



City Commission Agenda Item

Meeting Date: March 18, 2025
From: Randy Frazer, City Manager
Item: 2025-2026 Insurance Renewal

Motion: Consider approval of city insurance coverage for property, liability, vehicles, and equipment.
(Voice Vote)

Background: The City received a quote for comprehensive insurance coverage — excluding workers compensation insurance, which is provided by Kansas Municipal Insurance Trust — for the period, April 1, 2025 through March 31, 2026.

The following is a four-year prior comparison of the City’s current providers, Wichita-based EMC Insurance Companies and ICI Insurance, with quotes for the upcoming year in the right column:

	Prior Insurance Levels			Current Insurance	EMC Proposal
	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
<i>April 1 — March 31</i>					
Commercial Property	\$131,052	\$145,862	\$167,792	\$170,691	\$208,082
Inland Marine	14,208	11,094	11,884	12,929	15,610
Crime/Fidelity	540	540	540	610	508
Business Auto	68,896	68,937	81,372	107,407	109,899
General Liability	43,035	46,744	49,371	51,565	44,874
Law Enforcement	8,293	9,955	11,016	11,965	12,412
Linebacker	19,854	19,248	21,524	23,573	24,931
Cyber Liability	2,509	2,509	2,509	4,124	3,686
TOTAL PREMIUM	\$288,387	\$304,889	\$346,008	\$382,864	\$420,002

Commission Options:

1. Approve insurance renewal for 2025-2026
2. Disapprove insurance renewal for 2025-2026
3. Table this item for further discussion


Fiscal Impact: Amount: **\$420,002**

Fund: **General, Water, Sewer & Sanitation** Department: **Various** Expense Code: **6215 (Insurance)**

Included in budget Grant Bonds Other Not Budgeted

Attachments: Conditional Quote Option Overview from EMC Insurance

Approved for Agenda by:

A handwritten signature in black ink, appearing to be 'Randy Frazer', written over a horizontal line.

Randy Frazer, City Manager