



Decatur Independent School District
Board of Trustees Agenda Item

To: Board of Trustees
From: Taylor Williams
Subject: Renewal of Property, Casualty and Liability Insurance
Meeting Date: July-14-2025
Type of Item: ☐ Information ☐ Presentation ☒ Consent Agenda ☐ Discussion ☐ Action
Supporting Documents: ☒ Yes ☐ No

Background Information and Rationale:

The Decatur ISD purchases insurance through the Property Casualty Alliance of Texas (PCAT). This is a group of 185 ISD's that insure their districts as a group, but each with separate rates based on assets, size, etc. PCAT hires Insurica to administer the program. In July of 2023 the District signed a three-year agreement in essence to save money. Apparently the rates used will remain relatively constant but the application of those rates may cause increases or decreases based on the insured changes, for example adding a new building, vehicle, etc.

The cost of the insurance for 2024-2025 was \$967,242.
The cost of the insurance for 2025-2026 renewal is \$976,375.
This difference is approximately a 1% increase.

*******Board members should note, a separate attachment for information, details HB 4623, a bill that INCREASES ISD's liability related to the sexual misconduct of employees. While this attachment is not directly related to the renewal, this is a MAJOR change. Prior, districts had increased exposure related to vehicles whereas HB 4623 appears to create a waiver of governmental immunity.**

Support of Strategic Goals:

Goal 4 – DISD manages funds and resources responsibly and transparently to maximize return on the community investment.

Fiscal Implication:

\$976,375 (Page 2 of the proposal, to be budgeted for the 2025-2026 school year)

Administrative Recommendation:

The Administration recommends the Board approve the renewal of property, casualty and liability insurance with PCAT as attached.

Contact Person(s)

Respectfully submitted,

Gary Micinski

Taylor Williams

Taylor Williams
Superintendent

Gary Micinski
Interim CFO



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HB 4623 Summary
Asset Summary