



# Duncanville ISD

## 2025 Property Casualty Insurance Renewal Summary

	2024 (Exposures as of 9.1.2024)	2024 (Exposures as of 9.1.2025)	2025 Renewal Option
Property Coverage Provider	PCAT	PCAT	PCAT
Casualty Coverage Provider	PCAT	PCAT	PCAT
<b>Changes:</b>			
Total Buildings & Contents Values	\$616,079,438	\$622,466,549	\$622,466,549
Property Coverage Type	Blanket	Blanket	Blanket
ADA	10,440	10,440	10,440
# of Vehicles for Liability	133	157	157
Cost New for Auto Physical Damage	\$9,037,360	\$11,216,435	\$11,216,435
Operating Expenditures	\$139,504,541	\$150,247,136	\$150,247,136
Wind & Hail Deductible	2% per building, \$500,000 minimum, per occurrence	2% per building, \$500,000 minimum, per occurrence	2% per building, \$500,000 minimum, per occurrence
Property - All Other Perils Deductible	\$250,000	\$250,000	\$250,000
Auto Deductibles	\$1,000	\$1,000	\$2,500
Educator's Legal Liability Deductible	\$25,000	\$25,000	\$25,000
<b>Contribution Summary:</b>			
Property	\$2,017,380	\$2,038,295	\$1,674,775
Cyber	\$48,892	\$52,657	\$43,158
Equipment Breakdown	\$38,523	\$38,922	\$28,071
General Liability & EE Benefits	\$20,209	\$20,209	\$16,444
Liability			
Educator's Legal Liability	\$64,579	\$64,579	\$61,837
Automobile Liability	\$149,090	\$175,993	\$112,381
Auto Physical Damage	\$91,082	\$113,044	\$53,244
<b>Annual Contribution:</b>	<b>\$2,429,755</b>	<b>\$2,503,699</b>	<b>\$1,989,910</b>
		3.0%	-20.5%
		This is the contribution change based solely on exposure changes.	rate decrease

**Notes:**  
 1) PCAT Property & Casualty together contain a package discount on casualty.