

Denton ISD - Aggregate Excess

Policy Period:	7/1/10 - 7/1/12	7/1/12 - 7/1/13	7/1/13 - 7/1/14	7/1/14-7/1/15 Option 1	% Difference	7/1/14-7/1/15 Option 2	% Difference	7/1/14-7/1/15 Option 3	% Difference
SIR:	\$450,000	\$500,000	\$500,000	\$500,000		\$550,000		\$600,000	
Specific Limit:	Statutory	Statutory	Statutory	Statutory		Statutory		Statutory	
Est. Loss Fund:	\$3,398,400	\$1,851,997	\$1,835,480	\$1,872,189	2.0%	\$1,965,799	7.1%	\$2,059,408	12.2%
Loss Fund Rate:	75%	95%	*\$1.00	\$1.00		\$1.05		\$1.10	
Agg. Excess Limit:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000		\$1,000,000		\$1,000,000	
Payroll:	\$166,519,726	\$174,913,840	\$183,547,983	\$187,218,941	2.0%	\$187,218,941	2.0%	\$187,218,941	2.0%
Payroll Rate:	0.0342	0.0334	0.0375	0.0410	9.3%	0.0380	1.3%	0.0353	-5.9%
Standard Premium:	\$2,053,934	\$1,949,471	\$1,403,043	\$1,150,614	-18.0%	\$1,150,614	-18.0%	\$1,150,614	-18.0%
Premium Rate (% of Std. premium):	2.77%	3.00%	4.91%	6.67%	36.0%	6.2%	26.0%	5.74%	17.1%
Minimum Premium:	\$113,960	\$55,560	\$65,389	\$72,922	11.5%	\$67,586	3.4%	\$62,784	-4.0%
Deposit Premium:	\$56,980	\$58,484	\$68,830	\$76,760	11.5%	\$71,143	3.4%	\$66,088	-4.0%
Minimum Premium Percentage	100%	95%	95%	95%		95%		95%	

				2 Year Rate Guarantee Options					
Policy Period:	7/1/10 - 7/1/12	7/1/12 - 7/1/13	7/1/13 - 7/1/14	7/1/14-7/1/16 Option 1	% Difference	7/1/14-7/1/16 Option 2	% Difference	7/1/14-7/1/16 Option 3	% Difference
SIR:	\$450,000	\$500,000	\$500,000	\$500,000		\$550,000		\$600,000	
Specific Limit:	Statutory	Statutory	Statutory	Statutory		Statutory		Statutory	
Est. Loss Fund:	\$3,398,400	\$1,851,997	\$1,835,480	\$3,182,722	73.4%	\$3,369,940	83.6%	\$3,744,378	104.0%
Loss Fund Rate:	75%	95%	*\$1.00	\$0.85		\$0.90		\$1.00	
Agg. Excess Limit:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000		\$1,000,000		\$1,000,000	
Payroll:	\$166,519,726	\$174,913,840	\$183,547,983	\$187,218,941	2.0%	\$187,218,941	2.0%	\$187,218,941	2.0%
Payroll Rate:	0.0342	0.0334	0.0375	0.0430	14.7%	0.0402	7.2%	0.0373	-0.5%
Standard Premium:	\$2,053,934	\$1,949,471	\$1,403,043	\$1,150,614	-18.0%	\$1,150,614	-18.0%	\$1,150,614	-18.0%
Premium Rate (% of Std. premium):	2.77%	3.00%	4.91%	7.00%	42.6%	6.5%	33.3%	6.07%	23.7%
Minimum Premium:	\$113,960	\$55,560	\$65,389	\$152,958	133.9%	\$142,998	118.7%	\$132,683	102.9%
Deposit Premium:	\$56,980	\$58,484	\$68,830	\$80,504	17.0%	\$75,262	9.3%	\$69,833	1.5%
Minimum Premium Percentage	100%	95%	95%	95%		95%		95%	

* Loss Fund Rate now based on \$100/payroll