

Midway ISD
09/01/2026 Property Insurance Renewal Comparison

Provider	TASB 09/01/2025 - 2026	TASB 09/01/2026 - 2027	Marsh McLennan 09/01/2026 - 2027	Risk Management Partners 09/01/2026 - 2027
Total Insured Values	\$521,203,000	\$521,203,000	\$521,203,000	\$521,203,000
Coverages				
All Other Perils	\$300,000,000	\$500,000,000	\$100,000,000	\$465,000,000
Named Storm	\$50,000,000	\$50,000,000	\$50,000,000	\$465,000,000
Flood (A & V Excluded)	\$10,000,000	\$10,000,000	\$10,000,000	\$465,000,000
Earthquake	\$10,000,000	\$10,000,000	\$10,000,000	\$465,000,000
Crime	\$200,000	\$250,000	\$200,000	\$1,000,000
Equipment Breakdown	\$100,000,000	\$100,000	\$100,000,000	\$43,463,000
Deductibles				
All Other Perils	\$100,000	\$100,000	\$100,000	\$100,000
Named Storm	2%; Minimum \$500,000	2%; Minimum \$250,000 Max \$6,500,000	2%; Minimum \$250,000	2%; Minimum \$100,000
All Other Wind/Hail	2%; Minimum \$500,000	2%; Minimum \$250,000 Max \$6,500,000 Freeze \$250,000	2%; Minimum \$250,000	2%; Minimum \$100,000
Flood	\$100,000	\$100,000	\$100,000	\$100,000
Earthquake	\$100,000	\$100,000	\$100,000	\$100,000
Crime	\$5,000	\$5,000	\$5,000	\$5,000
Equipment Breakdown	\$50,000	\$50,000	\$50,000	\$100,000
Premium	\$902,109	\$887,342	\$892,600	\$1,448,130
<i>Rate per \$100</i>	<i>\$0.1731</i>	<i>\$0.170</i>	<i>\$0.171</i>	<i>\$0.278</i>