

KELLER ISD
STOP LOSS COMPARISON

	Bidder A-1	Bidder A-2	Bidder A-3	Bidder B-1	Bidder B-2
Rating	A +	A +	A +	A	A
Specific	\$145,000	\$150,000	\$175,000	\$145,000	\$150,000
Contract	15 / 12	15 / 12	15 / 12	15 / 12	15 / 12
Rate					
Composite (1399)				\$21.49	\$18.74
Employee (1399)	\$13.74	\$12.35	\$9.55		
Dependents (397)	\$27.14	\$24.42	\$18.88		
Active at Work					
Annual Premium - 1 year	\$359,962	\$323,669	\$250,269	\$360,774	\$314,607
Specific Lasers	N/A	N/A	N/A	N/A	N/A
Aggregating Specific Amount	N/A	N/A	N/A	N/A	N/A
Rate Guarantee	1 year	1 year	1 year	1 year	1 year
	15 / 12	15 / 12	15 / 12	15 / 12	15 / 12
Aggregate					
Premium	\$1.45	\$1.45	\$1.45	\$1.44	\$1.46
Annual	\$24,343	\$24,343	\$24,343	\$24,175	\$24,510
Monthly Att. Point - EE	\$589.10 / \$824,151	\$589.10 / \$824,151	\$589.10 / \$824,151	\$586.99 / \$821,199	\$589.74 / \$825,046
Monthly Att. Point - FAM					
Annual Att. Point	\$9,889,811	\$9,889,811	\$9,889,811	\$9,854,388	\$9,900,555
Total Annual Premium	\$384,305	\$348,012	\$274,612	\$384,949	\$339,117

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	Bidder B-3	Bidder C-1	Bidder C-2	Bidder C-3	Bidder D-1
Rating	A	A	A	A	A
Specific	\$175,000	\$145,000	\$150,000	\$175,000	\$145,000
Contract	15 / 12	15 / 12	15 / 12	15 / 12	15 / 12
Rate					
Composite (1399)	\$14.96				\$28.63
Employee (1399)		\$16.24	\$15.25	\$12.62	
Dependents (397)		\$30.69	\$30.05	\$24.32	
Active at Work					
Annual Premium - 1 year	\$251,148	\$418,844	\$399,175	\$327,725	\$480,640
Specific Lasers	N/A	N/A	N/A	N/A	N/A
Aggregating Specific Amount	N/A	N/A	N/A	N/A	N/A
Rate Guarantee	1 year	1 year	1 year	1 year	1 year
	15 / 12	15 / 12	15 / 12	15 / 12	15 / 12
Aggregate Premium	\$1.58	\$1.67	\$1.67	\$1.68	\$2.25
Annual	\$26,525	\$28,036	\$28,036	\$28,204	\$37,773
Monthly Att. Point - EE	\$593.52 / \$830,334	\$550.94 / \$770,765	\$552.41 / \$772,822	\$556.08 / \$777,956	\$597.00 / \$835,203
Monthly Att. Point - FAM					
Annual Att. Point	\$9,964,014	\$9,249,181	\$9,273,859	\$9,335,471	\$10,022,436
Total Annual Premium	\$277,673	\$446,880	\$427,211	\$355,929	\$518,413

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	Bidder D-2	Bidder D-3	Bidder E-1	Bidder E-2	Bidder E-3
Rating	A	A	A -	A -	A -
Specific	\$150,000	\$175,000	\$145,000	\$150,000	\$175,000
Contract	15 / 12	15 / 12	15 / 12	15 / 12	15 / 12
Rate					
Composite (1399)	\$27.20	\$22.00	\$18.62	\$18.27	\$15.87
Employee (1399)					
Dependents (397)					
Active at Work					
Annual Premium - 1 year	\$456,634	\$369,336	\$312,593	\$306,717	\$266,426
Specific Lasers	N/A	N/A	N/A	N/A	N/A
Aggregating Specific Amount	N/A	N/A	N/A	N/A	N/A
Rate Guarantee	1 year	1 year	1 year	1 year	1 year
	15 / 12	15 / 12	15 / 12	15 / 12	15 / 12
Aggregate Premium	\$2.25	\$2.25	\$2.32	\$2.44	\$2.55
Annual	\$37,773	\$37,773	\$38,948	\$40,963	\$42,809
Monthly Att. Point - EE	\$598.40 / \$837,162	\$603.60 / \$844,436	\$621.08 / \$868,891	\$622.39 / \$870,724	\$627.35 / \$877,663
Monthly Att. Point - FAM					
Annual Att. Point	\$10,045,939	\$10,133,237	\$10,426,691	\$10,448,683	\$10,531,952
Total Annual Premium	\$494,407	\$407,109	\$351,541	\$347,680	\$309,235