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## **Staff Report**

**To:** Mayor and City Council

**From:** Danny Roberts, City Manager

**Date:** June 11, 2026

**Subject:** Insurance premiums quotes for City of Loganville fiscal year 2027

**RECOMMENDATION:** Staff and Partners Risk Service recommends the City Council approve Travelers Companies, Inc. quote as presented.

**FISCAL IMPLICATION:** This is a budgeted expense spread across several line items within both the General Fund and the Enterprise Funds. The FY 2027 premium is \$701,932, which represents a 9.46% increase over the prior year.

**BACKGROUND:** Partners Risk went to market and requested quotes from all municipal insurance carriers for the City's coverage. HCC, MunichRe, Selective, and Berkley were unable to provide quotes due to the City's size or because their proposals included significantly higher wind and hail deductibles.

Staff and Partners Risk also evaluated options such as increasing deductibles to reduce premiums; however, the cost savings did not provide meaningful value to the overall insurance program.