



# COLLIN COUNTY

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Date: August 31, 2015  
To: Cynthia Jacobson, HR Director  
From: Erica Johnson, Risk Manager  
RE: Excess Workers' Compensation Insurance Renewal

The county's Excess Workers' Compensation insurance will expire on October 1, 2015. I recommend we renew the current policy with Arthur J. Gallagher (Midwest Employers Casualty) in the amount of \$94,862.

There was a 1.7% increase in cost from last year due to a 1.7% increase in payroll. There was no increase in the rate from last year. The coverage and self-insured retention of \$500,000 is the same for FY2016. The carrier has given us the option to lock in the current rate for next fiscal year. Given the market for this coverage, I recommend that we add the option to extend the contract by one additional year to take advantage of this opportunity.

The new policy will be in effect from October 1, 2015, to September 30, 2016. This coverage went out for RFP in FY 2014, and this is its second renewal.