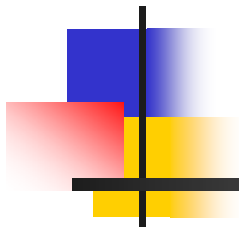


Laredo Independent School District



Property & Casualty Insurance Summary

June 2007 Reports

Division of Finance

Mr. Alvaro Perez

Interim Chief Financial Officer

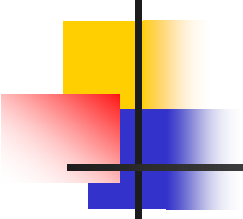
Risk Management Department



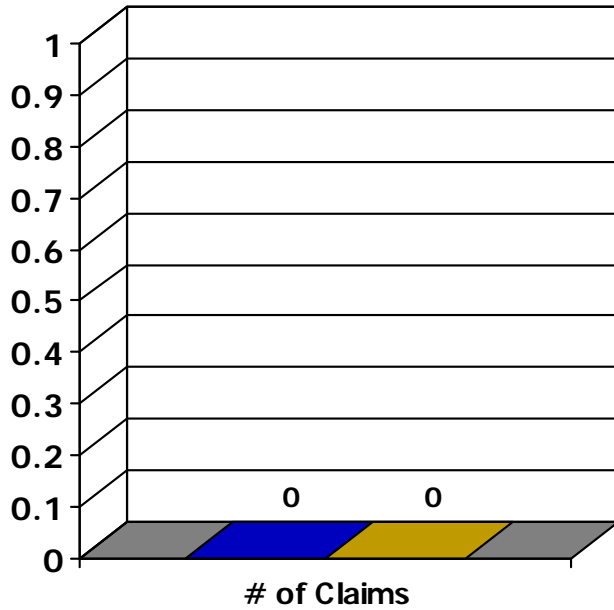
Table of Contents

- Property & Casualty Insurance
 - YTD Summary Graph Reports By Type of Coverage
 - Building, Contents, & Property Blanket Coverage 3
 - School Board, Professional and General Liability 4
 - Boiler & Machinery 5
 - Automobile 6
 - Premium & Cost Comparison..... 7
 - Premium Summary..... 8
 - Incurred Cost Summary..... 9
 - Number of Claims Summary..... 10
 - Loss Ratio Summary..... 11
 - Individual Reports By Type of Coverage
 - Building, Contents, & Property Blanket Coverage 12
 - School Board, Professional and General Liability 13
 - Boiler & Machinery 14
 - Automobile 15

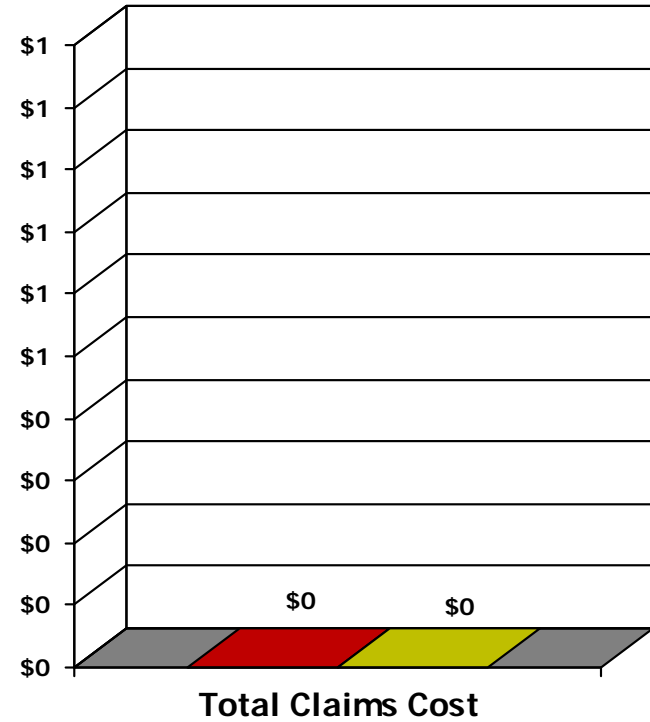
Property & Casualty Insurance Year to Date Summary As of April 30, 2007 June Report



Building, Contents, & Property Blanket Coverage
Policy Terms: 03/03/06 – 03/03/07
03/03/07 – 03/03/08



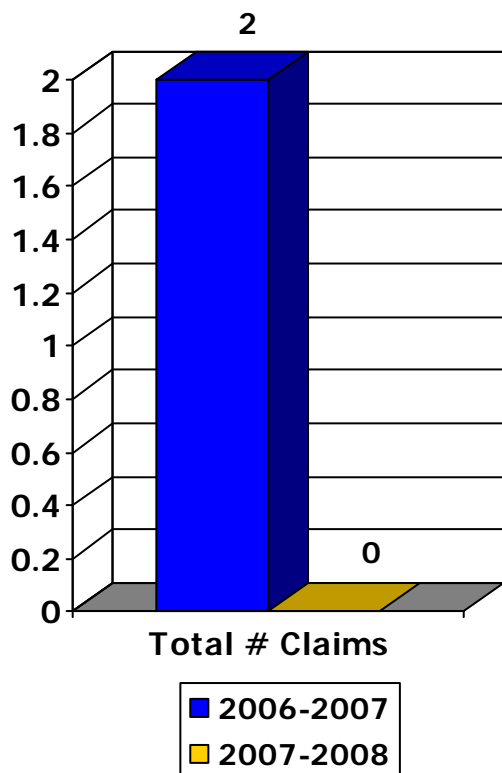
■ 2006-2007
 ■ 2007-2008



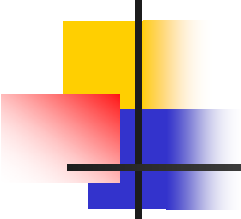
■ 2006-2007
 ■ 2007-2008

Property & Casualty Insurance Year to Date Summary As of April 30, 2007 June Report

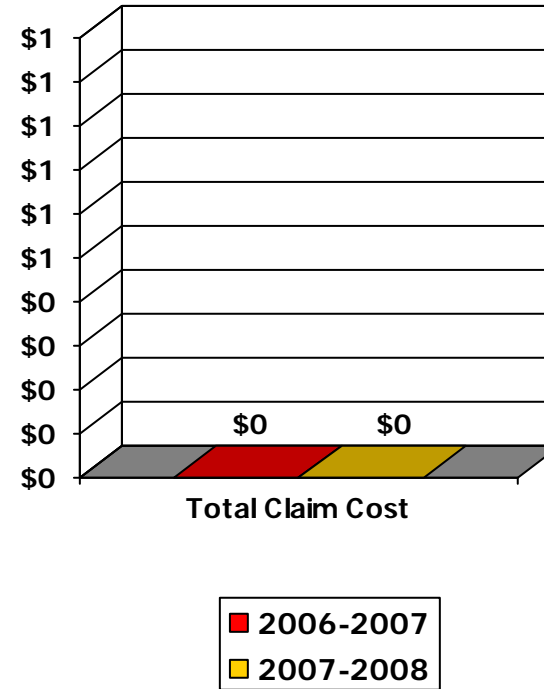
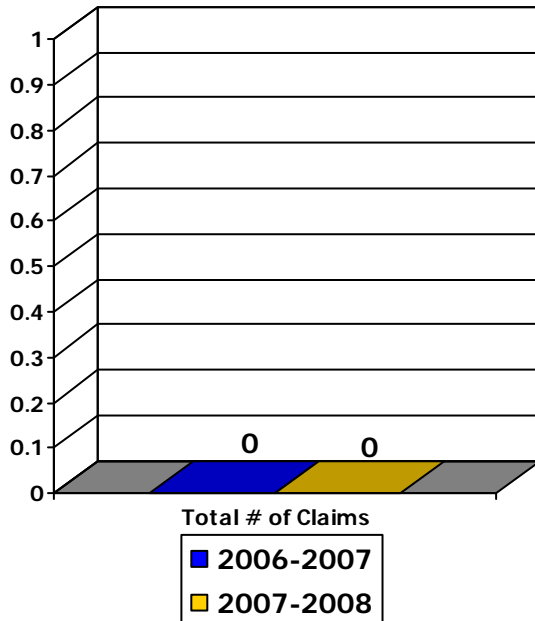
School Board, Professional and General Liability
Policy Terms: 03/03/06 – 03/03/07
03/03/07 – 03/03/08



Property & Casualty Insurance Year to Date Summary As of April 30, 2007 June Report



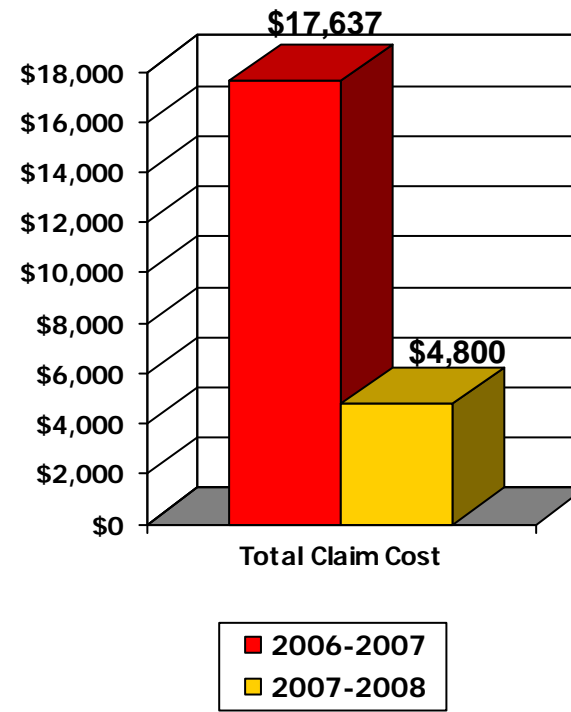
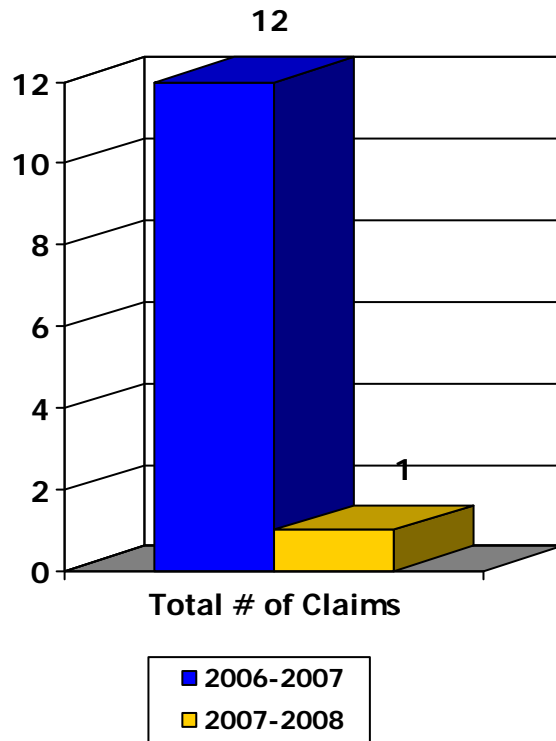
Boiler & Machinery
Policy Terms: 03/03/06 – 03/03/07
03/03/07 – 03/03/08



Property & Casualty Insurance Year to Date Summary As of April 30, 2007 June Report

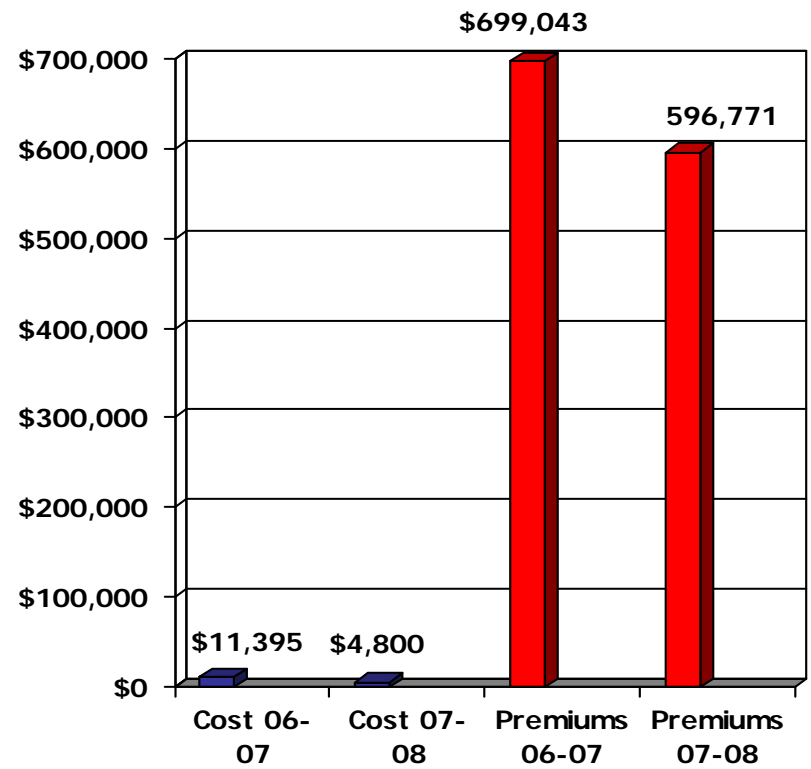
Automobile

Policy Terms: 03/03/06 – 03/03/07
03/03/07 – 03/03/08



Property & Casualty Insurance Premium & Cost Comparison As of April 06 vs. April 07 June Report

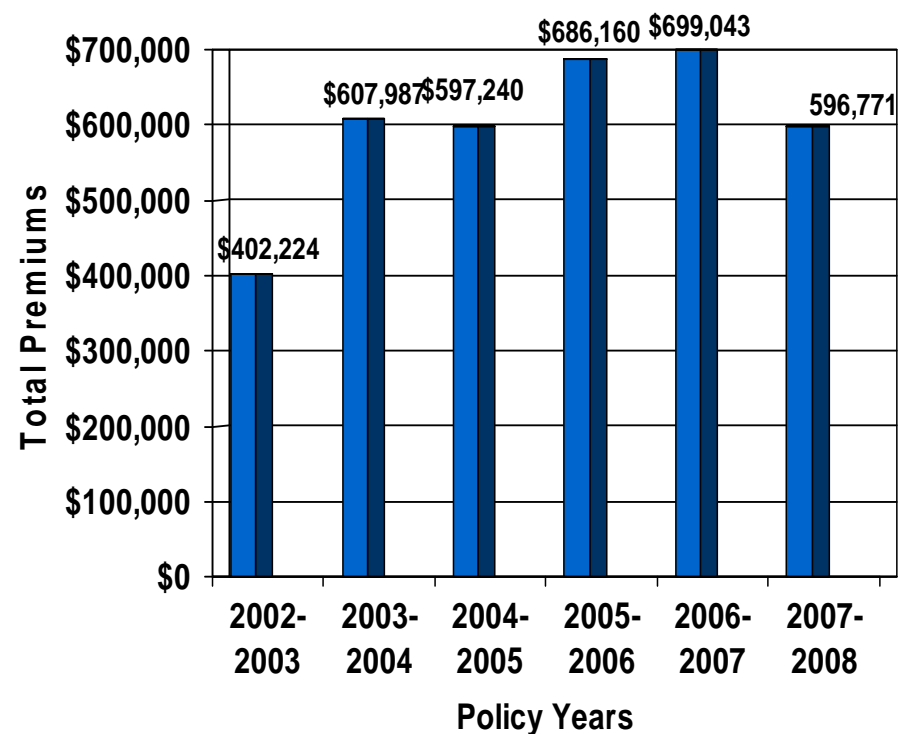
	06 – 07	07 – 08	Variance	Percent (+/-)
YTD Claim Cost	\$11,395	\$4,800	-\$6,595	-0.58
YTD Premiums	\$699,043	\$596,771	-\$102,272	-.16
Variance	-\$687,648	-\$596,771		
Loss Ratio	0.02	.008	-.01	.6



Property & Casualty Insurance Premium Summary

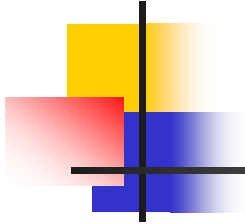
As of April 30, 2007
June Report

Policy Year	Premiums	Variance	Percent (+/-)
2002 – 2003	\$402,224		
2003 – 2004	\$607,987	+\$205,763	+ .51
2004 – 2005	\$597,240	-\$10,747	- .02
2005 – 2006	\$686,160	+\$88,920	+ .15
2006 – 2007	\$699,043	+\$12,883	+ .02
2007 – 2008	\$596,771	-\$102,272	- .15

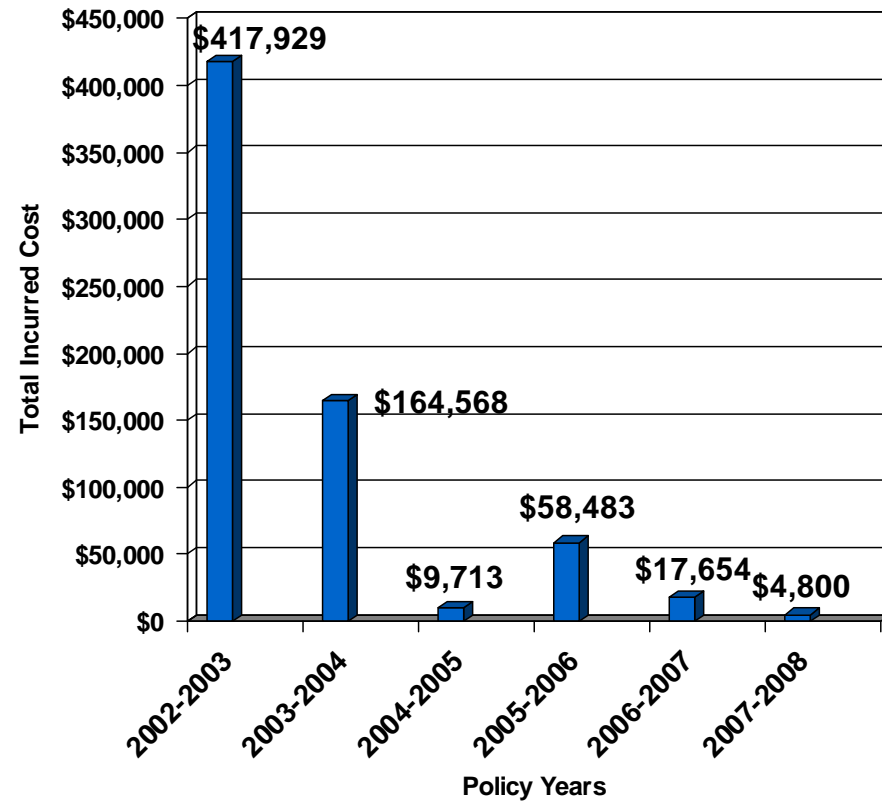


Property & Casualty Insurance Incurred Cost Summary

As of April 30, 2007
June Report



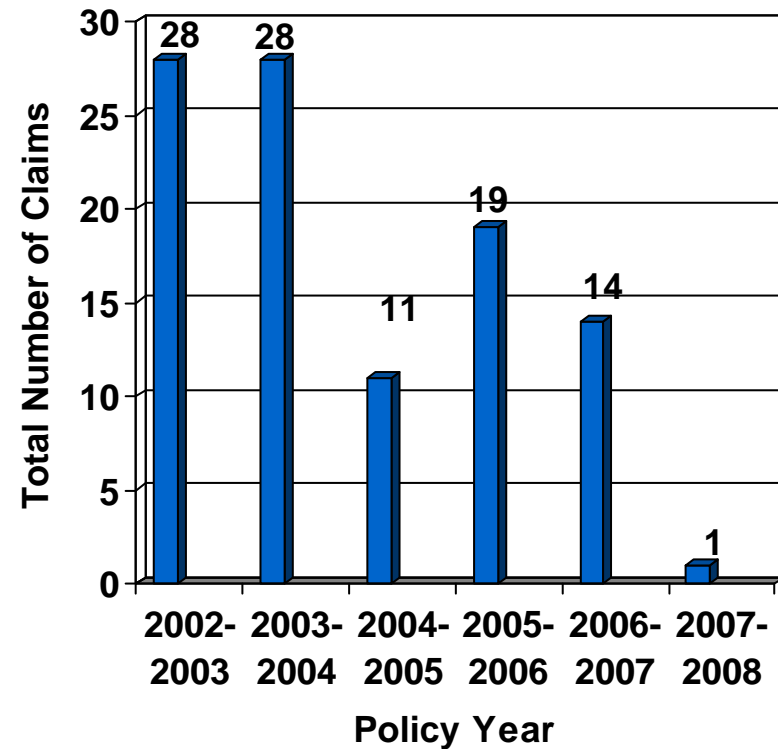
Policy Year	Total Incurred	Variance	Percent (+/-)
2002 - 2003	\$417,929		
2003 - 2004	\$164,568	-\$ 253,361	-.61
2004 - 2005	\$9,713	-\$154,855	-.94
2005 - 2006	\$58,483	+\$48,770	+5.02
2006 - 2007	\$17,654	-\$40,829	-.69
2007 - 2008	\$4,800	-\$12,854	-.73



Property & Casualty Insurance Number of Claims Summary

As of April 30, 2007
June Report

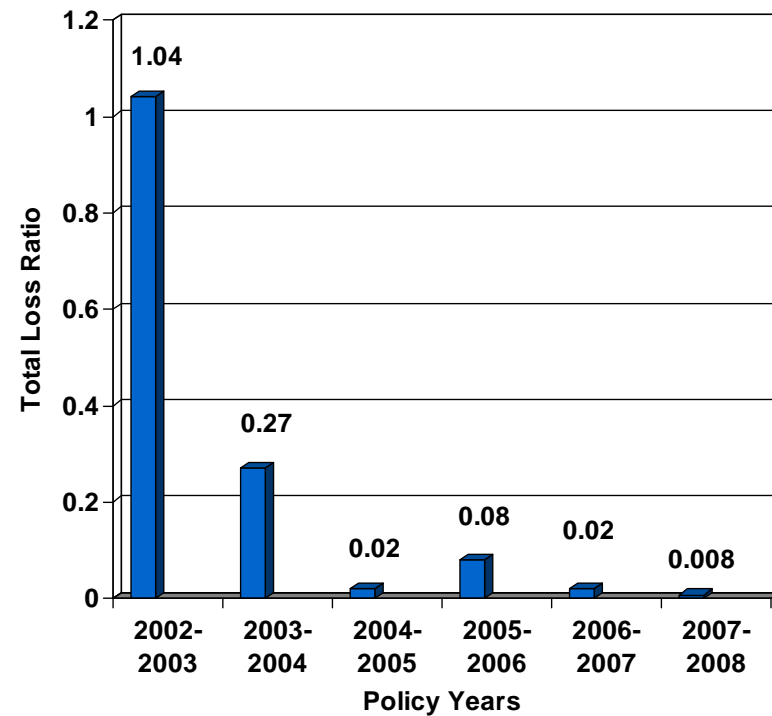
Policy Year	Total Number of Claims	Variance	Percent (+/-)
2002 – 2003	28		
2003 - 2004	28	0	0
2004 – 2005	11	-17	-.60
2005 – 2006	19	+8	+.72
2006 – 2007	14	-5	-.26
2007 – 2008	1	-13	-.93



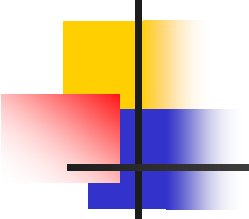
Property & Casualty Insurance Loss Ratio Summary

As of April 30, 2007
June Report

Policy Year	Total Loss Ratio	Variance	Percent (+/-)
2002 – 2003	1.04		
2003 – 2004	.27	-.77	-.74
2004 – 2005	.02	-.25	-.93
2005 – 2006	.08	+.06	+3.00
2006 – 2007	.02	-.06	-.75
2007 – 2008	.008	-.01	-.6



Laredo Independent School District Property & Casualty Insurance Program Individual Report by Type of Coverage As of April 30, 2007 June Report



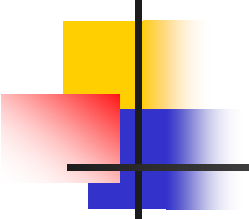
Building, Contents, & Property Blanket Coverage

Policy Terms: 03/03/06 – 03/03/07

03/03/07 – 03/03/08

Month	06-07		07-08		Variance
	Claims	Incurred Claims	Claims	Incurred Claims	
March	0	\$0.00	0	\$0.00	\$0.00
April	0	\$0.00	0	\$0.00	\$0.00
May	0	\$0.00			
June	0	\$0.00			
July	0	\$0.00			
August	0	\$0.00			
September	0	\$0.00			
October	0	\$0.00			
November	0	\$0.00			
December	0	\$0.00			
January	0	\$0.00			
February	0	\$0.00			
Total	0	\$0.00	0	\$0.00	\$0.00

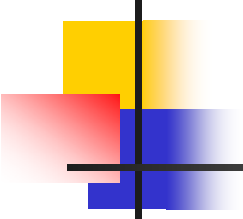
Laredo Independent School District Property & Casualty Insurance Program Individual Report by Type of Coverage As of April 30, 2007 June Report



School Board, Professional and General Liability
Policy Terms: 03/03/06 – 03/03/07
03/03/07 – 03/03/08

Month	06-07	06-07	07-08	07-08	Variance
	Claims	Incurred Claims	Claims	Incurred Claims	
March	0	\$0.00	0	\$0.00	\$0.00
April	0	\$0.00	0	\$0.00	\$0.00
May	0	\$0.00			
June	0	\$0.00			
July	0	\$0.00			
August	0	\$0.00			
September	2	\$17.00			
October	0	\$0.00			
November	0	\$0.00			
December	0	\$0.00			
January	0	\$0.00			
February	0	\$0.00			
Total	2	\$17.00	0	\$0.00	(\$17.00)

Laredo Independent School District Property & Casualty Insurance Program Individual Report by Type of Coverage As of April 30, 2007 June Report



Boiler & Machinery
Policy Terms: 03/03/06 – 03/03/07
03/03/07 – 03/03/08

Month	06-07	06-07	07-08	07-08	Variance
	Claims	Incurred Claims	Claims	Incurred Claims	
March	0	\$0.00	0	\$0.00	\$0.00
April	0	\$0.00	0	\$0.00	\$0.00
May	0	\$0.00			
June	0	\$0.00			
July	0	\$0.00			
August	0	\$0.00			
September	0	\$0.00			
October	0	\$0.00			
November	0	\$0.00			
December	0	\$0.00			
January	0	\$0.00			
February	0	\$0.00			
Total	0	\$0.00	0	\$0.00	\$0.00

Laredo Independent School District Property & Casualty Insurance Program Individual Report by Type of Coverage As of April 30, 2007 June Report

Automobile
Policy Terms: 03/03/06 – 03/03/07
03/03/07 – 03/03/08

Month	06-07		07-08		Variance
	Claims	Incurred Claims	Claims	Incurred Claims	
March	7	\$10,440.76	1	\$4,800.00	(\$5,640.76)
April	0	\$0.00	0	\$0.00	\$0.00
May	1	\$1,942.14			
June	0	\$0.00			
July	0	\$0.00			
August	0	\$0.00			
September	1	\$1,019.86			
October	0	\$0.00			
November	1	\$774.22			
December	0	\$0.00			
January	1	\$1,650.00			
February	1	\$1,810.00			
Total	12	\$17,636.98	1	\$4,800.00	(\$5,640.76)