

LOWNDES COUNTY BOARD OF COMMISSIONERS
COMMISSION AGENDA ITEM

SUBJECT: ACCG IRMA Property & Liability Insurance Renewal

DATE OF MEETING: June 9, 2026

Work
Session/Regular
Session

BUDGET IMPACT: \$1,248,947.00

FUNDING SOURCE:

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

COUNTY ACTION REQUESTED ON: Insurance renewal for Property, Automobile, Equipment/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 fund) since July 1, 1994. At this year's renewal, Lowndes County's contribution is \$1,248,947.00 thanks to a safety credit discount of \$65,734.00.

The attached proposal represents a quote for a complete blanket of property and liability insurance coverage for the upcoming 2027 Fiscal Year. Lowndes County currently carries a \$15,000.00 deductible on all lines of coverage except for Privacy & Security Coverage (Cyber), which carries a \$25,000.00 deductible.

OPTIONS: 1. Renew our Property & Liability Insurance Coverage with the ACCG at current deductible levels.

2. Board's Pleasure

RECOMMENDED ACTION: Board's Pleasure

DEPARTMENT: Human Resources

DEPARTMENT HEAD: Kevin Beals

ADMINISTRATIVE COMMENTS AND RECOMMENDATIONS: