

Wylie ISD - 2019-2020 Insurance Proposal

The information provided is a summary only and is not intended to fully convey all of the policy coverages or exclusions

	2018-2019 Coverage	2019-2020 Renewal	Notes
Company	<u>Wright Specialty/McGowan</u>	<u>Wright Specialty/McGowan</u>	
Property Premium	\$ 126,414	\$ 173,190	
Total Insurable Values (TIV)	\$ 123,643,000	\$ 159,143,000	Increase in \$35.5 Million in Values
Wind/Hail Deductible	\$ 75,000	\$ 75,000	This is the best Wind/Hail deductible in the marketplace
Premium to \$100 of Value	\$ 0.1022	\$ 0.1088	This is the very best pricing in the marketplace
Casualty Premium	\$ 85,392	\$ 90,028	
Cyber Coverage			
Option 1 - \$500,000 limit	\$ 6,200	\$ 8,550	
Option 2 - \$1M limit	\$ 9,000	\$ 12,225	
Option 3 - \$2M limit	\$ 13,200	\$ 17,738	\$2M Option Selected in 2018-2019
Active Shooter/School Marshall Coverage (\$1M)	\$ 4,605	\$ 4,749	
Total Premium Property and Casualty with \$2M Cyber Liability	\$ 229,611	\$ 285,705	
Company Financial Ratings	AM Best "A" (XV)	AM Best "A" (XV)	