

KERNUTTSTOKES

*Certified Public Accountants & Consultants
to the Insurance Industry*



We get to know your business top to bottom, not just your bottom line.

For more than 65 years, Kernutt Stokes has been turning information into opportunity for Northwest clients. As one of the Northwest's largest single-office accounting firms with over 65 partners and professionals, we provide comprehensive accounting and business consulting services to major businesses throughout Oregon and beyond—helping them to achieve their goals and improve their financial position.

OUR CORE VALUES

Our firm holds true to our core values. We will not compromise on our promise to you:

- PEOPLE who love to make a difference.
- Our QUALITY is second to none.
- We maintain INTEGRITY at all times and always do what's right.

A GLOBAL NETWORK

Kernutt Stokes has a network of national experience through our membership in one of the most progressive associations of CPA firms in the country - the Accountants' Global Network (AGN International). AGN firms are located in 90 countries. Our membership in AGN allows us to provide a higher level of service to our clients, utilizing AGN's network of expertise and state of the art training programs.

CONSIDER KERNUTT STOKES IF YOU ARE LOOKING FOR THE FOLLOWING:

- Audit and attestation
- Internal control review
- Fraud investigation
- Cost segregation
- Tax planning and preparation
- Employee benefit administration
- Technology consulting
- Business valuation



We don't just add. We add value.

Kernutt Stokes has a longstanding commitment to meeting the specific needs of the insurance industry. We possess the insurance expertise and experience of a large firm while maintaining the personal attention and responsiveness commonly found at mid-size firms.

OUR APPROACH IS DIFFERENT:

- We know that no two insurers are alike and we tailor our audits accordingly.
- We place a high emphasis on risk assessment and focus our audit procedures on real areas of concern, instead of taking a one size fits all approach to our work.
- We're proud of our industry experience and are committed to deliver a knowledgeable team, both as we begin our relationship and for the long term.
- We understand that insurance companies face a growing number of industry-specific challenges each day and we are prepared to address these issues effectively and efficiently.
- We place a high degree of emphasis on timeliness and quality while attempting to be as non-disruptive as possible.
- Given the capital constraints resulting from the Affordable Care Act, Kernutt Stokes has strategically aligned itself to provide the highest level of expertise and service while keeping our fees reasonable.
- Whether you're looking to tap our experience, discuss the latest insurance accounting and reporting requirements from the National Association of Insurance Commissioners, or comply with state regulatory agencies, the professionals at Kernutt Stokes will provide proactive guidance.

We're ideal for insurance companies.

EXCELLENCE AND EXPERIENCE

We welcome you to review the experience of our insurance industry team (pages 5-6). We believe you will find that the combination of a local firm with a consultative approach and our experience are unmatched by any other public accounting firm in the state. Not only have our team members developed valuable industry experience, our team continues to expand that up-to-date knowledge through ongoing industry training, attention to industry trends and regulations.

A DEDICATED INDUSTRY TEAM

Our firm strategically allocates resources to ensure the needs of our insurance industry clients are met. As a result:

- You will receive priority service and scheduling.
- We have the resources to meet your needs.
- We adhere to your timing and deadlines.

DIFFERENTIATION YOU WILL NOTICE

As a client of Kernutt Stokes you will notice several key differences in our service approach.

- A low associate-to-partner ratio means that one or more partners will be directly involved in your account, which assures close supervision of your engagement team.
- Our staff to client ratios are also exemplary, thus enabling our firm to provide desirable response times and customer service that is purposefully designed to exceed the expectations of our clients.
- Our continuity of staff exceeds industry standards (our turnover is 5.5% below the industry average).
- We believe open communication is a key to our client relationship success.



Industry experience that makes a difference



**Steve Ritchie,
Partner**

- PacificSource Health Plans - 6 Years
- PacificSource Community Health Plans - 3 Years
- Oregon Mutual Insurance Company - 2 Years
- Western Protectors Insurance Company - 2 Years
- Trillium Community Health Plan - 1 Year



**Kim Conway,
Manager**

- The Regence Group - 6 Years (Deloitte & Touche)
- Oregon Mutual Insurance Company - 5 Years
- Western Protectors Insurance Company - 5 Years
- The ODS Companies - 4 Years (Deloitte & Touche)
- PacificSource Health Plans - 3 Years
- PacificSource Community Health Plans - 3 Years
- SAIF - 3 Years (Deloitte & Touche)
- Trillium Community Health Plan - 1 Year



**Matthew Diment,
Manager**

- PacificSource Health Plans - 6 Years
- PacificSource Community Health Plans - 3 Years



**Kerry Rasmusson,
Partner**

- PacificSource Health Plans - 17 Years
- Oregon Mutual Insurance Company - 5 Years
- Western Protectors Insurance Company - 5 Years
- Cascade East Health Plans - 4 Years
- Trillium Community Health Plan - 1 Year



**Pat Deming,
Manager**

- Oregon Mutual Insurance Company - 5 Years
- Western Protectors Insurance Company - 5 Years
- Pinnacol Assurance - 4 Years (KPMG)
- COPIC Trust - 4 Years (KPMG)
- COPIC Insurance Company - 4 Years (KPMG)
- Kaiser Foundation Health Plan, Inc. - 3 Years (KPMG)
- Colorado Intergovernmental Risk Sharing Agency - 3 Years (KPMG)



**Haley Lyons,
Manager**

- Oregon Mutual Insurance Company - 6 Years
- Western Protectors Insurance Company - 6 Years

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