

**Columbus Consolidated Government  
Council Meeting Agenda Item**

<b>TO:</b>	Mayor and Councilors
<b>AGENDA SUBJECT:</b>	Workers' Compensation Excess Coverage and Loss Control Services
<b>INITIATED BY:</b>	Finance Department

It is requested that Council authorize payment to Apex Insurance Agency, Inc. (Atlanta, GA) to provide workers' compensation excess coverage and loss control services in the annual amount of \$641,268.00 for the first two (2) years, for benefits and expenses payable for claims made under the state of Georgia workers' compensation laws and regulations, such insurance to be per occurrence and subject to a deductible of \$750,000.00.

Per Resolution No. 117-23, Council approved a contract with USIS, Inc. dba AmeriSys for workers' compensation claims management services. The contract period is from March 1, 2024 through February 28, 2026 with the option to renew for three (3) additional twelve-month periods. As part of the RFP requirements, the contractor was required to provide loss control and excess coverage services. In their RFP response, Usis/Amerisys included broker Apex Insurance Agency, Inc. to facilitate access to loss control and excess coverage. Both vendors are separate divisions of Brown and Brown, Inc. The Excess Coverage and Loss Control Services will run concurrently with the contract period for workers' compensation claims management services.

Apex Insurance Agency, Inc. obtained quotes from three carriers for excess coverage. Arch Insurance Company provided the quotes most favorable to the City, as follows:

<b>Coverage</b>	<b>Expiring Premium (Safety National)</b>	<b>Premium (Arch Insurance Co.)</b>	<b>Deductible</b>
Excess Workers' Compensation	\$596,971	\$475,667	\$750,000
Buy Down – Police/Fire	\$141,384	\$165,601	\$500,000
Buy Down – All Other Class Codes	Included	Included	\$500,000
Buy Down Surplus Line Tax (4%)	\$5,655	\$0	
Loss Control Fee	\$24,000	\$0	
<b>TOTAL PREMIUM</b>	<b>\$768,010</b>	<b>\$641,268</b>	

Arch Insurance Company has an A+ (Superior) carrier rating.

Funds are budgeted each fiscal year for this ongoing expense: Risk Management Int Serv – Human Resources – Workers Compensation – Contractual Services; 0860-220-3820-WCOM-6319.

**A RESOLUTION**

**NO. \_\_\_\_\_**

**A RESOLUTION AUTHORIZING PAYMENT TO APEX INSURANCE AGENCY, INC. (ATLANTA, GA) TO PROVIDE WORKERS' COMPENSATION EXCESS COVERAGE AND LOSS CONTROL SERVICES IN THE ANNUAL AMOUNT OF \$641,268.00 FOR THE FIRST TWO (2) YEARS, FOR BENEFITS AND EXPENSES PAYABLE FOR CLAIMS MADE UNDER THE STATE OF GEORGIA WORKERS' COMPENSATION LAWS AND REGULATIONS, SUCH INSURANCE TO BE PER OCCURRENCE AND SUBJECT TO A DEDUCTIBLE OF \$750,000.**

**WHEREAS**, per Resolution No. 117-23, Council approved a contract with USIS, Inc. dba AmeriSys for workers' compensation claims management services. The contract period is from March 1, 2024 through February 28, 2026 with the option to renew for three (3) additional twelve-month periods. As part of the RFP requirements, the contractor was required to provide loss control and excess coverage services. In their RFP response, Usis/Amerisys included broker Apex Insurance Agency, Inc. to facilitate access to loss control and excess coverage. Both vendors are separate divisions of Brown and Brown, Inc. The Excess Coverage and Loss Control Services will run concurrently with the contract period for workers' compensation claims management services; and,

**WHEREAS**, Apex Insurance Agency, Inc. obtained quotes from three carriers for excess coverage. Arch Insurance Company provided the quotes most favorable to the City. After the first two (2) years, fees for the Excess Coverage and Loss Control Service will be negotiated contingent upon the City's required services.

That the City Manager is hereby authorized to make payment to Apex Insurance Agency, Inc. d/b/a Apex Insurance Services (Norcross, GA) for workers' compensation excess coverage and loss control services, in the annual amount of \$641,268.00 for the first two (2) years, for benefits and expenses payable for claims under the State of Georgia Workers' Compensation laws and regulations, such insurance to be per occurrence and subject to a deductible of \$750,000. Funds are budgeted each fiscal year for this ongoing expense: Risk Management Int Serv – Human Resources – Workers Compensation – Contractual Services; 0860-220-3820-WCOM-6319.

\_\_\_\_\_  
Introduced at a regular meeting of the Council of Columbus, Georgia, held the \_\_\_\_\_ day of \_\_\_\_\_, 2024 and adopted at said meeting by the affirmative vote of \_\_\_\_\_ members of said Council.

Councilor Allen voting \_\_\_\_\_  
Councilor Barnes voting \_\_\_\_\_  
Councilor Begly voting \_\_\_\_\_

Councilor Cogle voting \_\_\_\_\_  
Councilor Crabb voting \_\_\_\_\_  
Councilor Davis voting \_\_\_\_\_  
Councilor Garrett voting \_\_\_\_\_  
Councilor Huff voting \_\_\_\_\_  
Councilor Thomas voting \_\_\_\_\_  
Councilor Tucker voting \_\_\_\_\_

---

Sandra T. Davis, Clerk of Council

---

B.H. "Skip" Henderson III, Mayor