



Smith & Associates Consulting

November 18, 2021

Yolanda Gordon
Director of Benefits and Risk Management
Ector County Independent School District
802 N Sam Houston
Odessa, TX 79761

Dear Yolanda,

At the request of Ector County ISD, our office assisted in the preparation and analysis of the District's Request for Proposal # 22-06 for Specific & Aggregate Stop Loss Insurance.

We performed an in-depth review and analysis of the proposals. Based upon our review of the proposals, it would be our recommendation that the District accept the proposal issues by your incumbent Sirius America Insurance Company for \$350,000 Specific Deductible with an \$200,000 Aggregating Specific Deductible. This coverage includes Aggregate coverage). This option results in a 8% premium increase. The annual premium is estimated to be approximately \$ \$728,000 per year in premiums.

Sincerely,

Eric D. Smith
Smith & Associates Consulting

Agreed
Yolanda Gordon
11/18/2021

**ECTOR COUNTY ISD
STOP LOSS COMPARISON**

	SA BENEFIT SERVICES PartnerRE Option 1	SA BENEFIT SERVICES PartnerRE Option 2	SA BENEFIT SERVICES PartnerRE Option 3
Rating	A	A	A
Specific	\$300,000	\$350,000	\$375,000
Contract	24/12	24/12	24/12
Aggregating Specific Deductible	\$200,000	\$200,000	\$200,000
Renewal Rate Cap (No New Lasers)	No	No	No
Rate EE (1968) Family (1057) Composite (3025)	\$31.94	\$23.15	\$20.20
Active at Work	waived with disclosure	waived with disclosure	waived with disclosure
Annual Premium - 1 year Specific Lasers	\$1,159,422	\$840,345	\$733,260
Rate Guarantee			
Aggregate Premium	\$0.46	\$0.49	\$0.52
Annual	\$16,698	\$17,787	\$18,876
Monthly Att. Point	\$915.50 / \$2,769,387.50	\$920.75 / \$2,785,268.70	\$818.94 / \$2,495,310.18
Annual Att. Point	\$33,232,650	\$33,423,224	\$29,943,722
Total Specific and Aggregate Premium	\$1,176,120	\$858,132	\$752,136

Board Approval Signature

Date