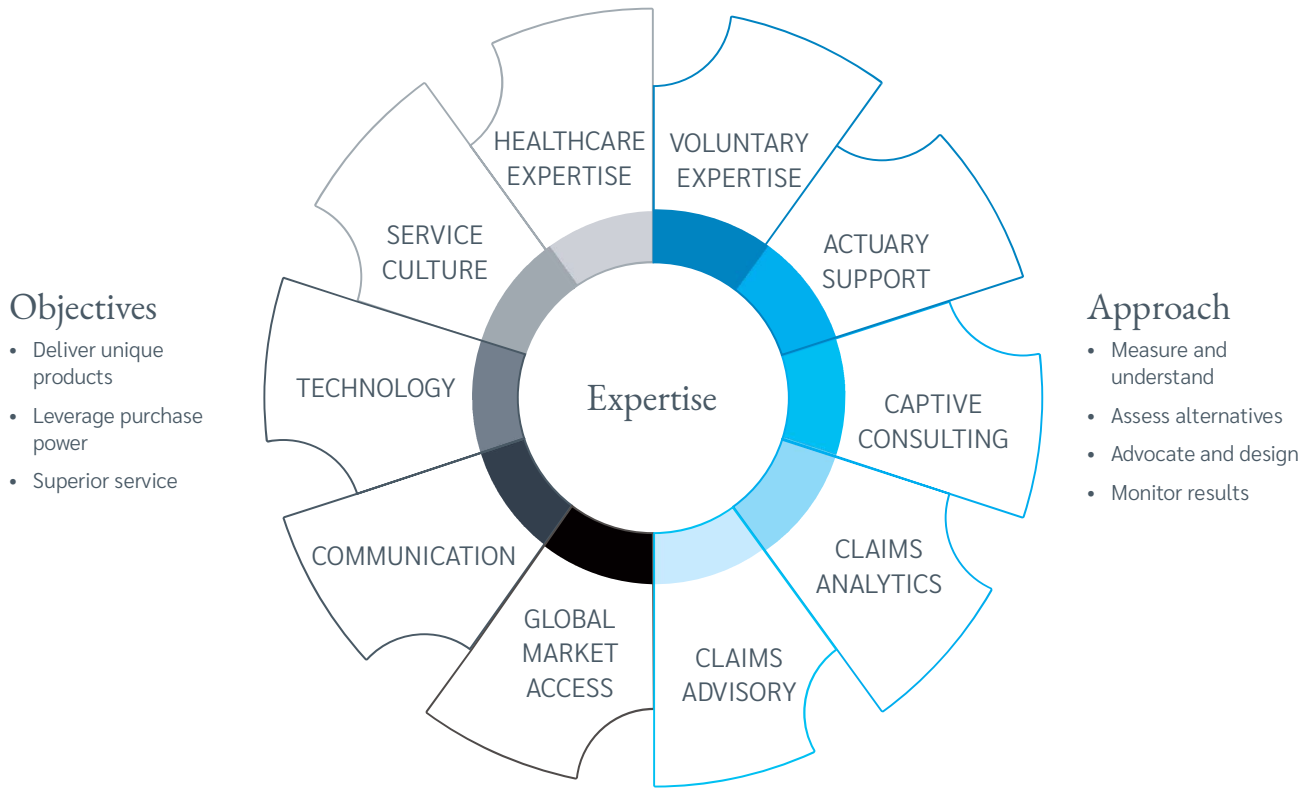


Total business solutions

Stratum and Lockton leverage member purchasing power to develop superior products and lower costs over a wide range of insurance products. Each program is designed specifically for specialty physician organizations and supported by Lockton’s dedicated team of healthcare professionals.



STRATUM MEMBERS HAVE ACCESS TO THE FOLLOWING

EMPLOYEE BENEFITS

- Health
- Group life
- Short-term disability
- Long-term disability
- Voluntary benefits
- Executive benefits
- Health risk solutions
- Stop loss
- PBM
- ACHA expertise

PROPERTY AND CASUALTY SERVICES

- Liability
- Workers’ Compensation
- Property
- Cyber
- Professional or Errors and Omissions
- Directors and Officers Liability
- Loss prevention
- Claim analysis and support

RISK MANAGEMENT SOLUTIONS

- Captive consulting
- Leave management
- Data analytics
- Actuarial services
- Strategic engagement
- Mergers and acquisitions
- Benchmarking