



LAWRENCEVILLE

GEORGIA

AGENDA REPORT

MEETING: REGULAR MEETING, JUNE 22, 2026

AGENDA CATEGORY: COUNCIL BUSINESS OLD BUSINESS

Item:	Insurance Program Transition Recommendation
Department:	Risk Management
Date of Meeting:	Monday, June 22, 2026
Fiscal Impact:	\$1,431,293
Presented By:	Michael Fischer, Assistant City Manager Gary Andrews, Risk Manager
Action Requested:	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

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:

- Proposed Transition to Self-Insured Financing Model.pptx