

Group Health Premium Benchmarker

Finance & Accounting

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Benchmarks your group health (GMC) premium against typical market pricing given demographics, sum insured and claims ratio, and suggests optimisation and renewal leverage. Use it to judge if your GMC premium is fair. For overall cover gaps, use the Insurance Coverage Adequacy Review.

Purpose of this tool & output

Assess whether your group health premium is fair

How the output is used

Use it to assess whether your group health premium is fair — a benchmark against cover, headcount and claims profile.

Who should vet it

Your insurance broker, to confirm the benchmark and options before you renew or switch.

Important cautions

Indicative; get competing quotes from a licensed broker.

Companion documents

- Workers Comp Premium Audit
- Insurance Coverage Adequacy Review
- Claims-History Loss-Ratio Analyzer
- Premium Dispute / Refund Letter
- Statutory Insurance Compliance Checker

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.