

LOWNDES COUNTY BOARD OF COMMISSIONERS
COMMISSION AGENDA ITEM

SUBJECT: ACCG IRMA Liability Program Renewal

DATE OF MEETING: July 26, 2016

Work Session (X)
Regular Session (X)
Recommendation ()
Policy/Discussion ()
Report ()
Other ()

BUDGET IMPACT: \$594,253.00

FUNDING SOURCE: General Fund

- (X) Annual
- () Capital
- () N/A

COUNTY ACTION REQUESTED ON: The renewal premium for Property, Automobile, Machinery and General Liability for Public Officials and Law Enforcement.

HISTORY, FACTS AND ISSUES: The County has participated in the ACCG-IRMA Insurance Program (a non-profit, Georgia County government owned insurance fund) since 1993. At this year's renewal the county receives both a safety credit of \$10,000.00 and dividend credits of \$80,608.00 totaling \$90,608.00 of program credits.

The attached represents a quote for a complete blanket of liability and property insurance coverage with two options for renewal.

OPTIONS:

1. Renew at current deductible levels which are \$2,500.00 per occurrence on all lines except for \$5,000.00 per occurrence for Law Enforcement Liability (LEL) and Public Official Liability (POL).
2. Increase deductible on all lines of coverage to \$5,000.00 per occurrence except for \$10,000.00 per occurrence for Law Enforcement Liability (LEL) and Public Official Liability (POL). This option will reduce the premium to \$557,232.00.
3. Board's Pleasure

RECOMMENDED ACTION: Board's Pleasure

DEPARTMENT: Human Resources

DEPARTMENT HEAD: Kevin L. Beals

ADMINISTRATIVE COMMENTS AND RECOMMENDATION:


County Manager

Action Taken By Board: _____