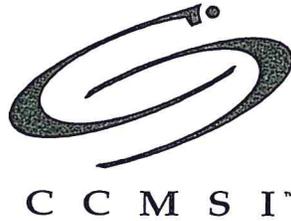


Comparison of proposals: CCMSI vs. J. Smith Lanier

	CCMSI	J. Smith Lanier *
Broker Fees	\$10,000	\$60,000
General Liability, Auto & Physical Damage, Uninsured & Underinsured Motorists, Law Enforcement, Public Officials Liability, School Board Legal Liability, Garage Keepers Liability, Employment Practices Liability, Sexual Abuse, Sexual Harrassment & Crime	\$599,000	\$654,375
Property & Inland Marine	\$433,223	\$433,040
TPA Services (based on 5 year avg claims)	\$109,980	\$110,000
Total Cost:	\$1,152,203	\$1,257,415

* Did not quote crime policy, provide coverage for Uninsured & underinsured motorist
 * Did not provide an accident policy as requested in the bid
 * Assumes Affiliated FM for property and Argonaut for excess liability coverage



RUTHERFORD COUNTY & RUTHERFORD COUNTY BOARD OF EDUCATION:

MAJOR ADVANTAGES OF TRAVELERS & BRIT GLOBAL QUOTE vs. J. Smith Lanier

1. Auto Physical Damage retention
\$25K vs. \$50K
2. Crime Coverage Included vs. Not quoted/Excluded
3. Inland Marine blanket coverage vs. "scheduled"
4. Uninsured/Underinsured Motorists included-\$1,000,000 limits vs.
Excluded
5. Casualty Limits \$5,000,000 per occurrence vs. \$1,000,000 per
occurrence with a \$4,000,000 excess which is typically written by (2)
separate contracts or policies and may not necessarily follow the
same coverage form, or may have additional exclusions.
6. General Liability has a \$10,000,000 aggregate vs. \$5,000,000
7. Sexual Harassment Liability \$5,000,000 Limit with \$5,000,000
aggregate and a \$300,000 SIR vs. \$1,000,000 Limit and \$350,000 SIR
8. Sexual Abuse Liability \$5,000,000 Limit with \$5,000,000 aggregate
and a \$300,000 SIR vs. \$1,000,000 Limit and \$350,000 SIR
9. Law Enforcement Liability \$5,000,000 Limit and \$5,000,000
aggregate with a separate limit of \$5,000,000 per occurrence and
annual aggregate for Sexual Harassment Liability and another

\$5,000,000 limit for Sexual Abuse Liability with a \$5,000,000 aggregate.

10. Total of all Excess Limits of Insurance Coverages for Casualty is \$27,400,000 aggregate.
11. Employment Practices Liability retention is \$300,000 vs. \$350,000.
12. Public Officials Liability includes Sexual Harassment Liability and Sexual Abuse Liability with a \$5,000,000 limit and \$5,000,000 aggregate.
13. Loss control contribution of \$6,000
14. Training bulletins and articles about new and/or updated matters of interest
15. 3 web-based training courses from a list of approximately 40 courses covering areas such as employment practices liability, safety, leave-related laws, workplace risk management, human resources, law enforcement, and youth-related risks.
16. Comprehensive model handbook
17. Self-guided human resources assessments
18. Premium savings over last year equals **(\$81,957)**
19. CCMSI insurance premium savings vs. J. Smith Lanier equals **(\$120,169)**
20. CCMSI quote includes contracted school buses vs. additional premium of \$8,900.
21. CCMSI currently provides coverage for Firefighters & Auxiliary Officers through Provident Ins. Co. vs. no coverage or quote.

**Rutherford County and BOE
2013-2014 Property Casualty/TPA
Executive Bid Summary**

Rutherford County PC and OJI		CCMSI	Option 1	Option 2	Option 3	
Broker/TPA	Current	CCMSI	CCMSI	CCMSI	CCMSI	J. Smith Lanier
Bid Specifications - Property						
2	Property, Contents and Structure Coverage on blanket basis. (\$100M limit)	yes	yes	yes	yes	\$200,000,000
3	Property, Contents and Structure Coverage is on an agreed value basis.	yes	yes	yes	yes	yes
6	Property, Contents and Structure Coverage on a replacement cost basis.	yes	yes	yes	yes	yes
13	The self insured retention per occurrence will be \$100,000	yes	yes	yes	yes	yes
19	Vacancy Provisions won't apply while property is under evaluation for future use.	yes	yes	yes	yes	no
20	Optional Flood \$10M and Earthquake \$10M will be included in this section with a \$100,000 deductible.	yes	yes	yes	yes	yes; EQ \$100M
22	Quoting coverage for acts of Terrorism. Premium Included.	no	yes	yes	yes	yes
23	Premium for Blanket Agreed Value Limit: (\$1,070,669,402 property limit)	\$398,780	\$435,223	\$435,223	\$435,223	\$433,040
30	You are quoting crime with a limit of \$500,000.	yes	yes	yes	yes	no; crime not quoted
33	If crime is stand alone the company will be:	Great American Ins. Co.	Great American Ins. Co.	Princeton	Brit Global	blank
34	Premium for Crime coverage is included above?	yes	yes	included	included	blank
	Insurance Company:	Travelers (Prop/IM); Great American (Crime)	Travelers (Prop/IM); Great American (Crime)	Travelers (Prop/IM); Princeton (Crime)	Travelers (Prop & IM) Brit Global (Crime)	Affiliated FM
	A.M. Best Rating	A+	A+	A+	A+	A+
	Signed:	typed: Janet Bowman	typed: Janet Bowman	typed: Janet Bowman	typed: Janet Bowman	Chip Hoover
	Dated:	4/3/2013	4/2/2013	4/2/2013	4/2/2013	4/3/2013
Bid Specifications - Computer						
2	Coverage is to apply on a blanket basis.	yes	yes	yes	yes	yes
4	Replacement cost of coverage will apply.	yes	yes	yes	yes	no
5	All risk coverage with a \$100,000 deductible.	yes	yes	yes	yes	yes
6	The total blanket limit will be \$2,500,000 to cover computer equipment.	yes	yes	yes	yes	yes
12	Computer Premium:	included in prop.	included in prop.	included in prop.	included in prop.	included in prop.
	Insurance Company:	Travelers	Travelers	Travelers	Travelers	Affiliated FM
Bid Specifications - Inland Marine						
2	Replacement cost coverage will apply.	yes	yes	yes	yes	yes
4	Coverage is to apply on a blanket basis.	yes	yes	yes	yes	per schedule
12	Premium for Inland Marine Blanket Amount	included in property	included in property	included in property	included in property	included in property
14	Policy includes blanket, per occ limit of \$10M	yes	yes	yes	yes	per schedule on file
	Earth Movement: \$10,000,000	yes	yes	yes	yes	\$100,000,000
	Flood: \$10,000,000	yes	yes	yes	yes	yes; no exclusion for Zone A
	Contractors Equipment: \$10,000,000	yes	yes	yes	yes	per schedule
	Musical Instruments: \$1,662,090	yes	yes	yes	yes	per schedule
	Insurance Company:	n/a	Travelers	Travelers	Travelers	Affiliated FM

**Rutherford County and BOE
2013-2014 Property Casualty/TPA
Executive Bid Summary**

	CCMSI	Option 1	Option 2	Option 3	J. Smith Lanier
Broker/TPA	Current	CCMSI	CCMSI	CCMSI	
Bid Specifications - Excess Vehicle Fleet Insurance					
3 Physical damage is included w/\$1M limit and \$25k retention	yes	yes	yes	yes	\$50K
\$5,000,000 Single Limit Liability	yes	yes	yes	yes	\$1M + \$4M excess
\$5,000,000 Uninsured/Underinsured Motorist	no	yes	yes	yes	no
\$5,000,000 Hired and Non Owned	yes	yes	yes	yes	included
10 Your quote includes a \$350,000 per occurrence self-insured retention	yes	yes	yes	yes	yes
13 The Vehicle premiums is as follows:	included	included	included	included	\$27,968*
Insurance Company:	ACE	ACE	Princeton	Brit Global	Argonaut Ins. Co.
A.M. Best Rating	A	A	A	A	A Class
Bid Specifications - Excess Commercial General Liability					
4 Excess Public Official Errors, Law Enforcement Errors and Omissions, and School Errors and Omissions Liability are included.	yes	yes	yes	yes	Separate limits for each; \$1M + \$4M Excess
7 The policy form bid for this coverage is:	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made*
9 Will contain a \$350K per occurrence self-insured retention for all coverage.	yes	yes	yes	yes	yes
j. Public Officials Liability Errors and Omissions (Claims Made Form)	yes	yes	yes	yes	\$1M +\$4M Excess
k. Law Enforcement Errors and Omissions (Claims Made Form)	yes	yes	yes	yes	\$1M +\$4M Excess
l. School Errors and Omissions (Claims Made Form)	yes	yes	yes	yes	\$1M +\$4M Excess
o. Sexual harassment	yes	yes	yes	yes	yes
q. Employment Related Practices including federal actions against any subdivision of the county (Claims Made Form)	yes	yes	yes	yes	\$1M +\$4M Excess
y. Terrorism Act of 2002 included	no	yes	yes	yes	yes
z. Elimination of all Side Track exclusions regarding work 50ft from railroad.		no	no	no	no*
11 Limits: State Tort Limits will apply:	yes	yes	yes	yes	yes
\$5,000,000 General Aggregate	yes	yes	yes	yes	\$1M + \$4M Excess
\$5,000,000 Products/Completed Operations	yes	yes	yes	yes	included above
\$5,000,000 Per occurrence limit	yes	yes	yes	yes	included above
\$5,000,000 Personal Injury Liability	yes	yes	yes	yes	included above
\$5,000,000 Employee Benefit Liability	yes	yes	yes	yes	included above
15 The premium for this coverage is	\$709,500	\$670,416	\$651,978	\$604,800	\$654,375 w/APD* \$626,407 w/o APD*
Insurance Company:	ACE	ACE	Princeton	Brit Global	Argonaut Ins. Co.
A.M. Best Rating	A	A	A	A	A
OJI-Non-Subscriber Occupational Injury					
1 All bids involving an agent includes a list of the agent's duties, fees and commissions they will receive for their services.	n/a	yes	yes	yes	yes
2 County may decide that an agent's services are redundant after considering the services supplied by the TPA and decide not to use an agent.	n/a	yes	yes	yes	yes
Direct Writing Certificate:					
Any exceptions to Direct Writing Certificate	n/a	none	none	none	Not Submitted
Broker Services					
1 All bids involving an agent includes a list of the agent's duties & flat fee they will receive. Verified w/form 5500. All policies will be net of commissions.	n/a	yes	yes	yes	yes
4 All quotes for lines of coverage will be quoted net of commissions.	n/a	yes	yes	yes	yes
5 In lieu of commissions, any agent/broker tied to this account will only receive a flat rate fee. Please list that fee here.	\$10,000 (Acct Management Fee)	\$60,000			

**Rutherford County and BOE
2013-2014 Property Casualty/TPA
Executive Bid Summary**

	CCMSI Current	Option 1 CCMSI	Option 2 CCMSI	Option 3 CCMSI	J. Smith Lanier
Broker/TPA					J. Smith Lanier
TPA Services	CCMSI	CCMSI	CCMSI	CCMSI	Brentwood Services
1 Rules in the Invitation to Bid and in the General Conditions will apply.	yes	yes	yes	yes	yes
2 Carry a minimum of \$5,000,000 E&O Coverage.	yes	yes	yes	yes	yes
3 Will provide Professional Liability Coverage.	yes	yes	yes	yes	yes
39 The maximum caseload per claims adjuster will be	125 Indem; 150 Med	125 Indem; 150 Med	125 Indem; 150 Med	125 Indem; 150 Med	150 Indem; 250 Med
42 The name and location of the claims paying unit is:	CCMSI Nashville	CCMSI Nashville	CCMSI Nashville	CCMSI Nashville	BSA Brentwood
43 Number of years the TPA has been paying claims under On The Job Injury.	11 Years	11 Years	11 Years	11 Years	Since 2007
44 The largest account serviced by the TPA has payroll in excess of	3 billion	3 billion	3 billion	3 billion	\$600,000,000
45 Attached at least 3 public entities as references the County can contact	no; available on request	no; available on request	no; available on request	no; available on request	yes
46 The annual fee for Third Party Administration will be	per schedule included	per schedule included	per schedule included	per schedule included	See attached
47 The Departments covered under this program will be: (See List)	yes	yes	yes	yes	yes
48 Regarding open indemnity claims and open medical only claims:	no answer req'd	no answer req'd	no answer req'd	no answer req'd	no answer req'd
a. TPA will service these and any other open claims in place on July 1, 2013.	yes	yes	yes	yes	yes
b. The fee for servicing these claims will be	see attached	see attached	see attached	see attached	see attached
c. Fee for historical data from 7/1/07 loaded into new TPA's system will be	included	included	included	included	\$3,500
53 The fee for all services, including Property & Casualty and OJI	see attached	see attached	see attached	see attached	\$110,000 see attached other options
61 The fee for these services will be (Please break out)	\$9,950(Minimum)	\$9,950(Minimum)	\$9,950(Minimum)	\$9,950(Minimum)	\$85,000(Minimum)See other options
Addendum Check List Signed?	Yes	Yes	Yes	Yes	yes
Property	\$398,780	\$435,223(3)	\$435,223(4)	\$435,223(5)	\$450,753(1)
Computer	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property
Inland Marine	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property
Property Terrorism Included	no	Included	Included	Included	Included
Excess General Liability	\$709,500	\$670,416	\$651,978	\$604,800	\$654,375
Excess Vehicle Liability	Included in Excess Liability	Included in Excess Liability	Included in Excess Liability	Included in Excess Liability	Included in Excess Liability
Auto Physical Damage	Included in Excess Liability	Included in Excess Liability	Included in Excess Liability	Included in Excess Liability	(-\$27,968?)(7)
Excess Liability Terrorism	no	Included	Included	Included	Included
Broker Services	\$10,000	\$10,000	\$10,000	\$10,000	\$60,000
TPA Services	Per Menu	Per Menu	Per Menu	Per Menu	Brentwood Services Per Menu with a \$85,000 minimum or an annual flat fee of \$110,000
Broker Claims Assistance Services	Included	Included	Included	Included	Included
Firefighters Accident Insurance	n/a	See Hand Out	N/A	N/A	N/A
	n/a	(3)Includes Crime	(4)All Lines Aggregate Program Including Crime	(5) Crime Is In Excess Liability	(1)Affiliated/No Crime
					(7)Vehicle PD in IM

RUTHERFORD COUNTY & RUTHERFORD COUNTY BOARD OF EDUCATION

Average Number of Claims Per Year (5) Years*

Average # of Claims Per Year	Average # of Claims Over past (5) Years	CCMSI Per Claim	Brentwood Services Per Claim	CCMSI Cost	Brentwood Services Cost
OJI-Indemnity	27	\$595	\$595	\$16,065	\$16,065
OJI-Medical	192	\$135	\$130	\$25,920	\$24,960
Collision	12	\$375	\$380	\$4,500	\$4,560
Auto Liability-PD	35	\$375	\$380	\$13,125	\$13,300
General Liability-BI	10	\$595	\$550	\$5,950	\$5,500
Law Enforcement	6	\$850	\$875	\$5,100	\$5,250
Employment Practices-Liability	6	\$850	\$875	\$5,100	\$5,250
Auto Physical Damage	60	\$375	\$380	\$22,500	\$22,800
Public Officials Liability	2	\$850	\$750	\$1,700	\$1,500
Auto Liability-BI	5	\$595	\$595	\$2,975	\$2,975
Property	3	\$375	\$300	\$1,125	\$900
General Liability-PD	7	\$375	\$375	\$2,625	\$2,625
Personal Injury	1	\$595	\$550	\$595	\$550
Professional Liability	2	\$850	\$875	\$1,700	\$1,750
				\$108,980	\$107,985
			Systems Fee	\$1,000	\$1,500
			Administrative Fee	\$0.00	\$4,000
			TOTAL	\$109,980	\$113,485
			Conversion Fee	\$0.00	\$3,500
			GRAND TOTAL	\$109,980	\$116,985

*BSI offers a capitated fee of \$110,000.

*Includes 2012 which includes a catatrophic APD claim.

**Rutherford County and BOE
Property and Casualty
2013-2014 TPA Bid Summary**

New Claims/Incidents	CCMSI	Brentwood Services
Liability - BI	\$595	\$550
Liability - PD	\$375	\$375
Auto Liability - BI	\$595	\$595
Auto Liability - PD	\$375	\$380
Auto Physical Damage	\$375	\$380
E&O	\$850	\$750
EPL	\$850	\$875
OJI - Med Only	\$135	\$130
OJI - Indemnity	\$595	\$595
OJI - Info Only	\$35	\$10
Property	\$375	\$300

Takeover Claims/Incidents

Liability - BI	N/A	\$200
Liability - PD	N/A	\$120
Auto Liability - BI	N/A	\$200
Auto Liability - PD	N/A	\$120
Auto Physical Damage	N/A	\$100
E&O	N/A	\$575
EPL	N/A	\$575
OJI - Med Only	N/A	\$50
OJI - Indemnity	N/A	\$200
Property	N/A	\$120
Conversion - One-time Fee	N/A	\$3,500

Other

Administration Fee (annual)	\$9,950(Minimum)	\$4,000
Systems Fee (annual)	\$1,000	\$1,500
PPO (of Savings)	28.00%	28.00%
Pharmacy (of Savings)	28.00%	28.00%
Bill Review (per Bill)	\$9.50	\$8.50
Utilization Review (per Pre-Cert)	\$100	\$110
Case Management (Hourly)	\$75-visit/\$40-task	\$85
Optional Flat Fee	N/A	\$110,000
Minimum Fee with Menu	\$9,950	\$85,000