



## What is Stop Loss Group Captive Insurance?

Stop Loss Group Captive Insurance is a risk management solution designed to help self-insured employers mitigate the financial impact of large claims. It combines the advantages of self-insurance with the risk-sharing benefits of a captive insurance arrangement.

### Key Benefits:

1. **Cost Control:** Employers can limit their exposure to high-cost claims, reducing the financial impact on their organization.
2. **Premium Stability:** By pooling resources, participants can enjoy more stable premiums and predictable budgeting.
3. **Customization:** Coverage can be tailored to meet the unique needs of each participating employer.
4. **Claims Control:** Participants gain greater control over the claims process, leading to quicker decision-making and improved cost management.
5. **Potential Profit Sharing:** In profitable years, participants are eligible for dividends, further enhancing long term cost savings.

### Why Choose XB Captive Solutions?

1. **Expertise:** With over 100 years of underwriting experience in the insurance industry, our team understands the unique challenges faced by self-insured employers and will provide tailored solutions.
2. **Risk Management Support:** We offer comprehensive risk management support, including claims analysis, monthly loss reporting, predictive modeling, and vendor selection, helping you proactively manage risk and reduce costs.
3. **Flexible Options:** Our flexible program structures allow for easy implementation, smooth administration, and seamless integration with your existing insurance plans. This includes both open and closed captive cell formation.
4. **Dedicated Service:** Our commitment to exceptional customer service means that you'll have a dedicated program manager to assist you throughout the process, ensuring a smooth and personalized experience.
5. **Financial Stability:** Our carrier partners are rated "A (Excellent)" or higher by A.M. Best with strong financial standing, ensuring that claims will be paid accurately and efficiently.

To learn more about our Stop Loss Group Captive Insurance solutions and how they can benefit your organization, please contact:

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*Trust XBCS as your agile captive partner*