



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've partnered with Regence's BlueCard® program to provide deep, negotiated discounts, 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 and 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.

