

# Total Insurance Cost Comparison



## Fee-Based Model vs. Commission-Based Model

How your broker is compensated can significantly impact your total insurance cost. Traditional commission-based models often bundle broker compensation directly into the premium, making it difficult to see where your dollars are going.

CBIZ Sports takes a different approach, leveraging a fee-based model that increases transparency and gives you greater control over your insurance spend.

See how these structures differ, and why transparency matters — especially when premiums increase.

Competitor: Commission-Based Example	
PREMIUM	EXPLANATION
\$100,000	Hidden commission is already built into the premium. Typically, around 15% is paid to the broker from the carrier that your policy is written with.
\$100,000	Carrier gets \$85,000, and the broker gets \$15,000.
\$6,000	TPA fee
<b>\$106,000</b>	<b>Total cost (premium and fees)</b>

CBIZ Sports: Fee-Based Example	
PREMIUM	EXPLANATION
\$85,000	Commission from carrier is taken out, resulting in your premium being lower overall.
\$7,000 - \$10,000	CBIZ Sports fee
\$6,000	TPA fee
<b>\$98,000</b>	<b>Total cost (premium and fees)</b>

## Premium Increase Examples

Say your school has a bad claim year, which results in an increased premium. See below your potential total cost in a commission-based model versus a fee-based model.

Competitor: Commission-Based Example	
PREMIUM	EXPLANATION
\$125,000	Hidden commission is already built into the premium. Typically, around 15% is paid to the broker from the carrier that your policy is written with.
\$125,000	Carrier gets \$106,250, and the broker gets \$18,750.
\$6,360	TPA fee
<b>\$131,360</b>	<b>Total cost (premium and fees)</b>

CBIZ Sports: Fee-Based Example	
PREMIUM	EXPLANATION
\$106,000	Commission from carrier is taken out, resulting in your premium being lower overall.
\$7,000 - \$10,000	CBIZ Sports fee
\$6,360	TPA fee
<b>\$119,360</b>	<b>Total cost (premium and fees)</b>

### Transparency That Works in Your Favor

CBIZ Sports partners with athletic programs to deliver clarity, control, and smarter insurance strategies.

[Contact us to see how a fee-based approach could benefit your program.](#)



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