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May 26, 2026

Mrs. Nancy Hernandez, Risk Management Coordinator  
Goose Creek CISD  
4544 Interstate 10 East  
Baytown, Texas 77521

RE: *Property & Windstorm Insurance Review – 2026/27 Coverage Term*

Dear Mrs. Hernandez:

We have good news to report. After reviewing the renewal terms offered for Property/Windstorm, Inland Marine and Equipment Breakdown Insurance, the District will receive another premium reduction for the upcoming policy term. The purpose of this insurance is to provide physical damage protection for the District's \$1 Billion of total insured property values.

The attached exhibit details the coverage limits, deductibles and premiums from the expiring 2025 program to the 2026 renewal program. After reviewing multiple coverage options, we can share the following observations:

- Total premium reduction of approximately \$274,592.
- The Policy Limit will remain \$100,000,000 per occurrence.
- The Named Windstorm limit will increase to \$35,000,000 per occurrence.
- The Named Windstorm deductible has been reduced from 5% to 3%.
- The minimum per occurrence SFHA Flood Deductible has decreased from \$1,000,000 to \$250,000.
- The "All Other Perils" deductible remains at \$100,000.
- Options to purchase higher limits are available upon request.
- "Terrorism" coverage is included.

Looking ahead, please note the following Risk Management recommendations:

- **Loss Prevention & Building Maintenance:** Building maintenance and loss prevention have become highly important priorities for large property owners. The District should continue to undertake proactive measures to safeguard structures and mitigate the potential for damage.
- **Building Appraisals:** Historically, the District has engaged CBIZ Valuation Services to conduct building appraisal reviews at several locations. CBIZ calculates the total "replacement cost" values for Buildings, Contents and Equipment. We encourage the District to conduct regular review of these scheduled items (utilizing GCCISD Facilities staff or CBIZ) and keep insurance underwriters informed of changes, particularly building improvements arising from the Construction Bond program.
- **National Flood Insurance Policies:** GCCISD currently maintains several NFIP policies for various buildings. We recommend that the District continue to maintain maximum coverage limits available from the NFIP to address the "per building" Flood deductible included in the Property Insurance policy.

We appreciate the opportunity to serve the District and will attend the June 15th board meeting to answer any questions that may arise.

Best regards,



Joseph Blasi, ARM, LRM, CPCU  
Risk Management Services