

California Stop-Loss Minimum Attachment Point Law Effective January 1, 2014

October 16, 2013

A new California law imposes individual and aggregate attachment point requirements on stop-loss policies issued to small employers (50 employees or less; 100 employees or less beginning in 2016).? The individual attachment point must be at least \$35,000 (\$40,000 beginning in 2016).? The aggregate attachment point must be at least the greater of (1) \$5,000 times the number of group members, (2) 120 percent of expected claims, or (3) \$35,000 (\$40,000 beginning in 2016).? The new law can be found [here](#).