



**ANNUAL REPORT  
FISCAL YEAR 2011**

**RURAL VOLUNTEER FIRE DEPARTMENT INSURANCE PROGRAM  
(HB 3667)**

**I. OVERVIEW**

The Rural Volunteer Fire Department Insurance Program was established in 2001 by the 77<sup>th</sup> Texas Legislature (House Bill 3667). The program provides grants to rural volunteer fire departments to assist in the purchase of workers' compensation, death, and disability insurance for firefighters. The program is funded through the Rural Volunteer Fire Department Insurance Fund (Fund 5066), which is composed of revenue collected from a two-percent tax on the retail sale of fireworks under Tax Code Chapter 161.

The program receives oversight from the HB 3667 Advisory Committee, an appointed body of private citizens. This Committee recommends the annual grant reimbursement rate to be offered based upon forecast revenue and the forecast enrollment of firefighters.

The program is administered by the Texas Forest Service.

**II. ACTIVITY**

The FY 2011 expense budget for the Rural Volunteer Fire Department Insurance Program was set at \$1,000,000, which was the amount appropriated by the Texas Legislature. The actual amount collected by the Rural Volunteer Fire Department Insurance Fund (Fund 5066) during FY 2011 was \$711,884.06. The difference between the revenue and expenses was funded with carry-forward balances in the Fund.

The HB 3667 Advisory Committee recommended providing a maximum grant of \$90 per enrolled firefighter in FY 2011. The grant reimbursed fire departments for actual insurance coverage purchased for their members, not to exceed the grant maximum.

The Texas Forest Service launched open enrollment beginning in December 2010. Enrollment remained open through August 31, 2011.

### III. STATUS

The following reimbursement grants were awarded in FY 2011:

<u>Number of Enrolled Fire Departments</u>	<u>Number of Firefighters Covered</u>	<u>Grant Funds Allocated</u>
435	11,288	\$865,472

The attached summary presents the individual disposition of grant funds awarded in FY 2011.

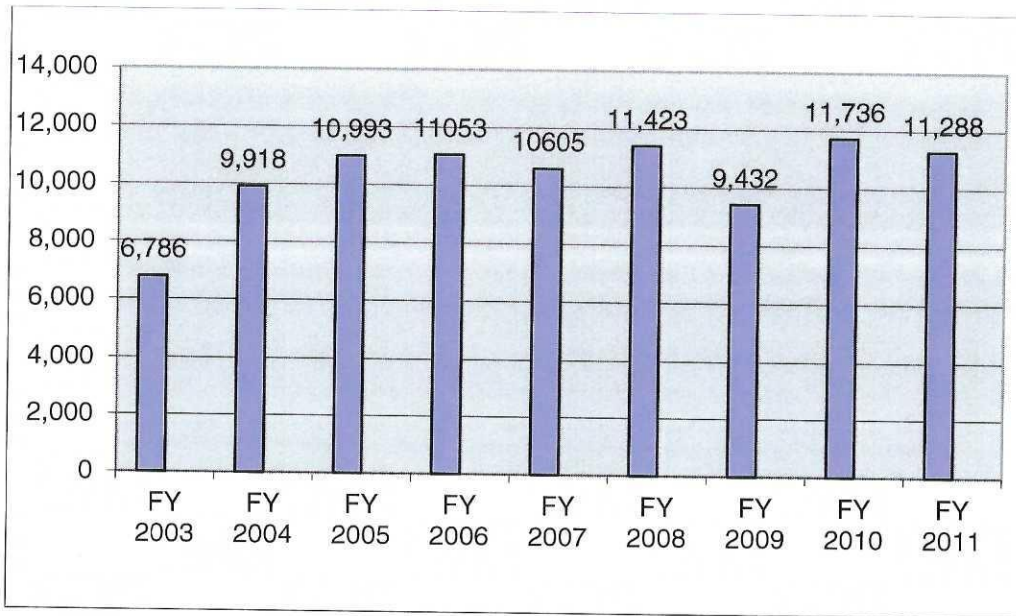
### IV. PLANS FOR FY 2012

The FY 2012 expense budget for the Rural Volunteer Fire Department Insurance Program was set at \$950,000, which is the amount appropriated by the Texas Legislature. The HB 3667 Advisory Committee has recommended that the reimbursement rate for FY 2012 be set at \$96 per enrolled firefighter. This is an increase of \$6.00 over and above the FY 2011 reimbursement rate. This rate will be implemented with open enrollment scheduled to begin in December 2011. The objective of the higher reimbursement rate is to encourage and promote the acquisition of insurance coverage for more of the state's volunteer firefighters.

### V. EFFECTIVENESS

This is a highly effective program. Enrollment has increased from 6,786 enrollees in FY 2003 to 11,288 enrollees in FY 2011. Approximately 25% of all Texas volunteer fire departments apply for and receive grants for the purchase of insurance coverage for their members under this program.

## ENROLLMENT HISTORY



### Maximum Grant Reimbursement Rate Per Fiscal Year:

FY 2003	\$80.00 per firefighter
FY 2004	\$70.00 per firefighter
FY 2005	\$70.00 per firefighter
FY 2006	\$70.00 per firefighter
FY 2007	\$75.00 per firefighter
FY 2008	\$75.00 per firefighter
FY 2009	\$75.00 per firefighter
FY 2010	\$85.00 per firefighter
FY 2011	\$90.00 per firefighter



Rural Volunteer Fire Department  
Insurance Program Approvals  
**Program Inception to Date**  
Beginning: 09/01/2002 and Ending: 11/21/2011

	<b>Number of Departments</b>	<b>Number of Firefighters</b>	<b>TFS Approved Amount</b>
<b>Fiscal Year 2003</b>	243	6,786	\$ 361,837.12
<b>Fiscal Year 2004</b>	365	9,918	\$ 614,997.64
<b>Fiscal Year 2005</b>	421	10,993	\$ 692,533.12
<b>Fiscal Year 2006</b>	397	11,053	\$ 666,591.67
<b>Fiscal Year 2007</b>	390	10,605	\$ 795,375.00
<b>Fiscal Year 2008</b>	428	11,423	\$ 856,725.00
<b>Fiscal Year 2009</b>	357	9,432	\$ 597,622.10
<b>Fiscal Year 2010</b>	440	11,736	\$ 824,579.15
<b>Fiscal Year 2011</b>	435	11,288	\$ 865,471.59
<b>Cumulative Total as of 11/21/11</b>			<b>\$6,275,732.39</b>



**Texas Forest Service**

**Rural Volunteer Fire Department Insurance Program (HB 3667)**

**FY 2011 Approvals**

**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
1	2011	2604 VFD	Hill	INSURANCE	D	16	\$1,440.00
2	2011	3-N-1 VFD	Bastrop	INSURANCE	D	13	\$1,170.00
3	2011	ABLES SPRINGS VFD	Kaufman	INSURANCE	D	16	\$1,440.00
4	2011	ALABAMA-COUSHATTA INDIAN NATION FD	Polk	INSURANCE	D	41	\$3,690.00
5	2011	ALAMO FD	Hidalgo	INSURANCE	D	17	\$1,530.00
6	2011	ALVARADO FD	Johnson	INSURANCE	D	23	\$2,070.00
7	2011	ALVIN VFD	Brazoria	INSURANCE	D	63	\$5,670.00
8	2011	AMHERST V F D	Lamb	INSURANCE	D	17	\$511.46
9	2011	ANDER-WESER V F D	Goliad	INSURANCE	D	22	\$506.00
10	2011	ANNAVILLE VFD	Nueces	INSURANCE	D	49	\$4,410.00
11	2011	APPLE SPRINGS VFD	Trinity	INSURANCE	D	20	\$1,610.02
12	2011	APPLEBY VFD	Nacogdoches	INSURANCE	D	32	\$2,880.00
13	2011	ARCHER CITY VFD	Archer	INSURANCE	D	20	\$1,800.00
14	2011	ARROWHEAD RANCH ESTATES VF DIST#2	Clay	INSURANCE	D	18	\$1,620.00
15	2011	ATA-BEXAR COUNTY LINE VFD	Bexar	INSURANCE	D	12	\$1,080.00
16	2011	AUSTWELL VFD	Refugio	INSURANCE	D	22	\$1,980.00
17	2011	AVALON VFD	Ellis	INSURANCE	D	27	\$2,253.00
18	2011	BAILEY VFD	Fannin	INSURANCE	D	19	\$1,244.00
19	2011	BALLINGER FD	Runnels	INSURANCE	D	31	\$2,790.00
20	2011	BARDWELL AREA V F D	Ellis	INSURANCE	D	20	\$1,491.00
21	2011	BAY CITY VFD	Matagorda	INSURANCE	D	36	\$3,240.00
22	2011	BEASLEY COMMUNITY VFD	Fort Bend	INSURANCE	D	15	\$669.00
23	2011	BEAVER CREEK VFD	Burleson	INSURANCE	D	15	\$1,350.00
24	2011	BEDIAS VFD	Grimes	INSURANCE	D	30	\$2,700.00
25	2011	BEEVILLE V F D	Bee	INSURANCE	D	52	\$4,680.00
26	2011	BELLEVUE VFD	Clay	INSURANCE	D	33	\$2,970.00
27	2011	BELLVILLE VFD	Austin	INSURANCE	D	41	\$1,553.00
28	2011	BELMONT VFD	Gonzales	INSURANCE	D	20	\$1,369.00
29	2011	BEN WHEELER FD	Van Zandt	INSURANCE	D	18	\$1,577.00
30	2011	BETTIE V F D	Upshur	INSURANCE	D	14	\$1,260.00
31	2011	BEXAR-BULVERDE V F D	Bexar	INSURANCE	D	110	\$9,900.00
32	2011	BIARDSTOWN COMMUNITY VFD	Lamar	INSURANCE	D	17	\$534.00
33	2011	BIGFOOT VFD	Frio	INSURANCE	D	19	\$680.00
34	2011	BLACK JACK VFD (BURLESON CO)	Burleson	INSURANCE	D	20	\$2,484.00
35	2011	BLANCO V F D	Blanco	INSURANCE	D	27	\$2,430.00
36	2011	BLOOMBURG VFD	Cass	INSURANCE	D	27	\$554.40
37	2011	BLUE MOUND VFD	Tarrant	INSURANCE	D	16	\$1,440.00
38	2011	BLUEBONNET VFD	Bastrop	INSURANCE	D	21	\$976.64
39	2011	BLUM V F D	Hill	INSURANCE	D	21	\$1,890.00
40	2011	BOERNE V F D	Kendall	INSURANCE	D	40	\$3,600.00
41	2011	BOLING VFD	Wharton	INSURANCE	D	30	\$2,700.00
42	2011	BOOKER V F D	Lipscomb	INSURANCE	D	21	\$699.20
43	2011	BOYD FIRE RESCUE	Wise	INSURANCE	D	30	\$2,700.00
44	2011	BRACKEN V F D	Comal	INSURANCE	D	31	\$2,790.00
45	2011	BRAZORIA VFD	Brazoria	INSURANCE	D	21	\$1,890.00
46	2011	BRAZOS V F D	Palo Pinto	INSURANCE	D	29	\$2,387.82
47	2011	BRAZOS CO PCT #3 V F D	Brazos	INSURANCE	D	29	\$2,610.00
48	2011	BRAZOS CO PCT #4 VFD	Brazos	INSURANCE	D	17	\$1,530.00
49	2011	BRENHAM FD	Washington	INSURANCE	D	55	\$4,950.00
50	2011	BRIAR VFD	Tarrant	INSURANCE	D	36	\$3,240.00
51	2011	BRIAROAKS VFD	Johnson	INSURANCE	D	25	\$2,250.00

**Texas Forest Service**  
**Rural Volunteer Fire Department Insurance Program (HB 3667)**  
**FY 2011 Approvals**  
**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
52	2011	BRIDGEPORT VFD	Wise	INSURANCE	D	26	\$610.14
53	2011	BRIGGS VFD	Burnet	INSURANCE	D	23	\$1,804.00
54	2011	BRISCOE VFD	Wheeler	INSURANCE	D	14	\$1,260.00
55	2011	BRISTOL VFD	Ellis	INSURANCE	D	14	\$1,260.00
56	2011	BURKEVILLE VFD	Newton	INSURANCE	D	12	\$699.00
57	2011	BURNET VFD	Burnet	INSURANCE	D	19	\$682.00
58	2011	C-5 RED LICK/LEARY VFD	Bowie	INSURANCE	D	22	\$893.00
59	2011	CAMERON GARDENS VFD	Wichita	INSURANCE	D	13	\$1,170.00
60	2011	CAMPBELL VFD	Hunt	INSURANCE	D	25	\$2,250.00
61	2011	CANEY CREEK VFD	Montgomery	INSURANCE	D	51	\$4,590.00
62	2011	CAPE AREA VFD	San Jacinto	INSURANCE	D	9	\$810.00
63	2011	CARRIZO SPRINGS VFD	Dimmit	INSURANCE	D	19	\$1,710.00
64	2011	CASS COUNTY ESD #2	Cass	INSURANCE	D	30	\$1,547.00
65	2011	CASTROVILLE VOL FIRE CO	Medina	INSURANCE	D	20	\$1,440.00
66	2011	CAT SPRING VFD	Austin	INSURANCE	D	48	\$3,785.00
67	2011	CE BAR VFD	Travis	INSURANCE	D	27	\$2,430.00
68	2011	CENTRAL BELL CO FIRE RESCUE	Bell	INSURANCE	D	28	\$2,520.00
69	2011	CENTRAL VFD	Angelina	INSURANCE	D	24	\$2,160.00
70	2011	CHARLIE/THORNBERRY VFD	Clay	INSURANCE	D	15	\$1,326.00
71	2011	CHICOTA VFD	Lamar	INSURANCE	D	12	\$492.00
72	2011	CHINA VFD	Jefferson	INSURANCE	D	20	\$1,040.00
73	2011	CHINA GROVE VOL FIRE & RESCUE	Bexar	INSURANCE	D	17	\$1,348.00
74	2011	CHRISTOVAL VFD	Tom Green	INSURANCE	D	21	\$1,890.00
75	2011	CISCO VFD	Eastland	INSURANCE	D	27	\$2,149.96
76	2011	CITY OF LYFORD VFD	Willacy	INSURANCE	D	16	\$896.90
77	2011	CITY OF POTTSBORO FD	Grayson	INSURANCE	D	17	\$1,530.00
78	2011	CITY OF TYE FD	Taylor	INSURANCE	D	26	\$555.98
79	2011	CLINT FD	El Paso	INSURANCE	D	22	\$1,980.00
80	2011	COFFEE CITY VFD	Henderson	INSURANCE	D	16	\$1,241.63
81	2011	COLLEGE MOUND VFD	Kaufman	INSURANCE	D	13	\$1,170.00
82	2011	COLMESNEIL VFD	Tyler	INSURANCE	D	18	\$987.00
83	2011	COMMERCE FD	Hunt	INSURANCE	D	10	\$900.00
84	2011	COOKS POINT VFD	Burleson	INSURANCE	D	11	\$990.00
85	2011	COOL VFD	Parker	INSURANCE	D	12	\$1,080.00
86	2011	CORRIGAN VFD	Polk	INSURANCE	D	23	\$2,070.00
87	2011	CORYELL CITY OSAGE VFD	Coryell	INSURANCE	D	20	\$1,238.00
88	2011	COTTONDALE VFD	Wise	INSURANCE	D	16	\$737.00
89	2011	COUNTY LINE VFD AND FIRST RESPONDERS	Guadalupe	INSURANCE	D	20	\$683.00
90	2011	CRABBS PRAIRIE VFD	Walker	INSURANCE	D	21	\$1,200.00
91	2011	CRESSON VFD	Hood	INSURANCE	D	25	\$2,250.00
92	2011	CRIMS CHAPEL VFD	Rusk	INSURANCE	D	16	\$1,406.00
93	2011	CROSBY VFD	Harris	INSURANCE	D	103	\$9,270.00
94	2011	CROSBYTON VFD	Crosby	INSURANCE	D	23	\$537.26
95	2011	CROSSROADS CORNETT VFD	Cass	INSURANCE	D	12	\$1,080.00
96	2011	CUMBY FD, INC.	Hopkins	INSURANCE	D	16	\$1,198.00
97	2011	CYPRESS CREEK VFD	Harris	INSURANCE	D	111	\$9,990.00
98	2011	DALHART VFD	Dallam	INSURANCE	D	35	\$3,150.00
99	2011	DAVIS MT PROPERTY OWNERS ASSN VFD	Jeff Davis	INSURANCE	D	8	\$720.00
100	2011	DEER PARK VFD	Harris	INSURANCE	D	78	\$6,570.00
101	2011	DEMI-JOHN VFD	Brazoria	INSURANCE	D	15	\$694.00
102	2011	DESDEMONA VFD	Eastland	INSURANCE	D	17	\$1,530.00

Texas Forest Service							
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FY 2011 Approvals							
Totals as of 11/21/2011							
#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
103	2011	DEVINE VOLUNTEER FIRE & RESCUE	Medina	INSURANCE	D	25	\$2,250.00
104	2011	DICKINSON VFD	Galveston	INSURANCE	D	35	\$3,150.00
105	2011	DOVE CREEK VFD	Tom Green	INSURANCE	D	19	\$1,710.00
106	2011	DRIFTWOOD VFD	Hays	INSURANCE	D	20	\$1,800.00
107	2011	DUMAS VFD	Moore	INSURANCE	D	36	\$3,240.00
108	2011	EAGLE MOUNTAIN VFD	Tarrant	INSURANCE	D	53	\$4,770.00
109	2011	EAST BERNARD VFD	Wharton	INSURANCE	D	23	\$1,674.00
110	2011	EAST LAKE LIMESTONE VFD	Limestone	INSURANCE	D	11	\$990.00
111	2011	EAST MOUNTAIN VFD	Upshur	INSURANCE	D	18	\$1,085.00
112	2011	EAST TAWAKONI VFD	Rains	INSURANCE	D	14	\$1,260.00
113	2011	EASTERLY VFD	Robertson	INSURANCE	D	15	\$658.00
114	2011	ECTOR VFD	Fannin	INSURANCE	D	16	\$1,440.00
115	2011	EDEN VFD	Concho	INSURANCE	D	14	\$1,260.00
116	2011	EDNA VFD	Jackson	INSURANCE	D	21	\$1,890.00
117	2011	EL CAMPO VFD	Wharton	INSURANCE	D	49	\$4,410.00
118	2011	EL PASO CO ESD #1	El Paso	INSURANCE	D	51	\$2,057.00
119	2011	ELDERVILLE-LAKEPORT VFD	Gregg	INSURANCE	D	33	\$2,970.00
120	2011	ELIASVILLE VFD	Young	INSURANCE	D	40	\$2,121.50
121	2011	ELLINGER VFD	Fayette	INSURANCE	D	26	\$1,340.00
122	2011	ELLIS CO ESD #6	Ellis	INSURANCE	D	22	\$1,539.00
123	2011	ELLIS COUNTY ESD #1	Ellis	INSURANCE	D	27	\$1,187.00
124	2011	ELMO VFD	Kaufman	INSURANCE	D	26	\$1,917.00
125	2011	EMORY VFD	Rains	INSURANCE	D	32	\$2,880.00
126	2011	ERATH COUNTY VOL FIRE-RESCUE	Erath	INSURANCE	D	38	\$3,420.00
127	2011	ETOILE VFD	Nacogdoches	INSURANCE	D	23	\$2,070.00
128	2011	EVANT VFD	Coryell	INSURANCE	D	12	\$1,080.00
129	2011	EVERMAN VFD	Tarrant	INSURANCE	D	50	\$3,640.00
130	2011	FABENS VFD	El Paso	INSURANCE	D	13	\$1,170.00
131	2011	FAIRMOUNT VFD	Sabine	INSURANCE	D	24	\$1,277.00
132	2011	FAUGHT VFD	Lamar	INSURANCE	D	16	\$1,440.00
133	2011	FERRIS VFD	Ellis	INSURANCE	D	23	\$2,070.00
134	2011	FIVE POINTS VFD	Bastrop	INSURANCE	D	16	\$1,440.00
135	2011	FLAT VFD	Coryell	INSURANCE	D	12	\$542.00
136	2011	FLATWOODS VFD	Panola	INSURANCE	D	19	\$1,710.00
137	2011	FLO VFD	Leon	INSURANCE	D	16	\$1,261.00
138	2011	FLORENCE VFD	Williamson	INSURANCE	D	37	\$3,330.00
139	2011	FLYNN VFD	Leon	INSURANCE	D	16	\$1,440.00
140	2011	FORDTRAN VFD	Victoria	INSURANCE	D	24	\$1,372.00
141	2011	FOREST BEND VFD	Harris	INSURANCE	D	45	\$4,050.00
142	2011	FORESTBURG VFD	Montague	INSURANCE	D	25	\$650.00
143	2011	FORNEY VFD	Kaufman	INSURANCE	D	43	\$3,870.00
144	2011	FRESNO TEXAS VFD	Fort Bend	INSURANCE	D	21	\$1,890.00
145	2011	FRIBERG-COOPER VFD	Wichita	INSURANCE	D	29	\$1,289.00
146	2011	FRIONA VFD	Parmer	INSURANCE	D	24	\$2,148.29
147	2011	FROST VFD	Navarro	INSURANCE	D	20	\$843.00
148	2011	FRUITVALE VFD	Van Zandt	INSURANCE	D	17	\$1,332.10
149	2011	FULTON VFD	Aransas	INSURANCE	D	48	\$1,971.00
150	2011	GANADO VFD	Jackson	INSURANCE	D	25	\$2,250.00
151	2011	GARRETT AREA RURAL VFD	Ellis	INSURANCE	D	18	\$1,247.00
152	2011	GARRISON VFD	Nacogdoches	INSURANCE	D	20	\$1,493.44
153	2011	GERONIMO VFD	Guadalupe	INSURANCE	D	25	\$2,250.00



**Texas Forest Service**  
**Rural Volunteer Fire Department Insurance Program (HB 3667)**

**FY 2011 Approvals**  
**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
154	2011	GILMER VFD	Upshur	INSURANCE	D	33	\$2,970.00
155	2011	GLEN COVE VFD	Coleman	INSURANCE	D	90	\$1,472.00
156	2011	GLENN HEIGHTS VFD	Dallas	INSURANCE	D	26	\$2,340.00
157	2011	GORDONVILLE VFD	Grayson	INSURANCE	D	9	\$473.00
158	2011	GRANBURY VFD	Hood	INSURANCE	D	47	\$4,230.00
159	2011	GRANDVIEW VFD	Johnson	INSURANCE	D	29	\$2,610.00
160	2011	GRAY VFD	Marion	INSURANCE	D	16	\$1,291.00
161	2011	GREENWOOD RURAL VFD	Parker	INSURANCE	D	42	\$3,780.00
162	2011	GREENWOOD-SLIDELL VFD	Wise	INSURANCE	D	17	\$1,530.00
163	2011	GROVES VFD	Jefferson	INSURANCE	D	21	\$1,838.00
164	2011	GUN BARREL CITY FD	Henderson	INSURANCE	D	27	\$2,430.00
165	2011	GUNTER VFD	Grayson	INSURANCE	D	21	\$1,890.00
166	2011	HAINESVILLE VFD	Wood	INSURANCE	D	18	\$1,620.00
167	2011	HALLETTVILLE VFD	Lavaca	INSURANCE	D	42	\$2,814.00
168	2011	HAMBY VFD	Taylor	INSURANCE	D	24	\$1,394.00
169	2011	HARMONY CONSOLIDATED VFD	Upshur	INSURANCE	D	17	\$1,530.00
170	2011	HARPER VFD	Gillespie	INSURANCE	D	38	\$3,420.00
171	2011	HAWLEY VFD	Jones	INSURANCE	D	13	\$1,170.00
172	2011	HENLY VFD	Hays	INSURANCE	D	10	\$900.00
173	2011	HIGHLANDS VFD	Harris	INSURANCE	D	68	\$6,120.00
174	2011	HILLTOP LAKES VFD	Leon	INSURANCE	D	20	\$1,800.00
175	2011	HITCHCOCK VFD	Galveston	INSURANCE	D	36	\$3,240.00
176	2011	HOLLY LAKE VFD	Wood	INSURANCE	D	25	\$2,250.00
177	2011	HOOVER VALLEY VF & EMS	Burnet	INSURANCE	D	20	\$1,800.00
178	2011	HOOVER VFD	Gray	INSURANCE	D	30	\$1,854.86
179	2011	HOPEWELL VFD	Lamar	INSURANCE	D	23	\$609.00
180	2011	HUDSON OAKS VFD	Parker	INSURANCE	D	29	\$2,610.00
181	2011	HUDSON VFD	Angelina	INSURANCE	D	19	\$1,421.00
182	2011	HUGHES SPRINGS VFD	Cass	INSURANCE	D	27	\$1,053.42
183	2011	HUNGERFORD VFD	Wharton	INSURANCE	D	24	\$1,645.00
184	2011	HUTTO-WILLIAMSON CO ESD #3	Williamson	INSURANCE	D	44	\$3,960.00
185	2011	HWY 321 VFD	Liberty	INSURANCE	D	23	\$410.00
186	2011	IDALOU FD	Lubbock	INSURANCE	D	19	\$1,055.70
187	2011	INEZ FIRE COMPANY	Victoria	INSURANCE	D	33	\$1,906.00
188	2011	INGLESIDE ON THE BAY VFD	San Patricio	INSURANCE	D	8	\$656.04
189	2011	INGLESIDE VFD	San Patricio	INSURANCE	D	54	\$4,860.00
190	2011	IOWA PARK VFD	Wichita	INSURANCE	D	13	\$873.60
191	2011	JACKSON HEIGHTS VFD	Smith	INSURANCE	D	22	\$1,980.00
192	2011	JARRET VOLUNTEER FIRE ASSN. INC.	Bexar	INSURANCE	D	41	\$3,690.00
193	2011	JEFFERSON CO WATER DIST #10 VFD	Jefferson	INSURANCE	D	17	\$1,530.00
194	2011	JENKINS VFD	Morris	INSURANCE	D	14	\$538.00
195	2011	JERSEY VILLAGE FD	Harris	INSURANCE	D	52	\$4,055.00
196	2011	JOAQUIN VFD	Shelby	INSURANCE	D	18	\$679.00
197	2011	JONES CREEK VFD	Brazoria	INSURANCE	D	19	\$503.00
198	2011	JONESBORO VFD	Coryell	INSURANCE	D	13	\$1,170.00
199	2011	JOURDANTON VFD	Atascosa	INSURANCE	D	13	\$1,170.00
200	2011	JOY VFD	Clay	INSURANCE	D	15	\$1,350.00
201	2011	JUDSON METRO VFD	Gregg	INSURANCE	D	18	\$1,620.00
202	2011	KARNES CITY VFD	Karnes	INSURANCE	D	32	\$2,880.00
203	2011	KAUFMAN VFD	Kaufman	INSURANCE	D	32	\$2,821.00
204	2011	KEENE FIRE DEPT.	Johnson	INSURANCE	D	25	\$628.32

**Texas Forest Service**  
**Rural Volunteer Fire Department Insurance Program (HB 3667)**  
**FY 2011 Approvals**  
**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
205	2011	KEMAH VFD	Galveston	INSURANCE	D	29	\$2,610.00
206	2011	KEMP COMMUNITY VFD	Kaufman	INSURANCE	D	22	\$1,980.00
207	2011	KENEDY CO FIRE & ESD #1	Kenedy	INSURANCE	D	9	\$294.00
208	2011	KLEIN VFD	Harris	INSURANCE	D	208	\$18,720.00
209	2011	KRUM VFD	Denton	INSURANCE	D	45	\$3,677.00
210	2011	LA BELLE FANNETT VFD	Jefferson	INSURANCE	D	30	\$2,700.00
211	2011	LA CASITA VFD	Starr	INSURANCE	D	31	\$2,257.00
212	2011	LA FERIA VFD	Cameron	INSURANCE	D	43	\$3,870.00
213	2011	LA JUNTA VFD	Parker	INSURANCE	D	13	\$1,170.00
214	2011	LA PORTE FD (THE)	Harris	INSURANCE	D	59	\$5,310.00
215	2011	LACOSTE LIONS VFD	Medina	INSURANCE	D	16	\$1,087.00
216	2011	LAKE BRIDGEPORT VFD	Wise	INSURANCE	D	18	\$1,620.00
217	2011	LAKE DUNLAP AREA VFD	Guadalupe	INSURANCE	D	20	\$1,684.00
218	2011	LAKE MEXIA VFD	Limestone	INSURANCE	D	20	\$1,800.00
219	2011	LAKEVIEW VFD	Hill	INSURANCE	D	11	\$832.00
220	2011	LAMAR VFD	Aransas	INSURANCE	D	31	\$693.00
221	2011	LAMAR PT-CAVINESS-EMERSON VFD	Lamar	INSURANCE	D	21	\$499.00
222	2011	LAND'S END VFD	Wood	INSURANCE	D	20	\$1,420.00
223	2011	LAZBUDDIE VFD	Parmer	INSURANCE	D	21	\$1,890.00
224	2011	LEAKEY VFD	Real	INSURANCE	D	18	\$1,620.00
225	2011	LEDBETTER VFD	Fayette	INSURANCE	D	34	\$1,809.00
226	2011	LEON SPRINGS VFD	Bexar	INSURANCE	D	47	\$4,230.00
227	2011	LEXINGTON VFD	Lee	INSURANCE	D	29	\$1,845.00
228	2011	LIBERTY CHAPEL VFD	Johnson	INSURANCE	D	17	\$1,281.00
229	2011	LIBERTY EYLAU VFD	Bowie	INSURANCE	D	35	\$1,970.43
230	2011	LINGLEVILLE VFD	Erath	INSURANCE	D	26	\$765.00
231	2011	LINN-SAN MANUEL VFD	Hidalgo	INSURANCE	D	20	\$1,800.00
232	2011	LITTLEFIELD FD	Lamb	INSURANCE	D	19	\$1,710.00
233	2011	LOCO VALLEY VFD	Nacogdoches	INSURANCE	D	12	\$1,080.00
234	2011	LOCUST COMMUNITY VFD	Grayson	INSURANCE	D	17	\$1,530.00
235	2011	LOMETA VFD	Lampasas	INSURANCE	D	27	\$1,614.08
236	2011	LONE OAK VFD	Bexar	INSURANCE	D	19	\$1,710.00
237	2011	LONE OAK TEXAS F. D. INC	Hunt	INSURANCE	D	26	\$1,595.00
238	2011	LONE TREE COMMUNITY VFD	Victoria	INSURANCE	D	13	\$1,170.00
239	2011	LORENZO VFD	Crosby	INSURANCE	D	15	\$1,187.00
240	2011	LOVING VFD	Young	INSURANCE	D	29	\$2,121.50
241	2011	LOWRY CROSSING VFD	Collin	INSURANCE	D	15	\$1,350.00
242	2011	LUMBERTON FIRE & EMS	Hardin	INSURANCE	D	75	\$6,750.00
243	2011	LYTLE VFD	Atascosa	INSURANCE	D	20	\$1,800.00
244	2011	MANCHACA VFD	Travis	INSURANCE	D	64	\$5,760.00
245	2011	MANVEL VFD	Brazoria	INSURANCE	D	26	\$2,153.00
246	2011	MARBLE FALLS AREA VFD	Burnet	INSURANCE	D	21	\$1,890.00
247	2011	MARION VFD	Guadalupe	INSURANCE	D	21	\$1,890.00
248	2011	MAUD VFD	Bowie	INSURANCE	D	22	\$1,980.00
249	2011	MCLENDON CHISHOLM VFD	Rockwall	INSURANCE	D	15	\$1,350.00
250	2011	MEDINA VFD	Bandera	INSURANCE	D	17	\$1,530.00
251	2011	MELISSA VFD	Collin	INSURANCE	D	20	\$1,800.00
252	2011	MELROSE VFD	Nacogdoches	INSURANCE	D	21	\$1,890.00
253	2011	MICO VFD	Medina	INSURANCE	D	17	\$1,258.00
254	2011	MILLSAP VFD	Parker	INSURANCE	D	22	\$1,980.00
255	2011	MINEOLA VFD	Wood	INSURANCE	D	24	\$2,160.00

**Texas Forest Service**  
**Rural Volunteer Fire Department Insurance Program (HB 3667)**  
**FY 2011 Approvals**  
**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
256	2011	MOBEETIE VFD	Wheeler	INSURANCE	N	22	\$1,972.64
257	2011	MOFFETT VFD	Angelina	INSURANCE	D	12	\$916.00
258	2011	MONAHANS V F D	Ward	INSURANCE	D	38	\$2,964.03
259	2011	MONAVILLE VFD	Waller	INSURANCE	D	18	\$326.00
260	2011	MONTANA VISTA FIRE RESCUE, INC.	El Paso	INSURANCE	D	59	\$4,103.00
261	2011	MONTE ALTO V F D	Hidalgo	INSURANCE	D	10	\$363.00
262	2011	MONTGOMERY DRIVE V F D	Bexar	INSURANCE	D	35	\$3,150.00
263	2011	MOSS LAKE VFD, INC.	Cooke	INSURANCE	D	24	\$1,759.00
264	2011	MOUNTAIN HOME VFD	Kerr	INSURANCE	D	29	\$2,610.00
265	2011	MT ZION COMMUNITY FF ASSN	Waller	INSURANCE	D	15	\$851.00
266	2011	MULDOON VFD	Fayette	INSURANCE	D	24	\$2,160.00
267	2011	MULESHOE VFD	Bailey	INSURANCE	D	23	\$402.22
268	2011	MULLIN V F D	Mills	INSURANCE	D	14	\$295.00
269	2011	MURCHISON VFD	Henderson	INSURANCE	D	15	\$802.00
270	2011	NAPLES VFD	Morris	INSURANCE	D	25	\$683.65
271	2011	NASSAU BAY VFD	Harris	INSURANCE	D	42	\$2,073.66
272	2011	NATALIA VFD	Medina	INSURANCE	D	35	\$2,019.00
273	2011	NESBITT VFD	Harrison	INSURANCE	D	32	\$2,297.00
274	2011	NEW DEAL VFD	Lubbock	INSURANCE	D	30	\$2,700.00
275	2011	NEW MOUNTAIN V F D	Upshur	INSURANCE	D	10	\$900.00
276	2011	NEW SALEM VFD	Rusk	INSURANCE	D	12	\$1,080.00
277	2011	NOCONA LAKE ESTATES VFD	Montague	INSURANCE	D	12	\$290.00
278	2011	NOCONA RURAL VFD	Montague	INSURANCE	D	37	\$2,362.00
279	2011	NOCONA VFD	Montague	INSURANCE	D	30	\$2,700.00
280	2011	NOLAN VFD	Nolan	INSURANCE	D	22	\$1,753.00
281	2011	NORTEX V F D	Titus	INSURANCE	D	16	\$391.00
282	2011	NORTH HAYS CO VFD	Hays	INSURANCE	D	25	\$2,250.00
283	2011	NORTH LAKE BROWNWOOD VFD & EMS	Brown	INSURANCE	D	27	\$2,158.00
284	2011	NORTHEAST MIDLAND CO VFD	Midland	INSURANCE	D	30	\$2,147.00
285	2011	NORTHWEST V F D	Harris	INSURANCE	D	59	\$5,310.00
286	2011	NOVICE VFD (LAMAR CO)	Lamar	INSURANCE	D	19	\$1,383.00
287	2011	NUECES COUNTY ESD #2	Nueces	INSURANCE	D	28	\$2,520.00
288	2011	NURSERY V F D	Victoria	INSURANCE	D	16	\$1,053.00
289	2011	OAKALLA VFD	Burnet	INSURANCE	D	16	\$1,440.00
290	2011	OAKLAND VFD	Colorado	INSURANCE	D	15	\$1,186.00
291	2011	OGBURN VFD	Wood	INSURANCE	D	20	\$1,980.00
292	2011	ORANGE CO ESD #1	Orange	INSURANCE	D	55	\$4,950.00
293	2011	ORANGE CO ESD #3 (LITTLE CYPRESS)	Orange	INSURANCE	D	32	\$2,880.00
294	2011	OVILLA VFD	Ellis	INSURANCE	D	37	\$3,330.00
295	2011	PARKER VFD	Collin	INSURANCE	D	39	\$3,510.00
296	2011	PAYNE SPRINGS VFD	Henderson	INSURANCE	D	53	\$4,770.00
297	2011	PECAN CREEK V F D	Tom Green	INSURANCE	D	14	\$1,260.00
298	2011	PECAN GROVE VFD	Fort Bend	INSURANCE	D	44	\$3,960.00
299	2011	PECAN PLANTATION V F D	Hood	INSURANCE	D	44	\$3,960.00
300	2011	PENDLETON HARBOR VFD	Sabine	INSURANCE	D	28	\$1,962.00
301	2011	PETROLIA VFD	Clay	INSURANCE	D	14	\$817.70
302	2011	PICKTON-PINE FOREST V F D	Hopkins	INSURANCE	D	22	\$1,980.00
303	2011	PINEHURST V F D	Orange	INSURANCE	D	18	\$1,530.00
304	2011	PLAINS VFD	Yoakum	INSURANCE	D	14	\$427.14
305	2011	PLEAK VFF ASSOC	Fort Bend	INSURANCE	D	10	\$900.00
306	2011	PLEASANTON VFD	Atascosa	INSURANCE	D	43	\$3,870.00

**Texas Forest Service**  
**Rural Volunteer Fire Department Insurance Program (HB 3667)**  
**FY 2011 Approvals**  
**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
307	2011	POINT VFD	Rains	INSURANCE	D	22	\$1,980.00
308	2011	PONDEROSA VFD	Harris	INSURANCE	D	84	\$7,560.00
309	2011	PORT BOLIVAR VFD	Galveston	INSURANCE	D	25	\$2,250.00
310	2011	PORTER SPRINGS COMM VFD	Houston	INSURANCE	D	20	\$258.00
311	2011	POTOSI VFD	Taylor	INSURANCE	D	24	\$1,998.00
312	2011	POWDERLY VFD	Lamar	INSURANCE	D	17	\$855.00
313	2011	POWELL TOWN VFD	San Augustine	INSURANCE	D	10	\$900.00
314	2011	POYNOR VFD	Henderson	INSURANCE	D	12	\$522.00
315	2011	PRESTON VOL EMERGENCY SERV INC	Grayson	INSURANCE	D	33	\$2,970.00
316	2011	PRITCHETT VFD	Upshur	INSURANCE	D	15	\$540.00
317	2011	PUNKIN CENTER V F D	Wichita	INSURANCE	D	11	\$990.00
318	2011	PUNKIN-EVERGREEN V F D	San Jacinto	INSURANCE	D	15	\$1,350.00
319	2011	QUAIL CREEK VFD	Victoria	INSURANCE	D	17	\$552.00
320	2011	QUINLAN VFD	Hunt	INSURANCE	D	30	\$1,869.00
321	2011	QUITMAN VFD	Wood	INSURANCE	D	24	\$2,160.00
322	2011	RAISIN VFD	Victoria	INSURANCE	D	34	\$2,096.00
323	2011	RALLS VFD	Crosby	INSURANCE	D	11	\$701.36
324	2011	RANDALL COUNTY FD	Randall	INSURANCE	D	44	\$3,960.00
325	2011	RAVENNA VFD	Fannin	INSURANCE	D	14	\$1,260.00
326	2011	RED SPRINGS VFD	Smith	INSURANCE	D	16	\$1,440.00
327	2011	REDWATER VFD	Bowie	INSURANCE	D	25	\$1,180.00
328	2011	RHOME VFD	Wise	INSURANCE	D	15	\$1,350.00
329	2011	RICHARDS VFD	Grimes	INSURANCE	D	10	\$765.00
330	2011	RINGGOLD VFD	Montague	INSURANCE	D	17	\$1,530.00
331	2011	RIO VISTA VFD	Johnson	INSURANCE	D	25	\$2,250.00
332	2011	RIVER OAKS V F D	Tarrant	INSURANCE	D	38	\$3,420.00
333	2011	RIVER PLANTATION VFD	Montgomery	INSURANCE	D	36	\$3,240.00
334	2011	RIVERCREST REDLAND VFD	Angelina	INSURANCE	D	10	\$805.00
335	2011	ROCKPORT VFD	Aransas	INSURANCE	D	44	\$3,960.00
336	2011	ROLLING HILLS VFD	Waller	INSURANCE	D	18	\$462.00
337	2011	ROLLING OAKS VFD	Van Zandt	INSURANCE	D	11	\$990.00
338	2011	ROSHARON VFD	Brazoria	INSURANCE	D	15	\$1,350.00
339	2011	ROSSVILLE VFD	Atascosa	INSURANCE	D	15	\$1,137.00
340	2011	ROUND MOUNTAIN VFD	Blanco	INSURANCE	D	5	\$450.00
341	2011	SABINE VFD	Gregg	INSURANCE	D	20	\$1,800.00
342	2011	SADLER VFD	Grayson	INSURANCE	D	7	\$630.00
343	2011	SALADO VFD	Bell	INSURANCE	D	23	\$1,766.00
344	2011	SALT CREEK VFD	Wise	INSURANCE	D	8	\$684.00
345	2011	SAN ELIZARIO VFD	El Paso	INSURANCE	D	19	\$1,710.00
346	2011	SAN JUAN FD	Hidalgo	INSURANCE	D	22	\$1,980.00
347	2011	SAND HILLS VFD	Guadalupe	INSURANCE	D	24	\$714.00
348	2011	SANDIA VFD	Jim Wells	INSURANCE	D	15	\$633.00
349	2011	SANDY OAKS VFD	Bexar	INSURANCE	D	34	\$3,060.00
350	2011	SANSOM PARK VFD	Tarrant	INSURANCE	D	21	\$1,890.00
351	2011	SANTA FE FIRE & RESCUE	Galveston	INSURANCE	D	60	\$5,400.00
352	2011	SCHULENBURG VFD	Fayette	INSURANCE	D	34	\$1,433.26
353	2011	SCURRY VFD	Kaufman	INSURANCE	D	35	\$3,150.00
354	2011	SEALY VFD	Austin	INSURANCE	D	30	\$2,700.00
355	2011	SELDEN VFD	Erath	INSURANCE	D	15	\$1,350.00
356	2011	SEYMOUR VFD	Baylor	INSURANCE	D	25	\$736.00

**Texas Forest Service**  
**Rural Volunteer Fire Department Insurance Program (HB 3667)**  
**FY 2011 Approvals**  
**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
357	2011	SHALLOWATER VFD	Lubbock	INSURANCE	D	26	\$657.66
358	2011	SHEPHERD VFD	San Jacinto	INSURANCE	D	35	\$3,150.00
359	2011	SHERWOOD SHORES VFD	Grayson	INSURANCE	D	14	\$1,260.00
360	2011	SHIRO VFD	Grimes	INSURANCE	D	10	\$900.00
361	2011	SILVERTON VFD	Briscoe	INSURANCE	D	25	\$2,250.00
362	2011	SIMMS DISTRICT VFD	Bowie	INSURANCE	D	22	\$1,980.00
363	2011	SIX MILE VFD	Sabine	INSURANCE	D	19	\$1,710.00
364	2011	SKELLYTOWN AREA VOL FF-EMS ASSOC	Carson	INSURANCE	D	19	\$617.00
365	2011	SMITHLAND VFD	Marion	INSURANCE	D	11	\$892.00
366	2011	SNYDER VFD	Scurry	INSURANCE	D	28	\$2,520.00
367	2011	SOCORRO VFD	El Paso	INSURANCE	D	40	\$3,325.00
368	2011	SOMERVELL CO VFR & EMS	Somervell	INSURANCE	D	48	\$4,320.00
369	2011	SOMERVILLE VFD	Burleson	INSURANCE	D	31	\$2,496.00
370	2011	SOUR LAKE VFD	Hardin	INSURANCE	D	29	\$2,610.00
371	2011	SOUTH HAYS FD	Hays	INSURANCE	D	90	\$8,100.00
372	2011	SOUTH POLK CO VFD	Polk	INSURANCE	D	29	\$1,793.00
373	2011	SOUTH VAN ZANDT VFD	Van Zandt	INSURANCE	D	45	\$4,050.00
374	2011	SOUTHEAST CALDWELL CO VFD	Caldwell	INSURANCE	D	15	\$829.00
375	2011	SOUTHERN BROOKS VFD	Brooks	INSURANCE	D	15	\$1,176.00
376	2011	SPRINGTOWN VFD	Parker	INSURANCE	D	20	\$1,800.00
377	2011	SUDAN VFD	Lamb	INSURANCE	D	22	\$1,980.00
378	2011	SUGAR HILL VFD	Titus	INSURANCE	D	12	\$626.00
379	2011	SUNRISE BEACH VFD	Llano	INSURANCE	D	38	\$892.08
380	2011	SUNSET VFD	Montague	INSURANCE	D	21	\$1,861.00
381	2011	TAHOKA VFD	Lynn	INSURANCE	D	20	\$399.04
382	2011	TERLINGUA FIRE & EMS	Brewster	INSURANCE	D	18	\$1,620.00
383	2011	THE MAXWELL COMMUNITY VFD	Caldwell	INSURANCE	D	18	\$180.00
384	2011	TIERRA LINDA VFD	Gillespie	INSURANCE	D	22	\$873.00
385	2011	TOLAR VFD	Hood	INSURANCE	D	31	\$2,481.00
386	2011	TOLEDO BEND VFD	Newton	INSURANCE	D	21	\$1,200.00
387	2011	TOMBALL VFD	Harris	INSURANCE	D	35	\$3,150.00
388	2011	TOOL VFD	Henderson	INSURANCE	D	21	\$836.00
389	2011	TRES PALACIOS OAKS VFD	Matagorda	INSURANCE	D	10	\$750.00
390	2011	TRI LAKES VFD	Titus	INSURANCE	D	9	\$483.00
391	2011	TRI-COUNTY FD	Waller	INSURANCE	D	38	\$3,288.00
392	2011	TRINIDAD VFD	Henderson	INSURANCE	D	23	\$1,217.60
393	2011	TROUT CREEK VFD	Newton	INSURANCE	D	23	\$525.00
394	2011	TULIA VFD	Swisher	INSURANCE	D	26	\$1,659.25
395	2011	TURNERSVILLE VFD	Coryell	INSURANCE	D	23	\$1,843.00
396	2011	UNION VALLEY VFD	Hunt	INSURANCE	D	21	\$1,738.00
397	2011	VALLEY VIEW VFD	Cooke	INSURANCE	D	24	\$973.00
398	2011	VAN VLECK VFD	Matagorda	INSURANCE	D	18	\$750.00
399	2011	VENUS VFD	Johnson	INSURANCE	D	19	\$1,710.00
400	2011	VILLAGE OF LAKE TANGLEWOOD VFD	Randall	INSURANCE	D	24	\$1,540.00
401	2011	VOLENTE VFD	Travis	INSURANCE	D	30	\$2,700.00
402	2011	WALL VFD	Tom Green	INSURANCE	D	22	\$1,559.23
403	2011	WALLER VFD AND RESCUE SERVICE	Waller	INSURANCE	D	23	\$1,161.00
404	2011	WARREN VFD	Tyler	INSURANCE	D	16	\$1,440.00
405	2011	WATERWOOD VFD	San Jacinto	INSURANCE	D	10	\$900.00
406	2011	WEIMAR VFD	Colorado	INSURANCE	D	40	\$3,565.00
407	2011	WEIR VFD	Williamson	INSURANCE	D	31	\$2,790.00

**Texas Forest Service**

**Rural Volunteer Fire Department Insurance Program (HB 3667)**

**FY 2011 Approvals**

**Totals as of 11/21/2011**

#	FY	Department Name	County	Description	Stat	Number of Firefighters	TFS Approved Amount
408	2011	WEST HARRISON VFD	Harrison	INSURANCE	D	27	\$2,430.00
409	2011	WEST MOUNTAIN VFD	Upshur	INSURANCE	D	4	\$360.00
410	2011	WEST ODESSA VFD	Ector	INSURANCE	D	36	\$1,503.75
411	2011	WEST ORANGE VFD	Orange	INSURANCE	D	11	\$990.00
412	2011	WEST VALLEY VFD	El Paso	INSURANCE	D	49	\$4,410.00
413	2011	WEST VFD	McLennan	INSURANCE	D	27	\$1,991.00
414	2011	WESTMINSTER VFD	Collin	INSURANCE	D	16	\$1,301.00
415	2011	WESTON VFD	Collin	INSURANCE	D	14	\$1,260.00
416	2011	WESTSIDE VFD	Henderson	INSURANCE	D	28	\$2,520.00
417	2011	WHEELER VFD	Wheeler	INSURANCE	D	28	\$879.24
418	2011	WHITE BLUFF ON LAKE WHITNEY VFD	Hill	INSURANCE	D	18	\$924.00
419	2011	WHITEHOUSE VFD	Smith	INSURANCE	D	31	\$2,790.00
420	2011	WHITEWRIGHT VFD	Grayson	INSURANCE	D	20	\$1,800.00
421	2011	WHITNEY FIRE DEPARTMENT	Hill	INSURANCE	D	25	\$2,250.00
422	2011	WHITTON RURAL VFD	Van Zandt	INSURANCE	D	20	\$911.80
423	2011	WICHITA EAST VFD	Wichita	INSURANCE	D	13	\$957.00
424	2011	WILLIAMSON CO ESD#4	Williamson	INSURANCE	D	32	\$2,880.00
425	2011	WILLOW PARK FD	Parker	INSURANCE	D	20	\$1,800.00
426	2011	WINCHESTER AREA VFD	Fayette	INSURANCE	D	20	\$1,800.00
427	2011	WINDTHORST VFD	Archer	INSURANCE	D	25	\$1,730.19
428	2011	WISE COUNTY SAND FLAT VFD	Wise	INSURANCE	D	13	\$1,170.00
429	2011	WODEN VFD	Nacogdoches	INSURANCE	D	20	\$675.00
430	2011	WOLFE CITY VFD	Hunt	INSURANCE	D	25	\$2,196.00
431	2011	WOODBURY VFD	Hill	INSURANCE	D	23	\$1,039.00
432	2011	WOODS VFD	Panola	INSURANCE	D	22	\$1,980.00
433	2011	WOODVILLE VFD	Tyler	INSURANCE	D	23	\$2,027.40
434	2011	YANTIS VFD	Wood	INSURANCE	D	18	\$1,482.00
435	2011	YOAKUM VFD	Lavaca	INSURANCE	D	32	\$2,507.00
						<b>11288</b>	<b>\$ 865,471.59</b>