

**Denton Independent School District
Comparison of Insurance Premiums
December 9, 2014**

	Premium TASB 2014	Premium TASB 2015	Increase/ (Decrease)	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)	Premium TASB SHORT TERM
Property	\$296,654.00	\$314,472.00				\$155,943.00
\$861,838,674 Blanket Replacement Cost	845,527,045	861,838,674	16,311,629			
Rate per \$100	0.03509	0.03649				
Rate Increase (845,527,045 * (.03649 - .03509) / 100)			0.0014	\$11,866.13	4.00%	
Additional Coverage ((861,838,674 - 845,527,045) * .03649 / 100)				\$5,951.87	2.01%	
	\$296,654.00	\$314,472.00		\$17,818.00		\$155,943.00
Liability	\$138,060.00	\$128,382.00		(\$9,678.00)	-7.01%	\$63,664.00
Vehicle Coverage						
Liability	\$63,696.00	\$66,244.00		\$2,548.00	4.00%	\$32,850.00
Physical Damage	\$18,692.00	\$19,440.00		\$748.00	4.00%	\$9,640.00
	\$220,448.00	\$214,066.00		(\$6,382.00)		\$106,154.00
Total Premium	\$517,102.00	\$528,538.00	16,311,629	\$11,436.00	2.21%	\$262,097.00
Major Additions during 2014						
Adkins Elementary			14,300,000			
Additions/Renovations:						
Various campus appraisal adjustments			2,011,629			
Total			16,311,629			