

# Enhanced Analytics: RDS

## Fully Insured to Self-Funded Analysis

Company Name:

Dewey, Countem, & Howe

Plan Effective Date:

1/1/2020

### Fully Insured vs Self-Funded

Fully Insured Rate (FI)	SL Structure 1	SL Structure 2
Fully Insured Premium	\$2,700,000	\$2,700,000

Self-Funding	SL Structure 1	SL Structure 2
Specific Deductible	50,000	75,000
Aggregate Margin	125%	125%
Expected Cost to Self Insure	\$2,576,323	\$2,543,816
Expected Savings/(Expense) vs. FI	\$123,677	\$156,184
Probability of Outperforming FI	74.8%	75.5%
Aggregate Attachment Point	\$2,077,368	\$2,256,577
Maximum Cost*	\$2,973,822	\$2,975,606
Probability of Reaching Maximum Cost	1.7%	2.9%

\* Maximum Cost is the Aggregate Attachment Point plus Expenses

Expected Cost to Self Insure	SL Structure 1	SL Structure 2
Estimated Claims Payable by the Plan	\$1,712,323	\$1,847,816
Stop Loss Premium	\$756,000	\$588,000
Administration Expenses	\$108,000	\$108,000
Total Expected Cost to Self Insure	\$2,576,323	\$2,543,816



