

Year	Fully Insured PEPM		Self Funded PEPM							
	Proposed Renewal	Lives	A+B+(C-D)	A		B	C	D	(C-D)	Underwriting Profits
			PEPM	Gross Stop Loss Premium	Admin	Paid Claims	Stop Loss Claims	Net Claims		
2009		\$747.06								
2010	0%	\$747.06	762	\$797.29	\$230.96		\$65.50	\$761.72	\$217.89	\$543.83
2011	12%	\$836.70	828	\$688.56	\$215.00	-6.9%	\$64.75	\$497.16	\$104.64	\$392.52
2012	5%	\$878.54	889	\$716.30	\$230.70	7.3%	\$64.75	\$569.58	\$104.64	\$464.94
2013	0%	\$878.54	1034	\$634.32	\$247.87	7.4%	\$64.27	\$465.44	\$100.16	\$365.28
2014	0%	\$878.54	1024	\$633.37	\$255.03	2.9%	\$64.08	\$472.03	\$104.97	\$367.06
2015	0%	\$878.54	1005	\$939.37	\$253.66	-0.5%	\$64.86	\$739.85	\$118.99	\$620.86
2016	15%	\$1,010.32	984	\$868.70	\$255.77	0.8%	\$44.95	\$573.23	\$5.25	\$567.98
			5,542	9.0%	\$24.81	10.7%		\$584.30	\$125.21	
			U/R Profits PEPM	\$22.12				AVG		\$122,564.00

Lowest-cost claims year was X% of 6-year average claims cost		79.7% =X	\$125,840.28	\$128,357.09
Highest-cost claims year was Y% of 6-year average claims cost		130.4% =Y		
Range of volatility as % of average claims cost		<u>50.7%</u>		
		<u>medTRANS 1.0</u>	<u>medTRANS 2.0</u>	
Total Stop Loss	Gross	Net	Net	
Claims	\$1,331,475.91	\$758,941.27	\$932,033.14	
	\$676,335.83	\$676,335.83	\$676,335.83	
		<u>\$82,605.44</u>	<u>\$255,697.30</u>	