

**City of Fort Lauderdale
Specific Reinsurance Rate & Experience History**

Policy Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	
Reinsurance Company	Combined	Combined	Combined	Combined	Vista US Fire	Vista Companion	Vista Companion	Vista Companion	COFL thru 9/28/2013	
Stop Loss Level	\$165,000	\$165,000	\$165,000	\$165,000	\$165,000	\$200,000	\$225,000	\$225,000	\$250,000	
Employee	\$13.35	\$13.62	\$12.95	\$14.50	\$18.02	\$18.11	\$19.10	\$39.07 PEPM	\$38.19 PEPM	
Employee & Spouse	\$26.70	\$27.23	\$25.85	\$32.31	\$31.59	\$36.07	\$38.05			
Employee & Child(ren)	\$37.10	\$37.84	\$35.95	\$40.26	\$37.64	\$31.93	\$35.95			
Employee & Child	n/a	n/a	n/a	n/a	n/a	n/a	\$29.95			
Employee & Family	\$50.40	\$51.41	\$48.85	\$54.71	\$53.92	\$54.18	\$57.15			
Reinsurance Experience	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Stop Loss Level	\$165,000	\$165,000	\$165,000	\$165,000	\$165,000	\$200,000	\$225,000	\$225,000	\$250,000	
Paid Premium	\$465,164	\$506,405	\$505,932	\$647,084	\$799,725	\$802,033	\$815,607	\$893,412	\$567,771	\$6,003,133
Paid Reinsurance Claims	\$52,822	\$587,121	\$316,993	\$405,754	\$1,567,993	\$960,485	\$1,055,339	\$727,822	\$393,691	\$6,068,020
Loss Ratio	11%	116%	63%	63%	196%	120%	129%	81%	69%	101%
# of Claims in Excess of Stop Loss Level	1	4	2	4	8	6	5	5	6	
Average # of Subscribers Covered	1,389	1,479	1,526	1,693	1,968	1,943	1,905	1,877	1,668	

2013 Paid Reinsurance Claims per COFL thru 9/28/2013.

The latest City report based on wire transfers for large claims above the stop loss updated for the period 9/1/13 through 9/28/13 indicates additional paid claims of \$322,285. Of this \$282,466 was due to an organ transplant. Member has returned to work effective September 30, 2013. See claimant # 2 on file COFL Large Claims Over 75K Thru 9-2013.xls.

Reinsurance policies prior to Cigna were based on claims incurred in 12 months and paid in 15. Cigna policy is based on claims incurred in 12 months and paid in 36.

Firefighters were added as of September 2008 with 381 members.

Prepared By The Rhodes Insurance Group
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