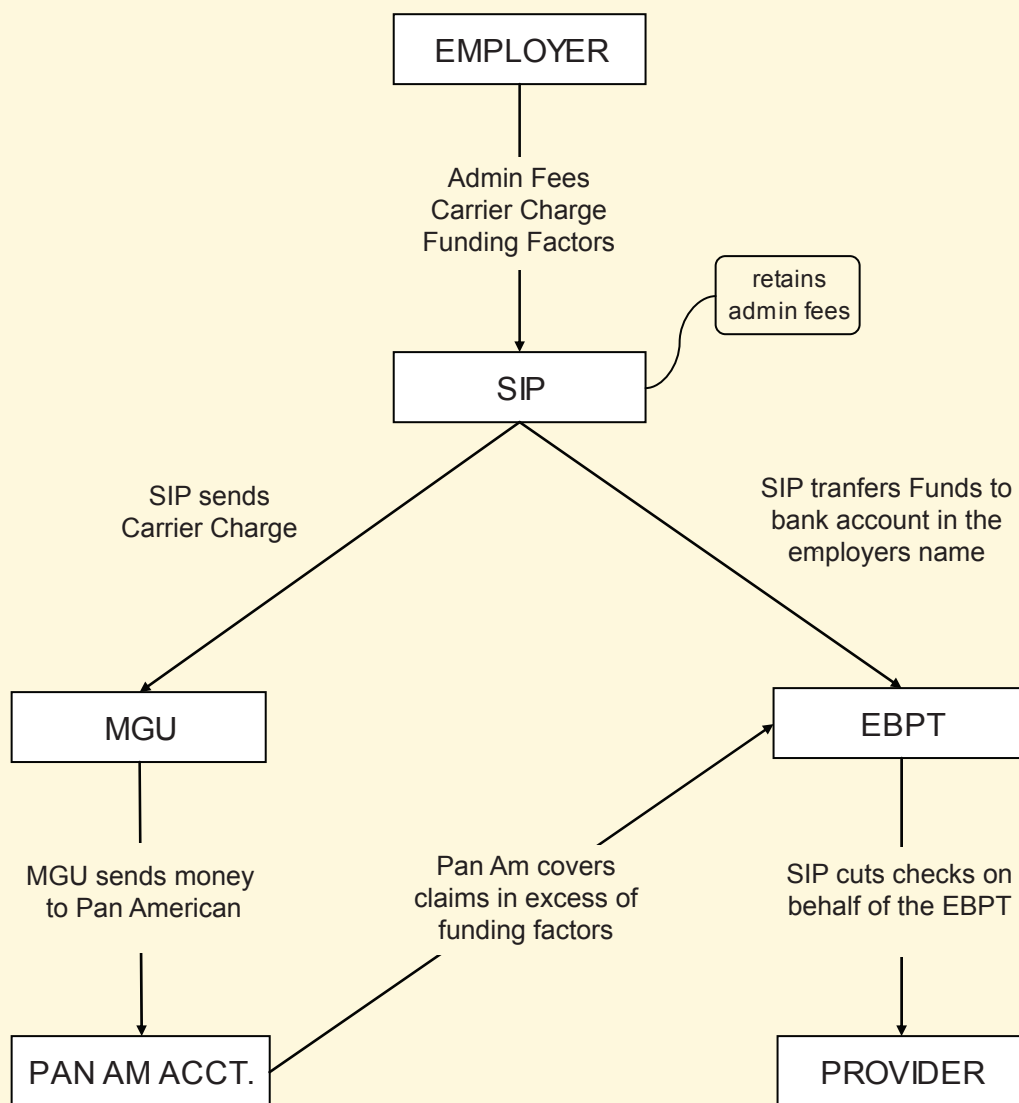




Spaggregate Work Flow



Spaggregate Underwriting Guidelines

1. Case Size: Minimum of 25 lives required in order to quote
2. Participation Requirements: 75% Participation
3. Ineligible Industries:
 - a. PEOs
 - b. Casinos*
 - c. Nursing Homes*
 - d. Law Firms*
 - e. Hospitals*

*Except for limited plan maximum of \$2,000 - \$10,000

4. No outside HMO involvement
5. No Indemnity plans
6. Groups with 30% of the population age over 50 years will be declined
7. No Manual quotes on groups over 300 lives
8. Current rates & renewal rates are required along with the current Schedule of Benefits
9. Contract Types:
 - a. 12/12 w/TLO
 - b. 12/15
 - c. 12/18
 - d. 15/12 w/TLO
 - e. 24/12 for a Renewal

Spaggregate Quote requirements

1. Name and Address of employer
2. Effective date
3. Census listing: M/F, DOB, coverage type
4. Current and or renewal rates
5. Claims experience if available
6. Current schedule of benefits
7. PPO Network desired
8. Contract type requested (12/12 with TLO is standard in first year renewing to 24/12 with TLO in future years)
9. Broker commissions desired per employee per month

Self Insured Plans LLC * 1016 Collier Center Way Suite 200 * Naples FL 34110 *
Tel. 800.720.1774 * Fax 239.403.7875
Email * Brian@selfinsuredplans.com