



EMPLOYER STOP LOSS

Flexible coverage for companies that need a solution, not just a stop loss carrier.

As the costs associated with providing a healthcare benefit program continue to escalate, self-funding offers employers a means to exercise control over rising healthcare expenses through better plan development, cash flow improvement, and more cost-effective claims payment. Stop loss insurance provides self-funded employers with protection against unforeseen catastrophic claims.



Summit Re draws from a deep well of medical excess of loss experience to offer innovative stop loss products that range from traditional coverage to customized solutions. We use our strengths to build partnerships, differentiating our company through:

- Selective approach to markets
- Customized solutions to assist clients interested in participating in the risk
- Fair and consistent pricing
- Direct access to senior-level underwriters, with an average of more than 20 years' experience
- Actuaries on staff with experience analyzing provider networks.
- Access to Summit ReSources, case management services dedicated to cost containment
- Comprehensive policies with limited exclusions
- Average claims turnaround less than 10 days
- Owned by Companion Life, rated A+ by A.M. Best



OUR PRODUCTS.

Specific stop loss provides insurance protection against a high claim on any one individual. If covered expenses exceed the specific deductible, the employer is reimbursed for the amount in excess of the specific deductible.

Options:

- Run-in protection
- Terminal liability
- Aggregating specific
- No-laser and rate cap at renewal
- Early lock-in

Aggregate stop loss offers protection when claims for the entire group are greater than a specified amount, typically 125% of expected claims. When claims exceed the aggregate limit, the employer is reimbursed for the excess.

Options:

- Run-in protection
- Terminal liability
- Monthly aggregate protection

ABOUT SUMMIT RE

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.

Summit Re is an independently operated subsidiary of Companion Capital Management, Inc., an affiliate of Companion Life Insurance Company.

For more information, contact:
Mike Holthaus
Vice President, Employer Stop Loss
O: 651-340-7048 | C: 763-645-4964
mholthaus@summit-re.com



Summit Reinsurance Services, Inc. • 7030 Pointe Inverness Way, Suite 350
Fort Wayne, IN 46804 • 260.469.3000 • www.summit-re.com