

City of Fort Lauderdale
Specific Reinsurance Premium Analysis
Effective 1/1/2015

Reinsurance Company	Cigna			
Specific Reinsurance Policy	Current	Option 1	Option 2	Option 3
Specific Stop Loss Level	\$250,000	\$250,000	\$275,000	\$300,000
Maximum Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited
Including Rx?	yes	yes	yes	yes
Contract Type	Claims incurred in 12 and Paid in 36	Claims incurred in 12 and Paid in 36	Claims incurred in 12 and Paid in 36	Claims incurred in 12 and Paid in 36
Specific Reinsurance Premium	Cigna	Cigna	Cigna	Cigna
Per Subscriber	\$42.77	\$47.05	\$42.77	\$40.56
Total Monthly Premium	\$67,406	\$74,151	\$67,406	\$63,923
Estimated Annual Specific Premium	\$808,866	\$889,810	\$808,866	\$767,071
Annual Premium Increase/(Decrease) Over Current		\$80,943	\$0	(\$41,796)
Percentage Change		10%	0%	-5%

Claims to Savings Comparison				
Annual Premium Impact Over Renewal			(\$80,943)	(\$122,739)
# of Claims to Exhaust Savings			3.24	2.45

Monthly and annual premium is based on an estimate of 1,576 enrolled subscribers that includes active, retirees and COBRA. These numbers are subject to change as enrollment changes.

Prepared by The Rhodes Insurance Group
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