

## Product Comparison as of 4/18/2019

Product comparisons and quotations are for illustration purposes only and are based on information provided by our carriers.

Insurance Company Name	Carrier # 1	Carrier # 2	Carrier # 3	Carrier # 4
<b>AM Best Rating</b>	<b>A++</b>	<b>A+</b>	<b>A-</b>	<b>A-</b>
<b>Occupational Accident Nonsubscriber Plan Details</b>				
CSL Benefits	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate Limit Per Occurrence	\$10,000,000	\$10,000,000	\$1,000,000	\$1,000,000
Policy Aggregate	None	\$25,000,000	\$10,000,000	\$20,000,000
<b>SIR / Deductible</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
AD&D Benefit	less or 10x salary or \$100,000	less or 10x salary or \$500,000	less or 10x salary or \$250,000	less or 10x salary or \$100,000
Disability Benefits	75% up to \$600	75% up to \$600	75% up to \$700	80% up to \$600
Disability Elimination Period	7 days	7 days	7 days	7 days
Occupational Disease / Cumulative Trauma	Included	Included	Included	Included
Benefit Period	104 weeks	104 weeks	156 weeks	260 weeks
Third Party Administrator/ Claims TPA	TPA # 1	TPA # 2	TPA # 3	TPA # 4
<b>Legal / Employer's Liability</b>				
ERISA Fees	Included - one time fee of \$100 (already paid)	One time fee of \$250.00	Included- no fee (has \$200 expense constant)	Included for annual fee of \$225
Legal Coverage	Included – Defense cost outside the limits	Included - Defense cost is 15% of CSL; cost in excess of this amount erode CSL	Included - Defense costs outside the limits	Included – Defense costs outside the limits
Arbitration Agreement	No	Yes - Binding Arbitration	Yes	Yes - Binding Arbitration
<b>Cost</b>				
Annual Payroll	\$678,000	\$678,000	\$678,000	\$678,000
<b>Total Est. Annual Premium</b>	<b>\$28,000</b>	<b>\$35,000</b>	<b>\$38,000</b>	<b>\$40,000</b>
Billing Type	Monthly Reporting	Monthly Reporting	Monthly Reporting -ACH Drafts available	Down payment with 10 equal installments
	Insured must put acknowledgement of SPD receipt in employee personnel file. Nothing to send back to carrier	30 Days for returning signed ERISA documents, employee sign-in sheet, and master application	Insured must return Rollout Acknowledgement to carrier within 10 days of receipt.	Insured must return copies of signed arbitration agreements to carrier within 7 days of binding

Prepared For:	ABC COMPANY
Presented By:	XYZ INS. AGENCY
Proposed Effective Date:	4/25/2019

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