

# Employer Stop Loss

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## Employer Stop Loss: Limiting employer's exposure to catastrophic claims

Employer Stop Loss provides insurance protection for employers who choose to self-insure their health benefit plans. It is vital protection against catastrophic or unexpected claims for plan sponsors. Self-funding is a model that offers many advantages to employers: benefits design flexibility, tax benefits, and overall expense reduction.

Simply stated, insurance is a promise between policyholders and their insurance company. In these uncertain times, be sure that your insurance company is willing and able to honor its commitments.

At Markel, we are a leader with over 80 years in the insurance business. We have a track record of success and a legacy of meeting the special needs of each and every client. We value long-term relationships. We select our broker/consultant and TPA partners carefully, and we price each opportunity fairly and in consideration of the unique risk characteristics.

### Why Markel Stop Loss?

- Rock solid; "A Excellent" XIII Rated; \$10 billion in assets
- Direct access to underwriters with decision-making authority
- Transparent pricing
- Commitment to continually enhance the value of a Markel agent appointment
- Negotiable commissions
- One quote per opportunity

### Program highlights

- Target market: Currently self-funded groups with 100-1000 employees
- Credit for PPO/provider networks, certain TPAs, and UR and large case management programs
- Specific and aggregate coverages available
- Comparatively few excluded industries
- Licensed in all 50 states and the District of Columbia

### Distribution channel

Retail agents

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