

Wylie ISD - 2020-2021 Insurance Proposal

The information provided is a summary only and is not intended to fully convey all of the policy coverages or exclusions

	2018-2019 Coverage	2019-2020	2020-2021 Option	2020-2021 Option	2020-2021
Company	<u>Wright Specialty</u>	<u>Wright Specialty</u>	<u>Texas Political Subdivisions</u>	<u>PEAT</u>	<u>Wright Specialty</u>
Property Premium	\$ 126,414	\$ 173,190	\$ 318,027	\$ 494,248	\$ 245,900
Total Insurable Values (TIV)	\$ 123,643,000	\$ 159,143,000	\$ 173,995,998	\$ 173,995,998	\$ 173,995,998
Wind/Hail Deductible	\$ 75,000	\$ 75,000	\$ 500,000	2%	2%
Minimum Wind/Hail Deductible	\$ 75,000	\$ 75,000	\$ 500,000	\$ 250,000	None
Maximum Wind/Hail Deductible	\$ 75,000	\$ 75,000	\$ 500,000	\$ 3,479,919	\$ 3,479,919
Premium to \$100 of Value	\$ 0.1022	\$ 0.1088	\$ 0.1828	\$ 0.2841	\$ 0.1413
Casualty Premium	\$ 85,392	\$ 90,028	\$ 71,611	\$ 70,752	\$ 94,297
Cyber Liability	\$ 13,200	\$ 17,738	Included	Included	\$ 20,000
Active Shooter/School Marshall Coverage (\$1M)	\$ 4,605	\$ 4,749	Included	Included	\$ 4,986
Total Premium Property and Casualty	\$ 229,611	\$ 285,705	\$ 389,638	\$ 565,000	\$ 365,183
Company Financial Ratings	AM Best "A" (XV)	AM Best "A" (XV)	Not Rated - Risk Pool	Not Rated - Risk Pool	AM Best "A" (XV)

OPTIONAL

Wind/Hail Deductible Options

\$250,000 Wind/Hail Deductible	\$ 35,936
\$100,000 Wind/Hail Deductible	\$ 69,300