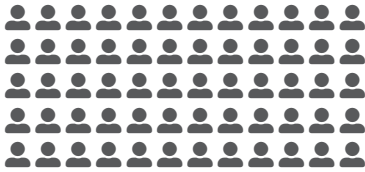


The Society of Professional Benefit Administrators has asserted that the number of U.S. employers using some form of self-funding has risen to 66% as of 2000.

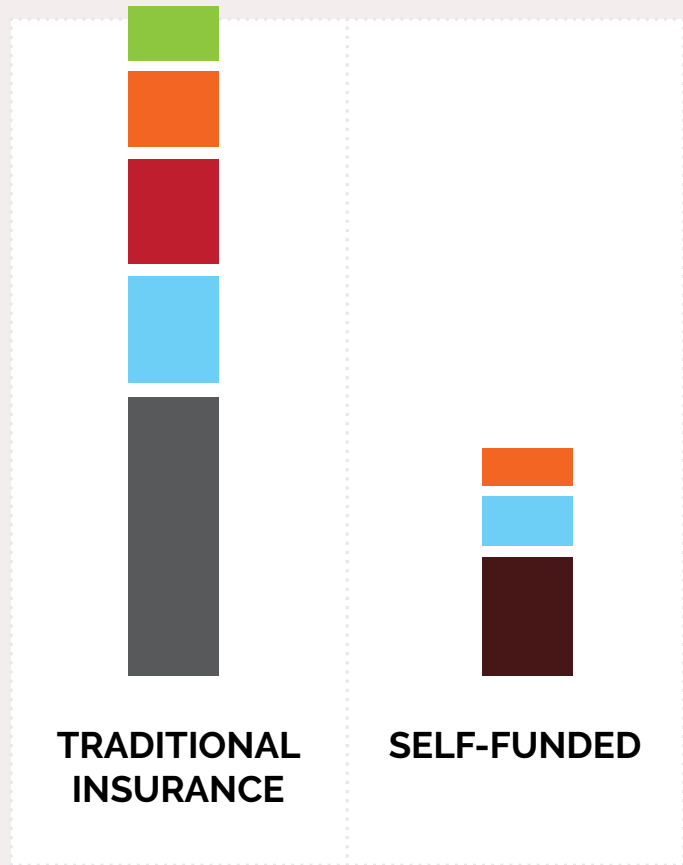


Self-Funded Insurance is ideal for groups of 50 or more employees.



**ELIMINATE**  
the state premium  
tax of **1.75%**

## WHERE DO PREMIUMS GO?



- Premium Taxes
- Administration
- Insurance Profits
- Small Claims / Rx
- Stop-Loss
- Large Claims



## Which Companies Should Consider Self-Funding?

- Financially sound
- Believe they're healthier than average
- Know of no critical or serious ongoing health conditions
- Get trend increases despite good health history