



SHEILA V. CANTU
DIRECTOR OF PURCHASING & WAREHOUSE OPERATIONS

Student athletic/UIIL insurance provides coverage for students involved in school-sponsored athletics and University Interscholastic League (UIL) activities, including fine arts and career and technical education programs. In GCCISD, participation averages approximately 4,200 students in grades 9–12 and 4,000 students in grades 6–8.

Request for Proposal (RFP) 23-003 for *Student Athletic Insurance* was issued, and proposals were received on May 30, 2023. The Board approved the recommendation to award the contract to **Greater East Texas Insurance Associates**.

The renewal premium of \$176,244 reflects a 3.38% increase from the current premium of \$170,484 and is the first increase since the contract took effect three years ago. During that period, the district's athletic insurance program incurred total claims of \$329,988 against total premiums of \$511,452, resulting in an overall loss ratio of approximately 64.5% (percentage of the premium being paid out in claims). Given the program's claims experience, continued satisfactory service, and the modest nature of the proposed increase, administration recommends exercising the contract extension option. This extension will cover the 2026–2027 school year and represents the second renewal of the contract.