

**Stop Loss Proposal & Cost Comparison  
Camdenton R-III School District  
2015 Renewal**

**ENROLLMENT**

392 SINGLE  
237 FAMILY  
629 TOTAL

4/8/2015

RATES INCLUDE 0% COMMISSIONS

CARRIER:			REVISION		REVISION		REVISION	
	UNIMERICA CURRENT	UNIMERICA RENEWAL #1	UNIMERICA RENEWAL #1	UNIMERICA RENEWAL #2	UNIMERICA RENEWAL #2	UNIMERICA RENEWAL #3	UNIMERICA RENEWAL #3	
<b>SPECIFIC CONTRACT</b>	<b>48/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	
SPECIFIC DEDUCTIBLE	\$95,000*	\$95,000**	\$95,000**	\$100,000**	\$100,000**	\$110,000**	\$110,000**	
SINGLE SPECIFIC	\$60.49	\$63.62	\$63.62	\$60.49	\$60.49	\$56.67	\$56.07	
FAMILY SPECIFIC	\$136.21	\$142.75	\$142.75	\$136.21	\$135.71	\$127.14	\$125.80	
AGGREGATE	\$6.38	\$6.38	\$6.38	\$6.38	\$6.38	\$6.38	\$6.38	
SINGLE ADMINISTRATION	\$12.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	
FAMILY ADMINISTRATION	\$12.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	
PRECERTIFICATION FEE	\$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	
PPO ACCESS FEE	\$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	
<b>AGGREGATE CONTRACT</b>	<b>48/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	<b>60/12</b>	
SINGLE MAXIMUM FACTOR	\$507.09	\$507.09	\$501.61	\$512.16	\$506.68	\$517.23	\$511.76	
FAMILY MAXIMUM FACTOR	\$1,031.24	\$1,031.24	\$1,020.10	\$1,041.55	\$1,030.42	\$1,051.87	\$1,040.73	
MONTHLY FIXED COST	\$74,788.37	\$78,194.31	\$78,194.31	\$75,417.37	\$75,298.87	\$71,770.34	\$71,217.56	
ANNUAL FIXED COST	\$897,460.44	\$938,331.72	\$938,331.72	\$905,008.44	\$903,586.44	\$861,244.08	\$854,610.72	
MONTHLY MAXIMUM CLAIM LIABILITY	\$443,183.16	\$443,183.16	\$438,394.82	\$447,614.07	\$442,828.10	\$452,047.35	\$447,262.93	
ANNUAL MAXIMUM CLAIM LIABILITY	\$5,318,197.92	\$5,318,197.92	\$5,260,737.84	\$5,371,368.84	\$5,313,937.20	\$5,424,568.20	\$5,367,155.16	
TOTAL MONTHLY EXPOSURE	\$517,971.53	\$521,377.47	\$516,589.13	\$523,031.44	\$518,126.97	\$523,817.69	\$518,480.49	
TOTAL ANNUAL EXPOSURE	\$6,215,658.36	\$6,256,529.64	\$6,199,069.56	\$6,276,377.28	\$6,217,523.64	\$6,285,812.28	\$6,221,765.88	
<b>RUN-IN LIMITATION</b>		<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	

\*CLAIMANT #5 SUBJECT TO \$165,000 SPECIFIC DEDUCTIBLE & CLAIMANT SUBJECT TO \$200,000 SPECIFIC DEDUCTIBLE.

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