



**CITY OF FORT LAUDERDALE  
City Commission Agenda Memo  
REGULAR MEETING**

**#24-0771**

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**TO:** Honorable Mayor & Members of the  
Fort Lauderdale City Commission

**FROM:** Susan Grant, Acting City Manager

**DATE:** September 3, 2024

**TITLE:** Motion Authorizing Purchase of Excess Workers' Compensation Insurance  
- Safety National Casualty Corporation - \$591,592 - **(Commission  
Districts 1, 2, 3 and 4)**

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**Recommendation**

Staff recommends the City Commission approve the purchase of a one-year excess workers' compensation insurance policy from Safety National Casualty Corporation in the amount of \$591,592.

**Background**

The City's excess workers' compensation insurance policy is scheduled to expire on September 30, 2024. Inasmuch as the competitive solicitation and selection process is inapplicable to the purchase of insurance and insurance-related products pursuant to Subsection 2-176(d), Code of Ordinances of the City of Fort Lauderdale, Florida, the City's contracted broker, Risk Management Associates, Inc., negotiated with the City's current vendor Safety National Casualty Corporation.

The negotiations resulted in a proposed policy with Safety National Casualty Corporation at a total premium quote of \$591,592, which is an increase of 12.83% compared to last year's premium of \$524,336. This increase is mainly due to an increase in payroll, but also includes a slight increase in rate due to an increase in high exposure claims. This policy, which provides coverage for medical bills and lost wages for employees injured on the job, includes a self-insured retention level of \$1,000,000 per occurrence for non-police and fire-rescue personnel and a retention level of \$1,500,000 for police and fire-rescue personnel.

The policy is for the period of October 1, 2024, through September 30, 2025. The Insurance Advisory Board reviewed and recommended approval of this item at its August 7, 2024, meeting.

**Resource Impact**

Funds for this purchase in the amount of \$591,592 are contingent upon the approval of the FY 2025 operating budget.

### **Strategic Connections**

This item supports the *Press Play Fort Lauderdale 2029 Strategic Plan*, specifically advancing:

- Guiding Principles, Fiscal Responsibility

This item advances the *Fast Forward Fort Lauderdale 2035 Vision Plan: We Are United*

This item supports the *Advance Fort Lauderdale 2040 Comprehensive Plan* specifically advancing:

- The Internal Support Focus Area
- Implementation Element
- Goal 1: Fort Lauderdale Comprehensive Plan shall accomplish City's *Fast Forward Fort Lauderdale 2035 Vision Plan* regarding the City's future growth and the six Cylinders of Excellence and shall be the City's primary policy document to guide all of its activities and development.

### **Attachments**

Exhibit 1 - Expiring Policy Declaration Page

Exhibit 2 - Proposed Insurance Policy Quote

Exhibit 3 - Insurance Advisory Board Minutes

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Prepared by: Guy Hine, Risk Manager, Human Resources

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