

**Denton Independent School District  
Comparison of Insurance Premiums  
May 22, 2018**

	Premium TASB 2018	Premium TASB 2019	Increase/ (Decrease)	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)
<b>Property</b>	<b>\$750,433.00</b>	<b>\$1,011,713.00</b>			
<b>Blanket Replacement Cost</b>	1,058,453,088	1,141,566,119	83,113,031		
Rate per \$100	0.070899	0.088625			
Rate Increase (1,058,453,088 * (.088625-.070899 / 100)			0.017726	\$187,621.07	<b>25.00%</b>
Additional Coverage ((1,141,566,119 -1,058,453,088) *.088625/100)				\$73,658.93	<b>9.82%</b>
	<b>\$750,433.00</b>	<b>\$1,011,713.00</b>		<b>\$261,280.00</b>	
<b>Liability</b>	<b>\$131,926.00</b>	<b>\$133,002.00</b>		<b>\$1,076.00</b>	<b>0.82%</b>
<b>Vehicle Coverage</b>					
	<b>Liability</b>	<b>\$79,500.00</b>	<b>\$86,400.00</b>	<b>\$6,900.00</b>	<b>8.68%</b>
	<b>Physical Damage</b>	<b>\$25,409.00</b>	<b>\$29,971.00</b>	<b>\$4,562.00</b>	<b>17.95%</b>
<b>Total Vehicle Coverage</b>	<b>\$104,909.00</b>	<b>\$116,371.00</b>		<b>\$11,462.00</b>	
<b>Total Liability and Vehicle Coverage</b>	<b>\$236,835.00</b>	<b>\$249,373.00</b>		<b>\$12,538.00</b>	
	<b>Total Premium</b>	<b>\$987,268.00</b>	<b>\$1,261,086.00</b>	<b>83,113,031</b>	<b>\$273,818.00</b>
					<b>27.73%</b>

**Additions/Renovations:**

Various campus replacement cost adjustments	22,960,206
Addition of Rodriguez Middle School	40,040,000
Addition of Contents at non DISD Adult Ed locations	348,750
Renovations and adjustment of Softball Field - Denton HS	1,011,582
Renovations and adjustment of Softball Field - Ryan HS	1,786,757
Addition of Support Services Building	14,399,423
Removal of Extended School Day Building - Elm Street	(727,636)
Removal of Insurance Portable	(206,051)
Addition of Building located at 401 S. Elm	3,500,000
<b>Total</b>	<b>83,113,031</b>