



COLLIN COUNTY

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Date: August 15, 2025
To: Cynthia Jacobson, HR Director
From: Angie Hoelsing, Risk Manager
RE: FY2026 Property Insurance Renewal

The County's current property coverage with the Texas Association of Counties Risk Management Pool (TAC) will expire on September 30, 2025.

The proposed policy renewal premium is \$1,092,037.00, an increase of 6% over last year's rate. This increase is due to general increases in the property market. None of our deductibles have changed with this new policy year including TAC's exceptional wind/hail deductible at only \$50,000 per occurrence across all locations.

Please note that this coverage does not include our buildings that are currently under construction. TAC does not adjust premiums mid-year, even if new buildings are added. However, we anticipate an increase in coverage premiums next year to account for these additions.

Due to their coverage and deductibles, I recommend renewal of the policy with Texas Association of Counties (TAC). The new policy will be in effect from October 1, 2025, through September 30, 2026. Payment will be issued from account 5501-03020-0018-41-30-0000-615905 for the FY 2026 premium of \$1,092,037.00.