

**Denton Independent School District
Comparison of Property & Casualty Insurance Rates
May 2020**

	Premium TASB 2019-2020	Premium TASB 2020-2021	Increase/ (Decrease)	TASB Increase/ (Decrease) in Premium	TASB Percentage Increase/ (Decrease)
Property	\$1,211,474.00	\$1,531,675.00			
Blanket Replacement Cost	1,199,478,768	1,331,891,194.00	132,412,426		
Rate per \$100	0.101000	0.115000			
Rate Increase (1,199,478,768 * (.115000-.101000 / 100)			0.014000	\$167,926.70	13.86%
Additional Coverage ((1,331,891,194-1,199,478,768) *.115000/100)				\$152,274.30	12.57%
	\$1,211,474.00	\$1,531,675.00		\$320,201.00	26.43%
Liability	\$143,946.00	\$192,388.00		\$48,442.00	33.65%
Vehicle Coverage					
Liability	\$99,660.00	\$128,304.00		\$28,644.00	28.74%
Physical Damage	\$35,051.00	\$48,149.00		\$13,098.00	37.37%
Total Vehicle Coverage	\$134,711.00	\$176,453.00		\$41,742.00	
Total Liability and Vehicle Coverage	\$278,657.00	\$368,841.00		\$90,184.00	32.36%
Total Premium	\$1,490,131.00	\$1,900,516.00	132,412,426	\$410,385.00	27.54%

Additions/Renovations/Deletions:

The Cupboard Building (purchased October 2019) including contents and finishout anticipated June 2020	2,304,158
Updates in Adult Education Locations/Contents at non DISD campuses	(131,430)
Strickland-Phase I Addition and contents in addition	22,000,000
Pre-K locations at Treehouse and Kidzone removed	(87,500)
Correction of contents at Clear Creek Technology location to bring total to \$12,000,000	11,648,000
401 N.Elm removed (sold)	(4,000,000)
8400 Fishtrap (Ag Facility) added	2,525,206
Various campus adjustments due to Duff & Phelps appraisals completed October 2019 (The previous comprehensive appraisal was done in June 2013)	98,153,992

Total **132,412,426**