

## Wylie ISD - Property and Liability Proposal

The information provided is a summary only and is not intended to fully convey all of the policy coverages or exclusions

Company	2023-2024	2024-2025	2024-2025	2024-2025
	Expiring			
	<u>Texas Political Subdivisions</u>	<u>Texas Political Subdivisions</u>	<u>PEAT</u>	<u>Trident Public Risk and Alternative Property</u>
				***In Process
<b>Property Premium</b>	\$ 598,499	\$ 741,348	\$ 840,000	
Total Insurable Values (TIV)	\$ 185,256,028	\$ 186,182,776	\$ 186,182,776	\$ 186,182,776
Wind/Hail Deductible	1%	1%	2%	
Minimum Wind/Hail Deductible	\$ 500,000	\$ 500,000	\$ 500,000	
Maximum Wind/Hail Deductible	1,852,560	1,861,828	3,723,656	
All Other Perils Deductible	\$ 100,000	\$ 100,000	\$ 50,000	
Premium to \$100 of Value	\$ 0.32	\$ 0.40	\$ 0.45	\$ -
<b>Casualty Premium</b>	\$ 100,293	\$ 116,568	\$ 110,000	
Cyber Liability	Included	Included	\$ 15,000	\$ 15,000
Workplace Violence Coverage	Included	Included	Not Included	
<b>Total Premium Property and Casualty</b>	\$ 698,792	\$ 857,916	\$ 965,000	In Process
<b>Company Financial Ratings</b>	Not Rated - Risk Pool \$17.9 Million in Member Equity	Not Rated - Risk Pool \$19 Million in Member Equity	Fully Funded Risk Pool	AM Best

### Notes

TPS provides "Blanket" coverage which is a significant advantage  
 TPS also provides workplace violence and active shooter coverage at no additional cost  
 Property values increased by almost \$1 Million vs prior year  
 We are seeing increases of 10% just in the building values for other districts

### Declined to Quote

Travelers Insurance - Will not quote property  
 Liberty Mutual Insurance - Will not quote property  
 The Hartford Insurance - Will not quote property