

**OFFICE OF THE CITY MANAGER
LITTLE ROCK, ARKANSAS**

**BOARD OF DIRECTORS COMMUNICATION
NOVEMBER 18, 2025 AGENDA**

Subject: 2025-2026 Cyber Liability Insurance Coverage Policy with Houston Casualty Company.	Action Required: Ordinance ✓ Resolution	Approved By: Delphone Hubbard City Manager
Submitted By: Human Resources Department		
SYNOPSIS	A resolution to authorize the City Manager to enter into a contract with Houston Casualty Company for 2025-2026 Cyber Liability Insurance Coverage Policy with Houston Casualty for the term of December 10, 2025, to December 10, 2026.	
FISCAL IMPACT	Funding for the coverage is included in the 2025 budget line items for cyber liability insurance accounting unit 100000, account 14010.	
RECOMMENDATION	Adopt the Resolution.	
BACKGROUND	In 2020 City purchased its first stand-alone cyber insurance policy with \$5,050,000.00 in coverage at a cost of \$47,939.84. The coverage has been renewed each year since 2020. Little Rock, Ark., Resolution No. 15,840 (December 6, 2022); No.15,858 (January 17, 2023); No. 15,893 (February 7, 2023); No. 16,172 (December 5, 2023); and No. 16,507(November 19, 2024). Due to market conditions including high dollar claims, availability of cyber limits has fluctuated, and cyber liability premiums have risen substantially since 2020. The City’s Insurance Broker has taken the City’s Cyber Liability Insurance program to market and has secured a quote from Houston Casualty Company for over the five million dollar limit. The premium for this policy is not to exceed \$80,000.00. This amount represents a thirty-seven percent decrease in premium.	