

Empowering  
Innovation  
with Comprehensive Coverage

# MEDICAL STOP LOSS

**SKYWARD** | Accident & Health  
SPECIALTY INSURANCE



As an AM Best A-rated direct-writing carrier, we offer financial strength and flexibility to ensure long-term security and stability for our clients. With deep industry expertise, market-leading products, advanced technical resources and a commitment to responsive service, we partner with brokers and administrators to drive growth and success.

Our approach is flexible, competitive and client focused. We collaborate closely with our partners to deliver innovative solutions that adapt to your unique needs. At Skyward Specialty, we don't just provide coverage, we create strategies that empower results.



## PRODUCT FEATURES

Different options are available to customize coverage terms to meet client needs

- Concise, market responsive stop loss contract
- Coverage for groups with as few as 5 lives\*
- Specific deductibles from \$7,500\* to \$1 million
- Full range of run-in and run-out contract basis
- No New Laser and Rate Cap Options
- Aggregate limits to \$2 million
- Simple (level) Funded stop loss programs
- Underwriting discounts for enhanced point solution initiatives

\*Subject to state mandated minimums

## ADDITIONAL COVERAGE OPTIONS

SPECIFIC ADVANCEMENT INCLUDED WITH ALL POLICIES

AGGREGATE ACCOMMODATION OPTION

TERMINAL LIABILITY OPTIONS FOR BOTH SPECIFIC AND AGGREGATE

AGGREGATING SPECIFIC DEDUCTIBLES WITH MATCHING REDUCTION IN SPECIFIC PREMIUM

DEFERRED AGGREGATING SPECIFIC DEDUCTIBLES AVAILABLE FOR SELECT GROUPS

EARLY LOCK-IN AVAILABLE FOR SELECT GROUPS

GAPLESS 12/15 RENEWAL OPTION

SHORT CONTRACTS FOR AS FEW AS 4 MONTHS

LONG CONTRACTS UP TO 15 MONTHS

## WHY CHOOSE US?



### Direct Access

Gain unmatched access to our senior leadership, regional 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 self-funded plan. 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.



### Exclusive Partnerships for Long-Term Success

We believe true success comes from fostering strong, collaborative relationships. By fostering deeper production partnerships, we create a competitive edge for our brokers and TPA partners through selective distribution. This strategic approach enhances market positioning while ensuring exclusive access to our solutions.

## OTHER PRODUCT SOLUTIONS

GROUP AND  
SINGLE PARENT  
CAPTIVES

SIMPLE (LEVEL)  
FUNDED STOP  
LOSS PROGRAMS

COVERAGE FOR  
MEWAS, PEOS  
AND MEC PLANS

## ABOUT SKYWARD SPECIALTY

At Skyward Specialty, we approach insurance differently. Our specialty insurance experts are empowered to dig deeper to customize solutions that help our partners deliver impactful solutions to their clients. We operate at the complex end of the specialty market and leverage technology to bring disruptive, innovative insurance solutions to market. We are agile and steadfastly focused on our strategy to lead in the select markets in which we choose to do business. We call this our rule our niche strategy.

Skyward Specialty is a rapidly growing and innovative specialty insurance company, delivering commercial property & casualty solutions on both admitted and non-admitted basis. The company serves nine underwriting divisions including Accident & Health, Agriculture and Credit (Re)insurance, Construction & Energy Solutions, Global Property, Professional Lines, Programs, Surety and Transactional E&S. The Company's five subsidiary insurance companies are A (Excellent) with a stable outlook by A.M. Best Company. For more information about Skyward Specialty, its people, and its products, please visit [skywardinsurance.com](https://skywardinsurance.com).

