

Case # 3	
Effective Date:	June 1st
Location:	Muncie, IN
Nature of Business:	Radio station

	<u>CY</u>	<u>PY</u>	<u>TOTAL</u>
Total Premium Paid	\$33,694.87	\$35,420.52	\$69,115.39
Total Claim Factors Paid	\$25,639.41	\$26,952.79	\$52,592.20
Total Amount Paid to Carrier	\$59,334.28	\$62,373.31	\$121,707.59
Total Claims Paid	\$4,344.11	\$75,680.89	\$80,025.00
Claims Over \$50,000 - Amount	\$0.00	\$0.00	\$0.00
Aggregate Loss Ratio	16.9%	280.8%	152.2%
Total Loss Ratio (Premium &	7.3%	121.3%	65.8%
Aggregate Loss Ratio (NET)	16.9%	280.8%	152.2%
Total Loss Ratio (Premium &	7.3%	121.3%	65.8%
Potential Refund	\$21,295.30	N/A	N/A

Renewal Adjustment	11.7%	0.3%	6.0%
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(average)

Historical Cost Comparison Analysis

<u>Fully-Insured Premium</u>		<u>Anthem</u>	
2014-2015 Plan Year (1)		Total Premium	\$85,087.07
2015-2016 Plan Year (2)	20.0%	Total Premium	\$102,104.48
Estimated 2016-2017 Plan Year (3)	20.0%	Total Premium	<u>\$122,525.38</u>
TOTAL			\$309,716.93

<u>Self-Funded Maximum Plan Cost</u>		<u>HCI / Gerber Life</u>	
12/12	2014-2015 Plan Year (1)	Max. Plan Cost	\$75,302.68
24/12	2015-2016 Plan Year (4)	Max. Plan Cost	\$87,663.60
24/12	2016-2017 Plan Year (4)	Max. Plan Cost	<u>\$87,967.08</u>
TOTAL			\$250,933.36

<u>Annualized Savings Compared to Anthem</u>	
2014-2015 Plan Year (1)	\$9,784.39
2015-2016 Plan Year (4)	\$14,440.88
2016-2017 Plan Year (4)	<u>\$34,558.30</u>
TOTAL	\$58,783.57