

Curious About a Captive? Make Sure It Gets **An A+!**

The goal of the captive has always been to create a financial arrangement that allows schools to join together, take advantage of the self-funded health plan model, and reduce as much of the volatility and inefficiency that comes with buying stop loss from the open market as possible.

*The Grades Are In. Make sure your Captive is **a smart choice.***

Grading Scale

- A = Excellent
- B = Proficient
- C = Developing
- D = Unsatisfactory
- F = Failing

	Captivated Health	Newly Formed Captives	Why it Matters
Years of Experience	 10+ year track record with stability, credibility, experience, and proven results.	 Newly formed captives are likely to make choices that result in higher volatility.	A Captive’s ability to spread risk across membership and experience allows for a credible program and increased success at reducing volatility.
Industry Specialization	 Captivated Health was designed specifically for schools. Our expertise yields stability.	 If not designed specifically for schools, the result is less specificity and more uncertainty in direction.	Industry specialization allows for preferred customization, cultural alignment, and a wealth of school-specific expertise to support clients and their faculty/staff.
Underwriting Partner	 Berkley, our exclusive partner, is recognized as a leader and top choice for captive program partnerships.	 Unknown	Strong partnerships lead to better outcomes. Berkley’s top financial rating and their 10+ year history of claim payment integrity positions schools with reimbursement confidence and security.
No New Laser Rate Cap	 No New Laser Rate Cap Endorsement (NNLRC) on reinsurance in place at a 30% rate cap.	 Unknown	Rate caps provide comprehensive protection, stability, and predictability against unknown catastrophic exposures.
Best-In-Class Stop-Loss Contract Provisions	 Provides all schools with a custom stop loss contract that meets their unique needs.	 Unknown	Contract terms, conditions, and exclusions often determine the success or failure of a program.
Stop-Loss Performance	 Specific and aggregate increases have been consistently more favorable than market comparatives.	 Unknown	Specific and aggregate is a fixed premium cost that provides critical protection against infrequent, high severity claims.
Governance	 Self-governed through a set of by-laws and representative governance structure.	 Unknown	Every member organization has an equal voice and vote controlling their program’s future. ³
Transparency	 Fully transparent model that has returned millions of premium dollars and pharmacy rebates to members for 10+ years	 Unknown	Prioritizing transparency enables higher value outcomes in programing, contracts, financial performance, clinical interactions, and more.
Clinical Navigation	 Rightway, a market-leading clinical and administrative navigation tool, is bundled into our program.	 Unknown	Members are empowered to seek high-value outcomes.

Start with an A+ Captive today!

Learn More