2016 Premium Projections as of 8/5/15.
Menasha

	2014	2015	2016-Low Range	2016-High Range	
CVMIC Liability Premium	$ 52,020	$ 53,060	$ 54,122	$ 54,122	Selected for 2016 SIR $ 25,000
CVMIC Liability Dividend	$ (34,987)	(30,750)	$ (20,271)	$ (20,271)	Dividends amounts are announced at the Summer Meeting. Dividend projections are those paid in 2016.
CVMIC WC Projection	$ 150,321	$ 171,316	$ 181,412	$ 181,412	Based on a 3% increase in payroll from 2014 WC Audit Rates for 2016 have been set by the WCRB. Based on 2016 Normal Experience Modification. See attached worksheet
Excess Workers Compensation Premium	$ -	$ -	$ -	$ -	Low Range - Based on 0% increase in rates. High Range - Based on 0% increase in rates. Based on audited payrolls from 2014 with 3% increase.
Excess Liability Premium	$ 1,835	$ 1,843	$ 1,898	$ 2,027	Low Range - Based on a 3% increase in rates. High Range - Based on 10% increase in rates.
Employment Practice Liability	$ 6,212	$ 7,491	$ 8,615	$ 9,364	Low Range - Based on a 15% increase in rates. High Range - Based on 25% increase in rates. Based on no change in employment count.
Auto Physical Damage Coverage	$ 18,639	$ 20,563	$ 22,239	$ 23,750	Low Range - Based on an increase in rate of 3% and 5% inflation in fleet values. High Range - Based on 10% increase in rates and 5% inflation in fleet values. Based on actual fleet value on file as of 7/31/15. Based on a deductible of: $ 1,000
CVMIC APD Dividend	$ (5,281)	$ (5,873)	$ (5,334)	$ (5,334)	Dividends amounts are announced at the Summer Meeting. Dividend projections are those paid in 2016.
Boiler & Machinery Coverage	$ 1,016	$ 1,016	$ 1,073	$ 1,125	Low Range - Based on 3% increase in rates and 2.5% increase in values. High Range - Based on 8% increase in rates and 2.5% increase in values.
Crime	$ 525	$ 616	$ 634	$ 678	Low Range - Based on 3% change in rates High Range - Based on 10% change in rates
Volunteer Blanker Accident Policy	$ -	$ 293	$ 293	$ 307	Low Range - No Rate Change High Range - 5% Rate Change
Cyber Coverage	$ -	$ 1,442	$ 1,486	$ 1,558	Imputed amount in 2015 (not billed to member) Low Range at 3% increase and high range at 8%
	$ 190,299	$ 221,017	$ 246,166	$ 248,738	
			11.38%	12.54%	