

County of Mendocino JOINT ACTIVE

1/1/2012

Stop Loss Bid Comparison - Actives

	Swiss Re	Swiss Re	Sunlife		Swiss Re	Sunlife
Specific Stop Loss	Current	Renewal				
Coverages	Medical/Rx	Medical/Rx	Medical/Rx		Medical/Rx	Medical/Rx
Contract Basis	24/12	24/12	24/12		24/12	24/12
Specific Deductible	\$175,000	\$175,000	\$175,000		\$225,000	\$225,000
Lifetime Maximum	Unlimited w/ \$3M Annual Max	Unlimited w/ \$3M Annual Max	Unlimited w/ \$3M Annual Max		Unlimited w/ \$3M Annual Max	Unlimited w/ \$3M Annual Max
Aggregating Specific Corridor	\$0	\$0	\$0		\$0	\$0
Monthly Rates:						
Composite	\$61.33	\$91.19	\$90.96		\$67.66	\$68.85
Aggregate Stop Loss						
Coverages	Medical/Rx	Medical/Rx	Medical/Rx		Medical/Rx	Medical/Rx
Contract Basis	24/12	24/12	24/12		24/12	24/12
Run-In Limit						
Monthly Aggregate Rates:						
Composite	\$2.60	\$2.25	\$2.61		\$2.64	\$2.75
Aggregate Claim Factors:						
Composite	\$1,098.20	\$1,252.07	\$1,082.26		\$1,269.67	\$1,117.32
Estimated Minimum Aggregate Deductible	\$13,086,151	\$14,919,666	\$12,896,210		\$15,129,388	\$13,313,985
Enrollment						
Composite	993	993	993		993	993
Pricing Summary						
Total Annual Specific Stop Loss	\$730,808	\$1,086,620	\$1,083,879		\$806,237	\$820,417
Total Annual Aggregate Stop Loss	\$30,982	\$26,811	\$31,101		\$31,458	\$32,769
Annual Fixed Stop Loss Cost	\$761,790	\$1,113,431	\$1,114,980		\$837,695	\$853,186
Composite Annual Corridor	\$0	\$0	\$0		\$0	\$0
Total Annual Fixed Stop Loss Cost	\$761,790	\$1,113,431	\$1,114,980		\$837,695	\$853,186
Individual Specific Deductibles						
Claimant #1	\$0	\$0	\$0		\$0	\$0
Claimant #2	\$0	\$415,000	\$0		\$415,000	\$0
Claimant #3	\$0	\$0	\$0		\$0	\$0
Claimant #4	\$0	\$0	\$0		\$0	\$0
Total Individual Specific Deductibles	\$0	\$415,000	\$0		\$415,000	\$0
Less Group Specific Deductible	\$0	-\$175,000	\$0		-\$225,000	\$0
Additional Liability	\$0	\$240,000	\$0		\$190,000	\$0
Total Maximum Annual Cost	\$761,790	\$1,353,431	\$1,114,980		\$1,027,695	\$853,186
Estimated Renewal		46.16%	46.36%		9.96%	12.00%

Please Note: This is not a proposal for coverage and is intended for illustrative purposes only. Please refer to the contingencies for details and qualifications.

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Market Results

Swiss Re	Quoted	
Sunlife	Quoted	
Companion	Declined	Age factor
Symetra	Declined	60% over current, non competitive
Fidelity Security	Declined	Non competitive
ING	Declined	Claims Non competitive
Berkley	Declined	Non competitive
QBE	Declined	Time
US Fire	Declined	Non competitive
Gerber	Declined	Non competitive
Standard	Declined	Non competitive
HCC	Direct	