



# ***Property and Casualty Insurance Presentation***

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**Brown & Brown**

*Risk Management Associates, Inc.  
Brown & Brown Public Sector*

# 2025-26 Proposed Premium

Coverage is being renewed through the Preferred Governmental Insurance Trust (*Preferred*)

## TOTAL PREMIUM- All Coverages

Property, Inland Marine, Crime, General Liability, Employee Benefits Liability, Public Officials Liability, Employment Practices Liability, Cyber Liability, Auto Liability, Auto Physical Damage, and Workers Compensation

\$376,405



## Premium Savings: \$27,785 (6.87%)

- *Compared to 2024-2025 premium of \$404,190*
- *Property Rate Decrease (5%)*
- *Improvement to Workers Compensation Experience Mod: 1.67 to 1.21*

## Historical Premiums:

- **2023/2024 FMIT Renewal: \$560,985**
- 2023/2024 PGIT Option: \$465,455 (Bound) (17% Savings)
- 2024/2025 PGIT Renewal: \$404,190 (13% Savings)
- 2025/2026 PGIT Renewal: \$376,405 (7% Savings)

# 2025-26 Additional Services

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Coverage is being renewed through the Preferred Governmental Insurance Trust (*Preferred*)



Please note the following **Value-Added Services are included at NO ADDITIONAL COST:**

- Dedicated Loss Control Representative with onsite availability
- Full Suite of Online Training Resources, including access to My Community Workplace
- Access to the Preferred Risk Management Resource Center
- PGCS- Dedicated 3<sup>rd</sup> Party Claims Administrator
- Property Appraisal Services- performed by a 3<sup>rd</sup> party dedicated appraisal service company!
- Preferred Priority: Turn-Key Disaster Recovery Program
- TIPS Safety Grant: \$5,000 in matching funds available annually
- Dedicated Service Team to assist with all matters of insurance