



RHSB

An **Assurex** Global Partner

PROPERTY INSURANCE BENCHMARKING REPORT

Independent School Districts
of Texas

2026



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RHSB 2025 – 2026 Benchmarking Report

Key Takeaways

- **40 Districts** participated in this year’s report, representing approximately **\$89.4 Million** in Annual Premiums, and **\$38.4 Billion** in Total Insured Values (TIV)
- The average property rate of the report participants is **\$0.26** (per \$100 of TIV). **This represents a 21.2% decrease** from last year’s report, which had an average rate of \$0.33
- 27 of the 40 Participants (**68%**) have coverage with a single carrier or pool. The average rate for a District with a single carrier was **\$0.27** (per \$100 of TIV). **This is down 19.2%** from \$0.33 in 2025
- 13 of the 40 participants (**32%**) have coverage on a commercial layered program. The average rate for a District with a Layered Program was **0.26** (per \$100 of TIV). **This represents an 18.3% decrease** from \$0.32 in 2025. This represents the second consecutive year that the average property rate for a commercial layered program has been **lower than that of a single-carrier pool**.
- 2025–2026 premium data reflects the most favorable renewal environment since the inception of this report. Of the 31 Districts that provided multiple years of premium data, **22 (73%) experienced a premium decrease** at their 2025 renewal. Among Districts with a decrease, the average premium reduction was **14.7%**. Across all participants, the **average premium declined by 10.1%** year over year—marking the first time the annual report has reflected an overall average decrease at renewal. While a small number of Districts did see premium increases in 2025, those changes were primarily driven by significant increases in insured values or substantial property claims activity

AVERAGE PREMIUM INCREASE BY YEAR

2021-2022	23%
2022-2023	28%
2023-2024	41%
2024-2025	17%
2025-2026	-10%

Rate and Premium are correlated, but the % increases vary due to the following factors:

- $\text{Premium} = (\text{TIV}/100) * \text{Property Rate}$
- TIV Increases / Decreases have direct implications on premiums
- Higher / Lower Limits being purchased
- Higher / Lower deductibles w/ premium implications

- Only 1 participant had a flat \$ Wind & Hail Deductible Amount (instead of a % of TIV). This further supports the market trend that flat \$ Wind & Hail deductibles are rarely available to Texas ISD’s without a Wind / Hail buy-down policy

Property Insurance Analysis

Districts with >\$500M TIV (Total Insured Value)

DISTRICT	TIV	LIMITS	RATE	WIND & HAIL DEDUCTIBLE	ALL-OTHER PERILS DEDUCTIBLE
Lewisville	\$ 3,018,432,963	\$ 500,000,000	0.22	2%, \$ 250k Minimum	\$ 100,000
Frisco	\$ 2,656,638,575	\$ 500,000,000	0.36	3%, \$ 1M Minimum	\$ 100,000
Denton	\$ 2,238,010,177	\$ 500,000,000	0.19	2% HS locations, 3% all other	\$ 250,000
Mesquite	\$ 2,210,213,234	\$ 400,000,000	0.16	3%, \$ 1M Minimum*	\$ 500,000
Garland	\$ 2,166,798,950	\$ 500,000,000	0.18	2%, Minimum Unknown*	\$ 250,000
Prosper	\$ 2,038,424,328	\$ 400,000,000	0.16	2%, \$ 1M Minimum	\$ 100,000
Plano	\$ 1,983,709,473	\$ 500,000,000	0.25	3%, \$ 100k Minimum	\$ 250,000
Mansfield	\$ 1,942,559,551	\$ 500,000,000	0.22	2% select HS locations, 3% all other	\$ 100,000
Grand Prairie	\$ 1,543,704,951	\$ 250,000,000	0.28	2%, Minimum Unknown	\$ 250,000
Hays Consolidated	\$ 1,414,772,802	\$ 400,000,000	0.15	2%, \$ 1M Minimum*	\$ 250,000
Richardson	\$ 1,325,690,882	\$ 250,000,000	0.22	2%, \$ 250k Minimum	\$ 100,000
Carrollton Farmers Branch	\$ 1,248,015,116	\$ 600,000,000	0.20	2%, \$ 500k Minimum	\$ 100,000
Allen	\$ 1,113,639,886	\$ 300,000,000	0.28	2%, \$ 500k Minimum	\$ 100,000
Georgetown	\$ 1,084,983,355	\$ 400,000,000	0.16	3%, \$ 500k Minimum*	\$ 250,000
Wichita Falls	\$ 1,011,065,828	\$ 400,000,000	0.27	2%, \$ 500k Minimum*	\$ 250,000
Hurst-Euless-Bedford	\$ 993,080,739	\$ 400,000,000	0.26	3%, \$ 100k Minimum	\$ 100,000
Grapevine-Colleyville	\$ 918,786,000	\$ 500,000,000	0.16	2%, \$ 250K minimum*	\$ 100,000
Wylie	\$ 853,113,064	\$ 300,000,000	0.27	3%, \$ 250k Minimum	\$ 50,000
Highland Park	\$ 757,482,000	\$ 350,000,000	0.15	2%, \$ 500k Minimum*	\$ 250,000
Lake Travis	\$ 713,694,000	\$ 400,000,000	0.15	2%, \$ 500k Minimum*	\$ 250,000
Midlothian	\$ 685,809,001	Unknown	0.28	2%, \$ 500k Minimum	\$ 250,000
Burleson	\$ 647,665,279	\$ 350,000,000	0.30	2%, \$ 100k Minimum	\$ 100,000
Manor	\$ 645,618,050	Unknown	0.35	2%, \$ 500k Minimum	\$ 250,000
Midway	\$ 521,203,000	\$ 300,000,000	0.17	2%, \$ 500k Minimum*	\$ 100,000
Royse City	\$ 517,982,980	\$ 517,982,980	0.29	2%, \$ 500k Minimum	\$ 300,000

* These Districts have broadened "Weather" Deductibles (differs from standard Wind & Hail Deductible)

Property Insurance Analysis

Districts with <\$500M TIV (Total Insured Value)

DISTRICT	TIV	LIMITS	RATE	WIND & HAIL DEDUCTIBLE	ALL-OTHER PERILS DEDUCTIBLE
DeSoto	\$ 467,812,944	Unknown	0.36	3%, \$ 500k Minimum	\$ 250,000
Seguin	\$ 380,307,259	\$ 300,000,000	0.17	2%, \$ 250k Minimum*	\$ 100,000
Cleburne	\$ 359,081,831	\$ 359,081,831	0.31	2%, \$ 500k Minimum	\$ 100,000
Jarrell	\$ 341,109,000	\$ 250,000,000	0.16	2%, \$ 250k Minimum*	\$ 100,000
Community	\$ 336,625,396	\$ 336,625,396	0.34	1%, \$ 500k Minimum	\$ 100,000
Corsicana	\$ 315,494,422	Unknown	0.39	2%, \$ 500k Minimum	\$ 250,000
White Settlement	\$ 286,973,237	\$ 286,973,237	0.35	5%, \$ 500k Minimum	\$ 500,000
Marshall	\$ 272,828,313	\$ 150,000,000	0.38	2%, \$ 500k Minimum	\$ 50,000
Aubrey	\$ 262,926,252	\$ 262,926,252	0.34	2%, \$ 250k Minimum*	\$ 50,000
Greenville	\$ 237,684,604	\$ 237,684,604	0.41	2% TIV, \$ 500k Minimum	\$ 100,000
Decatur	\$ 213,090,649	Unknown	0.40	2%, \$ 500k Minimum	\$ 10,000
Kennedale	\$ 195,475,060	\$ 195,475,060	0.40	1%, \$ 500k Minimum	\$ 200,000
Van Alstyne	\$ 192,095,173	\$ 192,095,173	0.30	\$ 500,000	\$ 100,000
Gatesville	\$ 134,935,213	\$ 134,935,213	0.30	2%, \$ 500k Minimum	\$ 50,000
Gunter	\$ 131,578,530	\$ 131,578,530	0.28	2%, \$ 50k Minimum	\$ 25,000

* These Districts have broadened "Weather" Deductibles (differs from standard Wind & Hail Deductible)

Limit to TIV Ratio Breakdown

Districts with >\$500M TIV (Total Insured Value)

DISTRICT	TIV	LIMIT	LIMIT AS A % OF TIV
Lewisville	\$ 3,018,432,963	\$ 500,000,000	17%
Frisco	\$ 2,656,638,575	\$ 500,000,000	19%
Denton	\$ 2,238,010,177	\$ 500,000,000	22%
Mesquite	\$ 2,210,213,234	\$ 400,000,000	18%
Garland	\$ 2,166,798,950	\$ 500,000,000	23%
Prosper	\$ 2,038,424,328	\$ 400,000,000	20%
Plano	\$ 1,983,709,473	\$ 500,000,000	25%
Mansfield	\$ 1,942,559,551	\$ 500,000,000	26%
Grand Prairie	\$ 1,543,704,951	\$ 250,000,000	16%
Hays Consolidated	\$ 1,414,772,802	\$ 400,000,000	28%
Richardson	\$ 1,325,690,882	\$ 250,000,000	19%
Carrollton Farmers Branch	\$ 1,248,015,116	\$ 600,000,000	48%
Allen	\$ 1,113,639,886	\$ 300,000,000	27%
Georgetown	\$ 1,084,983,355	\$ 400,000,000	37%
Wichita Falls	\$ 1,011,065,828	\$ 400,000,000	40%
Hurst-Euless-Bedford	\$ 993,080,739	\$ 400,000,000	40%
Grapevine-Colleyville	\$ 918,786,000	\$ 500,000,000	54%
Wylie	\$ 853,113,064	\$ 300,000,000	35%
Highland Park	\$ 757,482,000	\$ 350,000,000	46%
Lake Travis	\$ 713,694,000	\$ 400,000,000	56%
Midlothian	\$ 685,809,001	Unknown	N/A
Burleson	\$ 647,665,279	\$ 350,000,000	54%
Manor	\$ 645,618,050	Unknown	N/A
Midway	\$ 521,203,000	\$ 300,000,000	58%
Royse City	\$ 517,982,980	\$ 517,982,980	100%

Limit to TIV Ratio Breakdown

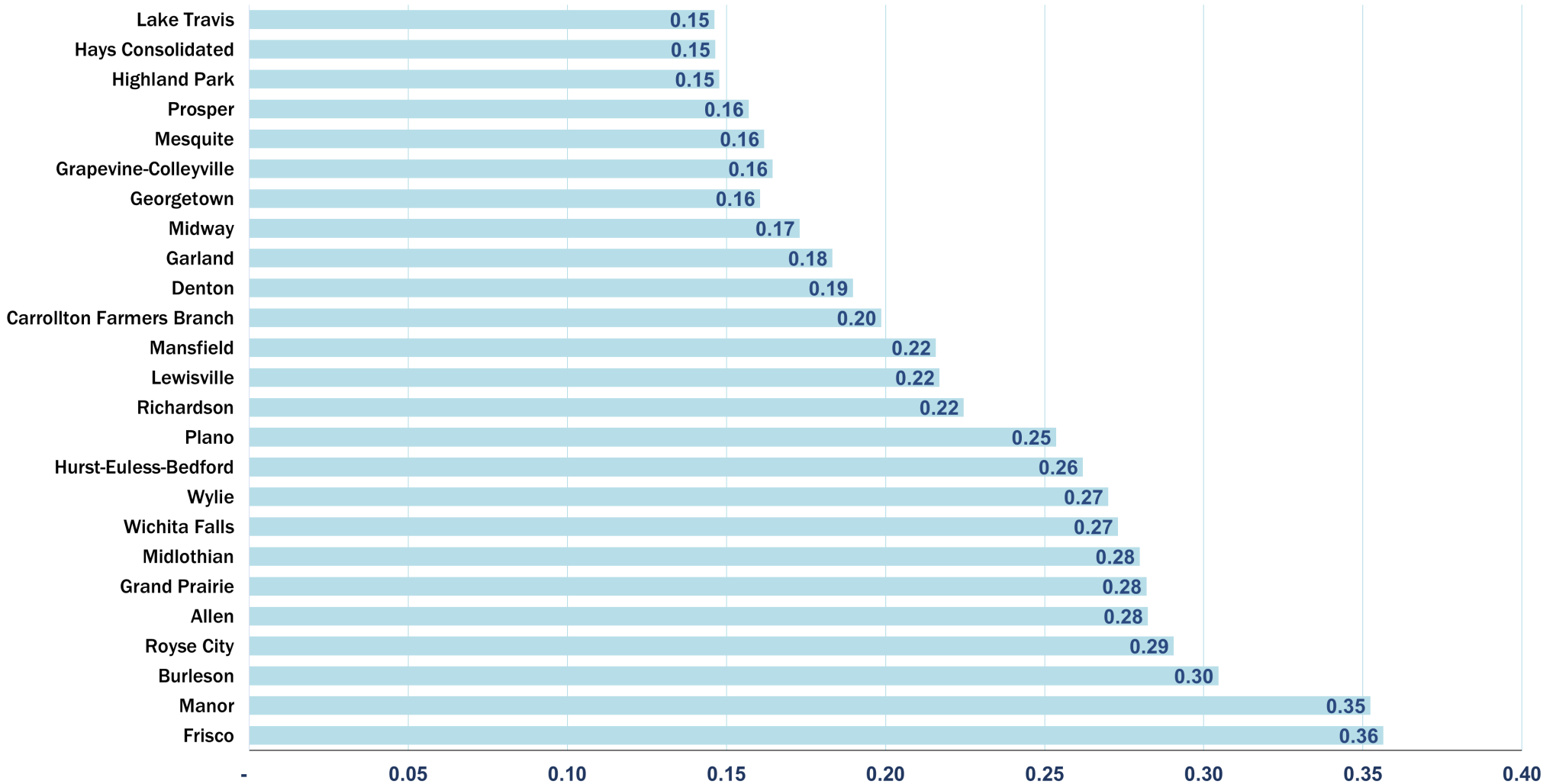
Districts with <\$500M TIV (Total Insured Value)

DISTRICT	TIV	LIMIT	LIMIT AS A % OF TIV
DeSoto	\$ 467,812,944	Unknown	N/A
Seguin	\$ 380,307,259	\$ 300,000,000	79%
Cleburne	\$ 359,081,831	\$ 359,081,831	100%
Jarrell	\$ 341,109,000	\$ 250,000,000	73%
Community	\$ 336,625,396	\$ 336,625,396	100%
Corsicana	\$ 315,494,422	Unknown	N/A
White Settlement	\$ 286,973,237	\$ 286,973,237	100%
Marshall	\$ 272,828,313	\$ 150,000,000	55%
Aubrey	\$ 262,926,252	\$ 262,926,252	100%
Greenville	\$ 237,684,604	\$ 237,684,604	100%
Decatur	\$ 213,090,649	Unknown	N/A
Kennedale	\$ 195,475,060	\$ 195,475,060	100%
Van Alstyne	\$ 192,095,173	\$ 192,095,173	100%
Gatesville	\$ 134,935,213	\$ 134,935,213	100%
Gunter	\$ 131,578,530	\$ 131,578,530	100%

Property Rate Comparison

Districts with >\$500M TIV (Total Insured Value) | Property Rate per \$100 of Insured Value

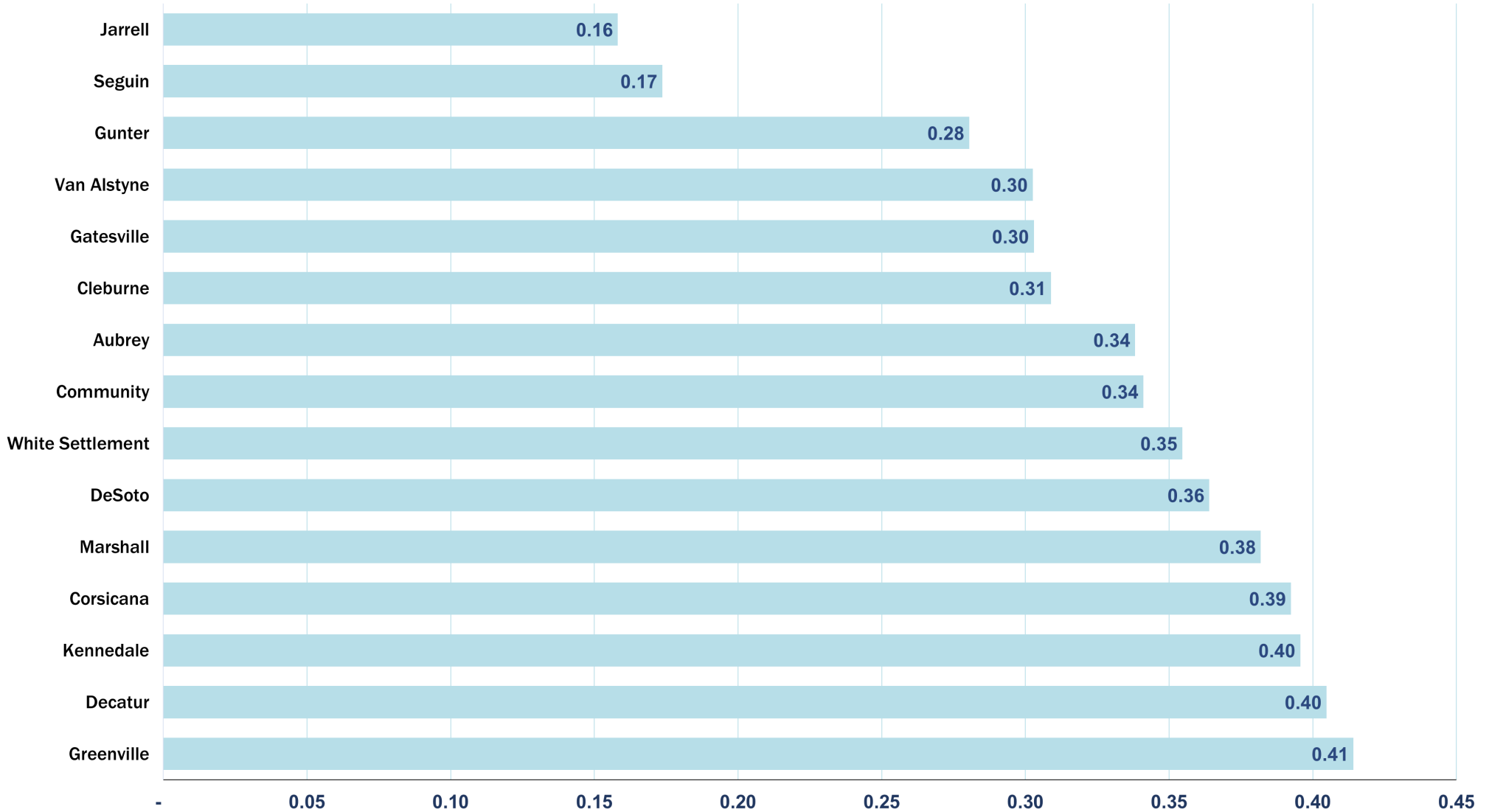
Average Rate: **0.23**



Total Insured Value ordered by Student Enrollment

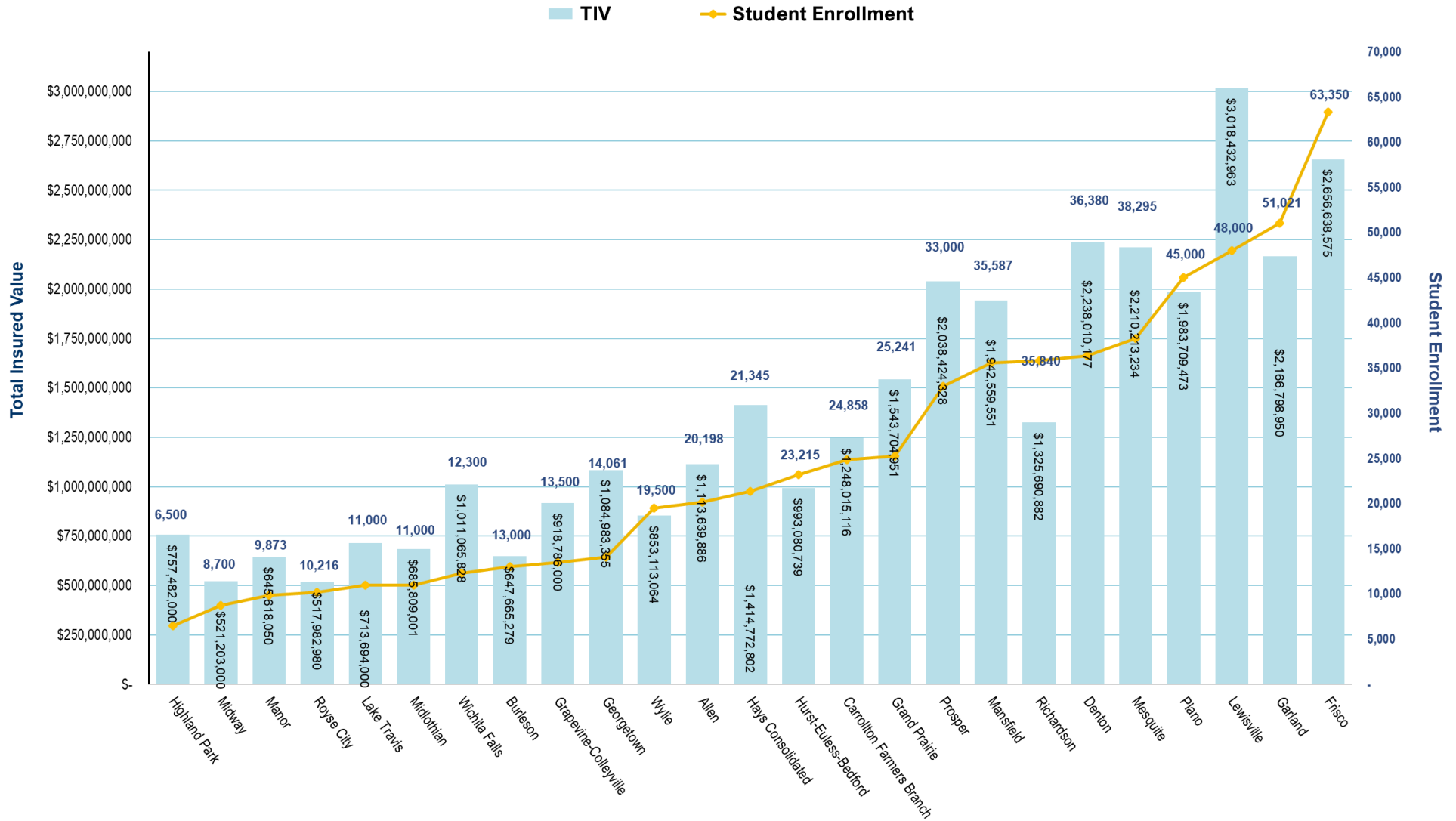
Districts with <\$500M TIV (Total Insured Value) | Property Rate per \$100 of Insured Value

Average Rate: **0.33**



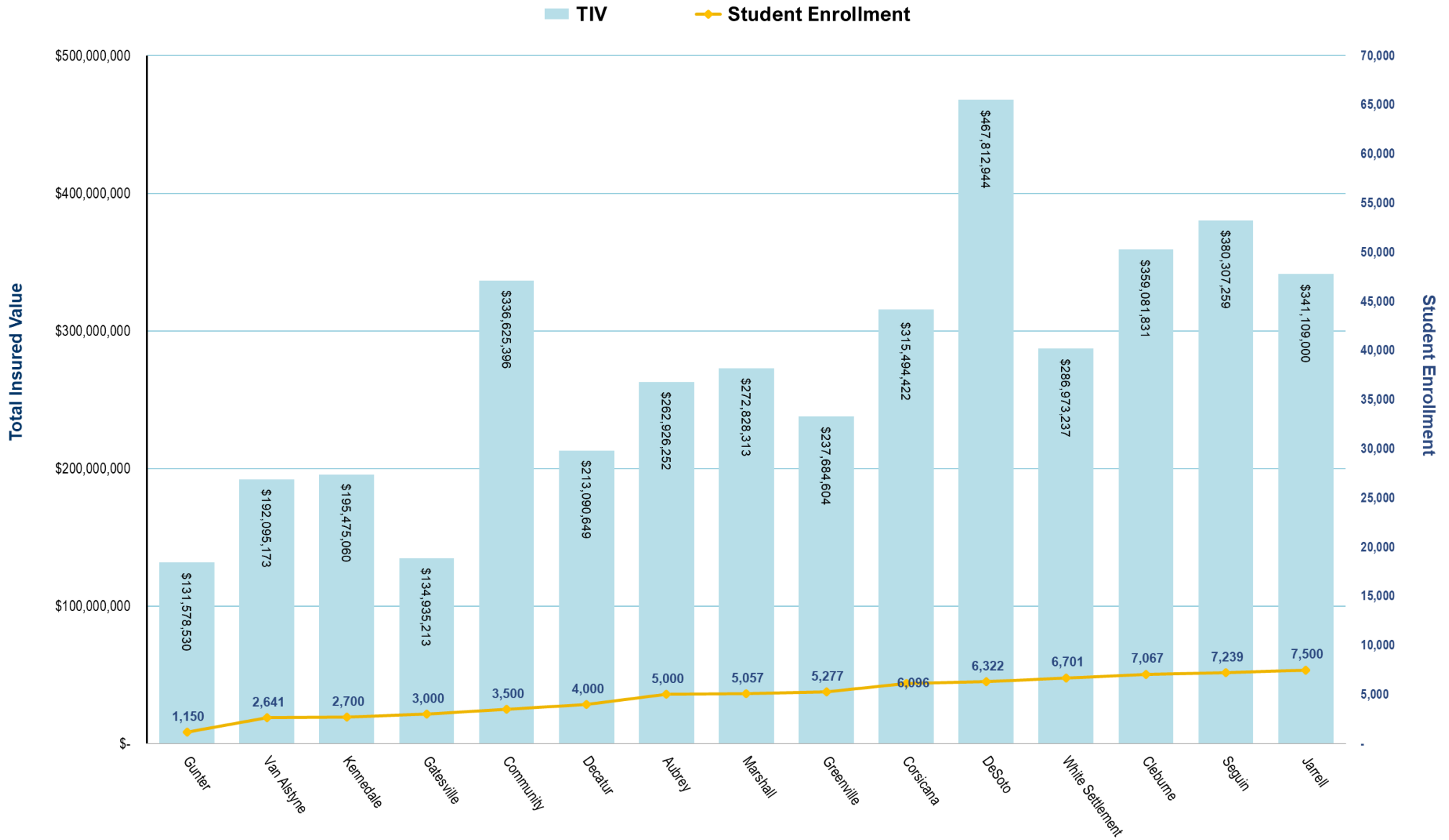
Total Insured Value ordered by Student Enrollment

Districts with <\$500M TIV (Total Insured Value) | Property Rate per \$100 of Insured Value



Total Insured Value ordered by Student Enrollment

Districts with <\$500M TIV (Total Insured Value) | Property Rate per \$100 of Insured Value



Program Structure – Single Carrier

Average Rate for Districts with Single Carrier: **0.27**

DISTRICT	CARRIER	RATE	TIV
Greenville	TPS	0.41	\$ 237,684,604
Decatur	PCAT	0.40	\$ 213,090,649
Kennedale	TPS	0.40	\$ 195,475,060
Corsicana	PCAT	0.39	\$ 315,494,422
DeSoto	PCAT	0.36	\$ 467,812,944
Manor	PCAT	0.35	\$ 645,618,050
White Settlement	TPS	0.35	\$ 286,973,237
Community	TPS	0.34	\$ 336,625,396
Aubrey	RMC of Texas	0.34	\$ 262,926,252
Cleburne	TPS	0.31	\$ 359,081,831
Gatesville	TPS	0.30	\$ 134,935,213
Van Alstyne	TPS	0.30	\$ 192,095,173
Royse City	TPS	0.29	\$ 517,982,980
Midlothian	PCAT	0.28	\$ 685,809,001
Gunter	TASB	0.28	\$ 131,578,530
Wichita Falls	TASB	0.27	\$ 1,011,065,828
Carrollton Farmers Branch	TPS	0.20	\$ 1,248,015,116
Garland	TASB	0.18	\$ 2,166,798,950
Seguin	TASB	0.17	\$ 380,307,259
Midway	TASB	0.17	\$ 521,203,000
Georgetown	TASB	0.16	\$ 1,084,983,355
Grapevine-Colleyville	TASB	0.16	\$ 918,786,000
Mesquite	TASB	0.16	\$ 2,210,213,234
Jarrell	TASB	0.16	\$ 341,109,000
Highland Park	TASB	0.15	\$ 757,482,000
Hays Consolidated	TASB	0.15	\$ 1,414,772,802
Lake Travis	TASB	0.15	\$ 713,694,000

Program Structure – Multi-Layered Program

Average Rate for Districts on a Multi-Layered Program: 0.26

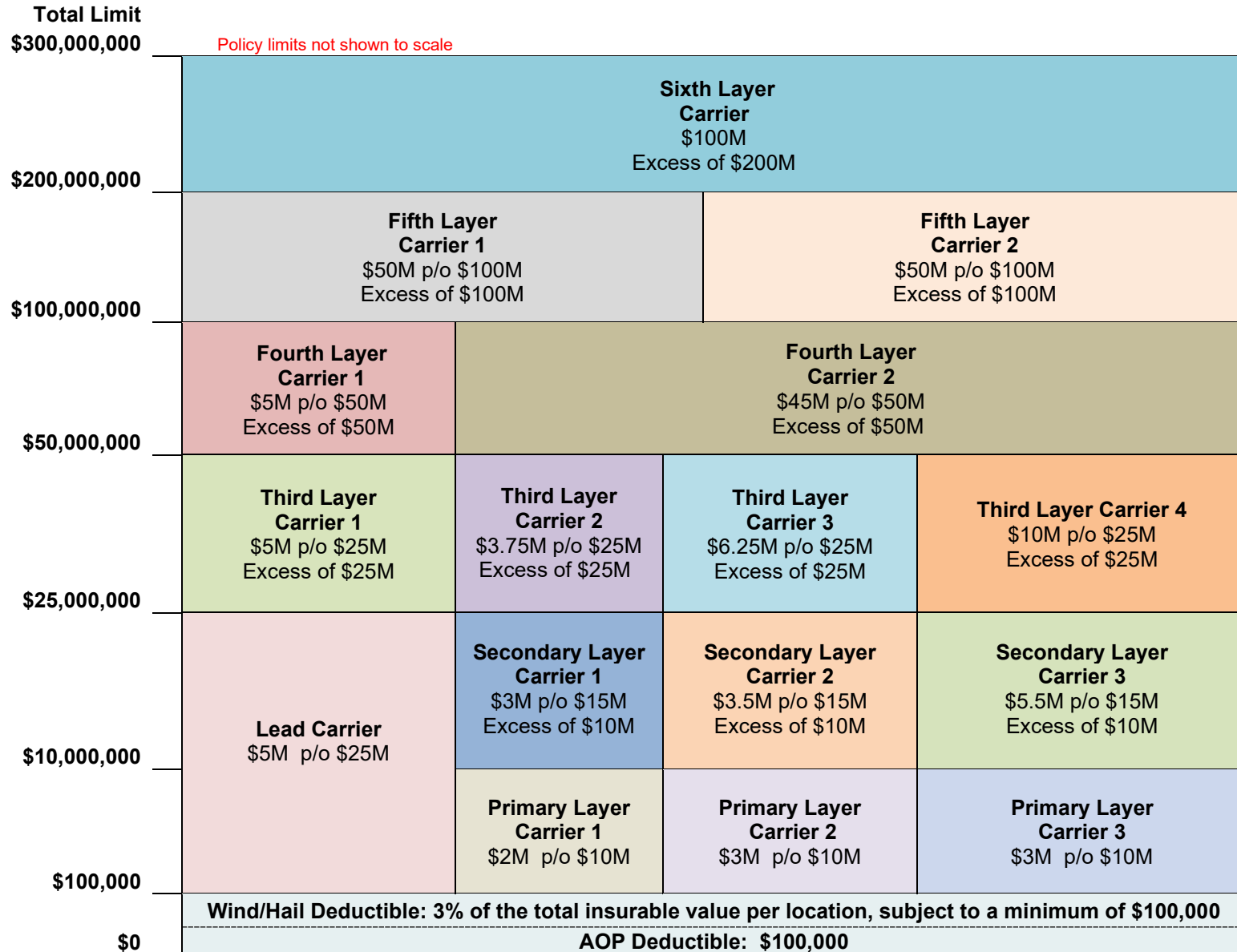
DISTRICT	TOTAL CARRIERS	RATE	LIMIT	TIV
Marshall	7	0.38	\$ 150,000,000	\$ 272,828,313
Frisco	26	0.36	\$ 500,000,000	\$ 2,656,638,575
Burleson	11	0.30	\$ 350,000,000	\$ 647,665,279
Allen	Unknown	0.28	\$ 300,000,000	\$ 1,113,639,886
Grand Prairie	25	0.28	\$ 250,000,000	\$ 1,543,704,951
Wylie	24	0.27	\$ 300,000,000	\$ 853,113,064
Hurst-Euless-Bedford	21	0.26	\$ 400,000,000	\$ 993,080,739
Plano	27	0.25	\$ 500,000,000	\$ 1,983,709,473
Richardson	17	0.22	\$ 250,000,000	\$ 1,325,690,882
Lewisville	30	0.22	\$ 500,000,000	\$ 3,018,432,963
Mansfield	23	0.22	\$ 500,000,000	\$ 1,942,559,551
Denton	21	0.19	\$ 500,000,000	\$ 2,238,010,177
Prosper	21	0.16	\$ 400,000,000	\$ 2,038,424,328

Insured \$ per Square Foot

Average Insured \$ Per Square Foot: \$271

DISTRICT	TIV	TOTAL SQUARE FOOTAGE	INSURED \$ / SQUARE FOOT
Denton	\$ 2,238,010,177	5,601,859	\$ 400
Prosper	\$ 2,038,424,328	5,601,859	\$ 364
Wichita Falls	\$ 1,011,065,828	2,867,969	\$ 353
Jarrell	\$ 341,109,000	1,015,179	\$ 336
Georgetown	\$ 1,084,983,335	3,263,120	\$ 332
Community	\$ 336,625,396	1,022,302	\$ 329
Lake Travis	\$ 713,694,000	2,211,657	\$ 323
Grapevine-Colleyville	\$ 918,786,000	2,867,018	\$ 320
Hays Consolidated	\$ 1,414,772,802	4,435,741	\$ 319
Grand Prairie	\$ 1,543,704,951	4,865,576	\$ 317
Royse City	\$ 517,982,980	1,642,363	\$ 315
Gunter	\$131,578,530	417,327	\$ 315
Lewisville	\$ 3,018,432,963	10,026,776	\$ 301
Mesquite	\$ 2,210,213,234	7,548,996	\$ 293
Midway	\$ 521,203,000	1,877,223	\$ 278
Midlothian	\$ 685,809,001	2,491,315	\$ 275
Manor	\$ 645,618,050	2,357,255	\$ 274
Mansfield	\$ 1,942,559,551	7,204,515	\$ 270
Garland	\$ 2,166,798,950	8,040,263	\$ 269
Wylie	\$ 853,113,064	3,174,560	\$ 269
Van Alstyne	\$ 192,095,173	718,934	\$ 267
Corsicana	\$ 315,494,422	1,191,932	\$ 265
Seguin	\$ 380,307,259	1,437,574	\$ 265
Hurst-Euless-Bedford	\$ 993,080,739	3,901,808	\$ 255
Burleson	\$ 647,665,279	2,574,144	\$ 252
Allen	\$ 1,113,639,886	4,482,119	\$ 248
DeSoto	\$ 467,812,944	1,897,716	\$ 247
Marshall	\$ 272,828,313	1,126,929	\$ 242
Gatesville	\$ 134,935,213	573,668	\$ 235
Frisco	\$ 2,656,638,575	11,407,105	\$ 233
Carrollton Farmers Branch	\$ 1,248,015,116	5,458,502	\$ 229
Cleburne	\$ 359,081,831	1,705,356	\$ 211
Plano	\$ 1,983,709,473	9,480,506	\$ 209
Greenville	\$ 237,684,604	1,158,355	\$ 205
Kennedale	\$ 195,475,060	1,018,941	\$ 192
Aubrey	\$ 262,926,252	1,374,334	\$ 191
White Settlement	\$ 286,973,237	1,543,840	\$ 186
Richardson	\$ 1,325,690,882	7,246,249	\$ 183

Property Tower Example



Wind/Hail Deductible Scenarios

BUILDING	TOTAL INSURED VALUE	SAMPLE LOSS (ONE OCCURRENCE)	\$1M	1% OF TIV	2% OF TIV	2% OF TIV	3% OF TIV
			PER OCCURRENCE	PER LOCATION	PER LOCATION, MAXIMUM \$10M	PER LOCATION	PER LOCATION
			DEDUCTIBLE	DEDUCTIBLE	DEDUCTIBLE	DEDUCTIBLE	DEDUCTIBLE
High School #1	\$ 65,613,743	\$ 4,500,000	\$ 1,000,000	\$ 656,137.43	\$ 1,312,274.86	\$ 1,312,274.86	\$ 1,968,412.29
High School #2	\$ 63,393,893	\$ 8,500,000	Included	\$ 633,938.93	\$ 1,267,877.86	\$ 1,267,877.86	\$ 1,901,816.79
High School #3	\$ 89,962,217	\$ 6,000,000	Included	\$ 899,622.17	\$ 1,799,244.34	\$ 1,799,244.34	\$ 2,698,866.51
High School #4	\$ 95,661,646	\$11,048,000	Included	\$ 956,616.46	\$ 1,913,232.92	\$ 1,913,232.92	\$ 2,869,849.38
Admin Building	\$ 27,355,054	\$ 2,100,000	Included	\$ 273,550.54	\$ 547,101.08	\$ 547,101.08	\$ 820,651.62
Career Tech Campus	\$ 35,554,000	\$ 5,000,000	Included	\$ 355,540.00	\$ 711,080.00	\$ 711,080.00	\$ 1,066,620.00
Middle School #1	\$ 25,280,000	\$ 2,000,000	Included	\$ 252,800.00	\$ 505,600.00	\$ 505,600.00	\$ 758,400.00
Middle School #2	\$ 25,160,000	\$ 3,112,000	Included	\$ 251,600.00	\$ 503,200.00	\$ 503,200.00	\$ 754,800.00
Middle School #3	\$ 23,836,140	\$ 1,600,000	Included	\$ 238,361.40	\$ 476,722.80	\$ 476,722.80	\$ 715,084.20
Elementary #1	\$ 18,594,277	\$ 1,100,000	Included	\$ 185,942.77	\$ 371,885.54	\$ 371,885.54	\$ 557,828.31
Elementary #2	\$ 15,838,140	\$ 800,000	Included	\$ 158,381.40	\$ 316,762.80	\$ 316,762.80	\$ 475,144.20
Elementary #3	\$ 17,276,928	\$ 950,000	Included	\$ 172,769.28	\$ 275,017.80	\$ 345,538.56	\$ 518,307.84
\$ 503,526,038		\$ 46,710,000.00					
* 2% would be \$345,538.56, but we subtracted \$70,520.76 as this exceeded the \$10M maximum aggregate							
Total W/H Deductible Spend			\$ 1,000,000.00	\$ 5,035,260.38	\$ 10,000,000.00	\$ 10,070,520.76	\$ 15,105,781.14
Premium			\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Total Amount Spent			\$ 2,000,000.00	\$ 6,035,260.38	\$ 11,000,000.00	\$ 11,070,520.76	\$ 16,105,781.14

* \$1,000,000 was used as the premium amount for example purposes only.

RHSB Public Entity, Educational Institution, & Non-Profit Sector

Public entities, educational institutions and non-profit organizations face a host of challenging realities in today's demanding legal landscape—unique environments and challenges, budget constraints, increasing cyber risks and evolving exposures. You can depend on RHSB team members to act not only as your partner, but also as your advocate, as we work with you to assess your business and risk management objectives and strategies, and design a program built on finding appropriate solutions to meet these goals.

RHSB public entity / non-profit team members offer a wide variety of technical and industry knowledge along with experience to develop successful solutions for:

PROPERTY & CASUALTY

General Liability, Auto Liability, Umbrella / Excess Liability, Cyber Security, School Crisis, Environmental, and Property

WORKERS' COMPENSATION

Both fully funded and self-funded programs including coordination with claims and medical management third party administrators, and medical provider data analytics

MANAGEMENT LIABILITY

Educators Legal, Sexual Misconduct, Public Officials, Law Enforcement, Directors & Officers, Employment Practices Liability, Fiduciary, and Crime

EMPLOYEE BENEFITS

Group and voluntary benefit plans

ANALYTICAL AND BENCHMARKING TOOLS

Determine appropriate limits and retentions

CLAIMS AND SAFETY/LOSS CONTROL

Dedicated claims advocate to oversee and coordinate claims and safety services

VIOLENT MALICIOUS ACTS (VMA) INSURANCE

Insures a broadly defined Extra Expense for entities that suffer an attack causing injury or death on site, regardless of any physical damage.

RHSB Overview

Local Roots, Global Reach

Roach Howard Smith & Barton (RHSB) is an independent insurance broker providing insurance solutions to companies, families, and individuals for over 80 years. We are the North Texas Partner of Assurex Global, the world's largest privately held risk management and insurance brokerage group. The firm maintains its roots in Dallas and Fort Worth, with offices in both cities offering a robust suite of services to businesses, families, and individuals. These offerings encompass a wide range of insurance solutions, risk management strategies, and employee benefit plans, serving clients locally, nationally, and globally. RHSB's commitment to community and client-first service continues to be the cornerstone of its success and reputation.

Protection is our Passion.

It is that passion that drives us harder to serve our clients better and provide you with the greatest value possible. Our dedication shines through in every interaction, whether we're assessing your business risks, exploring industry-specific international insurance options, assisting you through the claims process, or offering insights on rental car coverage.

Mission & Core Values

Our mission is to passionately understand and protect our clients' assets, interests, and dreams.

The core values that guide RHSB's operations include:

INTEGRITY | INNOVATION | STEWARDSHIP | COLLABORATION | EXCELLENCE

These principles ensure honesty and transparency in dealings, foster new ideas to solve problems, manage needs diligently, engage in inspiring collaboration, and perform at a level that exceeds client expectations.

Independently Owned

As an independent broker, we work with all carriers for your benefit, not the whims of Wall Street. We are committed to remaining independent, as this allows us to put our clients' needs first. No insurance carrier, bank, or private equity group has ever held an equity position in RHSB. We successfully perpetuated our firm from the founders to the current 21 shareholders who own 100% of the stock and are actively involved in the day-to-day operations. Our Team Leaders are shareholders with significant investments because we believe that an ownership interest helps put the focus on winning and retaining clients by providing superior service as opposed to meeting quarterly profit projections and serving Wall Street.

Leveraging a World of Insurance Resources.

As the North Texas Partner of Assurex Global, the world's largest privately held risk management and insurance brokerage group, RHSB has access to a global network of respected Partners which provides depth of insurance knowledge, advice, and assistance. Membership is regionally exclusive and based on market position, longevity, and approach to customer service. All partners are owner-managed and independently owned and operated.

Assurex Global



Assurex Global Partner

Founded in 1954, Assurex Global is the world's largest privately held, commercial insurance, risk management, and employee benefits brokerage group. An exclusive partnership of the most prominent independent insurance agents, brokers, and technical specialists in the world where the partners undergo an intensive evaluation process to assess their capability levels. Assurex Global's combination of local expertise and global reach helps you navigate the changing insurance landscape with confidence. *RHSB CEO Tom Hughston serves on the Assurex Global Board of Directors.*

Assurex Global consists of just over **100+ Partner firms** with **730+ offices** in **175 Countries** and has over **\$46B annual premium volume** and over **\$4.9B annual revenue volume**.



Source: *Business Insurance*, July 2024; Assurex Global figures provided by Assurex Global

Benefits of Working with an Assurex Global Partner



Independent Firms. All Assurex Global Partners are independently owned and therefore entrepreneurial in their approach to service their clients. Decisions get made. Responsiveness is a core value. We are free to act in your best interest; we make it work for you.



Servicing Locally, Reaching Globally. With our worldwide Partnership, collaboration tools, and communications infrastructure, all Assurex Global Partners are capable of servicing your accounts across the globe with equal precision and localized service.



Connected for your Benefit. Due to its collective bargaining power and 60+ year history with carriers and industry influencers, you receive the benefits of cost-efficient pricing and best fit product offerings from an Assurex Global Partner firm.



Access to a Team of Experts. When you team with an Assurex Global Partner, you not only get access to its specialized expertise but also that of all experts within 100+ Partners worldwide. There is no problem we cannot solve collectively.

RHSB Public Entity, Educational Institution, & Non-Profit

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