

## Pros and Cons for MML insurance proposal

### **Pros:**

MML program is a pool based system where risk is shared by all the members in the pool.  
MML program distributes excess assets back to members in the form of lower future premiums.  
Claims adjusters located in Southfield and administration offices in Lansing.

### **Cons:**

Requires 60 day notice of termination  
No experience with their administration and claim processing.  
Premium second highest among qualified proposers