

FY 2023-24 Insurance Portfolio

June 22, 2023

- 1
THRIVING
STUDENTS
- 2
ENGAGED
COMMUNITY
- 3
EMPOWERED
STAFF

Insurance Overview

- Each year Administration evaluates the District Insurance Portfolio to assess opportunities for cost savings and/or to address coverage gaps
- The Insurance Portfolio consists of two (2) primary categories of coverage, Property and Crime and Automobile and School Liability Coverage.
 - Property and Crime
 1. District Buildings (physical structures and mechanical systems) and Building contents
 2. Employee theft/dishonesty, burglary, etc.
 - Automobile, School Liability, and Information Security
 1. District white fleet (maintenance vehicles)
 2. Employee theft, burglary, etc.

Property and Crime

- Regional Loss Experience

- Texas Freeze

- District Loss Experience

- Texas Freeze

- Total Insurable Value

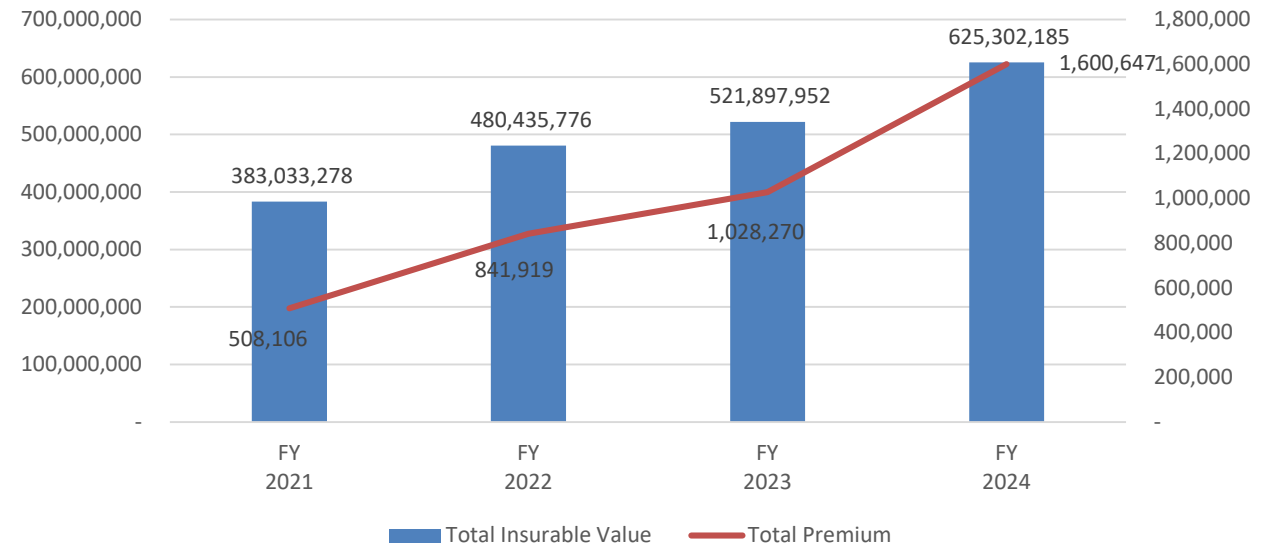
- Replacement Cost Value (RCV)

• Replaces building and contents with no consideration given to depreciation

- Reimburses based on how much it would cost to replace, repair, or rebuild property at today's prices.

- Value increases as property value increases

CISD Property Insurance
FY 2021 - FY 2024

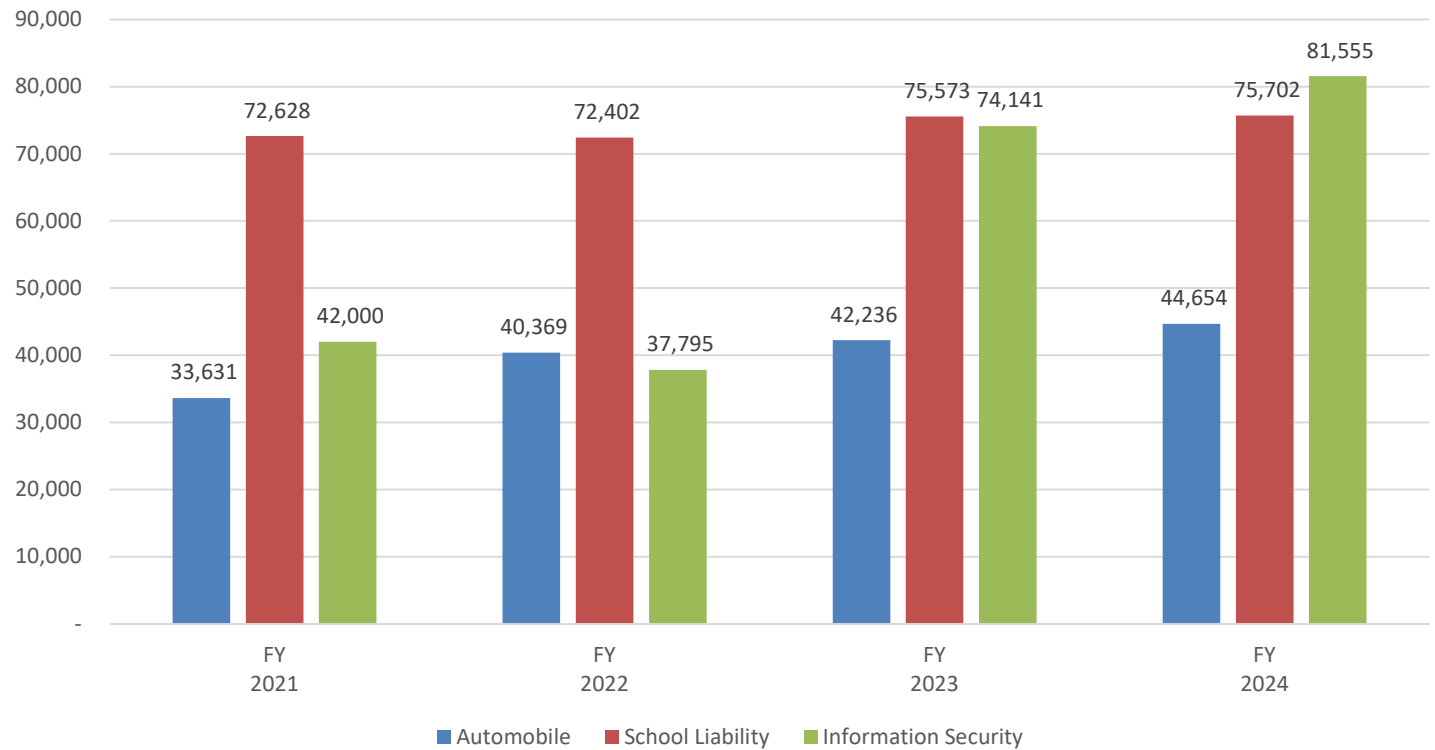


Auto, School Liability, Infor. Security

- Regional Loss Experience
- District Loss Experience



Auto, School Liability and Information Security Premiums
FY 2021 - FY 2024



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