



Decatur Independent School District
Board of Trustees Agenda Item

To: Board of Trustees
From: Taylor Williams
Subject: Property Liability Vehicle Insurance
Meeting Date: June 15, 2026
Type of Item: Information Presentation Consent Agenda Discussion Action
Supporting Documents: Yes No

Background Information and Rationale:

Schools generally procure property insurance near the end of the year for the following fiscal year.

As an aside, schools may not actually purchase insurance, but participated in insurance pools where groups of governments pool their risks and a separate entity administers the program.

Based on a review of the payments, it appears Decatur ISD Decatur has procured insurance through a group called PCAT, Property Casualty Alliance of Texas. PCAT is administered by Insurica meaning the day to day claims are handled through Insurica.

The current Administration requested historical claims data.

Following is the estimated use and expense of this insurance. There are several factors related to insurance rates and the data should be used for discussion only. All factors that determine rates may not be included in the chart.

	Unaudited Total Claims (Approximate per Report)	DISD Payments Out	Difference			
2020-2021	1,204,352	390,982	-813,370			
2021-2022	32,085	446,217	414,132			
2022-2023	2,047	503,513	501,466			
2023-2024	119,836	781,157	661,321			
2024-2025	240,374	967,242	726,868			
2025-2026	16,329	977,203	960,874			
			2,451,292			

UNAUDITED/ UNREVIEWED Data. Data is for discussion only and should not be used for claims or rates.

Because of the large dollar amounts the District submitted a renewal request to PCAT for consideration by the June Board of Trustees meeting.

The District was informed that no quote from PCAT would be available until after July 1, 2026.

Section 4a of the PCAT interlocal agreement requires members to provide a termination notice at least 60 days before renewal.



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Decatur ISD also requested a quotation from the Texas Association of School Board (TASB) risk management fund for property and casualty for a 9/1/2026 start date and did receive a quotation.

Decatur ISD has used TASB extensively in the past. TASB insures approximately 70% of the ISD's in Texas. The District had been a member of that pool in prior years and currently uses TASB for their unemployment program.

The Administration is requesting some additional information from TASB before a recommendation will be made.

The Administration is still working with both PCAT and TASB on this issue. The Board will be updated or a recommendation may be made at the Board meeting.

Support of Strategic Goals:

4.1 DISD will ensure strong financial stewardship and fiscal responsibility.

4.3 DISD will provide operational efficiency, effectiveness, and transparency to maximize taxpayer dollars.

Fiscal Implication:

N/A

Administrative Recommendation:

A recommendation may be made at the Board meeting.

Contact Person(s)

Gary Micinski

Respectfully submitted,

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Taylor Williams
Superintendent

Handwritten signature of Gary Micinski in cursive.

Gary Micinski
Interim CFO