



**City of Palm Coast**  
**Agenda**  
**CITY COUNCIL BUSINESS**  
**SPECIAL MEETING**  
**IMMEDIATELY**  
**FOLLOWING WORKSHOP**

City Hall  
160 Lake Avenue  
Palm Coast, FL 32164  
www.palmcoastgov.com

*Mayor Milissa Holland*  
*Vice Mayor Nick Klufas*  
*Council Member Eddie Branquinho*  
*Council Member Robert G. Cuff*  
*Council Member Jack D. Howell, II*

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**Tuesday, September 24, 2019**

**9:00 AM**

**CITY HALL**

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**City Staff**

**Matthew Morton, City Manager**

**William Reischmann, City Attorney**

**Virginia A. Smith, City Clerk**

- > Public Participation shall be in accordance with Section 286.0114 Florida Statutes.
- > Other matters of concern may be discussed as determined by City Council.
- > If you wish to obtain more information regarding the City Council's agenda, please contact the City Clerk's Office at 386-986-3713.
- > In accordance with the Americans with Disabilities Act, persons needing assistance to participate in any of these proceedings should contact the City Clerk at 386-986-3713, at least 48 hours prior to the meeting.
- > City Council Meetings are streamed live on YouTube at <https://www.youtube.com/user/PalmCoastGovTV/live>.
- > All pagers and cell phones are to remain OFF while City Council is in session.

**A. CALL TO ORDER**

**B. PLEDGE OF ALLEGIANCE TO THE FLAG**

**C. ROLL CALL**

**D. RESOLUTIONS**

- 1. RESOLUTION 2019-XX APPROVING THE SELECTION OF PGIT AS THE PROVIDER OF INSURANCE COVERAGE**

**E. ADJOURNMENT**

# City of Palm Coast, Florida Agenda Item

Agenda Date : 09/24/2019

<b>Department</b>	CITY CLERK	<b>Amount</b>
<b>Item Key</b>	7103	<b>Account</b>
		<b>#</b>
<b>Subject</b>	RESOLUTION 2019-XX APPROVING THE SELECTION OF PGIT AS THE PROVIDER OF INSURANCE COVERAGE	
<b>Background :</b>	<b><u>UPDATE FROM THE SEPTEMBER 17, 2019 BUSINESS MEETING.</u></b> City Manager and legal requested additional time to review the proposed contracts from Brown and Brown as well as PGIT's proposed contract.  <b><u>ORIGINAL BACKGROUND FROM THE SEPTEMBER 17, 2019 BUSINESS MEETING</u></b> Since the 2011/2012 coverage year, the City has received General Liability, Auto, Property and Workers Compensation insurance coverage from the Florida Municipal Insurance Trust (FMIT). The recent FMIT quote for the 2019/2020 coverage period is \$1,404,074.  The City has reviewed a proposal offered by the other major Florida municipal trust, Preferred Governmental Insurance Trust (PGIT). PGIT has offered comparable coverage and deductibles at a quoted price of \$1,176,475. Selecting PGIT will save the City \$227,599.  Insurance costs are budgeted within the individual department budgets and charged to the respective funds. Any savings realized will be added to contingency.	
<b>Recommended Action :</b>	ADOPT RESOLUTION 2019-XX APPROVING THE SELECTION OF PGIT AS THE PROVIDER OF INSURANCE COVERAGE FOR THE CITY OF PALM COAST	

**RESOLUTION 2019 - \_\_\_\_**  
**PGIT INSURANCE COVERAGE**

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PALM COAST, FLORIDA APPROVING THE SELECTION OF PGIT AS THE PROVIDER OF INSURANCE COVERAGE; AUTHORIZING THE CITY MANAGER, OR DESIGNEE, TO EXECUTE THE NECESSARY DOCUMENTS; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS; PROVIDING FOR IMPLEMENTING ACTIONS AND PROVIDING FOR AN EFFECTIVE DATE.**

**WHEREAS**, the City of Palm Coasts has reviewed a proposal offered by Preferred Governmental Insurance Trust (PGIT) for comparable coverage and deductibles to that of the City's current insurance provider; and

**WHEREAS**, PGIT has offered comparable coverage and deductibles at a savings over that offered by the current insurance provider; and

**WHEREAS**, the City desires to switch to PGIT as the provider of insurance coverage for the City.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PALM COAST, FLORIDA AS FOLLOWS:**

**SECTION 1. APPROVAL OF AGREEMENT.** The City Council of the City of Palm Coast hereby approves the selection of PGIT as the provider of Insurance coverage.

**SECTION 2. AUTHORIZATION TO EXECUTE.** The City Manager, or designee, is hereby authorized to execute the necessary documents.

**SECTION 3. SEVERABILITY.** If any section or portion of a section of this Resolution proves to be invalid, unlawful, or unconstitutional, it shall not be held to invalidate or impair the validity, force, or effect of any other section or part of this Resolution.

**SECTION 4. CONFLICTS.** All resolutions or parts of resolutions in conflict with any of the provisions of this Resolution are hereby repealed.

**SECTION 5. IMPLEMENTING ACTIONS.** The City Manager is hereby authorized to take any actions necessary to implement the action taken in this Resolution.

**SECTION 6. EFFECTIVE DATE.** This Resolution shall take effect immediately upon adoption by the City Council.

**DULY ADOPTED** by the City Council of the City of Palm Coast, Florida, on this 24<sup>th</sup> day of September 2019.

**CITY OF PALM COAST, FLORIDA**

*ATTEST:*

\_\_\_\_\_  
MILISSA HOLLAND, MAYOR

\_\_\_\_\_  
VIRGINIA A. SMITH, CITY CLERK

Approved as to form and legality

\_\_\_\_\_  
William E. Reischmann, Jr., Esq.  
City Attorney

# Insurance Coverage Quote Comparison



Presented by:  
Helena P. Alves, CGFO, CIA, MBA  
Financial Services Director



QUOTE	
FMIT	PGIT
\$ 1,404,074	\$ 1,176,475
<b>Total annaul savings with PGIT</b>	<b>\$ 227,599</b>

COVERAGE TYPES	COVERAGE AMOUNTS	
	FMIT	PGIT
General Professional Liability	\$ 3,000,000	\$ 3,000,000
Auto	\$ 1,000,000	\$ 1,000,000
WC (Payroll)	\$ 23,847,232	\$ 24,759,077
Property Building & Contents	\$ 133,567,962	\$ 133,567,962



# QUESTIONS

