

### PREMIUM SUMMARY

Coverage	Expiring Program		Renewal Option 1		Renewal Option 2		Renewal Option 3	
<b>Property</b>	<b>Affiliated FM</b>	<b>156,433</b>	<b>Affiliated FM</b>	<b>\$166,134</b>	<b>Affiliated FM</b>	<b>\$166,134</b>	<b>Affiliated FM</b>	<b>\$166,134</b>
Terrorism		\$5,000		\$5,000		\$5,000		\$5,000
Engineering Fee		\$6,500		\$6,500		\$6,500		\$6,500
Total Insured Value	\$441,979,000		\$469,645,734		\$469,645,734		\$469,645,734	
<b>Crime</b>	<b>Great American</b>	<b>\$5,212</b>	<b>Great American</b>	<b>\$5,212</b>	<b>Great American</b>	<b>\$5,212</b>	<b>Great American</b>	<b>\$5,212</b>
Limit	\$1,000,000		\$1,000,000		\$1,000,000		\$1,000,000	
Deductible	\$ 30,000		\$ 30,000		\$ 30,000		\$ 30,000	
<b>Cyber Liability</b>	<b>AIG</b>	<b>\$15,781</b>	<b>AIG</b>	<b>\$16,599</b>	<b>AIG</b>	<b>\$16,599</b>	<b>AIG</b>	<b>\$16,599</b>
Limit	\$1,000,000		\$1,000,000		\$1,000,000		\$1,000,000	
<b>Int'l Package</b>	<b>ACE</b>	<b>\$1,250</b>	<b>ACE</b>	<b>\$1,250</b>	<b>ACE</b>	<b>\$1,250</b>	<b>ACE</b>	<b>\$1,250</b>
Limits	Various		Various		Various		Various	
<b>General Liability</b>	<b>Hanover</b>	<b>\$53,408</b>	<b>Hanover</b>	<b>\$55,773</b>	<b>Travelers</b>	<b>\$20,442</b>	<b>TAPS<sup>3</sup></b>	<b>\$39,835</b>
Limit of Liability	\$1,000,000		\$1,000,000		\$1,000,000 <sup>4</sup>		\$1,000,000	
Deductible	\$ 25,000		\$ 25,000		\$ 25,000		\$ 25,000	
<b>Law Enforcement</b>	<b>Hanover</b>	<b>\$9,948</b>	<b>Hanover</b>	<b>\$9,948</b>	<b>Travelers</b>	<b>\$27,182<sup>5</sup></b>	<b>TAPS<sup>3</sup></b>	<b>Included</b>
Limit of Liability	\$1,000,000		\$1,000,000		\$1,000,000 <sup>4</sup>		\$1,000,000	
Deductible	\$50,000		\$50,000		\$50,000		\$25,000	
<b>Educators Legal (ELL)</b>	<b>Hanover</b>	<b>\$47,560</b>	<b>United Educators</b>	<b>\$69,500</b>	<b>United Educators<sup>6</sup></b>	<b>\$65,500</b>	<b>TAPS<sup>3</sup></b>	<b>\$64,507</b>
Limit of Liability	\$1,000,000		\$5,000,000		\$5,000,000		\$1,000,000	
Deductible	\$25,000		\$50,000		\$50,000		\$25,000	
<b>Auto</b>	<b>Hanover</b>	<b>\$40,888</b>	<b>Hanover</b>	<b>\$43,973</b>	<b>Travelers</b>	<b>\$33,284</b>	<b>TAPS<sup>3</sup> (state limits uninsured)</b>	<b>\$22,378</b>
Limit of Liability	\$1,000,000		\$1,000,000		\$1,000,000 <sup>4</sup>		\$1,000,000	
Deductible	\$10,000		\$10,000		\$10,000		\$10,000	
<b>Umbrella/Excess</b>	<b>Hanover</b>	<b>\$44,677</b>	<b>Hanover<sup>1</sup></b>	<b>\$35,149</b>	<b>United Educators<sup>2</sup></b>	<b>\$31,100</b>	<b>TAPS<sup>3</sup></b>	<b>\$39,175</b>
Limit of Liability	\$4,000,000		\$4,000,000		\$4,000,000		\$4,000,000	
<b>Annualized Premium</b>		<b>\$386,657</b>		<b>\$415,038</b>		<b>\$378,203</b>		<b>\$366,590</b>
<b>Cyber Increase Limit to \$3M</b>						<b>\$17,654</b>		
<b>GL/Law shared limit credit</b>						<b>(\$19,253)</b>		
<b>TOTAL ANNUAL</b>		<b>\$386,657</b>		<b>\$415,038</b>		<b>\$376,604</b>		<b>\$366,590</b>

- 1- Hanover Umbrella will not be excess of United Educator's ELL
- 2- Purchasing United Educators ELL and Excess Liability will give access to UE's ProResponse Crisis Response Coverage. Also would have the opportunity to earn a risk management premium credit with participation in qualifying activities.
- 3- TAPS must be written with a September 1 renewal date. Premium would be prorated for 11/1/2015 – 9/1/2016 policy term. Prorated TAPS premium would be \$138,245.
- 4- Travelers GL, Law Enforcement & Auto limits subject to tort caps of \$100,000 Each Person /\$300,000 Bodily Injury & Personal Injury / \$100,000 Property Damage if applicable
- 5- Travelers has offered option to include the Law Enforcement as part of the GL limit for \$19,253 in additional savings for Option 2
- 6- United Educators ELL & GL application required
- 7- Travelers has proposed an Umbrella option for only \$20,008 excluding sexual abuse & molestation, UE ELL premium would change to \$69,500 for net savings of \$7,092

**The precise coverage afforded is subject to the terms, conditions, limitations, and exclusions of the actual policy issued.**

## BENCHMARKING

### EDUCATORS LEGAL LIABILITY

ENTITY	CARRIER	LIMIT	RETENTION/DEDUCTIBLE	ESTIMATED PREMIUM
<b>Collin College</b>	<b>TBD</b>	<b>\$5,000,000</b>	<b>TBD</b>	<b>TBD</b>
Dallas County Community College	United Educators	\$5,000,000	\$100,000	\$168,960
Tarrant County Community College	United Educators	\$7,000,000	\$75,000	\$93,725
Alamo Colleges	United Educators	\$4,000,000	Not known	156,078
Houston Community College	United Educators	\$3,000,000	\$200,000	\$519,425

### PROPERTY

DISTRICT/ENTITY	TOTAL INSURED VALUE	CARRIER	LOSS LIMIT	AOP DEDUCTIBLE	WIND/HAIL DEDUCTIBLE	RATE
<b>Collin</b>	<b>\$469,645,734</b>	<b>Affiliated FM</b>	<b>n/a</b>	<b>\$50,000</b>	<b>\$50,000 per location</b>	<b>\$ 0.035</b>
A	\$890,529,663	Lexington	\$500,000,000	\$100,000	\$100,000 per location, \$500,000 agg occ	\$ 0.045
B	\$950,000,000	TASB	\$100,000,000	\$100,000	\$250,000 per occurrence	\$ 0.48
C	\$1,007,317,455	Travelers	\$500,000,000	\$100,000	\$500,000 per occurrence	\$ 0.06
D	\$1,300,000,000	Affiliated FM	\$500,000,000	\$100,000	Not known	\$ 0.065
E	\$616,791,731	TASB	n/a	\$100,000	\$100,000 per locations, \$500,000 agg occ	\$ 0.042
F	\$800,000,000	TASB	n/a	\$100,000	\$100,000 per occurrence	\$ 0.049
G	\$333,203,095	Fireman's Fund	\$300,000,000	\$25,000	\$25,000 per occurrence	\$ 0.054
H	\$253,864,506	TPS	n/a	\$50,000	\$50,000 per occurrence	\$ 0.09
I	\$161,322,483	PEAT	\$161,322,483	\$10,000	\$25,000 per occurrence	\$ 0.146

**COMMENTS:**

- Please note program structures including rate and deductibles may differ based on a number of factors including but not limited to claim history, specific county location and type & age of construction.

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