Premium Comparison

Description of Coverage	Expiring Premium	Estimated Renewal Premium
Property including tax & fee		
$200,000,000 Loss Limit	$1,765,856.72	$1,619,662.08
Average Rate	0.2478	0.2044
TIV	$675,257,339	$751,455,996
% Change in TIV		11.28%
% Rate Change		-17.51%
Equipment Breakdown	$12,830	$14,278.00
General Liability, Employment Benefits, Liability, Law Enforcement Liability	$64,537	$69,155
Automobile Liability	$347,711	$ 400,997
Automobile Physical Damage	$188,153	$201,420
Total Auto with TX Crime Prevention Fee	$537,119 (251 Units)	$ 602,417 (258 Units)
Crime	$1,000	$1,000
School Board Legal and Employment Practices Liability	$47,070	$47,070
Cyber Liability	$15,024	$14,427
Total Estimated Premium:	**$ 2,443,436.72**	**$ 2,368,009.08**

Recommended Coverages/Services:

Frost Insurance Online Service Center	No Charge
Zywave Client Portal, HR Hotline & Zywave Learning	No Charge

Payment Options:

We accept premium payments via check or online at https://frostinsurance.appliedpay.com. Please note that online payments include a $4 ACH fee or a 3.5% credit card fee. If you have any questions or need assistance, please don't hesitate to contact us at (866) 227-2099.

NOTE: Insurance rates and qualification guidelines are changing rapidly and are subject to change prior to binding. All policies are subject to final underwriting approval and inspection by the insurance company and they reserve the right to change or cancel policies as allowed by state law according to their further review.