

**Stop Loss Proposal & Cost Comparison
Camdenton R-III School District
2014 Renewal**

ENROLLMENT

402 SINGLE

229 FAMILY

631 TOTAL

4/9/2014

RATES INCLUDE 0% COMMISSIONS

CARRIER:	UNIMERICA CURRENT	UNIMERICA RENEWAL #1	US FIRE BY FAIRMONT	US FIRE DHR MGMT	COMPANION LIFE BY RGI LLC	HM INSURANCE	SIRIUS AMERICA BY IAT	AMERICAN FIDELITY BY ELITE
SPECIFIC CONTRACT	36/12	48/12	24/12	24/12	24/12	24/12	24/12	24/12
SPECIFIC DEDUCTIBLE	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
SINGLE SPECIFIC	\$60.39	\$76.29	\$60.10	\$64.02	\$56.72	\$82.23	\$101.19	\$74.42
FAMILY SPECIFIC	\$136.21	\$171.79	\$150.67	\$168.33	\$142.62	\$193.00	\$196.11	\$185.60
AGGREGATE	\$4.00	\$4.64	\$1.22	\$2.10	\$4.00	\$3.72	\$2.88	\$1.54
SINGLE ADMINISTRATION	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
FAMILY ADMINISTRATION	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
PRECERTIFICATION FEE	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
COBRA/HIPAA ADMINISTRATION	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
PPO ACCESS FEE	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
BROKER FEE	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
AGGREGATE CONTRACT	36/12	48/12	24/12	24/12	24/12	24/12	24/12	24/12
SINGLE MAXIMUM FACTOR	\$451.79	\$551.18	\$478.96	\$489.89	\$511.10	\$488.95	\$519.29	\$524.09
FAMILY MAXIMUM FACTOR	\$918.78	\$1,120.91	\$1,081.93	\$1,114.17	\$1,160.05	\$1,173.48	\$1,103.66	\$1,184.66
MONTHLY FIXED COST	\$72,821.37	\$87,764.83 20.5%	\$74,261.95 2.0%	\$80,437.21 10.5%	\$72,813.92 0.0%	\$94,429.28 29.7%	\$102,233.35 40.4%	\$88,219.48 21.1%
ANNUAL FIXED COST	\$873,856.44	\$1,053,177.96 20.5%	\$891,143.40 2.0%	\$965,246.52 10.5%	\$873,767.04 0.0%	\$1,133,151.36 29.7%	\$1,226,800.20 40.4%	\$1,058,633.76 21.1%
MONTHLY MAXIMUM CLAIM LIABILITY	\$392,020.20	\$478,262.75 22.0%	\$440,303.89 12.3%	\$452,080.71 15.3%	\$471,113.65 20.2%	\$465,284.82 18.7%	\$461,492.72 17.7%	\$481,971.32 22.9%
ANNUAL MAXIMUM CLAIM LIABILITY	\$4,704,242.40	\$5,739,153.00 22.0%	\$5,283,646.68 12.3%	\$5,424,968.52 15.3%	\$5,653,363.80 20.2%	\$5,583,417.84 18.7%	\$5,537,912.64 17.7%	\$5,783,655.84 22.9%
TOTAL MONTHLY EXPOSURE	\$464,841.57	\$566,027.58 21.8%	\$514,565.84 10.7%	\$532,517.92 14.6%	\$543,927.57 17.0%	\$559,714.10 20.4%	\$563,726.07 21.3%	\$570,190.80 22.7%
TOTAL ANNUAL EXPOSURE	\$5,578,098.84	\$6,792,330.96 21.8%	\$6,174,790.08 10.7%	\$6,390,215.04 14.6%	\$6,527,130.84 17.0%	\$6,716,569.20 20.4%	\$6,764,712.84 21.3%	\$6,842,289.60 22.7%
RUN-IN LIMITATION		N/A	\$760,017	\$974,100	\$847,085	\$892,408	\$829,752	\$808,831

HCC LIFE	AMERICAN FIDELITY BY PERU	SUN LIFE	STANDARD BY TRU	UNIMERICA RENEWAL #2	US FIRE BY FAIRMONT	US FIRE DHR MGMT	COMPANION LIFE BY RGI LLC	HM INSURANCE
24/12	24/12	24/12	24/12	48/12	24/12	24/12	24/12	24/12
\$90,000	\$90,000	\$90,000	\$90,000	\$95,000	\$95,000	\$95,000	\$95,000	\$95,000
\$61.63	\$62.33	\$74.69	\$63.06	\$72.25	\$57.36	\$62.89	\$54.24	\$78.44
\$168.09	\$165.85	\$178.88	\$150.53	\$162.68	\$144.41	\$166.46	\$136.99	\$184.97
\$4.72	\$3.08	\$2.50	\$4.00	\$4.64	\$1.29	\$2.21	\$4.21	\$3.78
\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
24/12	24/12	24/12	24/12	48/12	24/12	24/12	24/12	24/12
\$576.00	\$528.38	\$796.74	\$598.09	\$555.70	\$485.03	\$492.57	\$515.54	\$492.37
\$1,148.02	\$1,268.59	\$796.74	\$1,292.55	\$1,130.10	\$1,095.65	\$1,120.26	\$1,170.17	\$1,181.70
\$81,074.69	\$79,808.29	\$87,394.90	\$77,173.99	\$84,054.56	\$71,771.10	\$79,624.13	\$70,660.20	\$91,104.69
11.3%	9.6%	20.0%	6.0%	15.4%	-1.4%	9.3%	-3.0%	25.1%
\$972,896.28	\$957,699.48	\$1,048,738.80	\$926,087.88	\$1,008,654.72	\$861,253.20	\$955,489.56	\$847,922.40	\$1,093,256.28
11.3%	9.6%	20.0%	6.0%	15.4%	-1.4%	9.3%	-3.0%	25.1%
\$494,448.58	\$502,915.87	\$502,742.94	\$536,426.13	\$482,184.30	\$445,885.91	\$454,552.68	\$475,216.01	\$468,542.04
26.1%	28.3%	28.2%	36.8%	23.0%	13.7%	16.0%	21.2%	19.5%
\$5,933,382.96	\$6,034,990.44	\$6,032,915.28	\$6,437,113.56	\$5,786,211.60	\$5,350,630.92	\$5,454,632.16	\$5,702,592.12	\$5,622,504.48
26.1%	28.3%	28.2%	36.8%	23.0%	13.7%	16.0%	21.2%	19.5%
\$575,523.27	\$582,724.16	\$590,137.84	\$613,600.12	\$566,238.86	\$517,657.01	\$534,176.81	\$545,876.21	\$559,646.73
23.8%	25.4%	27.0%	32.0%	21.8%	11.4%	14.9%	17.4%	20.4%
\$6,906,279.24	\$6,992,689.92	\$7,081,654.08	\$7,363,201.44	\$6,794,866.32	\$6,211,884.12	\$6,410,121.72	\$6,550,514.52	\$6,715,760.76
23.8%	25.4%	27.0%	32.0%	21.8%	11.4%	14.9%	17.4%	20.4%
\$886,911	N/A	N/A	\$895,739	N/A	\$769,653	\$979,422	\$854,461	\$898,655

SIRIUS AMERICA BY IAT	AMERICAN FIDELITY BY ELITE	HCC LIFE	AMERICAN FIDELITY BY PERU	SUN LIFE	STANDARD BY TRU	UNIMERICA RENEWAL #3	US FIRE BY FAIRMONT	US FIRE DHR MGMT
24/12	24/12	24/12	24/12	24/12	24/12	48/12	24/12	24/12
\$95,000	\$95,000	\$95,000	\$95,000	\$95,000	\$95,000	\$100,000	\$100,000	\$100,000
\$97.13	\$71.06	\$59.27	\$59.62	\$71.85	\$60.18	\$67.96	\$52.09	\$60.20
\$189.53	\$177.99	\$162.09	\$159.23	\$173.19	\$144.54	\$153.01	\$135.51	\$166.23
\$2.90	\$1.63	\$4.74	\$3.24	\$2.59	\$4.00	\$4.64	\$1.36	\$2.32
\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
24/12	24/12	24/12	24/12	24/12	24/12	48/12	24/12	24/12
\$522.38	\$529.33	\$579.90	\$532.51	\$803.22	\$610.04	\$564.74	\$491.36	\$495.88
\$1,108.68	\$1,196.54	\$1,157.33	\$1,278.52	\$803.22	\$1,318.41	\$1,148.48	\$1,109.93	\$1,127.78
\$99,107.03	\$85,182.86	\$78,764.59	\$77,303.85	\$85,007.00	\$74,644.52	\$80,115.55	\$67,658.63	\$78,559.49
36.1%	17.0%	8.2%	6.2%	16.7%	2.5%	10.0%	-7.1%	7.9%
\$1,189,284.36	\$1,022,194.32	\$945,175.08	\$927,646.20	\$1,020,084.00	\$895,734.24	\$961,386.60	\$811,903.56	\$942,713.88
36.1%	17.0%	8.2%	6.2%	16.7%	2.5%	10.0%	-7.1%	7.9%
\$463,884.48	\$486,798.32	\$498,148.37	\$506,850.10	\$506,831.82	\$547,151.97	\$490,027.40	\$451,700.69	\$457,605.38
18.3%	24.2%	27.1%	29.3%	29.3%	39.6%	25.0%	15.2%	16.7%
\$5,566,613.76	\$5,841,579.84	\$5,977,780.44	\$6,082,201.20	\$6,081,981.84	\$6,565,823.64	\$5,880,328.80	\$5,420,408.28	\$5,491,264.56
18.3%	24.2%	27.1%	29.3%	29.3%	39.6%	25.0%	15.2%	16.7%
\$562,991.51	\$571,981.18	\$576,912.96	\$584,153.95	\$591,838.82	\$621,796.49	\$570,142.95	\$519,359.32	\$536,164.87
21.1%	23.0%	24.1%	25.7%	27.3%	33.8%	22.7%	11.7%	15.3%
\$6,755,898.12	\$6,863,774.16	\$6,922,955.52	\$7,009,847.40	\$7,102,065.84	\$7,102,557.88	\$6,841,715.40	\$6,232,311.84	\$6,433,978.44
21.1%	23.0%	24.1%	25.7%	27.3%	33.8%	22.7%	11.7%	15.3%
\$834,052	\$816,932	\$893,544	N/A	N/A	\$913,647	N/A	\$779,690	\$985,995

COMPANION LIFE BY RGI LLC	HM INSURANCE	SIRIUS AMERICA BY IAT	AMERICAN FIDELITY BY ELITE	HCC LIFE	AMERICAN FIDELITY BY PERU	SUN LIFE	STANDARD BY TRU	COMPANION LIFE BY MONTGOMERY
24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12
\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$150,000
\$49.38	\$74.57	\$91.89	\$64.62	\$56.83	\$54.42	\$69.50	\$57.93	\$36.02
\$128.85	\$176.91	\$179.31	\$167.16	\$155.85	\$152.63	\$168.84	\$136.43	\$94.34
\$4.43	\$3.84	\$2.92	\$1.71	\$4.75	\$3.40	\$2.68	\$4.00	\$7.66
\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12
\$520.02	\$495.80	\$526.31	\$534.07	\$583.55	\$536.77	\$805.92	\$622.01	\$515.14
\$1,180.37	\$1,189.91	\$1,116.33	\$1,207.31	\$1,166.30	\$1,288.74	\$805.92	\$1,344.29	\$1,349.00
\$66,981.24	\$87,741.07	\$94,672.79	\$80,164.39	\$76,361.06	\$73,803.01	\$83,122.94	\$71,882.83	\$55,745.86
-8.0%	20.5%	30.0%	10.1%	4.9%	1.3%	14.1%	-1.3%	-23.4%
\$803,774.88	\$1,052,892.84	\$1,136,073.48	\$961,972.68	\$916,332.72	\$885,636.12	\$997,475.28	\$862,593.96	\$668,950.32
-8.0%	20.5%	30.0%	10.1%	4.9%	1.3%	14.1%	-1.3%	-23.4%
\$479,352.77	\$471,800.99	\$467,216.19	\$491,170.13	\$501,669.80	\$510,903.00	\$508,535.52	\$557,890.43	\$516,007.28
22.3%	20.4%	19.2%	25.3%	28.0%	30.3%	29.7%	42.3%	31.6%
\$5,752,233.24	\$5,661,611.88	\$5,606,594.28	\$5,894,041.56	\$6,020,037.60	\$6,130,836.00	\$6,102,426.24	\$6,694,685.16	\$6,192,087.36
22.3%	20.4%	19.2%	25.3%	28.0%	30.3%	29.7%	42.3%	31.6%
\$546,334.01	\$559,542.06	\$561,888.98	\$571,334.52	\$578,030.86	\$584,706.01	\$591,658.46	\$629,773.26	\$571,753.14
17.5%	20.4%	20.9%	22.9%	24.4%	25.8%	27.3%	35.5%	23.0%
\$6,556,008.12	\$6,714,504.72	\$6,742,667.76	\$6,856,014.24	\$6,936,370.32	\$7,016,472.12	\$7,099,901.52	\$7,557,279.12	\$6,861,037.68
17.5%	20.4%	20.9%	22.9%	24.4%	25.8%	27.3%	35.5%	23.0%
\$861,899	\$904,906	\$840,042	\$824,269	\$899,857	N/A	N/A	\$931,577	\$927,886