

STRATEGIC HEALTHCARE SOLUTIONS

USING CAPTIVES TO MITIGATE RISK

YOUR SUCCESS DEPENDS ON HOW YOU MANAGE RISK.

With many health systems and Accountable Care Organizations (ACOs) forming or acquiring their own health plans, assuming more risk from payers via ACO contracts, and even directly contracting with employers in a narrow network strategy, protection from catastrophic medical claims becomes imperative. If you have an affiliated captive insurance company, you may already have an effective risk management tool at hand.

PUT YOUR CAPTIVE TO WORK.

Although your existing captive may have been formed to handle malpractice or professional liability, it may have access to capital that would allow it to assume additional types of risk. Your captive insurance company may be well suited to accommodate various levels of medical excess, provider excess, and/or employer stop loss risk.

SUMMIT RE CAN HELP.

As a full-service managing general underwriter (MGU) focused on mitigating catastrophic risk through strong underwriting principles, Summit Reinsurance Services is a leader in providing risk management and reinsurance strategies. Our experience using captive solutions runs deep, and we specialize in offering innovative, multi-level solutions.

As a strategic business partner, Summit Re offers complete MGU services for captives including:

- Identifying risks you may be assuming from payers on your ACO contracts.
- Developing risk placement strategies around your captive insurance company.
- Providing fronting services that allow you to cede risk back to your captive.
- Appropriately pricing and administering stop loss coverage on medical risks placed into your captive.
- Evaluating the actuarial adequacy and pricing of stop loss coverage provided through ACO contracts.
- Providing medical case management support for excess medical risks on large claims that leak outside your network.

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