



What We Do

Blue Water Underwriting (BWU) is an experienced, full-service, Managing General Underwriter that provides Excess Loss Reinsurance policies to meet the needs of Blue Water Benefits Administrators' (BWBA) self-funded employee benefit plans. We underwrite cost effective and specialized policies that are specialized for your company.

Who We Can Help

Private Employers

Publicly Traded Employers

Multiple Employer Welfare Arrangements (MEWA)

Voluntary Employee Beneficiary Association

Plans (VEBA)

Taft Hartley Plans

Education Organization

Municipalities

Public Safety First Responder Organizations

Native American Tribes

Healthcare Providers

BWU is dedicated to creating policies that meet your company's unique needs. That's why we embrace multiple healthcare provider contracting options to enhance quality while lowering costs. These options include traditional preferred provider organizations (PPO), direct provider contracting, and referenced based pricing methods.

Our Reinsurance Policies Offerings

Traditional Specific and Aggregate Stop Loss Insurance

- Minimum Group: Size 20 employee lives (based on your state)
- Minimum Specific Deductible: \$15,000
- Contract Options: 12/12, 12/15, 12/18, 15/12, 18/12, 24/12
- Aggregating Specific Deductible Options
- Specific Advancement Reimbursement Options

Level Funded Aggregate Only Stop Loss Insurance

How We Develop Specialized Stop-Loss Insurance

Stop-loss protects your business from unpredictable losses that can occur with self-funded medical coverage. We have our own in-house underwriting and actuary office to ensure that your company is protected. Let Blue Water Underwriting work with you to set up specific and aggregate stop-loss coverage that is unique to your needs.

We are Rated by Sirius Re America

AM Best Rating: A- (Excellent)

Financial Size Category: XIV (\$1.5 Billion to \$2.0 Billion)

Get a Quote

1-800-229-2210

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Toll Free: 1 (800) 229 2210

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Rapid Response Aggregate AccommodationSM

Aggregate Accommodation is a supplement to the aggregate stop loss policy designed to protect the employee benefit plan during months when claim activity may be inordinately high. It is intended to provide the plan with a maximum monthly liability when the plan is fully funded. RAPID RESPONSE Aggregate AccommodationSM from Blue Water Underwriting provides quick reimbursement (within 72 hours of receipt of request) and at any point during the month in which the plan's paid claim liability exceeds the cumulative, year-to-date, aggregate attachment point.

How Does Aggregate Accommodation Work?

Aggregate stop loss insurance protects the plan on an annual basis from an accumulation of claims incurred and paid that exceed the annual aggregate attachment point (deductible). The aggregate stop loss policy reimburses the plan for any excess claim liability after the claims have been paid by the plan, and only after the completion of the policy period. Because aggregate stop loss coverage is written on a reimbursement basis, the plan is required to pay the claims in total, and for the whole policy period before filing an aggregate claim with the stop loss carrier at year-end.

Aggregate Accommodation is an optional supplement to the aggregate stop loss policy that will allow for a maximum plan claim liability on a monthly basis. The plan is provided with a monthly aggregate maximum liability which is determined by dividing the annual aggregate attachment point by twelve. Should the cumulative aggregate paid claims exceed the cumulative monthly maximum liability at any point during the aggregate policy period, the aggregate accommodation supplement will allow for the plan to receive an accommodation payment for that difference. Should the plan be in an aggregate claim position at year-end, all previous accommodation payments will apply towards that aggregate claim. If the plan does not end the year in an aggregate claim position, the plan is then responsible to repay all previous accommodation payments to Blue Water Underwriting.

What Makes RAPID RESPONSE Aggregate AccommodationSM Special?

RAPID RESPONSE Aggregate AccommodationSM from Blue Water Underwriting allows for the plan to file an accommodation at any point during the month in which the cumulative paid claims exceed the cumulative monthly aggregate attachment point. Further, the plan may file multiple accommodation requests in the same month should the plan incur additional aggregate liability during that month.

Blue Water Underwriting guarantees a Rapid Response to all aggregate accommodation requests, and will ACH the eligible accommodation payment within 72 hours of receipt of the completed request.

