BimGroup

# ABC Company

## COST ANALYSIS

FINAL SOLD

| | Current | Renewal | Alternate 1 | Alternate 2 |
|---|---|---|---|---|
| **Life AD&D** | | | | |
| Annual Premium | $151,204 | $151,204 | $141,754 | $127,578 |
| Rate Guarantee | 3 Years | 3 Years | 3 Years | 3 Years |
| **Voluntary Life** | | | | |
| Annual Premium | $378,920 | $378,920 | $378,920 | $378,920 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |
| **NYS Statutory Disability** | | | | |
| Annual Premium | $1,031 | $1,058 | $811 | $785 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 1 Year |
| **Long Term Disability** | | | | |
| Annual Premium | $846,392 | $723,278 | $663,531 | $678,015 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |
| **Total All Lines** | | | | |
| Annual Premium | $1,377,547 | $1,254,459 | $1,185,015 | $1,185,298 |
| Annual Change vs Current | | ($123,087) | ($192,531) | ($192,248) |
| Annual % Change vs Current | | -8.9% | -14.0% | -14.0% |
| Annual Change vs Renewal | | | ($69,444) | ($69,161) |
| Annual % Change vs Renewal | | | -5.5% | -5.5% |

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## ABC Company

# COST ANALYSIS

| | Current | Alternate 3 | Alternate 4 | Alternate 5 |
|---|---|---|---|---|
| **Life AD&D** | | | | |
| Annual Premium | $151,204 | $129,941 | $151,204 | $144,116 |
| Rate Guarantee | 3 Years | 3 Years | 3 Years | 3 Years |
| **Voluntary Life** | | | | |
| Annual Premium | $378,920 | $378,920 | $378,920 | $378,920 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |
| **NYS Statutory Disability** | | | | |
| Annual Premium | $1,031 | $815 | $892 | $854 |
| Rate Guarantee | Expiring | 1 Year | 3 Years | 3 Years |
| **Long Term Disability** | | | | |
| Annual Premium | $846,392 | $678,015 | $706,983 | $732,330 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |

| | | | | |
|---|---|---|---|---|
| **Total All Lines** | | | | |
| Annual Premium | $1,377,547 | $1,187,691 | $1,237,999 | $1,256,220 |
| Annual Change vs Current | | ($189,856) | ($139,548) | ($121,327) |
| Annual % Change vs Current | | -13.8% | -10.1% | -8.8% |
| Annual Change vs Renewal | | ($66,768) | ($16,461) | $1,760 |
| Annual % Change vs Renewal | | -5.3% | -1.3% | 0.1% |

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## ABC Company

# COST ANALYSIS

| | Current | Alternate 6 | Alternate 7 | Alternate 8 |
|---|---|---|---|---|
| **Life AD&D** | | | | |
| Annual Premium | $151,204 | $163,017 | $181,917 | $137,028 |
| Rate Guarantee | 3 Years | 3 Years | 3 Years | 3 Years |
| **Voluntary Life** | | | | |
| Annual Premium | $378,920 | $378,920 | $378,920 | $429,442 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |
| **NYS Statutory Disability** | | | | |
| Annual Premium | $1,031 | $798 | $1,058 | $900 |
| Rate Guarantee | Expiring | 1 Year | 3 Years | 3 Years |
| **Long Term Disability** | | | | |
| Annual Premium | $846,392 | $723,278 | $706,598 | $701,552 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |

| | | | | |
|---|---|---|---|---|
| **Total All Lines** | | | | |
| Annual Premium | $1,377,547 | $1,266,012 | $1,268,493 | $1,268,923 |
| Annual Change vs Current | | ($111,535) | ($109,054) | ($108,624) |
| Annual % Change vs Current | | -8.1% | -7.9% | -7.9% |
| Annual Change vs Renewal | | $11,553 | $14,033 | $14,464 |
| Annual % Change vs Renewal | | 0.9% | 1.1% | 1.2% |

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## ABC Company

# COST ANALYSIS

| | Current | Alternate 9 | Alternate 10 | Alternate 11 |
|---|---|---|---|---|
| **Life AD&D** | | | | |
| Annual Premium | $151,204 | $236,256 | $167,742 | $262,244 |
| Rate Guarantee | 3 Years | 3 Years | 3 Years | 3 Years |
| **Voluntary Life** | | | | |
| Annual Premium | $378,920 | $378,920 | $429,442 | $378,920 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |
| **NYS Statutory Disability** | | | | |
| Annual Premium | $1,031 | $790 | $1,058 | $949 |
| Rate Guarantee | Expiring | 1 Year | 3 Years | 2 Years |
| **Long Term Disability** | | | | |
| Annual Premium | $846,392 | $692,499 | $728,324 | $705,173 |
| Rate Guarantee | Expiring | 3 Years | 3 Years | 3 Years |
| | | | | |
| **Total All Lines** | | | | |
| Annual Premium | $1,377,547 | $1,308,464 | $1,326,566 | $1,347,286 |
| Annual Change vs Current | | ($69,082) | ($50,981) | ($30,261) |
| Annual % Change vs Current | | -5.0% | -3.7% | -2.2% |
| Annual Change vs Renewal | | $54,005 | $72,107 | $92,826 |
| Annual % Change vs Renewal | | 4.3% | 5.7% | 7.4% |