

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

Start with an A+ Captive today!

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