

PHARR-SAN JUAN-ALAMO ISD
 Casualty Insurance RFP #18-19-066
 Summary of Proposals Received May 20, 2019
 Review Date: May 22, 2019

	Current	Renewal
Agent	Carlisle Insurance	Carlisle Insurance
Location	Corpus Christi, TX	Corpus Christi, TX
Auto Liability & Physical Damage		
Provider	Property Casualty Alliance of Texas (PCAT)	Property Casualty Alliance of Texas (PCAT)
Type	Risk Pool	Risk Pool
Financial Information	Yes- Audited Financials	No
Policy Limits		
Bodily Injury & Property Damage	\$100,000/\$300,000	\$100,000/\$300,000
Physical Damage	\$ 100,000	\$ 100,000
Auto Medical Payments	\$2,500 Per Person to \$25,000	\$5,000 Per Person to \$50,000
Garagekeepers Liability	\$ 50,000	\$ 50,000
Deductible - Liability	\$ 1,000	\$ 5,000
Deductible - Physical Damage	\$ 1,000	\$ 1,000
General Liability		
Provider	PCAT	PCAT
Policy Limits		
Products & Completed Operations	\$ 1,000,000	\$ 1,000,000
Personal & Advertising Liability	\$ 1,000,000	\$ 1,000,000
Law Enforcement Liability	\$ 1,000,000	\$ 1,000,000
Employee Benefit Liability	\$ 1,000,000	\$ 1,000,000
Rented Premises Damage	\$ 500,000	\$ 500,000
Unmanned Aerial Vehicle	-	\$ 100,000
Deductible		
Law Enforcement	\$ 5,000	\$ 5,000
All Other	\$ 1,000	\$ 1,000
Cyber Security		
Provider	PCAT	PCAT
Policy Limits		
Computer Attach	\$ 100,000	\$ 100,000
Network Security	\$ 100,000	\$ 100,000
Data Compromise	\$ 100,000	\$ 100,000
Deductible	\$ 1,000	\$ 1,000
Crime		
Provider	Travelers Casualty	Travelers Casualty
Type	Insurance Company	Insurance Company
Financial Information	A.M. Best: A++/VV(Stable)	A.M. Best: A++/VV(Stable)
Policy Limits		
Employee Dishonesty	\$ 100,000	\$ 100,000
Money & Securities	\$ 100,000	\$ 100,000
Forgery & Alteration	\$ 100,000	\$ 100,000
Computer Fraud	\$ 100,000	\$ 100,000
Deductible	\$ 10,000	\$ 10,000
Premium		
Automobile & Physical Damage	\$ 178,972	\$ 304,424
General Liability	\$ 15,620	\$ 51,836
Cyber Security	\$ 7,424	\$ 3,462
Crime	\$ 6,975	\$ 6,903
Total	\$ 208,991	\$ 366,625
Increase (Decrease)		\$ 157,634
Rate Guarantee	2 Years	1 Year

*Two (2) No Proposals
 *Eight (8) Viewed Proposal
 *Ninety Six (96) Sent Invitation

Pharr-San Juan-Alamo ISD
 Casualty Insurance
 Premium Claims Summary
 09/01/14 to 4/30/2019

Policy Year	9/1/14 to 8/31/15	9/1/15 to 5/31/16	6/1/16 to 6/31/17	6/1/17 to 5/31/18	6/1/18 to 5/31/19	Combined all 5 years
Premium	194,126.00	196,289.00	193,037.00	195,603.00	208,679.00	987,734.00
Total Incurred Loss to include Expense Reserves Through 4-30-2019	73,711.86	75,455.44	54,915.54	514,150.97	125,535.75	843,769.56
	120,414.14	120,833.56	138,121.46	(318,547.97)	83,143.25	143,964.44