

Beeville ISD - Staff Recommendation To Board of Trustees - 03/01/2014-2015				
	Texas Schools Property & Casualty Coop	Texas Schools Property & Casualty Coop	Carlisle / PCAT	Frost
	Expiring Premium 03/01/13-14	Renewal Option I	Renewal Option II	Renewal Option III
Carrier	Texas Schools Property & Casualty Coop	Texas Schools Property & Casualty Coop	Property Casualty Alliance of Texas (PCAT)	Texas Association of Public Schools (TAPS) and First Specialty Ins, Alterra Excess & Surplus Ins, Homeland Ins Co of NY, Landmark American Ins Co
Property Limit	\$95,633,300	\$96,743,300	\$96,743,300	\$10,000,000 Loss Limit
Property Deductible	\$5,000 AOP \$25,000 All Other Wind/Hail Except 5% Named Storm with a \$250,000 Minimum "Per Location" *	\$5,000 AOP \$25,000 All Other Wind/Hail Except 5% Named Storm with a \$350,000 Minimum "Per Location" *	\$4,000 AOP \$100,000 Wind/Hail Except \$100,000 Named Storm "Per Occurrence"	\$100,000 AOP \$100,000 All Other Wind/Hail Except 5% Named Storm with a \$100,000 Minimum "Per Occurrence"
Property Premium:	\$143,449.00	\$150,810.00	\$242,185.00	\$155,084.00
Equipment Breakdown	Included in Property with \$1,000 Deductible	Included in Property with \$1,000 Deductible	Included in Property Package with \$2,000 Deductible	Included in Property with \$10,000 Deductible
General Liability	\$7,387.00 with \$1,000 Deductible	\$9,468.00 with \$1,000 Deductible	Included in Property Package with \$500 Deductible	\$3,223.00 with \$1,000 Deductible
School Leaders E&O	\$35,350.00 with \$10,000 Deductible	\$37,118.00 with \$10,000 Deductible	Included in Property Package with \$2,000 Deductible	\$14,850.00 with \$10,000 Deductible
Automobile Liability & Physical Damage	\$19,679.00 with \$1,000 Deductible for Liability and Physical Damage	\$21,110.00 with \$1,000 Deductible for Liability and Physical Damage	Included in Property Package with \$500 Deductible Liability and Physical Damage	\$20,587.00 with \$1,000 Deductible Liability and Physical Damage
Crime	\$240.00 with \$1,000 Deductible	\$500.00 with \$1,000 Deductible	Included in Property Package with \$1,000 Deductible	\$1,076.00 with \$1,000 Deductible
Total Program Cost	\$206,105.00	\$219,006.00	\$242,185.00	\$194,820.00

* Per Location" refers to Each Address