ClaimDOC
Fair Payment Solutions for Health Plans

Stop-Loss Market Check

RAAM Drives Savings for Clients and Brokers

ClaimDOC's Risk Analysis and Marketing (RAAM) team works with the top stop-loss markets in the U.S. to properly underwrite RBP solutions.

Identifying Errors

In 2022, ClaimDOC added a new client with a large, well-respected regional benefits agency in the Midwest. The broker managed shopping stop-loss and ClaimDOC was not involved. At the first renewal, it was identified that rates did not align with the reduced claim spend. The client requested ClaimDOC provide a RAAM study for a full market check. ClaimDOC's RAAM study identified the client's maximum liability was significantly overstated.

RAAM Study Findings

Several markets came in significantly lower, and the client saved $431,188 in premiums all while maintaining the same spec deductible. The RAAM study was requested again for the 2024 renewal. We identified a new aggressive market that reduced premiums even further while keeping the same spec deductible. In two years, ClaimDOC's assistance in shopping stop-loss drove $1,174,391 in fixed stop-loss premium savings.

Client Saved **$1.17** million in fixed premiums

ClaimDOC RAAM Value

- Utilize markets that properly underwrite RBP
- Utilize markets with experience administering RBP claims
- Aligned incentives, no commission, no hidden overrides

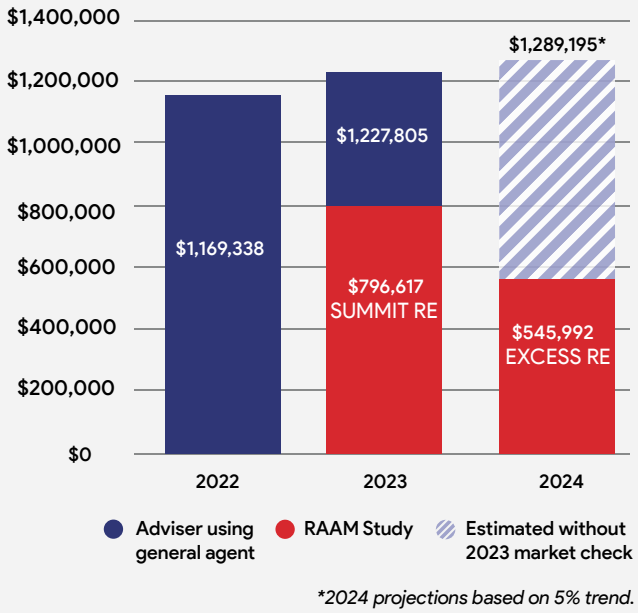
Maximum Liability Projection Error

Maximum liability came in at $10.4 million with the adviser's renewal quote despite claim spend dropping to $6 million with DirectAccess+.™

	MAX LIABILITY
Adviser Best Market	$10,424,096
RAAM Study	$7,137,755

Inflated maximum liability led to inflated premiums for the client. Accurate underwriting from RAAM markets with experience and expertise in RBP corrected this.

Fixed Stop-Loss Premium



*2024 projections based on 5% trend.

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