



# COLLIN COUNTY

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Date: September 5, 2013  
To: Cynthia Jacobson, HR Director  
From: Erica Johnson, Risk Manager  
RE: Property Insurance Renewals

The County's Property insurance program will expire on October 1, 2013. I recommend we renew the current policy with Gallagher in the amount of \$253,410. The price decreased this year due to removing the UDCF Courts Facility.

The property rate did increase over last year by 3.5% because of standard industry increases. In analyzing our rates from previous years, we are still below current market rates and are still paying less than we were in FY2011.

A quote for coverage of the Mobile Incident Command and the Mobile Medical Units under Gallagher is included in the attached proposal. I do not recommend that we go with this quote as it is considerably higher than the quotes from Wells Fargo.

The new policy will be in effect from October 1, 2013 to September 30, 2014. Our coverage and deductible for all locations will remain the same as last year. This is our final renewal; therefore, this coverage will be up for RFP next year.