



Insurance Proposal Prepared for:

Effective Date:

Enrollment			
Employee	10		
Employee/Spouse	7		
Employee/Child(ren)	7		
Family	11		
Composite:	35		
MGU	Current	Option #5	Option #6
Reinsurance Carrier	HCC Life	Summit Re	Summit Re
	HCC Life	Companion	Companion
Specific Includes	Medical & Prescription	Medical & Prescription	Medical & Prescription
Specific Deductible Level	\$35,000	\$35,000	\$35,000
Specific Aggregating Corridor	\$20,000	\$20,000	\$20,000
Specific Stop Loss Contract Basis	12/15	12/15	12/16
Employee	\$140.91	\$123.17	\$123.17
Employee/Spouse	\$280.69	\$245.38	\$245.38
Employee/Child(ren)	\$248.42	\$217.17	\$217.17
Family	\$421.60	\$368.56	\$368.56
Annual Specific Premium	\$117,005.64	\$102,284.52	\$102,284.52
No Laser at Renewal Option Included	N	N	N
Laser Information			
63760002	\$0	\$60,000	\$0
Individual #2	\$0	\$0	\$0
Individual #3	\$0	\$0	\$0
Aggregate Includes	Medical & Prescription	Medical & Prescription	Medical & Prescription
Aggregate Stop Loss Contract Basis	12/12	12/12	12/13
Aggregate Rate Per Employee	\$23.47	\$16.06	\$16.06
Aggregate Accomodation Fee	\$0.00	\$1.37	\$1.37
Annual Aggregate Premium	\$9,857.40	\$7,320.60	\$7,320.60
Aggregate Run In Limit	\$0.00	\$0.00	\$0.00
TPA Administration Fee	\$28.62	\$29.62	\$29.62
Total Annual Administration	\$12,020.40	\$12,440.40	\$12,440.40
Total Annual Fixed Cost (a)	\$138,883.44	\$122,045.52	\$122,045.52
Administrative Fee Percentage Change		3.5%	3.5%
Total Annual Fixed Cost Percentage Change		-12.1%	-12.1%
Aggregate Factors			
Employee	\$394.12	\$357.69	\$357.69
Employee/Spouse	\$785.12	\$712.39	\$712.39
Employee/Child(ren)	\$694.86	\$630.61	\$630.61
Family	\$1,179.26	\$1,070.22	\$1,070.22
Annual Maximum Claims/Attachment Point (b)	\$327,275.04	\$297,003.84	\$297,003.84
Annual Expected Claims (c)	\$261,820.03	\$237,603.07	\$237,603.07
Total Annual Exposure (a+b)	\$466,158.48	\$419,049.36	\$419,049.36
Expected Case Exposure (a+c)	\$400,703.47	\$359,648.59	\$359,648.59
Percent Change		-10.1%	-10.1%
Total Annual Exposure w/ Laser(s)	\$466,158.48	\$499,049.36	\$439,049.36
Percent Change		7.1%	-5.8%

Includes 12% commission. (10% Broker and 2% SIHO)

Updated large claims and ag
Includes a Contractual Minim

