Premium Summary November 1, 2026 - October 31, 2027

Line of Coverage	2026 - 2027 Carrier	Expiring Annualized Premium	Estimated Renewal Premium - Year 1	% Change
Property *	XL Ins American	$ 1,132,571	$ 1,158,792	2.32%
Crime	Great American	7,529	6,520	-13.40%
General Liability	TPS	27,542	27,487	-0.20%
Law Enforcement Liability	TPS	27,899	25,505	-8.58%
Auto (25/26 base plus adjustments)	TPS	186,614	189,550	1.57%
Educator's Legal Liability	TPS	118,231	119,843	1.36%
Cyber Liability	Allied World	102,299	67,602	-33.92%
~Excess Cyber Liability ($+5M)	Homeland (Resilience)	76,819	50,714	-33.98%
~Excess Cyber Liability ($+5M)	Great American	57,703	35,610	-38.29%
~Excess Cyber Liability ($+5M)	Chaucer (Cowbell)	N/A	23,967	100.00%
	Total Premium	**$ 1,737,207**	**$ 1,705,590**	
	Difference		**$ (31,617)**	

* Property includes prorated premiums for the Wylie Campus Workforce Education Center ($41,631) and the Frisco Campus Health Sciences Center ($30,161)

Premium for current property is $1,087,000 (-4.02% decrease)

Estimated Premiums November 1, 2026 through October 31, 2031

Line of Coverage	Carrier	Projected Spend Years 1-5	Year 2	Year 3	Year 4	Year 5
Property *	XL Ins American	$ 6,298,458	$ 1,228,519	$ 1,265,375	$ 1,303,336	$ 1,342,436
Crime	Great American	34,617	6,716	6,917	7,125	7,339
General Liability	TPS	145,933	28,312	29,161	30,036	30,937
Law Enforcement Liability	TPS	135,409	26,270	27,058	27,870	28,706
Auto (25/26 base plus adjustments)	TPS	1,006,349	195,237	201,094	207,127	213,341
Educator's Legal Liability	TPS	636,261	123,438	127,141	130,955	134,884
Cyber Liability	Allied World	358,909	69,630	71,719	73,871	76,087
~Excess Cyber Liability ($+5M)	Homeland (Resilience)	269,250	52,236	53,803	55,417	57,080
~Excess Cyber Liability ($+5M)	Great American	189,055	36,678	37,778	38,911	40,078
~Excess Cyber Liability ($+5M)	Chaucer (Cowbell)	127,246	24,686	25,427	26,190	26,976
		$ 9,201,487	**$ 1,791,722**	**$ 1,845,473**	**$ 1,900,838**	**$ 1,957,864**

Spend Authorization Requested: $ 9,300,000