

MPIE

Advantage for our Subscribers

Value

- Cost Effective
- Profit Allocations to Subscribers
- Patient Safety Mission

Protection

- Your Reputation—Our Business
- Claims Expertise
- Risk Management

Partnership

- Service #1
- Coverage-Broad
- Joint Defense
- 15% RM Credit

KEY ATTRIBUTES AND COMPARISONS

	MPIE VALUE	COMPARISON MODELS	MPIE ADVANTAGE
Price	<ul style="list-style-type: none"> Consistent, transparent pricing Lowest possible premium while remaining fair Moderate increases based on losses to avoid premium surges 	<ul style="list-style-type: none"> Pricing models higher than MPIE Premium decreases often followed by sudden increases 	MPIE: Competitive & striving to offer lowest, most stable premium
Rewards	<ul style="list-style-type: none"> Subscriber Savings Accounts accrue yearly Subscribers qualify to cash out upon retirement, in the event of disability/death, or termination of the policy for any reason Vesting—right away 	<ul style="list-style-type: none"> “Loyalty” programs are not routinely offered If available, restrictions are often the norm Termination for any reason other than death, disability or retirement, balance often FORFEITED. 	MPIE: SSA's cannot be forfeited and vesting is immediate
Profits	<ul style="list-style-type: none"> Average allocation to SSA in the past 5 years has been 40% of paid premium 2014 allocation to subscribers was 55% of premium with Dividend Payout 	<ul style="list-style-type: none"> If profits are shared it is limited/often highly restricted/frequently paid to stockholders Approximately 10% of premium allocated to loyalty account 	MPIE: More profit to SSA holder than retained by company
Expertise	<ul style="list-style-type: none"> Experts from Michigan with national expertise Customer service—#1 priority 	<ul style="list-style-type: none"> Often use a centralized approach—outside of Michigan 	MPIE: Local Experts
Financial Strength	<ul style="list-style-type: none"> Return on policyholders surplus has ranged from 16% to 33% in past five years 	<ul style="list-style-type: none"> Industry return on policyholder surplus has ranged from 12-19% in past five years 	MPIE: Stronger return on surplus—a great return on investment!!

MPIE internal data and nationally available data. Product and program availability based upon MPIE business and regulatory approval.