



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

#25-0808

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

FROM: Rickelle Williams, City Manager

DATE: September 3, 2025

TITLE: Motion Authorizing Purchase of Excess Workers' Compensation Insurance
– Safety National Casualty Corporation – \$662,583 – **(Commission
Districts 1, 2, 3 and 4)**

Recommendation

Staff recommends the City Commission approve the purchase of a one (1)-year excess workers' compensation insurance policy from Safety National Casualty Corporation in an amount not to exceed \$662,583.

Background

The City's excess workers' compensation insurance policy is scheduled to expire on September 30, 2025. 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 \$662,583, which is an increase of twelve percent (12%) compared to last year's premium of \$591,592. This increase is due to a seven percent (7%) increase in payroll and a five (5%) rate increase due to 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 City's Risk Management Division includes two (2) full-time safety and training experts dedicated to providing ongoing training in safety and hazard awareness in a multitude of areas. Training efforts strive to keep our employees safe, which in turn reduces the number of workers' compensation claims.

The policy is for the period of October 1, 2025, through September 30, 2026. The

Insurance Advisory Board reviewed and recommended approval of this item at its August 6, 2025, meeting.

Resource Impact

Funds for this purchase in the amount of \$662,583 are contingent upon the approval of the FY 2026 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 Declarations Page

Exhibit 2 – Proposed Insurance Policy Quote

Exhibit 3 – Insurance Advisory Board Minutes

Prepared by: Guy Hine, Risk Manager, Human Resources

Department Director: Jerome Post, Human Resources