AGENDA ITEM SUMMARY FORM

THE HEART OF BRAZORIA COUNTY
ANGLETON

MEETING DATE: September 8, 2026

PREPARED BY: Colleen Martin

AGENDA CONTENT: Approve the renewal of the TML Property, Casualty and Cyber Liability coverage for FY27

AGENDA ITEM SECTION: Consent Agenda

BUDGETED AMOUNT: $383,638 **FUNDS REQUESTED:** $425,678

FUND:

EXECUTIVE SUMMARY:

The TML Intergovernmental Risk Pool provides the city's property, casualty, and cyber liability insurance, except for the Fire Department's apparatuses and wind and flood insurance.

The City attempted to secure quotes from carriers through a local broker for FY26 and FY27, but it was reported carriers declined to bid because they could not provide competitive quotes.

TML is offering the same Property and Casualty coverage and deductibles as FY26 at an increase of $42,040, and renewal of Cyber Liability for $15,555.

The premiums for all coverages have increased, except for Errors and Omissions, Crime, and Workers' Compensation, and Cyber Liability which have decreased.

Below is the breakdown of premiums and deductibles for FY27.

Coverage Line	FY26 Prem	FY27 Prem	% Change	Deductible
Auto Liability	$60,081.0	$90,210.0	50.15	$1,000
Auto Physical Damage	$35,265.0	$40,310.0	14.31	$2,500
General Liability	$12,265.0	$12,718.0	3.69	$2,500
Law Enforcement Liability	$28,341.0	$31,640.0	11.64	$5,000
Errors and Omissions	$23,926.0	$23,389.0	-2.24	$5,000
Property	$89,880.0	$97,957.0	8.99	$5,000
Crime	$2,741.0	$1,669.0	-39.11	$1,000
Mobile Equipment	$21,034.0	$23,740.0	12.86	$500
Workers' Compensation	$94,550.0	$88,490.0	-6.41	$0
Total by FY	**$368,083**	**$410,123**		
Increase	**$42,040**			

Cyber Liability	2025-26	2026-27	%Change	Deductible
Premium	$16,074	$15,555	-3.23	$10,000

6 Year Historical Number of Losses and Cost through July 2026

	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Auto	11	10	9	14	8	10
Errors and Omi	2	2	1	0	3	3
Liability	6	12	5	6	8	3
Law Enf Liab	1	1	2	1	0	0
Property	7	2	2	3	1	1
Work Comp	15	14	19	21	12	25
Total Claims	**42**	**41**	**38**	**45**	**32**	**42***

**Open claims exist for this year*

	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26*
Auto	$236,982.28	$12,158.62	$28,330.62	$115,661.69	$43,152.11	$89,760.45*
Errors and Omi	$779.33	$56,180.05	$0.00	$53,166.50	$64,205.15	$0*
Liability	$2,679.06	$88,877.80	$2,794.03	$891.65	$14,168.55*	$0*
Law Enf Liab	$0.00	$387.00	$0.00	$0.00	$0.00	$0.00
Property	$41,964.54	$4,409.99	$1,999.07	$44,091.02	$483.00	$0.00
Work Comp	$25,644.19	$17,741.67	$17,477.12	$18,040.22	$4,512.05	$8,526.41*
Total Paid	**$308,049.40**	**$179,755.13**	**$50,600.84**	**$231,851.08**	**$4,995.08***	**$98,286.86***

**Not a full developed year, open claims exist.*

RECOMMENDATION:

Staff recommend renewing the property, casualty coverage, and cyber liability with TMP IRP.