

COMPARISON

Guaranteed Cost vs Large Deductible Program

Actual Presented Indication

Premium Savings \$2.8M
 Saving at Bind \$440K
 Monthly Cash Flow Savings \$400K
 Including Average Developed Losses - Priceless

**nixer
comp**
 We Define Staffing Friendly



Premium Benefits

Expiring MOD 0.78 Future MOD 0.89	Guaranteed Cost	Nixer Comp \$100,000 Deductible	Cash Flow Benefit	
Standard Premium	\$7,186,759	\$2,478,565	\$4,708,194	Savings Gross Standard Premium
Average Developed Losses		\$1,857,701	\$(1,857,701)	Less Avg. Developed Losses
Premium Totals	\$7,186,759	\$4,336,266	\$2,850,493	Net Standard Premium Savings

Out of Pocket at Binding

	Guaranteed Cost	Nixer Comp \$100,000 Deductible	Cash Flow Benefit	
Bind Premium & Assessments/Surcharges	\$1,029,800	\$388,348	\$641,452	Savings Bind Premium & Assessments/Surcharges
Loss Fund Deposit		\$200,000	\$(200,000)	Loss Fund Deposit 2 x Deductible
Due at Bind	\$1,029,800	\$588,348	\$441,452	Saving on Due at Bind

Cash Flow Savings

	Guaranteed Cost	Nixer Comp \$100,000 Deductible	Cash Flow Benefit	
Average Monthly Cash Outflow for Premium	\$598,897	\$206,547	\$392,350	Monthly Cash Outflow decrease with Deductible

For illustrative purposes only. Actual indications may vary based on actual underwriting data and current rates.