

PALM BEACH COUNTY
BOARD OF COUNTY COMMISSIONERS

AGENDA ITEM SUMMARY

Meeting Date: October 6, 2026	☒ Consent	☐ Regular
	☐ Ordinance	☐ Public Hearing
Department: Risk Management		
Submitted By: Risk Management		
Submitted For: Airports		

I. EXECUTIVE BRIEF

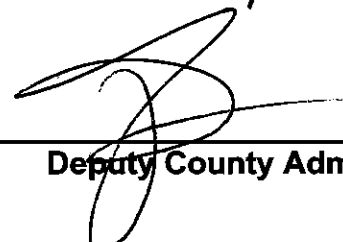
Motion and Title: Staff recommends motion to approve: The purchase of airport liability insurance, for the period October 10, 2026, through October 10, 2027; to be purchased through the County’s contracted broker, Risk Management Associates, Inc., a wholly owned subsidiary of Brown & Brown, for a total not-to-exceed cost of \$302,295.

Summary: The renewal premium of \$302,295 for airport liability through AXA/XL represents a 1.02% decrease over the expiring premium, and includes a \$0 retention, meaning that every incident will be the responsibility of the carrier in its entirety. This renewal is favorable for the County and represents a strong partnership between AXA/XL and Palm Beach County. The overall policy limit of liability will remain at \$200,000,000 with several sub-limits for miscellaneous coverages. Countywide (DB)

Background and Justification: The Risk Management Department purchases airport liability insurance on behalf of the Department of Airports, covering the operations at President Donald J. Trump International Airport as well as the County’s three (3) general aviation airports – North County, Glades and Lantana. Coverage is being placed through the County’s contracted insurance broker Risk Management Associates, Inc., under Contract No. 26-036-DJ. **(Continued on page 3)**

Attachments:

- 1) Budget Availability Statement, Liability Insurance Renewal – Airports

Recommended By:		8/27/2026
	Department Director	Date
Approved By:		9/8/26
	Deputy County Administrator	Date

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact

Fiscal Years	2027	2028	2029	2030	2031
Capital Expenditures					
Operating Costs	\$302,295				
External Revenues					
Program Income (County)					
In-Kind Match (County)					
Net Fiscal Impact	\$302,295				

ADDITIONAL FTE POSITIONS (Cumulative) 0 0 0 0 0

Is Item Included in Current Budget? Yes X No
Is this item using Federal Funds? Yes No X
Is this item using State Funds? Yes No X

Budget Account Exp No.: Fund 4100 Dept 120 Unit Various Obj 4501
Rev No.: Fund Dept Unit Obj

B. Recommended Sources of Funds/Summary of Fiscal Impact:

C. Departmental Fiscal Review: B

III. REVIEW COMMENTS

A. OFMB Fiscal and/or Contract Dev. and Control Comments:

KK 8/31 OFMB 8/31/2026 8/13/26
VS 8/31
Contract Dev. and Control 9/1/26 29 9.1.26

B. Legal Sufficiency:

9/4/26
Assistant County Attorney

C. Other Department Review:

Department Director

(THIS SUMMARY IS NOT TO BE USED AS A BASIS FOR PAYMENT.)

Page 3 – Background and Justification (continued)

Over the last few years, Risk Management and the Department of Airports have partnered with Brown & Brown to aggressively market our aviation liability program to numerous aviation carriers. We have found a strong partner in AXA/XL and the relationship continues to show favorable results for this year’s renewal. Last year we were able to secure a \$0 deductible (previously \$10,000) and this year we were able to secure what amounts to a flat renewal as the 1% decrease was due to the elimination of the Florida Insurance Guaranty Association (FIGA) emergency surcharge levied to fund claims payments connected to several insolvent insurers in the state. FIGA imposed this surcharge to fund bonds used to pay policy holders of the insolvent insurers. Obligations have been met and the surcharge is eliminated for Florida policyholders effective 10/1/2026. Additional benefits of a \$0 deductible include:

- The ability to separate ourselves from all liability.
- The carrier will approach claims more aggressively if they have immediate exposure.
- Immediate assignment of a defense team that specializes in airport liability which should serve to provide better long-term accuracy in our loss runs.

2-year insurance quote history:

	2025 - 2026 Expiring	2026 - 2027 Renewal	\$ Variance from Expiring	% Variance from Expiring
Aviation General Liability				
Carrier	AXA/ XL	AXA/ XL		
Limit	\$200,000,000	\$200,000,000	\$0.00	0.00%
Annual Premium	\$262,935.00	\$262,865.00	-\$70.00	-0.03%
War Liability	\$26,293.00	\$26,287.00	-\$6.00	-0.02%
TRIA Liability	\$13,147.00	\$13,143.00	-\$4.00	-0.03%
FIGA	\$3,024.00	N/A	-\$3,024.00	-100.00%
Total Premium	\$305,399.00	\$302,295.00	(\$3,104.00)	-1.02%

Enplanements (passengers boarding an aircraft at an airport)

- 19% increase 2023-2024
- 12% increase 2024-2025
- 7.6% increase 2025-2026

Summary of the Aviation Liability Coverage:

Coverage	Limit	
Airport Premise Liability for Bodily Injury & Property Damage	Each Occurrence	\$200,000,000
Damage to Premises Rented to You Limit	Any One Premises	\$1,000,000
Personal Injury & Advertising Liability	Aggregate	\$50,000,000
Garagekeepers Liability	Any One Auto	\$250,000
	Any One Loss	\$1,000,000
	Deductible Each Auto	\$2,500
Products/Completed Operations Limit	Aggregate	\$200,000,000
Host Liquor Liability	Per Occurrence	\$200,000,000
	Aggregate	\$200,000,000
Cargo Liability	Each Occurrence	\$5,000,000
Bail Bonds Supplemental Payments	Each Bond	\$10,000
Incidental Medical Malpractice	Per Occurrence	\$50,000,000
	Aggregate	\$50,000,000
Non-Owned Aircraft Liability	Each Occurrence	\$200,000,000
	Max Seats	45
Property Damage to Non-Owned Aircraft Airport Owner/Operator	Each Occurrence	\$5,000,000
	Deductible	\$10,000
	Max Seats	45
On- Premises Auto Liability	Each Occurrence	\$200,000,000
Excess Auto Liability, \$5,000,000 Underlying Insurance	Each Occurrence	\$15,000,000
Excess Employers Liability, \$5,000,000 Underlying Insurance	Each Occurrence	\$15,000,000
Control Tower Contingent Liability	Each Occurrence	\$200,000,000
Hangarkeepers' Liability	Each Loss	\$200,000,000
	Each Aircraft	\$200,000,000
Independent Contractor Liability	Any One Occurrence	\$200,000,000
On-Premises Auto Liability	Any One Occurrence	\$200,000,000

BUDGET AVAILABILITY STATEMENT
RISK MANAGEMENT

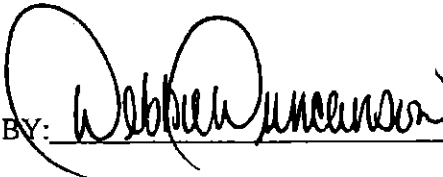
REQUEST DATE: 8/18/26 REQUESTED BY: Risk Management

REQUESTED FOR: Airport Liability Insurance Renewal

REQUESTED AMOUNT: \$302,295 AGENDA DATE: ~~09/15/2026~~ 10/6/2026

BUDGET ACCOUNT NUMBER:

Fund: 4100 Dept: 120 Unit: VARIOUS Obj: 4501 Prog. Prog Per.

BAS APPROVED BY:  DATE: 8/18/26

DEPARTMENT OF AIRPORTS					
Airport Liability Premium					
10/01/26- 09/30/27					General Liability Renewal
LANTANA	4100	120	1230	4501	\$15,114.75
GLADES	4100	120	1240	4501	\$15,114.75
ADMINISTRATION	4100	120	1250	4501	\$3,022.95
OPERATIONS INDIRECT	4100	120	1280	4501	\$3,022.95
AIRSIDE	4100	120	1320	4501	\$105,803.25
GROUND TRANSPORTATION	4100	120	1340	4501	\$30,229.50
FIS TERMINAL	4100	120	1410	4501	\$3,022.95
TERMINAL	4100	120	1430	4501	\$48,367.20
AVIATION	4100	120	1451	4501	\$15,114.75
NON-AVIATION	4100	120	1452	4501	\$3,022.95
NORTH COUNTY	4100	120	1550	4501	\$60,459.00
					\$302,295.00