

**Stop Loss Proposal & Cost Comparison
Camdenton R-III School District
2016 Renewal**

ENROLLMENT
389 SINGLE
249 FAMILY
638 TOTAL

4/11/2016

RATES INCLUDE 0% COMMISSIONS

CARRIER:	UNIMERICA CURRENT	REVISION UNIMERICA RENEWAL #1	REVISION STANDARD LIFE BY MDU	REVISION US FIRE BY FAIRMONT	REVISION UNIMERICA RENEWAL #2	REVISION STANDARD LIFE BY MDU	REVISION US FIRE BY FAIRMONT
SPECIFIC CONTRACT	60/12	72/12	24/12	24/12	72/12	24/12	24/12
SPECIFIC DEDUCTIBLE	\$95,000	\$95,000	\$95,000	\$95,000	\$100,000	\$100,000	\$100,000
SINGLE SPECIFIC	\$63.62	\$66.75	\$57.69	\$55.45	\$64.21	\$50.71	\$50.27
FAMILY SPECIFIC	\$142.75	\$150.00	\$144.17	\$140.39	\$144.28	\$132.45	\$133.08
AGGREGATE	\$6.38	\$6.38	\$1.34	\$2.44	\$6.38	\$1.40	\$2.56
SINGLE ADMINISTRATION	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50
FAMILY ADMINISTRATION	\$13.50	\$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
AGGREGATE CONTRACT	60/12	72/12	24/12	24/12	72/12	24/12	24/12
SINGLE MAXIMUM FACTOR	\$501.61	\$501.61	\$473.31	\$476.13	\$506.63	\$474.33	\$481.08
FAMILY MAXIMUM FACTOR	\$1,020.10	\$1,020.10	\$1,080.74	\$1,109.69	\$1,030.30	\$1,083.08	\$1,121.23
MONTHLY FIXED COST	\$79,994.37	\$83,017.19	\$74,825.66	\$73,714.88	\$80,604.85	\$69,230.44	\$69,956.23
ANNUAL FIXED COST	\$959,932.44	\$996,206.28	\$897,907.92	\$884,578.56	\$967,258.20	\$830,765.28	\$839,474.76
MONTHLY MAXIMUM CLAIM LIABILITY	\$449,131.19	\$449,131.19	\$453,221.85	\$461,527.38	\$453,623.77	\$454,201.29	\$466,326.39
ANNUAL MAXIMUM CLAIM LIABILITY	\$5,389,574.28	\$5,389,574.28	\$5,438,662.20	\$5,538,328.56	\$5,443,485.24	\$5,450,415.48	\$5,595,916.68
TOTAL MONTHLY EXPOSURE	\$529,125.56	\$532,148.38	\$528,047.51	\$535,242.26	\$534,228.62	\$523,431.73	\$536,282.62
TOTAL ANNUAL EXPOSURE	\$6,349,506.72	\$6,385,780.56	\$6,336,570.12	\$6,422,907.12	\$6,410,743.44	\$6,281,180.76	\$6,435,391.44
ANNUAL LASER EXPOSURE	\$0.00	\$0.00	\$220,000.00	\$225,000.00	\$0.00	\$215,000.00	\$220,000.00
TOTAL ANNUAL EXPOSURE W/ LASER	\$6,349,506.72	\$6,385,780.56	\$6,556,570.12	\$6,647,907.12	\$6,410,743.44	\$6,496,180.76	\$6,655,391.44
RUN-IN LIMITATION		N/A	N/A	\$797,519	N/A	N/A	\$805,812