



## COLLIN COUNTY

Human Resources  
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Date: August 28, 2019  
To: Cynthia Jacobson, HR Director  
From: Julie Rutherford, Risk Manager  
RE: Excess Workers' Compensation Insurance Renewal

Collin County's Excess Workers' Compensation Insurance will expire on October 1, 2019. I recommend we renew the current policy with Arthur J. Gallagher (Midwest Employers Casualty) in the amount of \$108,137.

There was no increase in the rate and the coverage and self-insured retention of \$500,000 is the same.

The Excess Workers' Compensation premium is based off an estimated payroll. This payroll estimate is audited each year to ensure the appropriate premium was paid. If the audit shows the payroll lower than estimated, the County will be reimbursed a portion of the premium. If the audit shows the payroll higher than estimated, the County will pay an additional premium.

The new policy will be in effect from October 1, 2019, to September 30, 2020. This rate and premium will be locked in for a two-year term. By selecting a multi-year rate guarantee, the county obtains fixed rating for the following renewal period giving budget certainty and making the county less vulnerable to the cyclical nature of the insurance market. After this two-year term, we will rebid. Please use account 5501-03020-0018-41-30-0000-615905.