



Sumter County BOCC

10/01/2012 Stop Loss Renewal Analysis

	ENROLLED	Symetra Current Plan	Symetra Current Plan Renewal	Symetra Plan Option 1	Symetra Plan Option 2
<b>Reinsurance Contract Provisions:</b>					
Maximum Reimbursement					
ISL - Lifetime		Unlimited	Unlimited	Unlimited	Unlimited
ISL - Annual		Unlimited	Unlimited	Unlimited	Unlimited
Aggregate - Annual		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<b>Covered Benefits</b>					
ISL -		Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx
Aggregate -		Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx
<b>ISL Contract</b>					
Deductible		\$100,000	\$100,000	\$125,000	\$150,000
Aggregating Specific Liability		\$205,000	\$205,000	\$165,000	\$136,000
Contract Type		Paid	Paid	Paid	Paid
<b>Rates</b>					
Composite	605	\$62.68	\$71.31	\$57.01	\$47.17
Single	295	NA	NA	NA	NA
Family	310	NA	NA	NA	NA
<b>Estimated Annual Premium</b>		<b>\$455,057</b>	<b>\$517,711</b>	<b>\$413,893</b>	<b>\$342,454</b>
<b>Estimated Annual Premium including Agg Spec</b>		<b>\$660,057</b>	<b>\$722,711</b>	<b>\$578,893</b>	<b>\$478,454</b>
<b>% Change</b>		<b>NA</b>	<b>9.5%</b>	<b>-12.3%</b>	<b>-27.5%</b>
<b>Aggregate Contract</b>					
Contract Type		Paid	Paid	Paid	Paid
Premium Rate - Composite	605	\$2.87	\$2.87	\$3.34	\$3.58
<b>Annual Aggregate Premium</b>		<b>\$20,836</b>	<b>\$20,836</b>	<b>\$24,248</b>	<b>\$25,991</b>
<b>% Change</b>		<b>NA</b>	<b>0.0%</b>	<b>16.4%</b>	<b>24.7%</b>
<b>Total Annual Aggregate &amp; Specific Premium + Aggregating Liability</b>		<b>\$680,893</b>	<b>\$743,547</b>	<b>\$603,141</b>	<b>\$504,445</b>
<b>% Change</b>		<b>NA</b>	<b>9.2%</b>	<b>-11.4%</b>	<b>-25.9%</b>
<b>Maximum Claims Exposure</b>					
Risk Corridor		125%	125%	125%	125%
Aggregate Minimum %		90%	90%	90%	90%
<b>Aggregate Factors</b>					
Composite	605	\$806.64	\$830.41	\$854.03	\$870.51
Single	295	\$478.73	\$492.90	\$506.92	\$516.70
Family	310	\$1,118.48	\$1,151.59	\$1,184.34	\$1,207.20
<b>Estimated Annual Expected Claims - Willis</b>		<b>\$4,373,932</b>	<b>\$4,675,730</b>	<b>\$4,675,730</b>	<b>\$4,675,730</b>
<b>Estimated Annual Aggregate Level</b>		<b>\$5,855,450</b>	<b>\$6,028,781</b>	<b>\$6,200,242</b>	<b>\$6,319,902</b>
Run-In Limit		NA	NA	NA	NA
Contingencies Apply		Yes	Yes	Yes	Yes

Actual rates will be based on final underwriting/enrollment

This proposal is not to be construed as an exact or complete analysis of the policies nor as legal evidence of insurance.

The provisions of the actual policy will prevail.

THIS INFORMATION IS PROPRIETARY AND SHOULD NOT BE DISTRIBUTED.