

Guaranteed Cost WC vs Self-Funded Excess WC

Guaranteed Cost WC		Self-Funded w/ XS WC @ Average Loss Rate (\$0.008204)		Self-Funded w/ XS WC @ 3 Yr High Average Loss Rate (\$0.01058)		Self-Funded w/ XS WC @ 3 Yr Low Loss Rate (\$0.005828)	
Projected Premium	\$ 2,028,443.00	Projected XS Premium	\$ 275,000.00	Projected XS Premium	\$ 275,000.00	Projected XS Premium	\$ 275,000.00
Loss Control / Safety	\$ 115,391.00	Loss Control / Safety EE	\$ 115,391.00	Loss Control / Safety EE	\$ 115,391.00	Loss Control / Safety EE	\$ 115,391.00
		Risk Claims EE	\$ 104,636.00	Risk Claims EE	\$ 104,636.00	Risk Claims EE	\$ 104,636.00
		Risk Analyst EE	\$ 37,718.50	Risk Analyst EE	\$ 37,718.50	Risk Analyst EE	\$ 37,718.50
Actuarial	\$ -	Actuarial	\$ 15,000.00	Actuarial	\$ 15,000.00	Actuarial	\$ 15,000.00
Total Fixed Costs	\$ 2,143,834.00	Total Fixed Costs	\$ 547,745.50	Total Fixed Costs	\$ 547,745.50	Total Fixed Costs	\$ 547,745.50
Projected Claim Costs	\$ -	Projected Claim Costs	\$ 1,196,322.00	Projected Claim Costs	\$ 1,542,795.00	Projected Claim Costs	\$ 849,850.00
Projected TPA Costs	\$ -	Projected TPA Costs	\$ 105,000.00	Projected TPA Costs	\$ 105,000.00	Projected TPA Costs	\$ 105,000.00
Total Variable Costs	\$ -	Total Variable Costs	\$ 1,301,322.00	Total Variable Costs	\$ 1,647,795.00	Total Variable Costs	\$ 954,850.00
Total Projected Cost	\$ 2,143,834.00	Total Projected Cost	\$ 1,849,067.50	Total Projected Cost	\$ 2,195,540.50	Total Projected Cost	\$ 1,502,595.50
		\$ 294,766.50		\$ (51,706.50)		\$ 641,238.50	
Remain with Carrier		Average Claims Last 5 years		Worst Claim Year in Last 3 Years		Best Claim Year in Last 3 Years	