



BOARD OF TRUSTEES

Date: August 24, 2026 Prepared By: J Steen
Subject: Property Casualty Alliance of Texas (PCAT) Renewal

Action

PURPOSE:

To review and approve the Millsap ISD Property Casualty Alliance of Texas (PCAT) agreement.

BACKGROUND INFORMATION:

Millsap ISD entered into an Interlocal Agreement with Property Casualty Alliance of Texas (PCAT) for a 3-year term starting September 1, 2024 for all property/casualty coverage matters. For the 2026-2027 renewal, there was a standard rate **decrease** of 8.5%, and a savings of \$29,000.

Effective Date:
9/1/2026 to 9/1/2027

Property Casualty Alliance of Texas (PCAT)

<u>Effective</u>	<u>Description</u>	<u>Contribution</u>
9/1/2026	PCAT Package - Property	\$278,525
9/1/2026	PCAT Package - Cyber	\$4,515
9/1/2026	PCAT Package - Equipment Breakdown	\$4,006
9/1/2026	PCAT Package - General Liability & Employee Benefits Liability	\$1,423
9/1/2026	PCAT Package - Educator's Legal Liability	\$15,102
9/1/2026	PCAT Package - Automobile Liability	\$17,079
9/1/2026	PCAT Package - Auto Physical Damage	\$13,495
Annual Amount Due:		\$334,145

RECOMMENDATION:

Approve the MISD 2026-2027 PCAT based on the rates and terms stated above.

BOARD ACTION REQUIRED

Possible motion: I move to approve the renewal of the Millsap ISD 2026-2027 PCAT agreement..