



## Safeguard your bottom line with Commencement Bay Risk Management

Self-insured employers and plan sponsors know that balancing employee health benefits with the fitness of their bottom lines isn't easy. That's why partnering with stop-loss veterans who have a strong market focus is key to business success.

As a stop-loss industry leader for more than 30 years, Commencement Bay Risk Management Insurance Company® (CBRM) is a well-capitalized carrier skilled at managing volatility—and, ultimately, your cash flow. Our company's "A" rating from A.M. Best is a testament to our financial strength and means we'll be there for you when you need us most.



# The CBRM advantage

Rising health care costs are a reality, making unexpected or catastrophic claims even more detrimental to your bottom line. While we have deep expertise in pricing your stop-loss coverage, there are other things we're doing to optimize cost control for you, including:

## Seamless and instantaneous reimbursements

When claims are processed, we automatically pay the balance above the specific deductible.

## Flexible offerings to fit your risk tolerance level

Rate caps and experience refund arrangements are available.

## No lasering at renewal

On renewals, we won't add new lasers or increase existing ones. And, if you prefer, we can provide a laser option.

## Complete plan mirroring with no exceptions

We'll never disagree on payment qualification, which means no legal disputes or uninsured claims.

## Guaranteed renewals

We'll never non-renew a policy because of a poor claims experience.

## Superior underwriting result

We have over 90% persistency, below-market renewal increases and a long-term pricing approach that mitigates year-over-year rate volatility.

## Key plan features

**Minimum lives:** 51 enrolled employees

**Specific deductible:** \$40,000 to \$2,000,000

**Aggregate maximum coverage:** \$2,000,000

**Plan mirroring:** Part of contract and always available

**No laser renewal option:** Part of contract and always available

**Lock-in period:** 90 days and 120 days (exceptions are available)

## Also available

Aggregate coverage only

Aggregating specific

Terminal liability

Experience-rated refund option

Rate cap option

Gapless renewal

For more information, contact your Commencement Bay sales executive or visit [commbayrisk.com](http://commbayrisk.com).

