

MUNICH RE STOP LOSS

Unmatched Financial Security

We are a member of Munich Re, the world's preeminent reinsurer. Our size and stability mean we have the appetite, creativity and financial strength to take on large, complex risks - as well as the resources to make them profitable.



Policy Features

- Minimum group size of 51 employees or greater
- Specific expedited reimbursement standard on all contracts
- Specific deductibles beginning at \$25,000
- Monthly aggregate accommodation available
- Terminal liability options are available on specific and aggregate
- Step-down deductible for transplant claims
- Contract with very few exclusions, written to follow the employer's Plan Document

Creativity

- Proven capacity to write non-standard risks:
 - Specialize in municipalities, hospitals, schools, and MEWA's
 - No industry ineligible list
 - Offer short or long contracts
 - Early lock-in available
 - Aggregating specific deductibles
 - Open to developing products with our producers
- OmniRisk: our aggregate only product with no internal pooling limit
- Renewal Guard: no new lasers at renewal as well as a cap on the renewal rate increase

Long-Term Relationships are Key

- Direct access to your dedicated team: sales, underwriting and claims
- Long history of strong relationships earned through sound renewal underwriting and claims practices
- Preferred producers enjoy some additional benefits:
 - Modified disclosure statement on new business; waived at renewal
 - Reduction in renewal guard rate caps
 - Expedited claims processing

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