



# LAWRENCEVILLE

## GEORGIA

### AGENDA REPORT

MEETING: WORK SESSION, JUNE 10, 2026

AGENDA CATEGORY: DISCUSSION OF GENERAL CITY BUSINESS

<b>Item:</b>	Insurance Program Transition Recommendation
<b>Department:</b>	Risk Management
<b>Date of Meeting:</b>	Wednesday, June 10, 2026
<b>Fiscal Impact:</b>	\$1,431,293
<b>Presented By:</b>	Michael Fischer, Assistant City Manager Gary Andrews, Risk Manager
<b>Action Requested:</b>	Approval of Recommendation to transition the City of Lawrenceville's property and liability insurance coverage from a traditional fully insured program to a self-insured program with excess coverage for loss events exceeding risk tolerance

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**Summary:** Recommendation to transition the City of Lawrenceville's property and liability insurance coverage from a traditional fully insured program to a self-insured program with excess coverage for loss events exceeding risk tolerance.

#### **Background:**

Recommend course of action will absorb and incorporate the currently separate workers' compensation program with no changes to the structure of the current worker's compensation program.

Allocation of increased resources for internal loss control programming will be required.

Recommended course of action is expected to mitigate market driven program cost increases

**Fiscal Impact:** The recommended program saves the city more than \$400,000 compared to the cost of renewing the fully insured program.

**Concurrences:** Finance – Keith Lee

**Attachments/Exhibits:**

- Premium Summary and Comparison.pdf
- Proposal for stand-alone Worker's Compensation Excess Insurance.pdf