

Hall County Board of Commissioners

2026 Property & Casualty Insurance Proposal
6.30.2026 - 6.30.2027



Insurance | Risk Management | Consulting

Line of Business	Expiring Program				Proposed Program 2026-2027				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	\$400,000	Various	\$1,074,942	\$1,000,000	\$400,000	Various	\$1,184,923	2.0%	10.2%	8.1%
Auto Physical Damage	Comp & Collision	\$50k/100k	\$64,683,380		Comp & Collision	\$50k/100k	\$59,768,305				
General Liability	\$5,000,000	\$300,000	\$403,211,611		\$5,000,000	\$300,000	\$398,580,228				
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	Metis - Obsidian			\$327,600	Metis - Obsidian			\$333,840	2.0%	1.9%	-0.1%
Excess excluding Auto	\$5,000,000	\$5,000,000			\$5,000,000	\$5,000,000					
Property	GovPro (Layered & Shared)		\$313,858,181	\$326,610	GovPro (Layered & Shared)		\$340,602,669	\$320,246	8.5%	-1.9%	-9.6%
All Risk / Blanket	\$313,858,181	\$100,000	\$0.1041		\$340,602,669	\$100,000	\$0.0940				
Flood	\$50,000,000	\$100,000			\$50,000,000	\$100,000					
Earthquake	\$50,000,000	\$100,000			\$50,000,000	\$100,000					
Equipment Breakdown	\$500,000,000	\$25,000			\$500,000,000	\$25,000					
Inland Marine	Included	\$100,000			Included	\$25,000					
Cyber Liability	Berkley		\$403,211,611	\$110,080	Berkley		\$398,580,228	\$104,337	-1.1%	-5.2%	-4.1%
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	\$250,000	\$250,000			\$250,000	\$250,000					
Off-Duty Liability	AIG		410	\$75,634	AIG		418	\$85,078	2.0%	12.5%	10.3%
Per Occurrence	\$1,000,000	\$25,000			\$1,000,000	\$25,000					
Law Enforcement - AD&D	Zurich		410	\$17,538	Zurich		418	\$18,559	2.0%	5.8%	3.9%
Per Occurrence	\$50,000	Nil			\$50,000	Nil					
Crime	Travelers		1,843	\$3,650	Travelers		1,843	\$3,650	0.0%	0.0%	0.0%
Employee Dishonesty	\$1,000,000	\$10,000			\$1,000,000	\$10,000					

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	Expiring Program	Retention	Rating Basis	Premium	Proposed Program	Retention	Rating Basis	Premium	Exposure Change	Premium Change	Net Rate Change
Terrorism & Sabotage	GovPro (Hiscox)		\$313,858,181	\$10,320	GovPro (Hiscox)		\$340,602,669	\$11,275	8.5%	9.3%	0.7%
Property Damage	\$250,000,000	\$25,000			\$250,000,000	\$25,000					
Active Shooter	\$2,000,000	\$25,000			\$2,000,000	\$25,000					
Chemical & Biological	\$2,000,000	\$100,000			\$2,000,000	\$100,000					
Aviation Drone Coverage	Lloyds		14	\$14,465	Lloyds		10	\$9,169	-28.6%	-36.6%	-11.3%
Liability Limit	\$2,000,000	Nil			\$2,000,000	Nil					
Hull Coverage	Stated Value		\$104,408		Stated Value		\$54,600				
Vessel Hull Coverage	Great American		1	\$11,595	Great American		1	\$10,833	0.0%	-6.6%	-6.6%
Hull Coverage(Fire Rescue)	\$697,777			<i>Annualized</i>	\$697,777						
	Insured Value	5000%			Insured Value	\$5,000					
Premium Sub-Total				\$1,960,839				\$2,071,077	2.9%	5.6%	2.6%
Risk Control Services	Gallagher National Risk Control 100 Hours			\$12,000	Gallagher National Risk Control 100 Hours			\$10,000			-16.7%
Actuarial Loss Forecasts	Gallagher Actuary - Casualty & Work Comp			Included	Gallagher Actuary - Casualty & Work Comp			Included			
Claims TPA Fees	Gallagher Bassett TPA Services			\$143,475	Gallagher Bassett TPA Services			\$176,136			22.8%
Risk Management Services				\$155,475				\$186,136			19.7%
Insurance Costs				\$2,116,314				\$2,257,213			6.7%
Retained Loss Projections				\$1,124,937				\$1,367,798			21.6%
Grand Total				\$1,124,937				\$1,367,798			21.6%
Total Cost of Risk*	<i>*May not include all administrative costs</i>			\$3,241,251				\$3,625,011			11.8%

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.