

Coverage and Claim Comparison

American Reliable - \$15,000 MM Limit \$25,000 Horse Lameness Claim

Total Claim Expenses =	\$5,000
Diagnostic Expenses =	\$2,500
Lameness Treatment Expenses = (Shockwave Therapy)	\$2,500

Expenses Submitted	\$5,000
Deductible	-\$ 600
Remaining Expenses	\$4,400
Diagnostic Paid	-\$2,200
Lameness Treatment Paid	-\$2,200
Balance Due	\$ 0

Insured has only paid \$600 Deductible out of pocket.

Premium Paid = \$1,621

Total out of pocket = \$2,221

Total Savings of \$854

Company w/ 20% Co-Pay \$15,000 MM Limit \$25,000 Horse Lameness Claim

Total Claim Expenses =	\$5,000
Diagnostic Expenses =	\$2,500
Lameness Treatment Expenses = (Shockwave Therapy)	\$2,500

Expenses Submitted	\$5,000
Deductible	-\$ 500
Remaining Expenses	\$4,500
Diagnostic Paid (80% of \$2,300)	-\$1,840
Lameness Treatment Paid (80% of \$2,200)	-\$1,760
Balance Due	\$ 900

Total out of pocket for Insured is \$1,400 including \$500 Deductible.

Premium Paid = \$1,675

Total Out of Pocket = \$3,075

Coverage and Claim Comparison

American Reliable - \$15,000 MM Plus

\$25,000 Horse

Surgery Claim

Total Claim Expenses = \$15,000
 Diagnostics Expense = \$ 5,000
 Surgery Expense = \$10,000

Claim Amount	\$15,000
Deductible	-\$ <u>600</u>
Remaining Expenses	\$14,400
Diagnostic Paid (up to \$7,500)	-\$ <u>5,000</u>
Surgery Expenses	-\$ <u>9,400</u>
Balance Due From Insured	\$ 0

Insured only paid the \$600 Deductible out of pocket.

Premium Paid = \$1,821

Total Out of Pocket = \$2,421

Total Savings of \$2,604

Carrier w/ 20% Co-Pay \$15,000 MM Limit

\$25,000 Horse

Surgery Claim

Total Claim Expenses = \$15,000
 Diagnostics Expense = \$ 5,000
 Surgery Expense = \$10,000

Claim Amount	\$15,000
Deductible	-\$ <u>500</u>
Remaining Expenses	\$14,500
Diagnostic Paid (80% of \$5,000)	-\$ <u>4,000</u>
Surgery Expenses (80% of \$9,500)	-\$ <u>7,600</u>
Balance Due From Insured	\$2,900

Total out of pocket for Insured is \$3,400 including \$500 Deductible.

Premium Paid = \$1,625

Total Out of Pocket = \$5,025

Coverage and Claim Comparison

American Reliable - \$15,000 MM Plus

\$25,000 Horse

Surgery Claim

Total Claim Expenses = \$15,000
 Diagnostics Expense = \$ 7,500
 Surgery Expense = \$ 7,500

Claim Amount	\$15,000
Deductible	-\$ <u>600</u>
Remaining Expenses	\$14,400
Diagnostic Paid (up to \$7,500)	-\$ <u>7,500</u>
Surgery Expenses	-\$ <u>6,900</u>
Balance Due From Insured	\$ 0

Insured only paid the \$600 Deductible out of pocket.

Premium Paid = \$1,821

Total Out of Pocket = \$2,421

Total Savings of \$2,654

Carrier w/ 20% Co-Pay \$15,000 MM Limit

\$25,000 Horse

Surgery Claim

Total Claim Expenses = \$15,000
 Diagnostics Expense = \$ 7,500
 Surgery Expense = \$ 7,500

Claim Amount	\$15,000
Deductible	-\$ <u>500</u>
Remaining Expenses	\$14,500
Diagnostic Paid (80% of \$7,500)	-\$ <u>6,000</u>
Surgery Expenses (80% of \$7,000)	-\$ <u>5,600</u>
Balance Due From Insured	\$2,900

Total out of pocket for Insured is \$3,400 including \$500 Deductible.

Premium Paid = \$1,625

Total Out of Pocket = \$5,075