

**Denton Independent School District
Comparison of Insurance Premiums - 2011
2011 as Compared to 2012**

\$886,027,921 Blanket Replacement Cost	TASB 2011	TASB 2012	TASB Increase/ (Decrease) in Limit	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)
Property	258,683	265,808		7,125	
Limit	862,275,654	886,027,921	23,752,267		
Rate per \$100	0.0300	0.0300			
Premium Rate Savings - (862,275,654 * (.03 - .03) / 100)				(1)	
Premium - Decreased Property Value - (886,027,921 - 862,275,654 * .03 / 100)				7,126	
				<u>7,125</u>	2.75%
Equipment Breakdown	50,598	0		(50,598)	-100.00%
Limit	100,000,000	100,000,000			
Miscellaneous Property	35,838	35,838		0	0.00%
Limit - Band Equipment	2,986,846	2,986,846	0		
Limit - EDP	23,038,702	23,038,702	0		
Liability	165,403	170,445		5,042	3.05%
Vehicle Coverage	99,636	99,214		(422)	-0.42%
Crime	3,386	3,397		11	0.32%
Sub-Total	613,544	574,702		(38,842)	-6.33%
Member's Equity Credit (10%) -		57,470		(57,470)	
Total Property Premium	613,544	517,232	23,752,267	(96,312)	-15.70%
Major Additions during 2011					0
Additions/Renovations:					0
					<u>0</u>
Limit - Band Equipment					0
Limit - EDP					0
District-Wide Appraisal Adjustments: January 2011					23,752,267
Total					<u><u>23,752,267</u></u>