

ROBSTOWN INDEPENDENT SCHOOL DISTRICT
AGENDA ACTION SHEET

Date: February 9, 2026

Subject: **DISCUSS AND CONSIDER RENEWAL CONTRACT WITH KEECH AND ASSOCIATES FOR PROPERTY INSURANCE EFFECTIVE MARCH 17, 2026**

Administrator Responsible: Eva Cisneros

Position: Chief Financial Officer

A. Purpose of Agenda Item:

Information Only

Action Needed

B. Authority for this Action:

Local Policy _____

Law or Rule TEC 44.031

C. Strategic Objective, Goal, or Need Addressed:

The objective is to award the proposal for Property & Casualty Insurance.

D. Summary:

In December 2025, the District issued a Request for Proposal (RFP) for Property and Casualty Insurance. Keech and Associates was the only vendor to submit a complete proposal.

The contract includes an initial one-year term beginning March 17, 2026, with the option to renew annually for up to four additional years, not to exceed five years total.

The attached 2026–2027 proposal reflects a 24.24% reduction in the total insurance premium, decreasing from \$828,462.96 to \$630,783.58.

E. Alternatives Considered:

F. Comments Received:

G. Administrative Recommendation:

Administration recommends that the Board of Trustees award the proposal for Property and Casualty Insurance to Keech and Associates and approve a one-year initial contract, effective March 17, 2026, with the option to renew annually in accordance with the RFP.

H. Fiscal Impact and Cost: \$630,783.58

I. Monitoring and Reporting Time-Line: March 17, 2026, to March 16, 2027



1718 Santa Fe (78404)
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Corpus Christi, TX 78463
(361) 883-3803
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Alice, TX 78333
(361) 664-5421
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Kevin G. Keetch, CIC
Bryan M. Grove, CIC

Business Insurance
Group Health
Auto • Home • Life

January 23, 2026

2026-2027 PROPOSAL SUMMARY

PROPERTY

Fire, Wind, Hail	TIV: \$25,000,000	\$480,772.75
Floater	TIV: \$5,809,895	\$ 35,259.83
Equipment Breakdown	TIV: \$100,000,000	\$ 6,000.00
		\$522,032.58

TIV = Total Insured Value

AOP = All Other Perils

The floater policy covers Band Equipment & Uniforms, Audio/Visual Equipment and district Computer Hardware/Software.

AmRisc Quote – see attached list of participants

Deductibles:

All Other Perils	\$25,000 Except \$100,000 for Solomon Ortiz Intermediate School
Named Storm	5% with \$100,000 Minimum
All Other Wind/Hail	1% with \$50,000 Minimum
Equipment	\$2,500 Except Theft at \$5,000 and Wind/Hail 5% of TIV with \$50,000 Minimum
Equipment Breakdown	\$10,000 Per Occurrence Except Business Income is 24 Hours
Flood	Excluded
Earth Movement	Excluded

Specific Terms & Conditions:

- Percent deductibles are per occurrence, per location
- Coverage explicitly excludes all Flood including but not limited to Flood during windstorm events
- Limits are per Schedule by building, Not blanket
- Coverage excludes all loss or damage directly or indirectly caused by any Named Storm in existence at time of written request to bind or inception of any new or additional exposure
- Roof covering to be ACV if originally installed or last fully replaced prior to 2013
- Cosmetic Roof Damage Restriction
- 35% Minimum Earned Premium
- Subject to AmRisc Storm Season cancellation provisions
- Information as respects to Fieldhouse claim prior to binding for underwriting review



CASUALTY

Coverage	Annual Premium
General Liability	\$8,468.00
Data Compromise	\$471.00
Cyber	\$1,973.00
Educators Legal Liability	\$3,795.00
Employment Practices Liability	\$14,089.00
Law Enforcement Liability	\$11,248.00
Auto Liability	\$28,542.00
Auto Physical Damage	\$39,165.00
Crime	\$1,000.00
Total	\$108,751.00

PREMIUM COMPARISON

Coverage	Expiring Premium	Renewal Premium
Fire, Wind, Hail	\$681,565.78	\$480,772.75
Equipment Floater	\$35,160.18	\$35,259.83
Equipment Breakdown	\$7,543.00	\$6,000.00
General Liability	\$8,419.00	\$8,468.00
Data Compromise	\$471.00	\$471.00
Cyber	\$1,973.00	\$1,973.00
Educators Legal Liability	\$3,811.00	\$3,795.00
Employment Practices Liability	\$14,257.00	\$14,089.00
Law Enforcement Liability	\$9,918.00	\$11,248.00
Auto Liability	\$26,139.00	\$28,542.00
Auto Physical Damage	\$37,962.00	\$39,165.00
Crime	\$1,000.00	\$1,000.00
Total	\$828,462.96	\$630,783.58

- Property premium lowered by \$200,793.03
- Overall Casualty premiums increased due to additional vehicles, claims activity and increased number of law enforcement personnel

Options for Consideration:

- 1) Property – Increase Loss Limit to \$50M for estimated additional premium of \$102,833.11
- 2) Property – Lower Named Storm deductible to 3% for an estimated additional premium of \$66,224.40
- 3) Add Flood Sublimit of \$1,000,000 and Earth Movement Sublimit of \$2,500,000 for an estimated additional premium of \$139,544.61



KEETCH
& ASSOCIATES
INSURANCE ♦ BONDS

Property Premium Summary

2013-2014	\$547,629.34
2014-2015	\$540,064.45
2015-2016	\$451,888.73
2016-2017	\$374,345.00
2017-2018	\$361,521.75
2018-2019	\$403,193.10
2019-2020	\$440,022.35
2020-2021	\$448,062.00
2021-2022	\$485,572.97
2022-2023	\$617,772.17
2023-2024	\$957,099.62
2024-2025	\$853,585.38
2025-2026	\$681,565.78
2026-2027	\$480,772.75