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**2017 Rate Renewal Exclusively for
 Norway Vulcan Area Schools
 Renewal Effective 07/01/2017**

Quote #: 337094
 MESSA Field Rep: RaeAnn Loy
 Date Created: 03/15/2017

NON-PAK - 183C SuppStaff Wkg 0 - 1039 Hrs/Yr	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Life Insurance: Rate/\$1000 Volume	\$20,000	21		\$0.14 \$420,000.00
AD&D Coverage: Rate/\$1000 Volume	\$20,000	21		\$0.03 \$420,000.00

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/15/2017. Rates will be effective for 18 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates.