

Zurich Medical Stop Loss

Innovative programs. Broad resources. Deep experience.

Zurich's Medical Stop Loss coverage helps self-insured employers mitigate exposures against catastrophic medical claims. Our coverage is designed specifically to help protect self-insured employers from catastrophic loss and to help reduce the financial impact of large medical claims that usually result from these losses.

The best solutions are not just built for today, but for tomorrow. Zurich's Medical Stop Loss programs are designed to assist Third Party Administrators and brokers in managing complex health risks and protecting bottom-line results for customers.

- Responsive claims management with full decision making authority
- Access to medical case management relationships and knowledgeable counsel
- Direct access to regional field advocates for product information and customer service

Value added program highlights include:

- **Optional Rate Cap** – allows employers to budget for policy renewal
- **Direct access to a senior level underwriting team** to assist in finding solutions for complex risks
- **E-Z Claims** – no paper and low documentation helps speed the claim process

Zurich recognizes the need for a financially stable medical stop loss provider with broad experience to create solutions for our valued brokers and customers. Our resources make us one of the leaders in the industry and include:

- Financial strength and stability to assume risk as a direct writer¹
- Diversified product portfolio and strength to support even the largest corporate customers

Why Zurich?

Zurich has the capabilities and resources to address an array of specialty health issues. Our specialists are recognized for their in-depth knowledge and intimate understanding of the complexities in the healthcare arena. Our innovative programs are designed to produce the best possible solutions for our customers.

For more information,
please contact
your regional Business
Development Manager,
or call us at
866-860-7292.

Zurich

One Liberty Plaza, New York, New York 10006
866 860 7292 www.zurichna.com

This is intended as a general description of certain types of insurance and services available to qualified customers through the individual member companies of Zurich in North America, including coverages underwritten by Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Certain coverages not available in all states.

Conveyance coverage is subject to certain limitations as detailed in the limitations/exclusions section of the policy.

¹ Insurance product obligations are the sole responsibility of each issuing insurance company. For example, only the assets of Zurich American Insurance Company (and no other assets of the Zurich Financial Services Group) are available to meet its obligations for the performance of its products. This information is consolidated Zurich Financial Services Group financial information as of June 30, 2010, and is not audited. For more complete financial information, audited annual statements of the Group and information on the ratings of the underwriting companies of Zurich in North America, access www.zurich.com. No assurances can be given, and we make no representations, that such information has, or has not, changed since June 30, 2010.

©2010 Zurich American Life Insurance Company

Zurich HelpPoint
Here to help your world.

 **ZURICH**[®]
Because change happenz.[®]