

Year	Fully Insured PEPM		Delta	Self Funded PEPM										
	Proposed Renewal			Lives	A+B+(C-D)		A		B	C		D	(C-D)	
	Rate Increase	PEPM Rate			PEPM	"Fixed Costs"			"Variable Claims Costs"		Stop Loss Claims	Net Claims		
						Gross	Stop Loss Premium	Admin	Paid Claims					
2010		\$336.13												
2011	0%	\$379.83	-\$65.92	726	\$313.91		\$124.08		\$65.50	\$339.34		\$215.01	\$124.33	
2012	15%	\$436.80	-\$6.38	740	\$430.42	37.1%	\$129.87	4.7%	\$64.75	\$371.00	9.3%	\$135.19	\$235.80	89.7%
2013	12%	\$489.22	-\$87.26	652	\$401.95	(6.6%)	\$165.49	27.4%	\$58.10	\$178.37	(51.9%)	\$0.00	\$178.37	(24.4%)
2014	2%	\$499.00	-\$38.24	618	\$460.76	14.6%	\$220.39	33.2%	\$54.88	\$185.49	4.0%	\$0.00	\$185.49	4.0%
2015	2%	\$508.98	\$205.05	611	\$714.03	55.0%	\$226.22	2.6%	\$55.08	\$570.73	207.7%	\$138.00	\$432.73	133.3%
2016	18%	\$600.60	\$43.37	657	\$643.97	(9.8%)	\$238.46	5.4%	\$55.35	\$432.59	(24.2%)	\$82.43	\$350.16	(19.1%)
2017	12%	\$672.67	-\$163.81	387	\$508.86	(21.0%)	\$160.46	(32.7%)	\$40.12	\$308.29	(28.7%)	\$0.00	\$308.29	(12.0%)
2017	12%	\$753.39	-\$521.30	200	\$232.09	(54.4%)	\$144.92	(9.7%)	\$87.17	\$0.00	(100.0%)	\$0.00	\$0.00	(100.0%)
				4,004	\$330.06		\$114.38	92.2%	avg	\$346.25	2.0%	\$95.11		
				U/R Profits PEPM			\$125.97			AVG				

Underwriting Profits
-\$66,017.78
-\$3,940.31
\$107,896.74
\$136,199.28
\$53,901.54
\$102,509.06
\$62,096.30
\$28,984.72
\$421,629.55