DUNCANVILLE ISD
Writing success stories, one student at a time.

Regular Board Meeting   August 18, 2025

AGENDA SECTION:	Consent Agenda
SUBJECT:	Approval of Property and Casualty Insurance for the 2025-26 School Year Provided Through the Property Casualty Alliance of Texas 3 Year Interlocal Agreement 2025-26 to 2027-28
BOARD POLICY:	CRB(Legal)
STRATEGIC GOAL(S):	Fiscal Stewardship
FISCAL NOTE:	The estimated annual premium is $1.98M for FY2025-26
PREPARED/PRESENTED BY:	Darla Moss, Chief Financial Officer

Background Information
Duncanville ISD participates in an insurance pool (Property Casualty Alliance of Texas – PCAT). To ensure that Duncanville was receiving the best rates possible, the district utilized Insurica formerly (North American Solutions (NAS)) a third-party insurance broker to solicit pricing for property and casualty insurance. Insurica accessed the most competitive insurance markets along with the pricing from PCAT based on Duncanville ISD's current rates and deductibles. The district's current property and casualty insurance coverage ends August 31, 2025.

Administrative Considerations
The estimated annual premium is $1,989,910 for the 2025-2026 school year. This is a 20% decrease over FY2024-25. Funds for this expenditure are included in the general operating budget approved by the Board in June 2025.

Recommendation
It is recommended that the Board approve the renewal of the District's Property and Casualty Insurance Policy for the FY2025-26 as presented.

Communication Deployment
Upon Board approval, the Financial Services and HR Risk Management departments will work to finalize binding documents with the insurance provider and notify internal departments of any coverage updates.

Suggested Motion
"I move that the Board approve the renewal of the Property and Casualty Insurance for the 2025-26 school year provided through the Property Casualty Alliance of Texas 3 Year Interlocal Agreement 2025-26 to 2027-28 as recommended by administration."

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Respectfully submitted,

Dr. T. Lamar Goree
Superintendent