

Example Model	
Estimated Annual Unit Sales	250,000
Average Replacement Per Unit	\$250
Estimated Sales	\$62,500,000

Severity	\$250
Frequency	5.0%
Loss Cost	\$12.50

Targeted Loss Ratio	90%
Reserve @ Target LR	\$13.89

Calculation Based on 250,000 Units	
Gross Retention	\$3,472,222
Carrier Fee	% of Gross Retention

Per Unit Costs	
Gross Retention Per Unit	\$13.89
Amount to Carrier Fee Per Unit	% of Gross Retention

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 No coverage is offered or bound by this model

Notes
Projected Annual Sales
Replacement Cost
Total Value of Initial Order

Locked Cost of Repair/Replacement
Estimated Frequency
Calculated Loss Cost

Reserve Margin
Retention - Amount Per Unit

SIR or Deductible or Funded
Carrier Retained Fee

Unit Retention or Deductible
Unit Carrier Fee

