

CITY OF HOLLYWOOD  
2016 STOP LOSS ANALYSIS



Carrier	HM Insurance/BCBS (Current)	HM Insurance/BCBS (Initial Renewal)	HM Insurance/BCBS (Final)	Berkley	Voya/ING	Symetra	AIG	Optum
Includes:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Enrollment								
# Single	1268	1268	1268	1268	1268	1268	1268	1268
# Family	986	986	986	986	986	986	986	986
<b>Specific Deductible</b>	\$350,000.00	\$350,000.00	\$350,000.00	\$350,000.00	\$350,000.00	\$350,000.00	\$350,000.00	\$350,000.00
Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Contract Basis	36/12	48/12	48/12	24/12	24/12	24/12	24/12	24/12
Specific Rates								
Single	\$18.90	\$23.00	\$18.85	\$16.97	\$15.30	\$38.09	\$13.59	\$20.18
Family	\$48.23	\$58.91	\$48.29	\$47.09	\$45.42	\$38.09	\$48.91	\$50.85
Annual Premium	\$858,239.76	\$1,046,991.12	\$858,188.88	\$815,384.40	\$770,214.24	\$1,030,258.32	\$785,488.56	\$908,716.08
<b>Aggregate Coverage</b>								
Contract Basis	36/12	48/12	48/12	24/12	24/12	24/12	24/12	24/12
Aggregate Factors								
Single	\$704.04	\$791.18	\$791.18	\$701.32	\$1,306.49	\$1,176.94	\$784.56	\$718.12
Family	\$1,689.70	\$1,898.83	\$1,898.83	\$2,044.67	\$1,306.49	\$1,176.94	\$1,766.58	\$1,723.49
Aggregate Maximum Claims	\$30,705,203.04	\$34,505,551.44	\$34,505,551.44	\$34,863,820.56	\$35,337,941.52	\$31,833,873.12	\$32,840,039.52	\$31,319,247.60
Annual Expected Claims	\$24,564,162.43	\$27,604,441.15	\$27,604,441.15	\$27,891,056.45	\$28,270,353.22	\$25,467,098.50	\$26,272,031.62	\$25,055,398.08
Aggregate Rate (Composite)	\$1.47	\$1.50	\$1.50	\$1.46	\$1.75	\$1.78	\$1.27	\$1.52
Annual Aggregate Premium	\$39,760.56	\$40,572.00	\$40,572.00	\$39,490.08	\$47,334.00	\$48,145.44	\$34,350.96	\$41,112.96
Total Reinsurance Premium	\$898,000.32	\$1,087,563.12	\$898,760.88	\$854,874.48	\$817,548.24	\$1,078,403.76	\$819,839.52	\$949,829.04
Total Premium & Claims Liability	\$31,603,203.36	\$35,593,114.56	\$35,404,312.32	\$35,718,695.04	\$36,155,489.76	\$32,912,276.88	\$33,659,879.04	\$32,269,076.64
Total Annual Fixed Costs	\$898,000.32	\$1,087,563.12	\$898,760.88	\$854,874.48	\$817,548.24	\$1,078,403.76	\$819,839.52	\$949,829.04
Total Annual Maximum Costs	\$31,603,203.36	\$35,593,114.56	\$35,404,312.32	\$35,718,695.04	\$36,155,489.76	\$32,912,276.88	\$33,659,879.04	\$32,269,076.64
Total Annual Expected Costs	\$25,462,162.75	\$28,692,004.27	\$28,503,202.03	\$28,745,930.93	\$29,087,901.46	\$26,545,502.26	\$27,091,871.14	\$26,005,227.12
Comments:							Agg Run-In Limit: 16%	Includes Experience Rewards

Declined to Quote:  
SunLife

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Carrier	HM Insurance/BCBS (Initial)	HM Insurance/BCBS (Final)	Berkley	Voya/ING	Symetra	AIG	Optum
Includes:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Enrollment							
# Single	1268	1268	1268	1268	1268	1268	1268
# Family	986	986	986	986	986	986	986
<b>Specific Deductible</b>	\$375,000.00	\$375,000.00	\$375,000.00	\$375,000.00	\$375,000.00	\$375,000.00	\$375,000.00
Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Contract Basis	48/12	48/12	24/12	24/12	24/12	24/12	24/12
Specific Rates							
Single	\$21.05	\$17.26	\$15.24	\$13.76	\$34.54	\$12.22	\$18.85
Family	\$54.45	\$44.64	\$42.88	\$40.86	\$34.54	\$44.59	\$47.51
Annual Premium	\$964,549.20	\$790,808.64	\$739,248.00	\$692,827.68	\$934,237.92	\$713,528.40	\$848,959.92
<b>Aggregate Coverage</b>							
Contract Basis	48/12	48/12	24/12	24/12	24/12	24/12	24/12
Aggregate Factors							
Single	\$792.76	\$792.76	\$702.86	\$1,290.09	\$1,180.09	\$793.56	\$725.16
Family	\$1,902.62	\$1,902.62	\$2,049.16	\$1,290.09	\$1,180.09	\$1,787.51	\$1,740.39
Aggregate Maximum Claims	\$34,574,436.00	\$34,574,436.00	\$34,940,378.88	\$34,894,354.32	\$31,919,074.32	\$33,224,627.28	\$31,626,329.04
Annual Expected Claims	\$27,659,548.80	\$27,659,548.80	\$27,952,303.10	\$27,915,483.46	\$25,535,259.46	\$26,579,701.82	\$25,301,063.23
Aggregate Rate (Composite)	\$1.52	\$1.52	\$1.53	\$1.75	\$1.87	\$1.28	\$1.52
Annual Aggregate Premium	\$41,112.96	\$41,112.96	\$41,383.44	\$47,334.00	\$50,579.76	\$34,621.44	\$41,112.96
Total Reinsurance Premium	\$1,005,662.16	\$831,921.60	\$780,631.44	\$740,161.68	\$984,817.68	\$748,149.84	\$890,072.88
Total Premium & Claims Liability	\$35,580,098.16	\$35,406,357.60	\$35,721,010.32	\$35,634,516.00	\$32,903,892.00	\$33,972,777.12	\$32,516,401.92
Total Annual Fixed Costs	\$1,005,662.16	\$831,921.60	\$780,631.44	\$740,161.68	\$984,817.68	\$748,149.84	\$890,072.88
Total Annual Maximum Costs	\$35,580,098.16	\$35,406,357.60	\$35,721,010.32	\$35,634,516.00	\$32,903,892.00	\$33,972,777.12	\$32,516,401.92
Total Annual Expected Costs	\$28,665,210.96	\$28,491,470.40	\$28,732,934.54	\$28,655,645.14	\$26,520,077.14	\$27,327,851.66	\$26,191,136.11
Comments:						Agg Run-In Limit: 16%	Includes Experience Rewards

Declined to Quote:  
SunLife