



Marina Coast Water District
March / April 1, 2018 Overview of Rates

ALL LINES COMBINED		Mutual of Omaha		RECOMMENDATION			
	Current	Renewal	Lincoln	Standard	Met		
LIFE/AD&D	\$1,094.67	\$1,352.24	\$1,126.87	\$1,320.05	\$1,242.78		
DISABILITY	\$1,957.77	\$2,006.64	\$1,480.55	\$1,634.63	\$1,867.52		
MONTHLY TOTAL ALL LINES	\$3,052.45	\$3,358.88	\$2,607.42	\$2,954.68	\$3,110.30		
	<i>% Change from Current</i>	<i>10.04%</i>	<i>-14.58%</i>	<i>-3.20%</i>	<i>1.90%</i>		
	<i>Monthly \$ Change from Current</i>	<i>\$306.44</i>	<i>-\$445.03</i>	<i>-\$97.77</i>	<i>\$57.85</i>		
	<i>Annual \$ Change from Current</i>	<i>\$3,677.25</i>	<i>-\$5,340.36</i>	<i>-\$1,173.19</i>	<i>\$694.22</i>		

LIFE/AD&D - Reliance Standard Current		Current	Renewal	Lincoln	Standard	Met
COVERED VOLUME		\$6,439,258	\$6,439,258	\$6,439,258	\$6,439,258	\$6,439,258
LIFE/AD&D RATE PER \$1000		\$0.1700	\$0.2100	\$0.1750	\$0.2050	\$0.1930
TOTAL MONTHLY PREMIUM		\$1,094.67	\$1,352.24	\$1,126.87	\$1,320.05	\$1,242.78
		<i>Monthly \$ Change from Current</i>	<i>\$257.57</i>	<i>\$32.20</i>	<i>\$225.37</i>	<i>\$148.10</i>

STD - Reliance Standard Current		Current	Renewal	Lincoln	Standard	Met
Covered Monthly Payroll		\$37,418.80	\$37,418.80	\$37,418.80	\$37,418.80	\$37,418.80
Rate Per \$10 of Covered Payroll		0.0400	0.0400	0.0300	0.0320	0.0420
TOTAL MONTHLY PREMIUM		\$149.68	\$149.68	\$112.26	\$119.74	\$157.16
		<i>Monthly \$ Change from Current</i>	<i>\$0.00</i>	<i>-\$37.42</i>	<i>-\$29.94</i>	<i>\$7.48</i>

LTD - Reliance Standard Current		Current	Renewal	Lincoln	Standard	Met
Covered Monthly Payroll		\$488,675.02	\$488,675.02	\$488,675.02	\$488,675.02	\$488,675.02
Rate Per \$100 of Covered Payroll		0.3700	0.3800	0.2800	0.3100	0.3500
TOTAL MONTHLY PREMIUM		\$1,808.10	\$1,856.97	\$1,368.29	\$1,514.89	\$1,710.36
		<i>Monthly \$ Change from Current</i>	<i>\$48.87</i>	<i>-\$439.81</i>	<i>-\$293.21</i>	<i>-\$146.60</i>