

	INSURANCE						SHARED RISK POOL			
	Anco		Anco		Anco		AIM, Inc.		Texas Assoc. of Public Schools	
AUTOMOBILE LIABILITY & PHYSICAL DAMAGE	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
ANNUAL PREMIUM		\$77,526		\$65,055		\$61,667	see note	\$46,294		\$51,306
BI/PPD Deductible	None		None		None	or \$65,482	\$0		\$500	
Insurance Company	Zurich		Argonaut/Swiss Re		Travelers	see quote	Lexington		Interlocal-TAPS	
A.M. Best Rating	A		A/A+		A+		A+		A*	
A.M. Best Financial Size Category	XV		IX/XV		XV		XV		VIII*	
Bodily Injury Liability - Each Person	\$100,000		\$100,000		\$100,000				\$100,000	
Bodily Injury Liability - Each Accident	\$300,000	see note*	\$300,000	see note*	\$300,000				\$300,000	
Bodily Injury Liability - Policy Limit	N/A		N/A		N/A				\$100,000	
Uninsured/Underinsured Motorists - Each Person	\$20,000		\$20,000		N/A				\$20,000	
Uninsured/Underinsured Motorists - Each Accident	\$40,000	see note**	\$40,000	see note**	N/A				\$40,000	
Uninsured/Underinsured Motorists - Policy Limit	N/A		N/A		55,000	each accident			\$15,000	
Specified Causes of Loss deductible	\$500 COMP		\$500 COMP		\$500 COMP				\$500 COMP	
Physical Damage Collision deductible	\$500/\$1000		\$500/\$1000		\$500/\$1000				\$500	
Hired and Non-Owned Auto Liability	100/300/100		100/300/100		100/300/100				Included	
Is Premium subject to audit?	No		No		Yes				No	
Add the Employees as Insured endorsement	Included		Included		Included				Included	
Volunteers as Insured (as respects use of personal or district auto	Dist. Included		Dist. Included		Dist. Included				Included	
	Personal Not		Personal Not		Personal Not				Personal Not	

*\$100,000 each accident for property damage

**\$15,000 each accident for property damage

*United Educators-Reinsurer

BOILER & MACHINERY	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
ANNUAL PREMIUM		Included		Included		\$8,905		Included		Included
Deductible	\$5,000		\$5000*		\$25,000		\$2,500		\$1,000	
Insurance Company	Zurich		Argonaut/Swiss Re		Travelers		Lexington		HSB*	
A.M. Best Rating	A		A/A+		A+		A+		A+	
A.M. Best Financial Size Category	XV		IX/XV		XIV		XV		XV	
Comprehensive equipment coverage limit per Accident	Blanket bldg. limit		\$178,268,050		Property Limit		\$100,000,000		\$50,000,000	
Business Income and extra expense limit at Policy	\$100,000	extra expense	\$100,000	extra expense	\$100,000	per location			YES	
Expediting expenses limit	\$100,000	per premises	\$100,000		\$250,000				\$50,000	
Hazardous substance limit	\$25,000	per premises	\$100,000		\$250,000				\$50,000	
Ammonia contamination limit	\$25,000	per premises	\$100,000		250,000				Inc. w/hazard sub. Limit	
Water damage limit	\$25,000	per premises	\$100,000		\$250,000				N/A	
Joint loss agreement with the property insurers	N/A		N/A		N/A				Included	
Deletion of any "connected & ready for use requirement	Yes		Yes		Yes				N/A	

*or \$25,000 if selected under property coverage

*Reinsurer

CRIME	INSURANCE						SHARED RISK POOL			
	Anco		Anco		Anco		AIM, Inc.		Texas Assoc. of Public Schools	
	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
ANNUAL PREMIUM		\$3,419		\$3,419		\$3,571		\$690		\$2,801
Insurance Company	Hartford		Hartford		Travelers		American Safety		Interlocal	
A.M. Best Rating	A+		A+		A+		A+		N/A	
A.M. Best Financial Size Category	XV		XV		XV		XV		N/A	
Employee dishonesty blanket limit - Form A	1,000,000		1,000,000		1,000,000				\$100,000	\$2610 prem.
Form A deductible	25,000		25,000		1,000				\$1,000	
Forgery or alteration limit - Form B	N/A		N/A		N/A		350,000		\$50,000	
Form B deductible	N/A		N/A		N/A		\$250		\$1,000	

Includes Faithful Performance

EDP EQUIPMENT	Coverage		Premium		Coverage		Premium		Coverage		Premium	
	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
		Included		Included		Included		Included		Included		\$563
ANNUAL PREMIUM												\$563
Insurance Company	Zurich		Argonaut/Swiss Re		Travelers		Lexington		Interlocal			
A.M. Best Rating	A		A/A+		A+		A+		A*			
A.M. Best Financial Size Category	XV		IX/XV		XV		XV		XV*			
Comprehensive computer equipment limit	1,330,000		\$1,330,000		\$1,330,000				\$1,330,000			
Comprehensive media and data limit	\$50,000*		25,000 media*		\$50,000*				250,000			
Systems breakdown coverage	Included		\$250,000		Included				Included			
Replacement cost basis	Yes		Yes		ACV				Yes			
Coinsurance clause	No Coins.		90%		100%				No			
Equipment, media and extra expense deductible	\$1,000		\$5,000		\$1,000				1,000			
Mechanical breakdown deductible	\$1,000		\$5,000		\$1,000				\$1,000			
Blanket basis	Yes		Yes		Yes				Yes			
Provide off premises interruption of power coverage	Yes		No		Yes				No			
			*\$100,000 Extra Expense		*\$50,000 Extra Expense							

*Plus \$50,000 Extra Expense

*Allianz-Property Reinsurer

GENERAL LIABILITY	Coverage		Premium		Coverage		Premium		Coverage		Premium	
	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
		\$14,598		\$8,820		\$13,265		\$15,493		\$500		\$6,451
ANNUAL PREMIUM		\$14,598		\$8,820		\$13,265		\$15,493		\$500		\$6,451
BI/PPD Deductible	NONE		N/A		\$500		\$0		\$500			
Insurance Company	Zurich		Argonaut/Swiss Re		Travelers		Lexington		Interlocal			
A.M. Best Rating	A		A/A+		A+		A+		A*			
A.M. Best Financial Size Category	XV		IV/XV		XV		XV		VIII*			
Each Occurrence limit	\$500,000		\$1,000,000		500,000				\$1,000,000			
General Aggregate limit	\$1,000,000		\$1,000,000		\$1,000,000				\$1,000,000			
Products & Completed Operations aggregate limit	\$1,000,000		\$1,000,000		\$1,000,000				Included w/		Genl Agg	
Personal and advertising injury limit	\$500,000		\$1,000,000		500,000				Included w/		Genl Agg	
Fire legal liability limit	\$500,000		\$100,000		500,000							
Medical expenses limit	\$5,000		Excluded		Excluded				\$5000/\$50,000			
Employee benefits liability limit	\$500,000		\$1,000,000		\$1,000,000				\$1,000,000			
Employee benefits liability deductible	\$1,000		\$1,000		\$1,000				\$500			

GENERAL LIABILITY (Continued)	INSURANCE						SHARED RISK POOL			
	Anco		Anco		Anco		AIM, Inc.		Texas Assoc. of Public Schools	
	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
All operations of the insured are covered	Yes		Yes		Yes				Generally, yes	
Volunteers as insured	Yes		Yes		Yes				Yes	
Claims Made Basis	No		No		No				No	
Corporal punishment endorsement	Included		Included		Included				Included	
Colleges or schools endorsement	Included		Included		No				Not Necessary	
Aggregate limits provided on a per location basis	No		No		No				Per campus	
Provide sexual abuse, molestation or harassment coverage for employees and counselors	SILENT		Silent		Included				Included	

MOBILE EQUIPMENT	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
ANNUAL PREMIUM		Included		Included		\$5,653				\$1,905
Deductible	\$1,000		\$5,000		\$1,000				\$1,000	
Insurance Company	Zurich		Argonaut/Swiss Re		Travelers				Interlocal	
A.M. Best Rating	A		A/A+		A+				A*	
A.M. Best Financial Size Category	XV		IX/XV		XV				XV*	
Unscheduled Contractor's Equipment	\$244,044		\$244,044		\$244,044				\$264,000	\$365
Unscheduled Musical Instruments	\$452,548		\$452,538	1000 ded	\$452,538				\$452,538	\$771
Unscheduled Audio Visual Equipment	\$453,000		\$453,000		\$453,000				\$480,000	\$769
All risk	Yes		Yes		Yes				Yes	
Replacement Cost	ACV		ACV		ACV				Yes	
Coinsurance	NO COINS.		100%		100%				No	

*Allianz-Reinsurer

PROPERTY	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
ANNUAL PREMIUM		\$188,517		\$178,268		\$176,098		\$178,406		\$184,259
Deductible	\$5,000		\$5,000		\$25,000		\$10,000		\$25,000	
Additional Deductible Quote	\$25,000	\$161,807	\$25,000	\$169,327						
Additional Deductible Quote	\$5,000 per		\$5,000 per		All perials Per claim					
	Location wind & hail		Location wind & hail							
Insurance Company	Zurich		Argonaut/Swiss Re		Travelers		Lexington		Interlocal	
A.M. Best Rating	A		A/A+		A+		A+		A*	See note
A.M. Best Financial Size Category	XV		IX/XV		XV		XV		XV*	above
Building and Contents Blanket Limit	\$158,358,900	see quote	\$158,358,900	see quote	\$178,108,346				\$178,108,346	
Are limits aggregate or by location?	Aggregate		Aggregate		Aggregate				BLANKET	
Extra expense blanket limit	\$100,000	per location	\$100,000		\$100,000				\$250,000	
Debris Removal limit	\$250,000	per occurrence	25%		25% of loss				\$250,000	
Increased Cost of Construction Limit (no deduct)	Inc. in limit		1,000,000		100,000 or 10% of value				\$1,000,000	
Newly acquired property limit	250,000/bldg		1,000,000/bldg	\$500,000/	1,000,000/bldg				\$2,500,000	
Off premises property limit	\$250,000		\$50,000	Contents	\$50,000	contents			\$1,000	
Property in transit limit (\$250 Deductible)	\$100,000		\$50,000		\$50,000				\$100,000	
Personal Effects & Property of others	Included		1500/ea person		50000/25000				\$50,000	
			50,000/occur						theft not covered	
Back Up Sewer or Drain & underground water	Included		No		50,000				\$25,000	Occ/Annual
Arson reward limit (No Deductible)	N/A		\$7,500		\$10,000				N/A	

PROPERTY continued	INSURANCE						SHARED RISK POOL			
	Anco		Anco		Anco		AIM, Inc.		Texas Assoc. of Public Schools	
	Coverage	Premium	Coverage	Premium	Coverage		Coverage	Premium	Coverage	Premium
Fire department charge limit (No Deductible)	\$250,000		\$5,000		\$25,000				Included	
All risk coverage	Yes		Yes		Yes				Yes	
Replacement Cost	Yes		Yes/ACV bldg*		Yes				Yes	
Coinsurance	NO COINS.		90%*	see quote	90%				No	
Tenant Glass	N/A		N/A		N/A				NO	
Food spillage limit	\$100,000	Per premises	\$10,000		\$10,000				\$25,000	
Outdoor Property	\$250,000	Per premises	\$25,000		50,000	max \$2500/item			100,000	500/PLANT
Sewer and drain back-up	Included		Excluded		50,000				Excluded	25,000sub-limit
Subsurface water	Excluded		Excluded		Excluded				Excluded	
Personal property of employees	Included		Included		25,000				Included	100,000 no theft
Lock replacement	Excluded		Excluded		N/A				Silent	
Inventory preparation	Excluded		Excluded		N/A				Included	
Damage to Underground foundations, pipes	Included		Excluded		Excluded				Excluded	
Fire extinguisher recharge	Included		Included		N/A				Included	

yrs unless

EDUCATOR'S LEGAL LIABILITY	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
ANNUAL PREMIUM		\$15,523		\$15,523		\$15,523		\$28,907		\$16,533
If Including Cor.Punish		\$18,128		\$18,128		\$18,128				
Deductible	\$25,000	see note	\$25,000		\$25,000		\$0		\$25,000	
Insurance Company	AIG	with quote	AIG		AIG		Lexington		Interlocal	
A.M. Best Rating	A++		A++		A++		A+		A*	
A.M. Best Financial Size Category	XV		XV		XV		XV		VIII*	
Each loss limit	\$1,000,000		\$1,000,000		\$1,000,000		\$1,000,000		\$1,000,000	
Annual aggregate limit	\$1,000,000		\$1,000,000		\$1,000,000				\$1,000,000	
Defense Costs for non-monetary suits are provided on indemnification basis	No		No		No				No	
Pay on behalf form		No		No		No			Yes	
Right and duty to defend	Yes		Yes		Yes				Yes	
Defense costs are in additional to limit of liability	Yes		Yes		Yes				Yes	
Defense costs are subject to the deductible	Yes		Yes		Yes				Yes	
Full prior acts	Yes		Yes		Yes				Yes	
Claims made and reported form	Yes		Yes		Yes				Yes	
Definition of Insured incl. 1)the entity; 2) an official; 3)an officer,trustee,director or super-intendent;4)an employee;5)a volunteer;6)a student teacher;7)estates,heirs,legal representatives or assigns of deceased persons who were insured at the time of loss all within the scope of their official capacity	Yes		Yes		Yes					
Administrative Proceedings	Included		Included		Included				Included	
Extended Reporting Period (# Days)	365		365		365				365	
Wrongful act means act, error or omission of an insured constituting a breach of duty imposed by law or a breach of an employment contract	Yes		Yes		Yes				Yes	
									No	
									Yes	

*United Educators-Reinsurer

EDUCATOR'S LEGAL LIABILITY (Continued)	INSURANCE						SHARED RISK POOL			
	Anco		Anco		Anco		AIM, Inc.		Texas Assoc. of Public Schools	
	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
Subject to audit	No		No		No		No		No	
Does deductible apply to loss adjust. expenses	Yes		Yes		Yes				Yes	
Americans With Disabilities Act (ADA)	Silent		Silent		Silent				Included	
Assault, battery, false arrest, detention, malicious prosecution of abuse of process	Excluded		Excluded		Excluded				Excluded	
Punitive damages, exemplary damages or the multiplied portions of any damage award	Excluded				Excluded				Excluded	
Invasion of privacy, disparagement or defamation including libel or slander	Excluded		Excluded		Excluded				Included	
Breach of contract, whether oral, written or implied except employment contract	Excluded		Excluded		Excluded				Excluded	
	except for up to \$100,000 in defense costs		except for up to \$100,000 in defense costs		except for up to \$100,000 in defense costs					
	No Damages		No Damages		No Damages					
Failure to provide an appropriated individualized education program facilities or services under the IDEA, Rehabilitation ACT, ADA, or any similar state or federal statute or law	Excluded unless monetary damages are requested & are legally enforceable		Excluded unless monetary damages are requested & are legally enforceable		Excluded unless monetary damages are requested & are legally enforceable				Included	
Non-monetary claims	Not Excluded		Not Excluded		Not Excluded				Excluded	
Back/Future wages	Silent		Silent		Silent				Excluded	
Insurers duty and right to defend even if groundless	Included w/exceptions fraud, dishonesty, criminal		Included w/exceptions fraud, dishonesty, criminal		Included w/exceptions fraud, dishonesty, criminal				Included	
Student to Student Sexual Abuse, molestation or misconduct	Excluded		Excluded		Excluded				Included	
Discrimination Claims by Students	Silent		Silent		Silent				Included	
Employee Discrimination	Included		Included		Included				Included	

POLLUTION & ENVIRONMENTAL DAMAGE LIABILITY	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium	Coverage	Premium
ANNUAL PREMIUM-3rd Party Pollution Liability Only							No quote			
ANNUAL PREMIUM-3rd Party Pollution Liability and First Party Clean Up		\$810		\$810		\$810		\$0		\$2,500
ANNUAL PREMIUM-3rd Party Pollution Liability, First Party Clean-Up and Physical Damage										
Deductible - \$5,000 \$10,000, \$25,000		\$5,000		\$5,000		\$5,000				\$10,000
Insurance Company	Mid Continent		Mid Continent		Mid Continent					Hudson Specialty
A.M. Best Rating	A		A		A					A+
A.M. Best Financial Size Category	XII		XII		XII					15

Total Premium

\$300,393

\$271,895

\$270,934

\$269,790

\$263,850