



RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

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Director

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Members of Commissioners' Court
Fort Bend County

Re: Renewal of Property & Casualty Insurance Programs for Policy Year 4/1/2025-2026

Dear Honorable Court Members:

Attached you will find a Property & Casualty Insurance renewal summary for Fort Bend County. 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).

Quotes were based on increased exposures (property values, payroll, personnel and claims experience) and market trends. While there were some increase in some lines of coverages there were decreases in other resulting in an overall premium reduction of \$378, 738 or seven (7) percent from last years premium.

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

Respectfully,


Wyatt Scott
Director of Risk Management

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%