

## Unique Structure

Our program features a retrospective funding model where members pay only their portion of losses along with the cost of program administration. Risk is spread across a pool of participating members, lessening the effects of this volatile line of coverage.

## Savings

Members have recognized significant savings compared to the commercial stop-loss market and members who have self-insured this risk in the past, appreciate the smoothing of risk created by a larger program.



**Average savings per member since 2011**

## Coverage Layers



Member XYZ

## No Premiums in Captive Layer

Invoice Components	
<b>Administrative Costs</b>	Billed monthly in accordance with administrative cost allocations
<b>Excess Coverage</b>	The cost of this coverage is billed as a pass-through to each member
<b>Loss Costs</b>	Billed in arrears at the end of each month, based on each member's allocated portion of the program's losses

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## Program Advantages

- Provides the benefits of individual self-insurance with the protection of group risk pooling
- Members pay actual costs - minimize profit and no retained surplus targets
- Reduction in administrative costs, especially excess insurance, with options for additional excess insurance based on individual member risk tolerance
- Costs stabilized through multi-year actuarial process and pooling of losses
- Direct participation & governance
- Improved cash flow
- No new lasers imposed in the captive layer

## Program Terms

**Claims:** Reimbursements made quarterly once all invoices are paid.

**Contract Type:** Paid

**Coverage Layers:** Captive shares the \$600k layer above each member's deductible. Excess coverage picks up above the pooled layer.

**Domestic Coverage:** Reimbursed at 0% or 50%

**Excess Insurance:** Excess rate is a direct pass through for each member.

**Individual Specific Deductible:** Each member chooses their preferred deductible.

**Lasers:** For new members, no new lasers will be applied within the pooled layer. If the member's excess carrier requires a laser, the member affected will be responsible for the gap between the pooled layer and the excess carrier's attachment point.

**Premiums:** Members are billed monthly as follows:

- **Administrative Costs:** Billed monthly in accordance with administrative cost allocations
- **Excess Coverage:** The cost of this coverage is billed as a pass-through to each member.
- **Loss Costs:** Billed in arrears at the end of each month, based on each member's allocated portion of the program's overall losses for that quarter