



MEMORANDUM

To: Dr. Tim Harkrider, Superintendent

From: Heather Wilson, Chief Financial Officer

Date: August 19, 2026

Subject: Property and Casualty, General Liability, Auto, School Leaders, Underground Storage Tanks, and Crime/Fidelity insurance for the 2026-2027 school year

Agenda Item: J-1.

BACKGROUND

College Station ISD, in coordination with ANCO Insurance, has completed the annual solicitation and review of bids for the District's property, casualty, and auto insurance policies. The recommendations are based on market competitiveness, coverage quality, and historical claims experience.

The proposal reflects the addition of approximately \$30.1 million in total insured property value. Despite this adjustment, the District continues to realize significant savings compared to the expiring policy.

The total renewal premium is \$2,101,762, compared to the expiring premium of \$2,435,249, resulting in a total savings of \$333,487, or 13.7%.

Please see the following chart for a further breakdown.

Coverage	Renewal Premium	Change vs. Expiring
Commercial Property (Layered Program, incl. Equipment Breakdown)	\$1,591,645	-\$424,393 (-21.1%)
General Liability (Travelers)	\$46,257	+\$2,986 (+6.9%)
— Employee Benefits Liability (Travelers)	\$748	\$0 (0.0%)

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Coverage	Renewal Premium	Change vs. Expiring
Auto Liability & Auto Physical Damage (Travelers, incl. taxes & fees)	\$376,253	+\$65,426 (+21.0%)
Educators Legal Liability (AIG)	\$51,000	\$0 (0.0%)
Crime (AIG)	\$9,001	+\$2,547 (+39%)
Tank Pollution Liability (Mid-Continent Casualty)	\$3,258	+\$256 (+8.5%)
Active Assailant (Miller/Lloyd's, incl. taxes & fees)	\$23,600	New Coverage +\$23,600
Total Estimated Annual Premium (9/1/26 – 9/1/27)	\$2,101,762	-\$333,487 (-13.7%)

Auto Liability and Physical Damage

The increase in the Auto Liability and Auto Physical Damage premium is primarily attributable to changes in the District's vehicle schedule. Although 11 buses were removed entirely and liability-only coverage was placed on 9 buses, the revised schedule also includes 14 additional buses and revisions to four private passenger vehicles.

Administration anticipates an additional reduction in the auto premium once the remaining buses currently insured for liability-only coverage are removed from the schedule. Based on the information provided, these buses are currently at auction and are expected to be removed from the District's schedule upon disposition.

Overall Impact

The revised renewal continues to provide the District with a substantial reduction in insurance costs while maintaining the District's existing major lines of coverage and adding Active Assailant coverage.

The \$333,487 annual savings represents a 13.7% reduction from the expiring policy premium, despite the addition of \$30.1 million in insured property value.

The detailed Letter of Recommendation, Coverage Comparison, and Renewal Proposal prepared by HUB International Texas, Inc. are attached for review.



Recommendation:

Administration recommends that the Board of Trustees approve the 2026–2027 property and casualty insurance renewal through HUB International Texas, Inc., at an estimated annual premium of \$2,101,762, effective September 1, 2026, through September 1, 2027.