



JUDSON INDEPENDENT SCHOOL DISTRICT

Meeting Date: August 20, 2026

Submitted By: Cecilia Davis

Title: Chief of Operations

Agenda Item: Consider and take action regarding approving the renewal rates with PCAT for General Liability & Employee Benefits Liability, Cyber Loss & Liability, Educator's Legal Liability, Auto Liability, and Auto Physical Damage.

CONSENT ITEM

RECOMMENDATION:

It is recommended that the Board of Trustees approve the renewal rates with Property Casualty Alliance of Texas (PCAT) for General Liability & Employee Benefits Liability, Cyber Loss & Liability, Educator's Legal Liability, Auto Liability, and Auto Physical Damage.

IMPACT/RATIONAL:

Judson ISD procures casualty insurance through the Property Casualty Alliance of Texas (PCAT). Since 2003, PCAT has helped Texas ISDs achieve the lowest long-term cost for property and casualty coverage. Currently, PCAT provides multi-year risk management solutions for over 170 Texas school districts with over \$110 Million in annual member contributions.

Renewal Strategy

1. Satisfy state bid requirements per Texas Education Code 44.031
2. Negotiate favorable renewal terms with PCAT
3. Continue on-site loss prevention training for white fleet and yellow fleet drivers

Renewal Summary

1. Judson ISD satisfied TEC 44.031 by procuring coverage through Interlocal Agreements, accessed exclusively INSURICA.
2. The PCAT renewal rate remained flat.
3. There was a 3.1% decrease in exposure changes. These changes are notated on the renewal summary.
4. The renewal is \$22,008 less than last year, for a total of \$681,954.
5. White fleet and yellow fleet training for Judson ISD drivers will resume with our INSURICA risk management team.

BOARD ACTION REQUESTED:

Approval/Disapproval

Judson ISD

	Expiring Policy 2025-2026	Updated Exposures 2026-2027	Renewal 2026-2027
Casualty Coverage Provider	PCAT	PCAT	PCAT
Exposures			
ADA	23,307	22,339	22,339
# of Vehicles for Liability	287	283	283
Cost New for Auto Physical Damage	\$19,349,371	\$20,413,772	\$20,413,772
Operating Expenditures	\$292,196,772	\$237,500,000	\$237,500,000
Deductibles			
Auto Deductibles	\$2,500	\$2,500	\$2,500
Educators Legal Liability Deductible	\$25,000	\$25,000	\$25,000
Contribution Summary			
Cyber	\$85,997	\$69,825	\$69,825
General Liability & EE Benefits Liability	\$48,557	\$46,541	\$46,541
Educators Legal Liability	\$119,522	\$114,559	\$114,559
Auto Liability	\$342,362	\$337,590	\$337,590
Auto Physical Damage	\$107,524	\$113,439	\$113,439
Annual Contribution	\$703,962	\$681,954	\$681,954
Change		-3.1%	0.0%