

**Denton Independent School District  
Comparison of Insurance Premiums - 2010  
2010 as Compared to 2011**

<b>\$862,275,654 Blanket Replacement Cost</b>	<b>TASB 2010</b>	<b>TASB 2011</b>	<b>TASB Increase/ (Decrease) in Limit</b>	<b>TASB Increase/ (Decrease) in Premium</b>	<b>TASB Percentage Increase/ (Decrease)</b>
<b>Property</b>	<b>266,579</b>	<b>258,683</b>		<b>(7,896)</b>	
Limit	888,597,381	862,275,654	(26,321,727)		
Rate per \$100	0.0300	0.0300			
Premium Rate Savings - ((888,597,381 * (.03 - .03) / 100))				1	
Premium - Decreased Property Value - (862,275,654 - 888,597,381 * .03 / 100)				(7,897)	
				<u>(7,896)</u>	<b>-2.96%</b>
<b>Equipment Breakdown</b>	<b>57,937</b>	<b>50,598</b>		<b>(7,339)</b>	<b>-12.67%</b>
Limit	100,000,000	100,000,000			
<b>Miscellaneous Property</b>	<b>37,267</b>	<b>35,838</b>		<b>(1,429)</b>	<b>-3.83%</b>
Limit - Band Equipment	2,804,672	2,986,846	182,174		
Limit - EDP	22,414,332	23,038,702	624,370		
<b>Liability</b>	<b>148,179</b>	<b>165,403</b>		<b>17,224</b>	<b>11.62%</b>
<b>Vehicle Coverage</b>	<b>96,055</b>	<b>99,636</b>		<b>3,581</b>	<b>3.73%</b>
<b>Crime</b>	<b>2,992</b>	<b>3,386</b>		<b>394</b>	<b>13.17%</b>
<b>Total Property Premium</b>	<b>609,009</b>	<b>613,544</b>	<b>(25,515,183)</b>	<b>4,535</b>	<b>0.74%</b>
<b>Major Additions during 2010</b>					
Cross Oaks Elementary				21,638,899	
Gonzalez School for Young Children				11,260,045	
<b>Additions/Renovations:</b>					
Denton High School - Gym & Offices				11,529,734	
<b>Sub Total</b>				<u>44,428,678</u>	
Limit - Band Equipment				182,174	
Limit - EDP				624,370	
District-Wide Appraisal Adjustments: January 2010				(27,090,019)	
District-Wide Appraisal Adjustments: October 2010				(43,660,386)	
<b>Total</b>				<u>(25,515,183)</u>	