

fact sheet...



Stop Loss ANALYZER

Employers with self-funded plans can now accurately evaluate the financial impact and appropriateness of various levels and types of stop loss insurance with Stop Loss Analyzer.



Reden & Anders, one of the nation's largest and most highly respected actuarial firms, developed Stop Loss Analyzer to address this important self-funded plan sponsor need.

First Harbor Group, LLC is pleased to provide this added consultative service to help our clients manage their health plans more effectively.



Actuarial Tool Eliminates Guesswork of Selecting Stop Loss Insurance Levels

Employers who sponsor self-funded plans rely on accurate data and statistics to make important business decisions. Determining the need for reinsurance and selecting the appropriate levels of

stop loss coverage are critical elements in the performance, stability, and cost-effectiveness of the plan.

First Harbor Group, LLC is pleased to introduce Stop Loss Analyzer, a sophisticated actuarial tool that eliminates the guesswork of selecting the most appropriate levels of stop loss insurance.



Benefits of the Stop Loss Analyzer . . .

- Illustrates the differences in both premiums and claims exposure at various specific deductible levels
- Shows the likelihood of exceeding the aggregate attachment point at various specific deductible levels
- Calculates the cost/benefit impact of aggregate stop loss coverage
- Determines the appropriateness of premium rates versus actuarially based rates

Key features of the Stop Loss Analyzer . . .

- Utilizes industry-leading large claim frequency and severity tables
- Incorporates employer-specific demographics, location, and industry
- Uses Reden & Anders Claims Research Database (4.5 million lives)
- Replicates the tool that reinsurance underwriters use to develop underwriting rates and factors

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