

Hall County Board of Commissioners
2025 Property & Casualty Insurance Proposal
6.30.2025 - 6.30.2026

Line of Business	Expiring Program				Proposed Program 2025-2026				Analytics		
	Expiring Program	Retention	Rating Basis	Premium	Proposed Program	Retention	Rating Basis	Premium	Exposure Change	Premium Change	Net Rate Change
Primary Package	Safety National				Safety National						
Auto Liability	\$1,000,000	\$300,000	Various	\$1,005,186	\$1,000,000	\$400,000	Various	\$1,074,942	3.0%	6.9%	3.8%
Auto Physical Damage	Comp & Collision	\$25,000	\$55,125,506		Comp & Collision	\$50,000	\$64,683,380				
General Liability	\$5,000,000	\$300,000	\$379,945,044		\$5,000,000	\$300,000	\$403,211,611				
Law Enforcement Liability	\$5,000,000	\$300,000	422		\$5,000,000	\$300,000	422				
Public Officials / EPLI	\$5,000,000	\$300,000	1,843		\$5,000,000	\$300,000	1,843				
Excess Liability			Blended	Included	Metis - Obsidian			\$327,600		NEW	
Excess excluding Auto					\$5,000,000	\$5,000,000					
Property	Allianz		\$349,634,896	\$414,911	GovPro (Layered & Shared)		\$313,858,181	\$326,610	-10.2%	-21.3%	-12.3%
All Risk / Blanket	\$349,634,896	\$50,000	\$0.1187		\$313,858,181	\$100,000	\$0.1041				
Flood	\$10,000,000	\$50,000			\$50,000,000	\$100,000					
Earthquake	\$10,000,000	\$50,000			\$50,000,000	\$100,000					
Equipment Breakdown	\$100,000,000	\$50,000			\$500,000,000	\$25,000					
Inland Marine	Included	\$25,000			Included	\$100,000					
Cyber Liability	Berkley		\$347,797,182	\$110,089	Berkley		\$347,797,182	\$110,080	0.0%	0.0%	0.0%
Data Breach Response	\$3,000,000	\$250,000			\$3,000,000	\$250,000					
Business Interruption	\$3,000,000	\$250,000			\$3,000,000	\$250,000					
Ransomware	\$3,000,000	\$250,000			\$3,000,000	\$250,000					
Social Engineering	\$50,000	\$250,000			\$50,000	\$250,000					
Off-Duty Liability	AIG		406	\$72,083	AIG		410	\$75,634	1.0%	4.9%	3.9%
Per Occurrence	\$1,000,000	\$25,000			\$1,000,000	\$25,000					
Law Enforcement - AD&D	Zurich		406	\$17,449	Zurich		410	\$17,538	1.0%	0.5%	-0.5%
Per Occurrence	\$50,000	Nil			\$50,000	Nil					
Crime	Travelers		1,843	\$3,468	Travelers		1,843	\$3,650	0.0%	5.2%	5.2%
Employee Dishonesty	\$1,000,000	\$10,000			\$1,000,000	\$10,000					

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Insurance | Risk Management | Consulting

Line of Business	Expiring Program				Proposed Program 2025-2026				Analytics		
	Expiring Program	Retention	Rating Basis	Premium	Proposed Program	Retention	Rating Basis	Premium	Exposure Change	Premium Change	Net Rate Change
Terrorism & Sabotage	AXA XL		\$272,498,928	\$19,110	GovPro (Hiscox)		\$313,858,181	\$10,320	15.2%	-46.0%	-53.1%
Property Damage	\$100,000,000	\$25,000			\$250,000,000	\$25,000					
Active Shooter	\$1,000,000				\$2,000,000	\$25,000					
Chemical & Biological	\$100,000				\$2,000,000	\$100,000					
Aviation Drone Coverage	Lloyds		5	\$3,653	Lloyds		14	\$14,465	180.0%	296.0%	41.4%
Liability Limit	\$2,000,000	Nil			\$2,000,000	Nil					
Hull Coverage	Stated Value	5%	\$17,408		Stated Value		\$104,408				
Premium Sub-Total				\$1,645,949				\$1,960,839	1.7%	19.1%	17.2%

Risk Control Services	Gallagher		100 Hours	\$20,000	Gallagher National Risk Control 100 Hours		\$12,000			-40.0%
Actuarial Loss Forecasts	Gallagher			Included	Gallagher Actuary - Casualty and Workers Comp Lines		Included			
Claims TPA Fees	Gallagher Bassett			\$147,663	Gallagher Bassett TPA Services		\$143,475			-2.8%
Risk Management Services				\$167,663			\$155,475			-7.3%

Insurance Costs				\$1,813,612				\$2,116,314			16.7%
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Retained Loss Projections				\$940,000				\$1,124,937			19.7%
Grand Total				\$940,000				\$1,124,937			19.7%

Total Cost of Risk*	*May not include all administrative costs			\$2,753,612				\$3,241,251			17.7%
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DISCLAIMER: Premium+ includes any surplus lines taxes and fees if applicable. Broker Compensation is included unless specified as a broker fee. Risk management fees are for additional risk consulting services unrelated to the coverage placement. This summary is an outline of certain terms and conditions of the insurance proposed and does not include all of the terms, coverages, exclusions, and conditions of the actual policy language. We make no warranties with respect to policy limits, deductibles, or coverage considerations of the carrier.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 5/27/2025, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier	TRIA
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Primary Package (General Liability, Auto Liability & Physical Damage, Law Enforcement Liability, Public Officials / EPLI) Safety National Casualty Corporation	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Liability - \$5M xs \$5M Metis-Obsidian	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Property GovPro Insurance Trust	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	Property Arch – Fireman's Fund Insurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability – \$3M Limit Berkley Assurance Company	Included
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	Cyber Liability - \$5M Limit Berkley Assurance Company	Included
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Law Enforcement Off-Duty AIG - Lexington Insurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Law Enforcement AD&D Zurich American Insurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime Travelers Casualty and Surety Co of America	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Terrorism, Sabotage, Active Shooter, and CBRN GovPro (Hiscox)	Included
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Aviation Drone Coverage American Alternative Insurance Corp	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Gallagher National Risk Control Services	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Actuarial Loss Forecasts Casualty & Work Comp Lines	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Claims TPA Services Gallagher Bassett Services	

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Other Coverages to Consider

- ☐ Fiduciary Liability
- ☐ Environmental Pollution Liability

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

Coverage Amendments and Notes:

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures

and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Fee Agreement: *In addition to* commission received by Gallagher for the policy term reflected herein, Gallagher will receive a fee of: **\$12,000.00** for:

- ☐ placement of insurance coverage
- ☐ maintenance and management of the account
- ☒ loss/risk control services
- ☐ claim advocacy services
- ☒ risk management consulting services
- ☐ data analytics program studies
- ☐ umbrella limits analysis
- ☐ pool administration
- ☐ program administration
- ☐ Risk Purchasing Group or Risk Retention Group program administration fees, and/or
- ☐ other _____

This fee IS NOT refundable, is fully earned by signing below, and is due and payable within thirty (30) days of such signing. Any placements that require the payment of additional state or federal taxes and/or fees are the client's responsibility.

By accepting this fee agreement, we agree and understand that it reflects services to be provided that have been discussed with and fully disclosed to us, and the above fee is consistent with our understanding. This agreement and any disputes that arise out of this fee agreement shall be governed by the laws of the state of Illinois.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or

Hall County Board of Commissioners



provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: David Gibbs, Chairman

Print Name (Specify Title)

Hall County Board of Commissioners

Company

Signature

Date:



FLAT FEE- LIFE OF PARTNERSHIP	Est. Claim Frequency		Projected Service Fee
Liability			
Auto Liability/Bodily Injury	20		Included
Auto Liability/Property Damage	35		Included
Auto/Physical Damage	10		Included
General Liability/Bodily Injury	5		Included
General Liability/Property Damage	38		Included
Professional Liability	6		Included
Incidents - Liability	271		Included
Total Liability Flat Fee			\$111,616
Property			
Property	7		Included
Incidents - Property	0		Included
Total Property Flat Fee			\$6,888
ADMINISTRATIVE SERVICES	Quantity	Rate	Estimated Annual Fee
Administrative Services			
Administration / Data Management			\$13,271
RMIS - 2 Users Full Access			Included
Luminos Incident Management			\$11,700
Total Administrative Services			\$24,971
TOTAL			\$143,475

If the claim counts for the 2025/2026 contract are 15% higher than the annual forecast by individual coverage type (the overage would not be calculated by a global overage, but instead by bodily injury, property damage, auto physical damage, property, or professional), then GB reserves the right to bill for the overage on a per-claim basis at the below rates:

Auto and General Liability Bodily Injury - \$1,040
Auto and General Liability Property Damage - \$479
Auto Physical Damage - \$327
Property - \$861
Professional - \$2,520

OTHER SERVICES

SERVICES	CHARGES
RMIS Additional Users (RMIS Standard License includes a set number of Full Access Users outlined under Administrative Services, and unlimited use of GB standard scheduled training classes)	RMIS View-only User, \$500 annually per user
	RMIS Full Access User, \$1,000 annually per user
Loss control	\$150 per hour
OSHA Reporting	\$6,000, OSHA platform to produce compliant OSHA 301 Report, 300 and 300a Logs. If electronic OSHA reporting is required, an additional fee will be charged. Oversight and accuracy of all OSHA data is the responsibility of the employer prior to posting or submitting to OSHA.
Subrogation and Recovery	20% of net recovery amount less legal and collections expense based on recovery date Recoveries include subrogation, credits, lien waivers, file transfer (based on lien to date at time of transfer), and contribution or coverage handled in a separate action. Applies to all coverage types
Gallagher Bassett Investigative Services (GBIS)	
Special Fraud Investigations - SIU, Outside Field Investigations, Surveillance Investigations, Targeted Field Investigations	Prevailing hourly rate plus expenses
Targeted Database Searches, Self Service Database Searches	Prevailing rate per report
Gallagher Bassett Litigation Management Program (GBLMP)	
Invoice and Matter Management platform for adjusters/counsel	If utilized, 2% of net legal invoice (invoice net of disbursements and invoice review savings). Charged as discount off total payment remitted to counsel and will be reflected as an allocated expense on the claim file.
5 client licenses for Legal Analytics platform	
Attorney-led legal bill review	
Gallagher Bassett Compliance Services (GBCS)	
Medicare Set-Aside Services: Allocation, CMS Submission, Medicare Eligibility Inquiry (MEI), SSDI Verification, Medical Cost Projection (MCP)	Prevailing rate per each service Rush fees apply for MSA completed within 5 business days MSA Revision fees apply
Medicare Secondary Payer Services: BCRC Notification, Conditional Payment Research (CPR), Conditional Payment Negotiations (CPN), Conditional Payment Notice Evaluation, Conditional Payment Dispute, Securing Final Demand for Settlement (SFD), Release / Settlement Agreement Review, Lien Research and Resolution (Advantage Plan, Medicaid, Part D)	Prevailing rate per each service
Taxes	
Taxes	All applicable taxes will be added to the service fees where required

PROGRAM SPECIFIC TERMS AND CONDITIONS**1. Claim Count Reconciliation:**

There will be one claim count reconciliation 18 months after the inception of the service period, to bill for any claims beyond the 15% threshold above the annual forecast.

2. Billing and Payment Terms: Fees will be billed quarterly during the service period.**3. Claim Pricing Terms:****Life of Partnership:**

Claims will be handled for the life of the partnership with no additional per claim fees. If the client decides to non-renew all or a portion of the program, all open files will be handled in one of the following two ways:

- GB will return the files to the client (contingent upon Carrier approval) at the client's expense.
- GB will continue to handle the open files at our prevailing annual rate per year open.

Additional Charges:

There will be additional charges for ongoing Data Management (RISX-FACS®), RMIS users, Administration, Banking fees and monthly reports for as long as GB handles claims.

4. Account Administration includes the following:

- Client Services
- 2 Telephonic Claim Strategy Meeting(s)
- 2 Standard Meeting(s) Included
- Detailed Status Reports All Lines of Business @ \$50,000
- Settlement Consultation All Lines of Business @ \$10,000
- Loss Fund /Banking Services (SIMMS)
- Claim Reporting
- Data Transfer to Carrier(s)
- Acknowledgement Letter to Claimant Liab

5. Claim Charges: Claim and incident fees will be assessed on a per occurrence, per claimant, per line of coverage basis.**6.** This material is the proprietary, confidential property of Gallagher Bassett Services, Inc. It has been provided to you for the sole purpose of considering a quote for claims administration services. It is not to be duplicated or shared in any form with anyone other than the individuals of such prospective client that have a business need to know the information. It must be destroyed or returned to Gallagher Bassett Services, Inc. after its intended use.**7.** Gallagher Bassett Services, Inc. will not pay a fee, commission, or rebate to any party for the privilege of presenting our proposal or in order to secure the awarding of any program to Gallagher Bassett Services, Inc.

GENERAL CONTRACT TERMS AND CONDITIONS

1. Independent Adjusters - If applicable, following any significant loss as a result of a single event (hurricane, tornado, flood, earthquake, etc.), GB reserves the right to retain outside resources (adjusters) when appropriate and those fees will be paid as an Allocated Expense off the file.
2. The pricing quoted in this Cost & Terms is based upon the data and information provided by Client, as well as existing legislative and regulatory requirements. Material inaccuracies or changes to the foregoing may require adjustments to the quoted pricing.
3. Taxes - All applicable taxes will be added to the service fees where required.
4. Allocated Expenses: Shall be your responsibility as applicable and shall include, but not be limited to:
 - Legal Fees
 - Legal Bill Review
 - Medical Examination
 - Professional Photographs
 - Travel made at client's request
 - Costs for witness statements
 - Court reporter service, translation, and interpretation
 - Record retrieval and copying services (Including medical and legal)
 - Accident reconstruction
 - Experts' rehabilitation costs
 - Chemist
 - Fees for service of process
 - Collection cost payable to third parties on subrogation
 - Architects, contractors
 - Engineer
 - Any other similar cost, fee or expense reasonably chargeable to the investigation, negotiation, settlement or defense of a claim or loss which must have the explicit prior approval of the client
 - Police, fire, coroner, weather, or other such reports
 - Property damage appraisals
 - Vehicle appraisals (vehicle damage assessment)
 - SIU, surveillance and sub rosa investigation
 - Official documents and transcripts
 - Pre- and post-judgment interest paid
 - Outside Field Investigations
 - Subrogation at 20% of net recovery
 - Index Bureau Reporting (All Coverages)
 - Second Injury Fund Recovery
 - Data Intelligence Self-Service Reports
 - Medical Management - Medical Management services may include, but are not limited to:
 - Preferred provider organization networks
 - Utilization review services
 - Automated state fee scheduling
 - Light duty/return-to-work programs
 - Medical case management and Vocational rehabilitation network
 - Prospective injury management services
 - Hospital bill audit services

DEFINITIONS

Incidents

An incident is a loss reported electronically through ClaimLine and/or the Web, or set up manually at the branch. GB will review the incident and make a courtesy call (if necessary) to determine if it is a claim or incident. GB will have full discretion in the determination and handling of these incidents and/or their conversion into claim status.

Auto Physical Damage (APD)

Investigate, evaluate and adjudicate all first-party claims which you report involving damage or loss of real or personal property. First-party claims will be managed and administered in accordance with our product guidelines.

Liability Claims

Investigate, evaluate and adjudicate all third-party claims for which you may be legally obligated. Third-party claims will be managed and administered in accordance with our product guidelines.

Property Claims

Investigate, evaluate and adjudicate all first-party claims which you report involving damage or loss of real or personal property. First-party claims will be managed and administered in accordance with our product guidelines.



HALL COUNTY, GA
06/30/2025 - 06/30/2026

ACKNOWLEDGEMENT OF COST & TERMS

The undersigned parties acknowledge and agree that this Cost & Terms is effective for the service period stated above.

Notices to Gallagher Bassett Services, Inc. should be directed to:

Gallagher Bassett Services, Inc.

2850 Golf Road

Rolling Meadows, Illinois 60008-4050

Attn: Legal Department

Email: GB-Contracts@gbtpa.com

ACCEPTED AND AGREED TO BY:

GALLAGHER BASSETT SERVICES, INC.

By: 

Print Name: Liz Staruck

Title: General Counsel

Date: June 02, 2025

ACCEPTED AND AGREED TO BY:

HALL COUNTY, GA

By: _____

Print Name: David Gibbs

Title: BOC Chairman

Date: _____



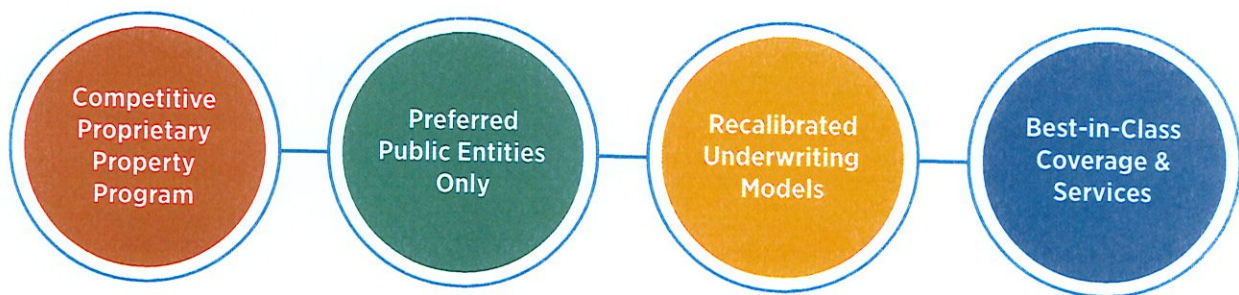
Insurance | Risk Management | Consulting



What is GovPro Property Insurance?

The GovPro property program will deliver best-in-class property insurance coverage and pricing to the US public sector by establishing a preferred class of business and geographic spread.

Revolutionizing the management of property exposures is at the core of GovPro's mission, achieved through advanced technology and comprehensive data analysis. The program will leverage resources from all Gallagher divisions, such as reinsurance, London, retail and wholesale. This strategy is designed to strengthen market relationships and provide valuable data insights to its members.



Why Now?

US public entities manage extensive property schedules, and face challenges in collecting and ensuring the accuracy of property data. The property market is still expensive for public entities, with fewer options available. The market's response has often been to increase deductibles, lower coverage limits, and raise rates, particularly for critical catastrophe-prone buildings. There is a growing need for innovative solutions and fresh options in the marketplace. That's why we've developed a comprehensive program using a unified approach, bringing together our global property specialists to address these challenges.

Purpose of the Program

- Develop a program structure that is flexible, legally structured and transparent.
- Create a new standard for managing property exposures using AI, technology, and complete, accurate and forward-looking data.
- Utilize all available resources to leverage market relationships and provide actionable data analysis to program members.

By integrating data analytics and human expertise, GovPro aims to refine and enhance underwriting models. This initiative will result in a master policy that is national in scope, designed to offer local governments a more cost-effective and climate-resilient property insurance solution.

GovPro Property is designed to be flexible and growth-focused, stabilizing pricing for members and delivering top-tier coverage and services.

Program Profile

- A master property policy with \$1 billion in shared limits
- A broker-manuscripted policy form offering favorable limits, sub-limits and conditions
- Optional coverages for equipment breakdown and terrorism exposures
- Membership consists of single risk entities, including municipalities, counties, K-12 schools, water & sewer authorities, utilities and select special districts
- Current data encompasses more than 50 potential members across 12 states

ADDITIONAL SERVICES

- 1 Catastrophe modeling reports
- 2 Risk engineering inspections
- 3 Property appraisals for buildings valued over \$10M
- 4 Specialized public sector risk control services
- 5 Claims advocacy and best-practices guidance
- 6 Whitepapers and thought leadership

Why GovPro Property?

GovPro harnesses the power of data to give our members a robust digital experience and to give our market partners enhanced location-specific data points to predict future losses beyond traditional catastrophe modeling methods.

Our innovative approach is designed to attract markets and vendors to support GovPro, ultimately leading to cost-effective premiums and sustainable, comprehensive program protection.

CONNECT WITH US

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