

LOSS RATIO AS OF JUNE 30, 2010

Coverage	TCRMF 2004-05	TCRMF 2005-06	TCRMF 2006-07	TCRMF 2007-08	TCRMF 2008-09	TCRMF 2009-10
Property	32%	19%	0.87%	24%	870% IKE	10%
CGL	No Losses	No Losses	7%	No Losses	No Losses	14.5%
Professional	9%	4%	No Losses	15%	No Losses	8%
E&O/D&O/EPLI	19%	No Losses	41%	67%	No Losses	13%
Auto Liability & Physical Dmg	48.5%	59.5%	45%	26%	14.5%	17%
Workers Comp	82%	252%	40%	44%	151% 43% of loss paid is to one employee	30% <i>Projected</i>

COMMERCIAL PROPERTY

Carrier: Texas Council Risk Management Fund

Term: 1 Year

Coverage & Limits:	\$ 44,080,847	Blanket Building & Business Personal Property
	\$ 0	Vacant Buildings
	\$ 9,754,220	Electronic Equipment
	\$ 1,000,000	Loss of Revenue / Business Interruption
	\$ 1,000,000	Extra Expense
	\$ 10,000	Personal Effects
	\$ 10,000	Property – Off Premises
	\$ 250,000	Valuable Papers (Sublimit is included as part of the Electronic Equipment – Media/Software sublimit)
	\$ 250,000	Electronic Equipment – Media/Software (Sublimit is included as part of the Valuable Papers sublimit)
	\$ 500,000	Loss of Rents/Rental Income
	\$ 500,000	Extra Expense
	\$ 50,000	Accounts Receivable
	\$ 0	Flood – Zone A
	\$ 5,000,000	Flood – Zone B - \$100,000 Deductible (Sublimit amount is a per occurrence and annual aggregate limit) i.e., the Fund will not pay more than the amount shown under the applicable sublimit in any one Fund Year.
	\$ 5,000,000	Flood – Zone C – Standard Deductible, \$1,000 (Sublimit amount is a per occurrence and annual aggregate limit) i.e., the Fund will not pay more than the amount shown under the applicable sublimit in any one Fund Year.
	\$ 1,500,000	Newly Acquired Locations (Items must be reported to the Fund within 60 days of acquisition or start of construction)
	\$ 500,000	Property in the Course of Construction (Items must be reported to the Fund within 60 days of acquisition or start of construction)
	\$ 100,000	Expediting Expenses
	\$ 500,000	Property in Transit
	\$ 1,000,000	Increased Cost of Construction
	\$ 500,000	Demolition Cost
	\$ 500,000	Debris Removal
	\$ Policy Limit	Boiler & Machinery

WORKERS COMPENSATION

Coverage: Standard policy for providing coverage for payment of compensation and benefits required of the employer under the Workers' Compensation law for work-related bodily injury, by accident or disease, to an employee.
Covered parties include all employees of the Named Insured, Executive Officers and volunteers (if selected on application).

Carrier: Texas Council Risk Management Fund

Policy Term: 1 Year

Limits: Employers' Liability
\$1,000,000 **See explanation below.**

As Employers Liability coverage does not apply to political subdivisions, the Fund does not carry individual employer's liability coverage per member. However, the Fund has added this coverage to their coverage provided by the reinsurer. **The Employers Liability limit is \$1,000,000 per occurrence which applies to the entire Fund**

Premium Basis: Premium quoted based on the following annual payrolls. Each month you will submit a report along with the payment for the payroll for that month. That amount will ultimately represent your cost for coverage.

State	Code	Classification	# of EE	Payroll
TX	7380	Drivers, Not Otherwise Classified	4	\$ 87,245
TX	8742	Counseling Svcs, Social Caseworker	857	\$ 33,485,561
TX	8810	Clerical - Office	495	\$ 19,137,195
TX	8832	Dentist, Physicians, Therapists	139	\$ 13,993,964
TX	8833	Hospital Professionals	126	\$ 8,193,528
TX	9015	Building Operations	12	\$ 593,628
TX	8868	Residential Group Homes: Prof EEs	6	\$ 218,892
TX	9040	Hospitals: All Other Employees	58	\$ 1,751,890
TX	9101	Residential Group Homes: Other EE	153	\$ 3,500,946
		Total Employees	1850	\$ 80,962,852

COMMERCIAL AUTOMOBILE

Carrier: Texas Council Risk Management Fund

Term: 1 Year

Liability Limits:

\$	1,000,000	Combined Single Limit – Scheduled Vehicles
		Uninsured/Underinsured Motorist Combined Single Limit
\$	100,000	Bodily Injury Per Person
\$	300,000	Bodily Injury Per Occurrence
\$	100,000	Property Damage
\$	10,000	Personal Injury Protection (Offset against any settlement under any other coverage)
\$	1,000,000	Hired Liability & Excess Non-Owned Auto Liability
\$	10,000	Funeral Expenses

Liability Deductible: \$ 1,000

Physical Damage Limits:

\$	35,000	Physical Damage for Hired Cars
	Excess	Non-Owned Physical Damage
	None	Rental Reimbursement –
		Personal Passenger Vehicle, Theft Only Available

Physical Damage Coverage for Scheduled Vehicles

Deductibles:

\$	500	Comprehensive
\$	1,000	Collision

Vehicle Schedule: Schedule of Vehicles and Drivers on File

Summary of Vehicles:

3	Private Passenger Vehicles
21	Light Trucks <10K lbs
15	Bus: 1-8 Seats
21	Bus: 9-20 Seats
250	Hired Auto – Auto Property Dmg
1850	Nonowned Auto