



City of Boynton Beach Agenda Item Request Form

Meeting Date: 09/18/2025

Proposed Resolution No. R25-257- Authorizing the City Manager to execute the renewal of the City's insurance policies for property, liability, automobile, and workers' compensation coverage with Preferred Governmental Insurance Trust (PGIT) through Insurance Broker Brown & Brown for the policy term beginning October 1, 2025, and ending September 30, 2026.

Requested Action: Staff recommends approval of Proposed Resolution No. R25-257.

Explanation of Request: If approved, this will renew insurance coverage with Preferred Governmental Insurance Trust. The renewal cost for fiscal year 2025/2026 is approximately \$2,262,101, compared to \$2,490,797 for fiscal year 2024/2025, reflecting a decrease of approximately 9.2%. The number of vehicles on the auto schedule decreased slightly by 0.3%. While the auto premium increased by 5.8%, the property premium decreased by approximately 12.8%, contributing to a significant overall reduction in cost.

How will this affect city programs or services? PGIT is the current insurance provider for Property, Liability, Auto, and Workers' Compensation. Approval of this item will allow the City to continue coverage for another policy year.

Budgeted Item: Yes

Account Line Item and Description: 522-1710-45-04 - Liability Insurance
522-1710-45-05 - Property Insurance
522-1710-45-09 - Workers' Compensation

Fiscal Impact: Total cost: \$2,262,101.

Attachments:

[R25-257 Agenda_Item_3687-2025_Resolution_for_PGIT_Brown_and_Brown_Insurance_Renewal.docx](#)
[Exhibit A to Resolution - Boynton Beach Premium Comparison Agenda 2025-26.pdf](#)