



Marilton Risk Management, LLC - Sold Case Guidelines

No Employer has coverage until the case is considered bound. No case can be bound until all sold case documentation is received and approved on behalf of the carrier by Marilton Risk Management, LLC and the first month's premium has been received.

The following are the steps to bind coverage:

- Complete sign the Stop Loss Proposal Acceptance with the appropriate Plan checked and email it to your Underwriter at MRM.
- The Preliminary Application for Stop Loss Insurance and Disclosure Form will be emailed to you within a short time period.
- The Disclosure Statement and Details of Claims form may be completed up to 60 days in advance of the effective date under the 60 Day Rate Lock Program or within 30 days of the effective date under our standard underwriting guidelines the follow is a brief overview of each:
60 Day Rate Lock Program (Note in some circumstances 90 & 120 Day Rate Locks may be available). (See Underwriter and Management for further details).
 - The disclosure may be completed and signed up to 60 days prior to the Effective date.
 - The application must be signed within 5 business days of the disclosure date
 - The first month's premium is received within 30 days of the effective date or submitted under the groups normal payment run, but must be received by the effective date of the policy.

Standard Disclosure Procedures

- The disclosure may be completed and signed up to 30 Days prior to the effective date.
- The application is received no later than the effective date.
- The first month's premium is received within 30 days of the effective date or submitted under the groups normal payment run, but must be received by the effective date of the policy.

Updated Census (current as of the effective date of the policy year) must be received within 30 days of the effective date.

Any outstanding underwriting information required and noted on the proposal including final claims (including the full plan year of aggregate claims and shock loss data) reporting must be received within 30 days after the effective date.

The Plan Document and a Summary Schedule of Benefits must be received within 30 days of the effective date.

Agent Application and license(s) if not currently appointed with carrier must be received within 30 days of the effective date.

If the above schedule is adhered to, the underwriting discovery phase will cease on the date of the disclosure (in other words, any claims incurred after the signing of the disclosure statement will not be subject to underwriting review). However, any persons identified on the disclosure statement may be subject to further review.

Any outstanding underwriting requirements not received and approved prior to the effective date of coverage may result in either a rescission of the proposal or a modification of the terms of the coverage. For example, an outstanding medical information request for an individual will result in the exclusion of coverage for that individual until the information is provided that will enable the underwriter to make an appropriate determination of the risk.

If you have any questions regarding these items please contact an Underwriter at MRM.