

Staff Report

Subject: Ratification of Renewal of FY2025–2026 ACCG IRMA Insurance Coverage

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Department: Procurement / Risk Management

Meeting Date: August 19, 2025

Item Description: Consideration to ratify the renewal of the County's property, liability, and casualty insurance coverage through the ACCG Interlocal Risk Management Agency (IRMA) for the policy period July 1, 2025, through July 1, 2026.

Summary Recommendation: Staff recommends ratification of the ACCG-IRMA renewal in the amount of \$994,398, maintaining expiring coverage limits and deductibles, as executed under administrative authority to ensure uninterrupted insurance coverage.

Executive Summary/Background:

Effingham County participates in the ACCG Interlocal Risk Management Agency, a member-owned insurance pool providing comprehensive property, liability, and casualty coverage tailored for Georgia counties. The County's existing coverage expired on July 1, 2025. In order to avoid any lapse in coverage, the County Manager authorized execution of the renewal agreement with ACCG-IRMA prior to formal Board action. The FY2025–2026 renewal maintains:

- **Deductibles:** \$15,000 for Auto Liability/Physical Damage, Crime, General Liability, Law Enforcement Liability, Property & Equipment Breakdown, and Public Officials Liability; \$25,000 for Privacy & Security (Cyber).
- **Liability Limits:** \$1,000,000, including \$1,000,000 for Automobile Liability.

The total renewal contribution is \$1,046,629, reduced by a \$52,231 safety credit, resulting in a net contribution due of \$994,398.

Alternatives for Commission to Consider:

1. Ratify the renewal with ACCG-IRMA at the quoted terms, confirming administrative execution and ensuring uninterrupted coverage.
2. Do not ratify the renewal and direct staff to seek alternative coverage (not recommended due to prior execution, current coverage in force, and potential financial and risk exposure).

Recommended Alternative: 1

Other Alternatives: 2

Department Review: Procurement, Finance, County Manager

Funding Source: FY2026 Insurance Budget

Attachments: ACCG-IRMA Renewal Contribution Worksheet (Policy Term July 1, 2025–July 1, 2026)