

# Solutions that Soar Above the Status Quo

## Experienced Carrier | Innovative Underwriting | Tailored Solutions

Skyward Accident & Health offers a wide array of products and services, as well as superior stop-loss custom solutions for our clients. We underwrite specific and aggregate stop-loss, issue policies, bill and collect premiums, manage large catastrophic losses, adjudicate claims and disburse both claim and commission payments.

Our approach to underwriting is to be flexible, competitive, collaborative, innovative and client-centric. This is a higher level of winning. And it is our mindset.

## PRODUCT HIGHLIGHTS

### Product Features

- Specific coverage (individual coverage)
- Coverage for groups with as few as 10 participants
- Specific Deductibles from \$7,500 to \$1,000,000 plus
- Standard 12-month contract terms, including incurred and paid as well as run-in and run-out contracts
- Unlimited Specific maximums
- Aggregate coverage
- Aggregate benefit maximums up to \$2,000,000
- Simple Funded stop-loss
- Reference Based Pricing expertise

### Other Product Solutions

- Valuation of Rx solutions
- MEWA stop-loss
- Stop-loss solutions for MEC plans

### Additional Coverage Options

- Specific Advancement included with all policies
- Terminal liability options for both Specific and Aggregate
- Aggregating Specific Deductibles in exchange for reduced Specific premiums
- Deferred Aggregating Specific Deductibles available for select groups
- Early lock-in available for select groups
- No new laser options available for select groups
- Gapless 12/15 renewal option
- Short contracts for as few as 6 months
- Long contracts for as many as 15 months

\*Product Highlights are subject to state requirements

Please send all RFP's to: [ah-rfp@skywardinsurance.com](mailto:ah-rfp@skywardinsurance.com)  
[ah-sales@skywardinsurance.com](mailto:ah-sales@skywardinsurance.com)

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