

**City of Independence  
Stop Loss History**

Year	Carrier	Specific Deductible	Specific Reinsurance Rate (Composite)	% Increase/Decrease From Prior Year	Aggregate Reinsurance Rate (Composite)	% Increase/Decrease From Prior Year	Total Reinsurance Rate (Composite)	% Increase/Decrease From Prior Year
2010	SunLife	\$250,000	\$41.25		\$2.70		\$43.95	
2011	Humana	\$250,000	\$40.28	-2.4%	\$2.48	-8.1%	\$42.76	-2.7%
2012	Humana	\$250,000	\$48.68	20.9%	\$2.68	8.1%	\$51.36	20.1%
2013	Cigna	\$250,000	\$55.80	14.6%	\$4.40	64.2%	\$60.20	17.2%
2014	Cigna	\$250,000	\$60.07	7.7%	\$2.93	-33.4%	\$63.00	4.7%
2015	Voya	\$250,000	\$56.50	-5.9%	\$2.98	1.7%	\$59.48	-5.6%
2016	Voya	\$250,000	\$70.63	25.0%	\$2.98	0.0%	\$73.61	23.8%
2017	Cigna	\$250,000	\$67.12	-5.0%	\$4.76	59.7%	\$71.88	-2.4%
2018	Cigna	\$250,000	\$75.18	12.0%	\$5.12	7.6%	\$80.30	11.7%
2019	Cigna	\$250,000	\$86.84	15.5%	\$5.52	7.8%	\$92.36	15.0%
2020	Cigna	\$275,000	\$99.31	14.4%	\$6.22	12.7%	\$105.53	14.3%
2021 Renewal	Cigna	\$275,000	\$113.34	14.1%	\$6.53	5.0%	\$119.87	13.6%

**Loss Ratios**

Year	Carrier	Paid Premium (Aggregate and Specific)	Amounts over Specific Deductible	Loss Ratio	Number of claimants reimbursed
2010	SunLife	\$556,713	\$1,016,915	183%	1
2011	Humana	\$539,573	\$753,629	140%	2
2012	Humana	\$682,919	\$557,456	82%	5
2013	Cigna	\$868,685	\$827,541	95%	9
2014	Cigna	\$900,340	\$843,051	94%	6
2015	Voya	\$830,799	\$782,652	94%	6
2016	Voya	\$1,010,285	\$246,078	24%	3
2018	Cigna	\$1,117,566	\$1,417,819	127%	4
2019	Cigna	\$1,256,171	\$1,650,917	131%	5
2020 Through September		\$1,060,743	\$14,990	1%	1