

**Agenda Item:** 2.d

**Meeting Date:** March 19, 2026

## MEMORANDUM

**To:** City Commission

**Through:** Jennifer K. Bramley, City Manager

**From:** Theresa Smalling

**Date:** 2026-02-25

**Subject:** Award of Contract - Broker of Record for the City's Property/Casualty Insurance Program to Risk Strategies (formerly the Gehring Group)

**Presenter(s):** Dr. Theresa Smalling, SPHR, Director of Human Resources and Risk Management

**Staff Recommendation:** Staff recommends Commission approval of the proposed piggyback agreement with Risk Strategies (formerly the Gehring Group) .

**Strategic Themes:** Good Governance

**Boards & Committees:** N/A

**Budget Impact:** Annual Fees paid Monthly, funded through the City's Risk Safety Fund, 552-1612-05-3405.  
Year 1: \$55,416\*  
Year 2: \$95,000  
Year 3: \$95,000  
Year 4: \$97,850  
Year 5: \$100,785  
\*Prorated for a March 1, 2026 start date

**Past Action:** N/A

**Next Action:** N/A

**Attachments:** [Exhibit A Fully Executed- New Port Richey City of - Client Services Agreement - PandC - signed by RSC.pdf](#)  
[Exhibit B Broker of Record for Property Casualty Insurance Program -Scope of Work.pdf](#)  
[Exhibit C Purchasing Agent Memo Broker of Record- PiggyBackx.pdf](#)  
[Exhibit D 021726 - Dunedin City of - Piggyback Agreement - P&C](#)

**Background:**

The City contracts with an outside firm to serve as the City's property and casualty broker of record and provide a full range of risk management services. The current contract with the Gehring Group (now titled as Risk Strategies Insurance Brokerage, d/b/a Risk Strategies Company) expired as of September 30, 2025. The City and the Risk Strategies Insurance Brokerage ("Risk Strategies") agreed to extend this contract for six (6) months to allow time to conduct a Request for Proposal (RFP). This extension expired on February 27, 2026.

Prior to the extension expiration, Risk Strategies provided a current Client Services Agreement with the City of New Port Richey, seeking to continue its long-standing relationship with the City. Exhibit A is the fully executed agreement between Risk Strategies and the City of New Port Richey; this agreement allows for cooperative utilization (piggyback) by other Florida municipalities. Exhibit B details the Scope of Services required by the City of Dunedin, which is closely aligned with the Gehring Group's agreement with the City of New Port Richey. Exhibit C is the Purchasing Memo from Purchasing Manager Tammy Winton. The City's proposed Piggyback Agreement executed by Risk Strategies is Exhibit D.

The overall annual cost of the contract, as shown above, is comprised of two components: brokerage services and risk management services. The annual fee for brokerage services is limited to \$60,000, offset by the commissions that the broker receives from the insurance company for the placement of insurance. Commissions for all placements are required to be disclosed to the City. Risk management services is an add-on for an annual fee of \$35,000, and includes services such as an online employee Learning Management Services platform, assistance with annual facilities inspections, recommendations to mitigate or eliminate potential exposures, review of insurance requirements in proposed contracts, quarterly file review meetings with staff and participation in the City's employee safety committee. The option of risk management services is an important component of the contract, as existing staff work on attaining the necessary experience and knowledge to effectively fulfill the more in-depth features of risk management. For the first year of the contract with the City of Dunedin, the fees are pro-rated based on an effective date of March 1, 2026. The piggyback contract with the City of New Port Richey began on January 1, 2026.

Risk Strategies currently performs the contracted services including providing recommendations to enhance the City's risk and insurance management program. In addition, Risk Strategies

assists the City's risk management staff with budget development by negotiating insurance premiums for the upcoming fiscal year. The new proposed contracted rate is equivalent to the rate of the prior contract. The piggyback agreement was reviewed by the City Attorney.

Staff recommends approval of the new contract with Risk Strategies (formerly the Gehring Group), effective March 1, 2026. The contract's initial term is for a three-year period, with an option to renew for an additional two-year period.