



ACCG Insurance Programs

ACCG - Group Self-Insurance
Workers' Compensation Fund
(ACCG-GSIWCF)

ACCG - Interlocal Risk
Management Agency
(ACCG-IRMA)

ACCG - Group Health Benefits
Program, Inc.
(ACCG-GHBP)

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Protecting Georgia's Counties.



ACCG-IRMA Property & Liability Proposal for: Ben Hill County Effective: 7/1/2026 - 7/1/2027

ACCG
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Protecting Georgia's Counties.



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May 14, 2026

The Honorable Howard "Hal" Wiley, Chairman
Ben Hill County
212 E Central Ave
Fitzgerald, GA 31750

Attention: Chairman Wiley

Enclosed is the ACCG – Interlocal Risk Management Agency (ACCG-IRMA) property & liability renewal for the coverage period 7/1/2026 to 7/1/2027. This includes an overview of the pool's benefits, its coverage and services, a list of fellow Members, and a service contact list. The Contribution Worksheet and invoice are separately attached.

The Member-owned, non-profit ACCG-IRMA was created in 1987 by Georgia counties and has successfully provided a stable, cost-effective source of specialized property and liability coverages and services. In the 1980s, commercial insurers abandoned public entities due to costly claims. The situation is similar today, primarily due to increases in auto, law enforcement liability, and property claims. ACCG-IRMA is feeling a similar impact, but is committed to its purpose of protecting Georgia counties and county-related authorities.

To cover expected costs, Members' 2026 overall rate will increase 4%. **Equity is paramount, so each Member's renewal contribution is based upon its exposures, such as property, vehicles, payroll, officer counts, etc.; deductibles; geography; safety efforts; and claims experience.**

Due to the timing between collecting contributions and settling claims, insurance companies and pools conservatively invest in fixed income instruments and stocks to earn interest, dividends, and appreciation. Insurance entity regulators allow insurers and pools to invest only in instruments that are highly rated and easily marketable and require them to maintain specific levels of capital and liquid funds to ensure solvency. **ACCG-IRMA's financial strength has helped Members weather recent challenges and has afforded Members the opportunity to receive \$45 million in dividends since the program began.**

ACCG's dedicated claims staff continues to work diligently to protect and replace Members' assets when a claim occurs. This caliber of service is of great value to Members and to ACCG-IRMA.

ACCG Risk Control also helps protect Members through the prevention and mitigation of claims. Every Member is **strongly urged** to create and maintain a safety culture and utilize the program's comprehensive risk control services to prevent and reduce future claims. **This will help lower the future cost of coverage!**

Members are also encouraged to have strong cybersecurity controls to protect their computer systems and data. Those with better controls will have higher limits for no additional contribution. See the enclosure on cyber limits for more information on limits and the available cybersecurity resources.

Protecting Georgia's Counties.

ACCG-IRMA Helps Members Reduce Claims By:

- **Risk Control Services:** ACCG Risk Control helps Members understand the causes of claims and works with them to maintain a safer environment.
 - **Safety Discounts:** A 5% safety discount is applied when Members meet specified requirements created to encourage loss control. If earned, it is noted on the Contribution Worksheet and invoice.
 - **HR Legal Service:** Employment law specialists at Jarrard & Davis provide guidance regarding difficult employment situations in order to avoid preventable lawsuits.
 - **Crisis Management Coverage:** A crisis management firm helps Members more effectively respond in certain emergency situations, including workplace violence.
 - **Privacy & Security Liability & Expense:** Coverage, loss control, a data breach coach, and incident response services are provided for the actual/reasonably suspected release of private/confidential data. Higher limits may be available based on Member's security controls.

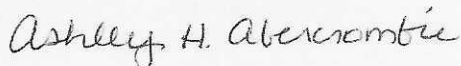
Contribution Worksheet - Options: It is imperative that you return the Contribution Worksheet by July 1st via email (accginsurance@accg.org). If a deductible option is provided and/or higher limits of liability insurance are desired, please check the chosen option(s). If a claim occurs after the new coverage period begins and before we receive notice of a change in deductibles and/or limits, last year's deductibles and/ or limits will apply.

Payment is due upon receipt; kindly mail payment to the NEW BANK ADDRESS noted on the invoice OR pay by ACH using the NEW INSTRUCTIONS by July 1. A finance charge of 7% annual, pro-rated daily interest will be necessary on any contributions 30 days past due.

Flood and Earthquake Coverage: Limited Flood and Earthquake protection is provided as shown in the Coverages and Limits section of this proposal. Higher limits may be purchased. Note that any property located in Special Flood Hazard Areas (SFHAs) must be properly identified as being in Zone A or V on the Statement of Values or Flood coverage will be excluded for that location. Locations in SFHAs have deductibles of \$500,000 per building/structure and \$500,000 contents before the ACCG-IRMA's Flood coverage will apply. Upon your written request, ACCG can assist you with coverage through the National Flood Insurance Program to satisfy the ACCG-IRMA deductible requirements for eligible locations in SFHAs. Should you have questions about any of your affected locations, call 1 (800) 858-2224 or (404) 522-5022. For information purposes only, digital flood maps are available at www.georgiadfirm.com.

On behalf of the ACCG-IRMA Board of Trustees and the other Members, we appreciate your continued support of the ACCG Insurance Programs. Please reach out to us should you have any questions about your renewal.

Sincerely,



Ashley H. Abercrombie, CPCU, ARM
Director of Property & Casualty Programs

cc: Ms. Pamela Turner, County Clerk/Human Resource

ACCG-IRMA COVERAGE AGREEMENT CHANGES

The following changes to the ACCG-IRMA Coverage Agreement effective July 1, 2026, have been approved by the ACCG-IRMA Board of Trustees, and are subject to review and final approval from the Georgia Office of Commissioner of Insurance and Safety Fire:

SECTION I – PROPERTY COVERAGE

- Subsection D – Loss Adjustment and Settlement; 3. Valuation: K.8 Actual Cash Value, added “Roof Surfacing if originally installed or last fully replaced twenty (20) years or more prior to the date of loss.
- Added definition for “Roof Surfacing.”

LIABILITY SECTIONS II, III, IV, and V

- Changed Money Damages/Damages in all sections to exclude punitive damages.
- Added additional punitive damages exclusion.

SECTION II – GENERAL LIABILITY COVERAGE

- Added \$1,000,000 maximum sublimit for ATV, Golf Cart, low-speed vehicle, multi-purpose vehicle, personal transportation vehicle, or any similar vehicle.

SECTION IV – AUTOMOBILE LIABILITY COVERAGE

- Revised Hired and Non-Owned Automobiles definitions to cover “only while used in connection with the Named Member’s business.”

SECTION VI – CRIME COVERAGE

- Revised Crime Declarations to change “bonds” to “Statutory Bonds.”
- Added clarification that statutory bond coverage is provided until public official’s term expires or secures other statutory bond coverage.

SECTION VII – PRIVACY OR SECURITY LIABILITY AND EXPENSE COVERAGE

- Changed Red Tier Aggregate and Per Claim limits from \$1,000,000 to \$500,000.
- Added punitive damages exclusion.

ADDITIONAL CHANGES

- Uninsured Motorists Endorsement – Changed to Reduced By At-Fault Liability Limits.
- Changed name of Contractual Transit Services Exclusion to Contractual Services Exclusion.
- New: (Not for all Members) Limitation on Roof Surfacing Coverage End. with \$250,000 sublimit.
- New: (Not for all Members) Cosmetic Damage to Roof Surfacing Exclusion Endorsement.

This overview is not part of the ACCG-IRMA Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.

PRIVACY OR SECURITY LIABILITY AND EXPENSE

Members' limits are based on answers to the 2026 ACCG-IRMA Renewal Application on cybersecurity controls noted below:

Free Resources for Training, Sample Policies, and Risk Review:

- ACCG-IRMA's eRiskHub®: www.eriskhub.com
- UGA Carl Vinson Institute of Government CyberArch Risk Review: <https://cyberarch.uga.edu>

ACCG-IRMA High-Priority Cybersecurity Controls	Category
Multi-Factor Authentication for remote access	Mandatory
Multi-Factor Authentication for third parties	Mandatory
Multi-Factor Authentication for administrator and privileged access	Critical
Cybersecurity Disaster/Incident Response Plan	Critical
Email Security/Phishing Training	Critical
Endpoint Threat Detection and Response (EDR/EDTR)	Critical
Multi-Factor Authentication for backups	Critical
Isolation of Backups	Critical
Manage Domain Administrator privileges for service accounts	Priority
Random Passwords for Administrators	Priority

Coverage Tier	Privacy or Security Liability & Expense Coverage Requirements
Red	Missing any mandatory control and/or missing 3 or more Critical controls
Yellow	Mandatory controls in place and/or missing 1 or 2 Critical controls
Green	Mandatory controls in place and/or missing 0 Critical controls
Platinum	Meets Green Tier plus additional underwriting requirements

Limits	Red	Yellow	Green	Platinum
Aggregate Limit of Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Per Claim Limit of Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Sublimits:</i>				
Privacy & Security Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Privacy & Security Expense	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Regulatory Fines & Penalties	\$250,000	\$500,000	\$1,000,000	\$2,000,000
PCI-DSS Assessments	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Electronic Equipment and Electronic Data	\$250,000	\$250,000	\$500,000	\$1,000,000
Network Interruption Costs	\$250,000	\$250,000	\$500,000	\$1,000,000
Cyber Extortion	\$50,000	\$50,000	\$50,000	\$50,000
Cyber Crime	\$50,000	\$50,000	\$50,000	\$50,000

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Advantages of Joining IRMA

About ACCG

ACCG is a non-profit organization formed in 1914 to enhance the role, stature and responsiveness of county government in Georgia. One of the ACCG's services is providing quality, cost-effective risk management and insurance programs to meet the specific needs of Georgia county governments. The ACCG administers the following insurance programs:

- Group Self-Insurance Workers' Compensation Fund
- Interlocal Risk Management Agency (Property & Liability, Firefighters' Cancer)
- Group Health Benefits Program

About ACCG-IRMA

The ACCG - Interlocal Risk Management Agency (ACCG-IRMA) is a self-insurance pool for Georgia county governments, whereby the members join to provide a source of coverage for their property, liability, and other risks. Instead of relying on traditional insurance, members contribute to a joint fund to cover risks. In return, they receive financial protection and specialized risk management services tailored to Georgia counties and county authorities.

- Established in 1987 under O.C.G.A. 36-85-1 et. seq,
- ACCG-IRMA began with 14 charter members and now has 187 members, with \$197 million in assets.
- Most of the 500+ intergovernmental pools in existence today were originally formed during the hard insurance market in the 1980s.

Financially Sound and Stable Source of Coverage

Despite ongoing difficulties in obtaining commercial coverage for public entities, the consistent growth of intergovernmental pools clearly establishes that pools are a successful long-term, stable alternative to traditional insurance carriers.

In a hard insurance market with changing coverage terms and increased pricing in the commercial insurance industry, one need not worry about whether the ACCG-IRMA will be interested in covering the risk management and insurance needs of Georgia county governments in the future. The ACCG-IRMA was created for this very reason.

As evidenced by its financials, ACCG-IRMA continues to be a financially sound program due to the professionals who service the program and the cooperation and dedication of the membership. The ACCG-IRMA also purchases reinsurance to provide additional financial protection to the pool.

Since 1987, ACCG-IRMA has assisted Georgia's county governments and is owned and operated by its members who understand the unique needs of county governance. The program offers a tailored coverage package, including property and liability protection, designed specifically for Georgia county governments.

- Quality, cost-effective risk management and insurance programs
- ACCG-IRMA is a non-profit organization created specifically for Georgia county governments
- A successful, long-term alternative to traditional insurance carriers
- Financially sound, stable source of property and liability coverages

Advantages of Joining IRMA

Specialized, Professional Services

The ACCG-IRMA provides the highest level of comprehensive risk management and insurance services available to Georgia county governments.

Administrative/Brokerage Services ACCG has in-house expertise for underwriting the exposures of all current and prospective members as well as providing daily service to the membership. Marsh & McLennan Agency provides stand-alone policies outside of ACCG-IRMA for members as needed.

Risk Control Services ACCG Risk Control provides specialized loss control and safety engineering services for the membership at no additional cost. Services include on-site and regional training, written communications on timely topics, analysis of and assistance with problem areas, and access to a Learning Management System. ACCG Risk Control provides members with special access to sample policies and procedures as well as other valuable information that will help reduce risk and improve safety for citizens, employees, volunteers and public officials.

Claims Administration Services Effective claims administration is key to a successful program. The ACCG's highly experienced dedicated claims professionals assist in an objective determination of the member's liability and effectively manage expenses based upon that determination. Our claims unit has the unparalleled level of knowledge and expertise that comes from having settled over 190,000 Georgia county government claims. Our Georgia-based professionals manage claims using industry best practices, have extensive knowledge of Georgia law and manageable caseloads, and utilize state-of-the-art claims administration systems so they can handle the members' claims in the most effective, cost-efficient manner.

Cyber Risk eRisk Hub® Members also have free access to a private web-based portal called the eRisk Hub®, which contains a wealth of information and technical resources to assist in the prevention of network, cyber and privacy losses. The website includes a risk assessment designed to help counties identify areas for improvement in data security. It also provides support in the timely reporting and recovery of losses if an incident occurs. If a member experiences and reports a data breach or other privacy/cyber liability incident to the ACCG Claims Unit, we will contact the breach coach, a privacy attorney, to help manage the situation.

Crisis Management Coverage ACCG-IRMA will pay up to \$100,000 per event and annual aggregate, subject to a \$2,500 deductible, for the services of a crisis management firm in certain emergency situations or for workplace violence counseling expenses due to workplace violence events. The first hour of crisis management service per event is free and that is enough time for many crises. Contact the ACCG Claims Unit to take advantage of this service if needed.

Property Appraisals Each ACCG-IRMA member is provided with a professional property appraisal at least once every five years. The appraisals are a valuable tool for county governments to have an accurate accounting and inventory of owned properties. The process often identifies buildings owned by the county which may not have been reported to ACCG-IRMA and buildings scheduled or reported for insurance which have been sold or demolished. Upon completion of the appraisal, the member is provided an electronic copy of the appraisal, which contains a photograph and valuation data on every building valued at \$100,000 or more.

- Member-owned and controlled
- Managed by Georgia county government officials
- Tailored coverage package to meet the needs of Georgia county governments
- Experienced claims professionals dedicated to ACCG-IRMA members
- Unparalleled level of service and expertise in managing Georgia county government claims
- Comprehensive risk control services dedicated to Georgia local governments
- A professional appraisal service to obtain replacement cost values for your property
- Online services for your convenience
- Toll-free numbers for all services

Specialized, Professional Services (continued)

HR Legal Service ACCG-IRMA provides HR legal service designed to help counties handle difficult employment situations. When a problem arises, an appointed county liaison should check with their organization's HR resource and/or legal counsel to determine whether additional guidance is needed. If so, the liaison may contact employment law specialists at Jarrard & Davis through the ACCG's website to seek further input at no additional cost to the member.

The service is available for disciplinary action, including termination, or employee allegations of harassment or retaliation, or questions for any of the following:

- Family and Medical Leave Act (FMLA)
- Americans with Disabilities Act (ADA)
- Reductions in force/ reorganizations
- Title VII of the Civil Rights Act of 1964 (i.e., employment discrimination)
- Age Discrimination in Employment Act (ADEA)
- Fair Labor Standards Act (FLSA)

Success

The ACCG-IRMA has achieved long-term success by providing Georgia counties with a stable, financially sound source of risk management and insurance services tailored specifically to local government operations. As a member-owned, non-profit program, ACCG-IRMA is designed to operate for the benefit of its members rather than to generate profits for shareholders. This structure allows the program to focus on long-term financial stability, broad coverage, responsive service, and cost-effective contributions.

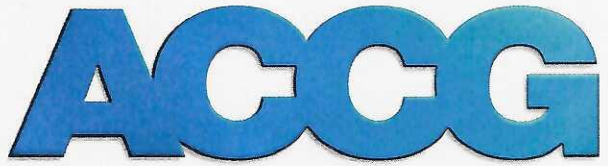
Members benefit from several operational and financial advantages, including:

- Non-profit structure
- Improved cash flow
- Tax-exempt status
- No premium tax
- No commissions
- Low overhead costs

Unlike traditional insurance carriers, ACCG-IRMA retains underwriting and investment gains within the program for the benefit of its membership. As surplus has accumulated, those funds have been returned directly to members through dividends and program stability. To date, ACCG-IRMA has returned more than \$45 million in dividends to participating counties!

In conclusion, pool members benefit from having more control over their program costs and from receiving high quality risk control and claims management services that tend to make them better risks in the future. The ACCG-IRMA appreciates the continued commitment and support of its members and service providers which have made this program so successful.



-
- HR Legal Service included
 - Surplus accrues to the benefit of the members
 - ACCG-IRMA has returned \$45 million in dividends to the membership!
 - We can help make you a better risk in the future
 - Success due to continued commitment and support of our members and service providers
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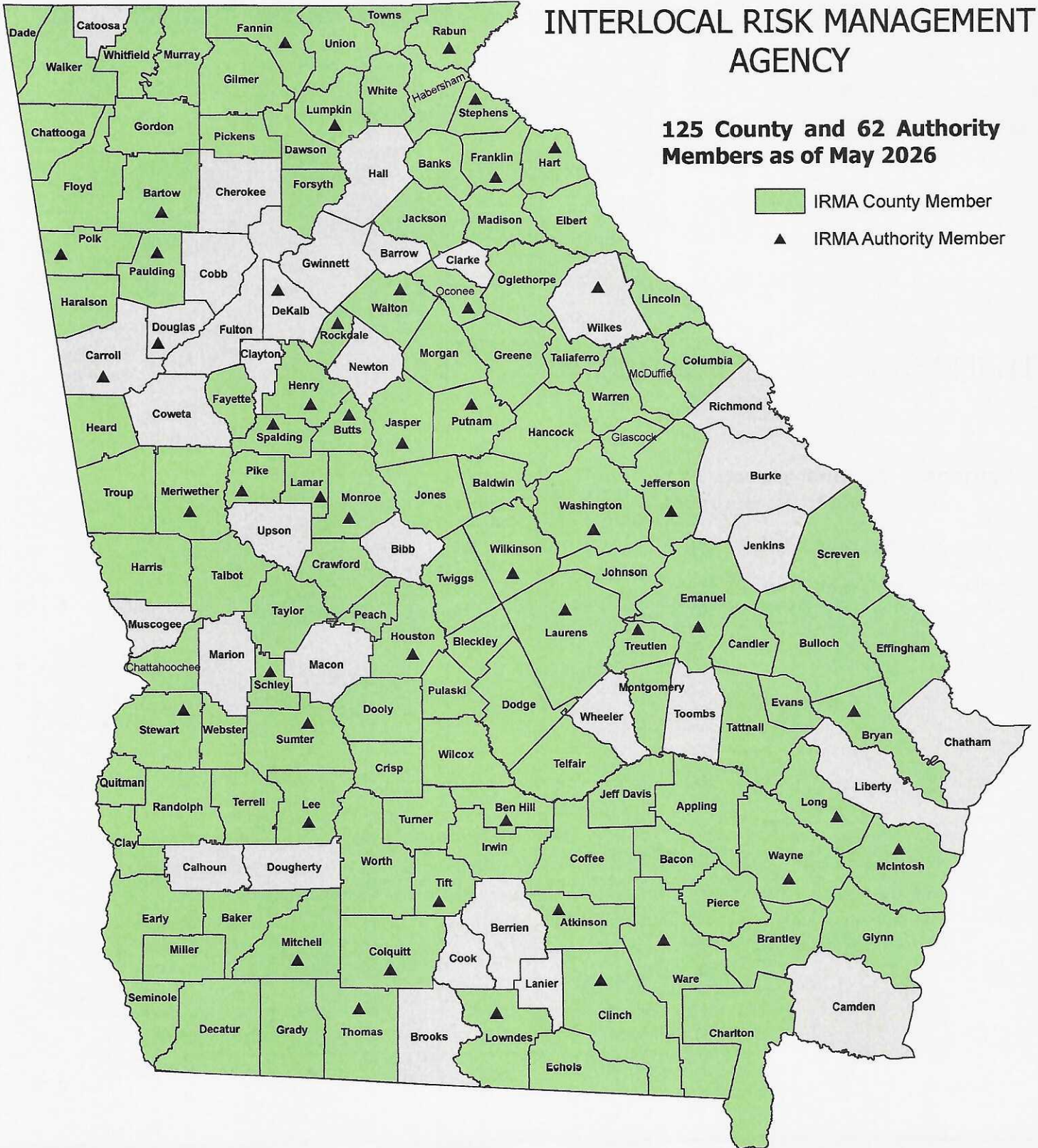


Insurance Programs

INTERLOCAL RISK MANAGEMENT AGENCY

125 County and 62 Authority Members as of May 2026

-  IRMA County Member
-  IRMA Authority Member



INTERLOCAL RISK MANAGEMENT AGENCY AUTHORITIES

Atkinson County Solid Waste Authority
Bartow-Cartersville Joint Development Authority
Bartram Trail Regional Library System (Wilkes)
Bryan County Public Facilities Authority
Butts County Water & Sewer Authority
Carroll County Water Authority
City of Dublin & Laurens County Development Authority
Clinch County Development Authority
Coastal Plain Regional Library (Tift)
Conyers-Rockdale Library System
Development Authority of Bartow County
Development Authority of Bryan County
Development Authority of DeKalb County
Development Authority of Jefferson County
Development Authority of Long County
Development Authority of Monroe County
Development Authority of Rabun County
Development Authority of Walton County
Douglasville-Douglas County Water & Sewer Authority
East Georgia Regional Airport (Emanuel)
Emanuel County Development Authority
Fall Line Regional Development Authority (Wilkinson)
Fannin County Water Authority
Fitzgerald-Ben Hill County Regional Solid Waste Authority
Flint River Regional Library (Spalding)
Franklin County Industrial Building Authority
Hart County Water & Sewer Utility Authority
Henry County Library System
Hospital Authority of Colquitt County
Houston County Development Authority
Jasper County Water & Sewer Authority
Jefferson County Library System
JDA of Jasper, Morgan, Newton & Walton County (Walton)
Lamar County Regional Solid Waste
Lee County Utilities Authority
Lower Chattahoochee Regional Transit Authority (Sumter)
Lumpkin County Water & Sewerage Authority
McIntosh County Industrial Development Authority
Meriwether County Water & Sewerage Authority
Middle Flint Regional 911 Authority (Schley)
Moultrie Colquitt County Parks Recreation Authority
Oconee County Industrial Development Authority
Paulding County Airport Authority
Paulding County Industrial Building Authority
Pike County Parks & Recreation Authority
Pine Mountain Regional Library System (Meriwether)
Polk County Water, Sewer, & Solid Waste Authority
Satilla Regional Water & Sewer Authority (Ware)
Sinclair Water Authority (Putnam)
South Georgia Regional Library System (Lowndes)
Southwest Georgia Regional Commission (Mitchell)
Stephens County Development Authority
Stewart County Water & Sewer Authority
Thomas County Public Library
Trenton County Development Authority
Tri-County Joint E-911 Authority (Clinch)
Upper Oconee Basin Water Authority (Oconee)
Valdosta-Lowndes County Airport Authority
Valdosta-Lowndes County Conference Center & Tourism Authority
Washington County Airport Authority
Washington County Development Authority
Wayne County Industrial Development Authority

Association County Commissioners of Georgia
Interlocal Risk Management Agency

Balance Sheet
March 31, 2026

ADMITTED ASSETS

Bonds, amortized cost	\$87,319,157
Stocks, market value	39,342,222
Investment in County Re Limited	3,594,804
Investment in CRL Property Plus Separate Account	15,044,569
Cash and short-term investments	47,966,981
Total cash and invested assets	193,267,733
Contribution receivable	\$76,475
Pending trade receivable	2,581,892
Deductible receivable	807,785
Reinsurance recoverables on paid claims	(728,326)
Accrued interest and dividends receivable	909,175
Total admitted assets	\$196,914,734

RESERVES, LIABILITIES AND MEMBERS' FUND BALANCE

RESERVES AND LIABILITIES

Open claims reserves*(Exhibit B)	\$68,242,456
Incurred but not reported claims reserves*(IBNR)	35,714,215
Unallocated loss adjustment expense*(ULAE)	8,852,701
Unearned contributions	14,156,914
Pending trade payables	3,247,603
Accrued expenses and payables	1,339,810
Total reserves and liabilities	131,553,700

MEMBERS' FUND BALANCE

Statutory surplus	450,000
Net unrealized gain	31,776,908
Undesignated members's fund balance	33,134,126
Total members' fund balance	65,361,034
Total reserves, liabilities and members' fund balance	\$196,914,734

View ACCG-IRMA's latest audited financial report:
[ACCG-IRMA's Audited Financial Statements as of June 30, 2025](#)

Staff

ACCG — accg.org /email: accginsurance@accg.org

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Ben Pittarelli, Director of Health Program & Insurance Marketing	404.589.7840	bpittarelli@accg.org
Joe Dan Thompson, Marketing & Field Services Representative	404.589.7862	jthompson@accg.org

Underwriting & Member Services

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Glenda Williams, Senior Member Services Associate	678.225.4253	gdwilliams@accg.org
Lisa Wood, Senior Member Services Associate	404.589.7874	lwood@accg.org
Carey-Lynn McIlvaine, Senior Member Services Associate	404.614.2551	cmcilvaine@accg.org

Claim Services

ACCG Claims Administration Services – accg.org

678-591-4079 / 877-421-6298 / 888-221-4079 (Fax)

Melanie Graham, Director of Claims Administration Services	678.225.4250	mgraham@accg.org
Bryan Wells, Property & Liability Claims Supervisor	678.225.4269	bwells@accg.org
Mary Reid, Claims Operations Manager	678.225.4263	mreid@accg.org

Risk Control

ACCG Risk Control – accg.org /email: riskcontrol@accg.org

Scott Cagle, Risk Control Director	404.450.3489	scagle@accg.org
Natalie Sellers, Sr. Law Enforcement Risk Control Consultant	404.904.0074	nsellers@accg.org
Shawn Wilson, Sr. Law Enforcement Risk Control Consultant	470.446.6270	swilson@accg.org
Gage Chambers, Risk Control Consultant	404.859.1747	gchambers@accg.org
Megan Estes, Training & Engagement Manager	404.589.7866 ext 233	mestes@accg.org

Coverages & Limits

This overview is not a part of your Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.

Third-Party Liability Coverage Overview

COVERAGES

Primary General Liability (Occurrence Form) *	Yes
• Per Occurrence & Aggregate Limits	\$2,000,000; No Aggregate
• Deductible	\$5,000
Law Enforcement Liability (Occurrence Form) *	Yes
• Per Wrongful Act & Aggregate Limits	\$2,000,000; \$4,000,000
• Deductible	\$5,000
Automobile Liability (Occurrence Form) *	Yes
• Per Occurrence & Agg. Limits**	\$1,000,000; No Aggregate
• Deductible	\$5,000
• Uninsured Motorists	\$100,000
Public Officials E&O Liability (Part A) and Employee Benefits Liability (Part B) *	Yes
• Per Wrongful Act & Aggregate Limits	\$2,000,000; \$4,000,000
• Deductible	\$5,000
• Coverage Form	(A) Occurrence (B) Claims Made

EXTENSIONS (Including but not limited to)

Blanket Contractual Liability	Yes
Broadened Personal Injury Definition	Yes
Broadened Named Insured Definition	Yes
Care, Custody & Control	Yes
Defense in Addition to Limits	Yes
Incidental Malpractice	Yes
Independent Contractors	Yes
Limited Pesticide/Herbicide Applicator Coverage	Yes
Limited Pollution from Hostile Fire, Firefighting Activities, etc.	Yes
Terrorism Coverage	Yes
Sexual Misconduct	Yes
Single Occurrence Deductible for Multiple-Line Program	Yes

EXCLUSIONS (Including but not limited to)

Aircraft/Airport Operations; Unmanned Aircraft (Unless Endorsed)	Yes
Asbestosis	Yes
Communicable Disease	Yes
Condemnation/Inverse Condemnation	Yes
Fungus	Yes
Hospital/Clinic Malpractice	Yes
Nuclear Incidents	Yes
Perfluoroalkyl and Polyfluoroalkyl Substances	Yes
Pollution, Contamination and Seepage	Yes
Professional Malpractice (other than Incidental Malpractice)	Yes
War and Risks	Yes
Workers' Compensation/Employers' Liability/Occupational Disease	Yes

- Covers entity, authorized volunteers, employee, public officials, and commissioners, boards and committees and their members appointed by the county governing authority while acting behalf of the county.
- All liability on occurrence basis, except for Employee Benefits Liability
- Defense in addition to the limits
- Includes malpractice for emergency medical services
- Coverage for employment-related claims included
- Excess liability limits available; Dams 25 feet in height and/or 50 acre feet storage capacity must be underwritten separately.

* Higher limits are available upon request. The limits for Part A and Part B apply in total over Part B and not separately to each part.

** Automobile Liability is subject to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2 and provided by Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement.

Coverages & Limits

Property and Crime Coverage Overview

PROPERTY

Real & Personal Property Limit	Per Schedule on file
• Include Increased Cost of Construction	Yes - \$2,500,000
• Include Builders Risk Coverage for New Construction	Yes - \$5,000,000 max
All Risks (subject to the standard exclusions)	Yes
Replacement Cost Coverage (as scheduled; except Auto/Mobile Equipment)	Yes
• Requirement to Rebuild on Same Site	No
• Limitation on combined loss per Location	125% of scheduled value
Deductible	\$5,000*

CRIME

Blanket Employee Dishonesty Bond	\$250,000 per Employee **
Statutory Bonds	Statutory Minimum **
Funds Transfer Fraud	\$250,000
Forgery & Alteration	\$250,000
Money & Securities (Loss Inside/Outside)	\$250,000
Social Engineering Fraud – Annual Aggregate	\$25,000
Deductible	\$0 on Statutory Bonds; otherwise, \$5,000

EXTENSIONS (Including but not limited to)

Accounts Receivable	\$1,000,000
Automobile Physical Damage	Per Schedule on File
Business Income and Extra Expense Combined	\$5,000,000
Contingent Business Income and Extra Expense	\$250,000
Coinurance Requirements	No
Debris Removal	Lesser of \$2,500,000/25% loss
Earthquake (Annual Aggregate) *	\$5,000,000
Flood (Annual Aggregate)* (Except \$1,000,000 per occurrence and aggregate for scheduled properties in Special Flood Hazard Area)	\$5,000,000
Landscaping (subject to \$15,000 any one shrub or tree)	\$100,000
Miscellaneous Unnamed Property	\$100,000
Mold Resulting from a Defined Peril	\$1,000,000
Newly Acquired Property and Automobile and Mobile Equipment	\$5,000,000
Outdoor Property (Defined Perils)	Yes
Personal Effects (Property of Employees and Others)	\$50,000
Terrorism	Yes
Transit	\$100,000
Unmanned Aircraft Systems	\$100,000
Upgrade to Green	Yes
Valuable Papers & Records	\$1,000,000

EXCLUSIONS (Including but not limited to)

Aircraft and/or Watercraft (>26ft.)	Yes
Communicable Disease	Yes
Cosmetic Damage to Roof Surfacing Exclusion	Yes
Limitations on Roof Surfacing (\$250,000)	No
Nuclear, Biological & Chemical Incidents	Yes
War Risks	Yes
Wear, Tear, Deterioration	Yes

- Replacement cost/stated value coverage
- Newly acquired vehicles and property valued under \$500,000 automatically covered mid-term without notice to ACCG-IRMA; not auditable
- Crime and blanket bond coverages, including statutory

* Additional limits per occurrence and aggregate available upon request. For scheduled properties in Special Flood Hazard Areas, the deductible is the maximum limit available in the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents.

** In no event will IRMA pay more than \$500,000 per Occurrence for Blanket Employee Dishonesty and Faithful Performance and Statutory Bonds combined Higher limits are available for all Crime coverages upon written request and payment of additional contribution.

Coverages & Limits

Equipment Breakdown Coverage Overview

COVERED OBJECTS (Including but not limited to)	PER VALUES SUBMITTED
Air Conditioning Systems / Boilers & Pressure Vessels	Yes
Combustion Engines / Generators / Electrical Motors	Yes
Compressors	Yes
Electronic Computer or Electronic Data Processing Equipment, Media or Data	Yes
Fans/Blowers	Yes
Hot Water Heating System Piping	Yes
Pumps	Yes
Refrigeration Systems	Yes
EXTENSIONS (Including but not limited to)	
Business Income/Extra Expense	Yes
Refrigeration Interruption	Yes
Replacement Cost Valuation	Yes
Spoilage & Contamination	Yes
SUBLIMITS (Including but not limited to)	
Spoilage	\$500,000
Service Interruption	\$1,000,000
Expediting Expenses	\$500,000
Business Income and Extra Expense	\$10,000,000
Hazardous Substances	\$1,000,000
Electronic Data and Media	\$1,000,000
Computer Equipment	\$50,000,000
Deductible	\$5,000

- Jurisdictional inspections included
- Efficiency upgrade enhancement
- Infrared services available at discounted cost
- Privacy & Security incident response services coverage

Privacy and Security Liability and Expense

COVERAGES INCLUDED (Including but not limited to)	
Coverage Tier:	No Coverage
Liability – Per Occurrence & Aggregate (subject to \$10,000,000 IRMA Annual Aggregate for all Members)	No Coverage
EXTENSIONS (Including but not limited to)	
Breach Counsel	Yes
Forensic Investigation Costs	Yes
Cyber Terrorism	Yes
SUBLIMITS (Including but not limited to)	
Data Breach Expenses	Excluded
Cyber Extortion Coverage – Annual Aggregate	No Coverage
Deductible	N/A



ACCG-IRMA
Renewal Proposal Summary
 7/1/2026 to 7/1/2027

Member: Ben Hill County

COVERAGE	EXPIRING DEDUCTIBLES	RENEWAL DEDUCTIBLES
Auto Liability/Physical Damage (AL/APD)	\$5,000	Same as Expiring
Crime	\$5,000	
General Liability (GL)	\$5,000	
Law Enforcement Liability (LEL)	\$5,000	
Property & Equip. Breakdown (PROP)	\$5,000	
Public Officials Liability (POL)	\$5,000	
Privacy & Security (Cyber)	N/A	
RENEWAL PROPOSAL		
Renewal Contribution:		\$290,428
Less Safety Credit:		(\$13,876)
Net Contribution Due:		\$276,552

*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): Note that these are the limits you chose last year.	\$2,000,000 With \$1,000,000 on Auto Liability
Your liability limits may be increased in increments of \$1,000,000. We have provided the cost of any additional limits below.	
(If Automobile Liability is specifically itemized in Your Limit of Liability Coverage above, that limit will remain the same even if you increase the other liability limits.)	
<u>Option</u>	<u>Additional Annual Cost</u>
Increase Limits to \$3,000,000	\$3,794
Increase Limits to \$4,000,000	\$7,152
Increase Limits to \$5,000,000	\$9,932
The Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement caps Automobile Liability, where allowed by law, to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2.	
For members buying a General Liability limit of \$4,000,000 or more, 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 \$3,000,000 per occurrence unless underwriting requirements are met and the ACCG-IRMA Coverage Agreement is endorsed. For questions, please call ACCG Underwriting & Member Services at 1.800.858.2224 or email accginsurance@accg.org.	

Final rates and pricing are subject to review and final approval from the Georgia Office of Commissioner of Insurance and Safety Fire.

ACCG

Risk Control

ONLINE SAFETY TRAINING



ACCG Risk Control is pleased to offer a comprehensive online safety training catalog through our new Learning Management System (LMS), hosted by SafetySkills. This platform gives members convenient, on-demand access to high-quality safety and risk management training.

Training is accessible anytime, anywhere, making it easy to deliver consistent education across departments. These training courses are unlimited and free to IRMA and GSIWCF members.

Members may request LMS Administrator access to manage enrollments, track progress, and monitor completion by emailing riskcontrol@accg.org.

We've highlighted a selection of our 700+ courses, organized into suggested training tracks by department or job function.

Administrative Services

- Office Ergonomics
- Office Safety Series
- Security Threat Awareness: Digital Security Considerations
- Slips, Trips, Falls

Cross-Functional Safety Training

- Human Resources Liability: Title VII
- Defensive Driver Series
- General Fire Safety
- Drug & Alcohol-Free Workplace
- Security Threat Awareness
- Active Shooter Response

Facilities & Maintenance

- Electrical Safety: Hazards, Controls & Best Practices
- Accident Prevention Signs and Tags
- Ladder Safety
- Hand & Pinchpoint Safety
- Hand & Powertool Safety
- Chemical Safety

First Responders

- Build Your Personal Resiliency Strategy as a First Responder
- Bloodborne Pathogens
- Lifting and Transferring Patients

Parks & Recreation, Animal Control, and Outdoor Workers

- Severe Weather and Outdoor Work
- Heat Stress in the Workplace
- Lawn Mower & Lawncare Safety
- Traffic Control Flagger
- Animal Safety: Snakes, Insects, Dogs, Mammals 4-Part Series

Warehouse Operations

- Rigging Safety: Tools and Equipment
- Forklift Operator Training

ACCG RISK CONTROL LAW ENFORCEMENT IN-PERSON TRAINING PROGRAMS

Law Enforcement Risk Specialist (LERS) Liability Training

The Law Enforcement Risk Specialist (LERS) training and certification prepares a designated risk specialist within each agency to recognize and address potential liability or officer-injury events, while supporting leadership before, during, and after incidents.

The LERS serves the head of the agency as either a primary or collateral duty, acting as the point of contact and coordinating with the ACCG Law Enforcement Risk Consultant.

Supervisor Liability Training

Strong supervision and smart risk management are the foundation of a successful law enforcement agency. This course shows how the intersection of supervisory responsibility and risk management strategies can significantly reduce liability, prevent misconduct, and protect both officers and departments.

The course also provides an overview of qualified immunity and summary judgment, helping supervisors understand how these legal protections work and why consistent supervision and constitutional compliance remain essential.

Below 100

Below 100 is a national law enforcement training initiative aimed at reducing annual line-of-duty deaths to fewer than 100, a level not seen since 1943.

Focusing on reducing preventable deaths, Below 100 influences law enforcement culture by providing innovative training and awareness through presentations, social media, and webinars on identifying the leading causes and current trends.

National Safety Council Defensive Driver Training

Defensive Driver Training is a relevant, leading-edge course to motivate and educate employees to be safe, responsible drivers. You can trust the National Safety Council (NSC) to best train drivers to avoid collisions, crashes, injuries, or worse.

This course is recommended for those frequently operating motor vehicles as part of their regular work duties, and as a corrective action class for anyone who has had an at-fault accident.

LEADERS

LEADERS training provides hands-on driver instruction focused on improving verbal commentary skills for hazard identification, decision-making, and real-time observation. The course enhances situational awareness, communication, and focus under various driving conditions to help reduce vehicle-related incidents.

Due Regard

Law Enforcement Officers are significantly more likely than the average citizen to be involved in a vehicle collision, making safe driving decisions critical every time you get behind the wheel.

The biggest threats to officer safety on the road are often not speed or traffic—they are overconfidence and poor decision-making under pressure. This course confronts those risks head-on by focusing on the real factors that lead to vehicle damage, injury, and loss of life, while equipping officers with practical strategies to stay focused, make sound decisions, and drive safely in high-stress situations.



ACCG-IRMA

This is the Statement of Values that is on file with ACCG-IRMA, for the 7/1/2026 to 7/1/2027 Coverage Period.

Statement of Values for: Ben Hill County

0530

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0001A	401 Central Avenue Fitzgerald, GA 31750	1203 0701	Courthouse X RC	Central	\$3,381,376	\$297,591	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,942	\$3,694,909
0002A	402 East Pine Street Fitzgerald, GA 31750	1203 0701	Commissioners Office Building X RC	None	\$1,154,725	\$142,133	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35,511	\$1,332,369
0003A	147 County Farm Road Fitzgerald, GA 31750	1303 1070	Road Department Shop X RC	None	\$455,401	\$69,956	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$525,357
0003B	147 County Farm Road Fitzgerald, GA 31750	1303 1070	Road Dept. Sign Shop RC		\$58,184	\$28,871	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$87,055
0003C	147 County Farm Road Fitzgerald, GA 31750	1103 0844	Tenant Mobile Home RC		\$6,983	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,983
0003D	147 County Farm Road Fitzgerald, GA 31750	1403 0933	Road Department Garage RC	None	\$184,622	\$32,202	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$216,824
0004A	149 County Farm Road Fitzgerald, GA 31750	1103 1070	Road Department Office Building X	None	\$441,974	\$75,508	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$117,858	\$635,340

ACCG-IRMA

This is the Statement of Values that is on file with ACCG-IRMA, for the 7/1/2026 to 7/1/2027 Coverage Period.

Statement of Values for: Ben Hill County

0530

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
			RC												
0004B	County Farm Road Fitzgerald, GA 31750	1103 1070	Road Dept. Metal Shelter RC		\$69,821	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$69,821
0005A	255 Appomattox Road Fitzgerald, GA 31750	1603 1000	Sheriff Department - Office of the Magistrate X RC	Central	\$10,420,502	\$846,138	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$362,919	\$11,629,559
0005C	251 Appomattox Road Fitzgerald, GA 31750	1203 0701	Health Department X RC	Central	\$902,969	\$104,379	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,007,348
0005D	253 Appomattox Road Fitzgerald, GA 31750	1203 0844	Senior Citizen Center X RC	Central	\$1,160,320	\$112,152	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,272,472
0005E	255 Appomattox Road Fitzgerald, GA 31750	1403 1070	EMA - 911 Building RC	Central	\$1,240,883	\$98,827	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,339,710
0006A	111-113 South Sheridan Street Fitzgerald, GA 31750	1203 0701	Probate - Tax Assessors Building X RC	None	\$617,644	\$105,490	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,837	\$727,971

ACCG-IRMA

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Statement of Values for: Ben Hill County

0530

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0007A	115 S. Sheridan Fitzgerald, GA 31750	1103 0701	Clerk of Court RC		\$0	\$57,742	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$57,742
0008A	324 East Pine Street Fitzgerald, GA 31750	1203 0701	Tax Commissioner - Clerk of Court X RC	Central	\$1,864,121	\$226,525	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,199	\$2,092,845
0009A	302 West Altamaha Street Fitzgerald, GA 31750	1203 0701	EMS Building X RC	Central	\$787,720	\$89,943	\$0	\$0	\$0	\$221,450	\$0	\$0	\$0	\$22,868	\$1,121,981
0009B	302 West Altamaha Street Fitzgerald, GA 31750	1203 0933	EMS Garage X RC	None	\$315,535	\$22,208	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$337,743
0010A	410 East Altamaha Street Fitzgerald, GA 31750	1103 0701	Head Start Building X RC	Central	\$1,300,185	\$115,483	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,442	\$1,468,110
0011A	602 South Grant Street Fitzgerald, GA 31750	1303 0701	Elections Building X RC	None	\$634,428	\$87,723	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$722,151
0012A	406 West Palm Steet Fitzgerald, GA 31750	1203 0701	4-H Office - Garage RC	None	\$543,795	\$82,171	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,392	\$641,358
0014A	321 Dewey McGlamry Rd	1203	4-H Office		\$587,500	\$109,942	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$439,769	\$1,137,211

5/14/2026

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ACCG-IRMA

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Statement of Values for: Ben Hill County

0530

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
	Fitzgerald, GA 31750	0701	RC												
0015A	170-176 Westwood Dr Fitzgerald, GA 31750	1303 0844	Westwood Park RC		\$95,907	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$109,942	\$205,849
0016A	196 Mobley Bluff Rd Fitzgerald, GA 31750	1303 0844	Mobley Bluff Park Metal Building RC		\$31,969	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,988	\$53,957
0016B	196 Mobley Bluff Rd Fitzgerald, GA 31750	1303 0844	Mobley Bluff Park Pavillion RC		\$63,938	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$63,938
0016C	198 Mobley Bluff Rd Fitzgerald, GA 31750	1303 0844	Mobley Bluff Park Restrooms RC		\$79,923	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$79,923
0017A	212 E. Central Ave. Fitzgerald, GA 31750	1103 0701	Administrati on Office RC		\$1,086,330	\$106,740	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,193,070
Total					\$27,486,755	\$2,811,724	\$0	\$0	\$0	\$221,450	\$0	\$0	\$0	\$1,201,667	\$31,721,596

ACCG-IRMA

This is the Statement of Values that is on file with ACCG-IRMA, for the 7/1/2026 to 7/1/2027 Coverage Period.

Statement of Values for: Ben Hill County

0530

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
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ALL VALUES AND LOCATION INFORMATION ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THE VALUES SHOWN ARE AT 100% REPLACEMENT COST, UNLESS OTHERWISE NOTED, AS OF 7/1/2026. I ACKNOWLEDGE IT IS THE RESPONSIBILITY OF THE MEMBER TO UPDATE THE PROPERTY SCHEDULE ON FILE WITH ACCG-IRMA IN ORIGAMI WITH ANY CHANGES DURING THE COVERAGE PERIOD.

MEMBER'S
SIGNATURE: _____
TITLE: _____
DATE: _____

Complete page 2 and return to accginsurance@accg.org by 7/1/2026

ACCG-IRMA Renewal Contribution Worksheet 7/1/2026 to 7/1/2027

Member: Ben Hill County

COVERAGE	EXPIRING DEDUCTIBLES	RENEWAL DEDUCTIBLES
Auto Liability/Physical Damage (AL/APD)	\$5,000	Same as Expiring
Crime	\$5,000	Same as Expiring
General Liability (GL)	\$5,000	Same as Expiring
Law Enforcement Liability (LEL)	\$5,000	Same as Expiring
Property & Equip. Breakdown (PROP)	\$5,000	Same as Expiring
Public Officials Liability (POL)	\$5,000	Same as Expiring
Privacy & Security (Cyber)	N/A	Same as Expiring
CONTRIBUTIONS		RENEWAL PROPOSAL
Renewal Contribution:		\$290,428
Less Safety Credit:		(\$13,876)
Net Contribution Due:		\$276,552

*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 Flood Hazard Areas, 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): Note that these are the limits you chose last year.	\$2,000,000 With \$1,000,000 on Auto Liability
Your liability limits may be increased in increments of \$1,000,000. We have provided the cost of any additional limits below.	
(If Automobile Liability is specifically itemized in your Limit of Liability Coverage above, that limit will remain the same even if you increase the other liability limits.)	
<u>Option</u>	<u>Additional Annual Cost</u>
Increase Limits to \$3,000,000	\$3,794
Increase Limits to \$4,000,000	\$7,152
Increase Limits to \$5,000,000	\$9,932

The Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement caps Automobile Liability, where allowed by law, to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2.

For members buying a General Liability limit of \$4,000,000 or more, 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 \$3,000,000 per occurrence unless underwriting requirements are met and the ACCG-IRMA Coverage Agreement is endorsed. For questions, please call ACCG Underwriting & Member Services at 1.800.858.2224 or email accginsurance@accg.org.

Complete page 2 and return to accginsurance@accg.org by 7/1/2026

EXPOSURES AND VALUES NOTICE

It is important to maintain an accurate Schedule of Values on your entity's property in Origami at 100% replacement cost unless otherwise noted to secure sufficient coverage in the event of a claim. Coverage for each location is limited to a maximum of 125% of the scheduled value in Origami at the time of loss. It is the member's ultimate responsibility prior to renewal to review the appraisal report and subsequent property schedules and make any changes needed in the data or values in Origami. Members should also routinely update the property schedule online for additions, changes, or deletions. Not doing so could impact the amount of coverage provided. Vehicle, equipment, and unmanned aircraft schedule changes also must be updated online. All coverage schedule additions, changes, or deletions should be made online through your Origami Risk Member Dashboard here:
<https://live.origamirisk.com/Origami/Account/Login?account=ACCG>

OPTIONAL UNINSURED MOTORISTS COVERAGE – Reduced By At-Fault Liability Limits

NEW: EFFECTIVE July 1, 2026, the Optional Uninsured Motorists Coverage is Reduced By At-Fault Liability Limits. The amount of Uninsured Motorists coverage is reduced by all sums paid by or on behalf of anyone who is legally responsible.

Uninsured Motorists coverage provides a source of recovery for the negligent and tortious acts of an owner or operator of an uninsured motor vehicle. County governments are not legally responsible for the liability caused by uninsured motorists. Any bodily injury suffered by a county employee during and in the course of employment is covered by Workers' Compensation; otherwise, their injuries should be covered by their health insurance. Physical damage to county-owned vehicles should be covered under the Physical Damage section of the ACCG-IRMA Coverage Agreement.

Your current **Uninsured Motorists – Reduced By At-Fault Liability Limits** limit selection on file is \$100,000. Should you wish to change this coverage selection to a different limit please call ACCG Underwriting & Member Services at 1.800.858.2224.

IMPORTANT: This Contribution Worksheet must be completed, signed, dated and returned to:

email: accginsurance@accg.org
no later than 7/1/2026

Please check to bind the Renewal Proposal with the same as expiring deductibles:	
<input type="checkbox"/>	Renewal Deductibles: \$5,000 AL/APD; \$5,000 Crime; \$5,000 GL; \$5,000 LEL; \$5,000 PROP; \$5,000 POL; N/A Cyber
Please check ONE of the following limit options:	
<input type="checkbox"/>	Same Limit of Liability as Expiring Coverage: \$2,000,000 with \$1,000,000 on Automobile Liability
<input type="checkbox"/>	Different Limit of Liability Option (Insert Desired Limit): \$ _____

**SIGN
HERE** →

Accepting For: Ben Hill County

Signature Title Date

Please do not let the lack of payment delay your return of this worksheet. Until we are otherwise notified, your expiring limits and deductibles will apply in the event of a claim.

****FULL PAYMENT IS DUE BY JULY 1st****

ACCG - IRMA

July 1, 2026 to July 1, 2027

Vehicle Schedule for: Ben Hill County

0530

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
0037	2021	Ford	F250	L	Maintenance	\$35,872	AL and APD
0038	2021	Ford	F450	M	Road	\$96,827	AL and APD
0058	2008	FREIGHTLINE R	M916A3	STRC	Road	\$0	AL Only
0134	2014	LAWN MOWER	TRAILER	TR	Maintenance	\$0	AL Only
0168	1997	WALLACE	TRAILER	TR	Road	\$0	AL Only
0168	1984	MILITARY	ARMOURED	PC	Sheriff	\$0	AL Only
0450	2009	FREIGHTLINE R		STRC	Road	\$0	AL Only
0492	2008	FORD	F150	L	Road	\$0	AL Only
0520	2024	FORD	TRANSIT T	SSV	SENIOR CITIZEN	\$49,500	AL and APD
0704	2019	FORD	F150 XLT	PC	Sheriff	\$0	AL and APD
0773	2017	FORD	EXPLORER	PC	Sheriff	\$0	AL and APD
0774	2017	FORD	EXPLORER	PC	Sheriff	\$0	AL and APD
0806	2023	RAM	1500 CLASS	L	ROAD	\$31,004	AL and APD
0811	2017	FORD	EXPLORER	PC	Sheriff	\$0	AL and APD
0969	2020	FORD	F150	PC	Sheriff	\$0	AL and APD
0972	2020	FORD	F150	PC	Sheriff	\$0	AL and APD
1087	2008	CHEVROLET	SILVERADO	L	Road	\$0	AL Only
1110	2023	ROUGH RIDER	UTILITY TRAILER	TR	MAINTENANCE	\$6,152	AL and APD
1357	2018	PETERBILT 520	GARBAGE TRUCK	H	Solid Waste	\$0	AL and APD
1540	2020	FORD	F150 SUPER	PC	Sheriff	\$0	AL Only
1677	2023	FORD	F150 SUPER	PC	SHERIFF	\$57,136	AL and APD
1700	2010	FORD	EDGE	L	Commission	\$0	AL and APD
1752	2002	MACK		H	Road	\$0	AL Only
1761	2019	DODGE	CHARGER	PC	Sheriff	\$0	AL and APD
1785	1997	PIPE	TRAILER	TR	Road	\$0	AL Only

ACCG - IRMA

July 1, 2026 to July 1, 2027

Vehicle Schedule for: Ben Hill County

0530

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
1914	2006	Dodge	Durango	L	Sheriff	\$0	AL Only
2282	2023	DODGE	CHARGER	PC	SHERIFF	\$35,174	AL and APD
2334	2023	FORD	EXPLORER	PC	SHERIFF	\$47,180	AL and APD
2346	2023	FORD	EXPLORER	PC	SHERIFF	\$43,613	AL and APD
2621	1991	FORD	F700	H	Road	\$0	AL Only
2697	2005	FORD	ESCAPE	L	Tax Assessor	\$0	AL Only
2871	2019	FORD	EXPLORER	PC	Sheriff	\$0	AL and APD
3132	2023	FORD	EXPLORER	PP	E911	\$43,000	AL and APD
3235	1997	FORD	F350	M	Road	\$0	AL Only
3374	1999	FORD	F800	L	Road	\$0	AL Only
3496	2021	Ford	Explorer	PC	Sheriff	\$32,953	AL and APD
3497	2021	Ford	Explorer	PC	Sheriff	\$32,953	AL and APD
3498	2021	Ford	Explorer	PC	Sheriff	\$32,953	AL and APD
3498	2025	FORD	F-250 Super Duty	M	ROAD DEPT.	\$49,695	AL and APD
3521	2002	CHEVROLET	TAHOE	L	Road	\$0	AL Only
3576	2018	DODGE	CHARGER	PC	Sheriff	\$0	AL and APD
3731	2019	FORD	F150	L	EMA	\$0	AL and APD
3732	2019	FORD	F150	L	Tax Assessor	\$0	AL and APD
3768	2021	Ford	F150	L	4H Ag. Extension	\$32,202	AL and APD
3831	2020	INTERNATIONAL	MV607	STRC	Road	\$0	AL and APD
3910	2023	DODGE	CHARGER PO	PC	SHERIFF	\$36,546	AL and APD
4100	2019	FORD	EDGE	PP	Vocal Advocate/Sheriff	\$0	AL and APD
4282	2023	DODGE	CHARGER	PC	SHERIFF	\$35,174	AL and APD
4322	2023	RAM	1500 Class	L	ROAD	\$31,278	AL and APD

ACCG - IRMA

July 1, 2026 to July 1, 2027

Vehicle Schedule for: Ben Hill County

0530

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
4349	2005	FORD	F350	L	Forestry	\$0	AL Only
4453	2023	RAM	1500 Class	L	ANIMAL CONTROL	\$29,930	AL and APD
4496	2023	RAM	DODGE	L	MAINTENANCE	\$31,405	AL and APD
4507	2021	Ford	F150	L	Road	\$32,202	AL and APD
4508	2021	Ford	F150	L	Road	\$32,202	AL and APD
4515	2019	FORD	F150	PC	Sheriff	\$0	AL and APD
4516	2019	FORD	F150	PC	Sheriff	\$0	AL and APD
4535	2024	FORD	F150 XLT	PC	SHERIFF	\$63,779	AL and APD
4591	2016	FORD	EXPLORER	PC	Sheriff	\$0	AL and APD
4653	2024	FORD	F-650 SUPER DUTY 6.7 L POWER STROKE TURBO DIESEL ENGINE WITH SAND SPREADER	H	ROAD DEPT.	\$101,099	AL and APD
4786	1994	PETERBILT		STRC	Road	\$0	AL Only
5014	2023	Ram	1500 Class	L	MAGISTRATE CONSTABLE SHERIFF	\$30,570	AL and APD
5110	2023	DODGE	CHARGER PO	PC	SHERIFF	\$36,546	AL and APD
5112	2023	DODGE	CHARGER PO	PC	SHERIFF	\$36,546	AL and APD
5200	2021	Big Tex	Trailer	TR	Road	\$15,169	AL and APD
5362	2019	DODGE	CHARGER	PC	Sheriff	\$0	AL and APD
5363	2019	DODGE	CHARGER	PC	Sheriff	\$0	AL and APD
5630	2006	CHEVROLET	COLORADO	L	Road	\$0	AL Only
5936	2000	EAGER BEAV LOWBOY	TRAILER	TR	Road	\$0	AL Only
6455	1996	FORD	F150	L	Road	\$0	AL Only
6783	2017	FORD	EXPLORER	PC	Sheriff	\$0	AL and APD
6789	2019	Ford	Transit 350	L	Extension Office	\$53,000	AL and APD
7147	2005	FORD	XL F150	L	Animal Control	\$0	AL Only

ACCG - IRMA

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Vehicle Schedule for: Ben Hill County

0530

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
7728	1993	MACK	CH613	H	Road	\$0	AL Only
8040	2023	DODGE	CHARGER PO	PC	SHERIFF	\$36,546	AL and APD
8351	2009	FORD	F150	PC	Sheriff	\$0	AL Only
8474	2019	DODGE	CHARGER	PC	Sheriff	\$0	AL and APD
8506	2019	DODGE	CHARGER	PC	Sheriff	\$0	AL and APD
8865	2007	CHEVROLET	C15903	H	Road	\$0	AL Only
8906	2023	DODGE	CHARGER	PC	SHERIFF	\$38,000	AL and APD
8944	2023	DODGE	CHARGER	PC	SHERIFF	\$38,000	AL and APD
8945	2023	DODGE	CHARGER	PC	SHERIFF	\$45,415	AL and APD
9019	2003	FORD	F150	L	Road	\$0	AL Only
9184	2023	FORD	F150 SSV	PC	SHERIFF	\$45,025	AL and APD
9255	2023	FORD	F150 SSV	PC	SHERIFF	\$45,025	AL and APD
9406	2014	FORD	TRANSITCm	L	SCC	\$0	AL and APD
9730	2024	MACK	MD642 GODWIN DUMP BODY	M	ROAD	\$110,864	AL and APD
9939	2026	DODGE	DURANGO PU	PC	SHERIFF	\$44,213	AL and APD
Total	87						



Underwriting & Member Services Billing Contacts:
Email: accginsurance@accg.org

Members starting with A-J	Members starting with L-W
Carey-Lynn McIlvaine p. 404.614.2551	Glenda Williams p. 678.225.4253

ACCG-Interlocal Risk Management Agency Billing Notice

Dear ACCG-IRMA Member:

Thank you for your continued participation in the ACCG-IRMA program. The ACCG-IRMA is non-profit and member-owned. Prompt payment of your contribution is necessary to keep the cost of coverage down for all members. Please note these important billing guidelines and payment instructions:

- Payment is due in full by **July 1st**.
- A late finance charge of **7%** annual, daily pro-rated interest will be assessed on all contributions over 30 days past due.

Please contact the Underwriting & Member Services team with any questions.

How to Pay ACCG-IRMA:

NOTICE: NEW ADDRESS & PAYMENT OPTIONS FOR ACCG-IRMA (Mail or ACH Payments)

By Mail:

ACCG-IRMA
P.O. Box 117931
Atlanta, GA 30368-7931

By ACH (Electronic):

Must include invoice number and/or email
remittance to: irmaach@accg.org
Routing Number: 021052053
Account Number: 33094611 Truist Bank

INTERLOCAL RISK MANAGEMENT AGENCY
INVOICE



NOTICE: NEW ADDRESS & PAYMENT OPTIONS FOR ACCG-IRMA (Mail or ACH Payments)

By Mail:
ACCG-IRMA
PO Box 117931
Atlanta, GA 30368-7931

By ACH (Electronic):
Must include invoice number and/or email
remittance to: irmaach@accg.org
Routing Number: 021052053
Account Number: 33094611 Truist Bank

Ben Hill County
212 E Central Ave
Fitzgerald, GA 31750

MEMBER: NO.: 0530
INVOICE NO.: 26-07-0530IRMA
DUE DATE: 7/1/2026

INSURANCE DESCRIPTION PROPERTY & LIABILITY	DEPARTMENT ACCG INSURANCE PROGRAMS
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COVERAGE PERIOD		DESCRIPTION	AMOUNT DUE
EFFECTIVE	EXPIRATION		
7/1/2026	7/1/2027	ACCG-IRMA Renewal Contribution Limit of \$2,000,000 Liability: With \$1,000,000 on Auto Liability Less Safety Credit:	\$290,428 (\$13,876)

CONTRIBUTIONS ARE DUE IN FULL BY DUE DATE 7/1/2026.	\$276,552
SAME AS EXPIRING DEDUCTIBLES: \$5,000 AL/APD; \$5,000 Crime; \$5,000 GL; \$5,000 LEL; \$5,000 PROP; \$5,000 POL; N/A Cyber	

PLEASE RETURN ONE COPY WITH YOUR REMITTANCE

The ACCG-IRMA is non-profit and member-owned. Prompt payment of your contribution is necessary to keep the cost of coverage down for all members. A finance charge of 7% annual, pro-rated daily interest will be assessed on any contributions over 30 days past due. Should you have any questions about this invoice, please email accginsurance@accg.org.

**WE APPRECIATE YOUR PARTICIPATION IN
THE ACCG – INTERLOCAL RISK MANAGEMENT AGENCY.**

Printed: May 14, 2026

ACCG - IRMA

July 1, 2026 to July 1, 2027

Mobile Equipment Schedule for: Ben Hill County

0530

Serial No.	Year	Make	Description	Dept	Value
	2025	Genesis	24 New Body Worn Cameras	Sheriff	\$ 112,370
	2025	New Hawk	12 In Cameras	Sheriff	\$ 112,420
10K9911	1981	Caterpillar Dozer	D6C	Road	\$ 20,000
1589781	2020	Land Pride	RC5715 Bat Wing Mower	Road	\$ 18,300
1DW544L	2021	John Deere	544L Loader	Road	\$ 151,385
ZJMF709 499					
1L06110	2018	John Deere	6110-M Tractor w/ Side Cutter	Road	\$ 163,100
MAJH916 538					
1T0410L	2021	John Deere	410LX Backhoe	Road	\$ 27,418
XJMF392 553					
1T310SK	2014	John Deere	310sk Backhoe	Road	\$ 60,000
TE264284					
32D00365	1988	Caterpillar Dozer	D7G	Road	\$ 30,000
401090	2000	Broce Sweeper	RJ350	Road	\$ 5,000
55940	2014	Kubota	M9960 Tractor	Road	\$ 20,000
59544	2014	Kubota	M9960 Tractor	Road	\$ 20,000
98z04499- 145445	1985	CATERPILLAR PACKER	Caterpillar PACKER	Road Department	\$ 10,000
BRBX613 7VG1123 0235		REBEL X	Rebel X Lawnmower 37 efi van	Maintenance	\$ 10,000
BRN6137	2019	Bad Boy	Renegade	Maintenance	\$ 14,000
VA08190 007					
C72488	2005	Komatsu	Excavator	Road	\$ 40,000
C82716	2024	Komatsu	Komatsu Track Hoe Excavator	Road Department	\$ 240,000
CAT0014	2026	CATERPILLAR	MODEL 140	Road Department	\$ 312,000
0HEB210 330					
CAT0014	2021	Caterpillar	140 Road Grader	Road	\$ 222,000
0JEB2003 08					
F9M0039	2013	Caterpillar	12M2 Motorgrader	Road	\$ 130,000
1					
GG90257	2025	CATERPILLAR	Model 309 Next Gen HEX	Road Department	\$ 172,174
8					
HACMX1	2022	Case International	Case International Side Arm Mower Tractor	Road Department	\$ 207,000
15EMDH 22144					
KBUM4E	2021	Kubota	M5-111D Tractor	Road	\$ 57,700
DCHL8H 63603					
N9F00177	2014	Caterpillar	12M3 Motorgrader	Road	\$ 150,000

ACCG - IRMA

July 1, 2026 to July 1, 2027

Mobile Equipment Schedule for: Ben Hill County

0530

Serial No.	Year	Make	Description	Dept	Value
NH04552 M	2014	New Holland Tractor	TS6.110	Road	\$ 40,000
SYE4830 3/SS6084 80		CATERPILLAR	Caterpillar Road Grader w/ Rome Ditcher Attachment	Road Department	\$ 384,000
SYE9189	2025		Caterpillar Road Grader w/ Ditcher Attachment	Road Department	\$ 399,000
			Total		\$ 3,127,867



May 19, 2026

Ms. Pamela Turner
Ben Hill County
212 E Central Ave
Fitzgerald, GA 31750

Attention: Ms. Pamela Turner

Subject: ACCG-IRMA Contribution Breakdown

This document serves to provide assistance in breaking down the IRMA contribution by department for cost allocation purposes. There are numerous acceptable ways of effectively allocating the contribution to the various departments within your county. We have developed one method that will allow you to customize your contribution breakdown according to your county's specific needs. We have attempted to simplify the allocation process due to the many factors that go into the renewal pricing, so that you can easily allocate the contributions as you see fit.

We have provided a standard exposure basis for each of the coverage areas below as well as the exposures you recently provided to us for the renewal. Also provided is the percentage of contribution for each category as it relates to your total contribution. Based on this percentage and the exposures within that category, we have developed an estimated allocated cost per unit for the deductible purchased in the previous coverage period. (If the county chooses a different deductible for the renewal coverage period, you can pro-rate these costs accordingly). To calculate a specific department's share of the contribution for a particular category, multiply their portion of the total exposure by the allocated cost per unit.

Coverage	Exposure Basis	Total Exposures	Cost Per Unit	% of Contribution
General Liability, Law Enforcement Liability, Public Officials Liability, Crime and Cyber	Payroll (Per \$100)	\$5,431,659	\$1.39	27%
Automobile Liability	# of Vehicles	87	\$1,046	33%
Auto Physical Damage	# of Vehicles	61	\$933	21%
Property, Boiler & Machinery	Total Insurable Values (Per \$100)	\$34,849,463	\$0.16	20%
Total Contribution				\$277,518
Excess Liability (if applicable)				\$12,910
Safety Credit (if applicable)				-\$13,876

As an example for the first coverage category, if the Road Department has payroll of \$1,000,000 and an allocated cost per unit for Liability is \$2.2, you would calculate their portion of the contribution as follows:

$$\$1,000,000/\$100 \text{ Per Payroll} \times \$2.2 = \$22,000$$

On the Auto Liability and Physical Damage, for example, if the Road Department has 10 vehicles and an allocated cost per unit is \$360, calculate their portion of the contribution as follows:

$$10 \text{ Vehicles} \times \$360 = \$3,600$$

For the Property and Boiler & Machinery coverage, if the Road Department has \$2,000,000 in total insurable values according to the ACCG-IRMA Statement of Values form and an allocated cost per unit of \$.094, calculate their portion of the contribution as follows:

$$\$2,000,000/\$100 \text{ Per TIV} \times .094 = \$1,880$$

As for the Excess Liability that your county may have purchased, since the coverage applies excess over your General Liability, Public Officials Liability, Law Enforcement Liability and Auto Liability coverages, you could allocate the same proportion of the Excess Liability to each of the departments. For instance, if the Road Department is responsible for 20% of the General Liability, Public Officials Liability, Law Enforcement Liability and Auto Liability contributions according to the above cost allocation process, they would pay 20% of the Excess Liability contributions. The same principal could apply to the Safety Credit, if received for this Coverage Period, and you would like it credited to each of the departments.

Of course, if you have any questions about how to work with this suggested format or if you have any other questions about the allocation of costs, please give me a call. As always, we appreciate your membership in the ACCG-IRMA and look forward to working with you in the coming year.

Sincerely,

Matt Autry, ARM-E, CIC, CSR
Underwriting and Member Services Manager
ACCG-IRMA Administrator

ACCG-IRMA Contributions by Coverage	
General Liability	\$6,279
Law Enforcement Liability	\$50,444
Public Officials Liability	\$17,118
Automobile Liability	\$91,004
Automobile Physical Damage	\$56,910
Property	\$50,037
Boiler & Machinery	\$4,200
Crime	\$1,526
Privacy or Security Liability & Expense (Cyber)	
Total Primary Contribution	\$277,518
Excess Liability Contribution	\$12,910
Less Safety Credit (if applicable)	-\$13,876
Net Contribution Due	\$276,552