



COLLIN COUNTY

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Date: August 4, 2026
To: Cynthia Jacobson, HR Director
From: Angie Hoelsing, Risk Manager
RE: FY2027 Property Insurance Renewal

The County's current property coverage with the Texas Association of Counties Risk Management Pool (TAC) will expire on September 30, 2026.

The proposed policy renewal premium is \$1,037,435, a decrease of 5% over last year's rate. This decrease is due to overall good market conditions and the County's exceptional loss experience. 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, 2026, through September 30, 2027. Payment may be issued from account 5501-03020-0018-41-30-0000-615905 for the FY 2027 premium of \$1,037,435.