

PA Turnpike Commission - Bid Tabulation		Standard Security Life Inc	Avalon Insurance Co
		c/o Innovative Risk Solutions	c/o Capital Blue Cross
Bid Number	980017-SL002013	Egg Harbor Twp, NJ	Harrisburg, PA
	Stop Loss Insurance		
	Awarded to: Avalon Insurance Co.		
Opening Date	11/7/2013		
		Standard Security Life Inc	Avalon Insurance Co
Item	Description	Unit Price	Unit Price
\$275,000 with \$90,000			
a.	Monthly Single Tier Rate	\$11.32	\$9.68
	Monthly Family Tier Rate	\$22.14	\$23.43
b.i.	Broker fee (in monthly premium)	15%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$581,630	\$596,672
\$275,000 with \$100,000			
a.	Monthly Single Tier Rate	\$11.14	\$9.57
	Monthly Family Tier Rate	\$21.78	\$23.16
b.i.	Broker fee (in monthly premium)	15%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$572,206	\$589,809
\$275,000 with \$125,000			
a.	Monthly Single Tier Rate	\$10.68	\$9.29
	Monthly Family Tier Rate	\$20.89	\$22.48
b.i.	Broker fee (in monthly premium)	15%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$548,784	\$572,499
\$300,000 with \$90,000			
a.	Monthly Single Tier Rate	\$10.15	\$8.42
	Monthly Family Tier Rate	\$19.63	\$20.38
b.i.	Broker fee (in monthly premium)	15%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$516,620	\$519,001
\$300,000 with \$100,000			
a.	Monthly Single Tier Rate	\$9.96	\$8.30
	Monthly Family Tier Rate	\$19.28	\$20.09
b.i.	Broker fee (in monthly premium)	15%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$507,335	\$511,614
\$300,000 with \$125,000			
a.	Monthly Single Tier Rate	\$9.50	\$8.02
	Monthly Family Tier Rate	\$18.39	\$19.41
b.i.	Broker fee (in monthly premium)	15%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$483,913	\$494,305
\$325,000 with \$90,000			
a.	Monthly Single Tier Rate	\$9.36	\$7.62

			Standard Security Life Inc	Avalon Insurance Co
Item		Description	Unit Price	Unit Price
		Monthly Family Tier Rate	\$18.02	\$18.44
b.i.		Broker fee (in monthly premium)	15%	
b.ii.		Broker fee (NOT in premium)		
c.		Misc. costs		
d.		<b>Total Annual Cost</b>	<b>\$474,596</b>	<b>\$469,609</b>
<b>\$325,000 with \$100,000</b>				
a.		Monthly Single Tier Rate	\$9.18	\$7.50
		Monthly Family Tier Rate	\$17.66	\$18.15
b.i.		Broker fee (in monthly premium)	15%	
b.ii.		Broker fee (NOT in premium)		
c.		Misc. costs		
d.		<b>Total Annual Cost</b>	<b>\$465,172</b>	<b>\$462,222</b>
<b>\$325,000 with \$125,000</b>				
a.		Monthly Single Tier Rate	\$8.71	\$7.22
		Monthly Family Tier Rate	\$16.77	\$17.47
b.i.		Broker fee (in monthly premium)	15%	
b.ii.		Broker fee (NOT in premium)		
c.		Misc. costs		
d.		<b>Total Annual Cost</b>	<b>\$441,669</b>	<b>\$444,913</b>

PA Turnpike Commission - Bid Tabulation		HM Life Insurance Co.	
		c/o Arthur J Gallagher & Co	
Bid Number	980017-SL002013	Mount Laurel NJ	
	Stop Loss Insurance		
	Awarded to: Avalon Insurance Co.		
Opening Date	11/7/2013		
		HM Life Insurance Co.	
Item	Description	Unit Price	
\$275,000 with \$90,000			
a.	Monthly Single Tier Rate	\$19.45	
	Monthly Family Tier Rate	\$45.30	
b.i.	Broker fee (in monthly premium)	5%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$1,159,636	
\$275,000 with \$100,000			
a.	Monthly Single Tier Rate	\$19.28	
	Monthly Family Tier Rate	\$44.91	
b.i.	Broker fee (in monthly premium)	5%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$1,149,632	
\$275,000 with \$125,000			
a.	Monthly Single Tier Rate	\$18.70	
	Monthly Family Tier Rate	\$43.56	
b.i.	Broker fee (in monthly premium)	5%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$1,115,070	
\$300,000 with \$90,000			
a.	Monthly Single Tier Rate	\$17.50	
	Monthly Family Tier Rate	\$41.17	
b.i.	Broker fee (in monthly premium)	5%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$1,052,464	
\$300,000 with \$100,000			
a.	Monthly Single Tier Rate	\$17.49	
	Monthly Family Tier Rate	\$41.12	
b.i.	Broker fee (in monthly premium)	5%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$1,051,278	
\$300,000 with \$125,000			
a.	Monthly Single Tier Rate	\$17.22	
	Monthly Family Tier Rate	\$40.50	
b.i.	Broker fee (in monthly premium)	5%	
b.ii.	Broker fee (NOT in premium)		
c.	Misc. costs		
d.	Total Annual Cost	\$1,035,375	
\$325,000 with \$90,000			
a.	Monthly Single Tier Rate	\$15.47	

			HM Life Insurance Co.
Item		Description	Unit Price
		Monthly Family Tier Rate	\$36.73
b.i.		Broker fee (in monthly premium)	5%
b.ii.		Broker fee (NOT in premium)	
c.		Misc. costs	
d.		<b>Total Annual Cost</b>	<b>\$937,791</b>
<b>\$325,000 with \$100,000</b>			
a.		Monthly Single Tier Rate	\$17.49
		Monthly Family Tier Rate	\$41.12
b.i.		Broker fee (in monthly premium)	5%
b.ii.		Broker fee (NOT in premium)	
c.		Misc. costs	
d.		<b>Total Annual Cost</b>	<b>\$1,051,278</b>
<b>\$325,000 with \$125,000</b>			
a.		Monthly Single Tier Rate	\$15.16
		Monthly Family Tier Rate	\$35.97
b.i.		Broker fee (in monthly premium)	5%
b.ii.		Broker fee (NOT in premium)	
c.		Misc. costs	
d.		<b>Total Annual Cost</b>	<b>\$918,469</b>