Risk Sharing Variations

Less Participation

The Risk Continuum

Higher Participation

Fully Insured

Risk Sharing

Full Risk Assumption

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Premiums
Are Paid

Premiums
Paid

Services & Coverage Provided
Through Contract Fees

Services & Coverage Provided

Services & Coverage Provided

Returns to Policyholder Based on
Many Factors

No Returns to Policyholder

Net Cost is a Result of Claims
Experience

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PROASSURANCE.
Treated Fairly