

**Denton Independent School District  
Comparison of Insurance Premiums  
May 23, 2017**

	Premium TASB 2017	Premium TASB 2018	Increase/ (Decrease)	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)
<b>Property</b>	<b>\$528,541.00</b>	<b>\$750,433.00</b>			
<b>\$1,007,094,699 Blanket Replacement Cost</b>	1,007,094,699	1,058,453,088	51,358,389		
Rate per \$100	0.05248	0.07090			
Rate Increase $(1,058,453,088 * (.05248 - .07090) / 100)$			0.01842	\$185,479.40	<b>35.09%</b>
Additional Coverage $((1,058,453,088 - 1,007,094,699) * .07090 / 100)$				\$36,412.60	<b>6.89%</b>
	<b>\$528,541.00</b>	<b>\$750,433.00</b>		<b>\$221,892.00</b>	
<b>Liability</b>	<b>\$128,382.00</b>	<b>\$131,926.00</b>		<b>\$3,544.00</b>	<b>2.76%</b>
<b>Vehicle Coverage</b>					
Liability	<b>\$68,525.00</b>	<b>\$79,500.00</b>		<b>\$10,975.00</b>	<b>16.02%</b>
Physical Damage	<b>\$20,652.00</b>	<b>\$25,409.00</b>		<b>\$4,757.00</b>	<b>23.03%</b>
	<b>\$214,066.00</b>	<b>\$236,835.00</b>		<b>\$19,276.00</b>	<b>0.00%</b>
<b>Total Premium</b>	<b>\$742,607.00</b>	<b>\$987,268.00</b>	<b>51,358,389</b>	<b>\$241,168.00</b>	<b>32.48%</b>

**Additions/Renovations:**

    Various campus appraisal adjustments 51,358,389  
 (There was a reduction in appraisal value last year of \$43,078,185)

**Total** 51,358,389