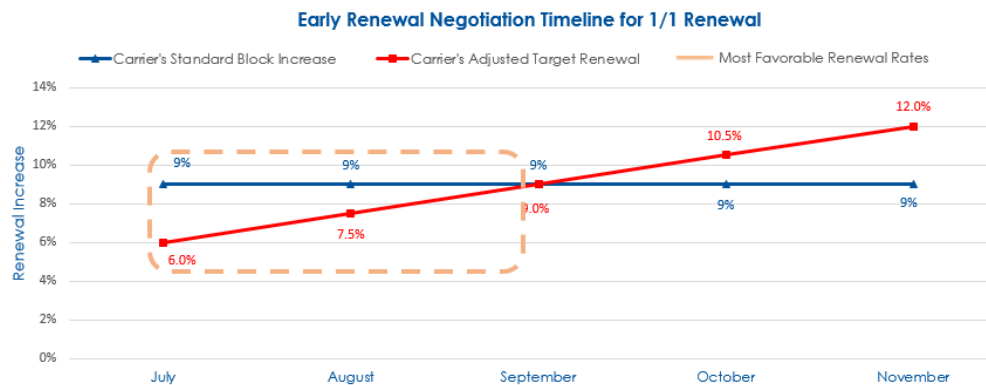




Early Renewal Delivery

USI leverages our market size to aggressively work with carriers to secure early renewal pricing allowing for most effective negotiation position.

- Fully insured and manually-rated stop loss contracts are block underwritten with trend increases ranging from 8% to 15%
- At the beginning of the renewal period, carriers have as much as 8% to 10% flexibility to lower renewal rates on a case-by-case basis
- Renewal delivery ahead of the standard market timing creates an advantage for USI clients



Impact and Benefits:

- Estimated premium reduction of **1% to 3%** due to early renewal
- Underwriting flexibility naturally reduces as renewal date approaches
- Early lock of stop loss contracts provides greater stability to the renewal process

Preferential Process Creates Favorable Results