

SKYWARD
SPECIALTY INSURANCE

Accident & Health

SKYWARD A&H OVERVIEW

SKYWARD
SPECIALTY INSURANCE

Rated "A" (Excellent) by
AM Best

More than \$2B in written premium

Publicly traded on NASDAQ

SKYWARD
SPECIALTY INSURANCE
Accident & Health



Direct Writing Carrier



Market competitive stop loss products



Solutions for Captives, Certified MEWAs, Municipal
Risk Pools and
Religious Risk Pools



Expertise in underwriting Reference Based Pricing,
Direct Contract and Rx Solutions

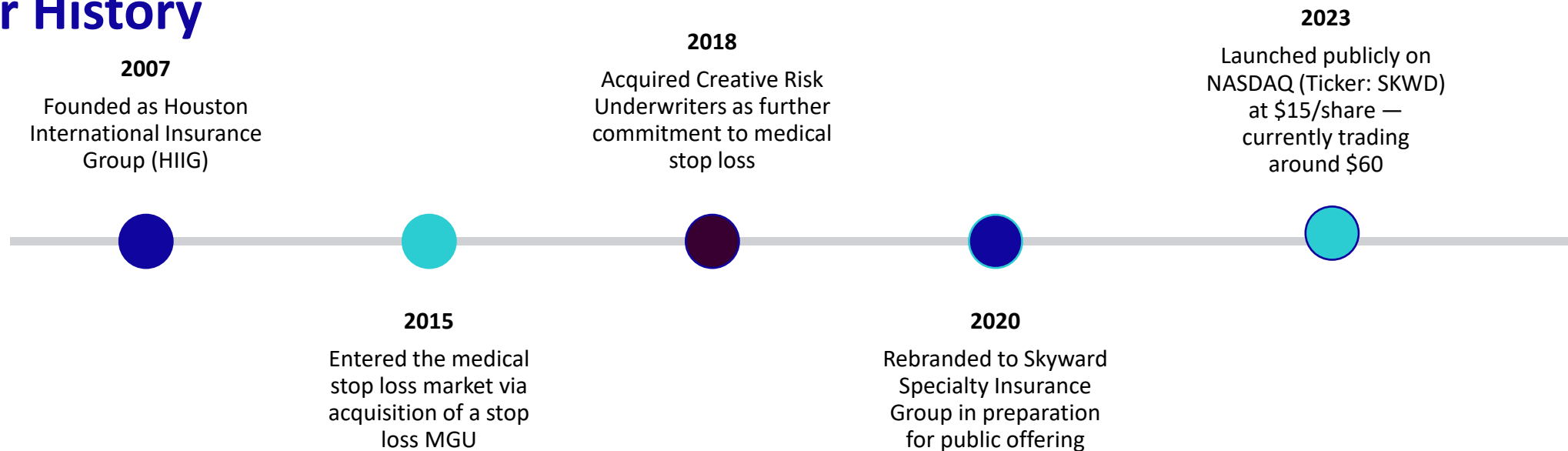


Skyward Specialty Insurance Group

Skyward Specialty is a dynamic and rapidly growing commercial lines insurance company, offering both admitted and non-admitted P&C and A&H products.

Our specialized, niche-focused strategy enables deep expertise within each line of business we serve—including medical stop loss.

Our History



Stop-Loss Insurance

*that Rises Above
the Usual*

- EXPERIENCED CARRIER
- INNOVATIVE UNDERWRITING
- TAILORED SOLUTIONS

Skyward Accident & Health goes far above industry standards. Spearheaded by a team of specialty insurance leaders with decades of experience, we deliver innovative stop-loss solutions to TPAs, Advisors and Consultants.

- A (Excellent) rating by A.M. Best and the corporate support and financial backing of \$4 Billion in assets and \$2 Billion in gross premium through Q3 2024
- Diverse portfolio of innovative products and solutions designed to protect businesses, reduce costs and increase profitability
- Prompt claims reimbursements – 95% of claims submitted for reimbursement are adjudicated within 5 business days
- Our Carrier, Great Midwest Insurance Company, is a wholly-owned subsidiary of our parent company - we possess full decision-making authority for underwriting and claims reimbursements



Solutions We Deliver

- Specific and Aggregate coverage
- Specific Deductibles starting at \$7,500
- Wide range of specific contract terms including 12/12, 12/15, 12/18, 12/24, 15/12, 18/12, 24/12, Paid
- Small group coverage for as few as 5 employees or state minimums



Solutions We Deliver



Available Options

- Early lock-in option
- Aggregating Specific Deductible
- Deferred Aggregating Specific Deductible
- Gapless renewals
- Specific Advance included with all policies
- Terminal liability available for both Specific and Aggregate
- No new laser options available for select groups
- Simple funded stop-loss
- Stop-loss for MEC Plus plans and MEWA's

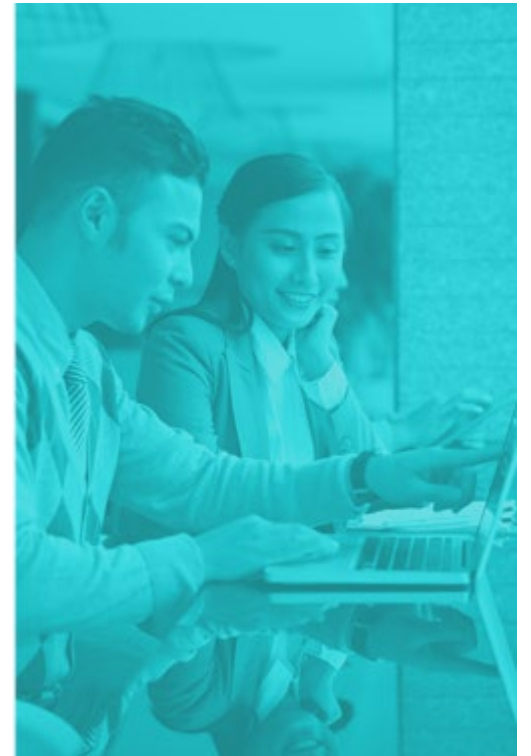


Reference Based Pricing

with Proven Strategies for Savings

Reference Based Pricing with Skyward Accident & Health provides your plans cost-savings, predictability, convenience and flexibility without the run-around of a traditional PPO plan.

- Skyward A&H has preferred status with leading RBP vendors
- Our established block of RBP business reflects a long history of favorable performance for our plan sponsors
- A proven underwriting platform that allows for concise evaluation and pricing of RBP risk
- Customized policy language developed specifically to coordinate with the needs of the RBP program and the Employer's Plan Document



PBM Partnerships

that Puts People Over Profit

Skyward Accident & Health works with transparent PBMs and Specialty Rx vendors to proactively find solutions that minimize risk and reduce high claims to provide long-term plan sustainability.

- Collaborate with PBMs that offer full pass-through pricing of fees and rebates
- Ensure our PBM partners offer best-in-class Prior Authorization processes to guarantee drugs are appropriately prescribed before they are filled
- Utilize Specialty Rx vendors to manage patient assistance for high-cost Specialty drugs
- Offer stop-loss solutions that are compatible with groups who choose to exclude Specialty Rx from their plan
- Our stop-loss policy language closes any gaps in coverage that could potentially arise
- Up-front stop-loss pricing discounts for qualified programs



TPA Relationships

Focused on Client Success

Skyward Accident & Health is a TPA partner. Through communication and true collaboration, we meet a collective goal of better risk management and cost containment for clients.

- Reputable and long-standing TPA & Broker relationships as a result of seasoned industry leaders
- Custom-built packages that mirror the provisions in an employer's underlying plan
- Innovative, creative and tight parameter coverage for all self-insurance plans to control risk and lower costs



Stop-Loss Insurance

That Works for You



Direct Access to Decision Makers

Direct contact to key personnel has never been easier. Partnering with us means the days of going through multiple layers of representatives to reach an executive team member are over.



Cost Containment Services

Our team is dedicated to helping reduce claim amounts by working with you on large case management, specialty review and early intervention.



Direct Carrier Decision-Making

Our carrier, Great Midwest Insurance Company, is a member of Skyward Specialty Insurance Group and works closely with us at Skyward A&H, meaning decisions on underwriting and claim reimbursements are made with no unnecessary interference or delays.



Medical Stop Loss Captives

Skyward Specialty partners with qualified brokers, program managers and captive managers to design and underwrite innovative medical stop-loss captive solutions for both group and single-parent structures.

- **Direct Access to Captive Experts:** Unmatched access to our dedicated captive underwriters and industry experts. With our personalized, consultative approach, we deliver fast, informed solutions and exceptional service responsiveness.
- **Strategic Cost Containment:** We continually evaluate unbundled point solution vendors for optimized plan effectiveness. Selecting the right PBM, Specialty RX, Network or RPB vendor is key to a successful group captive program. Our comprehensive evaluation process, guided by expert technical and clinical insight supports employers in selecting top-tier cost containment strategies while securing optimal underwriting recognition.



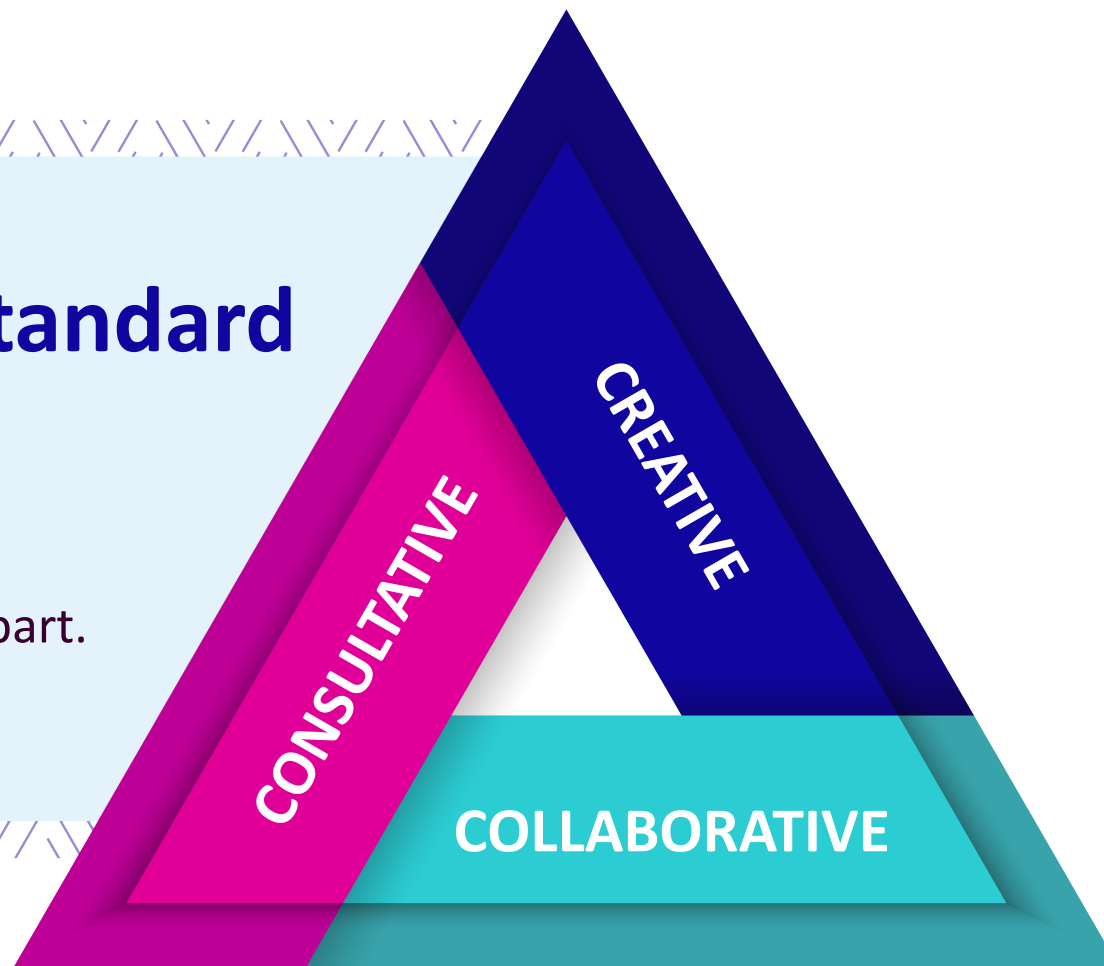
Medical Stop Loss Captives (continued)

- **Exclusive Partnerships for Long Term Success:** True success comes from fostering strong, collaborative relationships. By fostering deeper production partnerships, we create a competitive edge for our brokers captive program managers through selective distribution. This strategic approach enhances market positioning while ensuring exclusive access to our captive solutions.
- **Partnership Driven Underwriting:** : A captive acts as a reinsurer in a genuine risk-sharing partnership with its carrier. With a vested financial stake, we actively seek and value ongoing input from our captive program managers and distribution partners throughout the underwriting process focusing on shared underwriting decisions.
- **Tailored Program Design:** Our captive programs are structured to align with each client's unique risk profile, financial goals and desired market positioning. This flexibility sets Skyward Specialty apart from other carriers and their highly standardized captive structures.



More Than the Standard Solutions

It's our process that sets us apart.



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Questions?

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Thank You!