ABC Company
Loss Ratio History

Note:
The general "rule of thumb" under a fully-insured contract is to target a 75% loss ratio or less for a plan to receive a trend or less renewal increase.

Depending on the carrier, maturity of plan data, and product the bottom threshold can be as high as 82-95%.

However, on immature (first year) plans the target threshold is traditionally 5-10% lower.

Changed carriers from Anthem to UHC.