



RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

Wyatt O. Scott

Director

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March 24, 2023

Members of Commissioners' Court
Fort Bend County

Re: Renewal of Property & Casualty Insurance Programs for Policy Year 4/1/2023 -
2024

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 Safety National 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

4/1/2023 - 4/1/2024

Description	2023-2024 Renewal Program
Casualty Package	\$1,005,260.19
Basis - various exposure basis	Various
Cyber (Crum & Forster Specialty)	\$111,874.19
Average Rate per \$1,000 of Budget	\$0.232
SIR	\$150,000
Limit	\$3,000,000
Ransomware	\$3,000,000
Excess Workers' Comp Premium (Safety National)	\$263,006
Average Rate per \$100 Payroll	\$0.128
SIR	\$1,000,000
Medical Professional Premium (Admiral)	\$17,263.31
Average Rate per # of OutPatient Visits	\$1.415
Aviation - Helicopters (QBE)	\$61,049.00
Average Rate per Hull Valve	\$0.0344
Aviation - Drones (Global Aerospace)	\$8,336.00
Average Rate per Hull Valve	\$694.67
Pollution Legal Liability (ANNUAL term)	\$26,930.05
SIR	\$100,000
Limit	\$1M/\$4M
Excess Property & Equipment Breakdown	\$3,380,012.00
Average Rate per \$100 Total Insured Values	\$0.384
Total Estimated Cost	\$4,873,730.74