

Market Summary 8/12/2025		
Excess General Liability / Excess Auto Liability		
Preferred Governmental Insurance Trust (PGIT) w/ Pkg (Incumbent)	Quoted - \$809,114 (\$200/\$300k SIR)	
Lloyd's of London/Ambridge	Declined, Can't match terms	
ACE American Insurance Company/Chubb	Declined. Would need \$1M SIR due to the county's size and loss history	
Safety National Casualty Corporation	Indicated \$700k premium with \$500k SIR for POL, AL and GL	
Excess Workers Compensation		
Preferred Governmental Insurance Trust (PGIT) w/ Pkg (Incumbent)	Quoted \$1,368,775 with \$500k SIR- Must be bound with other casualty insurance lines	
Midwest Casualty	Quoted \$562,441 with \$2M SIR	
Safety National Casualty Corporation	Minimum SIR of \$1M. Quote Pending	
Public Officials Liability / Employment Practices Liability		
Preferred Governmental Insurance Trust (PGIT) (Incumbent)	Quoted \$258,490 - Must be bound with Cyber Liability. SIR is \$100k	
Safety National	Quoted with the AL & GL. Coverage is an occurrence form. SIR is \$500k	
Crime		
Preferred Governmental Insurance Trust (PGIT) (Incumbent)	Quoted \$2,821	
Travelers Casualty and Surety Company of America	Cannot compete with pricing/retention	
Hiscox Insurance Company Inc	Declined - Not currently writing government	
Hanover Insurance Group	Minimum retention \$10k	

Cyber Liability		
Preferred Governmental Insurance Trust (PGIT) (Incumbent)	Quoted \$65,987 – Must be bound with Public Officials Liability. \$2M limit with a \$25k deductible	
Chubb/ACE American	Cannot compete with pricing/retention	
Starr Indemnity Insurance Company	Minimum Retention \$500K	
AIG Specialty Insurance Company	\$250k min retention	

Brevard County Board of County Commissioners



Market Summary 8/12/2025		
Aviation Liability		
ACE Property & Casualty (Incumbent)	Quoted 3 year term. \$5,327 annual Premium	
Starr	Declined due to class of business	
Old Republic	Declined due to class of business	
AIG	Declined due to class of business	
Allianz	Declined due to class of business	
Aircraft Liability and Hull		
ACE Property & Casualty (Incumbent)	Quoted \$109,574	
Pollution Liability		
Indian Harbor Insurance (XL) (Incumbent) – Quoted 3-year policy term: 10/31/23 to 10/31/26		