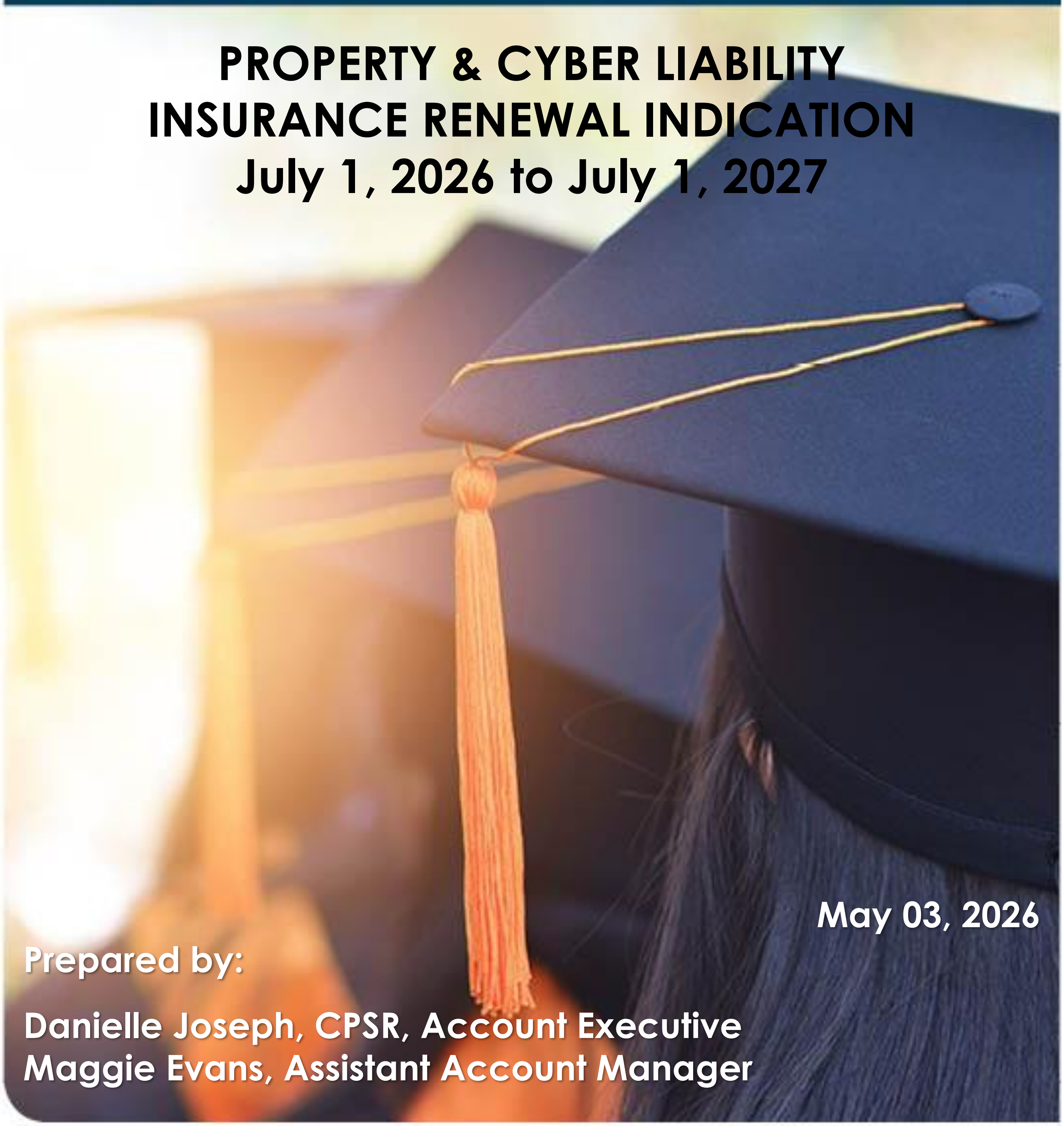
DEKALB COUNTY SCHOOL DISTRICT



PROPERTY & CYBER LIABILITY INSURANCE RENEWAL INDICATION
July 1, 2026 to July 1, 2027

May 03, 2026

Prepared by:

Danielle Joseph, CPSR, Account Executive
Maggie Evans, Assistant Account Manager

PROPERTY AND CASUALTY ACCOUNT SERVICE TEAM

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EPIC INSURANCE BROKERS SERVICE TEAM

Danielle Joseph, CPSR
Account Executive

Danielle is a seasoned commercial insurance and risk management professional with extensive experience in Commercial Property & Casualty insurance, supporting complex client portfolios across a range of industries, including national and multinational organizations.

She has been with EPIC since 2020, managing a multimillion-dollar book of business and serving as a trusted advisor to clients navigating operational change, including acquisitions, integrations, and evolving risk profiles. She is recognized for her ability to problem-solve in high-stakes environments, balancing analytical rigor with practical, client-focused solutions.

Danielle's approach emphasizes proactive risk identification, coverage alignment, and long-term program stability, key elements for organizations operating within governance-driven environments.

Danielle was named a Pinnacle Award recipient, honoring exceptional performance, client advocacy, and leadership impact.

Danielle holds a Certified Professional Services Representative (CPSR) designation, reflecting her commitment to professionalism, ethical service delivery, and continuous development.

Danielle is currently pursuing the Certified Insurance Counselor (CIC) Designation.

Alexis Hankerson-Tolbert, CIC, AIAM
Account Executive

Alexis started off her career on the underwriting side as a trainer and prep assistant for basics of insurance for Citizens Property and Casualty in South Florida. She then moved on to become a General Liability underwriter and a right hand of the program developer to assist with policy change implementation and retention improvement before moving to Georgia. Shortly after Alexis, transitioned to the agency side focusing solemnly on property, casualty, and risk management. Throughout the years Alexis has obtained a series of executive roles where she has been acknowledged for her long record of successfully guiding local, national and multinational clients with their insurance needs. Alexis's helm of visionary strategies, transformations, acquisitions assistance, integrations, and radical problem solving helped propelling growing companies to scale and achieve higher levels of success. As a 15-year veteran in the insurance and risk management profession, Alexis is committed to ongoing professional development. She currently holds the following industry designations, Certified Insurance Counselor (CIC) , Associate in Account Management (AIAM) and currently working on pursing her Charted Property Casualty Insurance Designation (CPCU). Alexis has been awarded as honoree of "Women to Watch", and "Legacy Award" for her leadership, employee development and operational excellence.

LaToya Cotton- Robinson, CIC, CRM, CISR
Account Executive

LaToya has nearly 20 years of experience in the property and casualty insurance industry, including nearly 7 years with Resurgens Risk Management, Inc. where she was responsible for servicing a book of middle market and large municipal clients.

In addition, she served as the OCIP (Wrap Up) Administrator for Fulton County Capital Improvement Program, DeKalb County Capital Improvement Program (water/ sewer infrastructure) and City of Atlanta, Hartsfield Jackson Atlanta International Airport.

She has been with the firm since 2014 . At EPIC Insurance Brokers & Consultants, Mrs. Robinson is responsible for servicing a complex book of business consisting of Public Entity and School Systems.

LaToya holds the professional designations of Certified Risk Manager (CRM), Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR). Also, she holds a Property & Casualty Agent License, Surplus Lines Broker License and Life & Health License.

Ms. Cotton is currently pursuing an Associate In Risk Management (ARM).

EPIC INSURANCE BROKERS SERVICE TEAM

Maggie Evans
Assistant Account Manager

Maggie began her career in the insurance industry in 2023 after a successful tenure in high school education as a mathematics teacher, where she developed strong analytical and problem-solving skills. Her transition into the commercial insurance space reflects her passion for learning and adaptability in dynamic environments.
At EPIC, Maggie plays a key role in supporting Alexis Tolbert, Account Executive, by assisting with day-to-day client activities within EPIC's Public Entity and Scholastic Practice. She is actively involved in managing client communications, preparing policy documents, and ensuring timely service delivery to meet client needs. Maggie's ability to apply her educational background to complex insurance concepts allows her to provide exceptional support and contribute to the overall success of the team.
Her strong organizational skills, attention to detail, and commitment to client satisfaction make her an invaluable resource within the Practice. Maggie holds a Georgia Property and Casualty Insurance Agent's License and continues to expand her industry knowledge through ongoing professional development. She is dedicated to building long-term relationships and delivering solutions that align with the unique needs of public entities and scholastic organizations.

Brennen K. Parker
Southeast Growth Leader

Brennen K. Parker joined the EPIC Southeast Regional team in July of 2023. Brennen's current role in the enterprise as Southeast Region Growth Leader, with a charge to promote organic growth throughout the entire region, is to orchestrate resources needed to facilitate client attraction, current client overall satisfaction, and Producer recruitment. Prior to Joining EPIC, Brennen had similar responsibilities in both regional and national Brokerage firms in New York, South Carolina and Georgia. Brennen has an intimate knowledge of the brokerage needs of clients on the Property and Casualty business as well Employee Benefits. Creating diversity in problem solving and creating complimentary relationships among our business divisions. Starting his career in 2000 at Liberty Mutual, Brennen was immediately provided an opportunity of learning and practical insurance needs for customers across a broad spectrum of industry verticals and revenue volumes. Brennen is a devoted husband and father – who relishes the opportunities to spend time with his family while also incorporating his personal interests of golf, fishing and hunting to try and foster a balance in his life.

Chantelle Patterson
Vice President, Property & Casualty Claims

Chantelle has over 20 years of experience in the risk management and property and casualty claims industry. She has two additional claims specialists on her team to provide a high level of service to and ensure all claims are handled in a timely manner.

Mrs. Patterson is a results-driven claims leader with extensive Workers' Compensation and Third Party Liability claims experience.

Prior to joining the firm in December 2001, Chantelle spent five years in the risk management and insurance industry. She routinely handles and manages large industrial, commercial and Public Entity claims exceeding $2 million. Chantelle's focus has been on managing claims and minimizing risks. Her experience includes Workers Compensation, Crime, General Liability, Property Damage, Automobile Liability, Environmental Liability, Third-party liability and product liability claims.

Chantelle is a graduate of Georgia Southern University with a degree in Business Management. Currently, Chantelle is pursuing the Associate in Claims (AIC) designation.

EPIC INSURANCE BROKERS SERVICE TEAM

Michael Nischan, CDS, CCSP
VP of Transportation & Logistics Risk Control

Michael is responsible for the transportation risk control practice of EPIC's Southeast operation. He has more than 20 years of experience in law enforcement, private industry management, Public Entity risk control, and consulting.

Michael helps motor carriers achieve and exceed regulatory requirements, develops management and training programs, implements operational controls to enhance efficiency and educates all members of an organization on compliance and security measures.

Michael is a graduate of Lenoir-Rhyne College, with a degree in Communication. He holds two NATMI certifications - Certified Director of Safety (CDS) and Certified Cargo Security Professional (CCSP).

Michael is a NATMI instructor and provides professional certification and training courses for transportation managers. He teaches compliance, management, accident investigation and security principles. He has instructed more than 200 companies from all over the United States including insurance firms, law firms and motor carriers.

Chris Mancillas, CIH, ASP SVP, Risk Control & Safety, Southeast Region

Chris has more than 20 years of experience in the safety and health arena. He is responsible for the risk control practice of EPIC's Southeast region. His team of seven safety consultants and 3 administrators provides mock OSHA inspections/ comprehensive safety audits; bilingual employee and management safety training; safety procedures/program development; property liability assessments; industrial hygiene surveys including ergonomic evaluations, air monitoring, noise assessments; and develops engineering controls.

Prior to joining the firm in 2000, Chris served five years as an OSHA Compliance Officer, inspecting various companies in a wide array of industries. He also worked for two years as a Radiation and Biological Safety specialist for the East Carolina School of Medicine.

Chris is a Certified Industrial Hygienist, an OSHA Authorized Trainer, a Certified Forklift Trainer, a Certified Fire Sprinkler Inspector, and a Certified Tower Climber & Rescue Trainer. He is a member of the American Industrial Hygiene Association.

Chris is also fluent in Spanish.

Mike Folmar, CSP, CEAS
Risk Control & Safety Consultant

Mike has more than 20 years of experience in the health and medical field. He provides mock OSHA inspections/ comprehensive safety audit; employee and management safety training; safety procedures/program development; industrial hygiene surveys including ergonomic evaluations, air monitoring, noise assessments; and develops engineering controls.

Mike spent 22 years working with Concentra in various roles. He was responsible for evaluating and rehabilitating injured workers. He then became the At-Work Consultant for Atlanta, conducting office and industrial ergonomic evaluations and developing ADA-compliant physical agility tests. As a Health and Safety Consultant, he conducted industrial hygiene surveys.

Mike holds a Bachelor of Science degree in Sports Medicine and Exercise Physiology from Auburn University at Montgomery and a Master of Science degree in Occupational Health and Safety from Columbia Southern University in 2007. Mike is currently certified by the BCSP as Certified Safety Professional (CSP). He is a CEAS (Certified Ergonomic Assessment Specialist), an OSHA Authorized Trainer. He also holds several certifications and a license in Sports Medicine.

EXECUTIVE SUMMARY

Edgewood Partners Insurance Center (EPIC) is pleased to represent DeKalb County School District (DCSD) in the placement and ongoing management of its insurance programs. EPIC is committed to delivering solutions that support the District's ability to protect its people, facilities, and financial resources, and to sustain uninterrupted delivery of educational and related public services. As with DCSD, EPIC measures success by how effectively we respond to our clients' needs, and we view collaboration and responsiveness as essential to that mission.

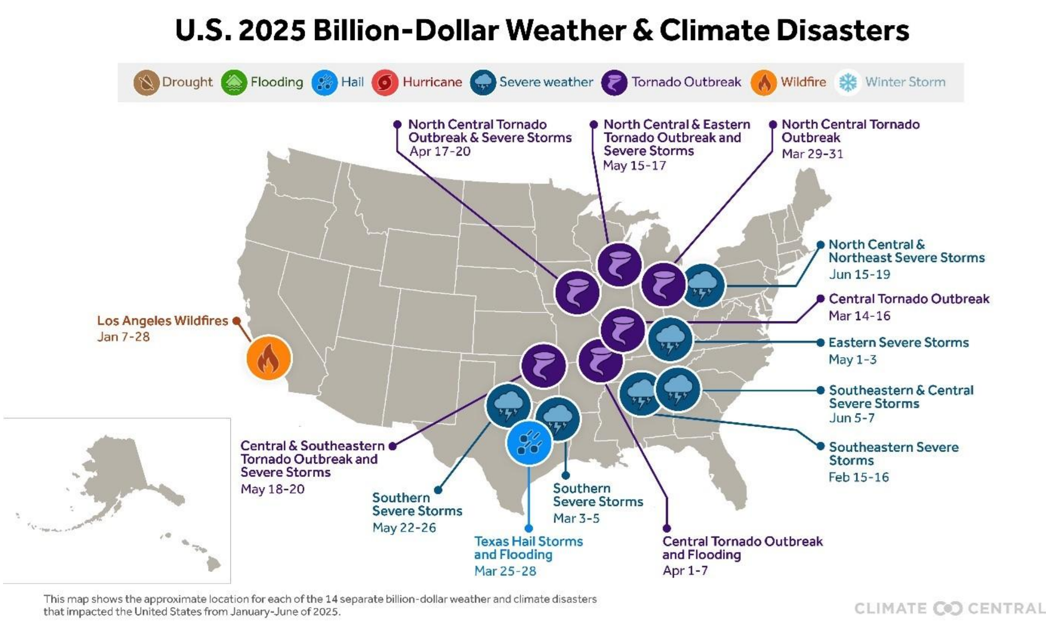
The U.S. insurance market entering the 2026 renewal cycle reflects a continuation of the competitive momentum that began to emerge in late 2024. After several years of constrained capacity and pricing pressure, insurers have returned to a more balanced posture, supported by stronger underwriting results and improved access to reinsurance capital. While underwriting discipline remains in place, increased competition has created more favorable conditions for large public-sector risks, particularly those structured within shared and layered placements. Record availability of capacity from existing carriers, MGAs and syndicates, as well as a near continuous flow of new entrants, provides an ongoing opportunity for knowledgeable brokers to achieve rate reduction and coverage improvements

During 2025, market capacity expanded materially as both domestic and international insurers sought to grow portfolios following a period of improved profitability. Industry reports indicate that this expansion, combined with disciplined risk selection, contributed to generally stable or improving renewal outcomes for many public entities. The most pronounced improvements continued to be observed among insureds that experienced the most significant pricing dislocation during the prior hard-market cycle, while single-carrier programs tended to trend more modestly, reflecting ongoing underwriting caution.

Catastrophe experience during the 2025 Atlantic hurricane season reinforced this recalibration. Global insured catastrophe losses again exceeded historical averages; however, the majority of insurers treated the year's loss activity as an earnings event rather than a balance-sheet event. Losses from named storms and severe convective events were significant but broadly manageable, and did not materially disrupt reinsurer capital or capacity. As a result, reinsurance renewals entering 2026 were completed with ample capacity available and limited upward pressure on pricing, enabling primary insurers to maintain competitive deployment strategies.

Despite these favorable dynamics, the market remains selectively disciplined. Underwriters continue to focus on exposure quality and loss drivers rather than market share alone. Secondary weather perils, such as hail, straight-line wind, and inland flooding, now represent a growing portion of insured losses nationwide, leading insurers to place greater emphasis on structural resiliency and risk controls rather than geography in isolation. In parallel, expanding technology dependence, aging infrastructure, and cybersecurity incidents within the education sector continue to influence underwriting perspectives and portfolio management strategies.

Overall, the 2026 insurance market reflects a period of recalibration rather than contraction. Capacity is available and competition has increased, but insurers remain focused on sustainable pricing, measured growth, and disciplined underwriting. For public entities, outcomes continue to be shaped by how well risk characteristics align with prevailing market priorities, even as broader conditions remain constructive.



EXECUTIVE SUMMARY

The insurance marketplace for public school districts entering the 2026 renewal cycle reflects a transition from prolonged market tightening to a more competitive but still disciplined environment. Following several years of elevated catastrophe losses, inflationary pressure, and cyber claim severity, insurers enter 2026 with stronger capital positions and improved underwriting profitability. As a result, capacity has expanded across several property-driven coverage lines, while underwriting scrutiny remains high for exposures tied to infrastructure condition, data security, and operational resilience.

This summary presents a 2026-relevant market narrative supported by current industry research and quantitative indicators affecting Property, Equipment Breakdown (EB), and Cyber Liability, with all renewal indications referenced on a planning basis and anchored to expiring Total Insured Values (TIV).

The public-entity property market entered 2026 in a measured softening phase, driven by increased global capacity and improved carrier earnings. Industry surveys conducted in late 2025 show that average commercial property renewals transitioned from mid-single-digit increases earlier in the hard market to flat or declining rate movement for large shared and layered programs entering 2026.

Insurer capital strength remains a key driver. Despite global insured catastrophe losses exceeding $100 billion in 2025, these losses were absorbed without material balance-sheet deterioration, reinforcing carrier willingness to grow property portfolios in 2026. This resilience has resulted in broader risk appetite, increased line size offerings, and improved competition for well-managed public-sector accounts.

However, underwriting discipline remains firm. Insurers continue to report that secondary peril, particularly severe convective storms, hail, and inland flooding. Now represent a growing share of U.S. insured property losses. These trends are highly relevant in Georgia and across the Southeast, where non-hurricane weather events increasingly drive frequency-based losses rather than singular catastrophe events. As a result, carriers remain focused on facility age, roof condition, construction type, and valuation accuracy when underwriting school districts entering the 2026 cycle.

Equipment Breakdown insurance remains stable entering 2026 but continues to grow in underwriting importance for educational institutions. Industry research indicates the global Equipment Breakdown market expanded steadily through 2025, reflecting increased reliance on complex mechanical and electrical systems and higher repair and replacement costs associated with HVAC and electrical infrastructure.

Within public-entity portfolios, insurers report that a majority of EB losses stem from power-quality issues, mechanical failures, and deferred maintenance, rather than from catastrophic events. Loss severity has increased as facilities rely on more interconnected systems, where failure of a single component can disrupt multiple operations. As a result, EB underwriting in 2026 emphasizes inspection frequency, maintenance documentation, system age, and capital-planning practices.

Districts that demonstrate ongoing reinvestment in critical infrastructure continue to experience stable pricing and predictable terms, while those with aging systems face increased underwriting scrutiny. Equipment Breakdown remains a cost-effective coverage line, but one that increasingly reflects the condition of underlying assets.

Cyber liability continues to represent one of the most active exposure areas for school districts entering 2026. In calendar year 2025, more than 250 ransomware attacks were publicly attributed to educational institutions, with confirmed breaches impacting nearly 4 million individual records, reinforcing education’s position as one of the most targeted sectors by attack volume.

From an insurance standpoint, the cyber market has stabilized relative to earlier volatility. Global cyber insurance premium volume reached approximately $16 billion by the end of 2025, supported by expanded insurer participation, higher underwriting standards, and improved risk segmentation entering 2026 . While average ransom demands declined in 2025, insurers continue to report elevated claim severity associated with business interruption, data reconstruction, and regulatory response costs.

EXECUTIVE SUMMARY

Underwriting expectations for K-12 districts entering the 2026 renewal cycle emphasize multi-factor authentication, endpoint monitoring, staff training, access controls, and incident-response planning. While pricing pressure has eased for well-controlled risks, cyber premiums and retentions remain sensitive to loss trends and control maturity, reinforcing conservative budgeting assumptions.

All renewal indications referenced are based on expiring Total Insured Values. DeKalb County School District has completed a comprehensive property appraisal, with updates to building and contents valuations currently under review. Industry research confirms that valuation accuracy remains one of the most critical underwriting differentiators for public-entity property programs entering 2026, particularly following several years of elevated loss activity and inflation-driven cost escalation. The total insured value is $4,525,626,535.

Updated values may result in modest adjustments to reported exposure; prevailing market conditions support a stable renewal posture. All indications are presented conservatively and for planning purposes only, recognizing that final outcomes remain subject to underwriting review, confirmed values, and market conditions at the time of placement.

While the broader property market is showing signs of softening and we are seeing early indications that could support reductions, we believe it is most prudent to present a conservative "do not exceed" figure at this stage. We do not anticipate any reductions in coverage and will continue to push for improved terms where available.

We are actively engaging with both incumbent and alternative markets and have a clear understanding of current market conditions. As discussions progress, we will continue refining these indications and updating the prior-year marketing schedule below while advocating for the most favorable outcome on your behalf.

Carrier	Response
Liberty Mutual Insurance Company	Target rate is not something the carrier is willing to comply with. Declined risk to not be competitive for them in the market place.
CNA Insurance Company	Declined; Due to older exposure and older mechanical equipment, the composition is not one they can support.
FM Global Insurance Company- incumbent	Not competitive. Rate would be no less than 8 cent. Can not offer Cyber or Automobile coverage.
OneBeacon Insurance Company	Declined; Will only consider on an excess or layered property basis. Lowest attachment would be $200M.
Great American Insurance Company	Maximum Capacity still remains at $50m not able to quote
Hudson Insurance Company	Declined. Not able to quote risk and do not have auto exposure
Hartford Insurance Company	No longer writing public entities
Travelers Insurance Company	Declined. Cannot provide Cyber or Automobile Physical Damage.
Alliant Property Insurance Program (APIP)	Incumbent. Quoted.
Chubb Insurance Company	Declined; Not competitive with expiring rate.
Hanover Insurance Company	Declined; Not a market for Public Entities
Genesis Insurance Company- Berkshire Hathaway	Declined; Can only provide coverage on a reinsurance capacity not insurance.
Allianz Insurance Company	Declined; Out of appetite for ACGS HPR and Corporate Property.
Midland Management Insurance Company	Declined; TIV/ Limit is too large to consider

PROPERTY INSURANCE

Total Insured Values: $4,525,626,535	
All Risk Coverages & Limits	
$300,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sublimits as noted below.
$25,000,000	Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
Not Covered	Per Occurrence and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
$25,000,000	Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
$100,000,000	Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to $500,000 per Named Insured subject to maximum of $2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.
$50,000,000	Extra Expense
Per Bound TIV	$10,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values greater than or equal to $250,000,000 at time of binding or $5,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values less than $250,000,000 at time of binding excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
180 Days	Extended Period of Indemnity
See Policy Provisions	$50,000,000, or a Named Insured's Policy Limit of Liability if less than $50,000,000, Automatic Acquisition for 120 days except: - $25,000,000 Automatic Acquisition for 90 days for new submember and/or entity of an existing Pools, JPA or Group; - $25,000,000 Automatic Acquisition for 90 days for Vacant properties; - $10,000,000 Automatic Acquisition for 120 days for Licensed Vehicles; - $2,500,000 Automatic Acquisition for 60 days for additional property and/or interests in Tier 1 Wind Counties, Parishes and Independent Cities for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii; - The peril of Earthquake is excluded for the states of Alaska and California; - If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.

PROPERTY INSURANCE

Total Insured Values: $4,525,626,535	
All Risk Coverages & Limits	
$1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed $25,000 per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.
$5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed $25,000 per item.
$5,000,000	or 120% of the scheduled values, whichever is less, for Scheduled Landfills (as more fully defined in the policy).
$50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
$25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued greater than $15,000,000 require underwriting approval and a premium charge.
$500,000	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction or similar events are excluded.
$2,500,000	Unscheduled Fine Arts.
$250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with $500,000 annual aggregate for all Named Insureds per Declaration. Coverage shall not attach or become insurance upon any property which at the time of loss is more specifically described and covered under any other policy form until the liability of such other insurance has first been exhausted and shall then cover only the excess of value of such property over and above the amount payable under such other insurance, whether collectible or not.
$750,000	Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
$50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery) except $2,500,000 for vacant properties.
$25,000,000	Transit- Physical Damage Only

PROPERTY INSURANCE

Total Insured Values: $4,525,626,535	
All Risk Coverages & Limits	
$2,500,000	Unscheduled Animals; not to exceed $50,000 per Animal, per Occurrence.
$2,500,000	Unscheduled Watercraft up to 27 feet.
Included	Per Occurrence for Off Premises Vehicle Physical Damage.
$25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
$5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of $10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
$5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of $10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
$3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
$3,000,000	Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured’s schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to $1,000,000 Per Occurrence – Per Policy Provisions.
$500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
$1,000,000	Claims Preparation Expenses.
$50,000,000	Expediting Expenses
$100,000	Per Occurrence with a $1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.
$100,000,000	Ingress/Egress Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, ingress to or egress from the covered property by this Policy is prevented.
$100,000,000	Interruption By Civil Authority Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, access to the covered property is specifically prohibited by order of a civil authority.

PROPERTY INSURANCE

Total Insured Values: $4,525,626,535	
All Risk Coverages & Limits	
$10,000,000	Electronic Data Processing Media.
$1,000,000	Personal Property Outside of the USA (including associated Business Interruption).
Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
Not Covered	for Communicable Disease.
$100,000	Per Occurrence while in Storage and In Transit coverage subject to $10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.
See Policy Provisions	Scheduled Vacant Building per Conditions in Section IV., Item I
$2,500,000	Unscheduled Vacant Building per Policy Provisions Section IV., Item I
VALUATION:	• Repair or Replacement Cost (RCV) • Actual Loss Sustained for Time Element Coverages • Contractor’s Equipment /Vehicles either Replacement Cost (RCV) or Actual Cash Value (ACV) as declared by each insured. If not declared, valuation will default to Actual Cash Value (ACV)
EXCLUSIONS (Including but not limited to):	• Seepage & Contamination • Cost of Clean-up for Pollution • Mold

PROPERTY INSURANCE

Total Insured Values: $4,525,629,535	
All Risk Coverages & Limits	
“ALL RISK” DEDUCTIBLE:	$250,000; Except $1,000,000 for On Premises Vehicles Only Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.
DEDUCTIBLES FOR SPECIFIC PERILS AND COVERAGES:	Not Covered; Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).
	$250,000; Except $2,500,000 at Panthersville Stadium Facility – 2817 Clifton Springs Road, Decatur, GA 30034 All Flood Zones Per Occurrence excluding Flood Zones A & V.
	$250,000 Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.
	$1,000 Per Occurrence for Specially Trained Animals.
	$500,000 or the All Risk Basic Deductible, whichever is greater, for Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
	$10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to $100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake Limits.
	$50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
	$10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to $100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
	$50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
	2.5% of Annual Tax Revenue Value per location for Tax Revenue Interruption.
	$1,000,000 Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.
	Replacement Cost; Vehicle Valuation Basis

PROPERTY INSURANCE

Total Insured Values: $4,525,626,535	
All Risk Coverages & Limits	
Time Qualifiers:	24 Hours Waiting Period for Ingress/Egress, per Occurrence, as further defined in the Policy Form
	24 Hour Waiting Period for interruption by Civil Authority, per Occurrence, as further defined in the Policy Form
	24 Hour Waiting Period for Off Premises Service Interruption per Occurrence, as further defined in the Policy Form

PROPERTY INSURANCE

The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. However, the coverage costs are included in the APIP Total Cost noted below. Carriers providing these coverages are included in the Schedule of Carriers.	
$100,000,000	Per Named Insured Per Occurrence subject to $200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-35 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
$250,000	Except $1,000,000 for On Premise Vehicles Only Per Occurrence Deductible for Primary Terrorism.
$600,000,000	Per Named Insured for Terrorism (Excess Layer) subject to;
$1,100,000,000	Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35 for Terrorism (Excess Layer) subject to;
$1,400,000,000	Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
$500,000	Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).
Included	Information Security & Privacy Insurance with Electronic Media Liability Coverage. See attached Cyber Coverage Summary for applicable Limits. (Cyber Liability) If, insured purchases such coverage.
$25,000,000	Per Named Insured, Per occurrence subject to an Annual Aggregate of $50,000,000 combined for Declarations 1-14, 18-30 and 32-35 as respects Personal and Real property for Cyber Attack Resultant Damage.
Not Covered	Pollution Liability Insurance Coverage. See attached Pollution Liability Insurance Coverage Document for applicable limits and deductibles. If, insured purchases such coverage. If, insured purchases such coverage.

BOILER AND MACHINERY INSURANCE

Coverages & Limits	
COVERAGE & LIMITS:	$100,000,000 Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:
	Included Jurisdictional and Inspections.
	$10,000,000 Per Occurrence for Service/Utility/Off Premises Power Interruption.
	Included Per Occurrence for Consequential Damage/Perishable Goods/Spoilage.
	$10,000,000 Per Occurrence for Electronic Data Processing Media and Data Restoration.
	$2,000,000 Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Named Insureds who purchase Dedicated Earthquake Coverage.
	$10,000,000 Per Occurrence for Hazardous Substances / Pollutants / Decontamination.
	Included Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.
NEWLY ACQUIRED LOCATIONS:	$25,000,000 Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than $25,000,000 or Power Generating Facilities must be reported within 120 days and must have prior underwriting approval prior to binding.
VALUATION:	Repair or Replacement except Actual Loss sustained for all Time Element Coverages
EXCLUSIONS (Including but not limited to):	• Testing • Explosion, except for steam or centrifugal explosion • Explosion of gas or unconsumed fuel from furnace of the boiler
OBJECTS EXCLUDED: (Including but not limited to):	• Insulating or refractory material • Buried Vessels or Piping

BOILER AND MACHINERY INSURANCE

Coverages & Limits	
NOTICE OF CANCELLATION:	90 days except 10 days for non-payment of premium
DEDUCTIBLES:	$250,000 Except as shown for Specific Objects or Perils.
	$250,000 Electronic Data Processing Media.
	$250,000 Consequential Damage.
	$250,000 Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface.
	$250,000 Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface.
	$250,000 Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface.
	$250,000 Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating surface.
	$350,000 Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface.
	$10 per foot / $2,500 Minimum Deep Water Wells.
	24 Hour Waiting Period Utility Interruption.
	24 Hours Business Interruption/Extra Expense Except as noted below.
	30 Days Business Interruption - Revenue Bond.
	5 x 100% of Daily Value Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface.
	5 x 100% of Daily Value Business interruption - All Objects at Waste Water Treatment Facilities and All Utilities.

CYBER LIABILITY INSURANCE

Coverages & Limits	
	$2,000,000 **Insured/Member Annual Aggregate Limit of Liability** (subject to policy exclusions) for each Insured/Member, **within** the Annual Policy and Program Aggregate Limit of Liability **and** JPA/Pool Annual Aggregate Limit of Liability (Aggregate for all coverages combined, including Claim Expenses) subject to the following limits and sub-limits as noted.
BREACH RESPONSE	
Breach Response Costs:	$500,000 **Aggregate Limit of Liability** for each Insured/Member (Limit is increased to $1,000,000 if Beazley Nominated Services Providers are used)
FIRST PARTY LOSS	
Business Interruption and Dependent Business Interruption Aggregate Sub-Limit:	$750,000 **Aggregate Limit of Liability** for each Insured/Member
Business Interruption Loss Resulting from Security Breach:	$750,000 **Aggregate Limit of Liability** for each Insured/Member (Within the $750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Business Interruption Loss Resulting from System Failure:	$500,000 **Aggregate Limit of Liability** for each Insured/Member (Within the $750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Dependent Business Loss Resulting from Security Breach:	$750,000 **Aggregate Limit of Liability** for each Insured/Member (Within the $750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Dependent Business Loss Resulting from System Failure:	$100,000 **Aggregate Limit of Liability** for each Insured/Member (Within the $750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Cyber Extortion Loss:	$750,000 **Aggregate Limit of Liability** for each Insured/Member
Data Recovery Costs:	$750,000 **Aggregate Limit of Liability** for each Insured/Member

CYBER LIABILITY INSURANCE

Coverages & Limits	
LIABILITY	
Data & Network Liability:	$2,000,000 **Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses
Regulatory Defense & Penalties:	$2,000,000 **Aggregate Limit of Liability** for each Insured/Member
Payment Card Liabilities & Costs:	$2,000,000 **Aggregate Limit of Liability** for each Insured/Member
Media Liability:	$2,000,000 **Aggregate Limit of Liability** for each Insured/Member for all Damages and Claims Expenses
eCRIME	
Fraudulent Instruction:	$75,000 **Aggregate Limit of Liability** for each Insured/Member
Funds Transfer Fraud:	$75,000 **Aggregate Limit of Liability** for each Insured/Member
Telephone Fraud:	$75,000 **Aggregate Limit of Liability** for each Insured/Member
CRIMINAL REWARD	
Criminal Reward:	$25,000 **Aggregate Limit of Liability** for each Insured/Member
COVERAGE ENDORSEMENT(S)	
Reputation Loss:	$200,000 **Aggregate Limit of Liability** for each Insured/ Member
Claims Preparation Costs for Reputation Loss Claims Only:	$50,000 **Aggregate Limit of Liability** for each Insured/ Member
Computer Hardware Replacement Costs:	$200,000 **Aggregate Limit of Liability** for each Insured/ Member
Invoice Manipulation:	$100,000 **Aggregate Limit of Liability** for each Insured/ Member
Cryptojacking:	$50,000 **Aggregate Limit of Liability** for each Insured/ Member

CYBER LIABILITY INSURANCE

Coverages & Limits	
RETENTION	
	$50,000 Per Claim for each Member/Insured with Total Insured Value (TIV) up to $250,000,000 at the time of policy inception **8 Hour** waiting period for Dependent/Business Interruption Loss
	$100,000 Per Claim or Incident for each Insured/Member with TIV greater than $500,000,000 at the time of policy inception **8 Hour** waiting period for Dependent/Business Interruption Loss
	$250,000 Per Claim for each Member/Insured with Total Insured Value (TIV) greater than $750,000,000 at the time of policy Inception **8 Hour** waiting period for Dependent/Business Interruption Loss

Policy coverage of this policy provides coverage on a claims made and reported basis; except as otherwise provided, coverage under noted coverage schedule applies only to claims first made against the Insured/Member and reported to underwriters during the policy period. Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.

This is a shared limit policy among the Named Insureds. The per Insured/Member policy limits are on a per claim or incident for each Insured/Member basis, sub-limits listed are aggregated per Insured/Member and are within the total Insured/Member aggregate limit. In the event of a claim/incident with multiple Insureds/Members exhausting the program aggregate limit provided by the Insurer to Insureds/Members, payment to all Insureds/Members for the claim/incident will be determined by the Insurer. Where coverages are aggregated, sub-limit and limits apply to all Insureds/Members for the entire Policy Period unless specifically stated otherwise. The policy aggregate limit is not a per Insured/Member maximum limit.

CYBER LIABILITY INSURANCE

Specific Coverage Provisions	
A. Breach Response	**Breach Response** indemnifies the Insured/Member for Breach Response Costs incurred by the Insured/Member because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.
B. First Party Loss	*Business Interruption Loss* indemnifies the Insured/Member for a Business Interruption Loss sustained as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period. *Dependent Business Interruption Loss* indemnifies the Insured/Member for a Dependent Business Interruption Loss sustained as a result of a Security Breach or a System Failure that the Insured first discover during the Policy Period. *Cyber Extortion Loss* indemnifies the Insured/Member for a Cyber Extortion Loss incurred as a result of an Extortion Threat first made against the Insured/Member during the Policy Period. *Data Recovery Costs* indemnifies the Insured/Member for Data Recovery Costs incurred as a direct result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.
C. Liability	*Data & Network Liability* pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for a Data Breach, a Security Breach, the Insured's failure to disclose a Data Breach or Security Breach, or failure of the Insured to comply with the part of a Privacy Policy that specifically is related to disclosure, access or procedures related to Personally Identifiable Information. *Regulatory Defense & Penalties* pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach. *Payment Card Liabilities & Costs* indemnifies the Insured/Member for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period. *Media Liability* pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for electronic Media Liability.

CYBER LIABILITY INSURANCE

Specific Coverage Provisions	
D. eCrime	**eCrime** indemnifies the Insured/Member for any direct financial loss sustained resulting from: • *Fraudulent Instruction* • *Funds Transfer Fraud* • *Telephone Fraud* That the Insured first discovers during the Policy Period.
E. Criminal Reward	**Criminal Reward** indemnifies the Insured/Member for Criminal Reward Funds.
Coverage Endorsement(s)	**Reputational Loss** indemnifies the Insured Organization for Reputation Loss that the Insured Organization sustains solely as a result of an Adverse Media Event that occurs during the Policy Period, concerning: a Data Breach, Security Breach, or Extortion Threat that the Insured first discovers during the Policy Period. **Computer Hardware Replacement Costs** is part of the Extra Expense coverage, which includes reasonable and necessary expenses incurred by the Insured Organization to replace computers or any associated devices or equipment operated by, and either owned by or leased to, the Insured Organization that are unable to function as intended due to corruption or destruction of software or firmware directly resulting from a Security Breach. **Invoice Manipulation** indemnifies the Insured Organization for Direct Net Loss resulting directly from the Insured Organization's inability to collect Payment for any goods, products or services after such goods, products or services have been transferred to a third party, as a result of Invoice Manipulation that the Insured first discovers during the Policy Period. Invoice Manipulation means the release or distribution of any fraudulent invoice or fraudulent payment instruction to a third party as a direct result of a Security Breach or a Data Breach. **Cryptojacking** indemnifies the Insured Organization for any direct financial loss sustained resulting from Cryptojacking that the Insured first discovers during the Policy Period. Cryptojacking means the Unauthorized Access or Use of Computer Systems to mine for Digital Currency that directly results in additional costs incurred by the Insured Organization for electricity, natural gas, oil, or internet.

CYBER LIABILITY INSURANCE

Exclusions:
(including but not limited to)

Coverage does not apply to any claim or loss from:
- Bodily Injury or Property Damage
- Trade Practices and Antitrust
- Gathering or Distribution of Information
- Prior Known Acts & Prior Noticed Claims
- Racketeering, Benefit Plans, Employment Liability & Discrimination
- Sale or Ownership of Securities & Violation of Securities Laws
- Criminal, Intentional of Fraudulent Acts
- Patent, Software Copyright, Misappropriation of Information
- Governmental Actions
- Other Insureds & Related Enterprises
- Trading Losses, Loss of Money & Discounts
- Media-Related Exposures – Contractual liability or obligation
- Nuclear Incident
- Radioactive Contamination
- Tribal Exclusion Endorsement
- Sanctions Limitation
- War and Cyber War Exclusion with Single Entity Carve Back
- Asbestos, Pollution and Contamination
- Tribal Exclusion Endorsement
- First Party Loss – with respects:
    1. seizure, nationalization, confiscation, or destruction of property or data by order of any governmental or public authority;
    2. costs or expenses incurred by the Insured to identify or remediate software program errors or vulnerabilities or update, replace, restore, assemble, reproduce, recollect or enhance data or Computer Systems to a level beyond that which existed prior to a Security Breach, System Failure, Dependent Security Breach, Dependent System Failure or Extortion Threat;
    3. failure or malfunction of satellites or of power, utility, mechanical or telecommunications (including internet) infrastructure or services that are not under the Insured Organization's direct operational control; or
    4. fire, flood, earthquake, volcanic eruption, explosion, lightning, wind, hail, tidal wave, landslide, act of God or other physical event.
- Website Tracking Exclusion specific to hospitals as defined by: Hospitals defined as institutions that comprise all the following: A health facility with overall administrative and professional responsibility and an organized medical staff that provides 24-Hour inpatient care, including the following services: Medical, nursing, surgical, anesthesia, laboratory, pharmacy, and dietary services.

TERMS AND CONDITIONS

Terms & Conditions:

Sub-limits, terms and conditions are subject to change.

25% Minimum Earned Premium and cancellations subject to 10% penalty

Except Cyber Liability Premium is calculated on a pro-rata basis, unless there is a claim in which case the premium is deemed fully earned. If, insured purchases such coverage.

Except Pollution Liability Premium is 100% Earned at Inception, unless there is a claim in which premium is deemed fully earned. If, insured purchases such coverage.

Notice of Cancellation:

90 Days except 10 Days for non-payment of premium

The cost reflected below is an early indication of the renewal quotation expected to be received from APIP on June 1st . Should the final quotation totals exceed that provided below, APIP is not bound by that which is reflected in this indication.

	July 1, 2026 to July 1, 2027	
	Expiring Rate/ TIV*	**May 3, 2026 Indication**
Property Premium:	$2,884,243.00	$2,884,243.00
Excess Boiler:	$55,958.00	$55,958.00
Cyber Liability:	$130,855.00	$130,855.00
Pollution Liability:	$44,790.00	$44,790.00
ABS Fee:	$22,944.00	$22,944.00
Surplus Lines Tax 4%:	$124,633.84	$124,633.84
Total Costs:	$3,263,423.84	$3,263,423.84
Total Insurable Values (TIV)	$4,391,175,295	$4,525,626,535

NOTES:

- Please note TIV, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2026, bound terms. Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.
- The program expects to continue purchasing Cyber Resultant Physical Damage cover which is provided to insureds purchasing Terrorism within the program – limits to be determined. See expiring Policy No. APIP2025 for current coverage details.
- This indication is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event
- Change in Total Insurable Values will result in adjustment in premium.
- Each line of coverage is rated separately. Increases in TIV's on highly rated coverages such as Vehicles, CE, EQ or 100 year Flood Zones, etc. may increase the insured's average account rate
- The flood zones provided on the Schedule of Values (SOVs) are for rating purposes only. The actual flood zone will be determined at the time of loss.
- Please refer to invoice for new lock box remittance for address and account information.

BUDGETARY ACKNOWLEDGMENT / AUTHORIZATION TO PROCEED

EPIC Insurance Brokers & Consultants
Attn: Danielle Joseph, Account Executive
2405 Satellite Boulevard, Suite 200
Duluth, GA 30096

Re: Authorization to Proceed
DeKalb County School District
Property & Cyber Liability

Dear Danielle:

I have reviewed the renewal indication presented by EPIC on May 3, 2026. Based on the information provided, I approve the estimated budget for the insurance program and authorize EPIC to proceed with marketing and securing final terms, subject to final review and approval.

Coverage	Policy Period	Premium
Commercial property & cyber liability Total Insured Value (TIV) $4,525,626,535	July 1, 2026 to July 1, 2027	$3,263,423.84

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Dr. Norman C. Sauce, III, Interim Superintendent of Schools
DeKalb County School District

Date