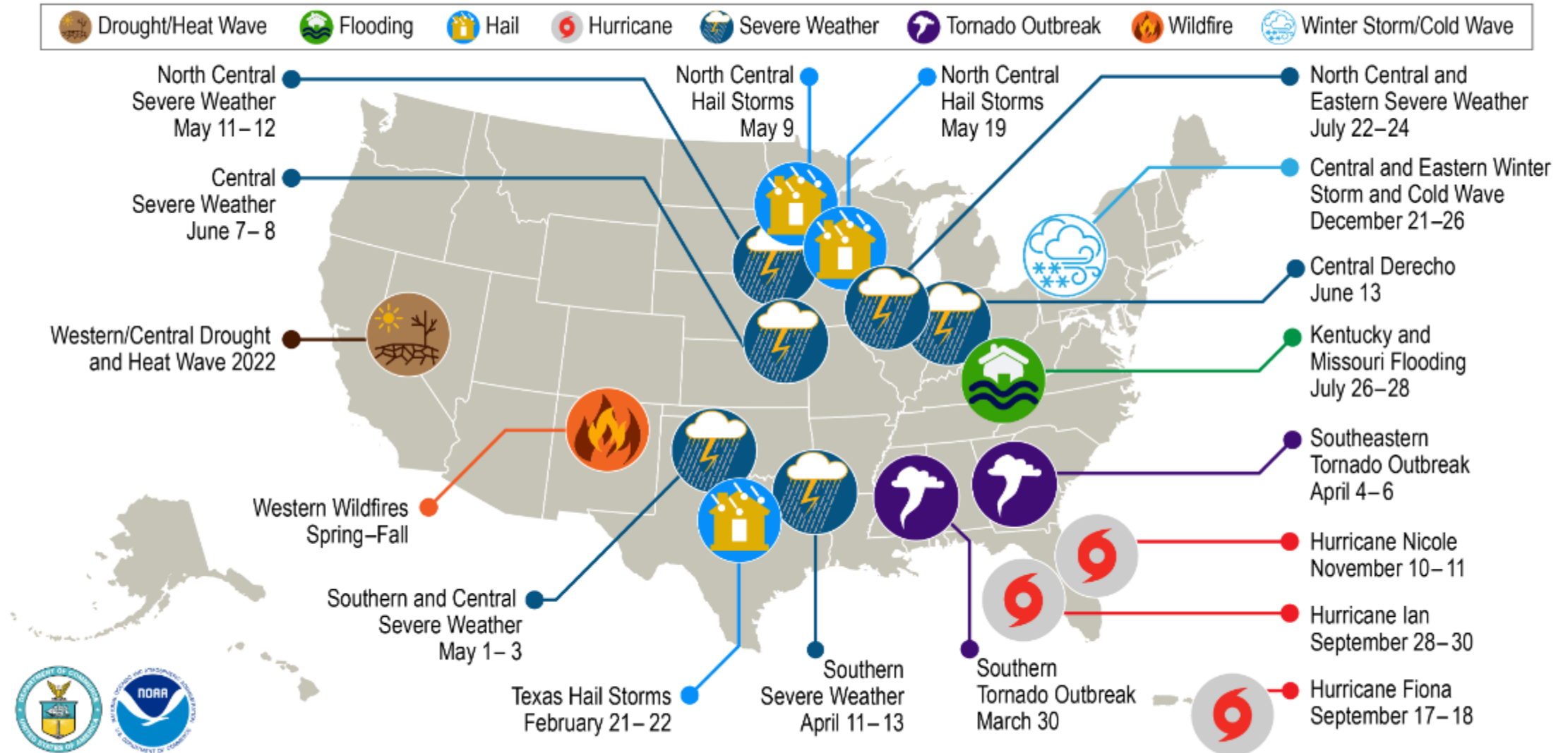


# Property, Casualty, Auto, Liability and Workers' Compensation Workshop

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2023-2024

# U.S. 2022 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 18 separate billion-dollar weather and climate disasters that impacted the United States in 2022.

# District Data



## Denton Independent School District

Appraisal Report  
for Property Insurance Purposes  
As of February 22, 2023

### Conclusion

Our opinion, as of February 22, 2023, of the cost of reproduction new is as follows:

Description	Cost of Reproduction New (\$)
Assets subject to current inspection and appraisal process	1,916,077,500

The terms of our engagement are subject to the attached assumptions and limiting conditions. We have made no investigation of and assume no responsibility for title to or liabilities against the property appraised. To meet appraisal standards, a new inspection should be conducted once every seven years.

# Coverage Premiums

Premiums:	2023-2024	2022-2023	Variance	Variance %
Property including Equipment Breakdown	\$2,820,765	\$2,399,573	\$421,192	14.93 %
School Liability	\$259,108	\$242,503	\$16,605	6.41%
Auto Liability	\$156,990	\$145,669	\$11,321	7.21%
Auto Physical Damage	\$60,959	\$57,888	\$3,071	5.04%
Privacy & Information Security	\$7,000	\$5,000	\$2,000	28.57%
Total: Contribution and Property & Casualty	\$3,304,822	\$2,850,633	\$645,565	19.53%
*Wind and Hail Deductible Buy Down Higginbotham	\$336,525	\$537,000	\$-200,475	-59.57%
Premium Extra Expense & Loss in Revenue	\$0	\$15,000	\$-15,000	0
Total with Endorsement	\$3,641,347	\$3,387,633	\$253,714	6.96%

# Coverage Limits and Deductibles

Property Coverage	2023-2024 Limit	2023-2024 Deductible	2022-2023 Limit	2022-2023 Deductible
All Perils except Wind, Hurricane, and Hail	\$500,000,000	\$500,000	\$500,000,000	\$500,000
Weather Perils (Excludes Winter Weather)	\$500,000,000	\$2,500,000	\$500,000,000	\$2,500,000
Extra Expense and Loss in Revenue	\$2,000,000	Per Underlying Loss	\$2,000,000	\$500,000
Flood	\$2,000,000	\$500,000	\$2,000,000	\$500,000
Earthquake	\$2,000,000	\$500,000	\$2,000,000	\$500,000
Crime	\$100,000	\$50,000	\$100,000	\$50,000
Equipment Breakdown	\$100,000,000	\$500,000	\$100,000,000	\$500,000
*Weather Perils Deductible Buy Down*	\$3,000,000	\$1,500,000*		\$1,000,000*

# Coverage Limits and Deductibles

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<b>Additional Sublimit Wind, Hurricane and Hail (Single Ply Roofs)</b>	<b>Limit</b>	<b>Deductible</b>
Sublimit for Wind, Hail Loss to Single Ply Membrane roofs and accompanying roof systems; all other deductibles apply. This does not apply to Named/Numbered Windstorm Loss in Tier 1, Tier 2, or Harris counties.	\$5,000,000	Weather Perils Deductible applies

# Liability

## Auto, Legal, General, Benefits, Privacy

Coverage	Limit	Deductible
Auto Liability	\$100K Person Bodily / \$300K Occurrence Bodily / \$100K Occurrence Property	\$5,000
Auto Physical Damage – Collision	Actual Cash Value	\$2,500
Auto Physical Damage – Comprehensive	Actual Cash Value	\$2,500
Auto Physical Damage – Catastrophic	Actual Cash Value	\$100,000

Coverage	Limit	Deductible
Professional Legal Liability	\$5,000,000	\$25,000
General Liability	\$5,000,000	\$0
Employee Benefits Liability	\$100,000	\$0

Coverage	Aggregate Limit per Event	Deductible
Privacy and Information Security	\$250,000	\$0

# Workers' Compensation

Stop Loss Retentions and Limits	Aggregate Deductible 2023-2024	Aggregate Deductible 2022-2023
Policy	\$252,833	\$219,034
Maximum Claims Aggregate	\$739,781	\$644,219
Total Maximum Cost	\$992,614	\$863,253
2022-2023 YTD Expense	Maximum Cost	Policy & Claims Through April
Policy	\$863,253	\$948,071 Over Aggregate Deductible \$84,818



# Workers' Compensation

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Stop Loss Retentions and Limits	Claims Through April 30 2022-2023	Claims 2021-2022
Medical Claims	170	174
Non-Medical (Report Only)	577	548
Total Reports Completed	747	722
Claims over \$5,000	26	22

# Workers' Compensation Type

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Type of Incident	2023 10 Months	2022
Burn	4	2
Caught	7	7
Chemicals	1	2
Cut	1	4
Fall	43	70
Injury Caused by Person	58	33
Miscellaneous	7	18
Strain	21	20
Struck	18	18
Total	170	174