

**Case # 2**

Effective Date: December 1st  
 Location: Anna Maria, FL  
 Nature of Business: Restaurants

	<u>CY</u>	<u>PY1</u>	<u>PY2</u>	<u>PY3</u>	<u>TOTAL</u>
Total Premium Paid	\$255,035.47	\$135,516.16	\$146,279.36	\$138,275.10	\$675,106.09
Total Claim Factors Paid	\$246,058.89	\$138,124.50	\$146,724.95	\$137,945.61	\$668,853.95
Total Amount Paid to Carrier	\$501,094.36	\$273,640.66	\$293,004.31	\$276,220.71	\$1,343,960.04
Total Claims Paid	\$450,141.03	\$166,488.46	\$219,995.10	\$138,623.84	\$975,248.43
Claims Over \$50,000 - Amount	\$0.00	\$0.00	\$9,213.71	\$0.00	\$9,213.71
Aggregate Loss Ratio	182.9%	120.5%	149.9%	100.5%	145.8%
Total Loss Ratio (Premium &	89.8%	60.8%	75.1%	50.2%	72.6%
Aggregate Loss Ratio (NET)	182.9%	120.5%	143.7%	100.5%	144.4%
Total Loss Ratio (Premium &	89.8%	60.8%	71.9%	50.2%	71.9%
Potential Refund	N/A	N/A	N/A	N/A	N/A

<b>Renewal Adjustment</b>	<b>4.3%</b>	<b>-3.4%</b>	<b>9.4%</b>	<b>6.7%</b>	<b>4.3%</b>
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*(average)*

**Historical Cost Comparison Analysis**

<u>Fully-Insured Premium</u>		<u>United Healthcare</u>	
2011-12 Plan Year	<u>Est. Ren. Inc.</u>	Total Premium	\$564,147.95
Estimated 2012-13 Plan Year	20.0%	Total Premium	\$676,977.54
Estimated 2013-14 Plan Year	15.0%	Total Premium	\$778,524.17
Estimated 2014-15 Plan Year	15.0%	Total Premium	\$895,302.80
Estimated 2015-16 Plan Year	20.0%	Total Premium	<u>\$1,074,363.36</u>
<b>TOTAL</b>			<b>\$3,989,315.82</b>

<u>Self-Funded Maximum Plan Cost</u>			
12/12	2011-12 Plan Year	Max. Plan Cost	\$548,358.66
24/12	2012-13 Plan Year	Max. Plan Cost	\$584,847.39
24/12	2013-14 Plan Year	Max. Plan Cost	\$667,371.04
24/12	2014-15 Plan Year	Max. Plan Cost	\$644,680.42
24/12	2015-16 Plan Year	Max. Plan Cost	<u>\$672,401.68</u>
<b>TOTAL</b>			<b>\$3,117,659.19</b>

<u>Annualized Savings Compared to United Healthcare</u>	
2011-12 Plan Year	\$117,705.50
2012-13 Plan Year	\$166,673.04
2013-14 Plan Year	\$248,670.10
2014-15 Plan Year	\$243,014.39
2015-16 Plan Year	<u>\$358,485.30</u>
<b>TOTAL</b>	<b>\$1,134,548.33</b>