

Stop Loss Renewal Analysis - Option Plan

ID	FY 2007/08	Attachment Point	Funds Returned
Employee A	77,604.13	75,000	2,604.13
Employee B	83,450.25	75,000	8,450.25
Employee C	93,482.02	75,000	18,482.02
Employee D	99,417.68	75,000	24,417.68
Employee E	107,364.57	75,000	32,364.57
Employee F	144,042.69	75,000	69,042.69
	<b>605,361.34</b>		<b>155,361.34</b>

ID	FY 2009/10 TD	Attachment Point	Funds Returned
Employee G	128,095.00	75,000	53,095.00
Employee H	87,533.00	75,000	12,533.00
	<b>215,628.00</b>		<b>65,628.00</b>

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*Scenario 1 Based on Renewal Rate w/\$75K Deductible*

ID	FY 2007/08	Attachment Point	Funds Returned	Renewal Rate
Employee A	77,604.13	75,000	2,604.13	924,571.80
Employee B	83,450.25	75,000	8,450.25	
Employee C	93,482.02	75,000	18,482.02	
Employee D	99,417.68	75,000	24,417.68	
Employee E	107,364.57	75,000	32,364.57	
Employee F	144,042.69	75,000	69,042.69	
	<b>605,361.34</b>		<b>155,361.34</b>	

ID	FY 2009/10 TD	Attachment Point	Funds Returned
Employee G	128,095.00	75,000	53,095.00
Employee H	87,533.00	75,000	12,533.00
	<b>215,628.00</b>		<b>65,628.00</b>

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*Scenario 2 Based on Option*

ID	FY 2007/08	Attachment Point	Funds Returned	Renewal Rate
Employee A	77,604.13	75,000	2,604.13	721,878.00
Employee B	83,450.25	75,000	8,450.25	
Employee C	93,482.02	75,000	18,482.02	
Employee D	99,417.68	75,000	24,417.68	
Employee E	107,364.57	75,000	32,364.57	
Employee F	144,042.69	75,000	69,042.69	
	<b>605,361.34</b>		<b>155,361.34</b>	

202,693.80 Saved in premium  
 (155,361.34) Self-Funded Liability

**47,332.46 Net savings**

202,693.80 Saved in premium  
 (181,000.00) Self-Funded Liability  
**21,693.80 Net savings**

**RECOMMENDED**

Stop Loss Renewal Analysis - Traditional Plan

ID	FY 2007/08	Attachment Point	Funds Returned
Employee A	77,604.13	75,000	2,604.13
Employee B	83,450.25	75,000	8,450.25
Employee C	93,482.02	75,000	18,482.02
Employee D	99,417.68	75,000	24,417.68
Employee E	107,364.57	75,000	32,364.57
Employee F	144,042.69	75,000	69,042.69
	<b>605,361.34</b>		<b>155,361.34</b>

ID	FY 2009/10 TD	Attachment Point	Funds Returned
Employee G	128,095.00	75,000	53,095.00
Employee H	87,533.00	75,000	12,533.00
	<b>215,628.00</b>		<b>65,628.00</b>

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*Scenario 1 Based on Renewal Rate w/\$75K Deductible*

ID	FY 2007/08	Attachment Point	Funds Returned	Renewal Rate
Employee A	77,604.13	75,000	2,604.13	924,571.80
Employee B	83,450.25	75,000	8,450.25	
Employee C	93,482.02	75,000	18,482.02	
Employee D	99,417.68	75,000	24,417.68	
Employee E	107,364.57	75,000	32,364.57	
Employee F	144,042.69	75,000	69,042.69	
	<b>605,361.34</b>		<b>155,361.34</b>	

ID	FY 2009/10 TD	Attachment Point	Funds Returned
Employee G	128,095.00	75,000	53,095.00
Employee H	87,533.00	75,000	12,533.00
	<b>215,628.00</b>		<b>65,628.00</b>

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**Scenario 2 Based on Renewal Rate w/\$85K Deductible**

ID	FY 2007/08	Attachment Point	Funds Returned	Renewal Rate
Employee A	77,604.13	85,000		818,216.40
Employee B	83,450.25	85,000		
Employee C	93,482.02	85,000	8,482.02	
Employee D	99,417.68	85,000	14,417.68	
Employee E	107,364.57	85,000	22,364.57	
Employee F	144,042.69	85,000	59,042.69	
	<b>605,361.34</b>		<b>104,306.96</b>	

106,355.40 Saved in premium  
-51,054.38 Less in funds returned  
-60,000.00 6 claims @ add'l 10K deductible  
**(4,698.98) Net savings**

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**Scenario 3 Based on Renewal Rate w/\$100K Deductible**

ID	FY 2007/08	Attachment Point	Funds Returned	Renewal Rate
Employee A	77,604.13	100,000		691,296.60
Employee B	83,450.25	100,000		
Employee C	93,482.02	100,000		
Employee D	99,417.68	100,000		
Employee E	107,364.57	100,000	7,364.57	
Employee F	144,042.69	100,000	44,042.69	
	<b>605,361.34</b>		<b>51,407.26</b>	

233,275.20 Saved in premium  
-103,954.08 Less in funds returned  
-150,000.00 6 claims @ add'l 10K deductible  
**(20,678.88) Net savings**