

RENEWAL PROPOSAL
FOR
GALVESTON INDEPENDENT SCHOOL DISTRICT

FEBRUARY 2, 2022

PRESENTED BY:



CELEBRATING 130 YEARS IN BUSINESS!

Please remember that the extent of any insurance provided to you is at all times governed by the complete terms and conditions of the issued policy itself.

This presentation is a summary only and does not constitute coverage. You must sign and return all required documentation along with payment for the premium amount due before a request for coverage can be made to the Insurance Company

From June through November insurance companies may stop binding coverage when a 'tropical disturbance' enters the Gulf of Mexico or Caribbean Sea. In these cases, coverage quoted in this proposal cannot be put in effect until the company lifts its binding restrictions



GALVESTON ISD'S SERVICE TEAM

Garry P. Kaufman

Account Executive

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Garry Kaufman is responsible for overseeing all aspects of your insurance program.

Stephanie Rippard

Account Manager

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Stephanie Rippard is responsible for the daily servicing of your account including endorsements, certificate requests, client services, program design, accounting, quality assurance and market relationships.

Please feel free to contact us if you have any questions or concerns regarding your insurance program.



GISD Premium Comparison - Expiring vs Renewal 2022

Coverage	Carrier	Expiring Premium	Renewal Premium	% change	\$ change
AOP	Great American	\$384,079	\$489,466	27.4%	\$105,387
Equipment Breakdown	Travelers	\$8,799	\$11,041	25.5%	\$2,242
Primary Wind	TWIA	\$1,037,307	\$1,093,385	5.4%	\$56,078
Primary Flood	Wright	\$136,632	\$144,323	5.6%	\$7,691
Excess Wind & Flood	Starstone/Endurance	\$409,208	\$523,902	28.0%	\$114,694
		\$1,976,025	\$2,262,117	14.5%	\$286,092



GISD

2022 Property Insurance - Renewal Coverage Overview

	2021 to 2022	2022 to 2023
Insurance Company	Great American/ Travelers/TWIA/Wright/Starstone/ Endurance	Great American/ Travelers/TWIA/Wright/Starstone/ Endurance
Covered Perils	Direct Physical Loss Including Wind, Flood, Earth Movement & Equipment Breakdown	Direct Physical Loss Including Wind, Flood, Earth Movement & Equipment Breakdown
AOP Insurable Values	Bldg: \$259,710,051 / BPP: \$21,167,115	Bldg: \$287,960,575 / BPP: \$21,210,089
Special Floater	\$3,817,885	\$2,900,000
Equipment Breakdown	\$100,000,000	\$100,000,000
Primary Wind Total Insurable Values	\$81,575,016	\$82,653,111
Primary Flood Insurable Values	Bldg: \$13,464,500 / Confs: \$11,678,000	Bldg: \$15,176,800 / Confs: \$11,689,200
Excess Wind/Hail & Flood (13 locs wind / 25 locs flood)	\$5,000,000 Per Occurrence and Annual Aggregate as Respects Flood	\$5,000,000 Per Occurrence and Annual Aggregate as Respects Flood
Sublimits:		
Flood - SFHA Zones	NFIP Policies Include AE, A and X Zones	NFIP Policies Include AE, A and X Zones
Earth Movement - per Occ/Annual	\$5,000,000	\$5,000,000
Wind Driven Rain	\$100,000	\$100,000
Debris Removal	\$250,000/Loc	\$250,000/Loc
Electronic Data and Media	\$5,000,000	\$5,000,000
Errors and Omissions	\$500,000	\$500,000
Extra Expense	\$250,000	\$250,000
Miscellaneous Unnamed Locations	Bldg: \$500,000 / BPP: \$500,000	Bldg: \$500,000 / BPP: \$500,000
Newly Acquired Property (90 days to	\$2,500,000	\$2,500,000
Ordinance or Law	(A) Undamaged portion of the building: Included / (B) Demolition & (C) ICC Combined: \$5,000,000	(A) Undamaged portion of the building: Included / (B) Demolition & (C) ICC Combined: \$5,000,000
Spoilage	Included in BPP Limit	Included in BPP Limit
Transit	\$500,000	\$500,000
Personal Property of Others	\$1,000,000	\$1,000,000
Coinsurance / Valuations	AOP-Agreed Value/Replacement Cost TWIA-80%; Excess Wind & Flood-None / Replacement Cost	AOP-Agreed Value/Replacement Cost TWIA-80%; Excess Wind & Flood-None / Replacement Cost
Per Occurrence Deductibles:		
AOP	\$50,000	\$100,000 / Water Damage \$250,000
Primary Wind/Hail	1% Per Item / Per Occurrence	1% Per Item / Per Occurrence
Primary Flood	\$5,000 Per Item / Per Occurrence	\$1,000/\$1,250/\$5,000 Per Item / Per Occurrence
Excess Wind/Hail	TWIA Max Limit	TWIA Max Limit
Wind Driven Rain	\$100,000	\$100,000
Excess Flood	NFIP Bldg / Confs Max Limit	NFIP Bldg / Confs Max Limit
Equipment Breakdown	\$1,000	\$1,000
Equipment Breakdown - Extra Expense	24 Hours	24 Hours
Exceptions to AOP Deductible:		
Special Floater (Sports, Band, Track & Field and Outdoor Property)	\$10,000	\$10,000



GISD

2022 Property Insurance - Renewal Coverage Overview

	2021 to 2022	2022 to 2023
Portable Buildings	TWIA-Not Covered AOP-Not Covered While In Transit; Covered At Any Other Location-\$50,000 Ded	TWIA-Not Covered AOP-Not Covered While In Transit; Covered At Any Other Location-\$100,000 Ded
Electronic Data Processing Equipment	\$50,000 \$100,000 for Theft, Vandalism, Malicious Mischief	\$100,000 \$100,000 for Theft, Vandalism, Malicious Mischief
Total Annual Premium	\$1,976,025	\$2,262,117
Optional Terrorism coverage	Only included on AOP	Only included on AOP

This presentation is meant as an overview only. Please refer to the policies for specific terms, conditions, limitations, and exclusions



GISD

Property Windstorm Insurance - Premium Rate History

Property

	Total Insurable Value	Premium	Rate per \$100 of Insured Value
2022	\$309,170,664	\$489,466	0.158
2021	\$280,877,166	\$383,398	0.137
2020	\$278,187,354	\$353,444	0.127
2019			
2018			
2017			

Windstorm

	Total Insurable Value	Premium	Rate per \$100 of Insured Value
2022	\$82,653,111	\$1,093,385	1.323
2021	\$81,575,016	\$1,020,475	1.251
2020	\$81,575,016	\$1,020,475	1.251
2019	\$81,575,016	\$1,020,475	1.251
2018	\$81,574,546	\$1,020,468	1.251
2017	\$80,807,385	\$945,194	1.170

Flood

	Total Insurable Value	Premium	Rate per \$100 of Insured Value
2022	\$26,902,300	\$144,323	0.536
2021	\$25,142,500	\$136,632	0.543
2020	\$25,120,300	\$106,546	0.424
2019	\$25,120,300	\$117,604	0.468
2018	\$24,915,600	\$115,724	0.464
2017	\$24,794,100	\$114,075	0.460

Excess Wind & Flood

\$5,000,000 Per Occurrence and Annual Aggregate as Respects Flood

	Wind & Flood Limit	Premium	Rate
2022	\$5,000,000	\$523,902	0.169
2021	\$5,000,000	\$409,208	0.146
2020	\$5,000,000	\$331,800	0.119



GISD 2022 Coverage Structure

	AOP	Equipment Breakdown	Wind	Flood	
\$309,170,664	AOP Limit \$309,170,664 (Bldg: \$287,960,575 / BPP \$21,210,089)				
\$100,000,000		Equip Brkdn Limit \$100,000,000			
\$87,653,111			Excess Wind Limit \$5,000,000		
\$82,653,111			TWIA Limit \$82,653,111		
\$31,866,000				Excess Flood \$5,000,000 Annual Aggregate	
\$26,866,000				NFIP Bldg Limit \$15,176,800	NFIP Conts Limit \$11,689,200
Deductible	\$100,000 AOP / \$250,000 Water Damage	\$1,000	1%, 1,000 minimum	\$1,000 / \$1,250 / \$5,000	\$1,000 / \$1,250 / \$5,000



**GISD Schedule of Locations
2022-2023 Policy Year**

Bldg No.	Property Type	TWIA #	Location Name	Street Address	100% RCV Bldg & Contents	AOP limit Bldg & Contents	TWIA Bldg & Contents Limit	NFIP Bldg Limit	NFIP Conts Limit
1	Building	1	Ball High School	4101-4223 Ave O	\$ 83,651,080	\$ 83,651,080	\$ 4,424,000	\$ 500,000	\$ 500,000
2	Building	2	Ball High Mech Bldg	4220 Ave P	\$ 1,026,438	\$ 1,026,438	\$ 872,472	\$ 500,000	\$ 153,800
3	Building	3	Ball High Boiler House	4210C Ave P (Rear)	\$ 1,285,118	\$ 1,285,118	\$ 1,092,350	\$ 500,000	\$ 500,000
4	Building	4	Ball High Chiller Plant	4210 Ave P	\$ 1,056,985	\$ 1,056,985	\$ 898,437	\$ 500,000	\$ 500,000
5	Building	5	Charles Scott Elementary	4116 Ave N 1/2 aka 1501-1523 41st St	\$ 16,839,627	\$ 16,839,627	\$ 4,424,000	\$ 500,000	\$ 500,000
6	Building	6	Stephen F Austin Middle School	1514 Ave N 1/2 aka 1504-1526 Ave N 1/2	\$ 27,522,020	\$ 27,522,020	\$ 4,424,000	\$ 500,000	\$ 500,000
7	Building	7	Austin Gymnasium	1514 Ave N 1/2 aka 1526C Ave N 1/2	\$ 3,590,114	\$ 3,590,114	\$ 2,430,402	\$ 500,000	\$ 434,300
8	Building	8	Central Middle School Classrooms - Front	3002-3128 Sealy aka 3014 Sealy	\$ 28,903,212	\$ 28,903,212	\$ 4,424,000	\$ 500,000	\$ 500,000
9	Building	8	Central Middle School Classrooms - Rear	3002-3128 Sealy aka 3014 Sealy	Included	Included	Included	\$ 500,000	\$ 500,000
10	Building	9	Central Mechanical	3030 Sealy	\$ 1,407,466	\$ 1,407,466	\$ 1,400,000	\$ 500,000	\$ 500,000
11	Other Structures	66	Central A/C System	3014 aka 3030 Sealy	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
12	Building	10	Weis Middle School	7100 Stewart Rd	\$ 17,862,414	\$ 17,862,414	\$ 4,424,000	\$ 500,000	\$ 500,000
13	Other Structures	70	Weis A/C System/Cooling Tower	7100 Stewart Rd	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
14	Building	11	Rosenberg Elementary School	701-723 10th St	\$ 10,970,640	\$ 10,970,640	\$ 4,424,000	\$ 500,000	\$ 500,000
15	Other Structures	56	Rosenberg A/C System	701-723 10th St	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
16	Building	12	Moody Early Childhood	2001-2027 Ave K	\$ 10,376,550	\$ 10,376,550	\$ 4,424,000	\$ 500,000	\$ 500,000
17	Other Structures	57	Moody Early Childhood A/C System	2001-2027 Ave K	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
18	Building	13	DG Burnet School	5501 Ave S	\$ 13,134,068	\$ 13,134,068	\$ 4,424,000	\$ 500,000	\$ 500,000
19	Other Structures	67	Burnet A/C System	5501 Ave S	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
20	Building	14	Gladnie O Parker Elementary	6802 Jones Dr. aka 6828 Jones Dr.	\$ 13,908,456	\$ 13,908,456	\$ 4,424,000	\$ 500,000	\$ 500,000
21	Building	71	Gladnie O Parker Gym	6802 Jones Dr.	\$ 2,108,705	\$ 2,108,705	\$ 1,800,000	\$ 500,000	\$ 250,000
22	Building	15	L A Morgan Elementary/Gym	1410 37th St.	\$ 12,920,506	\$ 12,920,506	\$ 4,424,000	\$ 500,000	\$ 500,000
23	Building	15	L A Morgan Elementary/Gym	1410 37th St. aka 3528 Ave N (Ursuline)	Included	Included	Included	\$ 500,000	\$ 166,000
24	Building	16	Administration Building	3920-28 Ave T (aka 3904 Ave T)	\$ 3,607,927	\$ 3,607,927	\$ 2,778,787	\$ 500,000	\$ 500,000
25	Building	17	Admin Annex	3920-28 Ave T (aka 3906 Ave T)	\$ 2,910,754	\$ 2,910,754	\$ 1,492,617	\$ 500,000	\$ 400,000
26	Building	18	Bus Repair & Wash	2929 83rd St.	\$ 1,135,184	\$ 1,135,184	\$ 964,906	\$ 463,700	\$ 111,700
27	Building	19	Galveston Academy/Jewel Banks	5126-5200 Ave N 1/2	\$ 1,371,180	\$ 1,371,180	\$ 1,165,503	\$ 500,000	\$ 352,000
28	Building	20	Greta Oppe Elementary	2915 81st St.	\$ 14,966,625	\$ 14,966,625	\$ 4,424,000	\$ 500,000	\$ 500,000
29	Other Structures	21	Ball High Tennis Courts	4201 Ave Q	\$ 31,250	\$ 31,250	\$ 25,000	\$ -	\$ -
30	Building	22	Tor Field Press Box	3400A 83rd	\$ 143,750	\$ 143,750	\$ 115,000	\$ -	\$ -
31	Building	23	Tor Field Fieldhouse/Storage	3400B 83rd	\$ 330,413	\$ 330,413	\$ 222,000	\$ -	\$ -
32	Other Structures	24	Tor Field Batting Cages	3400C 83rd	\$ 53,625	\$ 53,625	\$ 42,900	\$ -	\$ -
33	Other Structures	68	Tor Field Baseball Metal Bleachers 2	3400 83rd	\$ 62,500	\$ 62,500	\$ 50,000	\$ -	\$ -
34	Building	69	Tor Field Concession / Restroom	3400A 83rd	\$ 197,938	\$ 197,938	\$ 158,400	\$ -	\$ -
35	Other Structures	73	Baseball backstop Netting	3402 83rd St	\$ 75,000	\$ 75,000	\$ 75,000	\$ -	\$ -
36	Building	25	Crenshaw Elementary	416 Hwy 87	\$ 10,980,985	\$ 10,980,985	\$ 4,424,000	\$ 500,000	\$ 500,000
37	Other Structures	60	Crenshaw A/C System	416 Hwy 87	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
38	Building	26	Communications Classroom	4028 Ave O	\$ 206,940	\$ 206,940	\$ 165,552	\$ 158,000	\$ 22,100
39	Building	27	New Fieldhouse	4101 Ave P	\$ 2,400,290	\$ 2,400,290	\$ 1,577,800	\$ 500,000	\$ 300,000
40	Other Structures	28	Courville Stadium 10' ChainLink Fence	1307 27th	\$ 168,750	\$ 168,750	\$ 135,000	\$ -	\$ -
41	Building	29	Courville Stadium NW Dressing Rm/Locker/Coaches Off/aka Bldg A	1307 27th	\$ 418,392	\$ 418,392	\$ 287,432	\$ 288,000	\$ -
42	Building	30	Courville Stadium NE Dressing Rm aka Bldg D	1307 27th	\$ 418,392	\$ 418,392	\$ 287,432	\$ 288,000	\$ -
43	Building	31	Courville Stadium Concession Stand 1 aka Bldg C	1307 27th	\$ 45,937	\$ 45,937	\$ 59,136	\$ 40,000	\$ -
44	Building	32	Courville Stadium Concession Stand 2 aka Bldg J	1307 27th	\$ 55,820	\$ 55,820	\$ 43,400	\$ 44,000	\$ -
45	Building	33	Courville Stadium Concession Stand 3 aka Bldg K	1307 27th	\$ 87,247	\$ 87,247	\$ 25,344	\$ 60,000	\$ -
46	Building	34	Courville Stadium Concession Stand 4 aka Bldg N	1307 27th	\$ 35,014	\$ 35,014	\$ 55,200	\$ 26,000	\$ -
47	Building	35	Courville Stadium Concession Stand 5 aka Bldg Q	1307 27th	\$ 75,596	\$ 75,596	\$ 40,000	\$ 56,000	\$ -
48	Building	N/A	Courville Stadium Concession Stand 6 aka Bldg R	1307 27th	\$ 45,937	\$ 45,937	\$ -	\$ 40,000	\$ -
49	Building	36	Courville Stadium Storage Bldg #2 aka Bldg F	1307 27th	\$ 80,341	\$ 80,341	\$ 84,637	\$ 85,000	\$ -



**GISD Schedule of Locations
2022-2023 Policy Year**

Bldg No.	Property Type	TWIA #	Location Name	Street Address	100% RCV Bldg & Contents	AOP limit Bldg & Contents	TWIA Bldg & Contents Limit	NFIP Bldg Limit	NFIP Conts Limit
50	Building	37	Courville Stadium Storage Bldg #3 aka Bldg E	1307 27th	\$ 157,267	\$ 157,267	\$ 96,000	\$ 81,000	\$ -
51	Building	38	Courville Stadium Eastside Pressbox 1	1307 27th	\$ 47,280	\$ 47,280	\$ 43,000	\$ 43,000	\$ -
52	Building	39	Courville Stadium Westside Pressbox 2	1307 27th	\$ 47,280	\$ 47,280	\$ 43,000	\$ 43,000	\$ -
53	Building	40	Courville Stadium Westside Restroom #1 aka Bldg G	1307 27th	\$ 54,977	\$ 54,977	\$ 47,000	\$ 47,000	\$ -
54	Building	41	Courville Stadium Westside Restroom #2 aka Bldg H	1307 27th	\$ 69,995	\$ 69,995	\$ 56,000	\$ 56,000	\$ -
55	Building	42	Courville Stadium Eastside Restrooms #1 aka Bldg T	1307 27th	\$ 70,939	\$ 70,939	\$ 58,000	\$ 58,000	\$ -
56	Building	43	Courville Stadium Eastside Restrooms #2 aka Bldg U	1307 27th	\$ 69,995	\$ 69,995	\$ 47,000	\$ 47,000	\$ -
57	Building	N/A	Courville Stadium Referee's Office aka Bldg M	1307 27th	\$ 69,075	\$ 69,075	\$ -	\$ 47,000	\$ -
58	Building	N/A	Courville Stadium Locker Room aka Bldg B	1307 27th	\$ 46,779	\$ 46,779	\$ -	\$ 25,000	\$ -
59	Building	N/A	Courville Stadium Ticket Booth	1307 27th	\$ 36,864	\$ 36,864	\$ -	\$ 30,000	\$ -
60	Building	N/A	Courville Stadium Ticket Booth	1307 27th	\$ 36,864	\$ 36,864	\$ -	\$ 30,000	\$ -
61	Building	N/A	Courville Stadium Ticket Booth	1307 27th	\$ 36,864	\$ 36,864	\$ -	\$ 30,000	\$ -
62	Building	N/A	Courville Stadium Ticket Booth	1307 27th	\$ 36,864	\$ 36,864	\$ -	\$ 30,000	\$ -
63	Building	N/A	Courville Stadium Ticket Booth	1307 27th	\$ 36,864	\$ 36,864	\$ -	\$ 30,000	\$ -
64	Building	44	Transportation / New Bus Wash Bldg	3101 83rd St	\$ 1,800,743	\$ 1,800,743	\$ 1,440,595	\$ -	\$ -
65	Building	45	Girls Softball Fieldhouse	3103 83rd St.	\$ 526,055	\$ 526,055	\$ 260,700	\$ -	\$ -
66	Building	61	Girls Softball Press Box/Storage	3103 83rd St.	\$ 142,942	\$ 142,942	\$ 140,000	\$ -	\$ -
67	Other Structures	62	Girls Softball Batting Cage - Metal at Softball Field	3103 83rd St.	\$ 37,500	\$ 37,500	\$ 30,000	\$ -	\$ -
68	Other Structures	72	Covered Batting Cage	3103 83rd St.	\$ 258,720	\$ 258,720	\$ 258,720	\$ -	\$ -
69	Other Structures	46	Austin Tennis Courts	1504-1526 Ave N 1/2	\$ 50,000	\$ 50,000	\$ 40,000	\$ -	\$ -
70	Building	47	Alamo Mechanical Bldg	5123 C Ave N 1/2	\$ 952,000	\$ 952,000	\$ 850,000	\$ -	\$ -
71	Other Structures	48	Alamo A/C System	5123 C Ave N 1/2	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
72	Other Structures	49	Central Tennis Courts	3002-3128 Sealy	\$ 50,000	\$ 50,000	\$ 40,000	\$ -	\$ -
73	Other Structures	50	Oppe A/C System Chiller	2915 81st St.	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
74	Other Structures	51	Oppe Gazebo	2915 81st St.	\$ 37,296	\$ 37,296	\$ 29,037	\$ -	\$ -
75	Other Structures	52	Morgan A/C System	1410 37th St.	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
76	Other Structures	53	Parker Awning	6802 Jones Dr.	\$ 22,500	\$ 22,500	\$ 18,000	\$ -	\$ -
77	Other Structures	54	Parker Mech Bldg	6802 Jones Dr.	\$ 280,000	\$ 280,000	\$ 250,000	\$ -	\$ -
78	Other Structures	55	Parker A/C System	6802 Jones Dr.	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
79	Other Structures	58	Scott A/C System	1501-1523 41st St.	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
80	Other Structures	59	Tor Field Baseball Field Metal Bleachers 1	3400 83rd	\$ 62,500	\$ 62,500	\$ 50,000	\$ -	\$ -
81	Building	63	Austin A/C System	1504-1526 Ave N 1/2	\$ 250,000	\$ 250,000	\$ 200,000	\$ -	\$ -
82	Building	64	AIM/Alamo Elementary	5128 Ave N-5200 Ave N 1/2	\$ 12,004,856	\$ 12,004,856	\$ 4,424,000	\$ 500,000	\$ 500,000
83	Building	65	Warehouse	4302 Ave Q	\$ 366,000	\$ 366,000	\$ 366,000	\$ -	\$ 400,000
84	Other Structures	74-82	9 Night Light Poles at Tennis Courts (\$5,000 each)	4200 Ave M 1/2	\$ 45,000	\$ 45,000	\$ 45,000	\$ -	\$ -
85	Building	1	Dwelling-for district expansion (separate Wind policy)	4221 Ave N 1/2	\$ 188,352	\$ 188,352	\$ 188,352	\$ 188,300	\$ -
86	Other Structures	N/A	Ball High Rolling Marquee Sign	4101-4223 Ave. O	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -
87	Other Structures	N/A	Bus Storage	2929C 83rd St.	\$ 1,196,607	\$ 1,196,607	\$ -	\$ 342,800	\$ 99,300
88	Other Structures	N/A	Central /Classrooms	3002-3128 Sealy Ave	\$ 20,000	\$ 20,000	\$ -	\$ -	\$ -
89	Other Structures	N/A	Central Rolling Marquee Sign	3002-3128 Sealy Ave	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -
90	Other Structures	N/A	Morgan /Classrooms	1410 37th St	\$ 20,000	\$ 20,000	\$ -	\$ -	\$ -
91	Other Structures	N/A	Morgan Rolling Marquee Sign	1410 37th St	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -
92	Other Structures	N/A	Oppe Rolling Marquee Sign	2915 81st Street	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -
93	Other Structures	N/A	Weis Rolling Marquee Sign	7100 Stewart Rd	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -
94	Other Structures	N/A	Weis - A/C Units	7100 Stewart Rd	\$ 250,000	\$ 250,000	\$ -	\$ -	\$ -
95	Other Structures	N/A	Tor Field 3 Large Lightpoles	3400A 83rd St	\$ 30,000	\$ 30,000	\$ -	\$ -	\$ -
96	Other Structures	N/A	Tor Field Scoreboard	3400A 83rd St	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ -
97	Other Structures	N/A	Tor Field Fence	3400A 83rd St	\$ 30,000	\$ 30,000	\$ -	\$ -	\$ -
98	Other Structures	N/A	Girls Softball Metal Bleachers	3103 83rd St	\$ 62,500	\$ 62,500	\$ -	\$ -	\$ -



**GISD Schedule of Locations
2022-2023 Policy Year**

Bldg No.	Property Type	TWIA #	Location Name	Street Address	100% RCV Bldg & Contents	AOP limit Bldg & Contents	TWIA Bldg & Contents Limit	NFIP Bldg Limit	NFIP Conts Limit
99	Other Structures	N/A	Girls Softball Scoreboard	3103 83rd St	\$ 20,000	\$ 20,000	\$ -	\$ -	\$ -
100	Other Structures	N/A	Girls Softball 2 Dugouts	3103 83rd St	\$ 20,000	\$ 20,000	\$ -	\$ -	\$ -
101	Other Structures	N/A	Girls Softball Metal Fence	3103 83rd St	\$ 30,000	\$ 30,000	\$ -	\$ -	\$ -
102	Other Structures	N/A	Girls Softball 6 Lightpoles	3103 83rd St	\$ 60,000	\$ 60,000	\$ -	\$ -	\$ -
103	Other Structures	N/A	New Fieldhouse Metal Fence	4101 Ave P	\$ 30,000	\$ 30,000	\$ -	\$ -	\$ -
104	Other Structures	N/A	New Fieldhouse Metal Bleachers	4101 Ave P	\$ 60,000	\$ 60,000	\$ -	\$ -	\$ -
105	Other Structures	N/A	New Fieldhouse Scoreboard	4101 Ave P	\$ 30,000	\$ 30,000	\$ -	\$ -	\$ -
106	Other Structures	N/A	New Fieldhouse 4 Large Lightpoles	4101 Ave P	\$ 40,000	\$ 40,000	\$ -	\$ -	\$ -
107	Other Structures	N/A	Courville Stadium 6 Stadium Lightpoles	1307 27th St	\$ 60,000	\$ 60,000	\$ -	\$ -	\$ -
					\$ 309,170,664	\$ 309,170,664	\$ 82,653,111	\$ 15,176,800	\$ 11,689,200

_____ Date

_____ Insured Signature



Marketing Summary

Galveston ISD 2022 Property Insurance Renewals

Carrier	Response
1	Current Carrier
2	Current Carrier
3	Current Carrier
4	Declined unable to offer excess flood and double your targets
5	Cannot match current carrier's pricing
6	Excess only due to location/surge exposure
7	Declined must attach excess of \$5M
8	Declined due to poor modeling results
9	Declined, would have to exclude flood/surge
10	Indicated they could offer 50% of P5M - \$650K Layer
11	Unable to compete with target pricing, would need \$750k layer premium
12	Declined due to flood/surge exposure
13	Declined, unable to offer flood/surge in this area
14	Excess only, must attach above \$10M
15	Declined not a target class of business
16	Declined due to poor modeling results
17	x-wind only due to location
18	Not looking to increase our footprint in this coastal area
19	Excess only, must attach above \$5M + twia
20	TRIA only
21	Excess only, must attach above \$25M
22	Indicated 25% P/O\$5M - \$700k layer premium
23	Excess only – declined due to attachment point
24	Declined cannot sit excess of TWIA
25	Excess capacity only - cannot Q/A primary
26	Modeling not favorable
27	Must attach excess of \$10M
28	Declined cannot offer limits excess of TWIA
29	Declined unable to offer participation excess of TWIA
30	Declined, not a target class of business
31	Excess only, must attach excess of \$10M
32	Declined, unable to attach excess of TWIA
33	Declined, not a target class of business
34	Indicated they could offer \$1M P/O \$5M - \$675K LAYER

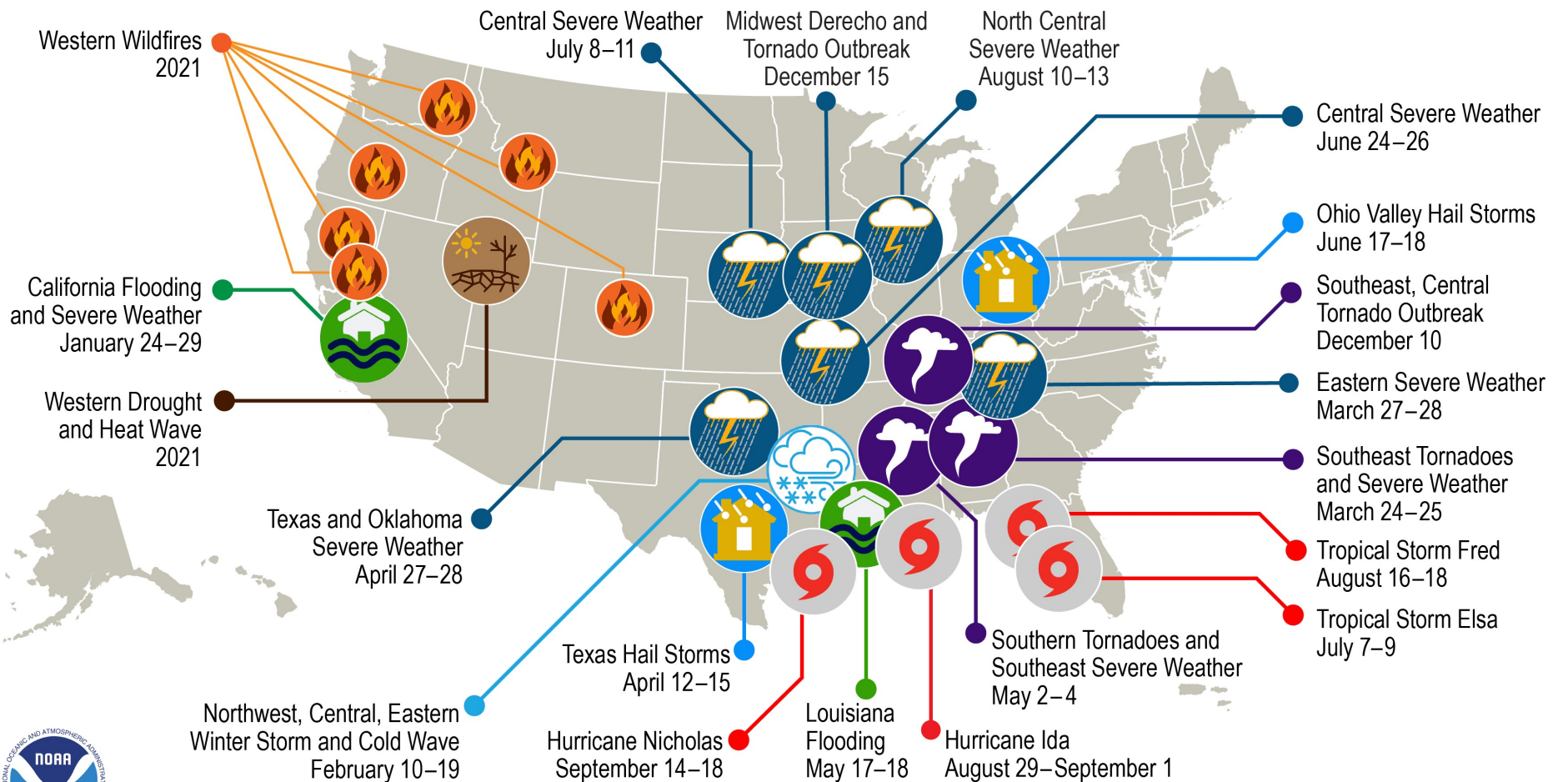
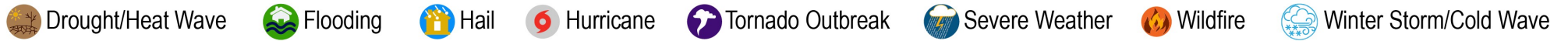


Marketing Summary

Galveston ISD 2022 Property Insurance Renewals

Carrier	Response
35	Unable to compete with current pricing, would be double our target
36	Declined, not writing in this area
37	Would only be able to offer capacity excess of \$5M
38	Declined, due to poor modeling results. Would only be able to offer \$2.5M excess of \$5M
39	Declined – TIV exceeds \$75M
40	No response
41	Indicated they would be at \$715k layer for 25% of \$5M xs TWIA
42	Declined due to location they won't be able to offer wind/flood
43	Declined - CAT Exposure
44	Declined due to occupancy
45	are declining this account as it does not meet our current underwriting appetite
46	We will not be a market for this account due to the values exposed
47	Decline - Due to Appetite

U.S. 2021 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 20 separate billion-dollar weather and climate disasters that impacted the United States in 2021





INVOICE

All premiums payable on or
before effective date of policy.

ACCOUNT NO. DATE
00001500 / February 2, 2022

Galveston ISD
Business Office
PO Box 660
Galveston, TX 77553-0660

FOR: _____

\$ _____
PAYMENT ENCLOSED

PROPOSED EFFECTIVE DATE	PROPOSED EXPIRATION DATE	QUOTE / POLICY #	DESCRIPTION	AMOUNT
3/1/2022	3/1/2023	MACE5651590100	Commercial Property	\$489,466.00
3/1/2022	3/1/2023	TWIA-000980494-03	Commercial Wind	\$1,091,285.00
3/1/2022	3/1/2023	BME16P326217TIL22	Equipment Breakdown	\$11,041.00
3/1/2022	3/1/2023	TBD	Excess Wind and Flood	\$523,901.55
7/27/2022	7/27/2023	TWIA-001157757-02	Wind Policy-Dwelling at 4221 Ave N ½ (estimated premium)	\$2,100.00
Various	Various	Various	53 Flood Policies eff 3/1/22 -12/23/2022 (estimated premium)	\$144,323.00
<p>PLEASE MAKE CHECK PAYABLE TO GIA – Thank you!</p> <p style="background-color: yellow; padding: 5px; display: inline-block;">PAYMENT DUE BY Wednesday, February 23rd, 2022 TO AVOID A LAPSE IN COVERAGE.</p>				
<p><i>Payment and signed documents must be returned to GIA before a request for coverage can be made to the Insurance Company</i></p>				
TOTAL ESTIMATED AMOUNT DUE				\$2,262,116.55

Thank you for your payment. We greatly appreciate your business!