

# Proposal Risk Summary

Carrier	Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9	Option 10
	Cigna	Cigna	Anthem Life	Optum	TM HCC	Voya	QBE	ISU	Sun Life	HM	Berkley	Symetra
Quote Status	Current	Neg. Renewal	Quoted - Firm	Quoted - Firm	Quoted - Firm	Quoted - Illustrative	Quoted - Illustrative	Quoted - Illustrative	Quoted - Illustrative	Quoted - Illustrative	Quoted - Illustrative	Quoted - Illustrative
Coverage Included	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX
Contract Basis	96/12	Paid	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12
Enrollment*	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025
Specific Deductible	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Aggregating Specific Deductible	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Aggregate Corridor	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg
Annual Interface Fee	\$0	\$0	\$36,900	\$36,900	\$36,900	\$36,900	\$36,900	\$36,900	\$36,900	\$36,900	\$36,900	\$36,900
Financial Assessment												
Total Fixed Cost*	\$1,175,634	\$1,263,948	\$1,024,713	\$1,079,202	\$1,142,547	\$1,212,534	\$1,285,965	\$1,323,111	\$1,448,079	\$1,501,461	\$1,527,414	\$1,678,581
Total Laser Liability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fixed Cost Change %		8%	-13%	-8%	-3%	3%	9%	13%	23%	28%	30%	43%
Fixed Cost Change \$		\$88,314	(\$150,921)	(\$96,432)	(\$33,087)	\$36,900	\$110,331	\$147,477	\$272,445	\$325,827	\$351,780	\$502,947
Max Liability	\$1,325,634	\$1,413,948	\$1,174,713	\$1,229,202	\$1,292,547	\$1,362,534	\$1,435,965	\$1,473,111	\$1,598,079	\$1,651,461	\$1,677,414	\$1,828,581
Max Liability Change \$		\$88,314	(\$150,921)	(\$96,432)	(\$33,087)	\$36,900	\$110,331	\$147,477	\$272,445	\$325,827	\$351,780	\$502,947
Max Liability Change %		7%	-11%	-7%	-2%	3%	8%	11%	21%	25%	27%	38%
2nd Year Renewal Protection (No New Lasers/Rate Cap)												
Renewal Protection Included		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rate Cap Maximum %		45%	50%	50%	50%	50%	50%	49%	39%	50%	55%	50%
Additional Notes												
Markets Declining:	Liberty Mutual, Swiss Re											
Market DTQ Reasons:	Uncompetitive											

\*Enrollment is from the 3<sup>rd</sup> party market quotes  
Specific premium only