

Proposal Risk Renewal Summary

	Current	Option 1	Option 2
Carrier	UHC	BC/BS of Texas	BC/BS of Texas
Quote Status	Current	Illustrative	Negotiated/Firm
Coverage Included	Medical, RX	Medical, RX	Medical, RX
Contract Basis	Paid	12/12	12/12
Enrollment	1,010	1,010	1,010
Specific Deductible	\$200,000	\$200,000	\$200,000
Aggregate Corridor	125%	125%	125%
FINANCIAL ASSESSMENT			
Total Fixed Cost	\$791,436	\$1,085,104	\$902,819
Fixed change %		37%	14%
Est. Total Aggregate Deductible	\$8,036,166	\$6,967,182	\$6,967,182
Max Liability Change %		-9%	-11%
2ND YEAR RENEWAL PROTECTION (NO NEW LASERS / RATE CAP)			
Renewal Protection Included	Yes	Yes	Yes
Rate Cap Maximum %	35%	45%	45%

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.