with all the auto insurance providers in the region. It is through years of service in this industry that has enabled our staff to develop and maintain working relationships that result in synergistic outcomes. We frequently help provide information to insurers and likewise they do the same for us. These relationships have proven to be very fruitful over the years in obtaining claim and policy information otherwise not available.

Additionally, MVAR / ACI has employed numerous tools for investigative purposes such as skip tracing and other types of searches. i.e. Lexis/Nexis

C7 We have developed proven collection and recovery workflows. These entail proactive approaches. We also employ quality assurance programs to monitor our staff and to ensure consistent and timely outcomes for recovery. Not only is revenue recovery tracked on a weekly and monthly basis as dollars, but each individual claim is monitored and measured to make sure that quality touches occur every 14 days until claims resolution is reached.

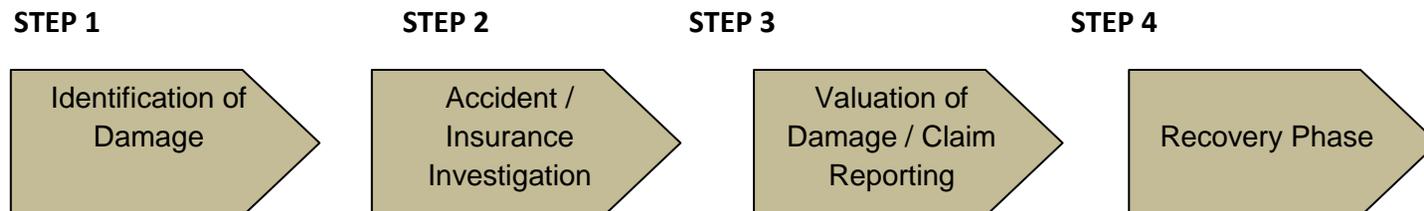
Our staff is given monthly reports on their progress of reaching these goals. These reports are then rolled up to a quarterly report to determine a score. They are also incentivized by eligibility for quarterly bonuses for reaching timeliness goals. Also, as part of these goals, there is a minimum goal for undocumented exceptions or times that there is no lapse in follow up pertaining to revenue recovery. In addition to the quarterly incentive plans, our staff is also directly incentivized through bonus pay as a direct result of the revenue dollars recovered for our clients. This ensures that recovery is pursued proactively and exhaustively.

C8 We have developed unique operation software that has a comprehensive, yet detailed component which enables high levels of documentation. Additionally, this system allows for a completely paperless, digital format where all information can be stored. Information includes activity notes, claim information, insurance information and damage information. Damage information would include pictures of damage, damage estimates and accident reports. In addition, our system is designed so that GDOT can have access to our system to run reports and/or see up to the minute information regarding the status of any claim.

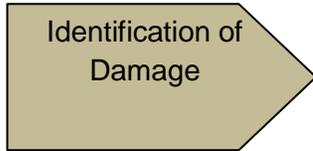
Additionally, this same system allows for various types of reports to be automatically provided on a systematic basis to GDOT. These would include but not be limited to:

- Number / Dollars of claims in pipeline
- Number / Dollars of claims in initial status
- Number / Dollars of claims in investigative status
- Number / Dollars of Claims in collection status
- Number / Dollars of claims paid (among various time periods)
- Number / Dollars of claims closed without payment
- Number / Dollars of claims in litigation
- Status of High Exposure claims

C9 Please see below for a detailed description of the process of identification through recovery.

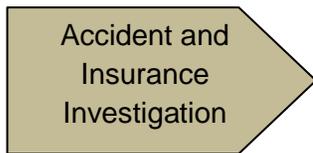


Step 1



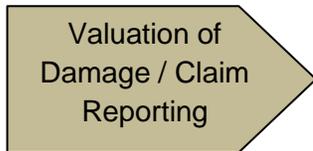
The first step in the process is to identify damage sustained by GDOT property and as a result of a motorist. For details, see responses to question C5.

Step 2



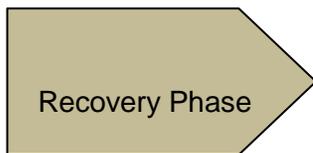
After the identification of damage sustained by GDOT, an accident and insurance investigation will begin. This could involve following up on the listed insurance on an accident report or begin by taking statements of the motorist responsible for the damage.

Step 3



Valuation of Damage shall include an expert valuation of the various damage with GDOT personnel input on an as needed basis. Valuations shall meet the standards among the property and casualty insurance industry and be completed by licensed adjusters. Photos shall always be part of the valuation when available. Upon the valuation of the claim being completed along with the corresponding insurers being discovered, the claim shall be submitted to the responsible auto insurer in both electronic and written formats.

Step 4



Immediately following the reporting and submission of the claim, the claim will be placed in a timed workflow for follow up. Open claims shall be followed up on a 14 day basis until resolution has been reached.

C10 See step 3 in response to Question C9 for further details.

C11 MVAR / ACI are quite skilled at navigating claims through not only the standard process, but equally so when navigating claims that require appeals. We find that claims requiring appeals can frequently be avoided with a front-end, proactive approach. Much time is spent in the damage valuation stage on getting agreement with the carrier on the amount of damage. Often times, discussions with insurance personnel can result in agreements being reached as to the level of damage.

However, if an escalation or an appeal is necessary, we find it best to escalate the claim to supervisory levels of the insurer and/ or direct the claim through mediation or arbitration. Often times, independent or third party adjusting firms can be utilized to further reach agreement on damage levels thus avoiding costly litigation.

C12 Fortunately, when claims are proactively managed from beginning to end, we find that less than 1% of claims require any type of litigation. Because MVAR / ACI offers a workflow and process oriented solution, our specialty is to focus on the 99% of claims that result in non-judicial resolution.

C13 There are basically three types of reporting / investigative needs:

1. MVAR has developed unique searching software that will digitally search the repository of accident data for potential accidents that involve damage to state property. Once a search produces a possible claim, that claim will be imported into our operation software for further investigation and follow up to determine if there is enough information to document a valid claim.
2. Another type of reporting will be called a GDOT Direct Report. This scenario would be where GDOT personnel or partner would either call our 24 hour hotline to report the damage and/or email MVAR and report the damage that way. Another option would be to go to an MVAR web portal and complete a reporting form online. Regardless of the method that GDOT personnel uses to report the damage, MVAR staff will follow up on the information immediately and begin the investigation process. If the situation warrants an immediate on-site visit, the report will be escalated and dispatched accordingly.
3. The third type of report would come by way of one of our network partners (wrecker services and body shops). Their method of actually reporting the damage would come in the same format as described in number two of this question. Since frequently there would not be an accident report, personnel would be dispatched to not only document the GDOT's damaged property but to also document the damage to the motorist's vehicle as well.

C14 MVAR's staff prides themselves on taking a W.I.T. (Whatever It Takes) attitude in moving a claim forward. This would entail a creative and out of the box thinking encouraged to constantly build upon our current level of service and management. An example of this could be found in #3 of our response to question C13 and the steps outlined in question C5. The question is and will always be asked, "What can we do TODAY to move the claim forward to resolution." Other options using a-typical approaches would include contacting the responsible motorist and gather recorded statements to confirm that the damage was at the fault of the motorist.

C15a In this scenario, the motorist and insurance information has been received. Additionally, the damage has been identified and is minor in nature. The issue appears to be that the motorist and their insurer is claiming that the motorist is not at fault for the accident due to fault being placed on an unidentified driver that left the scene. The outcome of this scenario turns on the verification of the facts. It would be recommended that pictures be obtained of the motorist's vehicle to determine if physical contact was made with the phantom vehicle. Additionally, there would need to be recorded statements taken of the motorist, any passengers, and/or witnesses.

Therefore if our investigation can overturn the facts as alleged by the insurer, then we would likely be able to collect payment in full on this claim in the amount of \$685. If after having our findings presented to the insurer and if they still refused to pay, this claim can and would be pursued either through arbitration, filing a complaint with the Insurance Commissioner's office or filing through small claims court. On a side note, the fact that the motorist was not ticketed has no bearing on whether or not the motorist bears liability for the damage.

If the investigation resulted in confirming the facts as stated by the insurer, then the motorist would not be liable for the GDOT's damage. Without obtaining additional information from the phantom driver (tag number), etc, there would likely be no recovery on the damage. However, if the tag number can be obtained, the investigation and recovery efforts could be targeted toward the phantom vehicle. The claim would then be pursued using standard protocols and having a strong likelihood of recovery.

** The motorist would likely be presenting an uninsured motorist property damage claim (UMPD) to his insurer for his own damages. In Georgia, in order to sustain a UMPD claim, the claimant must present a police report (which there is here) and either a witness or show visible contact with the phantom vehicle. By pointing out facts that prevent a UMPD claim from succeeding it would like support GDOT's claim of liability against the motorist.*

C15b In this scenario, the issue arises of attempting to track down a motorist who caused substantial damage along a major non-interstate highway. Additionally, there appears to be no police report made of the accident. Given the level of damage, it would be highly unlikely that the motorist would've driven the vehicle away.

Having had in place our network as described in **C5**, it's extremely likely that the accident would've been reported to MVAR via our hotline network making the lack of the accident report unnecessary. Assuming that the accident wasn't reported via our network hotline, MVAR would begin reaching out to all of the wrecker services and body shops in the area until we confirmed which one towed the vehicle. Another step would be to also cross check the location of the accident through our existing databases of accidents for any possible matches. Further, we could also utilize our existing contacts with insurance adjusters for possible searches of damaged vehicles matching the location of the damage.

All of the steps mentioned in the above paragraph make it extremely likely for us to track down the motorist responsible for the damage. Once identified, personnel would be dispatched to take pictures documenting the damage to the vehicle. The MVAR staff would call the motorist and advise that the wrecker service reported the accident and the damage to GDOT property. We would also take a recorded statement from the driver documenting the facts of the accident and their auto insurance information. We would also obtain a statement from the wrecker driver further validating the occurrence of the accident and the damage caused.

Photos, statements and a damage assessment would be presented to the motorist's insurance company along with official filing of a property damage claim. GDOT would be entitled to be paid in full for the \$8400 for the guardrail contractor, \$450 in materials, and reimbursement in full for the 37 man hours it incurred for the repairs.

C15c The issue in this scenario which involves severe damage to a bridge (approx. \$500,000) relates to the issue of liability. The question is which party(ies) is at fault and responsible for the damage. A police report was filed but the driver was not cited. Again, the fact that the driver or company owner of the truck was not cited is not dispositive of legal responsibility for the damage. An initial investigation would be made as to whether the raising of the dump bed was due to mechanical failure, product malfunction, failure to provide maintenance or the driver's negligence.

Upon the initial review, an expert would likely be hired to further investigate to either dispute or support the position of the insurer in that of product malfunction. Once a finding was made, our documentation would then be submitted to the party we felt was responsible for the damage. A claim would be made for \$500,000 (cost of bridge repairs), cost of labor for the Bridge Inspection Team and cost of expert. Given that either responsible party would be a commercial company with larger limits (typically minimum of \$ 1 million), the probability of recovering the full amount would be good. In the event that litigation would be necessary, MVAR would provide all documentation to the litigation team and would continue to follow up on the claim and maintain the lead on the direction of litigation. The pursuit of litigation would likely be against the driver, the vehicle owner, vehicle repair facility and maker of the malfunctioned product.



William Bart Howell

3450 Acworth Due West Road
Suite 610
Kennesaw, GA 30144
770-617-6644

Bart is the President of MVA Recovery, Inc. He has been both a founding principle in RedSolve, Inc., Accelerated Claims, Inc. (ACI) and MVA Recovery, Inc. (MVAR) Bart currently has full responsibility for the overall management and operation of MVAR. He has led the way in the research of the unique opportunities that states, counties and municipalities encounter when sustaining property damage caused by motorists. Further, he's proven himself quite capable of developing and implementing workflows and systematic approaches to unconventional, specialized client needs.

Professional History

President, *MVA Recovery, Inc.*

2012 – Present

- Responsible for overall management of organization
- Developed unique work flows adapting AcClaim Work flow process to PD Recovery
- Oversees personnel management and development.
- Performed research in industry to determine need for PD Recovery

Board Member, *Accelerated Claims, Inc.*

2006 – Present

- Member of Board of Directors for ACI
- Responsible for oversight of executive management team
- Brought insight, accountability and vast business experience to team
- Served as Board Member while ACI achieved Inc. Magazine 500/5000 status

Vice-President of Business Development, *RedSolve, Inc.*

2003 – 2006

- Responsible for growing and development for fast growing company
- Participated in the development of original AcClaim Workflow now used by ACI and MVAR
- Served on the Board of Directors

Founder & President, *Howell Appraisals Service, Inc..*

2001 – Present

- Founded a leading appraisal company in Georgia
- Developed workflows, methodologies and compliance programs
- Led business development resulting in years of continued growth

Client Testimonials. . .

"ACI uses their resources and staff and all we had to do was receive more money on these accounts."

*Eddie Klein
Chief Financial Officer
Johnston Health*

"I have worked with ACI in both Florida and Georgia. I find them to be very professional, extremely knowledgeable and a wonderful addition to our team. I highly recommend their services."

*Pam Hartley
Director of Patient
Business Services
Athens Regional Medical Center*

"Our startup was flawless and very professional. It required very little assistance from hospital services which was a plus since we have very limited resources.

Our revenue from MVAs has increased over 800% which has exceeded all of our expectations.

In addition to the increased revenue, we have also saved the cost of a FTE. Finally, ACI has added a very friendly and professional face in our ER."

*Demetrius Hagins
Director of Revenue Cycle
Betsy Johnson Regional Hospital*

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You're either the best

TO

at what you do,

MAXIMIZE

or you won't be doing it

YOUR

very long.

RECOVERY



EMORY-ADVENTIST
HOSPITAL AT SMYRNA

OPERATED BY ADVENTIST HEALTH SYSTEM AS A JOINT VENTURE WITH EMORY HEALTHCARE

October 1, 2006

Dr. Guy Annunziata
Chief Marketing Officer
Accelerated Claims, Inc
3295 River Exchange Pkwy
Norcross, GA 30092

Dear Dr. Annunziata:

I wanted to write to you to tell you how happy we have been with the service that ACI is performing for Emory-Adventist Hospital and our patients.

I had been looking for a more effective solution to the process that we had previously put into place to manage third party liability claims, and I am pleased to tell you that ACI's services have given us that solution. I have been referring patients to your program, and we have seen settlements and account resolution in a quick and timely fashion for these individuals.

On several occasions I have received very positive feedback from patients whom we were able to refer into the ACI process. Each time it has been to thank and praise your helpful and courteous staff, for their assistance in helping to resolve claims, and settlements.

Because we are a mission oriented hospital our patients overall experience is as important to us as the clinical care they receive. We feel that the services of ACI help us achieve our mission by offering services that are helpful, necessary and are delivered in a way that mirrors our goals and values.

Thank you again for taking such good care of the people that we care about in our community, and for adding value to our revenue cycle.

Sincerely,

Danny DuBosque
Director of Patient Financial Services

THE WAY

OUR STANDARD

**We Refuse
To Be Good!**

"Good is the enemy of great."

We strive for greatness so we never accept 'good' as being 'good enough.'

OUR GOAL

**We Keep One Eye
On The Prize!**

At all times, we'll keep one eye on today, and the other eye on our goals. We understand that our work today dictates our success tomorrow.

OUR PRIORITY

**No Apology
For Our Priority!**

Our Clients - 1st
Our Staff - 2nd
Continuous Improvement - 3rd
Profit - 4th

LEADERSHIP

**Like It Or Not,
We Influence!**

We understand that we influence everyone we are in contact with so we choose to influence positively.

TEAMWORK

Team Me!

Teamwork is the thread that holds together the fabric of ACI. There's much more to TEAM than "M" and "E."

RESPECT

**Honor Up ^
Honor Down v**

Our position or circumstances has no bearing on our responsibility to show honor to others. We show honor to everyone and dishonor no one.

QUALITY

Brand It!

Our name is our brand and ACI's brand is all of our responsibility. We never want our brand on anything without the assurance of quality and integrity.





A Division of



DRIVEN

You're either the best

TO

at what you do,

MAXIMIZE

or you won't be doing it

YOUR

very long.

RECOVERY

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Section IV. Value Proposition 7

MVA Recovery, Inc (MVAR) is pleased to present its AcClaim Workflow Process™ to Georgia Department of Transportation. The AcClaim Workflow Process™ offers a unique approach to resolving Motor Vehicle Accident (MVA) claims originating from motorists causing damage to objects owned and maintained by GDOT. We have seen this same program result in substantial revenue recovery in related industries. This proposal is organized to present

- An overview of MVAR
- A review of MVA revenue recovery challenges
- An overview of MVAR's unique solution that addresses these challenges
- An example of the value proposition



Section I. Company Overview

MVA Recovery, Inc. was incorporated in 2012 designed to uniquely meet the recovery needs that states, counties and municipalities encounter when sustaining damages to infrastructure from motorists. MVA Recovery, Inc. is a division of Accelerated Claims, Inc. (Parent Company).

MVAR and ACI have become leaders in the field of MVA revenue recovery. Further, MVAR and ACI have been pioneers in this industry by developing proprietary workflow solutions and technological advancements which meet the unique needs in this field. In fact, in 2012, our parent company was named by INC. Magazine as one of the fastest growing companies in the U.S. We currently collect millions and millions of dollars annually for our clients that previously went uncollected. These same clients consistently give us the highest marks for not only our performance, but for our customer service as well. ACI and MVAR are privately-held corporations that are well capitalized and have achieved the highest financial rating from Dun & Bradstreet.

Several years ago, ACI identified a need for revenue recovery for motorist-caused damage to infrastructure sustained by states, counties and municipalities. Research followed and solutions were developed to meet those needs. MVA Recovery, Inc. (a division of ACI) was formed specifically to meet those unique needs. Technology, industry expertise, and work flow development utilized in ACI served as a foundation in the creation of this solution proposed by MVA Recovery, Inc.

Section II. Background on MVA Revenue Recovery Challenges

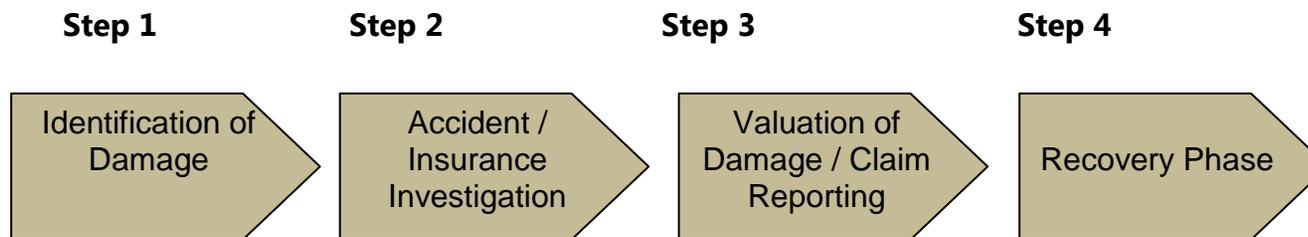
Generally speaking, obtaining reimbursement for ED services is especially difficult when it involves an MVA. This is because the issue of who pays is further complicated by the State's auto insurance laws and the specific auto insurance carriers that are involved. Combine this with the drastic differences in the auto claims process and with patients falling into an adversarial system, and then the following challenges arise:

- **Motorist-Caused Damage** - The very first challenge is properly identifying damage to infrastructure caused by motorist. This could come in two forms. One would be identifying the damage but not sure who caused it. The other would be uncovering the unidentified damage from an accident report and then locating the area of the damage. *MVAR will substantially increase damage identification.*

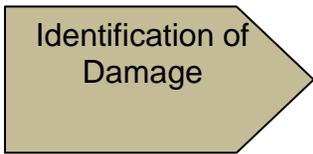
- **Obtain Proper Insurance Information** – Once damage is identified, it’s quite often difficult to determine the responsible party’s insurance information. Accident reports rarely trigger a notification to GDOT for damage if the damage is even noted on the report. In other times, motorists strike a GDOT object but will not even call law enforcement to report the accident. MVAR has developed unique technologies and strategies to resolve these two dilemmas.
- **Lack of Motorist’s and Insurers’ Cooperation** – Motorists causing damage typically don’t voluntarily report damage to GDOT. The same goes with their liability insurance carriers. They tend to let “sleeping dogs lie.” The motorists know that they caused damage but are reluctant to escalate that claim. Insurers are also reluctant to pay out on claims when the damaged party is not coming forth to pursue indemnification. MVAR has the expertise and staff to not only track down the motorists and insurers, but also has the trained staff that will follow up with these motorists and insurers to make sure that GDOT’s interest are pursued.
- **Manual Claim Submission** – The process for proper auto claim submission can prove to be extremely labor intensive. This begins with the manual verification of insurance and continues with the reporting and documenting of the claim. Because of the adversarial relationships in the tort process, it can take months and years to settle some of these claims. Persistent and timely follow up is the key. MVAR is dedicated and prepared to utilize of its staff and resources to do whatever it takes to reach recovery.

Section III. The AcClaim Process™

MVAR has developed a workflow process called the AcClaim Process™ to drive home maximum returns for MVA claims of all sizes and amounts. The following is an overview of the process that would be put in place at GDOT. Actually, while the process is generic in this example, we customize our approach to accommodate the unique needs of GDOT thereby leveraging the best results between the GDOT’s staff and MVAR’s team.

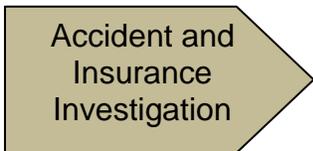


Step 1



The first step in the process is identify damage sustained by GDOT property and as a result of a motorist.

Step 2



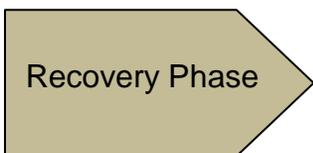
After the identification of damage sustained by GDOT, an accident and insurance investigation will begin. This could involve following up on the listed insurance on an accident report or begin by taking statements of the motorist responsible for the damage.

Step 3



Valuation of Damage shall include an expert valuation of the various damage with GDOT personnel input on an as needed basis. Valuations shall meet the standards among the property and casualty insurance industry and be completed by licensed adjusters. Photos shall always be part of the valuation when available. Upon the valuation of the claim being completed along with the corresponding insurers being discovered, the claim shall be submitted to the responsible auto insurer in both electronic and written formats.

Step 4



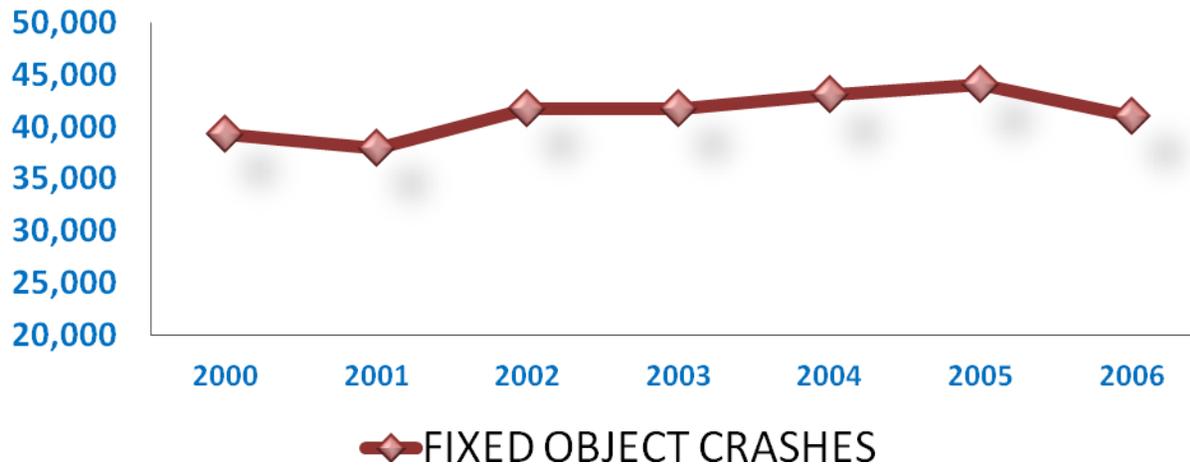
Immediately following the reporting and submission of the claim, the claim will be placed in a timed workflow for follow up. Open claims shall be followed up on a 14 day basis until resolution has been reached.

Section IV. Value Proposition

A. Our Strategic Approach Delivers Compelling Benefits

GDOT Sustains Substantial Damage Caused By Motorists Every Year

Per GDOT's own data, there are approximately 40,000 accidents involving fixed objects in Georgia annually. A large portion of these accidents represent objects owned and maintained by GDOT.



<http://www.dot.state.ga.us/statistics/CrashData/Documents/CASI2008.pdf>

Increase in Recovery

Through our AcClaim Workflow Process™, GDOT will realize a dramatic increase in the identification of damage sustained by GDOT. Our workflows and methodologies will further the claims recovery process after the identification of damage by matching the damage up with the at-fault motorist. This will be followed by a proactive recovery process that will substantially increase recovery dollars for GDOT well beyond their normal rates of recovery.

Exhibit 1

CERTIFICATION FORM

I, Bart Howell, being duly sworn, state that I am President (title) of MVA Recovery, Inc (firm) and hereby duly certify that I have read and understand the information presented in the attached proposal and any enclosure and exhibits thereto.

I further certify that to the best of my knowledge the information given in response to the Request for Proposal is full, complete and truthful.

I further certify that the Proposer and any principal employee of the Proposer has not, in the immediately preceding five (5) years, been convicted of any crime of moral turpitude or any felony offense, nor has had their professional license suspended, revoked or been subjected to disciplinary proceedings.

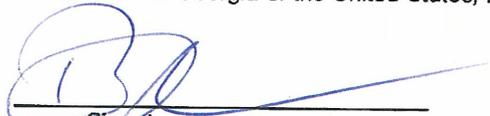
I further certify that the Proposer has not, in the immediately preceding five (5) years, been suspended or debarred from contracting with any federal, state or local government agency, and further, that the Proposer is not now under consideration for suspension or debarment from any such agency.

I further certify that the Proposer has not in the immediately preceding five (5) years been defaulted in any federal, state or local government agency contract and further, that the Proposer is not now under any notice of intent to default on any such contract.

I acknowledge, agree and authorize, and certify that the Proposer acknowledges, agrees and authorizes, that GDOT may, by means that either deems appropriate, determine the accuracy and truth of the information provided by the Proposer and that GDOT may contact any individual or entity named in the Proposal for the purpose of verifying the information supplied therein.

I acknowledge and agree that all of the information contained in the Proposal is submitted for the express purpose of inducing the GDOT to award a contract.

A material false statement or omission made in conjunction with this proposal is sufficient cause for suspension or debarment from further contracts, or denial of rescission of any contract entered into based upon this proposal thereby precluding the firm from doing business with, or performing work for, the State of Georgia. In addition, such false statement or omission may subject the person and entity making the proposal to criminal prosecution under the laws of the State of Georgia of the United States, including but not limited to O.C.G.A. §16-10-20, 18 U.S.C. §§1001 or 1341.



Signature

Sworn and subscribed before me

This 25th day of February, 2013



NOTARY PUBLIC

*Notary Public, Bartow County, Georgia
My Commission Expires Oct. 25, 2014*

NOTARY SEAL

My Commission Expires: _____

Exhibit 2



GEORGIA SECURITY AND IMMIGRATION COMPLIANCE ACT AFFIDAVIT

Contract No. and Name: State Property Damage Recovery 484-030113

Contractor's Name: MVA Recovery, Inc

STATE OF GEORGIA CONTRACTOR AFFIDAVIT

By executing this affidavit, the undersigned Contractor verifies its compliance with O.C.G.A. §13-10-91, stating affirmatively that the individual, firm, or corporation which is contracting with the Georgia Department of Transportation has registered with and is participating in a federal work authorization program*, in accordance with the applicability provisions and deadlines established in O.C.G.A. 13-10-91.

The undersigned further agrees that, should it employ or contract with any subcontractor(s) in connection with the physical performance of services pursuant to this contract with the Georgia Department of Transportation, Contractor will secure from such subcontractor(s) similar verification of compliance with O.C.G.A. § 13-10-91 on the Subcontractor Affidavit provided in Rule 300-10-01-.08 or a substantially similar form. Contractor further agrees to maintain records of such compliance and provide a copy of each such verification to the Georgia Department of Transportation at the time the subcontractor(s) is retained to perform such service.

EEV / E-Verify™ User Identification Number

02/25/2013

BY: [Signature] Authorized Officer or Agent (Contractor Name)

Date

President

Title of Authorized Officer or Agent of Contractor

Bart Howell

Printed Name of Authorized Officer or Agent

SUBSCRIBED AND SWORN BEFORE ME ON THIS THE

25 DAY OF February, 2012

[Signature] Notary Public

[NOTARY SEAL]

Notary Public, Bartow County, Georgia My Commission Expires Oct 25, 2014

My Commission Expires:

*any of the electronic verification of work authorization programs operated by the United States Department of Homeland Security or any equivalent federal work authorization program operated by the United States Department of Homeland Security to verify information of newly hired employees, pursuant to the Immigration Reform and Control Act of 1986 (IRCA), P.L. 99-603