



August 3, 2023

Chris Neely  
Director of Business Services  
College Station Independent School District  
1812 Welsh Ave  
College Station, Texas 77840

Dear Chris,

Please see the attached renewal proposal and coverage summary for College Station Independent School District's 2023-2024 Property & Casualty Insurance Renewal. Our insurance submission was sent out to 61 markets in total, specializing in school districts and large property schedules, with high total insured values (TIV). After review of the quoted options for College Station Independent School District's Property, General Liability, School Leaders Liability and Commercial Automobile coverage, it is the recommendation of Anco Insurance to renew coverage through Travelers for all casualty lines, AIG for the School Leaders Liability, and AXIS/Lexington/Berkshire (layered property program), for the property renewal.

Similar to 2022, the insurance market has remained hardened, more so than it has been over the past 20+ years. Claims for the District, as well as state-wide, and nationally for property have continued to rise. This has resulted in an increase in rate, in addition to magnifying the issues of valuation as cost of construction also continues to climb. When compared to the expiring policy, please notice that the valuation has increased from a total insured value of \$589,775,597 at expiring to \$626,648,741 at renewal. The increase in values of \$36,873,144 represents an increase in total insured value (TIV) of 6.25%. The property rate has increased from \$0.304 at expiring to \$0.411 at renewal. The total property premium, excluding terrorism coverage is \$2,576,243. If you elect to include terrorism coverage, the property premium will total \$2,755,081. There are additional savings available, depending on the District's tolerance of risk. Our initial indications are that if we were to increase the wind/hail deductible to 5% in lieu of 2%, an additional savings of approximately \$190,000 would be generated. Please note, this would also significantly increase your deductible in the event of a wind and/or hail claim. Moving from a \$100,000 All Other Peril (AOP) deductible to \$250,000, would result in approximately \$35,000 in annual savings.

The renewal terms received reflect similar retentions to that offered by the expiring policy. The policy will maintain a \$100,000 AOP (All other Peril) deductible, while also retaining a 2% wind/hail deductible, subject to a \$100,000 minimum. The deductible for contractor's equipment, musical instruments & uniforms, audio/video equipment, computer equipment, and scheduled fine arts will remain at \$10,000. The loss limit on the policy has been presented to remain as expiring at \$400,000,000 for any one loss.



In addition to the property terms presented, Anco also solicited bids for General Liability and Auto Insurance, with the sole bid received from Travelers, the incumbent carrier. TPS was approached to quote all lines of coverage. TPS declined to provide terms due to loss history for all lines. Travelers has offered a fair renewal rate, especially when compared to that which we are seeing industry-wide. The expiring policy through Travelers for General Liability, Auto Liability, and Auto Physical Damage totaled \$245,522. The renewal terms reflects a change in deductible for physical damage only. Historically, there has been a \$1,000 comprehensive and collision deductible, as it pertains to physical damage. For 2023-2024 policy period, the deductibles will remain as expiring, with the exception of the buses, which will instead reflect a \$5,000 comprehensive and collision deductible. The renewal policies reflect an increase in premium of \$27,103 (11%). This brings the total renewal premium through Travelers to \$272,625.

In addition to the Property, General Liability, and Commercial Automobile quotes received, Anco also received a renewal quote for the School Leaders' Errors & Omissions, remaining with AIG, for the projected annual premium of \$55,231. This premium reflects an increase from the expiring. The increase is a result of a \$100,000 claim payment during the current policy period. The expiring premium for the School Leaders' Errors & Omissions was, \$45,720, with the renewal premium totaling \$55,231.

Please review the below summary of the 2023-2024 renewal premium recommendations.

Property, including all TDI taxes and fees, excluding terrorism	\$2,576,243
General Liability including Employee Benefits Liability	\$35,227
Auto Liability and Physical Damage	\$237,398
School Leaders' E&O Liability	\$55,231
Underground Storage Tank Pollution Liability	\$2,648
Crime/Fidelity	\$6,387
Total	\$2,913,134

After review of the quotes received and a comprehensive solicitation of all applicable markets, it is the recommendation of ANCO Insurance to renew coverage through AXIS/Lexington/Berkshire (layered property program) for the property renewal, Travelers for the General Liability and Commercial Auto Liability/Physical Damage, AIG for the School Leaders' Errors & Omissions coverage and Crime coverage, and Mid-Continent Casualty for the Underground Storage Tank Pollution Liability policy.

Sincerely,

Grant Graham, CIC, CLCS  
Vice President  
ANCO Insurance

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# Insurance Proposal for College Station ISD

Presented by:  
Don Smith, CPCU, ARM  
Senior Vice President

Grant Graham, CIC  
Vice President

August 3, 2023



Anco Insurance - Bryan  
1111 Briarcrest Drive  
Bryan, TX 77802  
[www.anco.com](http://www.anco.com)

This presentation summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.

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## Your Dedicated Service Team

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# Marketing Summary

Line of Business	Carrier Proposed	Company Response
Property	CRC (Property)	<b>Quoted: \$2,576,243.25. Total Terrorism Coverage: \$178,838.21 Grand Total Including TRIPRA: \$2,755,081.46 (Includes Boiler &amp; Machinery)</b>
Property	Axis Surplus Ins. Co. Primary \$2.5 p/o 10M	\$287,500 Plus Tax & Fee: \$14,684 Annual Premium: <b>\$302,184.</b> Terrorism: \$14,375 Taxes: \$707.97 Total Including TRIPRA: <b>\$317,266.97</b>
Property	Lexington Ins. Co.- Boston Primary \$2.5M p/o 10M	\$300,000 Plus Tax & Fee: \$15,299.63 Annual Premium: <b>\$315,299.63</b> Terrorism: \$30,000 Taxes: \$1,477.50 Total Including TRIPRA: <b>\$346,777.13</b>
Property	Berkshire/National Fire & Marine Insurance Company Primary \$2.5M p/o 10M	\$303,455 Plus Tax & Fee: \$15,469.79 Annual Premium: <b>\$318,924.79</b> Terrorism: \$15,173 Taxes: \$747.27 Total Including TRIPRA: <b>\$334,845.06</b>
Property	Lloyd's of London Primary \$1.25M p/o 10M	\$137,500 Plus Tax & Fee: \$7,296.50 Annual Premium: <b>\$144,796.50</b> Terrorism: \$6,875 Taxes: \$338.60 Total Including TRIPRA: <b>\$152,010.10</b>
Property	Core/StarStone Specialty Insurance Company Primary \$1.25M p/o 10M	\$137,500 Plus Tax & Fee: \$7,296.50 Annual Premium: <b>\$144,796.50</b> Terrorism: \$13,000 Taxes: \$640.25 Total Including TRIPRA: <b>\$158,436.75</b>
Property	Arch Specialty Insurance Company Excess \$5M p/o 15M x/o 10M	\$100,000 Plus Tax & Fee: \$5,449.63 Annual Premium: <b>\$105,449.63</b> Terrorism: \$500 Taxes: \$24.62 Total Including TRIPRA: <b>\$105,974.25</b>

Line of Business	Carrier Proposed	Company Response
Property	Lexington Insurance Company- Boston Excess \$5M p/o 15M x/o 10M	\$95,000 Plus Tax & Fee: \$5,203.38 Annual Premium: <b>\$100,203.38</b> Terrorism: \$9,500 Taxes: \$467.87 Total Including TRIPRA: <b>\$110,171.25</b>
Property	Markel/Evanston Insurance Company Excess \$2.5M p/o 15M x/o 10M	\$68,667 Plus Tax & Fee: \$3,906.48 Annual Premium: <b>\$72,573.48</b> Terrorism: \$3,433 Taxes: \$169.07 Total Including TRIPRA: <b>\$76,175.55</b>
Property	AXA XL Insurance Company Excess \$2.5M p/o 15M x/o 10M	\$75,000 Plus Tax & Fee: \$4,218.38 Annual Premium: <b>\$79,218.38</b> Terrorism: \$15,000 Taxes: \$738.75 Total Including TRIPRA: <b>\$94,957.13</b>
Property	RSUI Indemnity Company Excess \$37.5M p/o \$75 x/o 50M	\$133,000 Policy Fee: \$500 Annual Premium: <b>\$133,500</b> Terrorism: \$6,650 Total Including TRIPRA: <b>\$140,150</b>
Property	Paragon/Scottsdale Insurance Company No. 1 Excess \$6,250,000 p/o 25M x/o 25M	\$100,000 Policy Tax and Fee: \$7,023.50 Annual Premium: <b>\$107,023.50</b>
Property	Ironshore Specialty Insurance Company Excess \$5M p/o 25M x/o 20M	\$70,000 Policy Tax and Fee: \$3,972.13 Annual Premium: <b>\$73,972.13</b> Terrorism: \$7,000 Taxes: \$344.75 Total Including TRIPRA: <b>\$81,316.88</b>
Property	WRB/Nautilus Insurance Co. \$1,250,000 p/o \$25M x/o 5M	\$30,250 Policy Tax and Fee: \$2,014.44 Annual Premium: <b>\$32,264.44</b> <b>No TRIA</b>
Property	Palomar Excess and Surplus Insurance \$12.5 p/o \$50 x/o \$25M	\$90,000 Policy Tax and Fee: \$4,957.13 Annual Premium: <b>\$94,957.13</b> <b>No TRIA</b>

Line of Business	Carrier Proposed	Company Response
Property	Paragon Insurance Company No.2 Excess \$12.5M p/o \$50M x/o \$25M	\$100,000 Policy Tax and Fee: \$4,925 <b>Annual Premium: \$104,925</b> Terrorism: \$20,000 Taxes \$985 Total Including TRIPRA: <b>\$125,910</b>
Property	RSUI/Homeland Insurance Company of New York Excess \$100M x/o \$100M	\$175,000 Policy Tax and Fee: \$9,143.38 Annual Premium: <b>\$184,143.38</b> Terrorism: \$17,500 Taxes: \$861.87 Total Including TRIPRA: <b>\$202,505.25</b>
Property	Lloyd's of London/Chubb Bermuda International Excess \$200M x/o \$200M	\$235,000. Policy Tax and Fee: \$12,098.38 <b>Annual Premium:</b> <b>\$247,098.38</b> Terrorism: \$11,750 Taxes: \$578.69 Total Including TRIPRA: <b>\$259,427.07</b>
Boiler & Machinery	Liberty Mutual Ins. Co. \$150M	\$14,413 Policy & Fee: \$500 <b>Annual Premium: \$14,913</b>
Stand Alone Terrorism	Lloyd's of London \$100M	\$27,500. Tax and Fee: \$1,859 <b>Annual Premium: \$29,379</b>
Property	Zurich Ins. Co.	Decline – All Lines
Property	Great American	Decline
Property	Travelers	Quoted – Casualty Lines Only
Property	Trident	Decline – All Lines
Property	TPS	Decline – All Lines
<b>Considered for layered Program</b>		
Property	AFM Ins. Co.	Decline
Property	Arrowhead Ins. Co.	Decline
Property	Aspen Ins. Co.	Pending
Property	Allied World (AWAC)	Decline
Property	AXA XL	Indicated
Property	Starr Specialty	Decline
Property	Beazley Ins. Co.	Pending
Property	Catalytic Ins. Co.	Decline
Property	C N A Ins. Co.	Decline
Property	Crum & Forster Ins. Co.	Decline

Line of Business	Carrier Proposed	Company Response
Property	Curotech Ins. Co.	Decline
Property	Ethos Ins. Co.	AOP DBB Only
Property	Everest Ins. Co.	Decline
Property	General Star Ins. Co.	Decline
Property	Hallmark Ins. Co.	Decline
Property	Insurisk Ins. Co.	Decline
Property	James River Ins. Co.	Indicated
Property	Kemah Ins. Co.	Decline
Property	Kinsale Ins. Co.	Indicated
Property	Mitsui Ins. Co.	Indicated
Property	Munich Re Ins. Co.	Indicated
Property	Navigators Ins. Co.	Decline
Property	Pioneer Ins. Co.	Indicated
Property	Rivington Ins. Co.	Indicated
Property	RLI Ins. Co.	Decline
Property	Sompo Ins. Co.	Decline
Property	Swiss RE Ins. Co.	Indicated
Property	Travelers Custom Ins. Co.	Decline
Property	Velocity Ins. Co.	Decline
Property	Waypoint Ins. Co.	Indicated
Property	Westchester Ins. Co.	Indicated
Property	Westfield Ins. Co.	Indicated
Property	WKFC Property Ins. Co.	Decline
Property	Zurich Ins. Co.	Decline
General Liability	Travelers Ins. Co.	<b>Quoted \$35,227</b>
General Liability	Trident Insurance Co.	Decline
General Liability	TPS Ins. Co.	Decline
General Liability	Zurich Ins. Co.	No Longer Writing Schools
Business Auto	Travelers Ins. Co.	<b>Quoted: \$237,398</b>
Business Auto	Trident Insurance Co.	Decline
Business Auto	TPS Ins. Co.	Decline
Business Auto	Zurich Ins. Co.	No Longer Writing Schools
School Board E&O	AIG Insurance Co. Cyber Coverage not included	<b>Quoted: \$40,460 plus Fee: \$350</b> <b>Total Annual Premium: \$40,810</b>



Line of Business	Carrier Proposed	Company Response
School Board E&O	AIG Insurance Co. Cyber Included	Quoted: \$54,881 plus Fee: \$350 <b>Total Annual Premium: \$55,231</b>
School Board E&O	Richmond National Ins. Co.	Indicated
School Board E&O	Indian Harbor	Indicated
School Board E&O	Kinsale Ins. Co.	Decline
School Board E&O	Balanced Partners/Fair American Insurance	Decline
School Board E&O	Public Risk Underwriters	Decline
Underground Tank	Mid-Continent Ins. Co.	<b>Quoted: \$2,648</b>
Crime Coverage	AIG Ins. Co.	<b>Quoted: \$6,387</b>

# Commercial Property

Premium Payable Company	Policy Number	Policy Term
CRC Group	Various	9/1/2023 to 9/1/2024

## Coverages

Loc	Bldg	Subject	Amount	Val*	Coins	Cause of Loss	Deductible
1	Vrs.	As per Schedule on File with the Carriers					
		BLKT BLDG	\$564,516,490	R	Nil		*\$100,000
		Blkt Contents	\$57,786,549	R	Nil		\$100,000
		Musical Inst.	\$2,297,643		Nil		\$10,000
		Electronic Equip.	\$1,330,000		Nil		\$10,000
		Computer Equip.	Included		Nil		\$10,000
		Data, Programs & Software	Included		Nil		\$100,000
		Contractors Equip	\$261,984		Nil		\$10,000
		Audio Video Equip	\$453,000		Nil		\$10,000
		Fine Arts	\$3,075		Nil		\$10,000
		<b>TOTAL</b>	<b>\$626,648,741</b>				

**Perils Covered:** Risks of Direct Physical Loss Including Flood and Earthquake, Excluding Boiler & Machinery

**\*Deductibles:**

\$100,000	Per Occurrence – All Coverages and Perils, Except
\$100,000	Per Occurrence – Earthquake
\$100,000	Per Occurrence – Flood
2%	Windstorm or Hail – 2% Of the Real and Personal Property, Personal Property of Others and Business Interruption total insured values at the time of loss or damage at the locations where the Physical damage occurred subject to a minimum of \$100,000 in any one occurrence.
\$ 10,000	Per Occurrence – Musical Instruments, Contractor's Equipment, Audi Video Equipment, Computer Equipment and Fine Arts

All Deductibles are per Occurrence unless otherwise noted above or in the Policy Form.

**Valuation:** Real and Personal Property – Replacement Cost, except Actual Cash Value  
On roofs over 15 yrs. Old; except metal roof coverings will be replacement cost.

**Limit of Liability:** \$400,000,000 Per Occurrence – Blanket Limit Apply

Carrier	Layer	Annual Premium
Axis Surplus Ins. Co.	\$2.5M p/o \$10 Million Primary	\$302,184
Lexington Ins. Co. Boston	\$2.5M p/o \$10 Million Primary	\$315,299.63
Berkshire/National Fire & Marine Ins.	\$2.5M p/o \$10 Million Primary	\$318,924.79
Lloyds of London	\$1.25M p/o \$10 Million Primary	\$144,796.50
Core/StarStone Specialty Insurance	\$1.25M p/o \$10 Million Primary	\$144,796.50
Arch Specialty Ins.	\$5M p/o 15M x/o 10M Excess	\$105,449.63
Lexington Ins. Co.-Boston	\$5M p/o 15M x/o 10M Excess	\$100,203.38
Markel/Evanston Insurance Company	\$2.5M p/o 15M x/o 10M Excess	\$72,573.48
AXA XL	\$2.5M p/o 15M x/o 10M	\$79,218.38
RSUI Indemnity Company	\$37.5M p/o 75M x/o 25M Excess	\$133,500
Paragon Scottsdale No. 1	\$6,250,000 p/o \$25M x/o \$25M Excess	\$107,023.50
Ironshore Specialty	\$5M p/o \$25M x/o \$25M Excess	\$73,972.13
WRB Ins. Co.	\$1,250,000 p/o \$25M x/o \$25M	\$32,264.44
Palomar Ins. Co.	\$12.5M p/o \$50M x/o \$50M	\$94,957.13
Paragon No. 2	\$12.5M p/o \$50M x/o \$50M	104,925
Intact/Homeland Insurance Co of New York	\$100M x/o \$100M Excess	\$184,143.38
Amwins/Lloyds of London	\$200M x/o \$200M Excess	\$247,098.38
Liberty Mutual Ins. Co.	Boiler & Machinery	\$14,913
<b>TOTAL</b>	<b>\$400,000,000</b>	<b>\$2,576,243.25</b>

**Terrorism Coverage:** \$178,838.21

**Grand Total:** \$2,755,081.46

- **Standalone Terrorism Coverage: Miller Lloyd's of London \$29,379**

<b>Program Sublimits:</b>	Sub-Limits shown are program sub-limits. Company Liability is limited to layer and participation in that layer
\$10,000,000	Annual Aggregate Earthquake All Other
\$10,000,000	Annual Aggregate - Flood (excluding locations wholly or partially in a "High Hazard Flood zone, including Zones A & V and there Sub-zones)
\$500,000	Accounts Receivable
Included	Backup of Sewers or Drains
25%	of Loss, not to excess \$2,000,000
30 Days	Civil or Military Authority
\$500,000	Data, Programs or Software
\$100,000	Deferred Payments
\$1,000,000	Errors & Omissions
\$250,000	Expediting Expense
\$1,000,000	Extra Expense
\$250,000	Fine Arts
\$100,000	Fire Department Service Charge & Extinguishing Expenses
\$2,500,000	Miscellaneous Unnamed Locations
\$2,500,000	Newly Acquired Property (90 Days Reporting Period)
Included	Ordinance or Law Coverage A
\$5,000,000	Ordinance or Law Coverage B & C Combined
\$10,000	Annual Aggregate - Pollutant Cleanup and Removal
\$100,000	Professional Fees
\$250,000	Pavements and Roadways
\$500,000	Service Interruption (Excludes overhead transmission & distribution lines
\$500,000	Transit
\$5,000,000	Valuable Papers and Records (excluding library books)
\$100,000	Plants, Trees and shrubs, not to exceed \$1,000 any one plant, tree or shrub
\$1,000,000	Personal Property of Others, not to exceed \$1,000 Any One Item
\$250,000	Spoilage
	All are per Occurrence and are part of, not in addition to, the policy limits.

# Equipment Breakdown

Insurance Company	Policy Number	Policy Term
CRC Group	TBD	9/1/2023 to 9/1/2024

## Named Insureds

Insured	Interest
College Station ISD	First Named Insured

## Coverages - As per Schedule on file with the carrier

Loc	Bldg	Subject	Amount
		BLKT BLDG	\$564,516,490
		Contents	\$57,786,549
		Musical Inst.	\$2,297,643
		Electronic Equip.	\$1,330,000
		Contractors Equip	\$261,984
		Audio Video Equip	\$453,000
		Fine Arts	\$3,075
		<b>TOTAL</b>	<b>\$626,648,741</b>



Insurance applies only to a coverage for which a Limit of Insurance, a number of Days/Hours or the word <b>INCLUDED</b> is shown. If <b>INCLUDED</b> is shown, then the limit for that coverage is part of the Limit Per Breakdown.	
Coverage	Limit Of Insurance Or Days/Hours
<b>Limit Per Breakdown</b>	\$150,000,000
<b>1. Property Damage</b>	Included
<b>2. Expenditing Expenses</b>	Included
<b>3. Business Income</b>	Included
a. Extra Expense	Combined with Business Income
b. Extended Period of Restoration (# of Days of Coverage)	90 Days
c. Data or Media	\$1,000,000
<b>4. Spoilage Damage</b>	\$1,000,000
<b>5. Utility Interruption</b> (The maximum limit for Utility Interruption, subject to any applicable lower coverage limits, including business income, extra expense, and/or spoilage, respectively)	\$2,500,000
a. Coverage applies only if the interruption of services lasts at least	24 Hours
<b>6. Newly Acquired Premises</b>	Included
a. (number of Days of Coverage)	120 Days
<b>7. Ordinance Or Law</b>	\$5,000,000
<b>8. Errors and Omissions</b>	Included
<b>9. Brands and Labels</b>	Included
<b>10. Contingent Business Income/Extra Expense</b>	Excluded
a. Covered Premises	
b. Delivery of Services or Materials; or Sales:	

Unless a higher limit or <b>INCLUDED</b> is shown, the most we will pay for direct damage to covered property is \$25,000 for each of the following. These limits are part of, not in addition to, the Property Damage or Limit per Breakdown.	
Coverage Limitations	Limit Of Insurance
<b>Ammonia Contamination</b>	\$1,000,000
<b>Consequential Loss</b>	\$1,000,000
<b>Data And Media</b>	\$1,000,000
<b>Hazardous Substance</b>	\$1,000,000
<b>Water Damage</b>	\$1,000,000

Limited Coverage for Fungus, Wet Rot and Dry Rot	
Limit	\$15,000
Business Income and/or Extra Expense - Number of Days	30 Days
Increased Cost of Loss and Related Expenses for "Green" Upgrades	
Property Damage Limit	\$100,000
Business Income and/or Extra Expense - Number of Days	30 Days
Conditions and Optional Coverages	
Business Income Report Date	
Business Income Annual Value	
Business Income Coinsurance Percentage	Waived
Diagnostic Equipment (Included Or Excluded)	Included
Equipment Breakdown Enhancement Endorsement (See attached Form for full details) – Key enhancements included: <ul style="list-style-type: none"> <li>• Civil Authority extension within 100 miles/4 weeks</li> <li>• Ingress/Engress - \$250,000 sublimit</li> <li>• Claim Preparation Fees - \$250,000 sublimit</li> <li>• Dependent Location extension for Contingent BI/EE</li> <li>• \$150% replacement cost for Safety Improvements</li> </ul>	Included
Deductibles	
Combined Deductible	\$10,000
Property Damage Coverages	Incl'd in Combined Deductible
Business Income	Incl'd in Combined Deductible
Extra Expense	Incl'd in Combined Deductible
Spoilage	Incl'd in Combined Deductible
Other:	

**Other Conditions/Additional Coverage Extension/Restrictions:**

- Exclusion Amendatory Endorsement

**ESTIMATED ANNUAL PREMIUM:**

**Premium Included in Property Section**

# General Liability

Premium Payable Company	Policy Number	Policy Term
Travelers	660-9068R041	9/1/2023 to 9/1/2024

## Coverages

Limit	Description
\$2,000,000	General Aggregate
\$2,000,000	Products / Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$1,000,000	Personal and Advertising Injury
\$500,000	Fire Damage (Any One Fire)
\$1,000,000	Employee Benefits (Claims Made)
Excluded	Medical Expense Limit

## Statutory Cap Limits of Insurance Endorsement:

COVERAGE	LIMIT
Texas Each Person Statutory Cap Limit	\$100,000
Texas Each Occurrence Statutory Cap Limit	\$300,000
Texas Property Damage Statutory Cap Limit	\$100,000

## Employee Benefits Liability – Claims Made Coverage:

COVERAGE	LIMIT
Aggregate Limit	\$3,000,000
Each Employee Limit	\$1,000,000
Deductible	\$1,000
Retroactive Date	1/1/1900
Employee Benefits Liability- Claims Made Coverage Premium	\$748.

## Locations and Exposures

Loc	Bldg	Description	Exposure	Premium
1	1	<b>1812 Welsh, College Station, Texas 77840 (All Locations Included)</b>		
		Schools-Public-Elementary, Kindergarten or Jr. High include Products/Completed Operations	9,820	\$13,120
		Schools-Public-High Schools Include Products and Completed Operations	3,824	\$6,669
		Stadiums - Operated by Insured includes Products and Completed Operations	\$215,990	\$549
		Swimming Pool	1	\$116
		Grandstand or Bleachers	4	163
		School Counselors Professional Liability		\$3,600
		Abuse or Molestation Coverage Abuse or Molestation-Aggregate Limit: \$2,000,000 Abuse or Molestation Offense Limit: \$1,000,000		\$3,769
		Psychological Counselors Professional Liability		\$3,600
		Employee Benefit Liability		\$748
		Schools-Faculty Liability. for Corporal Punishment of Students	1,111	\$1,848
		Security and Law Enforcement Services - Armed Guards		Included
		Increased Limits-Fire Damage Legal Liability		\$125
		XTEND		\$841

## Forms and Endorsements

CG 01 03	Texas Changes
CG 22 67	Corporal Punishment
CGD0 76	Exclusion - Lead
CGD1 42	Exclusion - Discrimination
CGD1 88	Xtend End. For Colleges and Schools <ul style="list-style-type: none"> <li>Owned Watercraft-Non submersibles, Rowing shells or Sculls</li> <li>Who is An Insured - Unnamed Subsidiaries</li> <li>Who is An Insured - Public Entities or Colleges Or Schools Elected or Appointed Officials, Trustees, Commissioners and Members of Your Boards</li> <li>Who is An Insured - Your Students While Acting As Student Teachers</li> <li>Who is An Insured - Employees and Volunteers Workers - Bodily Injury to Co - Employees and Co-Volunteer workers</li> <li>Who Is An Insured - Owners, Managers or Lessors of Premises</li> <li>Who is An Insured -Lessors Of Leased Equipment</li> </ul>

	<ul style="list-style-type: none"> <li>Blanket Additional Insured – Persons or Organizations As Required By Written contract Or Agreement – Exceptions for law Enforcement</li> <li>Blanket Additional Insured – Mortgagees, Assignees, Successors or Receivers</li> <li>Blanket Additional Insured – Governmental Entities – Permits or Authorizations Relating to Premises</li> <li>Blanket Additional Insured – Governmental Entities – Permits or Authorizations Relating to Operations</li> <li>Incidental Medical Malpractices</li> <li>Knowledge and Notice Of Occurrence or Offense</li> <li>Blanket Waiver of Subrogation</li> <li>Contractual Liability – Railroads</li> <li>Damage to Premises Rental to you</li> </ul>
CG D1 89	Colleges & School Exclude Medical Expenses
CG D1 90	Colleges & schools Amend-Trans of Student
CG D2 03	Amend-Non Cumulation of Each Occurrence
CG D2 43	Fungi or Bacteria Exclusion
CG D4 21	Amend Contract Liability Exclude-Exc. to Named Insured
CG D4 70	Excl. Employees & volunteer work As Insured
CG D4 94	Exclude-Health Care-Colleges & Schools
CG D4 95	School Counseling – Colleges & Schools
CG D6 18	Excl.-Violation of Consumer Financial Protection Laws
CG D7 29	Security and Law Enforcement Services Liability Coverage
CG D9 10	Amendment of Intellectual Property Exclusion
CG F2 00	Psych Counsel-Colleges & Schools – Texas
CG F2 68	TX changes – Employee-Related Practices Exclusion
CG F4 50	Limited Abuse or Molestation Liability Coverage – Texas
CG F5 17	Statutory Cap Limits of Insurance – Texas <ul style="list-style-type: none"> <li>Each Person Statutory Cap Limit: \$100,000</li> <li>Each Occurrence Statutory Cap Limits: \$300,000</li> <li>Property Damage Statutory Cap Limit: \$100,000</li> </ul>
CG F5 48	Ltd Abuse/Molestation Liability Include Statutory Cap – Texas
CG T0 01	Commercial General Liability Dec Page
CG T0 07	Declarations Premium Schedule
CG T0 08	Key to Declarations Premium Schedule
CG T0 09	Employee Benefits Liability Coverage part Dec.
CG T0 34	Table of Contents – Commercial General Liability Coverage
CG T0 43	Employee Benefits Liability Table of Contents
CG T1 00	Commercial General Liability Coverage
CG T1 01	Employee Benefits Liability Coverage Form
CG T3 52	Exclusion – Athletic Participants



## **Common Coverage and Amendments**

IL 00 21	Nuclear Energy Liability Exclusion
IL 01 68	Texas Changes - Duties
IL 02 75	TX Changes - Cancellations & Nonrenewal Prov. Casualty Lines
IL T0 01	Common Policy Conditions
IL T0 02	Common Dec.
IL T0 03	Locations Schedule
IL T0 15	Policy Jacket - Execution Clause
IL T3 68	Fed. Terrorism Risk Ins. Act Disclosure
IL T4 12	Amndt Common Policy Cond-Prohibited Coverage
IL T4 14	Cap on Losses from Cert Acts of Terrorism
IL T4 27	Additional Benefits
PN T0 22	Notice - Information or Complaints - Texas
PN T2 27	Loss Control Services (Texas)
PH T4 54	Notice Independent Agent and Broker Comp

**Estimated Annual Premium:**  
(Subject to Audit)

**\$35,227**

# Commercial Auto

Premium Payable Company	Policy Number	Policy Term
Travelers	TBD	9/1/2023 to 9/1/2024

## Coverages

Limit	Description	Auto Symbols
\$1,000,000	Combined Single Limit	1
ACV Less Deductible	Comprehensive Deductible	8, 10
ACV Less Deductible	Collision Deductible	8, 10
Included	Hired / Borrowed Auto Liability	
Included	Non-owned Auto Liability	

### Statutory Cap Limits of Insurance – Texas

Texas Bodily Injury Each Person Limit – Statutory Cap:	\$100,000
Texas Bodily Injury Total Limit – Statutory Cap:	\$300,000
Texas Property Damage or Pollution Cost or Expense Limit:	\$100,000

### Composite Deductible

Vehicle Type	Comprehensive	Collision
Private Passenger	\$1,000	\$1,000
School Bus	\$5,000	\$5,000
Light Truck	\$1,000	\$1,000
Medium Truck	\$1,000	\$1,000
Trailer	\$1,000	\$1,000

### Hired Car Physical Damage

Estimated Annual Cost of Hire	\$50,000
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000

Estimated Automobile Liability Annual Premium:	\$181,433
Estimated Automobile Physical Damage:	\$ 52,067
Misc. Taxes and Surcharges Fee:	\$ 1,044
Miscellaneous Premium:	\$ 2,854

**Forms and Endorsements**

CA T4 43	Amendment of Bodily Injury Definition
CA F051	Texas Changes - Cancellation and Non-Renewal
CA F124	Statutory Cap Limits of Insurance Endorsement – Texas
CA T451	Elected/Appointed Office/Member of Board as Insured
CA T459	Amendment of Employee Definition
CA 00 01	Business Auto Coverage Form
CA 20 18	Professional Services Not Covered
IL T4 12	Amendment Common Policy Condition-Prohibited Coverage
IL 00 21	Nuclear Energy Liability Exclusion Endorsement
PN T1 78	Imp Not Auto burglary & theft Prevention Authority Fee
CA T3 53	Business Auto Extension Endorsement

**Estimated Annual Premium Liability and PD:**

**\$237,398**

## School Leaders Errors and Omission Coverage

### Option No. 1

Limit of Liability	\$1,500,000
<b>Total Premium</b>	<b>\$54,881</b>
<b>School Entity Errors and Omissions Insurance</b>	
Sublimit of Liability	\$1,000,000
IEP Hearing Sublimit of Liability	\$100,000
Retention	\$10,000
IEP Hearing Retention	\$25,000 For each IEP Hearing
Continuity Date	09/01/2002
Retroactive Date	Full Prior Acts
<b>Employment Practices Liability Insurance</b>	
Sublimit of Liability	\$1,000,000
Retention	\$100,000
Continuity Date	09/01/2002
Retroactive Date	Full Prior Acts
<b>CyberEdge Security and Privacy Liability</b>	
Sublimit of Liability	\$500,000
Regulatory Action Sublimit of Liability	\$500,000
Retention	\$25,000
Continuity Date	09/01/2011
Retroactive Date	Full Prior Acts
<b>CyberEdge Event Management Insurance</b>	
Sublimit of Liability	\$500,000
Retention	\$25,000
Continuity Date	Not Applicable
Retroactive Date	Not Applicable
<b>CrisisFund</b>	
Sublimit of Liability	\$25,000
Retention	Not Applicable
Continuity Date	09/01/2013
Retroactive Date	Not Applicable

<b>Covered Entities</b>	
<b>Full Legal Name of Entity:</b>	<b>Type of Entity:</b>
COLLEGE STATION INDEPENDENT SCHOOL DISTRICT (INC.)	School Entity

**The following will be added to the basic policy:**

- 108335 03/12 LRP Admitted GTC
- 108339 03/12 LRP – S&P Coverage Section
- 108340 03/12 LRP-Event Management Coverage
- 109223 03/12 School Entity Coverage Section
- 108341 03/12 LRP-Crisis Fund Coverage Section
- 109224 03/12 School Entity EPL Coverage Section
- 119679 09/15 Economic Sanctions Endorsement
- 74802 03/20 Texas Amendatory Endorsement Cancellation and Non-Renewal
- 111720 03/13 Texas Amendatory Endorsement
- 109228 03/12 Bond Exclusion Endorsement (SCL)
- 111733 10/12 Conduct Exclusion Amended (Limited Imputation-School Entity EPL)
- 109238 08/11 Corporal Punishment Endorsement (SCL)
- 109231 08/11 Defense and Settlement Provision Amendatory Endorsement (EPL-SCL)
- 109230 08/11 Defense and Settlement Provisions Amendatory Endorsement (SCL)
- 131009 11/18 Crisis Fund Sublimit and Definition Amended
- 124010 04/17 EPL Pak Premier Endorsement (Employment Practices, Loss Prevention And Risk Management Tools)
- 125595 03/17 Federal Share of Compensation Under TRIA and Cap on Losses Endorsement
- 78859 10/01 Forms Index Endorsement
- 136220 04/20 Absolute Cyber Claims Exclusion Endorsement School Entity, EPL
- 132717 05/19 Defense Costs Provision Amended Endorsement School Entities Defense within the Limit
- 138266 04/20 Enhanced Assault Extension Endorsement (School Entity Coverage Section)
- 136088 03/20 Confidential Information Exclusion Endorsement EPL School Entity Coverage Section
- 124371 06/17 CyberEdge Loss Prevention Services endorsement
- 115879 09/13 Fines and Penalties Coverage Endorsement
- 140245 02/21 Ransomware Event Sublimit and Coinsurance Endorsement – Sublimit: Sublimit: \$250,000; 50% Coinsurance

**With respect to each Option above, the following will apply**

Premium for Certified Acts of Terrorism Coverage under Terrorism Risk Insurance Act, as amended (TRIA: \$0 included in policy premium stated above. Any coverage provided for losses caused by an act of terrorism as defined by TRIA (TRIA Losses) may be partially reimbursed by the United States under a formula established by TRIA as follows: 80% of TRIA Losses in excess of the insurer deductible mandated by TRIA, the deductible to be based on a percentage of the insurer's direct earned premiums for the year preceding the act of terrorism.

**Estimated Annual E&O Annual Premium:**

**\$55,231**



# School Leaders Errors and Omission Coverage

## Option 2

Limit of Liability	\$1,050,000
<b>Total Premium</b>	<b>\$40,460</b>
<b>School Entity Errors and Omissions Insurance</b>	
Sublimit of Liability	\$1,000,000
IEP Hearing Sublimit of Liability	\$100,000
Retention	\$10,000
IEP Hearing Retention	\$25,000 For each IEP Hearing
Continuity Date	09/01/2002
Retroactive Date	Full Prior Acts
<b>Employment Practices Liability Insurance</b>	
Sublimit of Liability	\$1,000,000
Retention	\$100,000
Continuity Date	09/01/2002
Retroactive Date	Full Prior Acts
<b>CrisisFund</b>	
Sublimit of Liability	\$25,000
Retention	Not Applicable
Continuity Date	09/01/2013
Retroactive Date	Not Applicable

<b>Covered Entities</b>	
<b>Full Legal Name of Entity:</b>	<b>Type of Entity:</b>
COLLEGE STATION INDEPENDENT SCHOOL DISTRICT (INC.)	School Entity

### The following will be added to the basic policy:

- 108335 03/12 LRP Admitted GTC
- 109223 03/12 School Entity Coverage Section
- 108341 03/12 LRP-Crisis Fund Coverage Section
- 109224 03/12 School Entity EPL Coverage Section
- 119679 09/15 Economic Sanctions Endorsement
- 74802 03/20 Texas Amendatory Endorsement Cancellation and Non-Renewal
- 111720 03/13 Texas Amendatory Endorsement
- 109228 03/12 Bond Exclusion Endorsement (SCL)
- 111733 10/12 Conduct Exclusion Amended (Limited Imputation-School Entity EPL)
- 109238 08/11 Corporal Punishment Endorsement (SCL)

- 109231 08/11 Defense and Settlement Provision Amendatory Endorsement (EPL-SCL)
- 109230 08/11 Defense and Settlement Provisions Amendatory Endorsement (SCL)
- 131009 11/18 Crisis Fund Sublimit and Definition Amended
- 124010 04/17 EPL Pak Premier Endorsement (Employment Practices, Loss Prevention And Risk Management Tools)
- 125595 03/17 Federal Share of Compensation Under TRIA and Cap on Losses Endorsement
- 78859 10/01 Forms Index Endorsement
- 136220 04/20 Absolute Cyber Claims Exclusion Endorsement School Entity, EPL
- 132717 05/19 Defense Costs Provision Amended Endorsement School Entities Defense within the Limit
- 138266 04/20 Enhanced Assault Extension Endorsement (School Entity Coverage Section)
- 136088 03/20 Confidential Information Exclusion Endorsement EPL School Entity Coverage Section

**With respect to each Option above, the following will apply**

Premium for Certified Acts of Terrorism Coverage under Terrorism Risk Insurance Act, as amended (TRIA: \$0 included in policy premium stated above. Any coverage provided for losses caused by an act of terrorism as defined by TRIA (TRIA Losses) may be partially reimbursed by the United States under a formula established by TRIA as follows: 80% of TRIA Losses in excess of the insurer deductible mandated by TRIA, the deductible to be based on a percentage of the insurer's direct earned premiums for the year preceding the act of terrorism.

**Estimated Annual E&O Annual Premium:**

**\$40,460**

# Underground Storage Tank Liability

Premium Payable Company	Policy Number	Policy Term
Mid-Continent Ins. Co.	TOP-000042269	9/1/2023 to 9/1/2024

**Limits of Insurance:**

Coverage A and B

Aggregate Limit: \$2,000,000

Pollution Incident: \$1,000,000

Coverage C

Pollution Incident: \$25,000

**Location of Tanks:**

Location No. 1 2000 Welsh Ave.; College Station, Texas

Location No. 2 9304 Rock Prairie Rd. CS, Texas

**Forms:**

TO3028 (01/19)	Texas Changes - duties
TO3026 (01/19)	Amendatory Endorsement
TO3025 (01/19)	Endorsement - Underground Storage Tank - State of Texas
TO3089 (08-19)	Loading & Unloading Amend Endt
TO0001 (01/19)	Pollution Liability Coverage form (Designated Sites)
MI9101 (01/16)	Economic and trade Sanctions Clause
MI9098 (01/16)	In Witness Clause
MI9059 (01/16)	Fighting Insurance Fraud
MI9046 (04/04)	Mid-Continent Group Privacy Notice and Notice if Information Practices
MI9014 (06/10)	Contact Information Sheet
MI9002 (06/00)	Notice of Availability of Loss Control Services-State of Texas
IL0021 (09/08)	Nuclear Energy Liability Exclusion-Endorsement
TO1002 (01/19)	Pollution Liability Declaration
TO2001 (01/19)	Pollution Liability Declaration Schedule of Coverage Declaration

**Estimated Annual Premium:****\$2,648**

# Crime/Fidelity Coverage

Premium Payable Company	Policy Number	Policy Term
AIG	TBD	9/1/2023 to 9/1/2024

Subject	Amount	Deductible
Employee Theft – Per Loss Coverage	\$1,000,000	\$25,000
Employee Theft – Per Employee Coverage	No Coverage	None
Forgery Or Alteration	\$1,000,000	\$25,000
Inside The Premises – Theft of Money and Securities	No Coverage	None
Inside The Premises – Robbery Or Safe Burglary of Other Property	No Coverage	None
Outside The Premises	No Coverage	None
Premises Burglary	No Coverage	None
Computer Fraud	\$1,000,000	\$25,000
Funds Transfer Fraud	\$1,000,000	\$25,000
Money Orders and Counterfeit Money	\$50,000	\$1,000

The following endorsements will be added to the basic policy:

99758	08/08	Notice of Claim (Reporting by E-Mail)
CR0199	10/10	Texas Changes – Legal Action Against us
CR0247	10/10	Texas Changes
119679	09/15	Economic Sanctions Endorsement
CR2519	05/06	Add Faithful performance of Duty Coverage for Government Employees
95419	08/07	Bonded Employees Exclusion Deleted
95427	08/07	Crime Advantage
CR2506	08/07	Include Chairperson and Members of Specific Committees as Employees
CR2512	08/07	Include Treasurer or Tax collectors as Employees
CR2510	08/07	Include Volunteer Workers other than fund solicitors As Employees
95442	08/07	Prior Theft or Dishonesty
CR2520	08/07	Add Credit, Debit or Charge Card forgery
134480	07/19	Impersonation Fraud Coverage
78859	10/01	Forms Index Endorsement
113013	10/12	Protected Information Exclusion
113024	10/12	Indirect or Consequential Loss Exclusion
141306	10/01	Cyberextortion Exclusion Resulting Directly

**Estimated Annual Premium:**

**\$6,387**

# Premium Summary & Acceptance

Lines of Business	Expiring Premium	Renewal Premium
Commercial Property	\$1,792,596	\$2,576,243.25
Boiler and Machinery	Included above	Included above
Commercial General Liability	\$31,155	\$35,227
Business Auto	\$215,999	\$237,398
School Board E&O	\$45,720	\$55,231
Underground Storage Tanks	\$2,519	\$2,648
Crime	\$6,382	\$6,387
<b>Grand Total</b>	<b>\$2,094,371</b>	<b>\$2,913,134.25</b>

☐ I accept this proposal as presented for College Station ISD.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

☐ I accept this proposal with the following changes completed for College Station ISD.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

This presentation summarizes the proposal for your insurance. It is not a contract. The terms in the policy will govern in the event of a loss without regard to any statement made in this proposal.



This proposal is accepted as presented for **College Station ISD**.

_____ Signature	_____ Title	_____ Date
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This proposal with the following changes completed will be accepted for **College Station ISD**.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

_____ Signature	_____ Title	_____ Date
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# Notices

## Binding of Coverage

Binding of coverage associated with this risk is subject to any moratoriums which may be imposed by the insurance company such as tropical storm, hurricane or wildfire watches and warnings. This consideration bears special significance from June through November, which is generally considered the Atlantic hurricane season.

## Non-Admitted/Surplus Lines Insurer

If an insurer is designated as a "non-admitted" company, the insurer is not licensed to transact insurance in this state and the policy will be issued and delivered as surplus line coverage. The given state's Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the state property and casualty insurance guaranty association. The Insurance Code requires payment of the surplus lines tax and fee, if shown in this proposal.

## Compensation Disclosure

At Anco our clients are our priority. Business is quoted and written through the insurer providing the best coverage and premium that our agency has to offer, suited to your wishes and business needs. Our professional fees, unless otherwise specifically negotiated and agreed to with our client, are customarily based on commission calculated as a percentage of the premium collected by the insurer and paid to us by the insurer. Insurers and insurance intermediaries may pay us additional compensation, which is contingent on volume, profitability or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. We will be pleased to discuss with you further details pertinent to your placement upon your request.

**Thank you for your business!**

**COLLSTA-08**

# Status of Insurers

## Admitted or Non-Admitted

If an insurance company is authorized or licensed by a given state to write business within that state, their status is considered "admitted". As an approved or standard carrier, The State's Property and Casualty Guaranty Fund would afford protection should the insurer become insolvent for covered lines of business. The protection provided by a State Guaranty Fund is subject to certain claim limits, restrictions and limitations. For more information, you may contact us or refer to the National Conference of Insurance Guaranty Funds available on the World Wide Web at [ncigf.org](http://ncigf.org).

If a carrier is "non-admitted" in a given state, they are not approved to transact business directly with the customer in that state. These insurance companies utilize licensed intermediaries to facilitate the placement of business. Frequently referred to as surplus lines carriers, they may not offer as broad of coverage as is available in the admitted market. For certain risks, however, they may provide coverage that is not obtainable in the admitted market. Should the carrier become insolvent, they are not protected by a state's Guaranty Fund. States do not review the policy language or rates of surplus lines markets.

Please remember that regardless of status, the State Guaranty Fund becomes an issue only if the carrier is declared financially insolvent. An indication of an insurance company's financial health is accessible from A.M. Best, a globally recognized credit rating agency focusing on insurers. Their website is [www.ambest.com](http://www.ambest.com).

# Motor Vehicle Records

## Ordering and Use

### Motor Vehicle Reports (MVRs)

In order to properly underwrite your account, the insurance company requires MVRs for current and prospective drivers. Sometimes the insurance company orders the driving records or requests Anco to do so. The MVRs are ordered from the applicable state motor vehicle department or other service providers. The insurance carrier or Anco is not responsible for the accuracy of the information supplied by these vendors.

After reviewing an MVR, the insurance carrier uses their guidelines to determine if the driver is acceptable. It is a violation for an MVR obtained for insurance underwriting purposes to be used by an employer for employment-related decisions. You are responsible for obtaining MVR information about any potential or current drivers and for complying with all applicable laws and regulations regarding ordering and using MVRs. If you would like to engage the services of an MVR provider, we are happy to provide a list of available vendors.

College Station ISD Property Renewal Bid Comparison						
8/2/2023						
	2020/21 Policy	2021/22 Expiring Policy	2022/23 Renewal Quote	2023/24 Renewal Quote	Marketing Summary	Response
Company	AXIS/RSUI/Arch	AXIS/Lexington/Berkshire	Axis/Lexington/Berkshire	Axis/Lexington/Berkshire		
Best Rating	A+ XV	A+ XV	A+XV	A+XV	Zurich	Declined - All Lines
Assessable	No	No	No	No	Great American	Declined
					Travelers	Quoted - Casualty Lines Only
Annual Premium incl Fee and Tax	\$982,925	\$1,386,617	\$1,792,596	\$2,576,243	Trident	Declined - All Lines
Rate per \$100 of Value	\$0.178	\$0.245	\$0.304	\$0.411	TPS	Declined - All Lines
Additional Premium to Add Terrorism	\$51,585	\$95,176	\$96,746	\$178,838	Considered for Layered Program	Response:
Stand-Alone Terrorism Option (Not TRIA)	N/A	\$22,821	\$19,148	\$29,379	AFM	Declined
Total Annual Premium (Including TRIA)	\$1,034,510	\$1,499,793	\$1,889,342	\$2,755,081	Allianz	Declined
Total Insured Value	\$551,916,522	\$552,916,522	\$589,775,597	\$626,648,741	Arch Specialty	Quoted 33% of \$15M x/o \$10M
Limit of Liability any one Loss	\$400,000,000 per Occ	\$400,000,000 per Occ	\$400,000,000 per Occ	\$400,000,000 per Occ	Arrowhead	Declined
Blanket Building Value	\$489,984,271	\$489,984,271	\$527,643,346	\$564,516,490	Aspen	Pending - Indication Not Competitive
Blanket Contents Value	\$57,586,549	\$57,586,549	\$62,132,251	\$62,132,251	Allied World (AWAC)	Declined
Musical Instruments	\$2,297,643	\$2,297,643	\$2,297,643	\$2,297,643	Axis	Quoted 25% of \$10M Primary
Electronic Equipment	\$1,330,000	\$1,330,000	\$1,330,000	\$1,330,000	AXA XL Insurance Co	Quoted 16% of \$15M x/o \$10M
Contractor's Equipment	\$261,984	\$261,984	\$261,984	\$261,984	Starr Specialty	Declined
Audio Video Equipment	\$453,000	\$453,000	\$453,000	\$453,000	Beazley	Declined
Fine Arts	\$3,075	\$3,075	\$3,075	\$3,075	Berkshire	Quoted 25% of \$10M Primary
Coinurance/Agreed Amount	No Coinurance	No Coinurance	No Coinurance	No Coinurance	Catalytic	Declined
Valuation Basis for Buildings and Contents	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost	CM Vantage	Declined
Valuation Basis for Metal Roofs	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost	CNA	Declined
Valuation Basis for All Other Roofs	RC unless over 15 yrs old	RC unless over 15 yrs old	RC unless over 15 yrs old	RC unless over 15 yrs old	Core/StarStone Specialty Insurance	Quoted 12.5% of \$10M Primary
Cosmetic Damage Endorsement/Limitation	Yes	Yes	Yes	Yes	CuroTech	Declined
Blanket or Scheduled	Blanket	Blanket	Blanket	Blanket	Crum & Forster	Declined
					Ethos	Significant Cost Increase Indication of Premium
Deductibles					Everest	Declined
Earthquake	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	General Star	Declined
Flood	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	Kinsale	Declined
Wind/Hail Deductible	\$250,000 per Location/ \$500,000 per Occurrence	2% Subject to a Minimum of \$100,000	2% Subject to a Minimum of \$100,000	2% Subject to a Minimum of \$100,000	Hallmark	Declined
All Other Perils Deductible	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	Kemah	Declined
Contractors Equipment	\$10,000	\$10,000	\$10,000	\$10,000	Travelers Custom	Declined
Musical Instruments & Uniforms	\$10,000	\$10,000	\$10,000	\$10,000	INSURISK	Declined
Audio Video Equipment	\$10,000	\$10,000	\$10,000	\$10,000	Ironshore	Quoted 20% \$25M x/o \$20M
Computer Equipment	\$10,000	\$10,000	\$10,000	\$10,000	James River	Pricing Not Competitive for limited participation (\$5M x/o \$75M)
Data, Programs and Software	\$100,000	\$100,000	\$100,000	\$100,000	Lexington	Quoted 25% of \$10M Primary
Fine Arts	\$10,000	\$10,000	\$10,000	\$10,000	Lexington - Layer 2	Quoted 33% of \$15M x/o \$10M
Boiler and Machinery Breakdown	\$10,000	\$10,000	\$10,000	\$10,000	Liberty Mutual	Quoted 100% of \$150M Equipment Breakdown
					Lloyds of London	Quoted 12.5% of \$10M Primary
Sublimits					Lloyds of London	Quoted \$200M x/o \$200M
Earthquake	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	Lloyds of London	Optional Terrorism Quote 100%
Flood	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	Kinsale	Pricing Not Competitive on Any Layer
Extra Expense	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	Markel	Quoted 16% of \$15M x/o \$10M
Data, Programs and Software	\$500,000	\$500,000	\$500,000	\$500,000	Mitsui	Pricing Not Competitive on terms x/o \$200M
Debris Removal	25% up to \$2,000,000	25% up to \$2,000,000	25% up to \$2,000,000	25% up to \$2,000,000	Munich Re	Indication not competitive on any layer
Law and Ordinance - Undamaged Portion	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Paragon	Quoted 20% of \$25M x/o \$25M
Law and Ordinance - Demolition	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Paragon Layer 2	Quoted 25% of \$50M x/o \$25M
Law and Ordinance - Increased Cost of Constr	Incl w/Demolition Limit	Incl w/Demolition Limit	Incl w/Demolition Limit	Incl w/Demolition Limit	Palomar E&S	Quoted 25% of \$50M x/o \$25M
Boiler and Machinery Breakdown	\$150,000,000	\$150,000,000	\$150,000,000	\$150,000,000	Rivington	Pricing Not Competitive on excess layers
Expediting Expense	\$250,000	\$250,000	\$250,000	\$250,000	RLI	Declined
Unscheduled Fine Arts	\$250,000	\$250,000	\$250,000	\$250,000	RSUI	Quoted 50% of \$75M x/o \$25M
Newly Acquired Property	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	RSUI Layer 2	Quoted \$100M x/o \$100M
Off Premises Service Interruption	\$500,000	\$500,000	\$500,000	\$500,000	Velocity Ins Co	Declined
Unnamed Locations	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	Sompo	Declined
Property in Transit	\$500,000	\$500,000	\$500,000	\$500,000	Navigators	Declined
Valuable Papers (excluding library books)	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Swiss Re	Indication Not Competitive
Students and Teachers Personal Property (Not to Exceed \$1,000 any one item)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	Travelers Custom	Declined
Back up of Sewer	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Pioneer	Pricing and Terms Not Competitive - Requires higher Deductible Structure
Spoilage	\$250,000	\$250,000	\$250,000	\$250,000	Waypoint	Pricing Not Competitive on Primary Layer w/ Restrictions on Terms
					Westchester	Quoted Excess of \$25M, Not competitive w/ current terms/pricing
					Westfield Ins Co	Indication Not Competitive
					WKFC Property Ins Co	Declined
					WRB/Nautlius	Quoted 5% \$25M x/o \$5M
					Zurich	Declined

College Station ISD Property Renewal Bid Comparison						
8/2/2023						
	2020/21 Policy	2021/22 Expiring Policy	2022/23 Renewal Quote	2023/24 Renewal Quote	Marketing Summary	Response
Company	AXIS/RSUI/Arch	AXIS/Lexington/Berkshire	Axis/Lexington/Berkshire	Axis/Lexington/Berkshire		
Best Rating	A+ XV	A+ XV	A+XV	A+XV	Zurich	Declined - All Lines
Assessable	No	No	No	No	Great American	Declined
					Travelers	Quoted - Casualty Lines Only
Annual Premium incl Fee and Tax	\$982,925	\$1,386,617	\$1,792,596	\$2,576,243	Trident	Declined - All Lines
Rate per \$100 of Value	\$0.178	\$0.245	\$0.304	\$0.411	TPS	Declined - All Lines
Additional Premium to Add Terrorism	\$51,585	\$95,176	\$96,746	\$178,838	Considered for Layered Program	Response:
Stand-Alone Terrorism Option (Not TRIA)	N/A	\$22,821	\$19,148	\$29,379	AFM	Declined
Total Annual Premium (Including TRIA)	\$1,034,510	\$1,499,793	\$1,889,342	\$2,755,081	Allianz	Declined
Total Insured Value	\$551,916,522	\$552,916,522	\$589,775,597	\$626,648,741	Arch Specialty	Quoted 33% of \$15M x/o \$10M
Limit of Liability any one Loss	\$400,000,000 per Occ	\$400,000,000 per Occ	\$400,000,000 per Occ	\$400,000,000 per Occ	Arrowhead	Declined
Blanket Building Value	\$489,984,271	\$489,984,271	\$527,643,346	\$564,516,490	Aspen	Pending - Indication Not Competitive
Blanket Contents Value	\$57,586,549	\$57,586,549	\$62,132,251	\$62,132,251	Allied World (AWAC)	Declined
Musical Instruments	\$2,297,643	\$2,297,643	\$2,297,643	\$2,297,643	Axis	Quoted 25% of \$10M Primary
Electronic Equipment	\$1,330,000	\$1,330,000	\$1,330,000	\$1,330,000	AXA XL Insurance Co	Quoted 16% of \$15M x/o \$10M
Contractor's Equipment	\$261,984	\$261,984	\$261,984	\$261,984	Starr Specialty	Declined
Audio Video Equipment	\$453,000	\$453,000	\$453,000	\$453,000	Beazley	Declined
Fine Arts	\$3,075	\$3,075	\$3,075	\$3,075	Berkshire	Quoted 25% of \$10M Primary
Coinurance/Agreed Amount	No Coinurance	No Coinurance	No Coinurance	No Coinurance	Catalytic	Declined
Valuation Basis for Buildings and Contents	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost	CM Vantage	Declined
Valuation Basis for Metal Roofs	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost	CNA	Declined
Valuation Basis for All Other Roofs	RC unless over 15 yrs old	RC unless over 15 yrs old	RC unless over 15 yrs old	RC unless over 15 yrs old	Core/StarStone Specialty Insurance	Quoted 12.5% of \$10M Primary
Cosmetic Damage Endorsement/Limitation	Yes	Yes	Yes	Yes	CuroTech	Declined
Blanket or Scheduled	Blanket	Blanket	Blanket	Blanket	Crum & Forster	Declined
					Ethos	Significant Cost Increase Indication of Premium
Deductibles					Everest	Declined
Earthquake	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	General Star	Declined
Flood	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	Kinsale	Declined
Wind/Hail Deductible	\$250,000 per Location/ \$500,000 per Occurrence	2% Subject to a Minimum of \$100,000	2% Subject to a Minimum of \$100,000	2% Subject to a Minimum of \$100,000	Hallmark	Declined
All Other Perils Deductible	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	\$100,000 per Occurrence	Kemah	Declined
Contractors Equipment	\$10,000	\$10,000	\$10,000	\$10,000	Travelers Custom	Declined
Musical Instruments & Uniforms	\$10,000	\$10,000	\$10,000	\$10,000	INSURISK	Declined
Audio Video Equipment	\$10,000	\$10,000	\$10,000	\$10,000	Ironshore	Quoted 20% \$25M x/o \$20M
Computer Equipment	\$10,000	\$10,000	\$10,000	\$10,000	James River	Pricing Not Competitive for limited participation (\$5M x/o \$75M)
Data, Programs and Software	\$100,000	\$100,000	\$100,000	\$100,000	Lexington	Quoted 25% of \$10M Primary
Fine Arts	\$10,000	\$10,000	\$10,000	\$10,000	Lexington - Layer 2	Quoted 33% of \$15M x/o \$10M
Boiler and Machinery Breakdown	\$10,000	\$10,000	\$10,000	\$10,000	Liberty Mutual	Quoted 100% of \$150M Equipment Breakdown
					Lloyds of London	Quoted 12.5% of \$10M Primary
Sublimits					Lloyds of London	Quoted \$200M x/o \$200M
Earthquake	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	Lloyds of London	Optional Terrorism Quote 100%
Flood	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	\$10,000,000 Excluding Zone A, V, B or shaded X in their sub-zones	Kinsale	Pricing Not Competitive on Any Layer
Extra Expense	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	Markel	Quoted 16% of \$15M x/o \$10M
Data, Programs and Software	\$500,000	\$500,000	\$500,000	\$500,000	Mitsui	Pricing Not Competitive on terms x/o \$200M
Debris Removal	25% up to \$2,000,000	25% up to \$2,000,000	25% up to \$2,000,000	25% up to \$2,000,000	Munich Re	Indication not competitive on any layer
Law and Ordinance - Undamaged Portion	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Paragon	Quoted 20% of \$25M x/o \$25M
Law and Ordinance - Demolition	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Paragon Layer 2	Quoted 25% of \$50M x/o \$25M
Law and Ordinance - Increased Cost of Constr	Incl w/Demolition Limit	Incl w/Demolition Limit	Incl w/Demolition Limit	Incl w/Demolition Limit	Palomar E&S	Quoted 25% of \$50M x/o \$25M
Boiler and Machinery Breakdown	\$150,000,000	\$150,000,000	\$150,000,000	\$150,000,000	Rivington	Pricing Not Competitive on excess layers
Expediting Expense	\$250,000	\$250,000	\$250,000	\$250,000	RLI	Declined
Unscheduled Fine Arts	\$250,000	\$250,000	\$250,000	\$250,000	RSUI	Quoted 50% of \$75M x/o \$25M
Newly Acquired Property	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	RSUI Layer 2	Quoted \$100M x/o \$100M
Off Premises Service Interruption	\$500,000	\$500,000	\$500,000	\$500,000	Velocity Ins Co	Declined
Unnamed Locations	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	Sompo	Declined
Property in Transit	\$500,000	\$500,000	\$500,000	\$500,000	Navigators	Declined
Valuable Papers (excluding library books)	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	Swiss Re	Indication Not Competitive
Students and Teachers Personal Property (Not to Exceed \$1,000 any one item)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	Travelers Custom	Declined
Back up of Sewer	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Pioneer	Pricing and Terms Not Competitive - Requires higher Deductible Structure
Spoilage	\$250,000	\$250,000	\$250,000	\$250,000	Waypoint	Pricing Not Competitive on Primary Layer w/ Restrictions on Terms
					Westchester	Quoted Excess of \$25M, Not competitive w/ current terms/pricing
					Westfield Ins Co	Indication Not Competitive
					WKFC Property Ins Co	Declined
					WRB/Nautlius	Quoted 5% \$25M x/o \$5M
					Zurich	Declined

College Station ISD General Liability and Auto Renewal Bid Comparison					
8/2/2023					
General Liability Company	Travelers (2020-2021)	Travelers (2021-2022)	Travelers ( Expiring Policy)	Travelers (Renewal Policy)	TPS (Self Insurance Fund)
Best Rating	A++ XV	A++ XV	A++ XV	A++XV	AGRIP Approved
Assessable	No	No	No	No	No
Estimated Annual Premium	\$23,103	\$29,306	\$31,155	\$35,227	Declined
Terrorism	Included	Included	Included	Included	
Per Occurrence Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
Employee Benefit Liab Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
Medical Payments	Excluded	Excluded	Excluded	Excluded	
Damage to Rented Premises	\$500,000	\$500,000	\$500,000	\$500,000	
Injury to Athletic Participants	Excluded	Excluded	Excluded	Excluded	
Bodily Injury includes Mental Anguish	Yes	Yes	Yes	Yes	
Corporal Punishment	Included	Included	Included	Included	
Sexual Abuse/Molestation	\$1,000,000 each Offense	\$1,000,000 each Offense	\$1,000,000 each Offense	\$1,000,000 each Offense	
Law Enforcement Services Liab	\$2,000,000 Aggregate	\$2,000,000 Aggregate	\$2,000,000 Aggregate	\$2,000,000 Aggregate	
School Counseling Prof Liab	Included	Included	Included	Included	
Psychological Counseling Prof Liab	Included except MDs	Included except MDs	Included except MDs	Included except MDs	
Owned Watercraft less than 26 ft	Included	Included	Included	Included	
Non Owned Watercraft less than 50 ft	Included	Included	Included	Included	
Aircraft Chartered with Pilot	Included	Excluded	Excluded	Excluded	
Host Liquor Liability	Included	Included	Included	Included	
Blanket Waiver of Subrogation	Included	Included	Included	Included	
Pollution from Pesticide/Herbicide Application	Included	Included	Included	Included	
Pollution from Pool Chemical Application	Included	Included	Included	Included	
Pollution from Hostile Fire	Included	Included	Included	Included	
Pollution from Mobile Equip Spill	Included	Included	Included	Included	
Deductible	None	None	None	None	
Additional Insureds	Blanket	Blanket	Blanket	Blanket	
Joint Ventures	Available	Available	Available	Available	
Auto Liability Company	Travelers	Travelers	Travelers	Travelers	TPS
Best Rating	A++ XV	A++ XV	A++ XV	A++XV	AGRIP Approved
Assessable	No	No	No	No	No
Number of Vehicles	245	248	247	261	
Estimated Annual Premium	\$141,944	\$161,650	\$163,577	\$181,433	Declined
Cost per Vehicle	\$579	\$652	\$662	\$695	
Terrorism	Included	Included	Included	Included	
Auto Liability Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
\$1,000,000 for any occurrence that takes place outside of Texas and Within the United States	Yes	Yes	Yes	Yes	
Deductible	\$1,000	\$0	\$0	\$0	
Non-owned Auto Liability	Included	Included	Included	Included	
Scheduled or Fleet Auto	New Vehicles Automatically Included	New Vehicles Automatically Included	New Vehicles Automatically Included	New Vehicles Automatically Included	
Excluded Drivers	Case by Case	Case by Case	Case by Case	Case by Case	
Driver Surcharges	No	No	No	No	
Employees as Insureds	Yes	Yes	Yes	Yes	
PIP Limit	Excluded	Excluded	Excluded	Excluded	
UIM Limit	Available	Available	Available	Available	
Auditable	Yes	Yes	Yes	Yes	
Licensed Students Covered While Operating "Owned Vehicles"	Yes	Yes	Yes	Yes	
Garage Keepers Liability	Available	Available	Available	Available	
Garage Liability	Available	Available	Available	Available	
Operation of Garage Customer's Vehicle	Available	Available	Available	Available	
Auto Physical Damage Company	Travelers	Travelers	Travelers	Travelers	TPS
Best Rating	A++ XV	A++ XV	A++ XV	A++XV	AGRIP Approved
Assessable	No	No	No	No	Yes
Est Annual Premium	\$37,772	\$43,763	\$47,052	\$52,067	Declined
Cost per Vehicle	\$154	\$176	\$190	\$199	
Terrorism	Included	Included	Included	Included	
Valuation	ACV	ACV	ACV	ACV	
Deductible	\$500/\$1,000	\$500/\$1,000	\$500/\$1,000	\$1,000/\$5,000	
Hired Auto Physical Damage	\$50,000	\$50,000	\$50,000	\$50,000	
Hired Auto Physical Damage Ded	\$1,000	\$1,000	\$1,000	\$1,000	
Maximum Any One Event	ACV	ACV	ACV	ACV	
Maximum Any One Event Ded	Per Schedule	Per Schedule	Per Schedule	Per Schedule	
Auditable	Yes	Yes	Yes	Yes	
15-Passenger Vans - unless transportation of Fund Member Employees Only	Silent	Silent	Silent	Silent	
Punitive or Exemplary Damages	Silent	Silent	Silent	Silent	
Pollutants	Excluded - Except Auto Fluids	Excluded - Except Auto Fluids	Excluded - Except Auto Fluids	Excluded - Except Auto Fluids	
Cancellation Clause	Standard	Standard	Standard	Standard	
Claim Notice	Must Give Notice As Soon As Practicable	Must Give Notice As Soon As Practicable	Must Give Notice As Soon As Practicable	Must Give Notice As Soon As Practicable	
Miscellaneous Premium, Taxes, & Fees	N/A	\$3,753	\$3,738	\$3,898	N/A
Total Premium	\$202,819	\$238,472	\$245,522	\$272,625	Declined
Terrorism	Included	Included	Included	Included	Declined
Total including Terrorism	\$202,819	\$238,472	\$245,522	\$272,625	
	Travelers	Travelers	Travelers	Travelers	TPS
This table is for comparisons only. Please refer to policy for actual coverage terms and limits.					