



Two Wisconsin Circle, Suite 670
Chevy Chase, MD 20815

Becoming a SPBA Stop-Loss Service Partner

For many years, SPBA was asked by Stop-Loss MGUs, carriers, and re-insurers to create an ongoing format for education and partnerships between you and SPBA's member TPAs. The goal was to be sure that Stop-Loss partners have access to the same high level of insight about compliance requirements & market trends and also have a forum for candid brain-storming to minimize and avoid problems based on misunderstandings between Stop-Loss and TPAs/plans. In response, SPBA created a new service category in 1995 called "Stop-Loss Service Partner". The system has worked well. Yes, like any family, there are still occasional frustrations, but the good news is that the kinds of problems the Service Partnership was created to relieve have been successful, and TPAs & Stop-Loss have been able to tackle some of the new compliance challenges together for a smoother operation. *Note: TPAs think of SPBA as their "family", so there is a strong tradition against any kind of "commercialism"... the same way you would resent someone giving a sales pitch to your family at Thanksgiving. So, SPBA's Stop-Loss Service Partner status should not be viewed as a sales bazaar opportunity. Your stop-loss colleagues have been equally eager to avoid commercialism".*

What do Stop-Loss Service Partners receive from SPBA?

>>> Each of the 5 "contact" individuals you designate in your firm will receive access to the SPBA member website and to SPBA UPDATES. You will receive relevant e-mails when time-sensitive things arise (but not for any commercial or outside purposes). You will have the latest totally-candid insights on industry & marketplace trends as well as governmental actions & regulatory interpretations affecting plans, TPAs, and usually involve Stop-Loss too. So, not only is valuable information provided to Stop-Loss players, but it means that Stop-Loss and their customer TPAs and plans are "singing from the same song sheet". As noted earlier, this has proven to be a very valuable success for all sides and avoided many problems.

>>> Each "contact" will receive the annual detailed "Directory of TPAs and Stop-Loss Service Partners". This is a respected resource for seeing the industry as a whole as well as seeing what specific TPA firms and other Stop-Loss Partners are offering and doing. Your firm will have what is usually a full page describing aspects of your business. *(This is not an ad. It is key questions most frequently asked by TPAs, on such things as your firm's preferences on size & type of clients, firm's contact information etc.)*

>>> Your firm will be invited to SPBA Meetings each year (any direct employee of the Stop-Loss entity may attend). Only enrolled Service Partner entities may attend. This is the face-to-face time when much of the interaction and mutual learning takes place, not only with TPAs, but among peers in the Stop-Loss business. There are split sessions in which segments of Stop-Loss attendees can discuss common problems and their views on new developments.

>>> Stop-Loss Service Partners are encouraged to speak up; not only in the discussions during meetings, but also to raise issues in which SPBA might be able to help your firm, your industry or to erase some misunderstanding. However, SPBA will not “take sides” in individual TPA/Stop-Loss disputes, and SPBA tries to focus only on issues that have specific broad applications.

>>> We occasionally solicit the candid views of just Stop-Loss on some issues. If we detect that some TPAs or client employers are engaging in counter-productive policies, we will also reach out to Stop-Loss. We may occasionally send a note just to Stop-Loss if we are hearing rumblings in the ranks of TPAs, or as a specific heads-up on some new opportunity or challenge.

So, as you can see, your participation in SPBA is designed to be totally candid, constructive and inter-active.

Are Stop-Loss Service Partners “members” of SPBA? In the legal technical sense, no, since the By-Laws, membership eligibility, and founding Objectives & Purposes of SPBA were intended to be so specifically for TPAs, that to modify it would have killed the specialty purpose of SPBA. However, as noted above, we definitely see you as part of the “SPBA family”.

What entities are eligible for Service Partner Status? Stop-Loss carriers, MGUs, and reinsurers of Stop-Loss are eligible.

How does the system work? Each Stop-Loss Partner is allowed 5 “Contact” individuals to be designated within the firm. You may add extra “Contacts” beyond the 5 for our break-even cost of \$370.00 each. Our goal is to have three segments of your Stop-Loss operation represented, because these are the three segments of your firm that will benefit the most: **Senior Management** who make decisions about the Stop-Loss business + **Operational/Technical, including underwriting + someone who concentrates on compliance issues.** These people should be listed as “contacts. As noted earlier, these “Contacts” will play a key role for your firm, so choose them wisely. For the protection of your firm, these named “Contacts” are the only people allowed to call SPBA to discuss technical & specific issues. *(On the other hand, you may register any non-contact who is an employee of your firm to attend SPB meetings... but no outside, consultants, law firms etc.)*

How do you sign up? Attached is a very simple form. I may have spoken with you or you have talked to someone else in SPBA to verify that you are eligible and (important to us) so you know what we have to offer is a cost-effective investment of your time and money. In any case, complete the form, enclose a check made out to SPBA for \$5,750.00, and the rest takes care of itself. For questions about the

application, or to change designated contacts, addresses, phone numbers or email addresses, contact SPBA's Director of Member Services Kathy Strauss at Kathy@spbatpa.org or (301) 718-SPBA

Thank you for your interest. We look forward to having you in the SPBA family. Besides, Kathy, please feel free to call me if you have any questions now or later or email me at Anne@spbatpa.org

Anne Lennan – SPBA President

STOP-LOSS SERVICE PARTNER APPLICATION FORM

Please print or type clearly. Send \$5,750 payable to SPBA at the above address. Partnership is for 12 months from your joining month.

All Listed Contacts Must Be Certified Actual Employees of the Service Partner Firm. No outside advisors, investors, attorneys, brokers etc., are allowed as “contacts” or to attend SPBA meetings.

Additional contacts or extended answers may be added at the end of this form.

Name of Stop-Loss Firm _____

Type of Stop-Loss Entity (Check): Carrier ___ MGU ___ Reinsurer ___

Contact Person #1 name:
(Will receive renewal forms etc.): _____

Job Role of #1 Contact: Management ___ Underwriting ___ Sales ___ Other _____

Address of #1 Contact: _____

Contact #1 phone: (____) _____

Contact #1 E-mail: _____

Contact Person #2 name: _____

Job Role of #2 Contact: Management ___ Underwriting ___ Sales ___ Other _____

Address of #2 Contact: _____

Contact #2 phone: (_____) _____

Contact #2 E-mail: _____

Contact Person #3 name: _____

Job Role of #3 Contact: Management ___ Underwriting ___ Sales ___ Other _____

Address of #3 Contact: _____

Contact #3 phone: (_____) _____

Contact #3 E-mail: _____

Contact Person #4 name: _____

Job Role of #4 Contact: Management ___ Underwriting ___ Sales ___ Other _____

Address of #4 Contact: _____

Contact #4 phone: (_____) _____

Contact #4 E-mail: _____

Contact Person #5 name: _____

Job Role of #5 Contact: Management ___ Underwriting ___ Sales ___ Other _____

Address of #5 Contact: _____

Contact #5 phone: (____) _____

Contact #5 E-mail: _____

HOW DID YOU HEAR ABOUT SPBA? _____

WHAT DO YOU WANT MOST FROM YOUR PARTNERSHIP WITH SPBA? _____

*Extra "contacts" (\$370.00 each) may be added below or enclosed on a separate sheet if needed.
Due to strict auditing, applications must be accompanied by a \$5,750.00 check to be processed.*