

**EMPLOYMENT RISK MANAGEMENT AUTHORITY
PREMIUM INDICATION
CSJVRMA**

Name of Entity	City of Lemoore
Actual 2011 Payroll	\$5,466,471
Coverage Period	July 1, 2012 to June 30, 2013

PRIMARY CALCULATION

JPA Experience Mod Factor		1.250					
JPA Off-Balance Factor		1.044					
Member Retained Limit Options		\$25,000	\$50,000	\$75,000	\$100,000	\$250,000	\$500,000
Retained Limit Factor		1.14	1.00	0.90	0.81	0.45	0.18
Retained Limit Rate		0.633	0.555	0.500	0.450	0.250	0.100
Defense & Indemnity		\$34,586	\$30,339	\$27,305	\$24,575	\$13,653	\$5,461
Administration	\$0.060	3,254	3,254	3,254	3,254	3,254	3,254
Loss Prevention & Training	\$0.007	397	397	397	397	397	397
Subtotal		\$38,237	\$33,990	\$30,956	\$28,225	\$17,303	\$9,112
Net JPA Deposit Premium							
Including JPA Participation Credit	4.87%	\$36,375	\$32,334	\$29,448	\$26,851	\$16,461	\$8,668

SECONDARY CALCULATION

Individual Experience Mod Factor *		1.000					
Individual Off-Balance Factor		1.384					
Individual ERMA Premium		\$50,336	\$44,744	\$40,751	\$37,156	\$22,778	\$11,995
Excess Insurance \$1 million x \$1 million		1,820	1,820	1,820	1,820	1,820	1,820
TOTAL ERMA PREMIUM **		\$52,156	\$46,564	\$42,571	\$38,976	\$24,598	\$13,815

* New members are assigned an experience modification factor of 1.000.

** Premium will be prorated based on date of inception of coverage