

Understanding Our Stop Loss Preferred Partners

Why C2 Solutions works with multiple stop loss carriers, and why that matters for you

Stop loss insurance protects a self-funded health plan against catastrophic or unexpected claims, capping the employer's risk above a set threshold. The carrier behind that protection matters as much as the coverage itself: rate stability, claims support, and built-in financial upside vary widely from one carrier to the next. That's why C2 has built relationships with seven of the strongest stop loss carriers in the market: QBE, TMHCC, Symetra, Sun Life, Voya, Swiss Re, and Ryan Specialty.

Why C2 Preferred Partners Differentiates Your Plan

Using the collective size and scale of C2's member firms, we've negotiated some of the strongest stop loss partnerships in the market:

- **Vetted, not just listed.** We've selected these seven carriers because they bring genuine strategic value, not just competitive pricing, to different types of employer risk.
- **Enhancements built in.** Each partnership includes exclusive features like built-in experience refunds, predefined renewal terms, shared savings models, and clinical risk programs.
- **Matched to your risk profile, not one-size-fits-all.** Your broker can match your organization's claim volatility, growth stage, and risk tolerance to the carrier best suited to it.
- **A strategic conversation, not just a renewal number.** These partnerships are designed to move the discussion beyond price toward long-term stability, savings, and risk management.

Meet the Partners

CARRIER	BEST FIT FOR	WHAT MAKES THEM DIFFERENT
QBE	Mid-to-large groups.	Financial upside is embedded in the coverage: favorable claims years return a share of the savings to the employer automatically.
TMHCC	CFO-driven employers prioritizing rate predictability.	Next year's renewal terms are locked in this year through C2 Planned Renewal, exclusive to C2 member firms.
Symetra	Employers actively managing claims with cost-containment point solutions.	Rewards proactive cost management with savings tied directly to results.
Sun Life	Groups with high-cost claim volatility who want hands-on clinical support.	Integrated clinical risk management pairs stop loss coverage with active case intervention.
Voya	Mid-market groups wanting pooled-risk stability.	Consultative underwriting model built around shared risk and flexible program design.
Swiss Re	Employers prioritizing long-term rate predictability above all else.	Only carrier offering a true evergreen rate cap, with a perpetual No New Laser structure for contract certainty.
Ryan Specialty	Data-driven employers who want analytics built into the program.	Integrated Cedar Gate analytics platform plus 48-hour risk assessment turnaround.

Have questions about which partner fits your organization?

Talk to your broker, they'll help you match your risk profile and goals to the right stop loss carrier.