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San Diego Housing Commission (SDHC)

2025-2026 Procurement of General Liability Insurance

Presentation to the SDHC Board of Commissioners
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SDHC – 2025-2026 Procurement of General Liability Insurance

Overview

- SDHC's comprehensive insurance coverage contains 11 insurance programs covered by over 25 insurance policies.

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



SDHC – 2025-2026 Procurement of General Liability Insurance

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 SDHC programs.
- HARRG has provided SDHC with a preliminary premium estimate of \$356,000 for the 2025-2026 policy year.
- The \$40,000 (13 percent) premium increase is a result of continued challenges in the insurance market, including increased frequency of claims as well as amounts awarded in verdicts.



SDHC – 2025-2026 Procurement of General Liability Insurance 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 \$356,000 plus 5 percent as a contingency reserve, with effective dates of July 1, 2025, to July 1, 2026.



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Questions & Comments

