

**Denton ISD**  
**Comparison of Insurance Premiums**  
**2007 as Compared to 2008**

	2007	2008	Increase/ (Decrease) in Premium	Percentage Increase/ (Decrease)	Increase/ (Decrease) in Limit
<b>Property</b>	405,560	432,444			
Limit	571,210,884	676,750,626			105,539,742
Rate per \$100	0.0710	0.0639			
Premium Rate Savings - (509,821,782 * (.0750 - .0710) / 100)			(40,556)		
Premium -Increased Property Value - ((571,210,884 - 509,821,782) * .0710 / 100)			67,440		
			26,884	6.63%	
<b>Equipment Breakdown</b>	37,243	44,124	6,881	18.48%	
Limit	100,000,000	100,000,000			
<b>Miscellaneous Property</b>	31,405	34,671	3,266	10.40%	
Limit - Band Equipment	1,784,386	2,287,450			503,064
Limit - EDP	14,932,539	18,376,411			3,443,872
Limit - Extra Expense	100,000	100,000			
<b>Liability</b>	104,827	117,859	13,032	12.43%	
<b>Vehicle Coverage</b>	89,080	92,484	3,404	3.82%	
<b>Crime</b>	2,226	2,203	(23)	-1.03%	
	<u>670,341</u>	<u>723,785</u>	<u>53,444</u>	<u>7.97%</u>	<u>109,486,678</u>
<b>Major Additions during 2007</b>					
Paloma Creek Elementary					14,523,193
LA Nelson Elementary					15,014,910
Navo Middle School					30,914,415
Professional Development Center					4,067,042
1305 N Elm (2 small houses)					200,224
RHS Fine Arts Addition					4,096,174
EDP Equipment, Data & Media					3,443,872
Band Equipment					503,064
<b>Sub Total</b>					<u>72,762,894</u>
Appraisal Adjustments:					36,723,784
<b>Total</b>					<u><u>109,486,678</u></u>