

MasterClass Series

Stop-Loss: A Protection Strategy, Not a Safety Net



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Welcome

Thank you for investing your time in the Self-Funding MasterClass.

Throughout this series, we will discuss the shifting market, strategies for managing complexity & where conventional approaches are falling short.

By the end, you will be equipped to navigate volatility, safeguard credibility & address the toughest questions.

Stop-loss
is becoming the most
misunderstood line item
in self-funding.

Let's rise to understand.

Frame stop-loss as capital
protection, not catastrophic
coverage.

Don't be overconfident in risk
& underestimate exposure

Specific vs. aggregate risk tolerance modeling by employer profile.

Independence is the difference

Lasering trends & how underwriters *actually* price advisor-driven uncertainty.

Examine the reliability of the data
& measure credibility

Use expected claim volatility
to guide attachment point
strategy.

Recognize bias in the data for *each* employer

”Cheap” stop-loss
undermines advisor
credibility at renewal.

Stop-loss is where the risk management happens

Three Big Takeaways

1. Risk is real.
2. Size matters.
3. **VERIS** = long-term strategy.

Thank you.



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