Brown & Brown

CASE STUDY

Major Savings and Improved Coverage for a Public School District

The Request

Rising costs and declining trust drive search for change

Company Profile

Industry: Municipality, school board

Total Insurable Value: : $10.5 Billion

Locations: 250

Request

A large public school district in the southeast U.S. had maintained a long-standing relationship with its previous broker for several decades. In recent years, the organization faced significant financial pressure driven by rising insurance premiums. Leadership expressed growing frustration with service levels and strategic guidance, which led to erosion of trust.

In addition, the existing program included a fixed $75 million named storm deductible that was ultimately deemed financially unsustainable by the customer's leadership team.

The Solution

Data-driven analysis redesigns program and improves market strategy

Solution

Brown & Brown approached the opportunity with a strong understanding of the customer's risk profile and the complexity of the program. The team brought deep public sector experience and specialized property expertise to support a large and complex premium structure.

As part of the evaluation process, in-house actuarial resources and proprietary property analytics were used to assess the effectiveness of the existing program. Catastrophe modeling was conducted to evaluate hurricane exposure, revealing a 19 percent probability of severe storm events and an 81 percent probability of lower severity events.

Loss estimates based on storm strength showed that the current program structure would not respond to approximately 81 percent of potential events, as projected losses would fall within the existing deductible. These insights informed a more effective program design and supported a compelling market strategy that ultimately led to a successful outcome.

Results

Based on the analysis, two primary goals for the renewal were to adjust the named storm deductible and reduce premium spend.

- Repositioned the customer in the global insurance marketplace by engaging more than 120 markets, including several new participants
- Enhanced six sublimits, delivering an additional $170,000,000 in balance sheet protection
- Reduced the named windstorm deductible by $15,585,000 to $46,383,500 (depending on claim scenario)
- Negotiated a 21.29% rate decrease
- Achieved $4,459,585 in premium savings for the customer

The Results

Lower costs, stronger coverage, and improved financial protection

How Brown & Brown Can Help

Connect with our Brown & Brown team to learn about our knowledge in your industry, how we build our risk mitigation strategies and how we can aid your business in building a cost-saving program.

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Find Your Solution at BBrown.com

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