

**CITY OF HOLLYWOOD
2015 STOP LOSS ANALYSIS**



Carrier	HM Insurance/BCBS (Current)	HM Insurance/BCBS (Renewal)	HM Insurance/BCBS (Renewal)	Optum	Voya/ING	Symetra
Includes:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Enrollment						
# Single	1250	1250	1250	1250	1250	1250
# Family	950	950	950	950	950	950
Specific Deductible	\$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
Contract Basis	24/12	36/12	36/12	24/12	24/12	24/12
Specific Rates						
Single	\$16.55	\$18.90	\$15.70	\$15.36	\$16.15	\$22.33
Family	\$41.90	\$48.23	\$40.06	\$38.75	\$49.17	\$56.54
Annual Premium	\$725,910.00	\$833,322.00	\$692,184.00	\$672,150.00	\$802,788.00	\$979,506.00
Aggregating Specific			\$150,000.00			
Total Agg/Spec & premium			\$842,184.00			
Aggregate Coverage						
Contract Basis	24/12	36/12	36/12	24/12	24/12	24/12
Aggregate Factors						
Single	\$737.14	\$704.04	\$704.04	\$643.60	\$1,132.00	\$691.20
Family	\$1,769.14	\$1,689.70	\$1,689.70	\$1,705.54	\$1,132.00	\$1,725.10
Aggregate Maximum Claims	\$31,225,296.00	\$29,823,180.00	\$29,823,180.00	\$29,097,156.00	\$29,884,800.00	\$30,034,140.00
Annual Expected Claims	\$24,980,236.80	\$23,858,544.00	\$23,858,544.00	\$23,277,724.80	\$23,907,840.00	\$24,027,312.00
Aggregate Rate (Composite)	\$1.56	\$1.47	\$1.47	\$2.75	\$1.90	\$1.89
Annual Aggregate Premium	\$41,184.00	\$38,808.00	\$38,808.00	\$72,600.00	\$50,160.00	\$49,896.00
Total Reinsurance Premium	\$767,094.00	\$872,130.00	\$730,992.00	\$744,750.00	\$852,948.00	\$1,029,402.00
Total Premium & Claims Liability	\$31,992,390.00	\$30,695,310.00	\$30,704,172.00	\$29,841,906.00	\$30,737,748.00	\$31,063,542.00
Total Annual Fixed Costs	\$767,094.00	\$872,130.00	\$730,992.00	\$744,750.00	\$852,948.00	\$1,029,402.00
Total Annual Maximum Costs	\$31,992,390.00	\$30,695,310.00	\$30,704,172.00	\$29,841,906.00	\$30,737,748.00	\$31,063,542.00
Total Annual Expected Costs	\$25,747,330.80	\$24,730,674.00	\$24,739,536.00	\$24,022,474.80	\$24,760,788.00	\$25,056,714.00
Comments:				*Includes Experience Rewards		

Declined to Quote:

SunLife

AIG

Berkley (No Response)