

USB Stop Loss Rewards

For a 5% load to the specific premium rates, employer groups are rewarded for favorable claims experience.

USB Rewards: How It Works

USB rewards Self-Funded Plans by returning a portion of the stop loss premium when the stop loss claims are favorable.

- Groups who buy the Rewards option are eligible to receive an experience reward equal to 25% of specific stop loss net profit, if the net loss ratio is below 60%.¹
- Rewards are determined 180 days after the close of the specific stop loss contract's run out period.
- Rewards are paid within 60 days following the calculation as long as the group renews and has continuous USB stop loss coverage.
- Rewards can be issued directly to the employer group or applied as an offset to future stop loss premiums.²

USB Rewards Example

	No Claims	20% Net Loss Ratio	40% Net Loss Ratio
Specific stop loss premium ¹	\$400,000	\$400,000	\$400,000
Ratio subject to net profit	60%	60%	60%
Maximum net profit amount	\$240,000	\$240,000	\$240,000
Less specific stop loss claims	\$0	(\$80,000)	(\$160,000)
Net profit	\$240,000	\$160,000	\$80,000
Percent of net profit refunded	25%	25%	25%
Return of premium experience refund	\$60,000	\$40,000	\$20,000
Percent of premium returned	15%	10%	5%

¹USB Rewards requires a \$300,000 minimum premium, net of commissions.

²Groups must renew coverage with USB in order to receive the experience reward return.

The USB Difference

USB is a full service, Managing General Underwriter (MGU), providing medical stop loss reinsurance for employer groups through qualified Third Party Administrators and select brokers. We have total responsibility for all administration, claims and underwriting decisions pertaining to its medical stop loss program. We offer competitive stop loss quotes and direct access to our underwriters and claim professionals for more timely responses.

Carrier Ratings

American National Life Insurance Company of Texas (ANTEX)
American National Life Insurance Company (ANICO)

- AM Best Rated "A" (Excellent)
- Standard and Poor's rating of "A" (Strong)



ANTEX is not available in ME, NY, NY and VT.
ANICO is not available in NY.

Please send stop loss quote submissions to:
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