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## STOP LOSS

# Stop Loss Overview

Reliable Coverage from an Industry Leader and Specialist in Self-Funded Solutions

When you choose Berkley Accident and Health, you can be confident that we'll be there for you. You'll be working with a direct writer of Stop Loss and an experienced, national sales team that knows your local health care market.

Berkley Accident and Health is among the top 10 largest independent Stop Loss providers. Every year, more and more self-funded employers trust us with their Stop Loss coverage. Our solid protection includes:

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### STANDARD STOP LOSS FEATURES

- Specific deductibles ranging from \$25,000 to \$500,000
- Aggregate corridor of 125%, with other options available
- Full range of contract claims bases
- Early rate lock – up to 90 days prior to effective date
- Independent Dispute Resolution

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### OPTIONAL STOP LOSS FEATURES

- Aggregating Specific deductible
- Terminal Liability for Specific and Aggregate
- Experience Rewards – allows groups of 1,000+ to benefit from their good claims experience
- Transplant Risk Stabilizer – lower deductible for transplant claims
- Renewal Risk Stabilizer – rate cap guarantee with no new lasers
- Policy Alignment Option – eliminates many potential gaps in coverage

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### RISK MANAGEMENT KNOWLEDGE

- Berkley Edge – 100% of claims reviewed for cost savings opportunities
- Taft-Hartley – deep experience with the specialized needs of union plans
- Majority of claims processed in 7 business days or less
- No signed disclosure required at renewal
- Group Captive programs available for small and midsize groups interested in self-funding

To learn more, contact your Berkley Accident and Health representative.

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Stop Loss policies are underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued. Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").