



FARMERS BRANCH
TEXAS

Stop Loss Insurance Renewal

City Council Meeting | November 18, 2025

Requested By: Human Resources Department

What is Stop-Loss Insurance?

Stop-Loss Insurance is a type of insurance that protects the City from excessively high medical claims.

Open Heart Surgery



\$175,000

\$150,000

Premature Baby



\$250,000

\$150,000

Critical Illness & Hospitalization



\$500,000

\$150,000

With Stop-Loss

Stop-Loss Insurance

Market RFP Analysis

RFP released September 2025.

- 5 quotes from carriers.
- Our current vendor, QBE, was the lowest price with no “laser” provisions.

	Current	Renewal
Deductible	\$150,000	\$200,000
Total Cost	\$621,556	\$559,751
\$ Cost Increase/Decrease		(\$61,805)
% Cost Increase/Decrease		-10%

Questions?



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