



UNITED INDEPENDENT SCHOOL DISTRICT AGENDA ACTION ITEM

TOPIC: Award of Property & Casualty Insurance Renewal

SUBMITTED BY: Ofelia Dominguez OF: Risk Management

APPROVED FOR TRANSMITTAL TO SCHOOL BOARD: _____

DATE ASSIGNED FOR BOARD CONSIDERATION: May 20, 2026

RECOMMENDATION:

Staff has completed review of the district Property & Casualty Insurance policies and recommends acceptance of the renewal proposal submitted by the carrier, Property & Casualty Alliance of Texas (PCAT) and AMRISC through Lockton Insurance Brokers

RATIONALE:

PCAT is an organization created pursuant to the Interlocal Cooperation Act, Chapter 791, Title 7, of the Texas Government Code. Membership is made up totally of Texas school districts and participation is by interlocal agreement. Property, Wind & Hail Coverage will be provided by AMRISC. Casualty Coverage to be provided by PCAT. Coverage and deductibles as listed on attached schedule.

BUDGETARY INFORMATION:

Total Annual Premium: \$ 4,135,747

Package Policy to include AMRISC Property (including wind/hail coverage and Flood in Non-flood Zone areas) written through a pool of insurance companies.

Casualty- PCAT: Automobile Liability, Automobile Physical Damage, Equipment Breakdown, Cyber Suite, General Liability, Law Enforcement Liability, and Educator's Legal Liability

BOARD POLICY REFERENCE AND COMPLIANCE:

Texas Education Code 22.08