

Stephenville ISD Property, Casualty, and Workers Comp Comparisons

Line:	PCAT		TASB	Deductible PCAT		Deductible TASB							
				Wind, Hail 2% per building value	All Other Perils \$10,000 per occurrence \$ 5,000.00	Wind, Hail&Hurr	Flood	Crime	Earthquake	Fire			
1	Property:	\$ 201,165.00	\$ 257,331.00										
2	Equip Breakdown	\$ 5,125.00	included										
3	Auto Insurance:												
4	Liability	\$ 35,953.00	\$ 14,184.00	\$ 1,000.00		\$ 1,000.00							\$ 1,000.00
5	Physical	\$ 27,138.00	\$ 14,341.00	\$ 1,000.00									
6	School Liability:												
7	Professional	\$ 12,765.00	\$ 18,346.00										
8	GL Employee	\$ 4,802.00	included				\$ 10,000.00						\$ 1,000.00
9	Cybersecurity:												\$ 10,000.00
10	School Crisis:												\$ 1,000.00
11	Total P & L:	\$ 288,321.00	\$ 304,202.00										\$ 250,000.00
12	Workers Comp:												
	Fully Funded		\$ 82,862.00										
13	Total P&L & WC	\$ 288,321.00	\$ 387,064.00										
14	Worker's Comp Info:												
	Cost for last year (with CAS)	\$ 159,301.00											
15	Totals with Worker's Comp:	\$ 447,622.00	\$ 387,064.00										
16	Using TASB partial self funded												Min: \$ 28,997.00
17	~Claims within ISD												Self Funded: \$ 70,430.00
18	Using TASB partial self funded												Max: \$ 99,427.00