



AGGREGATING SPECIFIC

The Aggregating Specific is suitable for employers who feel uncomfortable with a high per person exposure.

It is particularly attractive to employers who have experienced infrequent large claim activity over a span of time.

Employers who are at the point of considering whether they should carry an Aggregating Specific have found this attractive due to the fact that it permits them to maintain a lower person retention than they would otherwise be able to consider.

Advantages:

The additional risk assumed always has an absolute dollar maximum limitation which is known up front and can be anticipated.

There is often a cash flow advantage to this option, since it normally takes a longer time for claim amounts to accumulate.

Experience generated at less than the maximum limitation always represents added savings for the employer.

The Aggregating Specific Amount follows the same conditions and basis as the underlying Specific Stop Loss Coverage (i.e., 100% reimbursement, 12/12 contract, etc.)

Amounts paid under the Aggregating Specific are not counted toward any Aggregate Stop Loss Insurance.

For further information, please call PACE Underwriters at (972) 905-1501.