

HEALTHCARE IS A RISKY BUSINESS.

Market conditions never stop moving; reimbursement methodologies, government programs, and delivery systems change constantly. Claim experience can make big swings in as little time as a week. It's hard enough just keeping up with the business, let alone managing the risk.

THAT'S WHERE SUMMIT RE COMES IN.

We partner with our clients to identify their risks and protect their resources through a comprehensive portfolio of managed care products:

- HMO/Medical Excess – We offer a full array of coverage options for commercial, point-of-service, PPO, Medicare, and Medicaid risk.
- Provider Excess – As a major excess loss writer, we design excess loss programs to control volatile risks in a capitation budget.
- Employer Stop Loss – Our extensive experience in this line of business allows us to design client-specific coverage options that include run-in protection, terminal liability, aggregating specific, and coinsurance.
- Medical Management Services – We provide access to medical management services that are designed to offer cost savings, primarily through appropriate care management focused on clinical outcomes.
- Capital Management Solutions – We can identify the right risk transfer option to help structure surplus relief – from traditional to risk-sharing and captive solutions – that can improve surplus ratios and return on capital.





SUMMIT RE is a managing general underwriter and reinsurance advisor, working with health insurers, managed care plans, and self-funded employers throughout the US. We help our clients analyze, manage, and transfer risk to protect their financial stability. As consultants and advisors, we work with our clients to formulate and implement new products and strategies.

OUR APPROACH

Our commitment to managed care means we take a long view of the business. Our underwriting approach reflects this. Many of our competitors simply project the recent past into next year's premium rates. That approach doesn't really reflect risk transfer; it simply charges you for claims you've already had.

Instead, Summit Re uses several proprietary actuarial rating tools to perform prospective rating, in addition to analyzing your three most recent years of claim experience.

OUR CLIENTS

Our clients are partners who work together with Summit Re to manage risk and protect resources. The partnership works best when the health plan or carrier manages risk at the primary level, while we address catastrophic exposure through reinsurance or stop loss coverage and managed care services. We're in this together.

OUR CORE

Summit Re was founded on four key principles, which we strive to uphold in all we do. We promise to:

- Practice consistent and fair underwriting, in order to produce balance sheet stability for our customers.
- Deliver benchmark customer service at efficient expense levels.
- Offer value-added managed care programs to complement those of our customers, particularly in high-cost areas such as organ transplantation, severe trauma, cancer, and complex neonates.
- Provide products and services to assist managed care customers desiring to expand into other fully-insured PPO/point-of-service/out-of-area programs, employer stop loss markets, and group ancillary products.



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