



## Cover Memorandum/Staff Report

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**File #:** 25-1070

**Agenda Date:** 9/15/2025

**Item #:** 6.C.

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**TO:** Mayor and Commissioners  
**FROM:** Duane D'Andrea, Human Resources Director  
**THROUGH:** Terrence R. Moore, ICMA-CM  
**DATE:** September 15, 2025

APPROVE RESOLUTION NO. 189-25 TO RENEW PROPERTY INSURANCE POLICY WITH PREFERRED GOVERNMENTAL INSURANCE TRUST (PGIT)

**Recommended Action:**

Staff is requesting approval to renew the Property, Excess Liability and Excess Workers' Compensation Insurance coverage with Preferred Governmental Insurance Trust (PGIT) for the amount of \$2,567,070, covering the period from 10/1/2025 through 9/30/2026.

**Background:**

Relation Insurance Services of Florida, Inc., (the "Broker") acting as the insurance Broker for the City of Delray Beach ("City"), has presented a renewal quote for Property, Excess Liability and Excess Workers' Compensation insurance coverage for the period of 10/01/2025 through 9/30/2026.

After a thorough review, the Broker and City staff recommend continuing coverage with PGIT for all insurance lines. The PGIT option is considered the most cost-effective and service-oriented solution. The total proposed premium for the upcoming coverage period is \$2,567,070 reflecting an increase of \$100,800 or 4% compared to the previous year. The primary factor contributing to this increase is the rise in insured property values.

Additionally, PGIT includes disaster recovery support through Preferred Priority/BluSky, which works in coordination with the City's Emergency Management Team during weather-related emergencies such as hurricanes, floods, and other perils. This service is offered at no additional cost to the City. Therefore, staff respectfully requests that the City Commission approve the purchase of Property, Excess Liability and Excess Workers' Compensation insurance from PGIT in the amount of \$2,567,070 for the coverage period of 10/01/2025 through 9/30/2026.

**City Attorney Review:**

City Attorney recommends approval.

**Funding Source/Financial Impact:**

Funding is available from General Liability Account 551130405134511, Package Policy Premium Account 551130405134531, Excess Workers' Compensation Premium Account 551130405134532. Funding will be through the 2025 budgeted amount for these account numbers.

**Timing of Request:**

Policy renewal due October 1, 2025

