

**Denton Independent School District
Comparison of Insurance Premiums - 2013
2013 as Compared to 2014**

	Premium TASB 2013	Premium TASB 2014	TASB Increase/ (Decrease) in Limit	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)
\$845,527,045 Blanket Replacement Cost					
Property	\$265,808.00	\$296,654.00		\$30,846.00	11.60%
Limit	902,177,918	845,527,045	(56,650,873)		
Rate per \$100	0.0295	0.0351			
Premium Rate Savings - $(902,177,918 * (.0295 - .0351) / 100) = 50,722$					
Premium - Property Value - $(845,527,045 - 902,177,918 * .0351 / 100) = (19,876)$					
Miscellaneous Property	\$35,838.00	\$0.00		-\$35,838.00	-100.00%
Limit	2,986,846				
Limit	23,038,702				
Equipment Breakdown	\$0.00	\$0.00		\$0.00	
Limit	100,000,000				
Crime	\$3,397.00	\$0.00		-\$3,397.00	-100.00%
NET CHANGE	\$305,043.00	\$296,654.00		-\$8,389.00	
Liability	\$170,445.00	\$138,060.00		-\$32,385.00	-19.00%
Vehicle Coverage	\$99,214.00	\$82,388.00		-\$16,826.00	-16.96%
NET CHANGE	\$269,659.00	\$220,448.00		-\$49,211.00	
Sub-Total	\$574,702.00	\$517,102.00		-\$57,600.00	-11.14%
Member's Equity Credit (-10%)	(\$57,470.00)	\$0.00		\$57,470.00	
Total Premium	\$517,232.00	\$517,102.00	(56,650,873)	-\$130.00	-0.03%
Major Additions during 2014					
Myers MS		34,657,045			
Additions/Renovations:					
Evers renovation		225,000			
Houston renovations/additions		1,400,000			
District-Wide Appraisal Adjustments: July 2013		(92,932,918)			
Total		(56,650,873)			

NOTE: Equipment Breakdown, Miscellaneous Property and Crime are now included in the property coverage.