

# Status Quo Renewal Summary

Carrier	Current HM	Renewal HM	Neg. Renewal HM	Option 1 Voya	Option 2 Voya	Option 3 Anthem Life
<b>Quote Status</b>	<b>Current</b>	<b>Initial Renewal</b>	<b>Neg. Renewal</b>	<b>Quoted - Firm</b>	<b>Quoted - Firm</b>	<b>Quoted - Firm</b>
<b>Coverage Included</b>	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX
<b>Contract Basis</b>	Paid	Paid	Paid	24/12	24/12	24/12
<b>Enrollment*</b>	1,670	1,670	1,670	1,670	1,670	1,670
<b>Specific Deductible</b>	<b>\$300,000</b>	<b>\$300,000</b>	<b>\$300,000</b>	<b>\$300,000</b>	<b>\$300,000</b>	<b>\$300,000</b>
<b>Aggregating Specific Deductible</b>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<b>Aggregate Corridor</b>	<b>125%</b>	<b>125%</b>	<b>125%</b>	<b>125%</b>	<b>125%</b>	<b>125%</b>
<b>Annual Interface Fee</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Financial Assessment</b>						
<b>Total Fixed Cost*</b>	<b>\$1,116,028</b>	<b>\$1,323,642</b>	<b>\$1,293,382</b>	<b>\$1,301,798</b>	<b>\$903,804</b>	<b>\$1,071,539</b>
<b>Total Laser Liability</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$400,000</b>	<b>\$200,000</b>
<b>Est. Total Aggregate Deductible</b>	<b>\$29,944,369</b>	<b>\$29,944,369</b>	<b>\$29,944,369</b>	<b>\$30,988,654</b>	<b>\$30,988,654</b>	<b>\$30,652,783</b>
<b>Fixed Cost Change %</b>		<b>19%</b>	<b>16%</b>	<b>17%</b>	<b>-19%</b>	<b>-4%</b>
<b>Fixed Cost Change \$</b>		<b>\$207,614</b>	<b>\$177,354</b>	<b>\$185,771</b>	<b>(\$212,224)</b>	<b>(\$44,489)</b>
<b>Max Liability</b>	<b>\$31,160,397</b>	<b>\$31,368,011</b>	<b>\$31,337,751</b>	<b>\$32,390,452</b>	<b>\$32,392,458</b>	<b>\$32,024,322</b>
<b>Max Liability Change \$</b>		<b>\$207,614</b>	<b>\$177,354</b>	<b>\$1,230,055</b>	<b>\$1,232,061</b>	<b>\$863,925</b>
<b>Max Liability Change %</b>		<b>1%</b>	<b>1%</b>	<b>4%</b>	<b>4%</b>	<b>3%</b>
<b>2nd Year Renewal Protection (No New Lasers/Rate Cap)</b>						
<b>Renewal Protection Included</b>		Yes	Yes	Yes	Yes	Yes
<b>Rate Cap Maximum %</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Additional Notes</b>						
<b>Markets Declining:</b> HCC, Symetra, Sun Life, QBE, PACE, Swiss Re, Berkley, and TMS Re						
<b>Market DTQ Reasons:</b> Uncompetitive rates, Historical losses, Ongoing Liability						

- Enrollment is from HM renewal
- Includes both specific and aggregate premiums
- HM cannot offer lasers on their renewal option
- Voya & Anthem proposals include laser on same individual (\$500k and \$700k which has been validated by CCU team)
- Multi-year rate protection is included with all options: 2<sup>nd</sup> year rate cap and No new laser provision