



RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

Wyatt O. Scott

Director

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March 2, 2022

Members of Commissioners' Court
Fort Bend County

Re: Renewal of Property & Casualty Insurance Programs for Policy Year 4/1/2022-2023

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, Virtue Guard pollution coverage 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,

A handwritten signature in black ink, appearing to read "Wyatt Scott", is written over a horizontal line.

Wyatt Scott
Director of Risk Management



Fort Bend County Insurance Renewal

4/1/2022 - 4/1/2023

Description	2022-2023 Renewal Program
BRIT Package (incl. WC buffer layer)	\$1,127,445
Basis - Per above exposure basis	Various
Cyber (Crum & Forster Specialty)	\$106,363.52
Average Rate per \$1,000 of Budget	\$0.236
SIR	\$150,000
Limit	\$3,000,000
Excess Workers' Comp Premium (Midwest)	\$286,877
Average Rate per \$100 Payroll	\$0.155
SIR	\$1,000,000
Medical Professional Premium (Admiral)	\$14,898.30
Average Rate per # of OutPatient Visits	\$1.353
Aviation (QBE)	\$78,300.00
Average Rate per Hull Value	\$0.0728
Pollution Legal Liability (ANNUAL term)	\$24,704.59
SIR	\$100,000
Excess Property & Equipment Breakdown	\$2,197,117
Average Rate per \$100 Total Insured Values	\$0.277
Total Estimated Cost	\$3,835,705