

## Rosie Rodman

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**Subject:** FW: Midwest XS WC 15-16 rate guidance

**Importance:** High

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**To:** [roger@vrctx.com](mailto:roger@vrctx.com); Cynthia Mares

**Subject:** Midwest XS WC 15-16 rate guidance

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Midwest responded with the following renewal offer:

For the upcoming renewal, MECC will essentially take on the aircraft exposure myself and charge an additional 5%. This would eliminate the aircraft reinsurance flat charge of \$32,736. Doing so allows MECC to keep the premium from increasing substantially. It will impact Webb County's payroll rate.

For the renewal indication, based on payroll of \$63,462,839, their premium would be estimated to be around \$133,082. Their payroll rate per \$100 of payroll would be .2097.

Please keep in mind that updated payroll will change the premium amount. Assuming no major changes in the distribution of the payroll I would anticipate that the rate of .2097 is a firm payroll rate.

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