

GROUP CAPTIVES

Berkley Accident & Health Overview

Find Your Right Solution



Strength and experience

One of the largest blocks in the Stop Loss Group Captive market

15+

years offering
Group Captive
programs

48

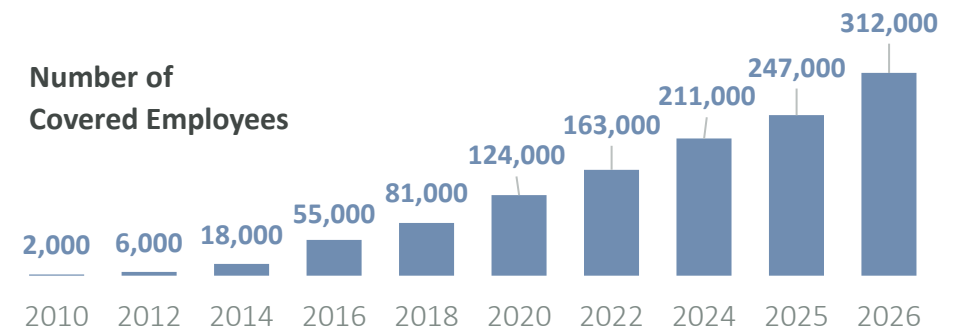
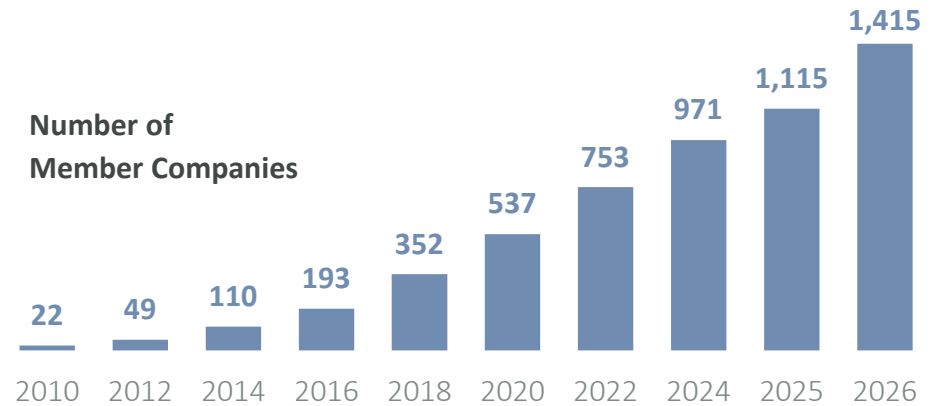
different Stop Loss
Group Captive programs

A+

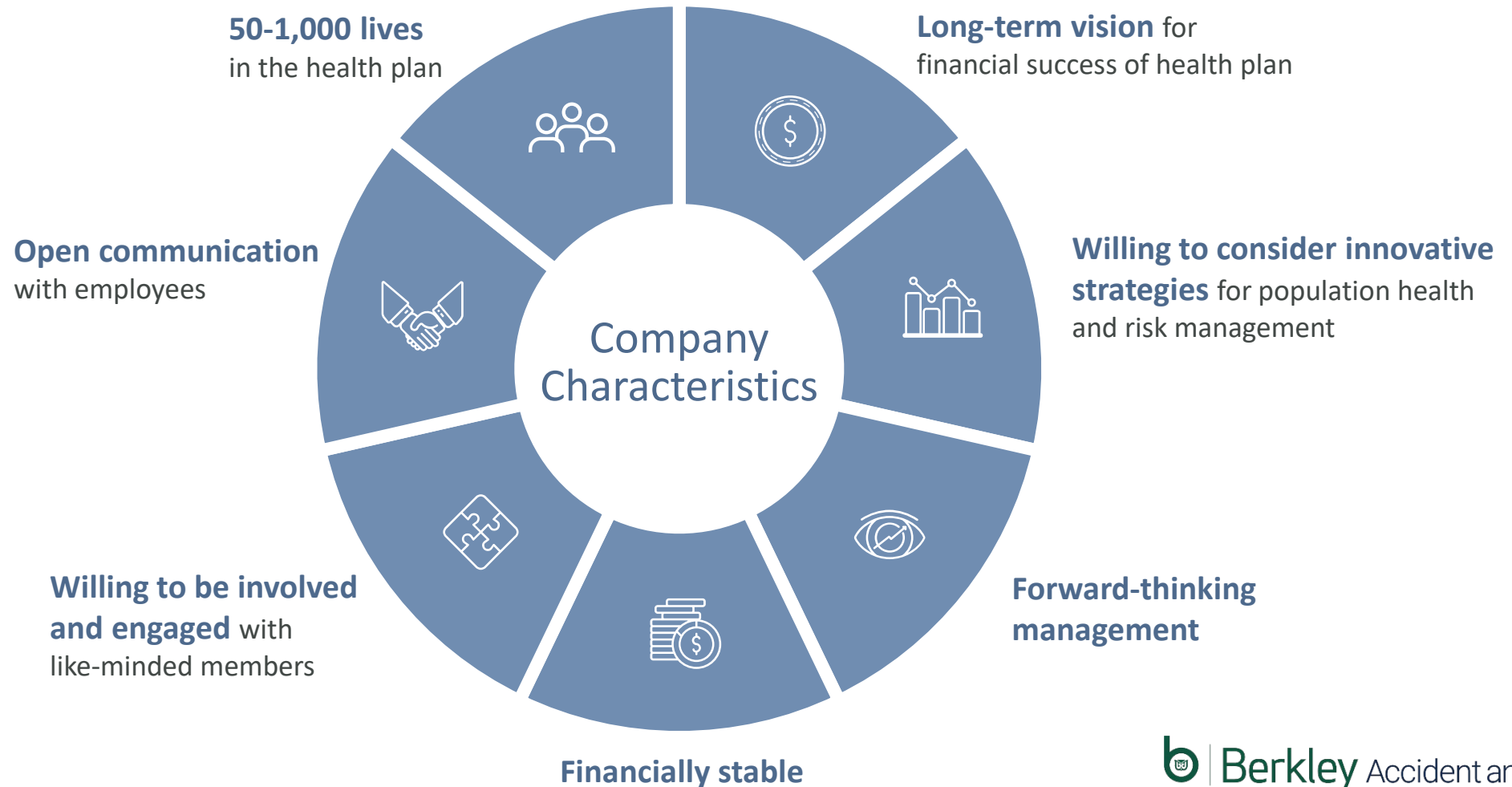
rated (Superior) by A.M. Best¹

Ward's 50

top-performing insurer
for safety and consistency¹



Who's a good fit for the EmCap program?

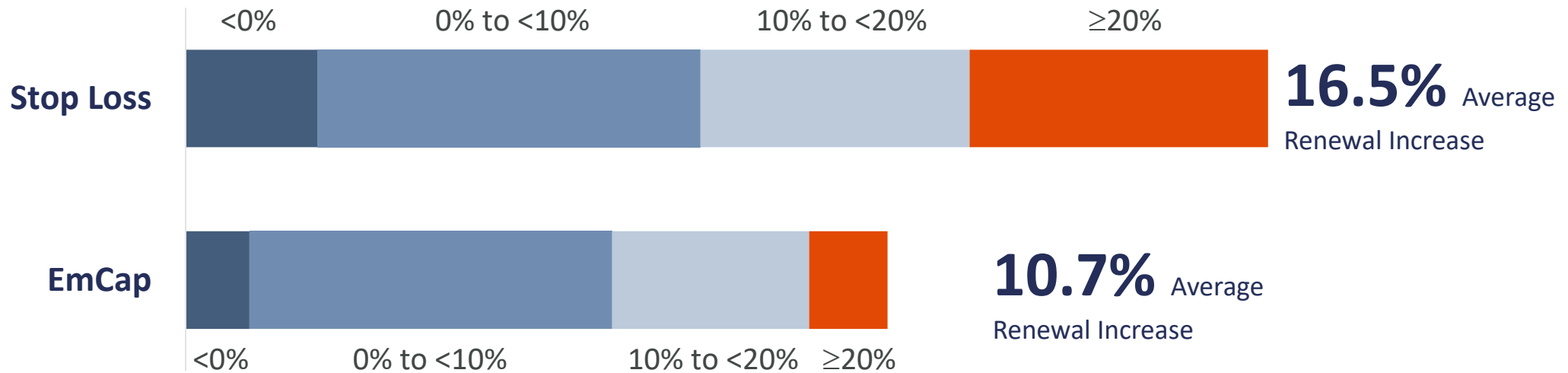


Portfolio of Group Captive Programs

| Hamilton | Windsor | Reference Based EmCap | Apta Captive | EmPower Health | Revere EmCap | Private Labeled Programs |
|---|--|---|--|--|---|--|
| <p>Flexible risk management structure.</p> <p>Ideal for first-time self-funded plans.</p> | <p>Offers the same flexibility as Hamilton.</p> <p>Renews on 7/1</p> | <p>For plans with reference based pricing in place.</p> | <p>Fully integrated, care-centric.</p> | <p>Flexible.</p> <p>For plans with strong health risk management strategies.</p> | <p>Flexible, integrated risk management structure.</p> <p>Ideal for plans currently fully insured or self-funded.</p> | <p>For those wanting to build a unique program.</p> <p>Berkley lowers the barriers of entry for brokers and clients.</p> |
| <p>FIRST-TIME SELF-FUNDERS</p> <p>Renews on 1/1</p> | <p>FIRST-TIME SELF-FUNDERS</p> <p>Renews on 7/1</p> | <p>REFERENCE BASED PRICING PLANS</p> <p>Renews on 10/1</p> | <p>PATIENT CARE NAVIGATION</p> <p>Renews on 1/1</p> | <p>ROBUST HEALTH RISK MANAGEMENT</p> <p>Renews on 1/1</p> | <p>LIKE-MINDED EMPLOYERS</p> <p>Renews on 10/1</p> | <p>CUSTOM PROGRAMS</p> <p>Renewal varies</p> |

Lower Stop Loss rate volatility

Average rate increases for EmCap members are lower and less volatile



Specific Stop Loss renewal increases for policyholders in an EmCap program vs. those not in an EmCap program, from 1/1/22 to 1/1/26. Past performance is not indicative of future performance. Each Stop Loss policyholder renewal is rated on the experience of the individual policyholder, utilizing the company's filed and approved rates.