

**INSURANCE ADVISORY BOARD  
100 NORTH ANDREWS AVENUE  
8<sup>TH</sup> FLOOR CONFERENCE ROOM  
FORT LAUDERDALE, FL 33301  
WEDNESDAY, AUGUST 14, 2019 – 8:00 a.m.**

<b>MEMBERS</b>	<b>ATTENDANCE</b>	<b>CUMULATIVE</b>	
		<b>PRESENT</b>	<b>ABSENT</b>
Mark Schwartz, Chair	P	4	0
Joe Piechura, Sr., Vice Chair	P	2	2
Steve Botkin	P	4	0
David Cooley	A	1	3
Ted Hess	P	4	0
Jonathan Perrillo	P	3	1

**Staff**

Guy Hine, Risk Manager  
Michael Naftaniel, Benefits Manager  
Matthew Cobb, Assistant Risk Manager  
Paul Dawson, Public Risk Insurance Advisors

**Communications to City Commission**

None

**1. Roll Call (including number of appointed members and quorum)**

Chair Schwartz called the meeting to order at 8:05 a.m.

As of this date, August 14, 2019, there are 6 appointed members to the Insurance Advisory Board, which means 4 would constitute a quorum. Roll was called and it was determined there was a quorum at this time.

**2. Approve Minutes of March 6, April 3, and May 1, 2019**

**Motion** by Mr. Perrillo, seconded by Vice Chair Piechura, to approve the minutes of the March 6, April 3, and May 1, 2019 meetings as presented. In a voice vote, the motion passed unanimously.

**3. Communications to City Commission**

- None

**4. Unfinished Business**

- None

## 5. New Business

- **Motion to approve workers' compensation insurance premium quote**

Mr. Hine advised the Board that the City's workers' compensation insurance policy would be renewing on October 1, 2019. He advised that Paul Dawson of Public Risk Insurance Advisors (PRIA) would be presenting on the policy.

Mr. Dawson advised that after discussions with the City that PRIA marketed to three carriers including the current carrier, Colony Insurance Company, for the upcoming October 1, 2019 – October 1, 2020 policy renewal period.

Mr. Dawson provided the Board with the results of the renewal quote that resulted in a 2% premium decrease for this policy year as compared to last, if they reselected the current carrier.

The Board proceeded to discuss this item and asked a few questions regarding the policy.

**Motion** by Mr. Hess, seconded by Vice Chair Piechura, to approve the workers' compensation insurance policy from Colony Insurance Company for a premium of \$401,195. In a voice vote, the motion passed unanimously.

- **Motion to approve employment practices and public officials liability insurance premium quote**

Mr. Hine advised the Board that the City's employment practices and public officials liability insurance policy would be renewing on November 1, 2019. He advised that Mr. Dawson of PRIA would be presenting on the policy.

Mr. Dawson advised that after discussions with the City that PRIA negotiated with the current carrier, ACE American Insurance Company, for the upcoming November 1, 2019 – November 1, 2020 policy renewal period.

Mr. Dawson provided the Board with the results of the renewal quote that resulted in a less than 1% premium increase for this policy year as compared to last.

The Board proceeded to discuss this item and asked a few questions regarding the policy.

**Motion** by Vice Chair Piechura, seconded by Mr. Hess, to approve the employment practices and public officials liability insurance policy from ACE American Insurance Company for a premium of \$181,096. In a voice vote, the motion passed unanimously.

- **Motion to approve cyber liability insurance premium quote**

Mr. Hine advised the Board that the City's cyber liability insurance policy would be renewing on November 1, 2019. He advised that Mr. Dawson of PRIA would be presenting on the policy.

Mr. Dawson advised that after discussions with the City that PRIA negotiated with the current carrier, ACE American Insurance Company, for the upcoming November 1, 2019 – November 1, 2020 policy renewal period.

Mr. Dawson provided the Board with the results of the renewal quote that resulted in an 11% premium increase for this policy year as compared to last. This is primarily due to the activity in the market sector, recent industry losses, and emerging risks.

The Board proceeded to discuss this item and asked a few questions regarding the policy.

**Motion** by Vice Chair Piechura, seconded by Mr. Perrillo, to approve the cyber liability insurance policy from ACE American Insurance Company for a premium of \$33,141. In a voice vote, the motion passed unanimously.

- **Motion to auto liability insurance premium quote**

Mr. Hine advised the Board that the City's auto liability insurance policy would be renewing on November 1, 2019. He advised that Mr. Dawson of PRIA would be presenting on the policy.

Mr. Dawson advised that after discussions with the City that PRIA negotiated with the current carrier, Preferred Governmental Insurance Trust, for the upcoming November 1, 2019 – November 1, 2020 policy renewal period.

Mr. Dawson provided the Board with the results of the renewal quote that resulted in a 13% premium increase for this policy year as compared to last. This is primarily due to a 16% increase in the size of the City's vehicle fleet over the prior year.

The Board proceeded to discuss this item and asked a few questions regarding the policy.

**Motion** by Mr. Botkin, seconded by Mr. Hess, to approve the auto liability insurance policy from Preferred Governmental Insurance Trust for a premium of \$1,061,614. In a voice vote, the motion passed unanimously.

## **6. Open Discussion – Old/New Business**

- **Discussion on firefighter cancer insurance**

Mr. Hine advised the Board that the City's was working on implementing procedures for this recently enacted law on providing coverage for firefighter cancer as an occupational disease, and exploring purchasing an insurance policy to provide coverage for the risk. He advised that Mr. Dawson of PRIA was working on obtaining quotes for a policy and would be presenting on this at a future meeting.

The Board advised they were interested in exploring purchasing insurance for this risk and would make a final determination after the policy quotes were presented.

- **Health plan update**

Mr. Naftaniel advised the Board on the current status of the health plan and their plans for the upcoming 2020 open enrollment period. He provided statistics on the plan status, which has 1,784 employees enrolled and that is a 3% increase over last year. In addition, three of the five highest costing claims are related to cancer.

The Board proceeded to discuss and ask a few questions.

- **Electric scooters**

Chair Schwartz advised that he and the Board were interested in obtaining additional information at a future meeting regarding the insurance requirements and risks posed by the rental electric scooters. Staff advised that they would research and provide at a future meeting.

- **Executive Airport water pipe claim**

Vice Chair Piechura advised that he and the Board were interested in obtaining additional information at a future meeting regarding the insurance requirements and risks posed by the rental electric scooters. Staff advised that they would research and provide at a future meeting.

In addition, Mr. Cobb provided updates on a few of the open discussion items and the Board proceeded to discuss and ask a few questions.

## **7. Schedule Next Meeting – September 4, 2019**

## **8. Adjourn**

**Motion** by Vice Chair Piechura, seconded by Chair Schwartz, to adjourn the meeting. Hearing no objection, the meeting was adjourned at 9:03 a.m.

**Minutes Prepared By:** Matthew Cobb