

Renewal Terms for Bibb County Schools



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Presented by:
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Georgia School Boards Association
5120 Sugarloaf Parkway
Lawrenceville, GA 30043
(800) 226-1856

May 21, 2026

Bibb County Schools
484 Mulberry Street
Macon, GA 31201

Re: *GSBA Risk Management Services Renewal*

Policy Period: 7/1/2026 to 7/1/2027

Dear Member,

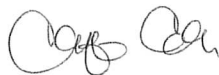
Thank you for your continued membership in one or both of our Workers' Compensation and Risk Management Funds. We value your participation and are pleased to provide the enclosed renewal packet, which includes the following information:

- ✓ A summary of your coverage limits and applicable deductibles
- ✓ A breakdown of your renewal contribution by line of coverage
- ✓ An overview of the coverage and services provided by the Funds
- ✓ A map of participating Members
- ✓ A service contact list
- ✓ An Authorization to Renew form

On behalf of the Board of Trustees, thank you again for your participation. We look forward to continuing to serve the insurance and risk management needs of your District in the years ahead.

If you have any questions, please don't hesitate to contact your GSBA Member Advocate or me directly.

Sincerely,



Cliff Cole
Director of Risk Management
GSBA Risk Management Services

Advantages of GSBA-RMF and WCF



- Financially Sound and Stable Source of Coverage through two Funds that are Owned & Controlled by the participating Georgia K-12 public schools.
- Personalized Services via five full-time Member Advocates and a full-time Safety Coordinator.
- Reinsurance Brokerage Services from Marsh to protect the Fund's assets from any catastrophic claim.
- Dedicated Claims Management Services through Charles Taylor, formerly known as Underwriters Safety & Claims (US&C).
- A commitment by GSBA Risk Management Services on behalf of the Funds to provide financially sound and stable sources of risk management services.
- Access to a wide array of training tools free of charge through Vector Solutions (formerly Safe Schools) simply by participating.
- Monthly safety webinars combined with the Exchange Newsletter which is published four times per year.
- Three Member Meetings, including our Annual Meeting, are open to all participating Members and are filled with various education and risk management topics.
- Access to the new, proprietary SchoolDog software, which was made available starting in FY25 to Members.

- ✓ What Benefits Will GSBA-RMS Fund Members Receive?
 - Workers Compensation Fund Member Benefits:
 - As a part of our partnership, GSBA-RMS has secured NO-COST ACCESS to the SCHOOLDOG School Safety Platform for all Workers Compensation Fund Members through the end of this accident year at which time the partnership will be re-evaluated.
 - If you are a member of the GSBA-RMS Workers Compensation Fund, your district will not pay a dime for unlimited subscription access to the SCHOOLDOG Platform through FY27.
 - Of course, it goes without saying that use of SCHOOLDOG is totally voluntary, but it is just one more tool in your arsenal that you will receive as a member-only, no-cost benefit of GSBA-RMS's industry-leading support of public-school districts in Georgia!
 - Risk Management Fund Member Benefits:
 - If you ARE NOT a member of the Workers Compensation Fund but ARE a member of GSBA's Risk Management Fund, you too will get a significant member-only benefit.
 - As a benefit of your loyalty and membership in the RMF Fund (for non-WCF members), SCHOOLDOG has agreed as a condition of the partnership that all school district members of the RMF Fund shall receive a discounted annual subscription rate to SCHOOLDOG (25% off) through FY27.

Claims Reporting Contacts

All Claims Except Cyber Risk

WC Claim Reporting gsbanewclaims@charlestaylor.com

Auto Claim Reporting NewPCclaims@charlestaylor.com or
(888) 245-4722 Ext 5348

Property Claim Reporting NewPCclaims@charlestaylor.com or
(800) 928-1342

Cyber Risk Claims

For all cyber risk claims, please report immediately to GSBA-RMS to the attention of John Shore via the contact information below:

GSBA Risk Management Services
John Shore – GSBA-RMS Assistant Director
Phone: (770) 995-4372 or 1 (800) 226-1856
Email: jshore@gsba.com

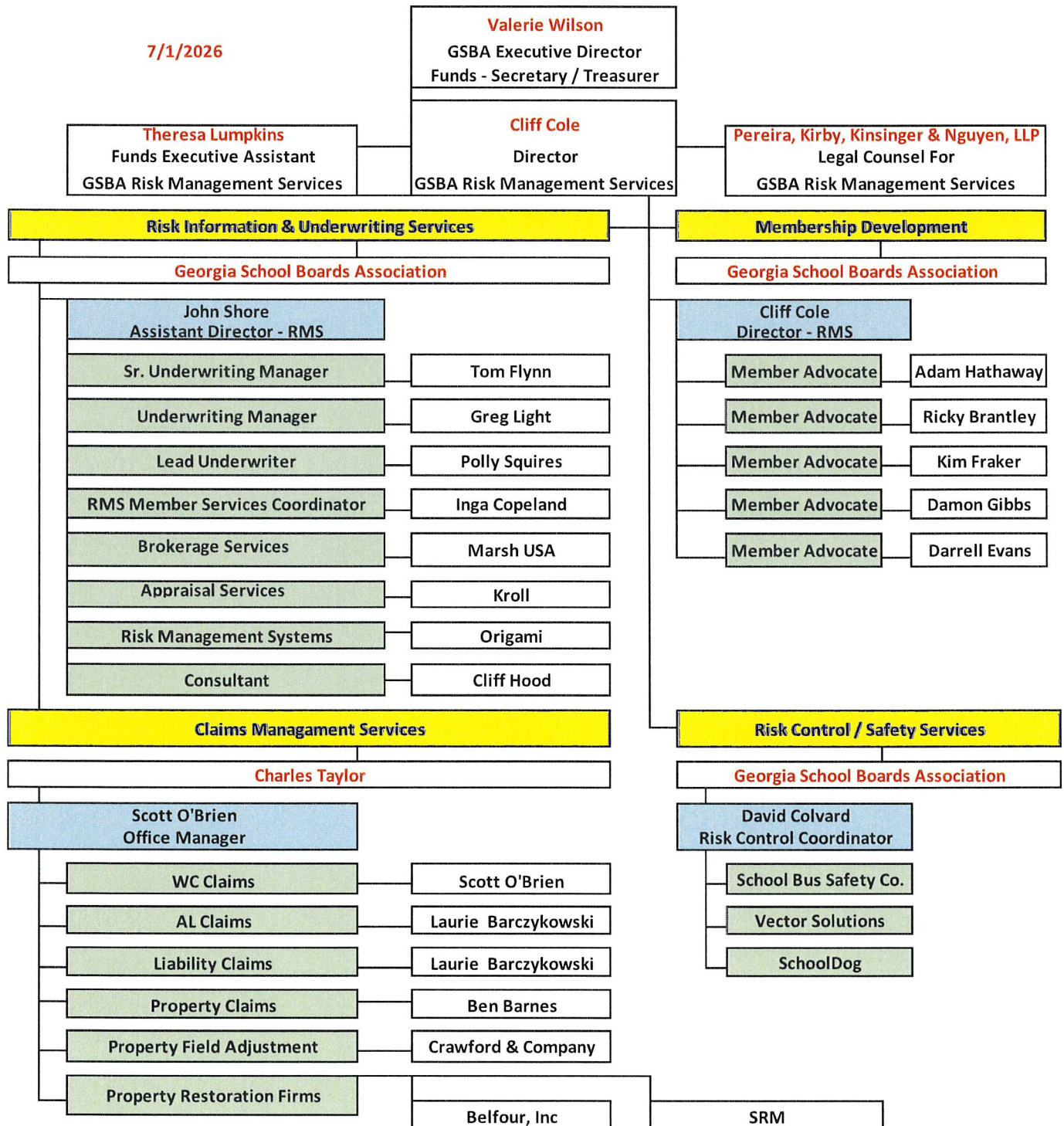
If GSBA is not available, you may also reach out to Brad Moody or Gina Greenwood at Nelson Mullins via the contact points below:

Nelson Mullins
Brad C. Moody, JD, CIPPUS
Partner, Co-Chair – Data Breach Response Practice
Phone: (601) 278-2118 or (404) 322-6792
Email: brad.moody@nelsonmullins.com

Nelson Mullins
Gina Greenwood
Partner, Co-Chair – Data Breach Response Practice
Phone: (404) 909-0665
Email: gina.greenwood@nelsonmullins.com

Organizational Chart

7/1/2026



GSBA-RMS Membership



Delivering A+ Service through Superior Member Relationships

Renewal Changes and Enhancements

Here is an overview of the marketplace, program changes and enhancements for this coming accident year:

1. Property Valuations:

- ✓ While some Members will see a difference based on their individual changes, the property valuations this year have increased only 2.46%, a big improvement to the large increases over the past few years as inflation has calmed down.
- ✓ Our first year with Kroll as our appraisal partner went very well. We are pleased with the results and year two should start around June 1st with all year two appraisals finished by early August. If your District is in line to be appraised in 2026, Cliff Hood will be sending out the details later in May.

2. Casualty Reinsurance:

- ✓ You will recall that the RMF's long-term casualty reinsurance partner, Markel, exited the Public Entity marketplace nationwide last year. So, as of 7/1/2025, RMF moved to Safety National Casualty Company. After a long-standing relationship with Safety National via WCF, they now also provide the casualty reinsurance to RMF.
- ✓ RMF had a great first year with Safety National and the renewal rates reflect such with slight changes to the primary rates while terms and conditions remain the same. The only exception to this is the optional excess limits where we are seeing a bit of a higher increase in the rates which reflects the changes in verdicts we see across the country.
- ✓ The transition last year required us to offer an extended reporting provision on our claims-made coverages as Safety wrote all the casualty coverage for Members on an occurrence basis. Now that we are on an occurrence basis, as we head into year two with Safety National, this will no longer be needed except for any new members that join RMF coming from a claims-made portion in their expiring coverage. The decision to provide the extended reporting provision was free to existing members and results have been favorable.

3. Property Market Conditions:

- ✓ The property marketplace has softened so RMF's reinsurance rates are down as of

Renewal Changes and Enhancements

7/1/2026. RMF will continue to retain the first \$2,000,000 of each property risk which helps drive down these rates. This downward movement is offset somewhat by our actuarial based loss funding rates which, for RMF's retained layer, are up slightly.

4. Automobile Liability:

- ✓ In the interest of providing an adequate limit in the event of a bad accident, effective July 1, 2025, the RMF dropped the option for the lowest limit of \$350,000 CSL and only offered the higher two options. This change was received well by the few Members that maintained a \$350,000 option and we do not see the need for any changes effective 7/1/2026.
- ✓ We continue to see the actuarial based loss funding rates for Automobile Liability, as with all the liability lines, increasing but the reductions in property loss funding will keep overall rate adjustments in single digits on average (although some members will see more or less depending on individual loss experience or changes to exposures).

5. Cyber Risk Coverage:

- ✓ For the last few years, since RMF began assuming the first \$250,000 of risk under the Cyber program, RMF has used outside consultants to develop a blind evaluation of each Member's cyber network exposures and controls based on the cyber renewal questionnaire submitted each year.
- ✓ Each Member is evaluated and a control score and exposure score is produced under this proprietary underwriting assessment. Based on these two scores, Members are placed in one of four quadrants which then drives the level of ransomware limit provided to the Member.
- ✓ The Fund starts with a standard \$250,000 ransomware sublimit for all Members compared to the \$1,000,000 liability limit for the non-ransomware exposures.

- ✓ For renewal this year, we are expanding the options to buy additional ransomware limits depending on the quadrant where the Member is located:
 - i. City on the Hill
Options to increase ransomware limits from \$250,000 to \$500,000, or from \$250,000 to \$1,000,000. Note, this would not impact the liability portion of the limits which will remain at \$1,000,000.
 - ii. Big Leagues or Beach House
For these two quadrants, there is only one option - to increase ransomware limits from \$250,000 to \$500,000. Note, this would not impact the liability portion of the limits which will remain at \$1,000,000.
 - iii. Badlands
This quadrant will continue to be provided \$250,000 in ransomware limits with no availability for automatic options to increase ransomware sub-limits. This is done only on a request basis and will require approval from the cyber reinsurer.
- 6. Auto Physical Damage Coverage:
 - ✓ The RMF continues to see the cost of repairing both white and yellow fleet increase dramatically due to inflation impacting the cost of, and availability of, parts and labor; this is impacting our actuarial based loss funding rates.
 - ✓ Despite this increase in the average cost per claim, RMF continues to offer a favorable approach to handling Automobile Physical Damage claims:
 - If an accident involves a normal over-the-road vehicle loss, the claim will be paid subject to the Member's Automobile Physical Damage deductible. We urge Members to look at increasing this deductible to a minimum of \$2,500 or \$5,000 to help control contribution costs since it typically is just one vehicle and the expense can easily be handled within your budgets.
 - If the claim involves a series of vehicles being damaged while parked in a bus yard, for example from vandalism or a tornado impact, the claim will still be handled on an ACV basis per vehicle but only one deductible will apply, and that deductible will be the Member's property deductible.

Coverages & Limits

Risk Management Fund

A. Property

Limit of Liability

Per Occurrence unless noted	\$1,250,000,000
Member Statement of Values	\$1,202,864,972

Valuation

Replacement Cost unless otherwise noted

See attached Statement of Values

Natural Catastrophe Peril Limits

Wind (Named Storm)	\$500,000,000
Sublimit Applies to Tier One Districts Only	
Earth Movement	\$300,000,000
	\$400,000,000 Aggregate
Flood	\$300,000,000
	\$500,000,000 Aggregate
High-Hazard SFHA Flood	\$100,000,000
	\$150,000,000 Aggregate

Key Sub-Limits

per occurrence unless noted otherwise

Decontamination Costs	\$5,000,000
Demolition and Increased Cost of Construction	\$25,000,000
Newly Acquired Locations	
Per Date of Acquisition	\$200,000,000
Maximum any one location	\$100,000,000
Newly Acquired Locations (Tier 1 Wind)	\$50,000,000

Coverages & Limits

Risk Management Fund

A. Property

Key Sub-Limits Continued per occurrence unless otherwise noted

Errors and Omissions	\$50,000,000
Expediting Expense	\$50,000,000
Service Interruption	\$50,000,000
Extra Expense	\$50,000,000
Fine Arts	\$10,000,000
Contingent Business Interruption	\$10,000,000
Debris Removal	Greater of 25% of Loss or \$25,000,000
Miscellaneous Unnamed Locations	\$25,000,000
Course of Construction	
Per Location	\$50,000,000
Extended Period of Indemnity	Included
Professional Fees	\$2,500,000
Land and Water Contaminant or Pollutant Cleanup, Removal & Disposal	
Limit Per Occurrence	\$1,000,000
Annual Aggregate	\$2,500,000
Transit - Property Damage and Time Element Combined	\$25,000,000

Coverages & Limits

Risk Management Fund

A. Property

Key Sub-Limits Continued

per occurrence unless otherwise noted

Landscape Improvements

Overall Limit \$5,000,000

Limit per Tree, Plant or Shrub \$1,000

Piers, Docks, Pilings and Wharfs \$1,000,000

Animals and Fish \$250,000

Sublimit per any one animal or fish \$5,000

Automobile Physical Damage per vehicle **Not Covered**

Unscheduled Tunnels, Bridges, Dams, Catwalks,
Roadways, etc. \$500,000

Growing Crops \$50,000

Defense Costs \$500,000

Evacuation Expense \$10,000,000

Sudden and Accidental Radioactive Contamination \$10,000,000

Upgrade to Green Endorsement \$5,000,000

Deductibles

All Other Combined \$50,000

Auto Physical Damage – Over the Road Only **Not Covered**

\$500,000 building /
\$500,000 contents

Flood - Zones A & V

Flood- Zones A & V

Ineligible building structures or valued less than
\$100,000 \$250,000

Coverages & Limits

Risk Management Fund

A. Property

Deductibles

Named Storm - Tier 1 Counties

Deductible

2% of the actual value
per unit of insurance

Minimum

\$250,000

Time Element

Interruption by Civil Authority within 10 miles

45 Day Period

Ingress / Egress within 10 miles

45 Day Period

Extended Period of Liability

180 Day Period

B. Equipment Breakdown

Property Damage / Time Element Combined

\$100,000,000

Valuation

Replacement Cost

Limit of Liability - Per Occurrence unless otherwise noted

Extra Expense

\$25,000,000

Spoilage

\$2,500,000

Electronic Data or Media

\$2,500,000

Expediting Expense

\$2,500,000

Hazardous Substance

\$2,500,000

Deductible

Property Damage / Time Element Coverage

\$50,000

Coverages & Limits

Risk Management Fund

C. Terrorism for Property

Limits of Liability

Total Limits	\$750,000,000
Time Element Coverages	\$50,000,000
Automatic Coverage	\$100,000,000

Deductible

Property Damage / Time Element Coverage	\$50,000
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D. General Liability

Limits of Liability

General Aggregate	\$3,000,000
Products Completed Operations Aggregate	\$1,000,000
Each Occurrence	\$1,000,000
Personal Injury & Advertising Injury Liability	\$1,000,000
Fire, Water, Lightning & Explosion Damage Legal Liability	\$1,000,000
Medical Payments	Not Applicable

Deductible

Per Occurrence	\$0
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Coverage Type

Occurrence

Coverages & Limits

Risk Management Fund

D. General Liability

Key Enhancements

Mold and Fungus with Carve Back	
Carve Back Coverage per occurrence	\$50,000
Carve Back Coverage annual aggregate	\$200,000
Fund Overall Shared Limit	\$200,000
Corporal Punishment covering the School System, employees and volunteers	
Include Athletic Participation	
Include Incidental Medical Malpractice for employees including school nurses	
Broad Coverage for Drones	

E. Employee Benefits Liability

Limit of Liability

Each Negligent Act	\$1,000,000
Aggregate	\$3,000,000
Deductible	\$1,000

Coverage Type

Retroactive Date if Applicable	Occurrence
	N/A

F. School Leaders Liability

Limit of Liability - Coverage A - Errors & Omissions

Each Wrongful Act	\$1,000,000
Sublimit for Back Pay / Wages	\$30,000
Deductible	\$25,000
Coverage Type	Occurrence
Retroactive Date	N/A

Coverages & Limits

Risk Management Fund

F. School Leaders Liability

Limit of Liability - Coverage B - Sexual Abuse

Each Wrongful Act	\$1,000,000
Deductible	\$25,000
Coverage Type	Occurrence
Retroactive Date	N/A

Limit of Liability - Coverage C - Defense Cost Only

Each Wrongful Act	\$100,000
Aggregate Each Agreement Period	\$300,000
Deductible	\$25,000
Coverage Type	Occurrence
Retroactive Date	N/A

Program Limit of Liability - Coverage D - Defense Cost in Special Education Cases

Coverage Part 1 - Defense for Named Member

Each Wrongful Act	\$100,000
Aggregate Each Agreement Period	\$300,000
Coverage Type	Occurrence
Retroactive Date	N/A

Coverage Part 2 - Defense & Ancillary Costs Other Than to Named Member

Each Wrongful Act	\$250,000
Aggregate Each Agreement Period	\$300,000
Coverage Type	Occurrence
Retroactive Date	N/A

Coverages & Limits

Risk Management Fund

F. School Leaders Liability Continued

Deductible for Coverage Parts 1 and 2 Combined \$25,000

Program Limit of Liability - Coverage A and B Combined

Aggregate Each Agreement Period for Coverage A and B Combined \$3,000,000

G. Student Vocational Practices Liability

Limits of Liability

Per Occurrence \$1,000,000

Annual Aggregate \$3,000,000

Deductible None

Coverage Type

Occurrence

Retroactive Date N/A

H. Law Enforcement Liability

Limits of Liability

Minimum Limit, each Claimant \$1,000,000

Maximum Limit, each Occurrence \$1,000,000

Maximum Aggregate Limit \$3,000,000

Deductible \$25,000

Coverage Type

Occurrence

Retroactive Date N/A

I. Automobile Liability

Limits of Liability

Per Person - Bodily Injury \$500,000

Per Accident - Bodily Injury and Property Damage \$500,000

Uninsured / Underinsured Motorists - per Accident \$100,000

Medical Payments - per Person \$5,000

Deductible \$25,000

Coverage Type

Occurrence

Retroactive Date N/A

Coverages & Limits

Risk Management Fund

J. Crisis Management

Limits of Liability

Each Crisis Event - per Occurrence \$350,000

Crisis Response Costs - Annual Aggregate \$350,000

Deductible N/A

Coverage Type

Occurrence

Retroactive Date N/A

K. Surety Bonds

Limits of Liability

Superintendent Bond **Not Covered**

Drivers Education Bond **Not Covered**

Coverage Type

Occurrence

Retroactive Date N/A

L. Crime

Primary Limits of Liability

Money & Securities - Coverage Within Premises **Not Covered**

Money & Securities - Coverage Outside Premises **Not Covered**

Employee Dishonesty / Faithful Performance Coverage **Not Covered**

Depositor's Forgery **Not Covered**

Computer Fraud **Not Covered**

Social Engineering **Not Covered**

Deductible N/A

Coverages & Limits

Risk Management Fund

L. Crime

Excess Limit of Liability

Master excess policy

Not Covered

Master excess policy for members purchasing Money & Securities, Employee Dishonesty, Depositor's Forgery and Computer Fraud Coverages and applies excess of the program limits of liability shown above

Sub-Limits

Social Engineering – This limit is excess of primary limit

Not Covered

Coverage Type

Retroactive Date

Occurrence

N/A

M. Optional Coverages for Risk Management Fund

1. Cyber Risk Liability

Limits of Liability

Insuring Agreements A, B, C and D

Limit per Incident

\$1,000,000

Fund Overall Aggregate Limit of Liability

\$10,000,000

Sub-Limit

Primary Ransomware - All Insuring Agreements Combined

\$250,000

Deductible

Insuring Agreements A, B, C and D

\$15,000

Insuring Agreements

Insuring Agreements A & D - Occurrence

Retroactive Date

N/A

Insuring Agreements C & B - Claims-Made

Retroactive Date

7/1/2021

Coverages & Limits

2. Optional Extension Period

Premium for Optional Extension Period: Options A or B

A	Length of Optional Extension Period: 12-Months	100% of Annual
B	Length of Optional Extension Period: 24-Months	175% of Annual

3. Option A

\$250,000

Primary Ransomware Limits

Option B – If Available

\$500,000

Ransomware Limits Increased from \$250,000 to \$500,000

Option C – If Available

\$1,000,000

Ransomware Limits Increased from \$250,000 to \$1,000,000

4. Excess Limits ABOVE Primary Limits Shown Above in Coverage Sections:

Applicable Underlying Coverages

- D. General Liability
- E. Employers Liability
- F. School Leaders Liability
(applies to coverages A and B only)
- H. Law Enforcement Liability

Option One

Additional Per Occurrence Limits	\$1,000,000
Additional Annual Aggregate Limits	\$1,000,000

Option Two

	Included
Additional Per Occurrence Limits	\$2,000,000
Additional Annual Aggregate Limits	\$2,000,000

Note:

Limits shown are additional limits *in addition to* primary limits above for the identified coverages

Coverages & Limits

5. Automobile Limits for Losses OUTSIDE Georgia where Sovereign Immunity may not apply

Applicable Underlying Coverages

- I. Automobile Liability
(Only for losses occurring outside of Georgia)
Member must purchase primary limits of \$1,000,000 to qualify for options

Option One

Additional Per Occurrence Limits	\$1,000,000
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Option Two

Additional Per Occurrence Limits	\$2,000,000
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Coverages & Limits

Workers' Compensation Fund

Limits of Liability

Workers' Compensation

**Not
Covered**

Employers' Liability

**Not
Covered**

Each Accident

Each Employee - Disease

Annual Aggregate - Disease

Deductible

Key Enhancements

Broad Form All States For Employee Travel

Voluntary Compensation Endorsement - Premium Delineation

Foreign Voluntary Workers' Compensation and Employers'
Liability

Contribution Summary and ATR

Summary of Contributions and Options

Policy Period: 7/1/2026 – 7/1/2027

Bibb County Schools

Risk Management Fund Primary Package Coverages

Primary Package Coverage Lines	Renewal Contribution
A. Property	\$1,152,997
B. Equipment Breakdown	Included
C. Terrorism for Property	Included
D. General Liability	\$86,053
E. Employee Benefits Liability	Included
F. School Leaders Liability	\$160,440
G. Student Vocational Practices Liability	\$1,198
H. Law Enforcement Liability	Included
I. Automobile Liability	\$358,744
J. Crisis Management	\$979
K. Surety Bonds	Not Covered
L. Crime	Not Covered
M. Automobile Physical Damage	Not Covered

Coverages, Limits and ATR

Summary of Contributions and Options

Policy Period: 7/1/2026 – 7/1/2027

Bibb County Schools

Risk Management Fund Primary Package Coverages

Renewal Total	1,760,411
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Expiring Total	1,616,322
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Note:

- 1. Please return pages 24-28 with your signature and authorization to bind.*
- 2. Also remember to circle any optional coverages desired on pages 26 and 27.*

Coverages, Limits and ATR

Summary of Contributions and Options

Policy Period: 7/1/2026 – 7/1/2027

Bibb County Schools

Risk Management Fund Optional Coverages

Please circle each Optional Coverage below desired by District:

1. Cyber Risk Liability

- | | |
|--|----------|
| A. Cyber Liability with \$250,000 in Ransomware limits | \$39,032 |
| B. Cyber Liability with \$500,000 in Ransomware limits | \$52,782 |
| C. Cyber Liability with \$1,000,000 in Ransomware limits | N/A |

2. Excess Limits Options

- | | |
|--|----------|
| A. Increase Primary Limits from \$1,000,000 / \$3,000,000 to \$2,000,000 / \$4,000,000 | |
| Applies to Coverages D., E., F., and H. above | \$31,719 |
| B. Increase Primary Limits from \$1,000,000 / \$3,000,000 to \$3,000,000 / \$5,000,000 | |
| Applies to Coverages D., E., F., and H. above | \$48,213 |

- | | | |
|-------|---|--------|
| 3. A. | Provide \$1,000,000 of Additional Limits* for
Automobile Liability losses that occur
OUTSIDE of Georgia | 44,110 |
| B. | Provide \$2,000,000 of Additional Limits* for
Automobile Liability losses that occur
OUTSIDE of Georgia | 52,060 |

**Note: Member must purchase primary AL limits of \$1,000,000 in order to also purchase either Options 3.A. or 3.B. above.*

Coverages, Limits and ATR

Summary of Contributions and Options

Policy Period: 7/1/2026 – 7/1/2027

Bibb County Schools

Workers Compensation Fund Summary of Costs

Workers Compensation Coverage Line

A. Workers' Compensation **Not Covered**

B. Employers' Liability **Not Covered**

Renewal Total \$0

Expiring Total \$0

Authorization to Renew

Please check the appropriate boxes for the coverages desired, sign and date on the lines below, scan all pages from this section and return via email to RMSAdmin@gsba.com

Member Signature:



Date:

Invoice

Preference

Single Installment



4 – Monthly Installments

☐