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San Diego Housing Commission (SDHC)  
2026-2027 Procurement of General Liability Insurance  
Presentation to the SDHC Board of Commissioners  
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Tracy Bryson  
Manager of Finance – Audit and Reporting  
Financial Services Department



## Overview

- Alliant Insurance Services, Inc.
  - SDHC’s insurance broker and risk advisor
  - Manages SDHC’s comprehensive insurance coverage
    - 11 insurance programs covered by over 25 insurance policies

SDHC INSURANCE PROGRAMS	
Property Insurance	Master Crime Coverage
Pollution Programs	Smart Corner Liability
Fiduciary Liability	<b>General Liability</b>
Auto Liability Program	Cyber Insurance Program
Flood Insurance	Workers Compensation
Directors & Officers Liability	



## SDHC Policy and Premium

- Housing Authority Risk Retention Group, Inc., (HARRG) provides commercial general liability insurance to public housing authorities.
- The proposed policy provides \$15 million of General Liability coverage for most SDHC programs as well as \$2 million for designated premises (previously on a separate policy).
- HARRG has provided SDHC with a preliminary premium estimate of \$444,655 for the 2026-2027 policy year.
- As a Joint Powers Authority (JPA) SDHC enjoys the benefit of dividends when available. HARRG has declared SDHC's dividends of \$41,735 for 2025.



## SDHC Policy and Premium (Continued)

- The \$88,000 (25%) premium increase on this policy is due to:
  - The combining of the secondary policy for “designated premises” that includes Valley Vista, Keary Vista, Presidio Palms and Pacific Village.
    - HARRG no longer offers multiple policies for one agency.
    - The premium for this policy was almost \$50,000 when renewed in November 2025.
  - The addition of coverage of the Starling Place property, acquired in March 2026, at a premium of about \$7,000.
  - The remaining \$31,000 premium increase is a result of continued challenges in the insurance market including:
    - Increased frequency of claims
    - Amounts awarded in verdicts, including SDHC’s duty to defend whether or not claims are warranted or justified



## Staff Recommendation

- That the SDHC Board of Commissioners authorize the procurement and binding of general liability insurance coverage for SDHC from Housing Authority Risk Retention Group, Inc., (HARRG) in an amount not to exceed \$444,655 plus 5 percent as a contingency reserve, with effective dates of July 1, 2026, to July 1, 2027.



# Questions & Comments

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