



COLLIN COUNTY

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Date: September 3, 2025

To: Cynthia Jacobson, Director of Human Resources

From: Veronica Dominguez, HR Generalist

RE: FY26 Excess Workers' Compensation Insurance Renewal

Collin County's current contract for excess workers' compensation insurance will expire on September 30, 2025. I recommend that we renew with Amwins Group (The Gray Insurance Company and Arch Insurance Group).

The proposed policy renewal premium is \$197,801, a 1.6% increase over last year's total premium of \$194,624. Last year's premium was initially estimated at \$176,207, with an additional \$18,417 billed after the routine payroll audit. The increase in premium is due to our increased payroll exposure. This policy continues to consist of 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.

The plan year will begin on October 1, 2025, and will end on September 30, 2026. The premium amount of \$197,801.00 will be issued to Amwins Group (The Gray Insurance Company and Arch Insurance Group) from account number 5501-03020-0018-41-30-0000-615905.