

Coverage	Roach, Howard, Smith & Barton Expiring Program		Roach, Howard, Smith & Barton Renewal Option 1		Roach, Howard, Smith & Barton Renewal Option 2	
<b>Property</b>	<b>Affiliated FM</b>	<b>\$ 177,633</b>	<b>Affiliated FM</b>	<b>\$ 219,666</b>	<b>Affiliated FM</b>	<b>\$ 219,666</b>
Premium		166,133		208,166		208,166
Terrorism		5,000		5,000		5,000
Engineering fee		6,500		6,500		6,500
Deductible AOP		50,000		50,000		50,000
W/H deductible		50,000 per location		1% per location/ \$100,000 min/ \$2,000,000 max		1% per location/ \$100,000 min/ \$2,000,000 max
Total Insured Value	469,645,734		470,935,747		470,935,747	
<b>Crime</b>	<b>Great American</b>	<b>5,212</b>	<b>Great American</b>	<b>5,212</b>	<b>TPS</b>	<b>4,614</b>
Limit	1,000,000		1,000,000		1,000,000	
Deductible	30,000		30,000		30,000	
<b>Cyber Liability</b>	<b>AIG</b>	<b>35,261</b>	<b>AIG</b>	<b>35,261</b>	<b>AIG</b>	<b>35,261</b>
Limit	3,000,000		3,000,000		3,000,000	
<b>International Package</b>	<b>ACE</b>	<b>1,250</b>	<b>ACE</b>	<b>1,250</b>	<b>ACE</b>	<b>1,250</b>
Limits	various		various		various	
<b>Subtotal</b>		<b>219,356</b>		<b>261,389</b>		<b>260,791</b>
<b>General Liability</b>	<b>Travelers</b>	<b>28,371</b>	<b>Travelers</b>	<b>28,581</b>	<b>TPS</b>	<b>18,361</b>
Limit of Liability	1,000,000		1,000,000		5,000,000 (1)	
Deductible	25,000		25,000		25,000	
<b>Law Enforcement</b>	<b>Travelers</b>	<b>Included with general liability</b>	<b>Travelers</b>	<b>Included with general liability</b>	<b>TPS</b>	<b>22,162</b>
Limit of Liability	included		included		5,000,000	
Deductible	included		included		25,000	
<b>Educations Legal (ELL)</b>	<b>United Educators</b>	<b>65,500</b>	<b>United Educators</b>	<b>64,039</b>	<b>TPS</b>	<b>64,820</b>
Limit of Liability	5,000,000		5,000,000		5,000,000	
Deductible	50,000		50,000		50,000	
<b>Auto Liability</b>	<b>Travelers</b>	<b>33,236</b>	<b>Travelers</b>	<b>23,299</b>	<b>TPS</b>	<b>26,652</b>
Limit of Liability	1,000,000		1,000,000		1,000,000	
Deductible	10,000		10,000		10,000	
<b>Auto Physical Damage</b>	<b>Travelers</b>	<b>Included with auto liability</b>	<b>Travelers</b>	<b>16,453</b>	<b>TPS</b>	<b>13,158</b>
Deductible	1,000		1,000		1,000	
<b>Excess</b>	<b>United Educators</b>	<b>31,100</b>	<b>United Educators</b>	<b>31,027</b>	<b>N/A</b>	
Limit of Liability	4,000,000		4,000,000			
<b>Subtotal</b>		<b>158,207</b>		<b>163,399</b>		<b>145,153</b>
<b>TOTAL ANNUAL PREMIUM</b>		<b>\$ 377,563</b>		<b>\$ 424,788</b>		<b>\$ 405,944</b>

- (1) TPS - provides \$5,000,000 primary limits for GL, LE and Auto liability rather than providing excess liability coverage. Sexual abuse is excluded from GL and is covered under the ELL but subject to a \$1,000,000 sublimit
- (2) Trident - GL is silent as to sexual abuse and molestation. Exclusions for day care and corporal punishment.
- (3) McGriff, Seibels & Williams of Texas only bid on property insurance.
- (4) PCAT did not quote excess and stated that an additional 10 days would be required to quote.
- (5) Trident - uninsured/underinsured motorist coverage excluded

Coverage	Roach, Howard, Smith & Barton Renewal Option 3	McGriff, Seibels & Williams of Texas	Scarborough, Medlin & Associates
<b>Property</b>	<b>Affiliated FM</b>	<b>Westport Insurance Corp</b>	<b>Property Casualty Alliance of Texas (PCAT)</b>
	\$ 219,666	(3) \$ 310,000	400,171
Premium	208,166	285,000	
Terrorism	5,000	25,000	
Engineering fee	6,500		
Deductible AOP	50,000	50,000	25,000
	1% per location/ \$100,000 min/ \$2,000,000 max	2% of values/ \$100,000min per occurrence, named windstorm	\$250,000 per occurrence
W/H deductible			
Total Insured Value	470,935,747	472,211,616	470,150,247
<b>Crime</b>	<b>Great American</b>	<b>N/A</b>	<b>PCAT</b>
	5,212		11,195
Limit	1,000,000		1,000,000
Deductible	30,000		30,000
<b>Cyber Liability</b>	<b>AIG</b>	<b>N/A</b>	<b>PCAT</b>
	35,261		17,718
Limit	3,000,000		3,000,000
<b>International Package</b>	<b>ACE</b>	<b>N/A</b>	<b>PCAT</b>
	1,250		2,500
Limits	various		various
<b>Subtotal</b>	<b>261,389</b>	<b>310,000</b>	<b>431,584</b>
<b>General Liability</b>	<b>Trident</b>	<b>N/A</b>	<b>PCAT</b>
	27,678		10,571
Limit of Liability	1,000,000 (2)		1,000,000
Deductible	25,000		5,000
<b>Law Enforcement</b>	<b>Trident</b>	<b>N/A</b>	<b>Included</b>
	13,455		
Limit of Liability	1,000,000		
Deductible	25,000		
<b>Educations Legal (ELL)</b>	<b>United Educators</b>	<b>N/A</b>	<b>PCAT</b>
	64,039		75,570
Limit of Liability	5,000,000		1,000,000
Deductible	50,000		10,000
<b>Auto Liability</b>	<b>Trident</b>	<b>N/A</b>	<b>PCAT</b>
	14,346		12,734
Limit of Liability	1,000,000		1,000,000
Deductible	10,000		1,000
<b>Auto Physical Damage</b>	<b>Trident</b>	<b>N/A</b>	<b>PCAT</b>
	9,966		3,234
Deductible	1,000		1,000
<b>Excess</b>	<b>Trident</b>	<b>N/A</b>	<b>N/A</b>
	7,427		(4)
Limit of Liability	4,000,000		
<b>Subtotal</b>	<b>136,911</b>	<b>-</b>	<b>102,109</b>
<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 398,300</b>	<b>\$ 310,000</b>	<b>\$ 533,693</b>

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