



# NEWS

## FROM SIIA MEMBERS

## 2018 DECEMBER MEMBER NEWS

### **SIIA Diamond, Gold & Silver Member News**

*SIIA Diamond, Gold, and Silver member companies are leaders in the self-insurance/captive insurance marketplace. Provided below are news highlights from these upgraded members. News items should be submitted to [membernews@siia.org](mailto:membernews@siia.org). All submissions are subject to editing for brevity. Information about upgraded memberships can be accessed online at [www.siia.org](http://www.siia.org). For immediate assistance, please contact Jennifer Ivy at [jivy@siia.org](mailto:jivy@siia.org). If you would like to learn more about the benefits of SIIA's premium memberships, please contact Jennifer Ivy at [jivy@siia.org](mailto:jivy@siia.org).*

## DIAMOND MEMBERS

**HEALTHY, WEALTHY, AND WISE: BERKLEY ACCIDENT AND HEALTH CELEBRATES 10 YEARS OF PROVIDING EMPLOYEE BENEFIT GROUP CAPTIVES**

Hamilton Square, NJ -- Berkley Accident and Health, a Berkley Company®, is celebrating the 10th anniversary of EmCap®, its employee benefit group captive solution. Berkley Accident and Health was one of the first in the industry to offer group captive programs designed to help small and midsize companies take better control of their health plans. Since the launch of the first program in December 2008, EmCap has grown to 30 different programs and has clients in 46 states. This year alone, more than 200 new clients have joined EmCap programs.

“Ten years ago, group captives were a game-changer because it has made self-funding possible for many small and midsize companies. We found that they knew all the advantages of self-funding but lacked the size and scale to really make it work,” said Jim Hoitt, Senior Vice President, Captive Division. “That’s where group captives really excel – they give employers the greater size and stability needed to put self-funding within reach.”

In 2008, employee benefit group captives were a brand-new concept. They turned out to be very appealing to employers, mirroring current trends toward greater data transparency and cost control. Today, group captives are a major movement within the self-funding industry.

At its core, EmCap is a funding strategy that enables small and midsize companies to self-fund their employee health plans like large companies do. Self-funding offers many benefits, but smaller self-funded groups can find annual budgeting a challenge, because claim costs can be hard to predict.

In an EmCap program, multiple employers join together to share claims and create a larger, more diverse risk pool. This can smooth year-to-year fluctuations and allows EmCap to act like a “shock absorber” to reduce the impact of larger claims on individual employers. Additionally, if claims are lower than expected, the captive program can return the savings back to its members.

“It’s an honor to celebrate this milestone,” said Christopher Brown, President and CEO. “We are particularly grateful to our brokers, consultants, and member companies that have put their trust in us and contributed to EmCap’s tremendous growth and success.”

A large part of that success is the loyalty of its members, who view EmCap as a long-term partnership. Once companies join, they overwhelmingly stay – EmCap’s five-year member retention rate is 90%. EmCap is





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- Francesca Hartop, Founder/President



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distributed only through a limited network of credentialed brokers, each of whom has a deep understanding of captives.

Looking forward to the next 10 years, Berkley Accident and Health sees a bright future and continued expansion for employee benefit group captives. To accommodate EmCap's growth, the company has added resources, including program and account managers, specialized underwriters, and business development staff. This increased support will help to position Berkley Accident and Health well for another decade of serving the marketplace.

#### **About Berkley Accident and Health**

*Berkley Accident and Health is a member company of Berkley that provides an innovative portfolio of accident and health insurance products. It offers four categories of products:*

*Employer Stop Loss, Group Captives, Managed Care (including HMO Reinsurance and Provider Excess), and Specialty Accident. The company underwrites Stop Loss coverage through Berkley Life and Health Insurance Company, rated A+ (Superior) by A.M. Best. W. R. Berkley Corporation is a Fortune 500® company. Visit [BerkleyAH.com](http://BerkleyAH.com).*

## **QBE NORTH AMERICA PUBLISHES CASE STUDIES HIGHLIGHTING SUCCESSES FROM ITS MEDICAL RISK MANAGEMENT TEAM**

QBE's in-house risk management staff is comprised of highly experienced Medical Insurance Risk Consultants, all of whom are licensed Registered Nurses, many of which also hold a specialized Certification in Case Management (CCM).

QBE's Medical Risk experts have a strong history of applying best-in-class practices to optimize outcomes and deliver meaningful medical cost reductions for our self-funded clients. QBE's medical reviews routinely decrease direct expenses to the employer's plan. QBE's medical risk team has regularly prevented claims from penetrating the specific stop loss layer, ultimately adding to the positive impact on the self-funded plan's profitability and performance.

We work in partnership with you to achieve one main goal: to help clients with risk mitigation strategies that can help save money. Integrating our services into our product suite allows us to offer clients added value, completing QBE's comprehensive solution for mitigating medical risk.





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Responding quickly and efficiently makes all the difference to a company's bottom line. Click to download Case Study: Medical Risk Management Savings for Self-funded Plans (PDF download). The document describes specific proof points of where we've helped our clients save money.

Visit the QBE North America website to access and download several other thought leadership articles and technical white papers: <http://www.qbena.com/newsroom/qbe-insights.aspx>.

### About QBE

*QBE North America, an integrated specialist insurer, is part of QBE Insurance Group Limited, one of the largest insurers and reinsurers worldwide. QBE NA reported Gross Written Premiums in 2017 of \$4.6 billion. QBE Insurance Group's 2017 results can be found at [www.qbena.com](http://www.qbena.com). Headquartered in Sydney, Australia, QBE operates out of 37 countries around the globe, with a presence in every key insurance market. The North America division, headquartered in New York, conducts business through its property and casualty insurance subsidiaries. QBE insurance companies are rated "A" (Excellent) by A.M. Best and "A+" by Standard & Poor's. Contact Phillip C. Giles, CEBS at [phillip.giles@us.qbe.com](mailto:phillip.giles@us.qbe.com), 910.420.8104 and visit [www.qbena.com](http://www.qbena.com) or follow QBE North America on Twitter.*

## SUN LIFE FINANCIAL REPORTS THIRD QUARTER 2018 RESULTS - STOP LOSS SALES DECREASE

TORONTO -- Sun Life Financial Inc. announced its results for the third quarter ended September 30, 2018. Third quarter reported net income was \$567 million and underlying net income was \$730 million.

### A Leader in U.S. Group Benefits

SLF U.S.'s reported net loss was \$267 million, compared to the \$72 million net income earned in Q3 2017, due to ACMA(1) primarily related to changes in assumptions for policyholder behavior in In-force Management.



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Underlying net income of \$139 million was up \$18 million from the same period in the prior year, benefiting from the lower income tax rate in the U.S. and favorable investment experience, partially offset by less favorable mortality experience. The after-tax profit margin for Group Benefits(2) was 6.4% as of the third quarter of 2018, compared to 4.5% as of the third quarter of 2017.

SLF U.S. Group Benefits sales decreased 14% compared to the third quarter of 2017 as a result of a decrease in medical stop-loss sales, partially offset by growth in employee benefits sales.

The U.S. business released its annual stop-loss research report, providing brokers and employers with deep understanding into high-cost medical conditions and healthcare trends and providing them with data based, actionable insights. We also marked an integration milestone from our 2016 employee benefits acquisition, by transitioning the final product to the SLF U.S. group benefits portfolio.

#### **About Sun Life Financial**

*Sun Life Financial Inc. ("SLF Inc.") is a leading international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life Financial has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of September 30, 2018, Sun Life Financial had total assets under management ("AUM") of \$984 billion. Visit [www.sunlife.com](http://www.sunlife.com).*

## **ZELIS HEALTHCARE ANNOUNCES ACQUISITION OF NETMINDER, EXPANDING NETWORK**

Bedminster, NJ -- Zelis Healthcare, a healthcare technology company and market-leading provider of integrated healthcare cost management and payments solutions, announced its acquisition of NetMinder and its parent company, The Ignition Group.

Sunrise, Florida-based Ignition Group is a healthcare network analytics company and market-leading provider of dental and vision network analytics solutions to healthcare payers and insurance intermediaries nationwide. NetMinder is now an operating unit of Zelis Network Analytics.

"We are pleased to welcome the NetMinder team to our growing Zelis family. NetMinder's strength in dental and vision further extends our lead in the healthcare network analytics market," said Doug Klinger, CEO of Zelis Healthcare.

"We've delivered market-leading data and analytical tools to our payer clients for 14 years," said Aaron Groffman, President and founder of The Ignition Group. "Joining forces with Zelis enables us to expand our reach, gain access to leading-edge technology resources and serve our current payer clients and the broader market even better in the years ahead."

#### **About Zelis Healthcare**

*Zelis Healthcare is a healthcare technology company and market-leading provider of integrated healthcare cost management and payments solutions including network analytics and design, network access and cost management, claims cost management and electronic payments to payers, healthcare providers and consumers in the medical, dental and workers' compensation markets nationwide. Zelis Healthcare is backed by Parthenon Capital Partners. Visit [www.Zelis.com](http://www.Zelis.com).*

#### **About NetMinder**

*The Ignition Group, the data management company that powers NetMinder, has been analyzing and interpreting competitive provider data since 2004. NetMinder delivers industry-leading network comparison data to make brokers and insurance sales teams more effective and provider network managers more efficient. The Ignition Group's executive team has decades of experience in the health insurance industry and regularly analyzes data to identify industry issues. Visit [www.netminder.com](http://www.netminder.com).*



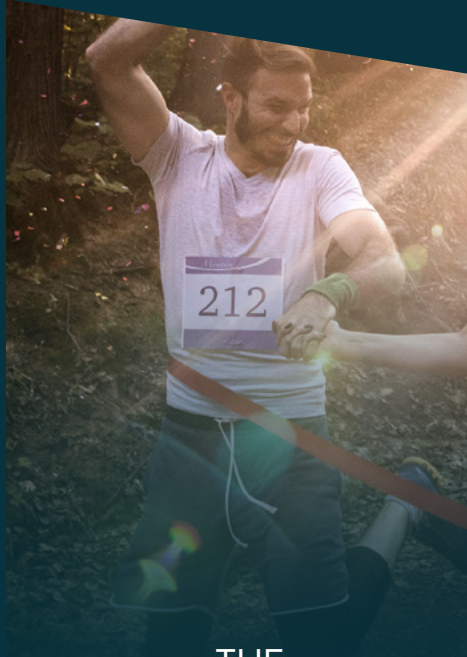
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## GOLD MEMBERS

**COLLECTIVE HEALTH NAMES KAREN BOONE TO BOARD OF DIRECTORS**

Collective Health announced that Karen Boone, former President, Chief Financial and Administrative Officer of RH, has joined its Board of Directors. Karen brings more than 20 years of experience in financial planning and has led administrative functions including oversight of human resources, investor relations, accounting and legal.

She will provide strategic guidance for Collective Health, which continues to make a dent in American companies' \$1.2 trillion annual healthcare spend—often the second biggest line item behind payroll—by offering self-funded employers a modern technology-driven approach resulting in a better benefits experience.

"We're beyond thrilled to welcome Karen, whose track record as a leading financial and administrative executive for several global organizations speaks for itself," said Ali Diab, Co-founder and CEO of Collective Health. "As a Collective Health customer during her time at RH, Karen's first-hand experience aligning financial and HR teams, along with her acute understanding of generating ROI from a company's healthcare investment is invaluable to us and our clients."

"There's an evolution happening in the C-suite where companies are waking up to the idea that healthcare shouldn't exist in a black box, rather it's an investment to be optimized," said Karen Boone. "We are all consumers of healthcare and we deserve a better user experience, just as employers deserve to understand where their spend is going and to demand more from their investment. Collective

Health has the vision and leadership to make both happen and is challenging the status quo by applying technology and design to today's antiquated systems."





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- Conditional Certificates of authority will be issued only upon receipt of evidence of the minimum capital and surplus required by Chapter 69 of Title 18 of Delaware Code and a certification from the captive owner that the application materials comply with the requirements of Chapter 69.
- A captive insurance company is granted a Conditional Certificate of Authority for a fee of \$3600.
- Delaware applies Know Your Customer; only certain managers may submit applications for a conditional license.

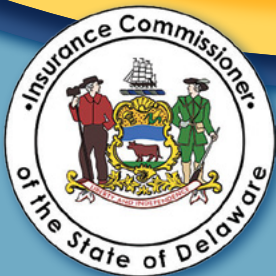


**STEVE KINION, DIRECTOR**  
Bureau of Captive &  
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Department of Insurance

***"Delaware is the first in the nation to electronically offer a Conditional Certificate of Authority as part of the general application. This is a huge step in the right direction for streamlining the process for businesses looking to form a captive in Delaware."***

***Trinidad Navarro, Insurance Commissioner***

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Karen spent the last six years with RH leading several key financial milestones and transactions, including the Initial Public Offering in November 2012, and two public follow-on offerings in 2013. Her extensive experience in strategic and financial planning brings a unique perspective to Collective Health's Board of Directors as the company continues to bend the healthcare cost curve for employers, while helping better align HR and Finance teams.

Prior to RH, Boone spent 15 years at Deloitte, most recently as an Audit Partner. In that time, she specialized in service primarily to retail and consumer products companies, including The Gap Inc., Williams-Sonoma, Inc., and Ross Stores, as well as health care company McKesson Corporation, among others. Additionally, Karen sits on the Board of

Directors of Sonos and serves as the company's Audit Committee Chair.

Karen joins fellow board members, including Mohamad Makhzoumi of NEA, Scott Nolan of Founders Fund, and Jeff Immelt, the former Chairman and CEO of GE.

#### **About Collective Health**

*Collective Health is powering the Employer-Driven Healthcare Economy with the first Workforce Health Management System--giving employers a platform to simultaneously manage their healthcare investment and take better care of their people. With more than 120,000 members and 30 enterprise clients, Collective Health is reinventing the healthcare experience for self-funded employers and their employees across the U.S. Founded in October 2013 and headquartered in San Francisco, Collective Health is backed by NEA, Founders Fund, GV, Sun Life, and other leading investors. Visit [www.collectivehealth.com](http://www.collectivehealth.com). ■*



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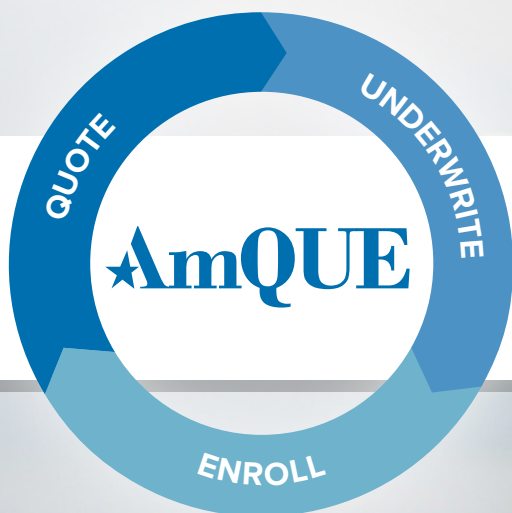
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# In-Sight

# SIIA NEW MEMBERS

## DECEMBER 2018

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Articles or guideline inquiries can be submitted to Editor Gretchen Grote at [ggrote@sipconline.net](mailto:ggrote@sipconline.net)

*The Self-Insurer* also has advertising opportunities available. Please contact Shane Byars at [sbyars@sipconline.net](mailto:sbyars@sipconline.net) for advertising information.