

## Stop Loss Services

### Discover smart, practical, and complete stop loss insurance solutions

Stealth Partner Group provides you with instant access to more than 150 years of focused experience in stop-loss—along with the extensive knowledge, established relationships, and proven processes and results that go with it. This places us in a unique position to plan, implement, and manage every aspect of your comprehensive stop loss insurance solutions. Our stop loss services include:

- **Aggressive, Effective Carrier Negotiations**—We work directly with a diverse group of the industry’s “best in class” carriers, and we know how to leverage our specialized experience, strong relationships, and proven negotiating skills to deliver the best results.
- **Disclosure Management**—In today’s litigious and information heavy environment, it is critical to have a partner that understands the nuances and complexities around detailed data gathering and disclosure.
- **Compliance Oversight**—With Stealth, you never have to worry about changes in carrier policies and procedures. Our team constantly monitors compliance changes in the stop loss arena and keeps you informed about how they could affect your client’s benefit plans.
- **Carrier Partner Management**—Stealth understands the importance of maintaining favorable carrier relationships. Through proven results and accuracy, we maintain trusted relationships with key individuals at our carrier partners.
- **Stop Loss Claims Management**—Stealth provides complete facilitation of specific and aggregate stop loss claims. Our comprehensive approach begins with a thorough review of the claims submission and ends with an expedited and accurate reimbursement.
- **Premium and Commission Administration**—As a fully licensed and bonded Third-Party Administrator, Stealth provides complete premium and commission processing. This ensures fast and accurate payments to our carriers and producers while providing an additional layer of quality control.

| STOP LOSS CARRIERS          | A.M. BEST FINANCIAL RATING |
|-----------------------------|----------------------------|
| OptumHealth                 | A                          |
| TMHCC                       | A++                        |
| Sun Life Financial          | A+                         |
| Anthem                      | A+                         |
| Symetra Financial           | A                          |
| QBE Insurance               | A                          |
| Voya Financial              | A                          |
| Berkley A&H                 | A+                         |
| HMIG Group                  | A                          |
| Berkshire Hathaway          | A++                        |
| Reliance Standard Life Ins. | A                          |
| Swiss Re                    | A+                         |
| TMS (formally Munich Re)    | A+                         |
| Liberty Mutual              | A                          |
| American Fidelity           | A+                         |
| Unum                        | A                          |
| Amalgamated Life            | A                          |

