

Case # 1

Effective Date: January 1st
 Location: Indianapolis, IN
 Nature of Business: Housing management

	CY	PY1	PY2	PY3	PY4	PY5	TOTAL
Total Premium Paid	\$269,991.76	\$249,423.85	\$209,140.60	\$191,023.38	\$156,032.68	\$113,714.78	\$1,189,327.05
Total Claim Factors Paid	\$204,499.03	\$189,786.14	\$159,135.83	\$147,150.18	\$138,811.87	\$97,808.95	\$937,192.00
Total Amount Paid to Carrier	\$474,490.79	\$439,209.99	\$368,276.43	\$338,173.56	\$294,844.55	\$211,523.73	\$2,126,519.05
Total Claims Paid	\$292,266.19	\$306,358.02	\$263,772.76	\$330,856.30	\$238,052.03	\$107,318.63	\$1,538,623.93
Claims Over \$50,000 - Amount	\$0.00	\$0.00	\$0.00	\$6,744.22	\$32,390.65	\$0.00	\$39,134.87
Aggregate Loss Ratio	142.9%	161.4%	165.8%	224.8%	171.5%	109.7%	164.2%
Total Loss Ratio (Premium & Claims Over \$50,000)	61.6%	69.8%	71.6%	97.8%	80.7%	50.7%	72.4%
Aggregate Loss Ratio (NET)	142.9%	161.4%	165.8%	220.3%	148.2%	109.7%	160.0%
Total Loss Ratio (Premium & Claims Over \$50,000) (NET)	61.6%	69.8%	71.6%	95.8%	69.8%	50.7%	70.5%
Potential Refund	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Renewal Adjustment	4.4%	5.6%	5.9%	15.5%	-0.2%	11.1%	7.1%
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*(average)***Historical Cost Comparison Analysis**

Fully-Insured Premium		United Healthcare	
2010 Plan Year	<u>Est. Ren. Inc.</u>	Total Premium	\$468,601.20
Estimated 2011 Plan Year	20.0%	Total Premium	\$562,321.44
Estimated 2012 Plan Year	15.0%	Total Premium	\$646,669.66
Estimated 2013 Plan Year	15.0%	Total Premium	\$743,670.11
Estimated 2014 Plan Year	20.0%	Total Premium	\$892,404.13
Estimated 2015 Plan Year	20.0%	Total Premium	\$1,070,884.96
Estimated 2016 Plan Year	20.0%	Total Premium	<u>\$1,285,061.95</u>
TOTAL			\$5,669,613.45

Self-Funded Maximum Plan Cost			
12/12	2010 Plan Year	Max. Plan Cost	\$350,895.70
24/12	2011 Plan Year	Max. Plan Cost	\$395,648.40
24/12	2012 Plan Year	Max. Plan Cost	\$397,999.56
24/12	2013 Plan Year	Max. Plan Cost	\$500,655.72
24/12	2014 Plan Year	Max. Plan Cost	\$533,918.83
24/12	2015 Plan Year	Max. Plan Cost	\$560,443.08
24/12	2016 Plan Year	Max. Plan Cost	<u>\$596,335.68</u>
TOTAL			\$3,335,896.97

Annualized Savings Compared to United Healthcare	
2010 Plan Year	\$117,705.50
2011 Plan Year	\$166,673.04
2012 Plan Year	\$248,670.10
2013 Plan Year	\$243,014.39
2014 Plan Year	\$358,485.30
2015 Plan Year	\$510,441.88
2016 Plan Year	<u>\$688,726.27</u>
TOTAL	\$2,333,716.48