

LOWNDES COUNTY BOARD OF COMMISSIONERS  
COMMISSION AGENDA ITEM

SUBJECT: ACCG IRMA Property & Liability Program Renewal

Work Session/Regular Session

DATE OF MEETING: July 23, 2019

BUDGET IMPACT: \$745,721.00

FUNDING SOURCE:

- Annual
- Capital
- N/A
- SPLOST
- TSPLOST

COUNTY ACTION REQUESTED ON: ACCG IRMA Property & Liability Program Renewal

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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 \$44,118.00 and dividend credits of \$92,519.00 totaling \$136,637.00 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).  
Premium - \$745,721.00

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). Premium - \$704,958.00

3. Board's Pleasure

RECOMMENDED ACTION: Board's pleasure

DEPARTMENT: Human Resources

DEPARTMENT HEAD: Kevin Beals

ADMINISTRATIVE COMMENTS AND RECOMMENDATIONS: