David Nelson

From: Rebekah Winger <rwinger@CSAC-EIA.org>
Sent: Wednesday, August 30, 2017 3:09 PM
To: David Nelson
Subject: SIR options pricing
Attachments: Trindel SIR options Summary.xlsx

Hi David,

Attached is the SIR pricing analysis you requested for Trindel for the $500k and $1M SIRs. The file includes a summary tab showing the total premium by SIR for Trindel in total and a tab showing the pricing by members. A few things to note:

- These premiums are based on the 2017/18 rates and allocation as we do not have 18/19 rates yet. We can provide more updated estimates in late February or March.
- The $1M SIR is outside staff authority and will need to be approved by the Underwriting committee. If you are interested in changing SIRs, let me know so I can provide updated pricing later in the year and be sure your request is on an agenda for approval.
- This analysis assumes all Trindel members will be at the same SIR. If you are interested, we can also provide pricing with members at different SIRs, though I imagine it is easiest for your pool to have everyone at the same SIR.
- You'll notice that the XS premium does not change at different SIR levels, that is due to the fact it is for premium above the $5M pool and based on a single payroll rate.
- The pool premium includes the CAJPA credit and the credit the program receives for transferring risk to the Captive Excess Insurance Organization.

Let me know if you have any questions or would like to discuss. Thank you!

Rebekah Winger, Sr. Underwriting Analyst
CSAC EIA
O: 916-850-7300
75 Iron Point Circle, Suite 200, Folsom, CA 95630
www.csac-eia.org

Follow the EIA on LinkedIn

Upcoming Events:

- *Risk Management 101 - Course #3: Property & Liability Claims, Safety & Loss Control* | *September 18, 2017* | *Sacramento, CA*
- *Risk Management 101 - Course #3: Property & Liability Claims, Safety & Loss Control* | *September 20, 2017* | *La Palma, CA*

Resources:

- *UPDATED: EIA's Menu of Services & Partner Programs*
- *NEW: EIA's Loss Prevention Menu of Services & Partner Programs*

Trindel SIR Options Pricing Summary

SIR	Total Pool Premium	Total XS Premium	Total Admin & Fees	Grand Total	% Premium difference from current SIR
300,000	1,108,256	249,398	113,255	1,470,909	0%
500,000	600,328	249,398	84,239	933,965	-37%
1,000,000	237,599	249,398	63,315	550,312	-63%

Trindel SIR Options: Pricing by County Member

Member	SIR	Pool Premium (include CAJPA & corridor transfer credits)	XS Premium	Admin & Fees	Total
Alpine County	300,000	21,660	5,732	4,149	31,541
Colusa County	300,000	95,715	24,102	10,144	129,961
Del Norte County	300,000	101,069	22,833	10,334	134,236
Lassen County	300,000	93,032	24,213	9,999	127,244
Modoc County	300,000	38,236	9,984	5,504	53,724
Mono County	300,000	80,719	20,570	8,947	110,236
Plumas County	300,000	101,980	21,954	10,304	134,238
San Benito County	300,000	199,629	33,571	16,988	250,188
Sierra County	300,000	28,668	6,554	4,622	39,844
Sutter County	300,000	277,798	62,495	24,248	364,541
Trinity County	300,000	69,750	17,390	8,016	95,156
Total		**1,108,256**	**249,398**	**113,255**	**1,470,909**

Member	SIR	Pool Premium (include CAJPA & corridor transfer credits)	XS Premium	Admin & Fees	Total
Alpine County	500,000	11,841	5,732	3,588	21,161
Colusa County	500,000	52,997	24,102	7,703	84,802
Del Norte County	500,000	54,515	22,833	7,672	85,020
Lassen County	500,000	51,942	24,213	7,653	83,808
Modoc County	500,000	21,133	9,984	4,527	35,644
Mono County	500,000	44,769	20,570	6,894	72,233
Plumas County	500,000	54,400	21,954	7,583	83,937
San Benito County	500,000	104,152	33,571	11,540	149,263
Sierra County	500,000	15,778	6,554	3,889	26,221
Sutter County	500,000	150,386	62,495	16,964	229,845
Trinity County	500,000	38,415	17,390	6,226	62,031
Total		**600,328**	**249,398**	**84,239**	**933,965**

Member	SIR	Pool Premium (include CAJPA & corridor transfer credits)	XS Premium	Admin & Fees	Total
Alpine County	1,000,000	4,834	5,732	3,184	13,750
Colusa County	1,000,000	22,510	24,102	5,945	52,557
Del Norte County	1,000,000	21,289	22,833	5,754	49,876
Lassen County	1,000,000	22,617	24,213	5,961	52,791
Modoc County	1,000,000	8,925	9,984	3,823	22,732
Mono County	1,000,000	19,111	20,570	5,414	45,095
Plumas County	1,000,000	20,443	21,954	5,622	48,019
San Benito County	1,000,000	35,829	33,571	7,603	77,003
Sierra County	1,000,000	6,539	6,554	3,359	16,452
Sutter County	1,000,000	59,452	62,495	11,714	133,661
Trinity County	1,000,000	16,051	17,390	4,936	38,377
Total		**237,599**	**249,398**	**63,315**	**550,312**