

2015/16 COMPARISON OF WORKER'S COMPENSATION QUOTES

Beeville Independent School District

	Expiring Premium	Texas Mutual Est. Renewal Premium	Zenith Est. Renewal Premium	Hartford Est. Renewal Premium	Deep East (1 Yr) Est. Renewal Premium	Deep East (3 Yr or 5 Yr) Est. Renewal Premium
Annual Premium	\$154,072	\$127,368	\$136,480 Est.	\$290,000 Indication	\$176,211	\$153,990 Annual (1)
Professional Services - Claims Administration, Loss Control, Old Excess Claim Expenses	\$22,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000
TOTAL	\$176,072	\$145,368	\$154,480	\$308,000	\$194,211	\$171,990

(1) Premium audit adjustments will be waived for the entire multi-year period except and unless there is evidence of fraud or misrepresentation by the entity or unless the entity rows significantly through consolidation with other districts or annexation. In the event of cancellation by the member district short of the scheduled multi-year term, DETSIF shall be given advanced written notice of at least six (6) months before cancellation can be achieved and the premium for the earned coverage period will be subject to adjustment by audit.

APPLICATION OF HISTORICAL EXPERIENCE MODIFIER TO ADDITIONAL PREMIUM CHARGED

Policy Term	Experience Modifier	Additional Premium Charged
9/1/2014-2015	1.13	\$27,484
9/1/2013-2014	1.40	\$89,029

