

To: Members
 Dunwoody City Council

From: Richard Platto, Finance Director

Re: Renewal of Property & Liability Insurance with Georgia Interlocal Risk Management Association (GIRMA)

Date: April 27, 2026

Action

Authorize the mayor, city manager, or designee to execute all documents necessary and proper to renew the City’s Property and Liability insurance coverage with GIRMA in the amount of \$828,008.

Details

The City’s Property and Liability insurance was bid out in 2021 moving from Traveler’s Insurance to GIRMA. This contract has an auto renewal each year. Below is a comparison of the 2026 premiums to 2025.

	2025 GIRMA	2026 GIRMA	Change \$	Change %
Coverage				
General Liability	\$ 72,014	\$ 91,339	\$ 19,325	26.8%
Law Enforcement Liability	\$ 188,955	\$ 188,388	\$ (567)	-0.3%
LE Credit (State Cert)	\$ (37,791)	\$ (37,678)	\$ 113	-0.3%
Public Officials Liability	\$ 59,522	\$ 59,343	\$ (179)	-0.3%
Auto Liability	\$ 318,332	\$ 355,203	\$ 36,871	11.6%
Auto Physical Damage	\$ 67,172	\$ 74,477	\$ 7,305	10.9%
Property- Buildings & Contents	\$ 80,373	\$ 85,616	\$ 5,243	6.5%
Mobile Equipment	\$ 191	\$ 173	\$ (18)	-9.4%
Police Animal Mortality	\$ 2,000	\$ 5,000	\$ 3,000	150.0%
Crime/ Fidelity	\$ 2,380	\$ 2,380	\$ -	0.0%
Boiler and Machinery	\$ 6,303	\$ 6,584	\$ 281	4.5%
Uninsured Motorist	\$ 2,417	\$ 2,606	\$ 189	7.8%
Sub Total	\$ 761,868	\$ 833,431	\$ 71,563	9.4%
Renewal Credit	\$ (4,849)	\$ (5,423)	\$ (574)	11.8%
TOTAL PREMIUM	\$ 757,019	\$ 828,008	\$ 70,989	9.4%

The 2026 premiums are increasing by \$70,989 (9.4%) compared to 2025. After discussion with GIRMA, this is consistent with what other members are experiencing.

Additionally, GIRMA noted that there are several key factors driving the need for the increase to all members, most notably unfavorable claim trends (Auto Liability and Property) and high inflation levels which impact the replacement and repair costs of vehicles and buildings.

Additionally, the 2026 Budget included a 10% increase in premiums, for a total budget of \$832,720. The current renewal premium is \$4,712 below budget for this year.

Staff and the City Attorney have reviewed the coverage and terms and are recommending approval of the renewal with GIRMA.

The current policy runs from May 1 of the current year to April 30 of the next year.

Recommendation

Authorize the mayor, city manager, or designee to execute all documents necessary and proper to renew the City's Property and Liability insurance coverage for May 1, 2026 to April 30, 2027 in the amount of \$828,008.

Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
City of Dunwoody (DU5)	Effective Date	05/01/2026
GENERAL LIABILITY		
Grants Administered	\$0	
GROSS OPERATING EXPENDITURES	\$91,339	
PARK ACREAGE	\$0	
HOUSING AUTHORITIES - UNITS	\$0	
PUBLIC UTILITIES - CABLE / TELECOM	\$0	
PUBLIC UTILITIES - ELECTRIC	\$0	
PUBLIC UTILITIES - GAS	\$0	
PUBLIC UTILITIES - SEWER	\$0	
PUBLIC UTILITIES - WATER	\$0	
REFUSE COLLECTION	\$0	
SCHOOLS - ALL OTHER STUDENTS	\$0	
SCHOOLS - TRADE OR VOCATIONAL STUDENTS	\$0	
WATER RELATED ACTIVITIES - # BEACHES, LAKES, POOLS	\$0	
GENERAL LIABILITY TOTALS		\$91,339

Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE			Contribution Breakdown	Contribution Total
AUTOMOBILE LIABILITY	Number of Vehicles	Contrib Per Vehicle	Total Contribution	
Trucks - Van, Pickups, Light Trucks	8	\$359.89	\$2,879.12	
Trucks - Medium Weight	1	\$479.86	\$479.86	
Trucks - Heavy Weight	0	\$0.00	\$0.00	
Trucks - Extra Heavy Weight	0	\$0.00	\$0.00	
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00	
Trucks - Garbage	0	\$0.00	\$0.00	
Trucks - Fire Trucks	0	\$0.00	\$0.00	
Private Passenger - Fire Cars	0	\$0.00	\$0.00	
Private Passenger - Police Cars	108	\$3,242.27	\$350,165.16	
Private Passenger - All Other Type Cars	3	\$359.89	\$1,079.67	
Trailers - Semi Trailers	0	\$0.00	\$0.00	
Trailers - Trailers	5	\$119.96	\$599.80	
Buses - Public Transit Buses	0	\$0.00	\$0.00	
Buses - School Buses	0	\$0.00	\$0.00	
Motorcycles	0	\$0.00	\$0.00	
AUTO LIABILITY TOTALS	125			\$355,204

Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown		Contribution Total
AUTOMOBILE PHYSICAL DAMAGE	Number of Vehicles	Contrib Per Vehicle	Total Contribution
Trucks - Van, Pickups, Light Trucks	8	\$178.83	\$1,430.64
Trucks - Medium Weight	1	\$178.83	\$178.83
Trucks - Heavy Weight	0	\$0.00	\$0.00
Trucks - Extra Heavy Weight	0	\$0.00	\$0.00
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00
Trucks - Garbage	0	\$0.00	\$0.00
Trucks - Fire Trucks	0	\$0.00	\$0.00
Private Passenger - Fire Cars	0	\$0.00	\$0.00
Private Passenger - Police Cars	108	\$667.66	\$72,107.28
Private Passenger - All Other Type Cars	3	\$178.83	\$536.49
Trailers - Semi Trailers	0	\$0.00	\$0.00
Trailers - Trailers	5	\$44.71	\$223.55
Buses - Public Transit Buses	0	\$0.00	\$0.00
Buses - School Buses	0	\$0.00	\$0.00
Motorcycles	0	\$0.00	\$0.00
PHYSICAL DAMAGE TOTALS	125		\$74,477

Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
UNINSURED MOTORIST LIABILITY		\$2,606
LAW ENFORCEMENT LIABILITY	\$2,216.32 per officer	\$150,710
PUBLIC OFFICIALS LIABILITY		\$59,343
PROPERTY (including Mobile Equipment and Boiler & Machinery)	Values / Rates	\$92,373
Total Insured Value	\$54,524,909	
Rate per \$100 of Value	\$0.1694	
POLICE ANIMALS	\$50,000	\$5,000
CRIME	\$18.59 per employee	\$2,380
TOTAL CONTRIBUTION*		\$833,431

* Figures may be off by \$1 due to rounding

Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

RENEWAL TERMS FOR 2026-2027

CITY OF DUNWOODY

DU5

4800 Ashford Dunwoody Rd
Dunwoody, GA 30338

Coverage Period:

May-01-2026 to May-01-2027

Presented by:



201 Pryor Street
Atlanta, GA 30303

Quote Date:

4/1/2026

Administered by:

Lockton Companies

3280 Peachtree Road NE #1000
Atlanta, GA 30305

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2026-2027

CITY OF DUNWOODY

General Liability and Law Enforcement Liability	Limit of Liability
Each Occurrence	\$3,000,000
Personal & Advertising Injury	\$3,000,000
Products / Completed Operations	\$3,000,000
Failure to Supply Utilities	\$3,000,000
Fire Legal Liability	\$3,000,000
Law Enforcement Liability	\$3,000,000
General Aggregate	\$15,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$0
Law Enforcement Liability Deductible	\$10,000
Employee Benefits Liability	\$3,000,000
Employee Benefits Aggregate	\$15,000,000
Form	Occurrence
Deductible	\$0

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft & Watercraft
- Liquor Liability
- Limited Drone Coverage (\$50,000)
- Garage Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage
- Worldwide Territory

Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2026-2027

CITY OF DUNWOODY

Public Officials / Errors & Omissions Liability	Limit of Liability
Each Wrongful Act or Occurrence	\$3,000,000
Aggregate Limit	\$15,000,000
Form	Occurrence
Deductible	\$10,000

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limits
- Pay on Behalf Basis
- Personal Injury – to include:
 - Mental Anguish
 - Shock
 - Humiliation
- Employment Practices Liability – including coverage for:
 - Libel
 - Slander
 - Defamation
 - Sexual Harassment
 - Sexual Abuse
- Americans with Disabilities Act (ADA)
- Zoning Claims Seeking Monetary Demands
- Civil Rights Violations
- Services Performed Under a Mutual Aid Agreement

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2026-2027

CITY OF DUNWOODY

Automobile Liability	Limit of Liability
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$75,000
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$2,500
Uninsured Motorist Deductible	\$500

Automobile Physical Damage	Limit of Liability
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
Comprehensive Deductible	\$2,500
Collision Deductible	\$2,500
Hired Physical Damage Deductible	\$2,500

Coverage Features:

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
- Deductible Per Occurrence

Crime / Fidelity	Limit of Liability
Blanket Employee Dishonesty	\$500,000
Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
Social Engineering Fraud	\$25,000
Deductible	\$1,000
Social Engineering Deductible Only	\$2,500

Coverage Features:

- Faithful Performance Included
- Includes all local and state required bonds

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2026-2027

CITY OF DUNWOODY

Property	Limit of Liability
Total Insured Values	\$54,524,909
Blanket Building & Contents	\$54,412,502
Mobile Equipment	\$112,407
Computers ("EDP")	Included
Flood Limit – Including Zones A and V	\$10,000,000
Earthquake Limit	\$10,000,000
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation – Building & Contents	Replacement Cost
Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents All Perils <i>(Tier 1 Only-All Perils except Named Windstorm)</i>	\$2,500
Deductible – Mobile Equipment All Perils <i>(Tier 1 Only-All Perils except Named Windstorm)</i>	\$1,000
Deductible – Named Windstorm for Tier 1 Only* <i>* Applies separately to (1) Each separate building. (2) The value of personal property located in each separate building. (3) Each item of Mobile Equipment. (4) Actual value of Business Interruption and Extra Expense loss for the 12 months immediately following the date of the direct physical loss.</i>	1% per unit
Automatic Coverage Extensions:	
Business Interruption	\$500,000
Extra Expense	\$500,000
Computers ("EDP")	\$500,000
Builders Risk	\$500,000
Property in Transit	\$500,000
Valuable Papers	\$500,000
Equipment Breakdown	Limit of Liability
Limit Per Occurrence	\$54,412,502
Ordinance or Law Limit	\$54,412,502
Hazardous Substance	\$250,000
Deductible	\$2,500
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$54,412,502
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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RENEWAL TERMS FOR 2026-2027

CITY OF DUNWOODY

Cyber	Limit of Liability
Security & Privacy Liability	\$250,000
Regulatory Action Sublimit of Liability	\$250,000
Event Management	\$250,000
Cyber Extortion	\$250,000
Deductible	\$10,000

Police Animal Mortality Coverage	Limit of Liability
Scheduled Limit	\$50,000
Deductible	Nil

Risk Management Services

<u>Type of Service</u>	<u>Annual Contribution</u>
Loss Control & Safety Training	
On Site Visitation	Included
Awareness Training	Included
Awareness Through Safety Bulletins	Included
Automobile Drivers Training	Included
Access to Safety Videos	Included
Safety Grant	
Based on a Contribution Volume and up to \$10,000	Included
*Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Contents and Historical Valuations	Included
Crisis Management	
Provides \$50,000 for expenses incurred in response to a Crisis Event including Workplace Violence	Included

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2026-2027

CITY OF DUNWOODY

Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$91,339
Law Enforcement Liability – Before Credit	\$188,388
<i>Law Enforcement Initiative Credit Amount</i>	<i>\$37,678</i>
Law Enforcement Liability – After Credit	\$150,710
Public Officials Liability	\$59,343
Automobile Liability	\$355,203
Automobile Physical Damage	\$74,477
Property – Buildings & Contents	\$85,616
Mobile Equipment	\$173
Police Animal Mortality	\$5,000
Crime / Fidelity	\$2,380
Boiler & Machinery	\$6,584
Uninsured Motorist	\$2,606
Sub Total	\$833,431
Less Renewal Credit	\$5,423
Total	\$828,008

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