

Product Overview

HEALTH CARE

- **Employer Stop Loss**
Protects employers with self-funded employee health plans from catastrophic losses on an individual and aggregate basis.
- **Provider Excess**
Protects health care groups that assume risk for medical services with custom coverage designed around each group's unique financial arrangements.
- **HMO Reinsurance**
Protects managed care organizations from unexpected claims with their commercial, Medicare, and Medicaid populations. We review cost and utilization data, as well as historical claims and provider contracts, to design the best program to match each client's tolerance for risk.
- **Group Captive Programs**
Through our industry-leading EmCap programs, small and midsize employers can have all the benefits of self-funding with less volatility and a protective layer of captive reinsurance.

SPECIALTY ACCIDENT

- **Basic 24-Hour Accident**
Provides employer-paid accident protection, often accompanied by a voluntary buy-up, allowing employees to elect higher limits of coverage.
- **Student Accident**
Provides accident coverage for public, parochial, and private elementary schools and secondary schools, and school-sponsored activities.
- **Participant Accident**
Provides AD&D and accidental medical coverage for covered activities or volunteer programs sponsored by youth groups, camps, day care facilities, sports clubs, colleges, religious groups, and non-profits.
- **Business Travel Accident**
Provides flexible, employer-paid accident protection to cover employees and other business travelers whenever they travel on behalf of the company or organization – this includes all domestic and international travel.

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

WHY BERKLEY ACCIDENT AND HEALTH?

We are a risk management leader that offers the:

- Financial strength of a big company
- Focus and flexibility of a small company
- Exceptional leadership you can count on

You can trust Berkley Accident and Health to provide:

- Financial protection in good times and bad
- Flexible solutions that fit your organization
- Personal support from a company that cares
- Cost-containment support to help you reduce claim costs

Coverage is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both 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").