

**REVISED
EL DORADO COUNTY
CATASTROPHIC INMATE MEDICAL INSURANCE PROGRAM (CIMI)
2014-2015 INSURANCE PROPOSAL**

INSURANCE COMPANY:	United Healthcare/Unimerica
A.M. BEST GUIDE RATING:*	A (Excellent); Financial Size Category XV (\$2 Billion or greater) <i>as of December 11, 2013</i>
STANDARD & POOR'S RATING:*	A (Strong) <i>as of January 15, 2014</i>
CALIFORNIA STATUS:	Admitted
COVERAGE TERM:	To be determined
COVERAGE:	Off-Site Inpatient Hospital Services/Outpatient Surgical and attending Physician Services. The Maximum eligible expenses shall be limited to the lesser of the amount paid, or up to an "Average Daily Maximum" (ADM) Per admission of \$20,000 ADM for the first three days and \$12,000 ADM thereafter.
LIMIT:	\$250,000 Limit of Liability Per Inmate
DEDUCTIBLE:	<u>Option 1</u> \$ 50,000 Specific Deductible per Inmate <u>Option 2</u> \$ 75,000 Specific Deductible per Inmate
EXCLUSIONS or LIMITATIONS (Including but not limited to):	<ul style="list-style-type: none">• All charges for which government authorities are not legally obligated to pay• All charges in connection with the rehab portion of substance abuse claim• All charges in connection with the rehab portion of mental/nervous claim• All charges which are incurred after the release from custody• All charges in connection with security or guarding an inmate• All charges paid outside the terms of the Plan Document
BUY BACK COVERAGE (Included):	<ul style="list-style-type: none">• All charges incurred as a result of AIDS/HIV illnesses• All charges in connection with pregnancy
INMATE POPULATION:	358

*See additional information on last page

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PREMIUM:	<u>Option 1: \$50,000 Deductible</u>	
	\$ 34.98	Rate per inmate/month
	\$ 150,274	Total Estimated Annual Premium
	<u>Option 2: \$75,000 Deductible</u>	
	\$ 22.25	Rate per inmate/month
	\$ 95,586	Total Estimated Annual Premium

- 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
 - Large claim updates may be required
 - Prior to booking claims covered
 - This quote is an estimate based on data received and submitted
 - Quarterly and monthly payments are available

AVERAGE COMMISSION: 10% for Alliant Insurance Services, Inc.

QUOTE VALID UNTIL: Quote is valid until March 1, 2014

- BINDING CONDITIONS:**
- Written request to bind coverage
 - Premium is due within 15 days of binding coverage
 - The company retains the right to re-quote at any time should updated information be submitted at time of binding

**In the course of placing various programs and products on behalf of CSAC EIA, Alliant Insurance Services, Inc. may either elect, or find it necessary, to utilize intermediary brokers such as Excess & Surplus Lines Brokers (sometimes referred to as "wholesalers") and/or Reinsurance Brokers (herein after collectively referred to as "intermediary brokers"). While Alliant Insurance Services, Inc. is not customarily privy to such information, we will endeavor to secure and provide CSAC EIA with confirmation of all compensation (commission, fees and/or other income) derived by all such intermediary brokers as a direct or indirect result of a CSAC EIA related placement. While making best efforts to provide CSAC EIA with this information, Alliant Insurance Services, Inc. is relying on information volunteered by the intermediary brokers and therefore cannot guarantee the delivery, nor warranty the accuracy, of such information.*

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DATE PREPARED: January 15, 2014

BROKER: ALLIANT INSURANCE SERVICES, INC.
Newport Beach, CA

Nazie Arshi, Senior Vice President
Kevin Bibler, ARM, Senior Vice President
Mariana Salyer, CSAC EIA Program Specialist

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.alliantinsurance.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.

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Alliant Insurance Services, Inc.
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