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## STOP LOSS

# Why Berkley for Stop Loss?

Berkley Accident and Health Offers Innovative, Reliable Protection

Berkley Accident and Health knows risk and brings an entrepreneurial approach to the Stop Loss market. We pride ourselves on being nimble, responsive, and open-minded to innovative solutions. With Berkley Accident and Health, you'll enjoy:

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### COMPREHENSIVE CONTRACT

- Customizable coverage with Aggregating Specific, Terminal Liability, and Policy Alignment options
- Renewal Risk Stabilizer option offers peace of mind at renewal time with a premium rate cap and no new or increased lasers
- Transplant Risk Stabilizer option provides next-level transplant protection

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### FORWARD-THINKING CLAIMS MANAGEMENT

- Majority of claims processed in 7 business days or less<sup>1</sup>
- Quick pay options for claims handled by TPAs and ASOs
- Berkley Edge reviews 100% of claims for cost-containment opportunities

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### INNOVATIVE UNDERWRITING AND RISK MANAGEMENT

- Early rate lock up to 90 days
- No signed disclosure requirement at renewal
- Aggregate coverage available for groups with no experience up to 150 lives
- Deep experience with Reference Based Pricing and Taft-Hartley plans

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### INDUSTRY LEADERSHIP

- Berkley is among the top ten largest independent stop loss carriers<sup>2</sup>
- One of the first in the industry to offer Group Captives for self-funded health plans
- Senior leadership comprised of experienced, reputable industry veterans
- Nationwide sales teams who know the local market conditions

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

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<sup>1</sup> Internal claims data

<sup>2</sup> Medical Stop Loss Providers Ranked by Annual Premium, MyHealthGuide.com, June 30, 2022, [www.myhealthguide.com/articles/MyHealthGuideNewsletter-Stop-Loss-Ranking-2016-2021.html](https://www.myhealthguide.com/articles/MyHealthGuideNewsletter-Stop-Loss-Ranking-2016-2021.html).

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").