



RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

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Director

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March 3, 2021

Members of Commissioners' Court
Fort Bend County

Re: Renewal of Property & Casualty Insurance Programs for Policy Year 4/1/2021-2022

Dear Honorable Court Members:

Attached you will find a Property & Casualty Insurance renewal summary for the Brit Global, USA Premier Public Entity "Package" (Brit Insurance), the Crum & Forster Specialty Cyber insurance, the Midwest Employers Casualty Company Excess Workers Compensation coverage, the Admiral Insurance Company Medical Professional Liability insurance, the QBE Insurance Corporation Aviation Insurance, and Excess Property & Equipment Breakdown coverage (provided as a layered and quote a share program with multiple carriers).

Following a review with our Insurance Broker, McGriff Seibels & Williams and considering options, this is the recommended program submitted for your approval.

Quotes were based on increased exposures (property values, payroll, personnel and claims experience) and market trends.

Respectfully,

Wyatt Scott
Director of Risk Management



Fort Bend County Insurance Renewal 4/1/2021 - 4/1/2022

Description	2021-2022 Renewal Program
BRIT Package (incl. WC buffer layer buy down)	\$965,766
Surplus Lines Taxes & Stamping Fee (4.925%)	\$46,688
Basis - Per above exposure basis	Various
Cyber (Crum & Forster Specialty)	\$59,274
Surplus Lines Taxes & Stamping Fee (4.925%)	\$2,919.25
Average Rate per \$1,000 of Budget	\$0.143
SIR	\$50,000
Limit	\$3,000,000
Excess Workers' Comp Premium (Midwest)	\$259,513
Average Rate per \$100 Payroll	\$0.147
SIR	\$550,000
Medical Professional Premium (Admiral)	\$17,412
Average Rate per # of OutPatient Visits	\$1.581
Aviation (QBE)	\$54,642
Average Rate per Hull Value	\$0.0508
Excess Property & Equipment Breakdown	\$2,004,645
Average Rate per \$100 Total Insured Values	\$0.250
Total Estimated Cost	\$3,410,860