

Market Pulse: 2019 Employer Stop Loss Market Survey

The 2019 Guy Carpenter ESL Survey was sent to top providers in the U.S. market. Our survey participants represent various sizes, market segments and distribution sources.



The survey was comprised of 29 questions focusing on various issues, including:

Market Size	Block Composition	Medical Trend
Pricing Trends	Specialty Pharmacy & Gene Therapies	And more...

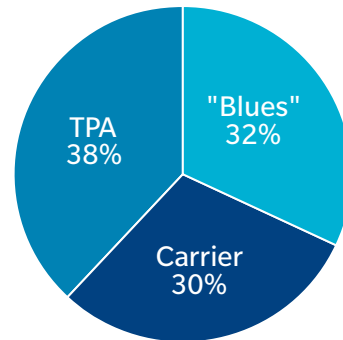
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Three key takeaways provided to survey participants were:

1 Carrier Benchmarking of Employer Stop Loss Business	2 Market Awareness	3 Guy Carpenter Healthcare & Life Specialty Practice Insight
Deliver comparisons to carriers in the ESL marketplace	Convey meaningful information regarding specific business characteristics for ESL carriers	Provide valuable market insights and strategically engage our clients by delivering the right support for each one

Key ESL Survey Takeaways

The Survey participants, represent a **total of \$8.6B** in 2018 ESL Gross Earned premium. The breakdown based on a percentage of premium is shown to the right.



Participants responded that their **average self-insured retentions (SIR's)** are **between \$201,000 and \$300,000.**

Average persistency for surveyed participants is **70% to 80%.**

For 2019 effective dates, most participants targeted and achieved **renewal increase greater than 10%.**

Large claims and claim frequency show **little sign of slowing.**

As a percentage of paid, the **top two** costliest diagnosis are **cancer and cardio claims.**

About Guy Carpenter

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