

C2 Stop Loss Partnerships

Enhanced Partnerships & Program Overview

■ Why C2 Stop Loss Partnerships Matter?

QBE

TMHCC

Symetra

Sun Life

Voya

- **Differentiate beyond price**
- **Create measurable employer value**
- **Leverage exclusive carrier enhancements**
- **Match carrier strengths to client needs**

Carrier Overview

Five carriers, five distinct value propositions — match the employer to the right fit.



Best For

Mid-large groups wanting reward upside + cash flow support

Remember
QBE delivers built-in financial upside through an embedded experience refund structure.



Best For

CFO-driven employers prioritizing rate predictability

Remember
TMHCC provides forward-looking rate stability by enabling predefined renewal terms.



Best For

Employers actively managing claims with point solutions

Remember
Symetra aligns incentives with proactive cost management by rewarding effective claims and cost-containment strategies.



Best For

Groups with high-cost claim volatility needing clinical intervention

Remember
Sun Life differentiates through an integrated clinical risk management approach.



Best For

Mid-market groups wanting pooled-risk stability

Remember
Voya offers a flexible, consultative underwriting model supported by pooled-risk strategies.

QBE

QBE gives you upside automatically — without having to buy into it.

Why Quote?

- **QBE Rewards included** — 25% of sharing savings returned if below 65% loss ratio, no cost to employer
- **C2-friendly concessions** — waived rate load
- Flexible underwriting for mid-large groups

What Makes Them Different?

- **Experience refund built in**
- **Expedited reimbursement program** improves cash flow timing
- Strong Taft-Hartley + block underwriting expertise
- Single Parent and **Group Captive Expertise**

Best Employer Profile

- Mid-large groups (\$300K+ premium) wanting reward upside at no extra cost
- Groups needing cash flow support / faster reimbursements
- Union / complex funding structures (Taft-Hartley)

Broker Positioning Tip

- Position QBE as a technically strong, underwriting-driven carrier. They focus heavily on risk quality and long-term sustainability
- Strong fit for more complex or volatile groups where credibility of underwriting matters as much as price
- Works well when employers want a disciplined approach vs. aggressive short-term pricing swings



One Thing to Remember

QBE delivers built-in financial upside through an embedded experience refund structure, with no additional cost to the employer.

■ TMHCC

TMHCC is about locking in tomorrow's renewal today.

Why Quote?

- C2 Planned Renewal (exclusive) = pre-set renewal stability
- Strong early lock + underwriting flexibility

What Makes Them Different?

- Lock next year's renewal this year; very few carriers can do this
- Milu platform - fully funded: real-time population health + savings engine
- Underwriting team specific to C2 firms: Ryan Mueller

Best Employer Profile

- Employers prioritizing rate predictability / CFO certainty
- Groups open to clinical engagement + steerage tools
- Employer groups that don't plan to market renewal

Broker Positioning Tip

- Position TMHCC when you need a competitive reset or disruptive pricing option
- Strong for tough renewals, aggressive underwriting

One Thing to Remember

TMHCC provides forward-looking rate stability by enabling predefined renewal terms.

■ Symetra

Symetra rewards you for managing claims — not just insuring them.

🔍 Why Quote?

- Multiple stackable savings levers: **step-down deductible + shared savings + infusion**
- Flexible approach to cost containment reimbursement

★ What Makes Them Different?

- Step-down deductible tied to **catastrophic illness (CI)**: instant financial relief on claims
- **Savings Share Plus** = up to 15% share of cost reductions
- Infusion strategy tied to reimbursement upside

🏢 Best Employer Profile

- Employers actively using point solutions / cost containment vendors
- Groups interested in integrated medical + voluntary bundling
- Plans with high-cost specialty exposure (oncology, infusion)

📁 Broker Positioning Tip

- Lead with the **Savings Share Plus** story — employers respond to shared upside language
- Ideal when employer already has cost containment vendors in place
- Step-down deductible is a differentiator vs. traditional fixed-deductible carriers



One Thing to Remember

Symetra aligns incentives with proactive cost management by rewarding effective claims and cost-containment strategies.

■ Sun Life

Sun Life is a clinical risk manager—not just a stop loss carrier.

Why Quote?

- **Clinical 360 platform** — strongest clinical programs + savings infrastructure in the market
- Broad coverage of cost containment fees + programs

What Makes Them Different?

- **Clinical 360** produces measurable savings outcomes
- Expert Cancer Review
- Deep clinical support team embedded in the claims process

Best Employer Profile

- Employers with **high-cost claim volatility**
- Groups that want hands-on clinical intervention
- Employers prioritizing **risk mitigation** over lowest price

Broker Positioning Tip

- Position Sun Life as your “smart underwriting + clinical ROI” carrier
- Strong for groups where you want to show proactive management of high-cost claims, not just protection
- Ideal when the employer values reporting, insight, and strategic partnership vs. just price



One Thing to Remember

Sun Life differentiates through an integrated clinical risk management approach.



Voya combines specialization with pooled-risk innovation.

Why Quote?

- Revamped organizational alignment + specialist model
- Competitive experience refund + emerging solutions (Voya Edge)
- Fast Pass

What Makes Them Different?

- Dedicated Stop Loss specialists—not generalists
- Voya Edge pooled approach: shared risk + rewards
- Higher flexibility on shared savings fee reimbursement (up to 10%)

Best Employer Profile

- Mid-market groups wanting stability without captive complexity
- Employers interested in pooled risk / shared upside
- Firms valuing consultative underwriting + expertise

Broker Positioning Tip

- Position Voya when you need a carrier that will work with your structure (TPA, network, program design) rather than force a model
- Strong for mid-sized, price-sensitive groups where flexibility matters more than brand



One Thing to Remember

Voya offers a flexible, consultative underwriting model supported by pooled-risk strategies.

■ Why C2 Stop Loss Partnerships Matter?

QBE - Built-in upside with no incremental cost

TMHCC - Predefined renewal stability

Symetra - Incentives aligned to cost management

Sun Life - Clinically driven risk management

Voya - Flexible, pooled-risk stability model

■ How to Win with C2 Stop Loss Partnerships

1. Lead with Strategy – *Not Just Price*

- Match employer priorities to the right carrier value proposition
- Focus on outcomes: stability, savings, clinical impact, or flexibility

2. Use Carrier Differentiation to Your *Advantage*

- Each C2 carrier offers a distinct strategic lever
- Position solutions based on employer goals, not market cycles

3. Lean into *C2 Enhancements*

- Built-in Rewards (QBE)
- Planned Renewal (TMHCC)
- Shared Savings Models (Symetra)
- Clinical 360 Programs (Sun Life)
- Pooled Risk Innovation (Voya)

4. Drive More *Strategic Client Conversations*

- Move beyond renewal pricing discussions
- Elevate the conversation to long-term risk management

Thank You

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