

Agenda Item: 2.a

Meeting Date: November 4, 2025

MEMORANDUM

To: City Commission

Through:

From: Theresa Smalling

Date: 2025-08-14

Subject: Discussion of the City's Risk Management Program

Presenter(s): Dr. Theresa Smalling, SPHR, Director of HR & Risk Management;
Rommi Mitchell, Senior Consultant & Risk Services Team Lead &
Ray Carter, Sr. Risk Management Consultant, Gehring
Group/Risk Strategies

Staff Recommendation: Commission to view a presentation by the City's Risk
Management Consultant, and ask any questions regarding the
City's Risk Management Program.

Strategic Themes: Good Governance

Boards & Committees: N/A

Budget Impact: N/A

Past Action: N/A

Next Action: N/A

Attachments: [A. Actuarial Dunedin 043025 Final 081625.pdf](#)
[B. 2025-11-04 - Dunedin - GG Risk Services Presentation.pdf](#)
[C. 2025-11-04 - Dunedin - P&C Program Summary 25-26.pdf](#)

Background: The City is self-insured for workers' compensation, general and auto liability, in accordance with the provisions of F.S. 786.28(16) (a) (Tort Claims) and F.S. 440.38(6) (Workers' Compensation). The City maintains an insurance fund from which to pay all costs and expenses relating to claims for which it is self-insured. The annual budget for the Risk-Safety fund is established based on an annual actuarial report and estimated insurance premiums from the Gehring Group/Risk Strategies, the City's Insurance Broker and Risk Management Consultant.

At a Fiscal Year 26 budget workshop, during a discussion of the

Risk-Safety Fund, the Commission requested more information about the City's insurance program for covered assets, as well as the services offered by the Gehring Group/Risk Strategies Representatives from the Gehring Group/Risk Strategies will give a brief presentation, and answer any questions.

Exhibit A is a copy of the city's most recent actuarial report. Also attached are the presentation from the Gehring Group/Risk Strategies (Exhibit B), as well as a summary of the City's Property and Casualty insurance program (Exhibit C).

Staff recommends Commission review of the City's Risk Management Program as presented.