

LOWNDES COUNTY BOARD OF COMMISSIONERS  
COMMISSION AGENDA ITEM

SUBJECT: ACCG IRMA Property & Liability Insurance Renewal

DATE OF MEETING: June 24, 2025

Work  
Session/Regular  
Session

BUDGET IMPACT: \$1,177,284.00

FUNDING SOURCE:

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

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

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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 fund) since 7/1/1994. At this year's renewal, Lowndes County's contribution is \$1,177,284.00 thanks to a safety credit discount of \$61,962.00.

The attached proposal represents a quote for a complete blanket of property and liability insurance coverage for the upcoming 2026 Fiscal Year.

OPTIONS: 1. Renew Property & Liability Insurance Coverage with the ACCG at current deductible levels (\$15,000.00 deductible on all lines except for Privacy & Security Coverage (Cyber), which will have a \$25,000.00 deductible).

2. Board's Pleasure

RECOMMENDED ACTION: Board's Pleasure

DEPARTMENT: Human Resources

DEPARTMENT HEAD: Kevin Beals

ADMINISTRATIVE COMMENTS AND RECOMMENDATIONS: