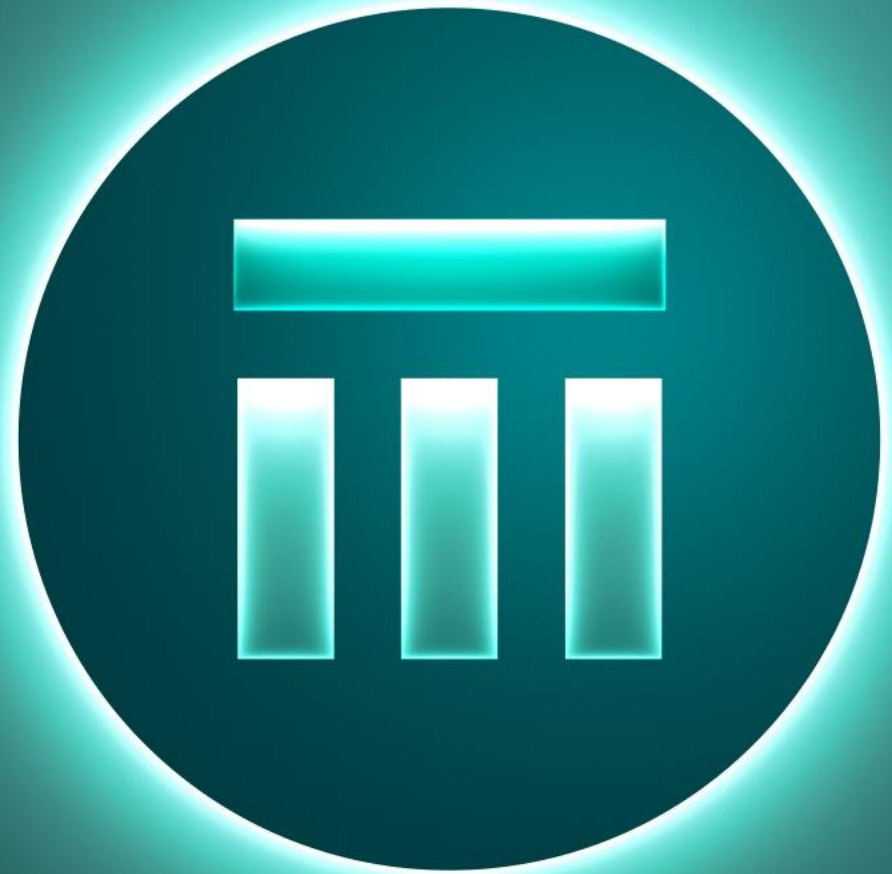




**Swiss Re**  
Corporate Solutions

# Swiss Re Accident & Health – C2 Member Firms Partnership Rollout

Monday, June 15, 2026



Let's Kick Things Off

Sales Team Introductions and  
corresponding C2 Member firm assignments



# Meet our business development managers

Key contact for producers in their territories

Responsible for all relationships within their region

Provide all product training

Work closely with underwriting to develop the most competitive pricing and terms

Have an excellent knowledge of the market



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# Traditional stop loss required underwriting information

## Required coverage information

 Type of coverage

 Effective date


 Contract basis

 Specific deductible

- Name and period of coverage for current and prior carriers, TPAs, PPOs and utilization review, as applicable
- **Minimum 18 months of monthly paid claims experience with monthly enrollments**
- **Minimum 18 months of large claims experience (greater than 50% of specific deductible)**
- **Minimum of six (6) months of experience immediately prior to the effective date is required**

- Schedule of benefits or Plan Document
- Current rates and/or rate history (preferred)
- Aggregate factors, if applicable
- Commission percentage, if any, included in the rates
- Current census

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 [esl\\_underwriting@swissre.com](mailto:esl_underwriting@swissre.com)

# Traditional stop loss underwriting standards



## Underwriting standards

**Minimum lives:** 25\*

**Minimum specific deductible:** \$20,000\*

**Minimum participation:** 75%  
Must have employer/employee relationship administered by an approved and licensed TPA

**Commissions available:** 0% to 15%\*



Ineligible groups: Asbestos Manufacturing, Explosives Manufacturing & Handling, METs, Marijuana/Cannabis Services, Mining, Non-Taft Hartley Unions



All classes that are NOT full-time active participants are limited to no greater than 20% of the total enrolled population



Experience refund under Specific coverage only - \$200,000 minimum annual premium



Transplant coverage discount available if transplant coverage is carved-out from the medical plan



Aggregating specific corridor options up to 25% of premium with a minimum annual premium of \$100,000 (some exclusions apply)



No new laser (NNL) option is available with a minimum annual premium of \$75,000 (some exclusions apply)



Standard contract offerings available: 12/12, 12/15, 12/18, 15/12, 18/12, 24/12



Non-standard contracts can be considered on a case-by-case basis

\*Subject to state regulatory requirements



# Traditional employer stop loss

## Standard Features & Options

- No new laser and rate cap at renewal feature
- Experience refund feature
- Specific advance and expedited reimbursement (BUCA ASO) provided automatically at no additional cost
- Gapless renewal coverage for 12/15 & 12/18 run-out contracts (automatically included)
- Auto renew longer run-in contract basis (24/12 → 36/12)
- Aggregating specific deductible option
- Terminal liability options (Spec/Agg)
- Early lock-in up to 120 days prior to effective date
- Monthly Aggregate accommodation
- Waive run-in limits (if no change in administrator)

# Swiss Re Accident & Health Highlights of Note / Differentiators

Swiss Re's No New  
Laser / Rate Cap  
feature is  
"Evergreen" or  
offered in  
perpetuity

Our stop loss policies do  
not exclude any specific  
medical service or  
treatment (including  
GCT) and refer to the  
Plan Document related to  
eligibility and eligible  
claim expenses

Gapless Bridge  
available for New  
Business (to Swiss Re)  
with current run-out  
coverage (12/15,  
12/18)

Ratings  
AM Best: A+  
Moody's: Aa3  
S & P: AA-

# Strategic Outlook

## Contract Enhancements and Policy Positions

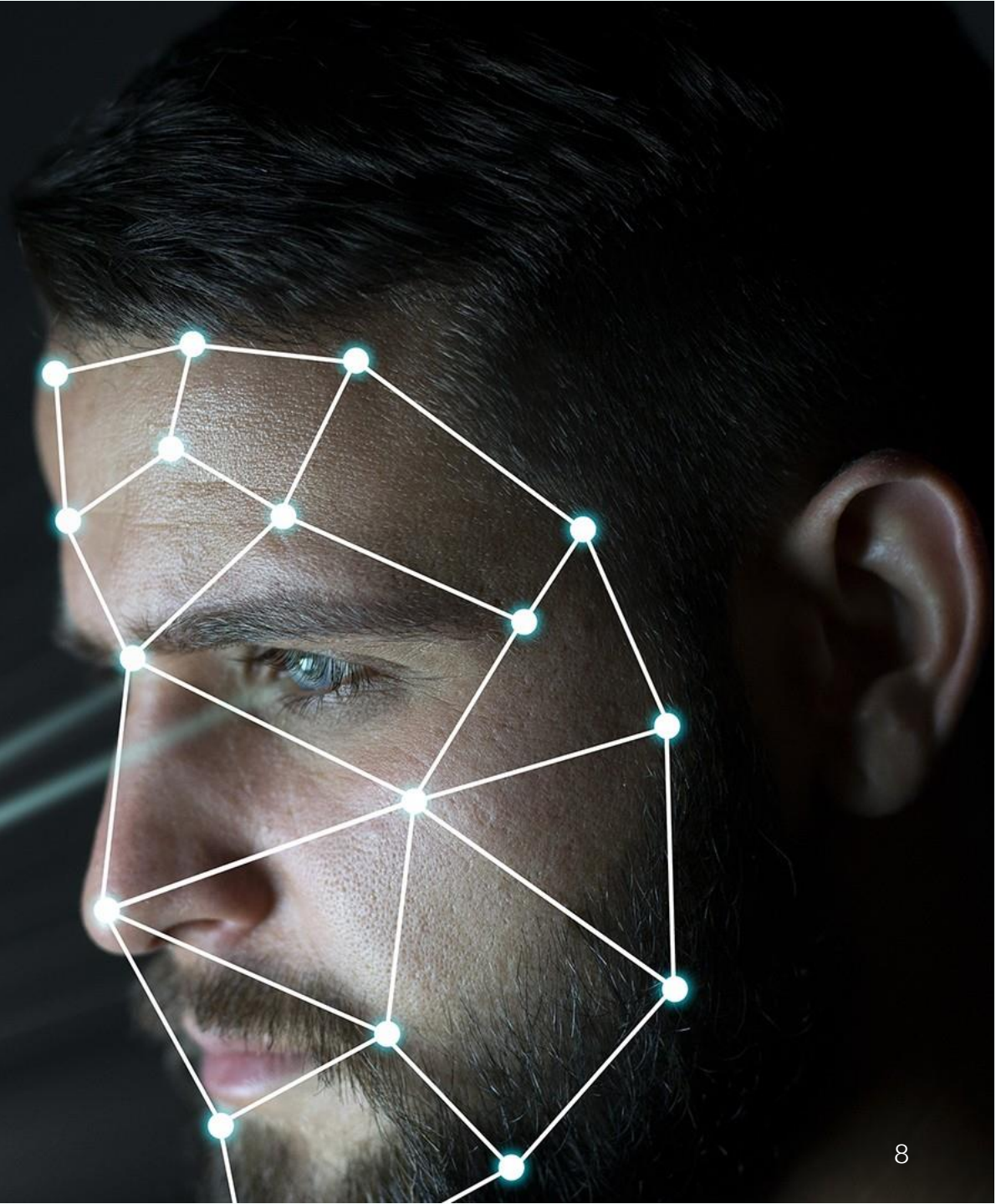
- Client / Producer Portal
- Benchmarking / State of the Market

## Technology

- AI
- Point Solutions

## Claims

- Process improvements
- Specific Advance / Expedited Reimbursement
- TAT



# Swiss Re Focused Distribution

- Build long-term partnerships
- Identified territories
- Maximize resource allocation
- Expand existing/prior relationships



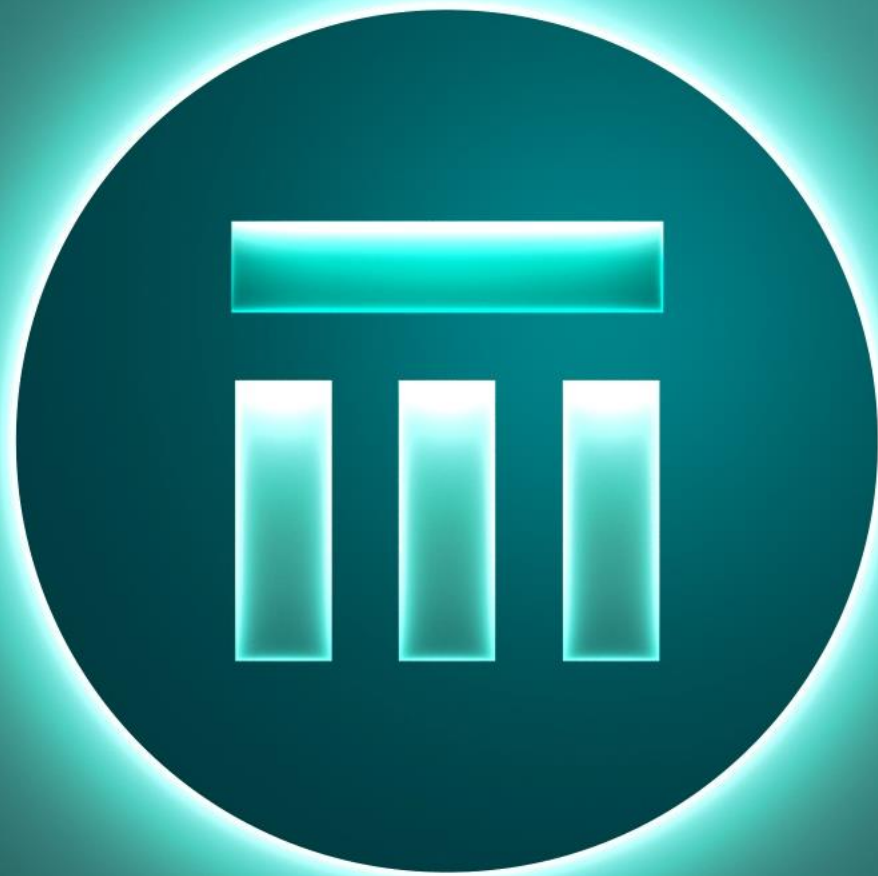
# Next Steps

Local  
introductions &  
engagement

Discuss /  
identify needs  
with individual  
C2 member  
firms

Planning/goal  
setting – for  
Q3/Q4 2026  
and CY 2027

# Questions?



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