

Staff Report

Subject: Approval of ACCG-IRMA Property and Liability Insurance Renewal for Fiscal Year 2026-2027

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Department: Purchasing / Finance Director

Meeting Date: June 16, 2026

Item Description: Consideration to approve the renewal of the Association County Commissioners of Georgia – Interlocal Risk Management Agency (ACCG-IRMA) property and liability insurance coverage for Effingham County for the policy period of July 1, 2026 through July 1, 2027.

Summary Recommendation: Staff recommends approval of the ACCG-IRMA insurance renewal utilizing the \$25,000 deductible option with a net annual contribution of \$1,080,620, resulting in an annual savings of approximately \$72,339 compared to maintaining the current deductible structure.

Executive Summary/Background:

Effingham County participates in the ACCG-IRMA insurance program, which provides property, liability, automobile, law enforcement, public officials, crime, and cyber liability coverage for County operations. ACCG-IRMA has provided renewal options for the July 1, 2026 through July 1, 2027 policy period.

The renewal offers a net annual contribution of \$1,152,959 under the current \$15,000 deductible structure or \$1,080,620 under a \$25,000 deductible structure. Staff recommends the \$25,000 deductible option, which maintains the County's existing coverage and \$1,000,000 liability limits while reducing annual costs by approximately \$72,339.

Approval will ensure uninterrupted insurance coverage for County facilities, vehicles, equipment, officials, employees, and operations for the upcoming policy year.

Alternatives for Commission to Consider

1. Approve the ACCG-IRMA renewal utilizing the \$25,000 deductible option and maintaining the current \$1,000,000 liability limits.
2. Approve the ACCG-IRMA renewal utilizing the current deductible structure of \$15,000.
3. Increase liability limits above \$1,000,000 and approve the corresponding additional premium.
4. Provide staff with additional direction.

Recommended Alternative: 1

Other Alternatives: 2, 3, 4

Department Review: Purchasing and Finance Department

Funding Source: N/A

Attachments:

1. ACCG-IRMA Renewal Contribution Worksheet (Policy Period July 1, 2026 – July 1, 2027).
2. Coverage and Deductible Comparison Summary
3. ACCG-IRMA Liability Limit Options