

**City of Euless**  
**RFP 009-09**  
**\$100,000 Specific**  
**Effective October 1, 2009**

		International Assurance of Tennessee (IAT) CURRENT		International Assurance of Tennessee (IAT) RENEWAL		ING Alternative		ING Alternative	
	#	Rate	Premium	Rate	Premium	Rate	Premium	Rate	Premium
		\$100,000 (24/12)		\$100,000 (24/12)		\$100,000 (24/12)		\$100,000 (24/12)	
Specific Single	164	\$28.29	\$4,639.56	\$42.80	\$7,019.20	\$34.01	\$5,577.64	\$43.10	\$7,068.40
Family	224	\$58.40	\$13,081.60	\$87.27	\$19,548.48	\$89.29	\$20,000.96	\$113.16	\$25,347.84
Aggregate Premium	388	\$3.58	\$1,389.04	\$3.80	\$1,474.40	\$3.87	\$1,501.56	\$3.87	\$1,501.56
Monthly Fixed Costs			\$19,110.20		\$28,042.08		\$27,080.16		\$33,917.80
Annual Fixed Costs			\$229,322.40		\$336,504.96		\$324,961.92		\$407,013.60
Liability Factors			(24/12)		(24/12)		(24/12)		(24/12)
Single	164	\$463.35	\$75,989.40	\$491.45	\$80,597.80	\$939.81	\$154,128.84	\$939.81	\$154,128.84
Family	224	\$1,179.20	\$264,140.80	\$1,249.12	\$279,802.88	\$939.81	\$210,517.44	\$939.81	\$210,517.44
Monthly Liability			\$340,130.20		\$360,400.68		\$364,646.28		\$364,646.28
Annual Liability			\$4,081,562.40		\$4,324,808.16		\$4,375,755.36		\$4,375,755.36
Total Monthly Exposure			\$359,240.40		\$388,442.76		\$391,726.44		\$398,564.08
Total Annual Exposure			\$4,310,884.80		\$4,661,313.12		\$4,700,717.28		\$4,782,768.96

Aggregating Specific: \$98,000

Aggregating Specific: \$110,000

Aggregating Specific: \$98,000

Aggregating Specific: N/A

Claimant #24 lasered at \$137,500

Claimant #24 lasered at \$250,000,  
\$400,000 if transplant  
Claimant #2 lasered at \$500,000

Claimant #24 lasered at \$500,000  
Claimant #2 lasered at \$700,000

Claimant #24 lasered at \$500,000  
Claimant #2 lasered at \$700,000

(\$\$ in excess of \$100k do not apply to  
Aggregate)

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Aggregate)

## RFP 009-09 Analysis

	IAT	ING	
	Renewal	Alternative #1	Alternative #2
<b>Specific Deductible</b>	\$100,000	\$100,000	\$100,000
<b>Contract Basis</b>	24/12	24/12	24/12
<b>Annual Fixed Costs</b>	\$336,504.96	\$324,961.92	\$407,013.60
<b>Cost Differential</b>		(\$11,543.04)	\$70,508.64
<b>Annual Liability</b>	\$4,324,808.16	\$4,375,755.36	\$4,375,755.36
<b>Aggregating Specific</b>	\$110,000	\$98,000	N/A
<b>Aggregating Differential</b>		(\$12,000)	(\$110,000)
<b>Lasers:</b>			
<b>Claimant #24</b>	\$250,000; \$400,000 if transplant	\$500,000	\$500,000
<b>Claimant #2</b>	\$500,000	\$700,000	\$700,000
<b>Additional Laser Exposure</b>	\$550,000.00	\$1,000,000.00	\$1,000,000.00
<b>Total Potential Cost</b>	\$996,504.96	\$1,422,961.92	\$1,407,013.60
	\$1,146,504.96 if transplant		