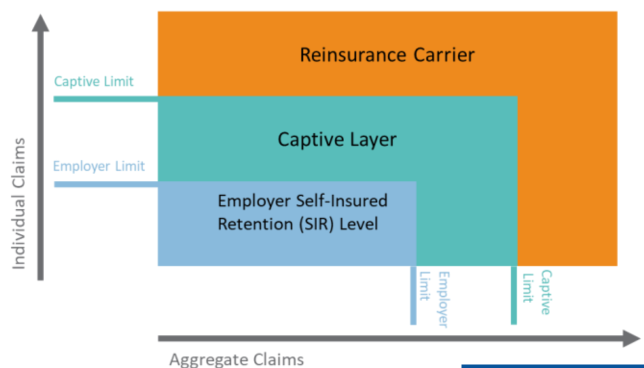
UNDERWRITING & ANALYTICS

Evaluating Captive Management Programs

USI evaluates captive management solutions to assist employers seeking longer term stop loss and cost management strategies

- Captives offer stop loss insurance in a collective group with additional risk-sharing opportunities and turn-key cost management solutions
- USI evaluates captive terms and conditions including collateral requirements, termination provisions, eligibility requirements, historical performance and financial stability
- Fully insured employers facing limited options for traditional stop loss
- Self-funded employers seeking to reduce volatility of stop loss pricing



Impact and Benefits:

- Alternative funding offers savings of 5-10%. Additionally, captive programs may offer savings beyond a traditional partially self-funded contract of 1-2%.
- Turn-key cost management programs, typically not available to smaller employers, offer additional savings of 3-5%.

Evaluation of Complex Captive Programs