CITY OF JOPLIN
COUNCIL AGENDA ITEM

ITEM
Council Bill 2026-606– Approving the purchase of annual insurance premiums from multiple insurance carriers to provide property, casualty and liability coverage for the City of Joplin; authorizing the City Manager to execute said Contract by and on behalf of the City of Joplin.

MEETING DATE
March 16, 2026

ORIGINATING DEPT
Human Resources

ATTACHMENTS
CB 2026-606 Ordinance; Exhibit "A" cost breakdown of insurance policies, Exhibit "B" Insurance Renewal Proposal (26-27 Multi Lines Proposal – Joplin).

REVIEWED BY
Department Head: Michelle Ducre; Finance Director: Leslie Haase; City Attorney: Peter Edwards; City Manager: Nick Edwards

SUMMARY
This Council Bill approves the purchase of property, casualty, and liability insurance from various providers for the City of Joplin, effective April 7, 2026 at midnight.

BACKGROUND
In January 2026, our Insurance Broker of Record, Higginbotham went to the insurance market to obtain renewal bids for the City's liability insurance policies: property, general liability, employee benefits liability, law enforcement, public entity management, public entity employment related practices, auto, auto physical damage, umbrella excess liability, medical facility professional liability, fine arts, workers' compensation, crime, cyber, drone and aviation liability. Higginbotham reviewed the quotes and prepared a renewal proposal for Council consideration and approval. Policies will be renewed on an annual basis.

In 2025, our total insurance premiums were $1,639,812 and in 2026 the premiums are $1,760,301. The premium summary is attached for itemized listing of premiums for both years.

FUNDING SOURCE
These premiums are included in the FY 2025-26 budget in the Liability Insurance Fund.

RECOMMENDATION
Staff recommends approval of this council bill on first reading to ensure that coverage is in place before the April 7th renewal deadline.