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## PHOENIX EXCESS RISK UNDERWRITERS, LLC

PERU has been a Managing General Underwriter (MGU) with full underwriting and binding authority since August 01, 1991.

PERU, an independent MGU, currently has offices located in Atlanta, Georgia and Phoenix, Arizona. PERU product lines are concentrated in what we do best. Available with our Specific and Aggregate Stop Loss cover are the following:

- Specific Deductibles from \$20,000 to \$500,000
- No Lasering @ Renewal
- Aggregated Specific Deductible Options
- Monthly Aggregate Deductible Accommodation
- Terminal Liability Option
- Advanced Specific Reimbursement
- Coverage Available in all 50 States
- Limited Benefit Plans

### New @ PERU for 2011

- \*\* Specific Deductible Terminal Liability
- \*\* Aggregate Only Contracts
- \*\* Select Aggregated Specific

PERU specializes in non-traditional underwriting to help Employers contain their costs in funding health insurance for their employees. Our underwriters evaluate the Employer's current benefits, quote alternative benefits, provide maximum rate increase examples, offer alternate funding options and research costs as well as treatments for ongoing/potential large claims. We feel Employers, as well our TPAs, benefit from our specialized underwriting style.

For further information on our Stop Loss facility, contact our underwriting staff via email using this format:

[firstnamelastname@perullc.com](mailto:firstname.lastname@perullc.com)

#### ATLANTA OFFICE

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# PHOENIX EXCESS RISK UNDERWRITERS, LLC

## CARRIERS



Standard Security Life Insurance Company of New York  
A- 'Excellent' (AM Best Rated)



Gerber Life Insurance Company  
A 'Excellent' (AM Best Rated)

## UNDERWRITING

Minimum Life Requirement

75 Employee Lives

Ineligible Industries

Employee Leasing Firms  
Associations

PEO's  
MEWAs

Minimum Participation

75% of all eligible employees

Disclosure Statement

Required on all new business. Not required at renewal. Quote may be bound up to 15 days prior to effective date after all required information is received and approved.

Quotes

Average turn around less than 5 days

Minimum Specific Deductible

\$20,000

Specific Lifetime Max Reimbursement

Unlimited

