

SUMMARY OF INSURANCE PROPOSALS

	Current	Option 1	Option 2	Option 1	Option 2	Buy Down Opt 1	Buy Down Opt 2
Agent	TASB RMF	TASB RMF	TASB RMF	McGriff	McGriff	McGriff	McGriff
Crime Company	TASB RMF	TASB RMF	TASB RMF	Travelers	Travelers	Travelers	Travelers
Dishonesty Limit	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Money Limit	Included	Included	Included				
Deductible	50,000	50,000	50,000	25,000	25,000	25,000	25,000
Premium	Included	Included	Included	\$5,577	\$5,577	\$5,577	\$5,577
Property Company	TASB RMF	TASB RMF	TASB RMF	Westport	Lexington	Lex + Lloyds	Lex+Arch,Axis,Lloyds
Limits	1,007,094,699	1,058,453,088	1,058,453,088	500,000,000	500,000,000	500,000,000	500,000,000
Replacement Cost Values	1,007,094,699	1,058,453,088	1,058,453,088	1,058,453,088	1,058,453,088	1,058,453,088	1,058,453,088
Flood Limit not Zone A	2,000,000	2,000,000	2,000,000	50,000,000	10,000,000	10,000,000	10,000,000
Flood Limit Zone A	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Extra Expense Limit	500,000	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000
Flood Zones	Not Zone A	Not Zone A	Not Zone A	Not Zone A	Not Zone A	Not Zone A	Not Zone A
Terrorism Limit		Per Terrorism Act	Per Terrorism Act				
Deductibles							
Other than Wind Deductible (AOP)	50,000	50,000	100,000	50,000	50,000	50,000	50,000
Wind or Hail Deductible	250,000	500,000	500,000	1%, 500,000 Min	1%, 100,000 Min	2,500,000	250,000
Flood Ded Zone A (100 Year)	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Flood Ded Zone B (100-500 Year)	50,000 xs NFIP	Excess of NFIP Limit Available	100,000	100,000	100,000	100,000	100,000
Flood Ded Zone C (500+ Year)	50,000 xs NFIP	100,000 or Excess of Purchased NFIP	100,000	100,000	100,000	100,000	100,000
Flood Restrictions	100 yr not covered	100 year (Zone A) not covered			100 year (Zone A) not covered		
Premium	\$528,541	\$833,033	\$750,443	\$645,000	\$669,890	\$853,640	\$1,063,640
Total Property Limit	1,007,094,699	1,058,453,088	1,058,453,088	500,000,000	500,000,000	500,000,000	500,000,000
Boiler & Machinery Company	TASB RMF	TASB RMF	TASB RMF	Contl Casualty	Lexington	Lexington	Lexington
Limit	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000
Deductible	50,000	Property Ded	Property Ded		50,000	50,000	50,000
Premium	Included	Included	Included	\$20,000	Included	Included	Included
Total Property Premium	\$528,541	\$833,033	\$750,443	\$665,000	\$669,890	\$853,640	\$1,063,640
Property Rate	0.052	0.079	0.071	0.133	0.134	0.171	0.213
Total Premium @ Renewal Values	\$555,495	\$833,033	\$750,443	\$670,577	\$675,467	\$859,217	\$1,069,217
Wind Hail Deductibles							
Values Damaged-I35 & 288	504,191,455	504,191,455	504,191,455	504,191,455	504,191,455	504,191,455	504,191,455
Wind or Hail Deductible	250,000	500,000	500,000	5,041,915	5,041,915	2,500,000	250,000
Values Damaged-I35 & 288 & South	762,441,403	762,441,403	762,441,403	762,441,403	762,441,403	762,441,403	762,441,403
Wind or Hail Deductible	250,000	500,000	500,000	7,624,414	7,624,414	2,500,000	250,000

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Best Ratings

Company	TASB RMF	TASB RMF	TASB RMF	Westport Ins. Corp.	Lexington	Lexington	Lexington
Best Rating	Not Rated	Not Rated	Not Rated	A + XV	A XV	A XV	A XV
Audited Financials Date (if no rating)	8/31/2015	8/31/2016	8/31/2016				
Member Equity \$ (if no rating)	\$224,117,208	\$212,736,226	\$212,736,226				
Company				Contl Casualty	Travelers	Lloyds	Arch/Axis/Lloyds
Best Rating				A+ XV	A++ XV	A XV	A XV
Company				Travelers			
Best Rating				A++ XV			

Note: Risk Pool Audited Financials - show "as of" date of most recent audit

Rate Guarantee Property:		None	None	None	40% Loss Ratio	40% Loss Ratio	40% Loss Ratio
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Notes

Under what conditions would the premium shown above change?		If audit requested. Added values?	If audit requested. Added values?	Increased Values	Increased Values	Increased Values	Increased Values
Has the Company ever had a member assessment?		No	No	No	No	No	No
Buildings & Improvements not scheduled (Athletic facilities, Playgrounds, etc.)		Yes	Yes	No	No	No	No
Appraisal Provided as no Cost		Yes	Yes	No	No	No	No
Flood Maps checked		No (Coming)	No (Coming)	Yes	Yes	Yes	Yes
Additional Cost to Add Building at \$42,076,673 effective Aug 1.		None. Added at Renewal	None. Added at Renewal	\$51,298	\$51,676	\$65,850	\$82,050
Total Cost		\$833,033	\$750,443	\$721,875	\$727,143	\$925,067	\$1,151,267