



**"Working with PGB
is like having an
insurance executive
on your side!"**

- Satisfied PGB Client

PAUL
Global Benefits **Explains Insurance**

What Do Your Insurance Dollars pay for?

80 to 85% of the costs of your employee benefit programs can be attributed to paying claims, while 15 to 20% pay for administrative expenses. With this ratio it is critically important to understand the claims component of your costs. At Paul Global Benefits we help clients control the cost of insurance by providing transparent financial modeling that outlines the projected claim costs of your program, using our Proprietary Pricing Tools. Paul Global Benefits also works with clients and carriers to streamline program expenses by making the administrative process more efficient.

Traditionally,
claims make up
approximately
80 to 85% of
the total cost of
benefit programs.



Administrative
expenses cost
about 15 to 20%
of the total.

PGB's Proprietary Pricing Tools

PGB's proprietary financial tools make pricing transparent and ensure accurate underwriting by insurance carriers. You benefit from our years of experience studying how claim projections are completed and how insurance companies analyze and predict claims. On average PGB's clients pay significantly less than other organizations. For example, in 2011 many of our clients received no price increases, yet they were able to offer more in benefits to their employees. Most organizations received premium increases and were forced to decrease benefits to manage future costs.

Use PGB's
Proprietary
Pricing Tools
to project your
claims costs and
control the cost
of insurance.

PGB uses its extensive knowledge of pricing, global relationships and larger portfolio to give you the best costs and services. Using our tools and resources you can model different scenarios and determine which options work best for your organization.

We make sure your company is protected by the right insurance policy—at the best cost. Making the right insurance choice can mean simplified budgeting, protecting your company's assets, and easier financial administration, as you can see in the chart on the right. PGB also has significant experience creating unique financial solutions that are not available in the traditional marketplace. If you feel that none of the traditional funding programs meet your specific needs, let us know. . . . We can help!

Your Funding Options

FULLY INSURED	SELF INSURED
Predictable monthly premiums	No monthly premium
Rates are guaranteed for 12 months	Simplifies budgeting
Rates guaranteed for minimum of 12 months	No premium taxes
100% Protection from claim fluctuations	Exempt from many state mandates
Simplified budgeting	Potential cash flow advantages
No fiduciary responsibilities	Plan design freedom
Potential option to "participate" in the risk	Potential to include Stop Loss for cost protection

For more information, visit: www.pgbdirect.com

Let Us Be an Extension of Your Team!