



City of Hamtramck

Self Funded Workers' Compensation Program Comparison

July 1, 2026 to July 1, 2028

	2 Year Expiring: 2024-2026 Midwest Employers Casualty Co. and The ASU Group	2 Year Renewal: 2026-2028 Midwest Employers Casualty Co. and The ASU Group
EXCESS INSURANCE: MIDWEST EMPLOYERS		
Type of Contract	Indemnity	Indemnity
Estimated Annual Payroll	\$ 11,193,638	\$ 10,629,665
Specific Retention - Police & Fire Personnel Only	\$ 750,000	\$ 750,000
Specific Retention - All Other Personnel	\$ 500,000	\$ 500,000
Specific Limit	Statutory	Statutory
Employers Liability Limit	\$ 1,000,000	\$ 1,000,000
Aggregate Limit	\$ 5,000,000	\$ 5,000,000
Aggregate Retention	\$ 4,514,482	\$ 4,328,338
Minimum Aggregate Retention	\$ 4,424,193	\$ 4,241,771
Aggregate Rate	1533.90%	1397.41%
How it applies	Percent of 'Normal' Premium	Percent of 'Normal' Premium
Annual Excess Premium	\$ 142,238	\$ 135,730
Two Year Excess Premium	\$ 284,476	\$ 271,460
Minimum Annual Excess Premium	\$ 128,014	\$ 122,157
Two Year Minimum Excess Premium	\$ 256,028	\$ 244,314
Premium Rate	0.012707	0.012769
How it applies	Percent of Payroll	Percent of Payroll
TPA CONTRACT: ASU GROUP		
Base Annual Service Fee	\$ 16,500	\$ 16,500
Auditable Rate	Flat Charge - not auditable	Flat Charge - not auditable
Cost per bill for MI Fee Schedule Application	\$1.75 per Line (3 line min)	\$1.75 per Line (3 line min)
Estimated Annual Cost	\$ 1,117	\$ 1,117
Charge for Savings from PPO/Pharmacy Discount Program	30.0%	30.0%
Estimated Annual Cost	\$ 2,500	\$ 2,500
Utilization Reviews	\$95 per Hour	\$95 per Hour
Telephonic Case Management	\$95 per Hour	\$95 per Hour
No. of Loss Control Visits Annually	None	None
Cost for Additional Loss Control Visits	\$140.00 per hour	\$140.00 per hour
BASIC COST: ANNUAL	\$ 158,738	\$152,230
TWO YEARS	\$ 317,476	\$304,460

NOTES:

Your contracts include the following:

Quarterly Claims Reviews are included

Michigan Fee Schedule application is charges at \$1.75 per line, with a 3 line minimum.

You will be charged 30% of the savings for application of PPOM and Rx Pharmacy Program.

CMS Reporting and Subrogation Recovery is Included at no cost.

You will be charged \$95.00 per hour for Utilization Review.

Case Management is only utilized at your request and approval, at a cost of \$95.00 per hour.

The 'Basic Cost' includes Service Fees, CMS Reporting, and Subrogation Recovery, but no other claims handling fees.

Estimated annual claims handling cost is not included in basic cost

The TPA Service Contract will continue to be billed Quarterly. Invoices will come from the ASU Group.

The Excess Insurance premium will be billed Annually, in full. The Invoice will come from Hub International.

The ASU TPA Contract includes \$5,000 HUB Fee and the Midwest Employers Excess policy includes 15% commision to HUB

6/15/2026