

# **Reimagine**

## **Your Stop Loss Experience**

With Solutions that Support Your Needs



# About Excess Re

For over 30 years, Excess Reinsurance has stood at the forefront of the stop loss marketplace. Our commitment to customization and creative safeguards continuously delivers superior outcomes to our clients and business partners. We have vast experience customizing solutions to meet a wide variety of scenarios and starting points, with policies available in all 50 states. Our leadership team is made up of experts in the stop loss industry who are fiercely dedicated to our partners' success.

# AM Best “Excellent”

As the **first and only** stop loss underwriting firm to achieve an “Excellent” DUA rating from AM Best, our team has the skills, knowledge, and industry expertise to develop curated solutions that aid you in accomplishing your goals.

## Extensive Product Portfolio

**Specific &  
Aggregate**  
| Stop Loss Insurance

**CAP**  
LEVEL-FUNDED

 Gene Therapy  
**Protection**

 **RBP**  
**Shield**

**MEC & MVP**

  
Captive  
**Alliance**

**SPECIALTY <sup>Rx</sup>**  
**MANAGEMENT**

**XS**  
**RE**



**Brian Zidek**  
President



**Dan Rego**  
Senior Vice  
President



**Parker Gordon**  
Senior Vice  
President

# Specific & Aggregate

## | Stop Loss Insurance

Manage your risk with maximum protection against high-value claims

### Traditional Products

As one of the nation's largest and longest-standing providers of stop loss insurance, we offer traditional specific and aggregate excess loss insurance to self-funded employers eager to manage risk.

#### *Lean On Our*



*Longevity*



*Wisdom*



*Stability*

to secure stop loss coverage tailored to your budget and risk threshold.



## LEVEL-FUNDED

A simplified, level-funded solution with integrated aggregate accommodation

### **Controlled Aggregate Protection**

As of the nation's premier underwriters specializing in level-funded aggregate-only insurance, Controlled Aggregate Protection (CAP), has empowered numerous clients to seamlessly transition from the conventional and obscure fully insured realm.



***Designed*** for fully insured or self-funded groups with 25-250 members



***Lower*** max costs and reduced claims volatility



***Improved*** TPA services and customizable plans



# Gene Therapy Protection

Reduce financial risk surrounding cell and gene therapies by providing stop loss enhancements for specific drugs

## Stop Loss Enhancements

Gene Therapy Protection is a solution tailored to elevate the coverage for self-funded clients by reducing their risk associated with specific drugs. Through this stop loss coverage enhancement, the gene therapy drug's entire cost is covered by the policy.

- **Coverage enhancement** that reduces plan liability for certain specialty drugs
- When implemented, the specific deductible is reduced to **as low as \$10,000**
- **Increased protection** against high-cost claims while ensuring the best treatment



## **9 Drugs**

***Already Covered  
(and Counting)!***



# RBP Shield

Integrated stop-loss coverage and legal defense protection for self-funded RBP plans

## Legal Defense Support

RBP Shield goes beyond conventional coverage, offering extended stop loss protection for judgments and qualified settlements, even beyond the policy period. This innovative solution also includes legal defense support for both the plan and plan participants.



***Provides***  
enhanced stop  
loss coverage to  
RBP plans



***Includes*** robust  
legal defense for  
plan and plan  
participants



***Assistance*** and  
support to help  
establish the best  
RBP procedures

# MEC & MVP

Satisfy ACA employer mandate by  
providing affordable solutions

## ACA Compliance

Excess Reinsurance is at the forefront of ACA compliance, offering an extensive array of aggregate stop loss insurance solutions catering to the requirements of thousands of clients. Our minimum essential coverage (MEC) plans and minimum value plans (MVP) address the diverse needs and objectives of our clientele.



***ACA compliant***  
Minimum Essential  
Coverage (MEC)  
and Minimum  
Value Plans (MVP)



***Avoids*** employer  
penalties at a  
lower cost relative  
to traditional plans



Coverage options  
ranging from basic  
MEC coverage to  
robust MVP plans





Deliver the advantages of being in a captive without the standard complexity, cost, or risk

## **Shared Risk Arrangements**

Introducing Captive Alliance, one of our premier shared risk arrangement solutions, designed to simplify the process for groups entering a multi-group consortium without the usual complexities of traditional captives. Captive Alliance offers groups

- All the key advantages of a captive model
- Ability to eliminate the financial burden of overpriced premiums and extra fees
- A shared risk arrangement without the inherent downside risks of traditional captive programs

## Let Us Craft Solutions for You

In addition to the products and services detailed in this brochure, we pride ourselves on developing unique solutions while remaining true to our core principles of integrity, stability, innovation, and quality service. No matter what your needs are, we are confident in our ability to address them effectively.

# Notes

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# Discover

## What Happens When Expertise Meets Dedication

Learn More About  
Our Solutions

**XS**  

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**RE** EXCESS REINSURANCE



[excessre.com](http://excessre.com)