Stop Loss Marketing Overview

Stop Loss Market/Carrier	Status	Additional Information / Comments
One80 Intermediaries	**Incumbent**	**(1) Released at the rate cap. +40%, keeping the current laser in place ($375k)** *w/o W/ww: renewal is 2.9% higher than 2025* *Total Group: 0.4% higher* **(2) Provided a renewal with a 2nd laser for $650k +9.97% over current** *w/o W/ww: renewal is 3.2% higher than 2025* *Total Group: 0.5% higher*
TMHCC	**Quoted - Illustrative**	**(1) TM HCC did not include the retirees. By adding the retirees the quote is +43% over current.** *24/12, includes NNL with 45% rate cap; lasers TBD* *Additional disclosures required through 11/30/2025 to finalize*
QBE	Declined	Uncompetitive
Skyward Specialty Insurance	Declined	Adverse claims
Sun Life Financial	Declined	Uncompetitive
Swiss Re	Declined	Uncompetitive
Symetra	Declined	Uncompetitive
Berkley	Declined	Uncompetitive
Berkshire Hathaway	Declined	Underwriting guidelines
Voya	Declined	Uncompetitive