



COLLIN COUNTY

Human Resources
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Date: February 11, 2025

To: Erica Johnson, Assistant HR Director

From: Angie Hoelsing, Risk Manager

Re: Excess Workers' Compensation

Item Description: The County's Excess Workers' Compensation insurance program for October 1, 2023, to October 1, 2024, was awarded to Harding-Conley-Drawert-Tinch Insurance Agency (HCDT) in the amount of \$152,207. This premium was based on an estimated payroll for the specified period.

This policy continues to be two layered policies that will allow the County to have a self-insured retention of \$500,000 on all workers' compensation class codes. The Gray Insurance Company attaches at \$500,000, and covers the next \$250,000, and then Arch Insurance attaches at \$750,000 up to the policy limit of \$2,000,000.

Upon completion of FY2024, HCDT conducted a routine audit to assess the actual payroll. The findings of the audit could result in either an addition to the premium if the estimate was low or a return of premium if the estimate was high. For FY2024, the estimate was low resulting in Collin County owing an additional \$18,417.00. Risk Management has sufficient funds available in their accounts to cover this amount.

Please issue payment in the amount of \$18,417.00 to Harding-Conley-Drawert-Tinch Insurance Agency (The Gray Insurance Company and Arch Insurance Group) from fund 5501-03020-0018-41-30-0000-615905.

Please let me know if you have any questions.