CATASTROPHIC INMATE MEDICAL INSURANCE PRGRAM (CIMI)
2017-2018 INSURANCE PROPOSAL
SAN BENITO COUNTY

INSURANCE COMPANY:	**Lloyds of London**
A.M. BEST'S GUIDE RATING*	A (Excellent); Financial Size Category XV ($2 Billion or greater) *as of July 20, 2017*
STANDARD & POOR'S RATING*	A+ (Strong) *pulled on August 28, 2017*
CALIFORNIA STATUS	Non-admitted
COVERAGE TERM	To be determined
COVERAGE	Off-Site Inpatient Hospital Services/Outpatient Surgical and associated Physician Services. The Maximum eligible allowable shall be limited to the lesser of the amount paid, or up to an "Average Daily Maximum" (ADM) Per admission of $40,000 ADM for the first three days and $25,000 ADM thereafter. • All charges incurred as a result of AIDS/HIV illnesses • All charges in connection with pregnancy • All charges in connection with security or guarding of an inmate up to $10,000
LIMIT	$ 1,000,000 Limit of Liability Per Inmate
DEDUCTIBLE	**Option I** $ 15,000 Specific Per Inmate **Option II** $ 25,000 Specific Per Inmate **Option III** $ 50,000 Specific Per Inmate **Option IV** $ 75,000 Specific Per Inmate
EXCLUSIONS or LIMITATIONS (Including but not limited to)	• All charges for which government authorities are not legally obligated to pay • All charges in connection with rehab portion of substances abuse claim • All charges in connection with rehab portion of mental or nervous disorders claim • All charges which are incurred after the inmate has been released from custody • Charges paid outside the terms of the Plan Document
INMATE POPULATION	122

**See additional information on last page*

Alliant Insurance Services, Inc.
1301 Dove Street, Suite 200, Newport Beach CA 92660-2511 ♦ 949-756-0271
Lic #0C36861 ♦ www.alliant.com

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PREMIUM (Group)

Option I: $10,000 Deductible

$ 117,091.00	Premium
$ 3,746.91	Surplus Lines Taxes and Fees (3.20%)
$ 120,837.91	**Total Estimated Annual Premium**

Option II: $25,000 Deductible

$ 93,110.00	Premium
$ 2,979.52	Surplus Lines Taxes and Fees (3.20%)
$ 92,089.52	**Total Estimated Annual Premium**

Option III: $50,000 Deductible

$ 59,599.00	Premium
$ 1,907.17	Surplus Lines Taxes and Fees (3.20%)
$ 61,506.17	**Total Estimated Annual Premium**

Option IV: $75,000 Deductible

$ 44,579.00	Premium
$ 1,426.53	Surplus Lines Taxes and Fees (3.20%)
$ 46,005.53	**Total Estimated Annual Premium**

PREMIUM (Standalone)

Option I: $10,000 Deductible

$ 137,762.00	Premium
$ 4,408.38	Surplus Lines Taxes and Fees (3.20%)
$ 142,170.38	**Total Estimated Annual Premium**

Option II: $25,000 Deductible

$ 109,536.00	Premium
$ 3,505.15	Surplus Lines Taxes and Fees (3.20%)
$ 113,041.15	**Total Estimated Annual Premium**

Option III: $50,000 Deductible

$ 70,111.00	Premium
$ 2,243.55	Surplus Lines Taxes and Fees (3.20%)
$ 72,354.55	**Total Estimated Annual Premium**

Option IV: $75,000 Deductible

$ 52,440.00	Premium
$ 1,678.08	Surplus Lines Taxes and Fees (3.20%)
$ 54,118.08	**Total Estimated Annual Premium**

PROFIT COMMISSION

After deducting 60% in retention or fixed expenses from the applicable paid annual premium, underwriters will return up to 20% on the remaining paid annual premium less paid losses.

CONDITIONS

- Eligible claims are those occurring in 12 months and paid in 18 months
- The Company reserves the right to audit the inmate count
- AID/HIV and Pregnancy claims included
- No pre-existing conditions exclusion

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CONDITIONS (continued)	• Large claim updates may be required • Prior to booking claims covered • This quote is an estimate based on data received and submitted
AVERAGE COMMISSION	15% for Alliant Insurance Services, Inc.
QUOTE VALID UNTIL	Quote is valid until October 1, 2017
BINDING CONDITIONS	• Written request to bind coverage including effective date • Re-signed application with any updated information if necessary • Signed D1 • Signed Standard Stop Loss Disclosure Form • Premium is due within 30 days of binding coverage • The company retains the right to re-quote at any time should updated information be submitted at time of binding

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SAN BENITO COUNTY

DATE PREPARED	September 5, 2017
BROKER	ALLIANT INSURANCE SERVICES, INC. Newport Beach, CA Shawn M. Kraatz, First Vice President Mariana C. Salyer, CSAC Program Specialist - Lead

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.