

**Denton Independent School District  
Comparison of Insurance Premiums  
May 26, 2015**

	Premium TASB 2015	Premium TASB 2016	Increase/ (Decrease)	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)
<b>Property</b>	<b>\$314,472.00</b>	<b>\$314,471.00</b>			
<b>Blanket Replacement Cost</b>	861,838,674	890,742,385	28,903,711		
Rate per \$100	0.03649	0.03530			
Rate Decrease (861,838,674 * (.03530-.03649) / 100)			-0.00118	-\$10,205.27	-3.25%
Additional Coverage ((890,742,385 - 861,838,674) * .03530 / 100)				\$10,204.27	3.24%
	<b>\$314,472.00</b>	<b>\$314,471.00</b>		<b>-\$1.00</b>	
<b>Liability</b>	<b>\$128,382.00</b>	<b>\$128,382.00</b>		<b>\$0.00</b>	<b>0.00%</b>
<b>Vehicle Coverage</b>					
Liability	\$66,244.00	\$66,244.00		\$0.00	0.00%
Physical Damage	\$19,440.00	\$19,440.00		\$0.00	0.00%
	<b>\$214,066.00</b>	<b>\$214,066.00</b>		<b>\$0.00</b>	<b>0.00%</b>
<b>Total Premium</b>	<b>\$528,538.00</b>	<b>\$528,537.00</b>	<b>28,903,711.00</b>	<b>-\$1.00</b>	<b>0.00%</b>

**Additions/Renovations:**

    Various campus appraisal adjustments

28,903,711

**Total**

28,903,711

\* The premium for the January 1, 2015 - June 30, 2015 term was \$ 262,097.00  
The premium for this annual term of July 1, 2015 - June 30, 2016 is \$ 528,537.00