

Stop Loss Analyzer

HORIZON
AGENCY, INC.



Rest easy knowing your stop loss insurance levels are on target with our reliable actuarial statistics

▶ Employers who sponsor self-funded plans must have 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. As a member of United Benefit Advisors®, we can offer the benefits of Stop Loss Analyzer, a sophisticated actuarial tool that eliminates the guesswork of selecting the proper levels of stop loss insurance. Stop Loss Analyzer is powered by Reden & Anders, one of the nation's largest and most respected actuarial firms.



For more information, contact: **Horizon Agency**
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Why Stop Loss Analyzer?

Flexibility: Illustrates the differences in both premiums and claims exposure at various specific deductible levels.

Helps You Understand Risk: Shows the likelihood of exceeding the aggregate attachment point and various specific deductible levels.

Shows Effects on Costs: Calculates the cost/benefit impact of aggregate stop loss coverage.

Statistics On Which You Can Depend: Stop Loss Analyzer can deliver the data you need to make decisions regarding stop loss levels because it:

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



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