

Medical Stop Loss Captive Layer Insurance Management



A captive is expected, by domicile regulators, to adhere to the same operating protocols and reporting requirements of conventional insurance companies. Most single-parent captives are not equipped to perform these critical operational functions.

MSL Captive Solutions can deliver these essential services on a bundled or ad hoc basis as needed by the captive. Pricing for each service component is determined by the amount of premium and the layer of risk retained by the captive.



MSL Captive Solutions is the insurance industry's only platform dedicated exclusively to the development and delivery of comprehensive (re)insurance and service solutions for group and single-parent medical stop loss captives.

We provide consultative underwriting support to several of the industry's leading insurance carriers and have the authority to underwrite medical stop loss coverage on their behalf as assumed or ceded (fronted) (re)insurance structures.

Our experience, expertise and objectivity maximize our ability to analyze risk and develop the most appropriate captive (re)insurance structure.

Retained-Layer Underwriting and Pricing

Our expert underwriting team will price the layer of MSL coverage to be assumed as insurance by the captive. We will develop actuarial-based rates to appropriately fund the captive layer as well as satisfy applicable regulatory compliance.

Policy Manuscript:

A direct-issuing captive is required to issue a formal medical stop loss insurance policy. We will manuscript the policy to be issued by the captive to ensure that it mirrors the insured's plan document. This will maximize continuity between coverage documents and reduce coverage conflicts.

Medical Review

Our medical review resources provide oversight of all claims that could breach the captive's retained risk layer. Our proactive involvement can significantly reduce the severity of claims and provide an impactful safeguard to the captive.

Reserve Estimates

We will recommend appropriate reserves for known claimants within the captive's retained risk layers. We will also analyze data to identify claims trends and cost drivers. Appropriate reserve management is essential to operational and capitalization planning, and efficient surplus management.

Reimbursement Audit

MSL Captive Solutions will review all captive-layer claims to determine appropriateness and issue a formal Advice to Pay to the captive along with an Explanation of Reimbursement for the insured. The formalization of this process ensures claims accuracy and provides essential regulatory documentation.

Monthly Reporting

We will prepare detailed monthly reporting for the captive layer. This typically includes premium detail, specific claims, potential captive claims notifications, reimbursements, recommended reserves, and loss ratios. Accurate and timely reporting are essential to the successful operation of a captive. Our comprehensive service platform will provide all the captive's stakeholders with the detailed information needed to make informed operational decisions to optimize the performance and effectiveness of a captive.

Why include Medical Stop Loss in your Single-Parent Captive:

- **Expand the captive's utility**
- **Provide a short-tail risk and financial hedge**
- **Enhanced cash flow and budgetary management**
- **Maximize the value and application agility of surplus**
- **Reduce susceptibility to healthcare market volatility**
- **Highly efficient structure**
- **Improved data access**

FOR MORE

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