

City of Franklin - 7/1/2015 Stop Loss Bid

		\$225,000 Specific Deductible - No New Lasers At Renewal					
		<u>Current - HM</u>	<u>Renewal - HM</u>	<u>Renewal - HM No Laser</u>	<u>BlueRe</u>	<u>SunLife</u>	<u>IAT - Sirius America</u>
Single Lives	220	\$20.69	\$23.59	\$30.00	\$20.86	\$22.48	\$32.27
Family Lives	430	\$55.03	\$62.73	\$79.79	\$58.45	\$60.88	\$65.09
Annual Premium		\$338,576	\$385,964	\$490,916	\$356,672	\$373,488	\$421,057
Premium Increase over Current			14.00%	44.99%	5.34%	10.31%	24.36%
Laser		\$0	\$400,000	\$0	\$500,000	\$355,000	Unknown
Total Premium At Risk		\$338,576	\$560,964	\$490,916	\$631,672	\$503,488	Unknown
Total Premium % At Risk over Current			65.68%	44.99%	86.57%	48.71%	Unknown
			Firm Quote	Firm Quote	Firm Quote	Firm Quote	Subject to Change

		\$250,000 Specific Deductible - No New Lasers At Renewal					
		<u>Current - HM</u>	<u>Renewal - HM</u>	<u>Renewal - HM No Laser</u>	<u>BlueRe</u>	<u>SunLife</u>	<u>IAT - Sirius America</u>
Single Lives	220	\$20.69	\$20.15	\$25.64	\$18.76	\$18.47	\$27.90
Family Lives	430	\$55.03	\$55.25	\$70.36	\$53.70	\$51.24	\$56.83
Annual Premium		\$338,576	\$338,286	\$430,747	\$326,618	\$313,159	\$366,899
Premium Increase over Current			-0.09%	27.22%	-3.53%	-7.51%	8.37%
Laser		\$0	\$400,000	\$0	\$500,000	\$355,000	Unknown
Total Premium At Risk		\$338,576	\$488,286	\$430,747	\$576,618	\$418,159	Unknown
Total Premium % At Risk over Current			44.22%	27.22%	70.31%	23.51%	Unknown
			Firm Quote	Firm Quote	Firm Quote	Firm Quote	Subject to Change