



**CRUM & FORSTER**<sup>®</sup>  
A FAIRFAX COMPANY

ACCIDENT  
& HEALTH

# Stop Loss Capabilities

**At Crum & Forster, We Look for Opportunities and Build Solutions.**

Our focus every day is on understanding and meeting our clients' needs with innovative solutions that we develop together. The distribution partners we work with are not just valued clients, but trusted colleagues who embrace our commitment to building long-term relationships and finding ways to share success.



**200+**

Years in  
Business

**"A"**

AM Best  
Company

**\$4.6B\***

GPW

**94.5%\***

Combined  
Ratio

**\$9.6B\***

Total  
Assets

Member of Fairfax Financial Holdings with **\$39B** in revenue

\*2022 YE Data



## Working Together, We Craft Tailored, Flexible Stop Loss Solutions

At Crum & Forster, we provide custom solutions that help protect employers who self-fund their employee health plan from high-cost claims as well as aggregate costs from frequent claims. By addressing each employer's specific needs, we create the stop loss solution that's right for them.

We offer engagement at all levels and across the organization. By working with us, you'll get **direct access** throughout the relationship to our empowered and seasoned employees at all levels:

- Executives
- Sales team
- Underwriters
- Claims professionals
- Premium auditors
- Clinical risk managers

That means a **quick response** to opportunities and fast answers to any questions.

At Crum & Forster, we also create stability and growth for our producer partners.

- We look at an opportunity from your perspective as well as ours
- Understand the challenges of the marketplace
- Listen to your needs for product and process design
- Support each other's growth
- Offer competitive pricing

### Broad Appetite

Our expertise supports a broad appetite that includes unique risks such as:\*\*  
Prison groups  
Indian tribes  
Casinos  
\*\*Subject to state law.

### Policy Issuance Options

We offer options for policy issuance:  
United States Fire Insurance Company  
The North River Insurance Company



## Deep Expertise that Drives Growth and Positive Results

Our underwriters have and share a wealth of stop loss expertise. They understand both the nuances of the products and the challenges of the market.

Their expertise allows them to:

- Innovatively evaluate risk
- Flexibly leverage the best available products for custom program design
- Provide early indications and direct strategy
- Take the long view in addition to evaluating details (e.g., underwriting includes block and partnership perspectives)

## Medical Stop Loss Features

- All Contract Types (24/12, 15/12, 12/12, 12/15, etc.)
- Flexible Specific and Aggregate Deductibles\*\*\*
  - Specific Deductibles \$35,000 to \$1,000,000
  - Willing to quote non-standard aggregate corridors
- Experience Refund
- No New Laser and Limited Rate Increase at Renewal (Option)
- Aggregating Specific Deductibles
- Policy Mirrors Plan Document (where available)
- Terminal Liability (Specific and Aggregate)
- Specific Advance Funding
- Monthly Aggregate Accommodation

## Quote Submission Requirements

- Minimum Required Lives: 51\*\*\*
- Current Schedule of Benefits
- Current PPO Network
- Current Rates
- Current Census
- Inforce and Requested Stop Loss Parameters
- Large claims, monthly enrollment, and monthly claims for the last two plan years and current plan year
  - Details on large claimants in excess of 50% of the lowest requested specific deductible, including diagnosis and prognosis, as well as any ongoing treatment plans

\*\*\*Subject to state law

# Claim and Clinical Risk Management that Delivers Optimal Outcomes



## Unparalleled Producer and Client Support

How we support our clients and producers throughout the relationship sets us apart. We built our business by offering services and solutions designed to make the entire stop loss process easier for our clients. This means we provide support and access every step of the way from step-by-step onboarding guidance through claim reimbursements and complex case management.

## Accurate Claim Evaluation and Prompt Claim Payment

Effective claim management is critical to helping employers who self-fund their benefit plans, manage cash flows, and avoid the strain on liquidity that can result if payments are delayed. That's why our claims team is just a phone call away.

Our team of claims professionals:

- Provide better than 7-day turnaround on clean claims (industry standard is 15+ days)
- Review claims according to the policyholder's plan document to ensure accurate reimbursements
- Expedite communication and service because analysts are available via phone and email
- Set up and explain the process for reimbursement requests during implementation
- Accept Mailed in and Electronic claims, notices, and aggregate reporting
- Work directly with Administrators/Brokers to resolve any documentation questions and answer any questions regarding eligibility status to help ensure prompt reimbursement
- Complete transactions via ACH (electronic) for faster reimbursements
- Work with our business partners on Subrogation cases to minimize out-of-pocket expenses for our policyholders
- Provide Explanation of Reimbursement (EOR) for each reimbursed claim
- Coordinate with cost containment on high dollar notices and claims to improve outcomes and optimize savings opportunities

## Expert Clinical Risk Management

Skilled oversight from our experienced ReClaim team can help reduce the financial impact of high-dollar and catastrophic claims. Through early intervention and access to our preferred vendors, our team provides critical insights that support high-quality care and optimize savings. Employers, TPAs and carriers alike can benefit from our approach.

Our ReClaim clinical risk managers can identify cost containment opportunities for involving specialty networks and vendors and can manage and achieve optimal savings through:

- Prospective and timely clinical review of stop loss notifications and claims
- Proactive outreach to facilitate collaborative opportunities for managing high cost claimants
- Expert in-house clinicians who provide creative risk mitigation solutions
- Best-in-class vendors who deliver outstanding savings and service
- Adept staff who guide clients, TPAs, and brokers through the process of realizing savings
- Access to preferred vendors and contracts focused on:
  - Inpatient and outpatient facility payment integrity review
  - Transplants
  - Oncology
  - Gene and cellular therapies
  - High-cost pharmaceuticals
  - Complex neonates
  - Rare diseases
  - Dialysis
  - Medical necessity reviews
  - Case Management services



Our data shows that billing errors and optimal vendor/contract selection regularly yield **18-40%** savings over billed charges.

# Open Dialog and Transparency for Better Business Decisions

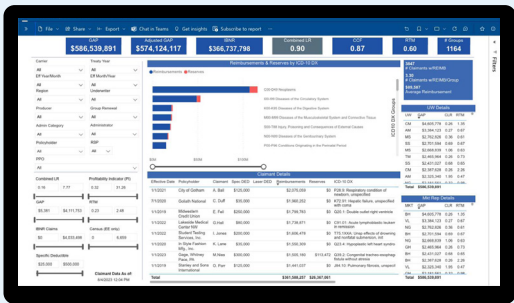
We deliver business decisions that are informed by claims data and underwriting expertise and share them via an open dialog that builds trust.

Our proprietary analytic platform supports this approach.

- Gives clients the knowledge to make informed, targeted decisions about controlling costs and supporting employee health and well-being
- Drives proactive claims data reviews where we share claim trends and insights
- Helps clients understand program performance as well as current and possible future program costs
- Provides information to help isolate variables, eliminate outliers, and direct conversations on a case-by-case basis

## Transforming Data into Actionable Insights

Search and sort claim data using multiple variables to see program performance at a glance and over time, identify higher-cost and outlier claims, and see results for individual claims.



**Bill Hoitt**  
Director of Sales - Northeast  
508-631-8010  
Bill.Hoitt@cfins.com



**Tami Eddie**  
Director of Sales - Midwest  
402-960-0805  
Tami.Eddie@cfins.com



**Brian Moore**  
Director of Sales - Southeast  
704-614-0300  
Brian.Moore@cfins.com

Contact us today to discuss what a custom Stop Loss program can do for your clients.

# ACCIDENT & HEALTH

Crum & Forster's Accident & Health Division provides a robust portfolio of insurance and reinsurance products with broad distribution capabilities. We provide MGAs/MGUs, brokers, agents and other insurance companies with a vast suite of products for all distribution needs. Our deep industry experience, flexible working models, and strong focus on diversification have contributed to more than 20 years of successful partnerships and profitable growth.

## Medical

- Employer Stop Loss
- Provider Excess of Loss
- HMO Reinsurance
- Medical Excess Reinsurance

## Travel

- Retail Travel
- Group/Wholesale Travel
- Inbound/Outbound
- International Student
- Business Travel Accident

## Ancillary Benefits

- Group Accident
- Fixed Medical Indemnity
- Short-Term Medical
- Medicare Supplement
- Critical Illness

## Occupational Risk

- Occupational Accident & Contingent Liability
- Gig Economy
- Workers' Compensation
- Non-subscriber (TX only)

## Special Risk

- Group Accident/AD&D
- Business Travel Accident
- Blanket Special Risk & General Liability
- K-12 Accident
- Intercollegiate Sports
- Personal Accident CAT Reinsurance
- Life CAT Reinsurance

## Life

- Simplified Issue
- Guaranteed Issue
- Employee Group Life



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