

**Denton Independent School District
Comparison of Property Coverage/Insurance Premiums - 2009**

	TASB 2008	TASB 2009	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)	Affiliated FM Option 1	St. Paul Travelers Option 2	Allianz Option 3
Property	432,444	436,878	4,434	1.03%	277,195	382,613	442,490
Limit	676,750,626	759,788,403			759,788,403	759,788,403	759,788,403
Rate per \$100	0.0639	0.0575			0.0365	0.0504	0.0582
Premium Rate Savings - ((676,750,626 * (.0639 - .0575) / 100))			(43,313)				
Premium -Increased Property Value - (759,788,403 - 676,750,626 * .0575 / 100)			<u>47,747</u>				
			4,434	1.03%			
Equipment Breakdown	44,124	49,538	5,414	12.27%	Included	Included	Included
Limit	100,000,000	100,000,000			100,000,000	100,000,000	100,000,000
Miscellaneous Property	34,671	30,477	(4,194)	-12.10%	Included	Included	Included
Limit - Band Equipment	1,784,386	2,239,567			2,239,567	2,239,567	2,239,567
Limit - EDP	14,932,539	18,376,411			18,376,411	18,376,411	18,376,411
Terrorism	Included	Included			9,000	7,648	33,442
Engineering Fee	N/A	N/A			10,500	Included	Included
Property Appraisal Not to Exceed \$17,000	Included	Included			17,000	17,000	17,000
Total Property Premium	511,239	516,893	5,654	1.20%	313,695	407,261	492,932

Major Additions during 2007

Blanton Elementary	15,090,083
Harpool Middle School	33,610,744
Stephens Elementary	16,674,685
Contents Value for Natatorium	9,485
EDP Equipment, Data & Media	3,443,872
Band Equipment	455,181
Sub Total	69,284,050
Appraisal Adjustments:	17,652,780
Total	86,936,830