

## Product Comparison as of 10/6/2014

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
Prepared For: ABC COMPANY Presented By: XYZ INS. AGENCY Proposed Effective Date: 2/25/2010	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

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