

### **Stop-Loss Insurance:**

Stop-Loss coverage is often purchased by group who elect to self-insure their claims and is a form of insurance designed to cap the employer's claims liability. Stop Loss coverage is provided in two basic forms; specific stop loss and aggregate stop loss. Based on the group demographics and risk tolerance, policies are selected that cap claims liability for both individuals (specific) and for the group (aggregate). Stop-Loss protects the employer from claims that exceed what would have normally been expected.