Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York

Stop Loss

Deductible selection matters

As claim frequency rises, self-funded groups are turning to Specific stop loss deductible adjustments to manage premium growth and stay ahead of leveraged trend.

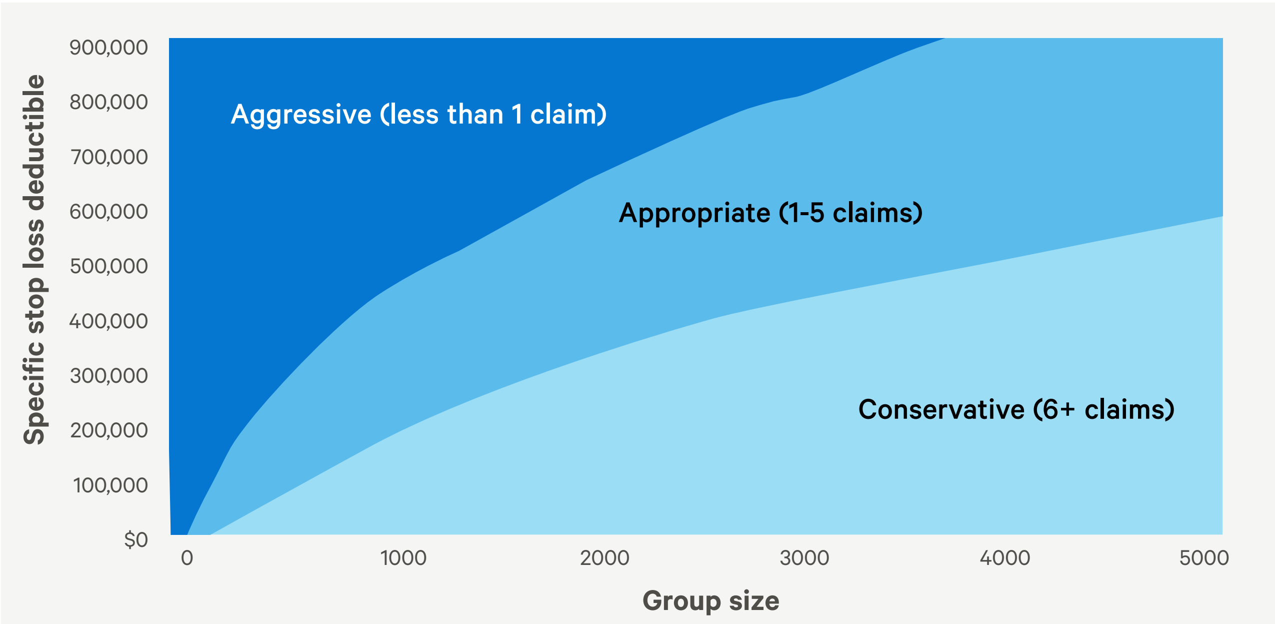
Roughly 29% of groups opted for higher deductibles during the 2026 sales cycle—especially when the group size increased or there was more credible claims data—reflecting a shift toward proactive, data-driven stop loss planning.

These insights help align coverage with actual risk, manage costs more effectively and build long-term financial resilience.

*Based on Symetra internal data.

Expected claims by group size and Specific stop loss deductible

Use this as a resource to help clients align deductible strategies with group size and risk tolerance.



Data is based on Symetra ground up paid claims data from 7/1/25–6/30/26, trended to 7/1/27. The information is current to the best of our knowledge as of 6/30/26, however this material is not valid after 6/30/27.

The data shown is taken from various peer group companies electing stop loss coverage for their self-insured medical plan. It is possible there are differences between the data compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but the quality of this information is dependent on Symetra receiving accurate census and plan design information from employers.

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Stop loss policies are insured by Symetra Life Insurance Company (est. 1957), 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Base policy form number are ELC-24000 7/19 and ELC-50000 1/26. In New York, stop loss policies are insured by First Symetra National Life Insurance Company of New York, New York, NY (est. 1990). Mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form number is ELC-24000/NY 7/19. Products, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

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