

XB Captive Solutions

Request for Proposal Guidelines

XB Captive Solutions (XBCS) is Xchange Benefits' captive solutions unit. XBCS teams with our underwriters at Xchange to provide full-service, customized captive solutions through which all member employer and producer needs are met within one company.

Xchange Benefits owns and operates a primary captive facility, Distribution Re, domiciled in Tennessee that is backed by over one hundred years of combined underwriting experience. Each of our single-parent or group captives are protected cells designed to give the members increased control and transparency of their insurance programs as well as gain the ability to benefit from any profits of their individual protected cell.

XBCS captive programs are ideal for currently self-funded employer groups with 100 – 999 lives. We need a minimum of 3 – 5 groups and 1,000 covered employee lives to create a new program. Aggregate stop loss coverage is not required under the employer stop loss policy, but it can be included and covered through our captives.

The information below is needed to include an employer group in a captive program:

- Group Name, City, State, Zip Code for primary and any other locations.
- Effective Date of coverage.
- Industry / Line of Business (SIC Code if known).
- SIR options and/or Aggregating Specific deductibles (Current and Proposed).
- Contract Basis (Current and Proposed) for both Specific and Aggregate.
- Benefit coverage (Medical, Rx, Dental, etc.) for both Specific and Aggregate.
- Designated network (Current and Proposed).
- Plan Schedule of Benefits (Current and Proposed). If possible, provide the in-force SPD.
- Census in Excel format that includes DOB or Age, gender, coverage type (Single, Family, Retiree, COBRA, etc.), or age banded census.
- 9 months of current claims and a minimum of one prior year of experience consisting of:
 - Monthly Aggregate summary report including enrollment counts, Specific large claim / 50% report including diagnosis and prognosis for each experience year available.
 - Fully Insured Experience: Monthly claim report including monthly enrollment is preferred but lump sum reports are usable. Large claimant report of all claimants 50% of the group's requested Specific deductible.
 - Two prior years of experience, if available, is preferred.
- Current and/or renewal rates and factors.
- Large claim management reports or clinical summaries for known high risk or large claimants.

RFP's can be sent to: Captives@xblc.com .

Chris LaDelfa
SVP, Captive Solutions
CLaDelfa@xblc.com
Phone: 914.437.7366
Mobile: 609.922.9070

Stephen H. Duncan
SVP, Sales
SDuncan@xblc.com
Phone: 914.437.7365
Mobile: 267.250.2090

Dave Stanard
SVP, Underwriting
DStanard@xblc.com
Phone: 601.714.2424
Mobile: 601.953.2195



EXPERIENCE XB CAPTIVE SOLUTIONS...

AGILE

When you speak with XBCS, you get the benefit of years of experience solving problems and creating solutions.

TRANSPARENT

XBCS' underwriting team is a partner in every step of placing your employer in our programs. You have a pipeline to their expertise and methodologies.

AUTHORITY

Our industry leading reputation means that our risk partners and carriers have given us the authority to underwrite any opportunity presented to us.

CUSTOMIZED RISK MANAGEMENT

We partner with the employer, their consultants, and administrators to design a captive program that will best suit the risk profile for the members. We then integrate best in class health management, data analytics, and captive management partners to ensure success.

Experience Xchange...

Providing all your traditional and alternative risk solutions within one company.