

Galveston College

2025/2026 Wind Flood Estimated Premiums

Updated
5/21/2025

Wind Coverage - Commercial											
#	Eff	Location	Description	100% RC Building Values	TWIA Bldg Limit or Maximum Limit	TWIA 1% Bldg Ded	TWIA Contents Limit	TWIA 1% Cnts Ded	Total Wind Insured	24/25 TWIA Premiums	TWIA Comm Est 25/26 Premiums
1	9/1/2025	4015 Avenue Q	Moody Hall-Bldg 2	\$ 13,796,363	\$ 4,423,000	\$ 44,230	\$ 1,000	\$ 1,000	\$ 4,424,000	\$ 35,853	\$ 35,853
2	9/1/2025	4006-28 Avenue R	Regents Hall/Classrooms	\$ 35,404,125	\$ 4,423,000	\$ 44,230	\$ 1,000	\$ 1,000	\$ 4,424,000	\$ 79,565	\$ 83,543
3	9/1/2025	4000-02 Avenue R	Gym-Fine Arts-Fitness Ctr	\$ 19,098,154	\$ 4,423,000	\$ 44,230	\$ 1,000	\$ 1,000	\$ 4,424,000	\$ 50,606	\$ 53,136
4	9/1/2025	4015 Ave Q Rear	Cheney Bldg 1	\$ 1,796,570	\$ 1,438,000	\$ 14,380	\$ 1,000	\$ 1,000	\$ 1,439,000	\$ 7,946	\$ 8,343
5	9/1/2025	3916 Avenue Q	9 Unit Apt	\$ 1,502,479	\$ 1,202,000	\$ 12,020	\$ 188,000	\$ 1,880	\$ 1,390,000	\$ 11,964	\$ 12,562
6	9/1/2025	4015 Ave Q	Seibel Student Ctr-Bldg 7	\$ 2,577,519	\$ 2,029,000	\$ 20,290	\$ 1,000	\$ 1,000	\$ 2,030,000	\$ 10,462	\$ 10,985
7	9/1/2025	7626 Broadway Bldg 2	ATC-Office/Cosmetology	\$ 2,624,234	\$ 2,100,000	\$ 21,000	\$ 1,000	\$ 1,000	\$ 2,101,000	\$ 10,827	\$ 11,368
8	9/1/2025	7626 Broadway Bldg 1	ATC-Elect/HVAC/Weld	\$ 3,590,916	\$ 2,843,000	\$ 28,430	\$ 1,000	\$ 1,000	\$ 2,844,000	\$ 39,390	\$ 41,360
9	9/1/2025	7626 Broadway Bldg 3	ATC-old used car office	\$ 765,471	\$ 613,000	\$ 6,130	\$ 1,000	\$ 1,000	\$ 614,000	\$ 3,480	\$ 3,654
10	9/1/2025	4015 Ave Q	New Nursing Health Science	\$ 19,067,109	\$ 4,423,000	\$ 44,230	\$ 1,000	\$ 1,000	\$ 4,424,000	\$ 51,896	\$ 54,491
11	9/1/2025	3826 Ave R Unit A-Dorm	Seibel Apartment Homes	\$ 396,600	\$ 318,000	\$ 3,180	\$ 200,000	\$ 2,000	\$ 518,000	\$ 4,541	\$ 4,768
12	9/1/2025	3826 Ave R Unit A-Rear	Seibel Apartment Homes	\$ 182,170	\$ 146,000	\$ 1,460	\$ 100,000	\$ 1,000	\$ 246,000	\$ 2,266	\$ 2,379
13	9/1/2025	3826 Ave R Unit B-Dorm	Seibel Apartment Homes	\$ 396,600	\$ 318,000	\$ 3,180	\$ 200,000	\$ 2,000	\$ 518,000	\$ 4,541	\$ 4,768
14	9/1/2025	3826 Ave R Unit B-Rear	Seibel Apartment Homes	\$ 182,170	\$ 146,000	\$ 1,460	\$ 100,000	\$ 1,000	\$ 246,000	\$ 2,266	\$ 2,379
15	9/1/2025	3826 Ave R Unit C-Dorm	Seibel Apartment Homes	\$ 396,600	\$ 318,000	\$ 3,180	\$ 200,000	\$ 2,000	\$ 518,000	\$ 4,541	\$ 4,768
16	9/1/2025	3826 Ave R Unit C-Rear	Seibel Apartment Homes	\$ 182,170	\$ 146,000	\$ 1,460	\$ 100,000	\$ 1,000	\$ 246,000	\$ 2,266	\$ 2,379
17	9/1/2025	3826 Ave R Unit D-Dorm	Seibel Apartment Homes	\$ 396,600	\$ 318,000	\$ 3,180	\$ 200,000	\$ 2,000	\$ 518,000	\$ 4,541	\$ 4,768
18	9/1/2025	3826 Ave R Unit D-Rear	Seibel Apartment Homes	\$ 182,170	\$ 146,000	\$ 1,460	\$ 100,000	\$ 1,000	\$ 246,000	\$ 2,266	\$ 2,379
19	9/1/2025	3826 Ave R Unit E-Dorm	Seibel Apartment Homes	\$ 396,600	\$ 318,000	\$ 3,180	\$ 200,000	\$ 2,000	\$ 518,000	\$ 4,541	\$ 4,768
20	9/1/2025	3826 Ave R Unit E-Rear	Seibel Apartment Homes	\$ 182,170	\$ 146,000	\$ 1,460	\$ 100,000	\$ 1,000	\$ 246,000	\$ 2,266	\$ 2,379
21	9/1/2025	3826 Ave R Unit F-Dorm	Seibel Apartment Homes	\$ 396,600	\$ 318,000	\$ 3,180	\$ 200,000	\$ 2,000	\$ 518,000	\$ 4,541	\$ 4,768
22	9/1/2025	3826 Ave R Unit F-Rear	Seibel Apartment Homes	\$ 182,170	\$ 146,000	\$ 1,460	\$ 100,000	\$ 1,000	\$ 246,000	\$ 2,266	\$ 2,379
23	9/1/2025	3826 Ave R Unit G-Dorm	Seibel Apartment Homes	\$ 396,600	\$ 318,000	\$ 3,180	\$ 200,000	\$ 2,000	\$ 518,000	\$ 4,541	\$ 4,768
24	9/1/2025	3826 Ave R Unit G-Rear	Seibel Apartment Homes	\$ 182,170	\$ 146,000	\$ 1,460	\$ 100,000	\$ 1,000	\$ 246,000	\$ 2,266	\$ 2,379
TOTALS				\$ 104,274,330	\$ 31,165,000	\$ 311,650	\$ 2,297,000	\$ 31,880	\$ 33,462,000	\$ 349,638	\$ 365,327

Flood Coverage - Commercial											
#	Eff	Location	Description	100% RC Building Values	NFIP Building Limit	NFIP Bldg Ded	NFIP Contents Limit	NFIP Cnts Ded	Total Flood Insured	24/25 NFIP Premiums	NFIP Comm Est 25/26 Premiums
1	9/28/2025	4015 Ave Q	Moody Hall-Bldg 2	\$ 13,796,363	\$ 500,000	\$ 1,250	\$ 500,000	\$ 1,250	\$ 1,000,000	\$6,792	\$ 8,150
2	9/28/2025	4006-28 Ave R	Reg/North Bld3&4	\$ 35,404,125	\$ 500,000	\$ 1,250	\$ 500,000	\$ 1,250	\$1,000,000	\$6,792	\$ 8,150
3	9/28/2025	4000-02 Ave R	FineArt/Fitness 5&6	\$ 19,098,154	\$ 500,000	\$ 1,250	\$ 500,000	\$ 1,250	\$1,000,000	\$6,627	\$ 7,952
4	9/28/2025	4015 Ave Q Rear	Cheney Bldg 1	\$ 1,796,570	\$ 500,000	\$ 1,250	\$ 500,000	\$ 1,250	\$1,000,000	\$6,791	\$ 8,149
5	9/30/2025	3916 Avenue Q	9UnitApts	\$ 1,502,479	\$ 500,000	\$ 1,250	\$ 100,000	\$ 1,250	\$600,000	\$6,772	\$ 8,126
6	9/24/2025	4015 Avenue Q	Seibel Bldg 7	\$ 3,590,916	\$ 500,000	\$ 1,250	\$ 500,000	\$ 1,250	\$1,000,000	\$6,794	\$ 8,153
7	7/10/2025	7626 Broadway Bldg 2	ATC-shop	\$ 2,624,234	\$ 500,000	\$ 2,000	\$ 500,000	\$ 2,000	\$1,000,000	\$21,214	\$ 22,275
8	7/10/2025	7626 Broadway Bldg 1	ATC-ATC-Elect/HVAC/Weld	\$ 3,590,916	\$ 500,000	\$ 2,000	\$ 450,000	\$ 2,000	\$950,000	\$20,730	\$ 21,767
9	7/10/2025	7626 Broadway Bldg 3	ATC-old used car office	\$ 765,471	\$ 369,000	\$ 1,250	\$ 200,000	\$ 1,250	\$569,000	\$9,151	\$ 10,981
10	5/11/2026	4015 Ave Q	New Nursing Health Science	\$ 19,067,109	\$ 500,000	\$ 1,250	\$ 500,000	\$ 1,250	\$1,000,000	\$8,058	\$ 8,461
TOTALS				\$ 101,236,337	\$ 4,869,000	\$ 14,000	\$ 4,250,000	\$ 14,000	\$ 9,119,000	\$99,721	\$ 112,165

Galveston College

2025/2026 Wind Flood Estimated Premiums

Wind Coverage - Residential											
#	Eff	Location	Description	100% RC Building Values	TWIA Building Limit	TWIA 1% Bldg Ded	TWIA Contents Limit	TWIA 1% Cnts Ded	Total Wind Insured	24/25 TWIA Premiums	TWIA Resid Est 25/26 Premiums
1	7/21/2025	2203 41st St	Dwelling	\$ 300,977	\$ 301,000	\$ 3,010	\$ 8,000	\$ 1,000	\$ 309,000	\$ 3,827	\$ 4,018
2	9/1/2025	2223 41st St.	Dwelling	\$ 241,185	\$ 194,000	\$ 2,412	\$ 6,000	\$ 1,000	\$ 200,000	\$ 2,468	\$ 2,591
3	9/1/2025	2215 41st St.	Garage Apt	\$ 198,742	\$ 160,000	\$ 1,987	\$ 6,000	\$ 1,000	\$ 166,000	\$ 2,038	\$ 2,140
4	9/1/2025	3815 Ave Q 1/2	Dwelling	\$ 225,325	\$ 187,000	\$ 2,253	\$ 8,000	\$ 1,000	\$ 195,000	\$ 2,390	\$ 2,510
5	9/1/2025	3802 Ave R	Dwelling	\$ 243,801	\$ 196,000	\$ 2,438	\$ 8,000	\$ 1,000	\$ 204,000	\$ 2,503	\$ 2,628
6	9/13/2025	2215 38th St	Dwelling	\$ 310,763	\$ 249,000	\$ 3,108	\$ 8,000	\$ 1,000	\$ 257,000	\$ 3,171	\$ 3,330
7	2/19/2026	3806 Ave R	Dwelling	\$ 281,364	\$ 226,000	\$ 2,814	\$ 8,000	\$ 1,000	\$ 234,000	\$ 2,882	\$ 3,026
8	4/4/2026	4013 Ave R	Dwelling	\$ 331,276	\$ 266,000	\$ 3,313	\$ 8,000	\$ 1,000	\$ 274,000	\$ 3,385	\$ 3,554
9	4/15/2026	2212 39th St	Dwelling	\$ 160,000	\$ 150,000	\$ 1,600	\$ 6,000	\$ 1,000	\$ 156,000	\$ 2,038	\$ 2,140
TOTALS				\$ 2,293,433	\$ 1,929,000	\$ 22,934	\$ 66,000	\$ 9,000	\$ 1,995,000	\$ 24,702	\$ 25,937

Flood Coverage - Residential											
#	Eff	Location	Description	100% RC Building Values	NFIP Building Coverage	NFIP Bldg Ded	NFIP Contents Limit	NFIP Cnts Ded	Total Flood Insured	24-25 Prem	NFIP Resid Est 25/26 Premiums
1	8/5/2025	3826 Ave R Unit A-Dorm	Dwelling	\$ 396,600	\$ 330,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 430,000	\$ 1,222	\$ 1,405
2	8/5/2025	3826 Ave R Unit A-Rear	Dwelling	\$ 182,170	\$ 138,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 238,000	\$ 1,049	\$ 1,206
3	8/5/2025	3826 Ave R Unit B-Dorm	Dwelling	\$ 396,600	\$ 330,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 430,000	\$ 1,222	\$ 1,405
4	8/5/2025	3826 Ave R Unit B-Rear	Dwelling	\$ 182,170	\$ 138,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 238,000	\$ 1,049	\$ 1,206
5	8/5/2025	3826 Ave R Unit C-Dorm	Dwelling	\$ 396,600	\$ 330,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 430,000	\$ 1,222	\$ 1,405
6	8/5/2025	3826 Ave R Unit C-Rear	Dwelling	\$ 182,170	\$ 138,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 238,000	\$ 1,049	\$ 1,206
7	8/5/2025	3826 Ave R Unit D-Dorm	Dwelling	\$ 396,600	\$ 330,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 430,000	\$ 1,222	\$ 1,405
8	8/5/2025	3826 Ave R Unit D-Rear	Dwelling	\$ 182,170	\$ 138,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 238,000	\$ 1,049	\$ 1,206
9	8/5/2025	3826 Ave R Unit E-Dorm	Dwelling	\$ 396,600	\$ 330,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 430,000	\$ 1,222	\$ 1,405
10	8/5/2025	3826 Ave R Unit E-Rear	Dwelling	\$ 182,170	\$ 138,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 238,000	\$ 1,049	\$ 1,206
11	8/5/2025	3826 Ave R Unit F-Dorm	Dwelling	\$ 396,600	\$ 330,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 430,000	\$ 1,222	\$ 1,405
12	8/5/2025	3826 Ave R Unit F-Rear	Dwelling	\$ 182,170	\$ 138,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 238,000	\$ 1,049	\$ 1,206
13	8/5/2025	3826 Ave R Unit G-Dorm	Dwelling	\$ 396,600	\$ 330,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 430,000	\$ 1,222	\$ 1,405
14	8/5/2025	3826 Ave R Unit G-Rear	Dwelling	\$ 182,170	\$ 138,000	\$ 1,250	\$ 100,000	\$ 1,250	\$ 238,000	\$ 1,049	\$ 1,206
15	8/20/2025	2203 41st St-Dwelling	Dwelling	\$ 300,000	\$ 250,000	\$ 1,250	\$ 9,000	\$ 1,000	\$ 259,000	\$ 1,835	\$ 1,927
16	11/25/2025	2223 41st St.	Dwelling	\$ 220,000	\$ 150,000	\$ 1,250	\$ 60,000	\$ 1,000	\$ 210,000	\$ 1,007	\$ 1,158
17	11/25/2025	2215 41st St.	Garage Apt	\$ 185,000	\$ 150,000	\$ 1,250	\$ 60,000	\$ 1,000	\$ 210,000	\$ 1,010	\$ 1,162
18	3/21/2026	3806 Ave R	Dwelling	\$ 281,364	\$ 250,000	\$ 1,250	\$ 63,000	\$ 1,000	\$ 313,000	\$ 2,151	\$ 2,259
19	5/4/2026	4013 Ave R	Dwelling	\$ 331,276	\$ 250,000	\$ 1,250	\$ 60,000	\$ 1,000	\$ 310,000	\$ 2,264	\$ 2,377
20	5/5/2026	3815 Ave Q 1/2	Dwelling	\$ 203,000	\$ 165,000	\$ 1,250	\$ 63,000	\$ 1,000	\$ 228,000	\$ 1,181	\$ 1,358
21	5/23/2026	3802 Ave R	Dwelling	\$ 220,000	\$ 165,000	\$ 1,250	\$ 63,000	\$ 1,000	\$ 228,000	\$ 1,158	\$ 1,332
22	5/15/2026	2212 39th St	Dwelling	\$ 160,000	\$ 137,000	\$ 2,000	\$ 7,000	\$ 2,000	\$ 144,000	\$ 991	\$ 1,140
23	10/13/2025	2215 38th St	Dwelling	\$ 275,000	\$ 220,000	\$ 1,250	\$ 9,000	\$ 1,000	\$ 229,000	\$ 1,556	\$ 1,634
TOTALS				\$ 6,227,030	\$ 5,013,000	\$ 29,500	\$ 1,794,000	\$ 27,500	\$ 6,807,000	\$ 29,050	\$ 32,627

Estimated Total Wind Premium **\$391,264** **4% % chg**
 Estimated Total Flood Premium **\$144,792** **12% % chg**

Approved for renewal by the Board of Regents

Expiring Total Wind Premium **\$375,575**
 Expiring Total Flood Premium **\$128,771**

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