



Your Solid Source For Stop Loss Solutions

Over the past 20+ years, the principles at **ARS** have specialized in the distribution of all types of Stop Loss Insurance through several A and A+ rated insurers. Our significant premium volume, direct relationships with lead underwriters and claim managers gives **ARS** a unique position in the Stop Loss Market. Products and services provided by **ARS** include the following:

- Access to several Stop Loss Markets offering proprietary pricing with several Insurers. **ARS** provides continuous due diligence of carriers and MGU's to protect employers, Brokers and Consultants from potential gaps in coverage due to restrictive contract language and poor market performance.
- Premium accounting – All premiums are processed by **ARS**. Commissions are paid to the Broker/Consultant within 48 hours.
- Policy Issuance – **ARS** works direct with the claim payor and Broker/Consultant to insure timely policy issuance.
- Claims Facilitation – All 50% notices, trigger diagnosis reports, updates to reports and claim reimbursement requests are facilitated by **ARS**. Claim logs are produced and provided to the Broker/Consultant on a monthly basis.
- ASO (BUCA) Claim Facilitation, claim notification and reimbursement greatly reduces the workload at the Broker/Consultant level.
- Claim Intervention/Risk Management – Due to our involvement in the claim notification and filing process, **ARS** is in a position to align our clients with several Risk Management/Cost Containment programs that significantly impact large claims. **ARS** is contracted with several specialty networks, Center of Excellence Transplant Networks and case management firms.
- Fully Insured Transition products are available through **ARS**.
- Specialty Programs including coverage for MEWA, Association, PEO and Prisoner Stop Loss programs.
- Access to Captive and Risk Retention Group programs.



**FOR ADDITIONAL INFORMATION
OR TO REQUEST A FORMAL
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