

**Denton Independent School District
Comparison of Insurance Premiums - 2010
2009 as Compared to 2010**

	TASB 2009	TASB 2010	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)		TASB 2009	TASB 2010	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)
\$888,597,381 Blanket Replacement Cost	227,937	266,579	38,642		\$500,000,000 Loss Limit per Occurrence/Annual Aggregate Blanket Replacement Cost	227,937	251,473	23,536	
Property					Property				
Limit	759,778,403	888,597,381			Limit	759,778,403	500,000,000		
Rate per \$100	0.0300	0.0300			Rate per \$100	0.0300	0.0503		
Premium Rate Savings - ((888,597,381 * (.03 - .03) / 100))				(4)	Premium Rate Savings - ((500,000,000 * (.03 - .05) / 100))			154,191	
Premium -Increased Property Value - (888,597,381 - 759,778,403 * .03 / 100)			38,646		Premium -Increased Property Value - (500,000,000 - 759,778,403 * .05 / 100)			(130,655)	
			38,642	16.95%				23,536	10.33%
Equipment Breakdown	49,538	57,937	8,399	16.95%	Equipment Breakdown	49,538	57,937	8,399	16.95%
Limit	100,000,000	100,000,000			Limit	100,000,000	100,000,000		
Miscellaneous Property	30,477	37,267	6,790	22.28%	Miscellaneous Property	30,477	37,267	6,790	22.28%
Limit - Band Equipment	2,239,567	2,804,672			Limit - Band Equipment	2,239,567	2,804,672		
Limit - EDP	18,376,411	22,414,332			Limit - EDP	18,376,411	22,414,332		
Liability	136,216	148,179	11,963	8.78%	Liability	136,216	148,179	11,963	8.78%
Vehicle Coverage	104,175	96,055	(8,120)	-7.79%	Vehicle Coverage	104,175	96,055	(8,120)	-7.79%
Crime	2,314	2,992	678	29.30%	Crime	2,314	2,992	678	29.30%
Total Property Premium	550,657	609,009	58,352	10.60%	Total Property Premium	550,657	593,903	43,246	7.85%

Major Additions during 2009

Virginia Gallian Child Development Center 1,742,033

Additions/Renovations:

Hodge Elementary 7,552,470
 McNair Elementary 7,451,941
 Rivera Elementary 3,613,808
 Rayzor Elementary 2,622,379
 Borman Elementary 1,516,335
 Calhoun Middle School 8,668,043
 Denton High School 29,145,240
 Ryan High School 24,519,080

Sub Total 86,831,329

Limit - Band Equipment 565,105

Limit - EDP 4,037,921

District-Wide Appraisal Adjustments: 37,384,623

Total 128,818,978