

Beeville ISD
Insurance Renewal
March 1, 2009

Texas Schools Property Casualty Cooperative
TSPCC

TSPCC proposal offers the best value for the district based generally upon the following:

1. TSCPP's proposal offers the lowest total annual cost (\$169,270 with a common expiration date; TCOR quoted \$194,206);
2. TSCPP's proposal offers "A++ rated re-insurance in all areas of coverage except general liability compared to "A" rated re-insurance offered by TCOR;
3. TSPCC's proposal offers a lower Standard Property Deductible. (TSPCC \$5,000 vs. TCOR \$25,000);
4. TSPCC's proposal offers a lower Windstorm Deductible, (TSPCC \$25,000 vs. TCOR 5%, \$250,000 minimum);
5. TSPCC's proposal offers a lower Scheduled Property Deductible, (TSPCC \$1,000 vs. TCOR \$25,000) (computer equipment, band instruments, A/V equipment, mobile equipment);
6. TSPCC's proposal offers higher limits on Flood and Earthquake Coverage;
7. TSPCC's proposal offers higher limits on Crime Coverage;
8. TSPCC's proposal offers broader coverage for General Liability and higher limits on Fire Legal Liability.
9. TSPCC's proposal is Fleet Automatic on Auto coverage; it imposes no additional charges on the addition of replacement vehicles. By comparison TCOR charges an additional premium for changes in auto schedule;
10. TSPCC's proposal offer includes an annual savings of \$24,936 on lines quoted, plus an additional savings of \$9,550 on the TSPCC Educators Legal Liability coverage if included in a package policy compared to continuation on mono-line basis;
11. TSPCC's proposal also includes a proposal to roll all lines to a common effective date of 03/01 for an additional one-year savings of \$11,412. This could potentially simplify BISD Business Office procedures of renewal without having to keep track of various effective dates;
12. TSPCC's proposal offers total budget savings of \$45,898 for this year;
13. The pricing for the TCOR auto, crime, and general liability lines was done using the current coverage pricing because the renewal cost of these lines were not provided.

TEXAS SCHOOLS PROPERTY CASUALTY COOPERATIVE

Quote 2009 with Roll-up to 03/01/2010 Renewal

Beeville ISD
2400 N. St. Mary's
Beeville, Texas

Coverages	Revised Limits	January 30, 2009 Deductibles	Contributions
Property Effective 03/01/2009 to 03/01/2010			
Blanket Replacement Cost Limit on Buildings, Personal Property and Auxillary Structures	\$92,015,475	5,000	\$144,420
RISK OF DIRECT PHYSICAL LOSS INCLUDES WIND, HURRICANE, AND HAIL COVERAGE WITH A \$25,000 DEDUCTIBLE			
Extra Expense & Business Income	500,000	1,000	Included
Equipment Breakdown	Same as Property Limit Not to exceed \$100,000,000	1,000	Included
Miscellaneous Property Effective 03/01/2009 to 03/01/2010			
RISK OF DIRECT PHYSICAL LOSS, REPLACEMENT COST			
Music Equipment	100,000	1,000	Included
Audio/Visual Equipment	100,000	1,000	Included
Computer Equipment & Media	1,000,000	1,000	Included
General Liability Effective 06/19/2009 to 03/01/2010			
Includes Personal Injury	1,000,000	1,000	4,235
Employee Benefits Coverage	100,000		Included
General Aggregate	1,000,000		Included
EDUCATORS LEGAL LIABILITY Effective 04/15/2009 to 03/01/2010			
Per Occurrence	1,000,000	10,000	34,101
Annual Aggregate	1,000,000		Included
*Sexual Misconduct Claims at full Policy Limits			
Crime Effective 06/19/2009 to 03/01/2010			
Form O- Public Emp. Dishonesty	100,000	1,000	111
Money & Securities	50,000	1,000	Included
Forgery & Alternation	50,000	1,000	Included
Computer Fraud	50,000	1,000	Included
Automobile			
Owned/Leased Vehicles	Per Person BI	100,000	1000
	Per Occurrence BI	300,000	
	Property Damage	100,000	
Hired & Non Owned Liability	Included	Included	If Any
Automobile Phy Damage	Comprehensive	1000	Included
	Collision	1000	Included
TOTAL CONTRIBUTION			\$203,371 *

*Subject to \$25,000 minimum earned premium

Accepted By:
 To accept coverage please sign and return by fax to:

Date: 27 Feb/09
 (512) 901-0076