



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

**#21-0849**

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

**FROM:** Chris Lagerbloom, ICMA-CM, City Manager

**DATE:** September 9, 2021

**TITLE:** Motion Authorizing Purchase of Workers' Compensation Insurance – Safety  
National Casualty Corporation – \$425,031 – **(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 \$425,031.

**Background**

The City's excess workers' compensation insurance policy is scheduled to expire on September 30, 2021. 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., d/b/a Public Risk Insurance Advisors, approached all available and appropriate markets, including Safety National Casualty Corporation, Midwest Employers Casualty Company, State National Insurance Company, Inc., Chubb – ACE American Insurance Company, Preferred Governmental Insurance Trust, Arch Insurance Company, and Travelers Property Casualty Company of America and all, other than Safety National, either declined to quote or were not competitive.

The negotiations resulted in a proposed agreement with Safety National Casualty Corporation at a total premium quote of \$425,031, which is an increase of less than 6% compared to last year's premium of \$402,556. 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, 2021, through September 30, 2022. The Insurance Advisory Board reviewed and recommended approval of this item at its August 4, 2021, meeting.

Staff, and by recommendation from the Insurance Advisory Board, requests City Commission approval for the purchase of workers' compensation insurance from Safety National Casualty Corporation in the amount of \$425,031.

### **Resource Impact**

Funds for this purchase in the amount of \$425,031 are contingent upon the approval of the FY 2022 Budget in the account listed below:

<i>Funds available as of October 1, 2021</i>					
ACCOUNT NUMBER	INDEX NAME (Program)	CHARACTER CODE/ SUB-OBJECT NAME	AMENDED BUDGET (Character)	AVAILABLE BALANCE (Character)	AMOUNT
543-INS020101-5122	Self Insurance Claims – Workers Compensation	Non-Operating Expenditures/ Workers Compensation Carrier	\$6,007,000	\$6,007,000	\$425,031
TOTAL AMOUNT ►					\$425,031

### **Strategic Connections**

This item supports the *Press Play Fort Lauderdale 2024* Strategic Plan, specifically advancing:

- The Internal Support Focus Area
- Goal 8: Build a leading government organization that manages all resources wisely and sustainably.
- Objective: Maintain financial integrity through sound budgeting practices, prudent fiscal management, cost effective operations, and long-term planning.

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: The Fort Lauderdale Comprehensive Plan shall accomplish the 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 – Current Insurance Policy Quote

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Prepared by: Guy Hine, Risk Manager, Human Resources Department

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