

property • auto • law enforcement • general liability • public officials' liability • employee benefits' liability • pollution • fidelity

How is GIRMA different?

Georgia Interlocal Risk Management Agency

Coverage and Services

WHEN YOU NEED IT

Administered by GMA, GIRMA is an intergovernmental risk-sharing fund created in 1987 to provide property and liability coverage to local government entities in Georgia. The fund is owned and controlled by the membership and was created in response to the membership's request to provide an alternative to the conventional insurance market for property and liability coverage due to hardships experienced by cities in the mid-1980's to obtain property and liability insurance.

CONTACT INFORMATION

Ms. Lindsey Albright
Assistant Vice President
Willis Insurance Services
1 Glenlake Parkway, Suite 1100
Atlanta, Georgia 30328

404-224-5044
lindsey.albright@willis.com

Mr. George Van Leuven
Risk Management Services Manager
Georgia Municipal Association
PO Box 105377
Atlanta, Georgia 30348

678-686-6221
gvanleuven@gmanet.com

broader coverages

- Liability coverage is all occurrence. No claims-made.
- No aggregate limits apply to general liability or law enforcement coverage.
- Replacement cost property coverage, blanket limit basis with no coinsurance clause.
- \$10 million per member flood/earthquake coverage. No flood zone exclusions.
- Broader coverage for sewer backups and zoning.



value-added services

- Property appraisals - Conducted to ensure proper valuation of member property.
- HELP (Hotline for Employment Legal Problems) - An employment/personnel assistance service. Use of HELP services waives deductible on subsequent claim.
- Law Enforcement Initiative - City can receive up to 20% discount on law premium.
- Inmate Medical Program - \$250,000 per inmate/per year over \$10,000 deductible.
- Safety and Liability Management Grant Program - Each member eligible for \$6,000 per year with no match required.
- Loss control and safety training provided on a statewide, regional and member on-site basis.
- Training provided using three driving simulators to reduce public safety driving accidents.



new coverages for 2011

- Data and network security coverage.
- No match required on Safety and Liability Management Grant... grants up to \$6,000.
- Deductible waived on any subsequent claim when member uses HELP services.
- No limit on increased replacement cost due to ordinance or code enforcement.

\$29 million returned in dividends to membership

