



**STARLINE**

LEADING THE WAY SINCE 2000

**STOP LOSS**  
*Methodology*

(508) 809-3179  
[starlinegroup.com](http://starlinegroup.com)

## **PHILOSOPHY**

Our Stop Loss underwriting approach is to understand your unique risk and develop rates and coverage accordingly. We perform a detailed analysis of the network, the underlying plan of benefits, medical management programs, and risk exposure. We then offer coverage recommendations customized to your specific needs.

A thorough understanding of each unique client's risk results in a more predictable and budgetable year-to-year insurance premium. Our goal is to develop a sustainable rate, with each renewal composed only of a leveraged trend adjustment. We don't desire to "buy the business" resulting in a significant corrective action required at renewal. Instead, our intent is to develop a long-term relationship with you. We take a consultative approach to every relationship, listening to concerns and offering solutions.

We recognize the volatility of annual claims experience and we don't over-react to any one year of claim experience. We expect both high and low experience years over a five year time horizon. Over this time horizon, we expect to meet client-level profitability targets.

## **REQUESTED DATA**

To ensure the best results, we seek a thorough understanding of your risk profile, prior to releasing a quote. In order to do this, we prefer that the following information is included in quote submissions:

- Expiring policy including the schedule of benefits.
- Type of industry
- All covered locations including number of employees and zip codes
- Current census including dates of birth, zip codes, gender and single/family indicators, Retiree and COBRA designation
- Large claims report identifying all claimants at or over 50% of the specific deductible, including detailed diagnosis, prognosis and future course of treatment plans
- Aggregate and specific experience for the last four years
- Enrollment by month for the last four years
- Description of medical management and disease management programs
- Current and proposed PPO
- Current and proposed plan of benefits
- Carrier and Rate history for the last four years