

Fort Bend County Insurance Renewal

4/1/2025 - 4/1/2026

Description	2024 - 2025 Program	2024 Rates @ 2025 Exposures	2025-2026 Renewal	% Change
Exposure Basis				
Payroll	\$230,674,353	\$252,073,316	\$252,073,316	9%
Population (GL)	893,999	916,778	916,778	3%
Employee - Count (Crime/E&O/EPL)	3,519	3,288	3,288	-6.6%
Officers (LEL)	1,550	1,473	1,473	-5%
EMTs - Count	176	176	176	0%
Revenues - (Cyber)	\$643,956,957	\$670,845,099	\$670,845,099	4%
Vehicle Power Units	1383	1458	1458	5%
Vehicles- TIV - APD	\$68,946,967	\$85,098,365	\$85,098,365	23%
Aircraft - Count	2	2	2	0%
Aircraft - Hull Value & Special Equipment	\$1,775,000	\$2,200,000	\$2,200,000	24%
Aircraft - Drones	12	12	12	0%
Property / Equipment	\$792,123,685	\$813,460,033	\$813,460,033	3%
OutPatient Visits (Medical Professional)	12,200	15,000	15,000	23%
Property / Equipment incl Vehicles	897,017,605	956,619,644	956,619,644	6.2%
Casualty Package	\$1,122,054.48	\$1,172,106	\$1,262,928.05	7%
General Liability & Auto Liab - Limit	\$4,900,000	\$4,900,000	\$4,900,000	
General Liability & Auto Liab - SIR	\$100,000	\$100,000	\$100,000	
Employee Benefits Liability - Limit	\$4,900,000	\$4,900,000	\$4,900,000	
Employee Benefits Liability - Limit	\$100,000	\$100,000	\$100,000	
Public Officials, EPL - Limit	\$4,750,000	\$4,750,000	\$4,750,000	
Public Officials, EPL - SIR	\$250,000	\$250,000	\$250,000	
Law Enforcement - Limit	\$4,750,000	\$4,750,000	\$4,750,000	
Law Enforcement - SIR	\$250,000	\$250,000	\$250,000	
Sexual Abuse/Misconduct - Limit	\$4,750,000	\$4,750,000	\$4,750,000	
Sexual Abuse/Misconduct - SIR	\$250,000	\$250,000	\$250,000	
Auto Physical Damage - Limit	\$975,000	\$975,000	\$975,000	
Auto Physical Damage - SIR	\$25,000	\$25,000	\$25,000	
WC Buffer - Limit	\$450,000	\$450,000	\$450,000	
WC Buffer - SIR	\$550,000	\$550,000	\$550,000	
Employers Liability - Limit	\$750,000	\$750,000	\$750,000	
Employers Liability - SIR	\$250,000	\$250,000	\$250,000	
Cyber Liability	\$128,033.00	\$133,379	\$121,558.00	-9%
Average Rate per \$1,000 of Budget	\$0.199	\$0.199	\$0.181	
SIR	\$150,000	\$150,000	\$150,000	
Limit	\$3,000,000	\$3,000,000	\$3,000,000	
Ransomware	\$3,000,000	\$3,000,000	\$3,000,000	
Excess Workers' Comp Premium	\$295,454	\$322,862	\$329,460	2%
Average Rate per \$100 Payroll	\$0.128	\$0.128	\$0.131	
SIR	\$1,000,000	\$1,000,000	\$1,000,000	
Medical Professional Premium	\$21,200.36	\$26,066	\$21,200.36	-19%
Average Rate per # of OutPatient Visits	\$1.738	\$1.738	\$1.413	
Aviation - Helicopters	\$65,956.00	\$81,748	\$65,956.00	-19%
Average Rate per Hull Valve	\$0.0372	\$0.0372	\$0.0300	
Aviation - Drones	\$8,700.00	\$8,700	\$10,854.00	25%
Average Rate per Hull Valve	\$725.00	\$725.00	\$904.50	
Pollution Legal Liability	\$29,756.00	\$29,756	\$32,724.00	10%
SIR	\$100,000	\$100,000	\$100,000	
Limit	\$1M/\$4M	\$1M/\$4M	\$1M/\$4M	
Property & Equipment Breakdown	\$3,312,650	\$3,532,758	\$3,083,957	
Average Rate per \$100 Total Insured Values	\$0.37	\$0.37	\$0.32	-13%
Total Estimated Premium	\$4,983,804	\$5,307,375	\$4,928,637	-7%