



Smith & Associates Consulting

November 19, 2010

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

Dear Sally,

Attached is the proposed Stop-loss Renewal for 2011. The proposed renewal is an increase of 9.4% on the specific premium. There is no increase on the aggregate insurance premium. The renewal also includes a \$25 million annual limit per claimant and an aggregate attachment point increase of 5%. The maximum the Districts fixed costs could increase next year is 5.4%.

The carrier started with renewal numbers well above 10% on all lines of coverage and we were able to get them down to approximately 5%. Smith & Associates Consulting highly recommends the District accept this renewal. In our opinion, this renewal is well below the industry average for the same coverage.

Please do not hesitate to call or email me with any questions.

Sincerely,

Eric D. Smith
Smith & Associates Consulting

Enclosures