



Association County Commissioners of Georgia
Risk Management and Insurance Programs

Group Self-Insurance Workers' Compensation Fund
Interlocal Risk Management Agency
Group Health Benefits Program

MEMO

To: Mr. David Gibson, Risk Mgmt Coordinator, Gordon County
From: David A. Paulk, ARM
Director of Risk Management & Insurance
Date: June 11, 2012
Subject: **Automobile Liability Limit thru ACCG-IRMA for July 1, 2012**

Attached is your property & liability insurance proposal from the ACCG-Interlocal Risk Management Agency (ACCG-IRMA) for the July 1, 2012 renewal. As noted in my earlier memo, your entity currently purchases \$5,000,000 in Automobile Liability coverage. This is more than the minimum Automobile Liability limits required by O.C.G.A. § 36-92-1 et. seq., which are \$500,000 bodily injury per person/\$700,000 bodily injury all persons/\$50,000 property damage.

This same law waives your sovereign immunity on automobile liability claims up to the amount of coverage you purchase through the ACCG-IRMA. Some governmental officials purchase more than the minimum limits required by State law because they believe a larger limit may be needed to adequately compensate an injured claimant or family of someone severely injured or killed by the negligent operation of the government's vehicles. Others have simply decided to purchase the limits required by law and rely on immunity as provided for in O.C.G.A. § 36-92-1 et. seq. The majority of IRMA members purchase an Automobile Liability limit of \$1,000,000 per Occurrence. **You can save \$25,470 this year if you decrease the limit to \$1,000,000; this will not affect your other liability limits (General Liability, Law Enforcement Liability and Public Officials Liability).**

ACCG-IRMA's largest and most frequent liability claims have been automobile claims. As such, our excess liability costs for Automobile Liability have risen this year. Lowering your Automobile Liability limits will lower the potential payout and will lower your annual contributions to the program. **We are not necessarily recommending that you decrease your automobile liability limits, but are making you aware of an opportunity to reduce premium costs. We suggest you discuss the implications of such a change with your County Attorney.**

Any change to your limit needs to be made by the effective date of July 1, 2012. **If you would like to continue to purchase the same limits, no action is needed. If you would like to reduce your limits on the Automobile Liability coverage to \$1,000,000, please check the box below, sign and return this document by fax to (404) 522-1897 with your Contribution Worksheet.** We will then send you a revised invoice and Summary of Insurance. Should you have any questions, please contact me or David Uhlman at (404) 522-5022.

Please amend our entity's Automobile Liability limit to \$1,000,000 for the ACCG-IRMA Coverage Period beginning July 1, 2012.

Signature

Date



David Gibson

From: Ashley Abercrombie [Ashley.E.Abercrombie@marsh.com]
Sent: Monday, June 11, 2012 2:09 PM
To: Gordon County
Subject: ACCG-IRMA Renewal Proposal for July 1, 2012

Attachments: ACCG_-_IRMA_Renewal_Proposal_2_Deds_2660818.doc; Auto_Limit_Cover_Letter_2012_Gordon_pdf_2660820.pdf



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David, in regards to my voicemail this afternoon, we are preparing a hard copy to mail, but I wanted to go ahead and get an electronic copy in your hands. If the County were to reduce their Auto Liability limit to \$1,000,000, the annual savings would be \$25,470. (I'm attaching a letter that will go out with the proposal regarding this.)

You had also asked for an option with decreasing the deductible to \$10,000. That would cost \$37,830 more than the proposal with the \$25,000 deductible. Please let me know if you have any questions (1-800-296-8179) or send the Contribution Worksheet and/or Auto Liability letter signed if you wish to change your limit and/or deductible this year.

Best regards,
Ashley Abercrombie
Marsh - ACCG-IRMA Administrator
3560 Lenox Rd, Suite 2400
Atlanta, GA 30326
Ashley.E.Abercrombie@marsh.com
<VRC_DS>02660821</VRC_DS>

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ACCG-IRMA

Renewal Contribution Worksheet

July 1, 2012 to July 1, 2013

Member: Gordon County

COVERAGE PROVIDED THROUGH ACCG-IRMA

General Liability	Automobile Liability	Equipment Breakdown
Law Enforcement Liability (LEL)	Automobile Physical Damage	Crime
Public Officials Liability (POL)	Property	

DEDUCTIBLES AND CONTRIBUTIONS

Under Option 1, your deductible(s) will be the same as expiring and as noted in the Coverages & Limits section of this proposal. We have offered a deductible option for a reduction in Contribution. **If you elect to increase your deductible(s), please circle the option(s) you desire before returning this Worksheet to ACCG.** If a claim occurs after the new coverage period begins and before we receive notice of a change in deductible and/or limits, last year's deductible and/or limits will apply.

Renewal Proposal	Contribution: Expiring Deductibles & Limits	Option: \$10,000 Deductible
Renewal Contribution:	\$299,224	\$337,054
Less Safety Credit:	(\$5,000)	(\$5,000)
Less Dividend Credit:	(\$38,949)	(\$38,949)
Net Contribution Due:	\$255,275	\$293,105

*The deductible will apply to all losses and all lines of coverage subject to a maximum of one deductible for all claims arising from a single loss. For scheduled properties in Special Hazard Zones for Flood, the deductible is the maximum limit available under the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents. Highest applicable deductible will apply.

ADDITIONAL LIMITS OF LIABILITY COVERAGE

Your Limit for Liability Coverage (Included in Contribution Above): **\$5,000,000**
 Note that these are the limits you chose last year.

Liability arising out of dams which are either 25 ft. or more in height or have an impounding capacity of 50 acre ft. or more will be limited to \$2,000,000 per occurrence unless underwriting requirements are met and the ACCG-IRMA Coverage Agreement is endorsed. Should you have questions about coverage on a particular dam, please call Marsh, the ACCG-IRMA Administrator, at 1-800-295-8179.

IMPORTANT: This Contribution Worksheet must be signed, dated and returned to Penny Henderson, ACCG, 50 Hurt Plaza, Suite 1000, Atlanta, Georgia 30303 or by fax: (404) 522-1897, no later than July 1, 2012. Although we would like your contribution as soon as possible, please do not let the lack of payment delay your return of this worksheet. Until we are notified otherwise, your expiring limits and deductibles will apply in the event of a claim.

Accepting For: Gordon County

SIGN
HERE

Signature

Title

Date

Sign and return this copy to ACCG by July 1, 2012

Date: 11-JUN-2012