



**KEETCH**  
& ASSOCIATES  
INSURANCE ♦ BONDS

1718 Santa Fe (78404)  
P O Box 3280  
Corpus Christi, TX 78463  
(361) 883-3803  
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905 E. Main Street (78332)  
P O Box 1910  
Alice, TX 78333  
(361) 664-5421  
Fax: (361) 664-5425

February 6, 2025

Kevin G. Keetch, CIC  
Betty Baxter  
Bryan M. Grove, CIC

Business Insurance  
Group Health  
Auto • Home • Life

Dr. Marc Puig  
Robstown Independent School District  
801 N. First St  
Robstown, TX 78380

RE: 2025-2026 Property & Casualty Insurance Proposal

Dear Dr. Puig,

Attached you will find the insurance renewal proposal for Robstown ISD. Our agency along with Floyd Insurance Agency of Robstown have managed your districts insurance for 19 years. A few items to note:

1. The casualty coverage continues to be provided by Trident Public Risk Solutions – Argonaut Insurance Company – the districts carrier for the past 14 years. Trident is a preeminent provider of specialty commercial insurance and risk management solutions for public entities and public schools in the United States with dedicated in-house claims management.
2. Our property coverages are provided through the leading producer of wind capacity in the United States – AmRisc Wholesalers. The past five years have seen a dramatic increase in billion-dollar weather related losses and that has led to less available property insurance capacity and large rate fluctuations.

With that being said, your property premium has decreased approximately 20%. We also have an option to increase your limits to \$50M, which still results in a significant decrease in overall premium. The Property coverage was marketed with over 25 insurance carriers – all companies that offer any wind limits for schools in coastal areas. If desired, we would be happy to share that information with the board and/or staff. The Casualty insurance premiums are up slightly due to claim activity, additional vehicles and an increase in law enforcement personnel.

Please review and let me know if you would like further discussion.

Yours very truly,

Bryan M. Grove, CIC  
Vice President

2025/26  
PROPOSAL

# ROBSTOWN ISD

Presented on: February 6, 2025  
Presented by: Bryan Grove



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#### Website

[www.keetchins.com](http://www.keetchins.com)



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## 2025-2026 PROPOSAL SUMMARY

### PROPERTY

Fire, Wind, Hail	TIV: \$25,000,000	\$681,565.78
Floater	TIV: \$5,793,093	\$35,160.18
Equipment Breakdown	TIV: \$100,000,000	<u>\$7,543.00</u>
		\$724,268.96

TIV = Total Insured Value

AOP = All Other Perils

The floater policy covers Band Equipment & Uniforms, Audio/Visual Equipment and district Computer Hardware/Software.

AmRisc Quote – see attached list of participants

#### Deductibles:

All Other Perils	\$25,000 Except \$100,000 for Solomon Ortiz Intermediate School
Named Storm	5% with \$250,000 Minimum
All Other Wind/Hail	1% with \$100,000 Minimum
Equipment	\$2,500 Except Theft at \$5,000 and Wind/Hail 5% of TIV with \$50,000 Minimum
Equipment Breakdown	\$10,000 Per Occurrence Except Business Income is 24 Hours
Flood	Excluded
Earth Movement	Excluded

#### Specific Terms & Conditions:

- Percent deductibles are per occurrence, per location
- Coverage explicitly excludes all Flood including but not limited to Flood during windstorm events
- Limits are per Schedule by building, Not blanket
- Coverage excludes all loss or damage directly or indirectly caused by any Named Storm in existence at time of written request to bind or inception of any new or additional exposure
- Roof covering to be ACV if originally installed or last fully replaced prior to 2013
- Cosmetic Roof Damage Restriction
- 35% Minimum Earned Premium
- Subject to AmRisc Storm Season cancellation provisions
- Information as respects to Fieldhouse claim prior to binding for underwriting review



**CASUALTY**

<b>Coverage</b>	<b>Annual Premium</b>
General Liability	\$8,419.00
Data Compromise	\$471.00
Cyber	\$1,973.00
Educators Legal Liability	\$3,811.00
Employment Practices Liability	\$14,257.00
Law Enforcement Liability	\$9,918.00
Auto Liability	\$26,130.00
Auto Physical Damage	\$37,962.00
Crime	\$1,000.00
<b>Total</b>	<b>\$104,194.00</b>

**PREMIUM COMPARISON**

<b>Coverage</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
Fire, Wind, Hail	\$853,585.38	\$681,565.78
Equipment Floater	\$36,983.16	\$35,160.18
Equipment Breakdown	\$7,543.00	\$7,543.00
General Liability	\$8,690.00	\$8,419.00
Data Compromise	\$471.00	\$471.00
Cyber	\$1,973.00	\$1,973.00
Educators Legal Liability	\$3,546.00	\$3,811.00
Employment Practices Liability	\$12,690.00	\$14,257.00
Law Enforcement Liability	\$3,541.00	\$9,918.00
Auto Liability	\$18,839.00	\$26,130.00
Auto Physical Damage	\$25,587.00	\$37,962.00
Crime	\$1,000.00	\$1,000.00
<b>Total</b>	<b>\$974,448.54</b>	<b>\$828,462.96</b>

- Property premium lowered by \$172,019.60
- Overall Casualty premiums increased due to additional vehicles, claims activity and increased number of law enforcement personnel

**Options for Consideration:**

- 1) Property – Increase Loss Limit to \$50M for estimated additional premium of \$80,240.85
- 2) Property – Lower Named Storm deductible to 3% for an estimated additional premium of \$94,401.00