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Claims-History Loss-Ratio Analyzer

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

Computes your loss ratios year by year and projects the renewal-premium impact (loading/discount direction), with actions to improve the ratio. Use it to anticipate a renewal. For a fair-premium benchmark, use the Group Health Premium Benchmarker.

Purpose of this tool & output

See how your claims ratio will affect renewal pricing

How the output is used

Use it to see how your claims ratio will affect renewal pricing so you can plan or negotiate the renewal.

Who should vet it

Your insurance broker, to confirm the loss-ratio read and its renewal impact.

Important cautions

Insurers use their own models; treat as indicative.

Companion documents

- Workers Comp Premium Audit
- Group Health Premium Benchmarker
- Insurance Coverage Adequacy Review
- 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.