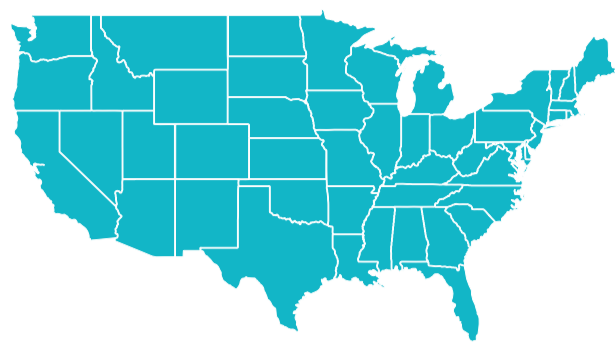


ParetoHealth: Giving Brokers a Competitive Advantage



Snapshot of the Status Quo

Percentage of Self-Insured Employers

16.1%



Small
(less than 100 employees)

31.7%



Mid-sized
(100-499 employees)

75.2%



Large
(500+ employees)

* Employee Benefit Research Institute, 2021

Come renewal time, the majority of mid-sized employers who can't afford to self-insure are left to wrestle with:

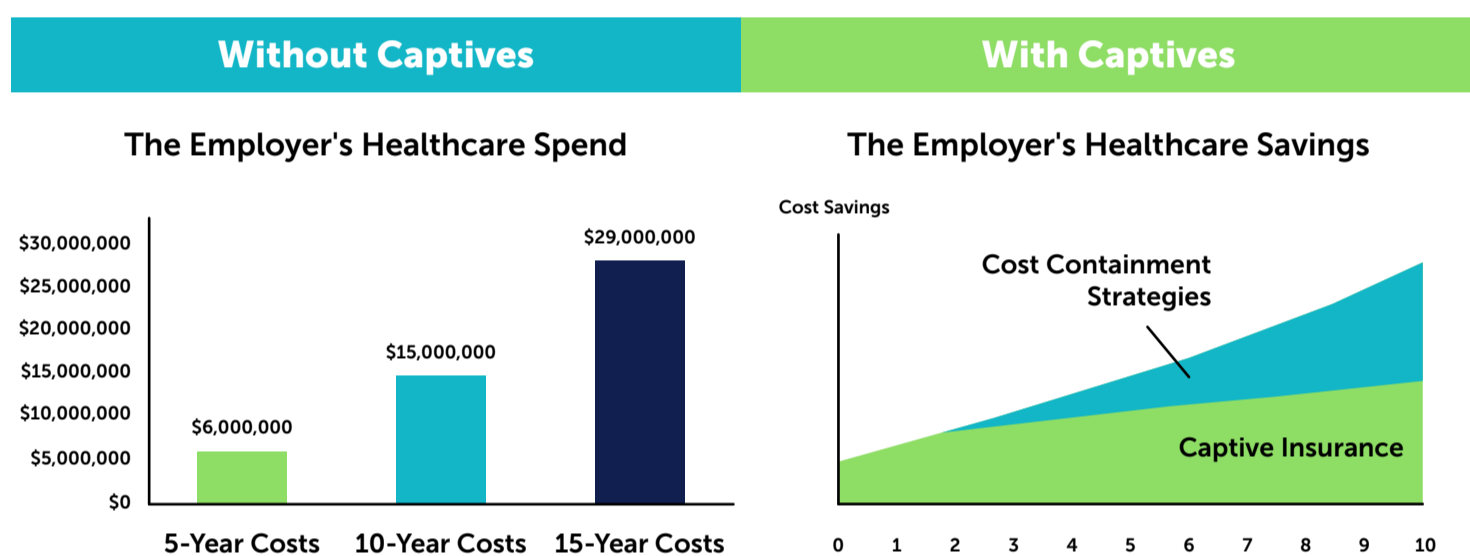
- Rising and wildly volatile healthcare costs
- Next-to-no autonomy
- A guaranteed premium price hike every year

There has to be a better way. (Spoiler alert: there is.) Now you can offer clients risk financing for the long haul.

You know it, your clients know it, and insurance companies know it: there is strength in numbers. With a captive model, you can offer small fish in a big pond a different way to conceptualize—and achieve—critical mass.

When like-minded mid-sized employers band together, they can reduce volatility, share the risk of high claims, access Fortune 500-level cost containment programs, cut their second largest expense after payroll, and switch their employee focus to staying well.

Successful business owners are good at focusing on what matters most. So which sounds smarter: saving money for the next twelve months, or cutting total healthcare spend over the next ten years?



Ready to be part of a captive?

Pareto has you covered.



Market leader

- Founded in 2011
- 50% annual member growth



Focus on member satisfaction

- Wholly owned by employers
- Ability to recoup unspent premiums



Proven results

- 97% renewal rate*
- < 0.1% hit program maximum



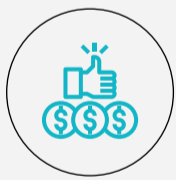
Market leverage and risk diversification

- Over 2,200+ active captive members
- 810,000+ lives covered



Business growth opportunities

- Limited distribution model, with protection against BORs
- 40% of Pareto's business is new business for brokers
- Access to training and marketing materials to sell successfully



Superior captive offering

- No new lasers for members, ever
- \$1.1B in stop-loss coverage
- Stop-loss renewal rates are 40% under market, with only a 30% max increase



Long-term cost containment programs

- Fortune 500-level benefits with proactive oversight
- Data analytics platform to highlight and address gaps in care
- 3% decrease in leveraged trend over 10 years

*97% of Members who were offered renewals, renewed.

Become a preferred partner.



Grow your book of business



Dominate the largely untapped mid-sized employer market



Change the way healthcare is delivered

Interested in working with Pareto? Let's chat.

Drop us a line at learnmore@paretohealth.com.