CREO BENEFIT CAPTIVES

Powered by ParetoHealth

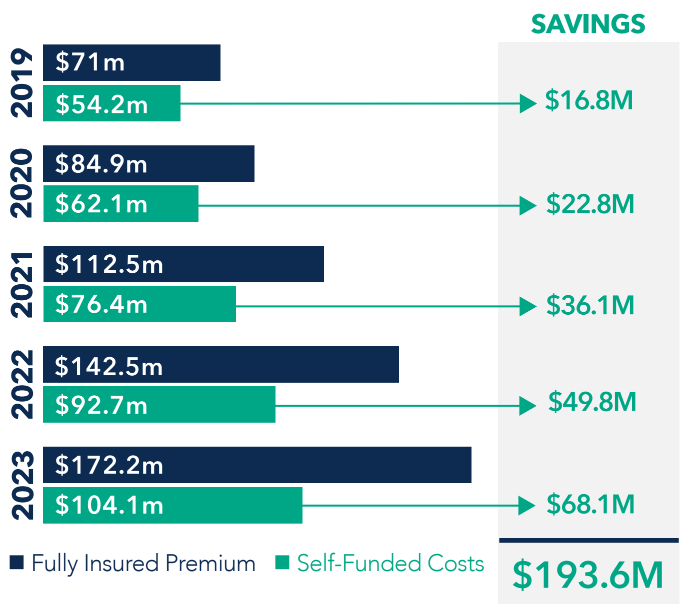
Conner Strong & Buckelew is an industry leader in the use of stop-loss captives to help businesses gain better health coverage for their employees and better control over costs. We ensure our clients have access to the best tools and innovative solutions in the market.

CONNER STRONG & BUCKELEW

33% SAVINGS OVER LAST 5 YEARS BY SELF FUNDING THROUGH CAPTIVE

5-YEAR SAVINGS NEARLY $194 MILLION

Based on actual Conner Strong & Buckelew data



CHALLENGES WITH FULLY INSURING

- Favorable claims history does not result in decreased premiums
- Annual renewal increases
- Higher fixed costs go towards carrier's operating expenses
- Undesirable Rx terms
- Wellness culture does not impact claims credits

Learn More Here

Where Does Your Money Go?

	FULLY-INSURED	SELF-INSURED
	100% paid to carrier	Pay for what you use
Reserves	Profit for carrier	Savings for employer
Claims Costs	Unverifiable costs	Actual costs
Fixed Costs	The carrier's basic operating expenses	The employer's minimum cost

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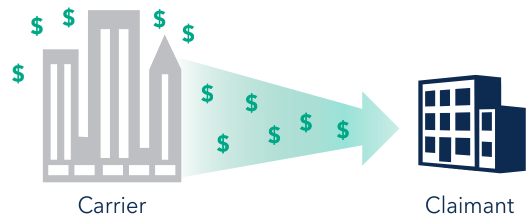
A Better Way to Insure

HOW A STOP-LOSS CAPTIVE WORKS

CONNER STRONG & BUCKELEW

TRANSFER: Catastrophic Insurance & Program Expenses

Carrier pays all covered individual claims above $1,000,001



> Captive purchases reinsurance like traditional health plan

$1,000,000

SHARE: Captive Layer

Companies share cost of individual claims between $50,000 and $1,000,000

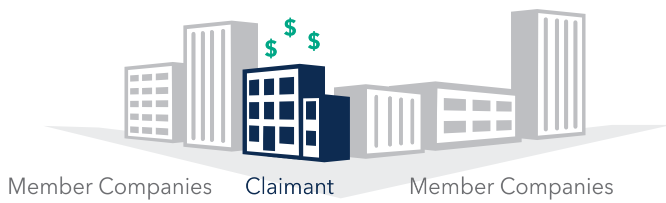
> Both stop-loss captive and the stop-loss carrier absorb risk and assume claims

> Member companies share in economic (claims and surplus) results

$50,000

RETAIN: Self-Insured Layer

Company incurs all costs for individual claims under $50,000



> Company maintains full control at this level

> Claims are not shared/pooled among member companies

$0