

# Stop Loss Insurance Services

## CLAIMS OVERVIEW

### MEDICAL STOP LOSS EXPERTS

Medical Stop Loss is a critical tool for Self-Funded Taft-Hartley groups to manage their risk. Stop-Loss is a highly specialized area of the benefits world. AmWINS has a proven track record to delivery exceptional results in this area. With more than 25 years of focused experience in self-funding AmWINS is known for deep expertise, strong market relationships and hands on service. AmWINS places over \$170M in Stop-Loss premium every year. We have three dedicated Stop-Loss offices located in the San Francisco Bay Area, Houston and New England.

### WORKING TOGETHER TOWARD SUCCESSFUL CLAIM OUTCOMES

AmWINS works directly with your benefits consultant to bring our industry leading expertise to the placement of you funds Stop-Loss coverage.

Valued partners provide invaluable service. Self-insuring Health and Welfare funds is a well-established and increasingly attractive strategy for Taft-Hartley funds to manage comprehensive benefit plans while more effectively controlling costs. Our clients say AmWINS is a valued partner because we provide:

- Preferred access to the leading stop-loss carriers
- Competitive premium rates, terms, and conditions
- Unmatched technical expertise and focus
- Effective claims management insight and advocacy
- Complementary products, services and solutions that mitigate the impact of high-cost claims
- Seamless transition from fully insured to self-funded plan structure

Our business segment expertise covers plan sponsors ranging from 25 to 25,000, in diverse fields including not only Taft-Hartley Funds, but also technology, healthcare, public entities, and academia. Our stop loss professionals can support and negotiate coverage for any group considering the transition to self-funding.

### EXTRAORDINARY SERVICE

Our account management competencies allow your benefits consultant to devote more time to your core offerings. Experienced account executives work with your consultant and our underwriting partners to structure customized terms that meet the specific needs of your Taft-Hartley Fund. You can rest assured knowing that no detail has been left to chance.

We will also enhance the affordability of coverage by using aggregating corridors, modified deductible levels, special risk carve-out programs, alternative funding mechanisms, and other techniques. AmWINS is the centralized point of contact for premium billing, collection and remittance, and your partner for best-in-class providers of ancillary services.

