
STOP LOSS

Renewal Risk Stabilizer

Get Added Peace of Mind at Your Next Stop Loss Renewal

If you are concerned about the pricing for next year's Stop Loss insurance, then consider the reliability offered by Renewal Risk Stabilizer. This option protects policyholders from significant premium rate increases and/or additional underwriting new individual deductibles ('lasers') on individual plan participants. Renewal Risk Stabilizer makes it easier for employers looking to set budgets and forecast financial plans.

Berkley Accident and Health is committed to providing solid, reliable Stop Loss protection. This option is one more way that we provide our clients with added peace of mind.

HOW IT WORKS

When Renewal Risk Stabilizer is selected, policyholders receive:

1. **RATE CAP**
Specific premium rates and any Aggregating Specific deductible will not increase by more than an agreed-upon maximum (typically 55%) at the next policy renewal; and
2. **NO NEW INDIVIDUAL DEDUCTIBLES**
New individual deductibles ('lasers') will not be added or increased at the next policy renewal. If individual deductibles are already in place, Renewal Risk Stabilizer does not change or remove them.

Please note:

- Renewal Risk Stabilizer is available only to groups with: (1) at least \$250,000 in gross Specific premium and (2) Specific deductibles of \$50,000 or higher. Prior underwriting approval is required.
- This option is available for an additional premium.
- Renewal Risk Stabilizer applies only if Stop Loss coverage and levels remain the same.

To learn more about our Stop Loss solutions, contact your Berkley Accident and Health representative.

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").