



Smith & Associates Consulting

November 16, 2009

Mrs. Sally Havey
Insurance Coordinator
Denton Independent School District
P O Box 1951
Denton, Texas 76202

Dear Sally,

At the request of the District, our office assisted with the preparation and analysis of the Request for Proposals for the District's Specific & Aggregate Insurance. The District received a total of three (3) proposals that included nine (9) various options (see attached spreadsheet). The carriers and their respective MGU/Agents were:

- United Healthcare
- ING
- Standard Life & Accident Insurance Company (Arbor Benefit Group)

A Specific level of \$175,000 per individual has been selected by the District. A comparison of the four (4) proposals received at \$175,000 is complicated by the fact that the bids include alternate pricing approaches and extraneous liability inclusions (individual lasers).

Upon review of the District's potential claims experience and the financial components of the proposals it is our opinion that the Standard Life & Accident Insurance Company (Arbor Benefit Group) proposal is the best option for the District for the next plan year.

If you have any questions, please do not hesitate to give me a call.

Sincerely,



Eric D. Smith

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Enclosures