

| <b>Totals for Submissions WITHOUT Concept Proposal/Paperwork Package</b>   |                    |                    |
|--|--------------------|--------------------|
| <b>Costs</b>   | <b>One Product</b> | <b>10 Products</b> |
| Total Private  | \$137,949.70       | \$1,379,497.00     |
| Total RMA  | \$106,631.49       | \$1,066,314.91     |
| Total External Review  | \$150,000.00       | \$1,500,000.00     |
|  |                    |                    |
| <b>Totals for Submissions WITH Concept Proposal/Paperwork Package</b>      |                    |                    |
| <b>Costs</b>   | <b>One Product</b> | <b>3 Products</b>  |
| Total Private  | \$137,841.18       | \$413,523.54       |
| Total RMA  | \$106,631.49       | \$319,894.47       |
| Total External Review  | \$150,000.00       | \$450,000.00       |
|  |                    |                    |
| <b>Totals for Concept Proposals/Paperwork Package</b>                      |                    |                    |
| <b>Costs</b>   | <b>One Product</b> | <b>5 Products</b>  |
| Total Private  | \$1,352.42         | \$6,762.10         |
| Total RMA  | \$45.23            | \$226.15           |
| Total External Review  | \$30,000.00        | \$150,000.00       |
|  |                    |                    |
| <b>Totals for Index-Based Weather Insurance Products/Paperwork Package</b> |                    |                    |
| <b>Costs</b>   | <b>One Product</b> | <b>1 Products</b>  |
| Total Private  | \$10,220.86        | \$10,220.86        |
| Total RMA  | \$53,571.56        | \$53,571.56        |
| Total External Review  | \$150,000.00       | \$150,000.00       |
|  |                    |                    |
| <b>Totals for Non-Reinsured Supplementals/Paperwork Package</b>            |                    |                    |
| <b>Costs</b>   | <b>One Product</b> | <b>30 Products</b> |
| Total Private  | \$36.29            | \$133.04           |
| Total RMA  | \$67.85            | \$2,035.35         |
|  |                    |                    |
| <b>Overall Total Private</b>   | \$1,810,136.54     |                    |
| <b>Overall Total RMA &amp; External Review</b>                             | \$3,692,042.44     |                    |

**Costs for Submission of 508(h) Products WITHOUT Concept Proposal**

Total Submissions WITHOUT Concept Proposal/Paperwork Package = **10**

| Costs                    | One Product  | 10 Products           |
|--------------------------|--------------|-----------------------|
| Total Private            | \$137,949.70 | \$1,379,497.00        |
| Total RMA                | \$106,631.49 | \$1,066,314.91        |
| Total External Review    | \$150,000.00 | \$1,500,000.00        |
| <b>Total for 3 Years</b> |              | <b>\$3,945,811.91</b> |

| Private occupations                              | mean hr wage | read hours | wage*hrs        | first time hours | wage*hrs           | modification hours | wage*hrs           | correspon hours | wage*hrs        | prep hours | wage*hrs          | respond hours | wage*hrs           | negotiate hours | wage*hrs        | maintenance hours | wage*hrs          |
|--|--------------|------------|-----------------|------------------|--------------------|--------------------|--------------------|-----------------|-----------------|------------|-------------------|---------------|--------------------|-----------------|-----------------|-------------------|-------------------|
| 11-2020 Market managers                          | \$66.52      | 2          | \$133.04        | 40               | \$2,660.80         |                    | \$0.00             |                 | \$0.00          | 5          | \$332.60          |               | \$0.00             |                 | \$0.00          |                   | \$0.00            |
| 11-3021 Computer and information systems manager | \$70.07      |            | \$0.00          | 40               | \$2,802.80         |                    | \$0.00             |                 | \$0.00          | 5          | \$350.35          | 40            | \$2,802.80         |                 | \$0.00          | 10                | \$700.70          |
| 11-3031 Financial manager                        | \$67.17      |            | \$0.00          | 10               | \$671.70           |                    | \$0.00             |                 | \$0.00          |            | \$0.00            | 10            | \$671.70           |                 | \$0.00          |                   | \$0.00            |
| 27-3042 Technical writer                         | \$35.18      |            | \$0.00          | 250              | \$8,795.00         | 150                | \$5,277.00         |                 | \$0.00          |            | \$0.00            | 200           | \$7,036.00         |                 | \$0.00          |                   | \$0.00            |
| 13-2011 Accountant                               | \$36.89      |            | \$0.00          | 40               | \$1,475.60         | 10                 | \$368.90           |                 | \$0.00          |            | \$0.00            | 20            | \$737.80           |                 | \$0.00          |                   | \$0.00            |
| 19-3011 Economist                                | \$54.26      | 2          | \$108.52        | 200              | \$10,852.00        | 150                | \$8,139.00         |                 | \$0.00          | 10         | \$542.60          | 160           | \$8,681.60         |                 | \$0.00          | 45                | \$2,441.70        |
| 15-1131 Computer programmer                      | \$40.95      |            | \$0.00          | 200              | \$8,190.00         | 200                | \$8,190.00         |                 | \$0.00          |            | \$0.00            | 100           | \$4,095.00         |                 | \$0.00          | 50                | \$2,047.50        |
| 13-2053 Underwriter                              | \$36.29      | 2          | \$72.58         | 150              | \$5,443.50         | 150                | \$5,443.50         |                 | \$0.00          |            | \$0.00            | 100           | \$3,629.00         |                 | \$0.00          | 30                | \$1,088.70        |
| 23-2011 Paralegal                                | \$25.57      |            | \$0.00          | 40               | \$1,022.80         |                    | \$0.00             | 5               | \$127.85        |            | \$0.00            | 50            | \$1,278.50         | 5               | \$127.85        |                   | \$0.00            |
| 13-1161 Market research                          | \$33.95      |            | \$0.00          | 100              | \$3,395.00         |                    | \$0.00             |                 | \$0.00          |            | \$0.00            |               | \$0.00             |                 | \$0.00          |                   | \$0.00            |
| 15-2041 Statistician                             | \$40.94      |            | \$0.00          | 200              | \$8,188.00         | 200                | \$8,188.00         |                 | \$0.00          |            | \$0.00            | 150           | \$6,141.00         |                 | \$0.00          | 45                | \$1,842.30        |
| 43-9061 Office Clerk, General                    | \$15.87      |            | \$0.00          | 110              | \$1,745.70         | 80                 | \$1,269.60         | 3               | \$47.61         | 15         | \$238.05          | 20            | \$317.40           | 5               | \$79.35         | 10                | \$158.70          |
| <b>Totals</b>                                    |              | <b>6</b>   | <b>\$314.14</b> | <b>1380</b>      | <b>\$55,242.90</b> | <b>940</b>         | <b>\$36,876.00</b> | <b>8</b>        | <b>\$175.46</b> | <b>35</b>  | <b>\$1,463.60</b> | <b>850</b>    | <b>\$35,390.80</b> | <b>10</b>       | <b>\$207.20</b> | <b>190</b>        | <b>\$8,279.60</b> |

| Federal occupations             | rate @ step 4 | first time # emp | hours | Total Hrs  | cost               | modification # emp | hours | Total Hrs  | cost               | procedur # emp | hours | Total Hrs  | cost               |
|---------------------------------|---------------|------------------|-------|------------|--------------------|--------------------|-------|------------|--------------------|----------------|-------|------------|--------------------|
| Directors - Grade 15            | \$62.87       | 3                | 25    | 75         | \$4,715.25         | 3                  | 25    | 75         | \$4,715.25         | 3              | 25    | 75         | \$4,715.25         |
| Economist - Grade 13            | \$45.23       | 2                | 40    | 80         | \$3,618.40         | 2                  | 40    | 80         | \$3,618.40         | 2              | 40    | 80         | \$3,618.40         |
| Insurance specialist - Grade 13 | \$45.23       | 8                | 40    | 320        | \$14,473.60        | 8                  | 40    | 320        | \$14,473.60        | 8              | 40    | 320        | \$14,473.60        |
| Branch chief - Grade 14         | \$53.45       | 1                | 20    | 20         | \$1,069.00         | 1                  | 20    | 20         | \$1,069.00         | 1              | 20    | 20         | \$1,069.00         |
| Underwriter - Grade 15          | \$62.87       | 1                | 25    | 25         | \$1,571.75         | 1                  | 25    | 25         | \$1,571.75         | 1              | 25    | 25         | \$1,571.75         |
| Actuary - SL/ST System          | \$74.86       | 1                | 25    | 25         | \$1,871.43         | 1                  | 25    | 25         | \$1,871.43         | 1              | 25    | 25         | \$1,871.43         |
| Lawyer - Step 14                | \$53.45       | 1                | 40    | 40         | \$2,138.00         | 1                  | 40    | 40         | \$2,138.00         | 1              | 40    | 40         | \$2,138.00         |
| Computer programmer - Grade 12  | \$38.04       | 2                | 80    | 160        | \$6,086.40         | 2                  | 80    | 160        | \$6,086.40         | 2              | 80    | 160        | \$6,086.40         |
| <b>Totals</b>                   |               | <b>19</b>        |       | <b>745</b> | <b>\$35,543.83</b> | <b>19</b>          |       | <b>745</b> | <b>\$35,543.83</b> | <b>19</b>      |       | <b>745</b> | <b>\$35,543.83</b> |

External Reviewers \$150,000/review

|                     | Total hrs/yr | hrs x 10 products | Total \$/product | \$ x 10 products      |
|---------------------|--------------|-------------------|------------------|-----------------------|
| Private occupations | 3419         | 34190             | \$137,949.70     | \$1,379,497.00        |
| Federal occupations | 2235         | 22350             | \$106,631.49     | \$1,066,314.91        |
| External Reviewers  |              |                   | \$150,000.00     | \$1,500,000.00        |
| <b>Total</b>        |              |                   |                  | <b>\$3,945,811.91</b> |

[http://www.bls.gov/oes/current/oes\\_nat.htm](http://www.bls.gov/oes/current/oes_nat.htm)

[https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/salary-tables/pdf/2017/RUS\\_h.pdf](https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/salary-tables/pdf/2017/RUS_h.pdf)

<https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/salary-tables/pdf/2017/SLST.pdf>

**Costs for Submission of 508(h) Products WITH Concept Proposal**

Total Submissions WITHOUT Concept Proposal/Paperwork Package = **3**

| Costs                 | One Product  | 3 Products     |
|-----------------------|--------------|----------------|
| Total Private         | \$137,841.18 | \$413,523.54   |
| Total RMA             | \$106,631.49 | \$319,894.47   |
| Total External Review | \$150,000.00 | \$450,000.00   |
| Total for 3 Years     |              | \$1,183,418.01 |

| Private occupations                              | mean hr wage | read hours | wage*hrs        | first time hours | wage*hrs           | modification hours | wage*hrs           | correspon hours | wage*hrs        | prep hours | wage*hrs          | respond hours | wage*hrs           | negotiate hours | wage*hrs        | maintenan ce hours | wage*hrs          |
|--|--------------|------------|-----------------|------------------|--------------------|--------------------|--------------------|-----------------|-----------------|------------|-------------------|---------------|--------------------|-----------------|-----------------|--------------------|-------------------|
| 11-2020 Market managers                          | \$66.52      | 2          | \$133.04        | 40               | \$2,660.80         |                    | \$0.00             |                 | \$0.00          | 5          | \$332.60          |               | \$0.00             |                 | \$0.00          |                    | \$0.00            |
| 11-3021 Computer and information systems manager | \$70.07      |            | \$0.00          | 40               | \$2,802.80         |                    | \$0.00             |                 | \$0.00          | 5          | \$350.35          | 40            | \$2,802.80         |                 | \$0.00          | 10                 | \$700.70          |
| 11-3031 Financial manager                        | \$67.17      |            | \$0.00          | 10               | \$671.70           |                    | \$0.00             |                 | \$0.00          |            | \$0.00            | 10            | \$671.70           |                 | \$0.00          |                    | \$0.00            |
| 27-3042 Technical writer                         | \$35.18      |            | \$0.00          | 250              | \$8,795.00         | 150                | \$5,277.00         |                 | \$0.00          |            | \$0.00            | 200           | \$7,036.00         |                 | \$0.00          |                    | \$0.00            |
| 13-2011 Accountant                               | \$36.89      |            | \$0.00          | 40               | \$1,475.60         | 10                 | \$368.90           |                 | \$0.00          |            | \$0.00            | 20            | \$737.80           |                 | \$0.00          |                    | \$0.00            |
| 19-3011 Economist                                | \$54.26      |            | \$0.00          | 200              | \$10,852.00        | 150                | \$8,139.00         |                 | \$0.00          | 10         | \$542.60          | 160           | \$8,681.60         |                 | \$0.00          | 45                 | \$2,441.70        |
| 15-1131 Computer programmer                      | \$40.95      |            | \$0.00          | 200              | \$8,190.00         | 200                | \$8,190.00         |                 | \$0.00          |            | \$0.00            | 100           | \$4,095.00         |                 | \$0.00          | 50                 | \$2,047.50        |
| 13-2053 Underwriter                              | \$36.29      | 2          | \$72.58         | 150              | \$5,443.50         | 150                | \$5,443.50         |                 | \$0.00          |            | \$0.00            | 100           | \$3,629.00         |                 | \$0.00          | 30                 | \$1,088.70        |
| 23-2011 Paralegal                                | \$25.57      |            | \$0.00          | 40               | \$1,022.80         |                    | \$0.00             | 5               | \$127.85        |            | \$0.00            | 50            | \$1,278.50         | 5               | \$127.85        |                    | \$0.00            |
| 13-1161 Market research                          | \$33.95      |            | \$0.00          | 100              | \$3,395.00         |                    | \$0.00             |                 | \$0.00          |            | \$0.00            |               | \$0.00             |                 | \$0.00          |                    | \$0.00            |
| 15-2041 Statistician                             | \$40.94      |            | \$0.00          | 200              | \$8,188.00         | 200                | \$8,188.00         |                 | \$0.00          |            | \$0.00            | 150           | \$6,141.00         |                 | \$0.00          | 45                 | \$1,842.30        |
| 43-9061 Office Clerk, General                    | \$15.87      |            | \$0.00          | 110              | \$1,745.70         | 80                 | \$1,269.60         | 3               | \$47.61         | 15         | \$238.05          | 20            | \$317.40           | 5               | \$79.35         | 10                 | \$158.70          |
| <b>Totals</b>                                    |              | <b>4</b>   | <b>\$205.62</b> | <b>1380</b>      | <b>\$55,242.90</b> | <b>940</b>         | <b>\$36,876.00</b> | <b>8</b>        | <b>\$175.46</b> | <b>35</b>  | <b>\$1,463.60</b> | <b>850</b>    | <b>\$35,390.80</b> | <b>10</b>       | <b>\$207.20</b> | <b>190</b>         | <b>\$8,279.60</b> |

| Federal occupations             | rate @ step 4 | first time # emp | hours | Total Hrs  | cost               | modification # emp | hours | Total Hrs  | cost               | procedur # emp | hours | Total Hrs  | cost               |
|---------------------------------|---------------|------------------|-------|------------|--------------------|--------------------|-------|------------|--------------------|----------------|-------|------------|--------------------|
| Directors - Grade 15            | \$62.87       | 3                | 25    | 75         | \$4,715.25         | 3                  | 25    | 75         | \$4,715.25         | 3              | 25    | 75         | \$4,715.25         |
| Economist - Grade 13            | \$45.23       | 2                | 40    | 80         | \$3,618.40         | 2                  | 40    | 80         | \$3,618.40         | 2              | 40    | 80         | \$3,618.40         |
| Insurance specialist - Grade 13 | \$45.23       | 8                | 40    | 320        | \$14,473.60        | 8                  | 40    | 320        | \$14,473.60        | 8              | 40    | 320        | \$14,473.60        |
| Branch chief - Grade 14         | \$53.45       | 1                | 20    | 20         | \$1,069.00         | 1                  | 20    | 20         | \$1,069.00         | 1              | 20    | 20         | \$1,069.00         |
| Underwriter - Grade 15          | \$62.87       | 1                | 25    | 25         | \$1,571.75         | 1                  | 25    | 25         | \$1,571.75         | 1              | 25    | 25         | \$1,571.75         |
| Actuary - SL/ST System          | \$74.86       | 1                | 25    | 25         | \$1,871.43         | 1                  | 25    | 25         | \$1,871.43         | 1              | 25    | 25         | \$1,871.43         |
| Lawyer - Step 14                | \$53.45       | 1                | 40    | 40         | \$2,138.00         | 1                  | 40    | 40         | \$2,138.00         | 1              | 40    | 40         | \$2,138.00         |
| Computer programmer - Grade 12  | \$38.04       | 2                | 80    | 160        | \$6,086.40         | 2                  | 80    | 160        | \$6,086.40         | 2              | 80    | 160        | \$6,086.40         |
| <b>Totals</b>                   |               | <b>19</b>        |       | <b>745</b> | <b>\$35,543.83</b> | <b>19</b>          |       | <b>745</b> | <b>\$35,543.83</b> | <b>19</b>      |       | <b>745</b> | <b>\$35,543.83</b> |

External Reviewers \$150,000/review

|                     | Total hrs/yr | hrs x 3 products | Total \$/product | \$ x 3 products |
|---------------------|--------------|------------------|------------------|-----------------|
| Private occupations | 3417         | 10251            | \$137,841.18     | \$413,523.54    |
| Federal occupations | 2235         | 6705             | \$106,631.49     | \$319,894.47    |
| External Reviewers  |              |                  | \$150,000.00     | \$450,000.00    |

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**Total**

**\$1,183,418.01**

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# Costs for Concept Proposal

|   |   |
|---|---|
| Total Concept Proposals/Paperwork Package = | 5 |
|---|---|

| Costs                    | One Product | 5 Products          |
|--------------------------|-------------|---------------------|
| Total Private            | \$1,352.42  | \$6,762.10          |
| Total RMA                | \$45.23     | \$226.15            |
| Total External Review    | \$30,000.00 | \$150,000.00        |
| <b>Total for 3 years</b> |             | <b>\$156,988.25</b> |

| Private occupations           | mean hr wage | read hours | wage*hrs        | prep hours | wage*hrs          |
|-------------------------------|--------------|------------|-----------------|------------|-------------------|
| 19-3011 Economist             | \$54.26      | 2          | \$108.52        | 20         | \$1,085.20        |
| 43-9061 Office Clerk, General | \$15.87      |            | \$0.00          | 10         | \$158.70          |
| <b>Totals</b>                 |              | <b>2</b>   | <b>\$108.52</b> | <b>30</b>  | <b>\$1,243.90</b> |

| Federal occupations  | rate @ step 4 | Review for completeness - # emp | hours | Total Hrs | cost           |
|----------------------|---------------|---------------------------------|-------|-----------|----------------|
| Economist - Grade 13 | \$45.23       | 1                               | 1     | 1         | \$45.23        |
| <b>Totals</b>        |               | <b>1</b>                        |       | <b>1</b>  | <b>\$45.23</b> |

|                    |                 |
|--------------------|-----------------|
| External Reviewers | \$30,000/review |
|--------------------|-----------------|

|                     | Total hrs/yr | hrs x 5 products | Total \$/product | \$ x 5 products     |
|---------------------|--------------|------------------|------------------|---------------------|
| Private occupations | 32           | 160              | \$1,352.42       | \$6,762.10          |
| Federal occupations | 1            | 5                | \$45.23          | \$226.15            |
| External Reviewers  |              |                  | \$30,000.00      | \$150,000.00        |
| <b>Total</b>        |              |                  |                  | <b>\$156,988.25</b> |

modification #  
emp

## Costs for Submission of Non-Reinsured Supplementals

|   |  |  |
|---|--|--|
| Total Submission of Non-Reinsured Supplementals = |  |  |
|---|--|--|

| Costs                    |  | One Product | 30 Products       |
|--------------------------|--|-------------|-------------------|
| Total Private            |  | \$36.29     | \$1,088.70        |
| Total RMA                |  | \$67.85     | \$2,035.35        |
| <b>Total for 3 Years</b> |  |             | <b>\$3,124.05</b> |

| Private occupations | mean hr wage | read hours | wage*hrs       | Prepare submission |
|---------------------|--------------|------------|----------------|--------------------|
| 13-2053 Underwriter | \$36.29      | 0.5        | \$18.15        | 0.5                |
| <b>Totals</b>       |              | <b>0.5</b> | <b>\$18.15</b> | <b>0.5</b>         |

| Federal occupations             | rate @ step 4 | first time # emp | hours | Total Hrs  |
|---------------------------------|---------------|------------------|-------|------------|
| Insurance specialist - Grade 13 | \$45.23       | 1                | 1.5   | 1.5        |
| <b>Totals</b>                   |               | <b>1</b>         |       | <b>1.5</b> |

|                     | Total hrs/yr | hrs x 30 products | Total \$/product | \$ x 30 products  |
|---------------------|--------------|-------------------|------------------|-------------------|
| Private occupations | 1            | 30                | \$36.29          | \$1,088.70        |
| Federal occupations | 1.5          | 45                | \$67.85          | \$2,035.35        |
| <b>Total</b>        |              |                   |                  | <b>\$3,124.05</b> |

|                 |
|-----------------|
| <b>wage*hrs</b> |
| \$18.15         |
| <b>\$18.15</b>  |

|                |
|----------------|
| <b>cost</b>    |
| \$67.85        |
| <b>\$67.85</b> |