

Proposal Risk Renewal Summary

	Current	Renewal	Option 1
Carrier	UHC	UHC	UHC
Quote Status	Current	Initial Renewal	Negotiated Renewal
Coverage Included	Medical, RX	Medical, RX	Medical, RX
Contract Basis	24/12	Paid	Paid
Enrollment	944	944	944
Specific Deductible	\$200,000	\$200,000	\$200,000
Aggregate Corridor	125%	125%	125%
FINANCIAL ASSESSMENT			
Total Fixed Cost	\$632,216	\$839,858	\$739,718
Total Laser Liability	\$0	\$0	\$0
Est. Total Aggregate Deductible	\$8,101,446	\$7,254,451	\$7,511,030
Fixed Cost Change %		33%	17%
Fixed Cost Change \$		\$207,642	\$107,503
Max Liability Change %		-7%	-6%
2ND YEAR RENEWAL PROTECTION (NO NEW LASERS / RATE CAP)			
Renewal Protection Included		Yes	Yes
Rate Cap Maximum %		35%	35%

Lockton may receive certain incentive compensation including, without limitation, contingency payments, overrides, and bonuses, as a result of being Client's insurance broker (collectively, "Additional Compensation"). Client hereby consents and agrees to Lockton's ability to receive such Additional Compensation under all circumstances.