

<b>Totals for Submissions WITHOUT Prior Concept Proposal</b>		
<b>Costs</b>	<b>One Product</b>	<b>10 Products</b>
Total Private	\$643,512.51	\$6,435,125.10
Total RMA	\$113,321.98	\$1,133,219.79
Total External Review	\$150,000.00	\$1,500,000.00
<b>Totals for Submissions WITH Prior Concept Proposal</b>		
<b>Costs</b>	<b>One Product</b>	<b>3 Products</b>
Total Private	\$642,958.05	\$1,928,874.15
Total RMA	\$113,321.98	\$339,965.94
Total External Review	\$150,000.00	\$450,000.00
<b>Totals for Concept Proposals</b>		
<b>Costs</b>	<b>One Product</b>	<b>5 Products</b>
Total Private	\$6,893.16	\$34,465.80
Total RMA	\$48.09	\$240.45
Total External Review	\$30,000.00	\$150,000.00
<b>Totals for Index-Based Weather Insurance Products</b>		
<b>Costs</b>	<b>One Product</b>	<b>0 Products</b>
Total Private	\$43,953.12	\$0.00
Total RMA	\$56,957.52	\$0.00
Total External Review	\$150,000.00	\$0.00
<b>Totals for Non-Reinsured Supplementals</b>		
<b>Costs</b>	<b>One Product</b>	<b>30 Products</b>
Total Private	\$156.68	\$554.46
Total RMA	\$72.14	\$2,164.05
<b>Overall Total Private</b>		
	\$8,399,019.51	
<b>Overall Total RMA &amp; External Review</b>		
	\$3,575,590.23	

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

Total Submissions WITHOUT Prior Concept Proposal **10**

Costs	One Product	10 Products
Total Private	\$643,512.51	\$6,435,125.10
Total RMA	\$113,321.98	\$1,133,219.79
Total External Review	\$150,000.00	\$1,500,000.00
<b>Total for 3 Years</b>		<b>\$9,068,344.89</b>

Private Occupations	2xBLS rate + benefits	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
Market Managers	\$277.23	2	\$554.46	40	\$11,089.20		\$0.00		\$0.00	5	\$1,386.15		\$0.00		\$0.00		\$0.00
Computer and Information Systems Managers	\$277.23		\$0.00	40	\$11,089.20		\$0.00		\$0.00	5	\$1,386.15	40	\$11,089.20		\$0.00	10	\$2,772.30
Financial Managers	\$277.23		\$0.00	10	\$2,772.30		\$0.00		\$0.00		\$0.00	10	\$2,772.30		\$0.00		\$0.00
Technical Writers	\$155.12		\$0.00	250	\$38,780.00	150	\$23,268.00		\$0.00		\$0.00	200	\$31,024.00		\$0.00		\$0.00
Accountants	\$167.52		\$0.00	40	\$6,700.80	10	\$1,675.20		\$0.00		\$0.00	20	\$3,350.40		\$0.00		\$0.00
Economists	\$277.23	2	\$554.46	200	\$55,446.00	150	\$41,584.50		\$0.00	10	\$2,772.30	160	\$44,356.80		\$0.00	45	\$12,475.35
Computer Programmers	\$179.52		\$0.00	200	\$35,904.00	200	\$35,904.00		\$0.00		\$0.00	100	\$17,952.00		\$0.00	50	\$8,976.00
Insurance Underwriters	\$156.68	2	\$313.36	150	\$23,502.00	150	\$23,502.00		\$0.00		\$0.00	100	\$15,668.00		\$0.00	30	\$4,700.40
Paralegal and Legal Assistants	\$122.21		\$0.00	40	\$4,888.40		\$0.00	5	\$611.05		\$0.00	50	\$6,110.50	5	\$611.05		\$0.00
Market Research Analysts and Marketing Assistants	\$153.96		\$0.00	100	\$15,396.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
Statisticians	\$207.19		\$0.00	200	\$41,438.00	200	\$41,438.00		\$0.00		\$0.00	150	\$31,078.50		\$0.00	45	\$9,323.55
Office Clerks, General	\$79.41		\$0.00	110	\$8,735.10	80	\$6,352.80	3	\$238.23	15	\$1,191.15	20	\$1,588.20	5	\$397.05	10	\$794.10
<b>Totals</b>		<b>6</b>	<b>\$1,422.28</b>	<b>1380</b>	<b>\$255,741.00</b>	<b>940</b>	<b>\$173,724.50</b>	<b>8</b>	<b>\$849.28</b>	<b>35</b>	<b>\$6,735.75</b>	<b>850</b>	<b>\$164,989.90</b>	<b>10</b>	<b>\$1,008.10</b>	<b>190</b>	<b>\$39,041.70</b>

Federal occupations	Rate @ step 4	first time # emp	hours	Total Hrs	cost	modification # emp	hours	Total Hrs	cost	procedure # emp	hours	Total Hrs	cost
Directors - Grade 15	\$66.84	3	25	75	\$5,013.00	3	25	75	\$5,013.00	3	25	75	\$5,013.00
Economists - Grade 13	\$48.09	2	40	80	\$3,847.20	2	40	80	\$3,847.20	2	40	80	\$3,847.20
Insurance Specialists - Grade 13	\$48.09	8	40	320	\$15,388.80	8	40	320	\$15,388.80	8	40	320	\$15,388.80
Branch Chiefs - Grade 14	\$56.82	1	20	20	\$1,136.40	1	20	20	\$1,136.40	1	20	20	\$1,136.40
Underwriters - Grade 15	\$66.84	1	25	25	\$1,671.00	1	25	25	\$1,671.00	1	25	25	\$1,671.00
Actuaries - SL/ST System	\$78.98	1	25	25	\$1,974.39	1	25	25	\$1,974.39	1	25	25	\$1,974.39
Lawyers - Step 14	\$56.82	1	40	40	\$2,272.80	1	40	40	\$2,272.80	1	40	40	\$2,272.80
Computer Programmers - Grade 12	\$40.44	2	80	160	\$6,470.40	2	80	160	\$6,470.40	2	80	160	\$6,470.40
<b>Totals</b>	<b>Total</b>	<b>19</b>	<b>745</b>	<b>745</b>	<b>\$37,773.99</b>	<b>19</b>	<b>745</b>	<b>745</b>	<b>\$37,773.99</b>	<b>19</b>	<b>745</b>	<b>745</b>	<b>\$37,773.99</b>

External Reviewers \$150,000/review

	Total hrs/yr	hrs x 10 products	Total \$/product	\$ x 10 products
Private occupations	3419	34190	\$643,512.51	\$6,435,125.10
Federal occupations	2235	22350	\$113,321.98	\$1,133,219.79
External Reviewers			\$150,000.00	\$1,500,000.00
<b>Total</b>				<b>\$9,068,344.89</b>

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

Total Submissions WITH Prior Concept Proposal

3

Costs	One Product	3 Products
Total Private	\$642,958.05	\$1,928,874.15
Total RMA	\$113,321.98	\$339,965.94
Total External Review	\$150,000.00	\$450,000.00
<b>Total for 3 Years</b>		<b>\$2,718,840.09</b>

Private occupations	2xBLS rate + benefits	read hours	wage*hrs	first time hours	wage*hrs	modification hours	wage*hrs	correspond hours	wage*hrs	prep hours	wage*hrs	respond hours	wage*hrs	negotiate hours	wage*hrs	maintenance hours	wage*hrs
Market Managers	\$277.23	2	\$554.46	40	\$11,089.20		\$0.00		\$0.00	5	\$1,386.15		\$0.00		\$0.00		\$0.00
Computer and Information Systems Managers	\$277.23		\$0.00	40	\$11,089.20		\$0.00		\$0.00	5	\$1,386.15	40	\$11,089.20		\$0.00	10	\$2,772.30
Financial Managers	\$277.23		\$0.00	10	\$2,772.30		\$0.00		\$0.00		\$0.00	10	\$2,772.30		\$0.00		\$0.00
Technical Writers	\$155.12		\$0.00	250	\$38,780.00	150	\$23,268.00		\$0.00		\$0.00	200	\$31,024.00		\$0.00		\$0.00
Accountants	\$167.52		\$0.00	40	\$6,700.80	10	\$1,675.20		\$0.00		\$0.00	20	\$3,350.40		\$0.00		\$0.00
Economists	\$277.23		\$0.00	200	\$55,446.00	150	\$41,584.50		\$0.00	10	\$2,772.30	160	\$44,356.80		\$0.00	45	\$12,475.35
Computer Programmers	\$179.52		\$0.00	200	\$35,904.00	200	\$35,904.00		\$0.00		\$0.00	100	\$17,952.00		\$0.00	50	\$8,976.00
Insurance Underwriters	\$156.68	2	\$313.36	150	\$23,502.00	150	\$23,502.00		\$0.00		\$0.00	100	\$15,668.00		\$0.00	30	\$4,700.40
Paralegal and Legal Assistants	\$122.21		\$0.00	40	\$4,888.40		\$0.00	5	\$611.05		\$0.00	50	\$6,110.50	5	\$611.05		\$0.00
Market Research Analysts and Marketing Assistants	\$153.96		\$0.00	100	\$15,396.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
Statisticians	\$207.19		\$0.00	200	\$41,438.00	200	\$41,438.00		\$0.00		\$0.00	150	\$31,078.50		\$0.00	45	\$9,323.55
Office Clerks, General	\$79.41		\$0.00	110	\$8,735.10	80	\$6,352.80	3	\$238.23	15	\$1,191.15	20	\$1,588.20	5	\$397.05	10	\$794.10
<b>Totals</b>		<b>4</b>	<b>\$867.82</b>	<b>1380</b>	<b>\$255,741.00</b>	<b>940</b>	<b>\$173,724.50</b>	<b>8</b>	<b>\$849.28</b>	<b>35</b>	<b>\$6,735.75</b>	<b>850</b>	<b>\$164,989.90</b>	<b>10</b>	<b>\$1,008.10</b>	<b>190</b>	<b>\$39,041.70</b>

Federal occupations	Rate @ step 4	first time # emp	hours	Total Hrs	cost	modification # emp	hours	Total Hrs	cost	procedure # emp	hours	Total Hrs	cost
Directors - Grade 15	\$66.84	3	25	75	\$5,013.00	3	25	75	\$5,013.00	3	25	75	\$5,013.00
Economists - Grade 13	\$48.09	2	40	80	\$3,847.20	2	40	80	\$3,847.20	2	40	80	\$3,847.20
Insurance Specialists - Grade 13	\$48.09	8	40	320	\$15,388.80	8	40	320	\$15,388.80	8	40	320	\$15,388.80
Branch Chiefs - Grade 14	\$56.82	1	20	20	\$1,136.40	1	20	20	\$1,136.40	1	20	20	\$1,136.40
Underwriters - Grade 15	\$66.84	1	25	25	\$1,671.00	1	25	25	\$1,671.00	1	25	25	\$1,671.00
Actuaries - SL/ST System	\$78.98	1	25	25	\$1,974.39	1	25	25	\$1,974.39	1	25	25	\$1,974.39
Lawyers - Step 14	\$56.82	1	40	40	\$2,272.80	1	40	40	\$2,272.80	1	40	40	\$2,272.80
Computer Programmers - Grade 12	\$40.44	2	80	160	\$6,470.40	2	80	160	\$6,470.40	2	80	160	\$6,470.40
<b>Totals</b>		<b>19</b>		<b>745</b>	<b>\$37,773.99</b>	<b>19</b>		<b>745</b>	<b>\$37,773.99</b>	<b>19</b>		<b>745</b>	<b>\$37,773.99</b>

External Reviewers \$150,000/review

Total hrs/yr	hrs x 3 products	Total \$/product	\$ x 3 products	
Private occupations	3417	10251	\$642,958.05	\$1,928,874.15
Federal occupations	2235	6705	\$113,321.98	\$339,965.94
External Reviewers			\$150,000.00	\$450,000.00
<b>Total</b>				<b>\$2,718,840.09</b>

Costs for Concept Proposal

Total Concept Proposals			5
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Costs	One Product	5 Products
Total Private	\$6,893.16	\$34,465.80
Total RMA	\$48.09	\$240.45
Total External Review	\$30,000.00	\$150,000.00
<b>Total for 3 years</b>		<b>\$184,706.25</b>

Private occupations	2xBLS rate + benefits	read hours	wage*hrs	prep hours	wage*hrs
Economists	\$277.23	2	\$554.46	20	\$5,544.60
Office Clerks, General	\$79.41		\$0.00	10	\$794.10
<b>Totals</b>		<b>2</b>	<b>\$554.46</b>	<b>30</b>	<b>\$6,338.70</b>

Federal occupations	Rate @ step 4	Review for completeness - # emp	hours	Total Hrs	cost
Economists - Grade 13	\$48.09	1	1	1	\$48.09
<b>Totals</b>		<b>1</b>		<b>1</b>	<b>\$48.09</b>

External Reviewers	\$30,000/review
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	Total hrs/yr	hrs x 5 products	Total \$/product	\$ x 5 products
Private occupations	32	160	\$6,893.16	\$34,465.80
Federal occupations	1	5	\$48.09	\$240.45
External Reviewers			\$30,000.00	\$150,000.00
<b>Total</b>				<b>\$184,706.25</b>

modification #  
emp

**Costs for Submission of Non-Reinsured Supplementals**

<b>Total Submission of Non-Reinsured Supplementals =</b>		
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<b>Costs</b>		<b>One Product</b>	<b>30 Products</b>
<b>Total Private</b>		\$156.68	\$4,700.40
<b>Total RMA</b>		\$72.14	\$2,164.05
<b>Total for 3 Years</b>			<b>\$6,864.45</b>

<b>Private Occupations</b>	<b>2xBLS rate + benefits</b>	<b>read hours</b>	<b>wage*hrs</b>	<b>Prepare submission</b>
<b>Insurance Underwriters</b>	\$156.68	0.5	\$78.34	0.5
<b>Totals</b>		<b>0.5</b>	<b>\$78.34</b>	<b>0.5</b>

<b>Federal Occupations</b>	<b>Rate @ step 4</b>	<b>first time # emp</b>	<b>hours</b>	<b>Total Hrs</b>
<b>Insurance Specialists - Grade 13</b>	\$48.09	1	1.5	1.5
<b>Totals</b>		<b>1</b>		<b>1.5</b>

	<b>Total hrs/yr</b>	<b>hrs x 30 products</b>	<b>Total \$/product</b>	<b>\$ x 30 products</b>
<b>Private occupations</b>	1	30	\$156.68	\$4,700.40
<b>Federal occupations</b>	1.5	45	\$72.14	\$2,164.05
<b>Total</b>				<b>\$6,864.45</b>

<b>wage*hrs</b>
\$78.34
<b>\$78.34</b>

<b>cost</b>
\$72.14
<b>\$72.14</b>

Private Occupations	2xBLS rate + benefits
Market Managers	\$277.23
Computer and Information Systems Managers	\$277.23
Financial Managers	\$277.23
Technical Writers	\$155.12
Accountants	\$167.52
Economists	\$277.23
Computer Programmers	\$179.52
Insurance Underwriters	\$156.68
Paralegal and Legal Assistants	\$122.21
Market Research Analysts and Marketing Specialists	\$153.96
Statisticians	\$207.19
Office Clerks, General	\$79.41

Federal Occupations	Hourly rate @ step 4
Directors - Grade 15	\$66.84
Economists - Grade 13	\$48.09
Insurance Specialists - Grade 13	\$48.09
Branch Chiefs - Grade 14	\$56.82
Underwriters - Grade 15	\$66.84
Actuaries- SL/ST System	\$78.98
Lawyers - Step 14	\$56.82
Computer Programmers - Grade 12	\$40.44

[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/2020/RUS\\_h](https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/salary-tables/pdf/2020/RUS_h)

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