

**INSURANCE ADVISORY BOARD  
100 NORTH ANDREWS AVENUE  
8<sup>TH</sup> FLOOR CONFERENCE ROOM  
FORT LAUDERDALE, FL 33301  
WEDNESDAY, OCTOBER 2, 2019 – 8:00 a.m.**

<b>MEMBERS</b>	<b>ATTENDANCE</b>	<b>CUMULATIVE</b>	
		<b>PRESENT</b>	<b>ABSENT</b>
Mark Schwartz, Chair	P	5	0
Joe Piechura, Sr., Vice Chair	P	3	2
Steve Botkin	P	5	0
David Cooley	A	1	4
Ted Hess	P	5	0
Jonathan Perrillo	A	3	2

**Staff**

Guy Hine, Risk Manager

Matthew Cobb, Assistant Risk Manager

Paul Dawson, Public Risk Insurance Advisors (via phone)

**Communications to City Commission**

None

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

Chair Schwartz called the meeting to order at 8:10 a.m.

As of this date, October 2, 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 August 14, 2019**

No minutes available at this time and approval was deferred to a future meeting.

**3. Communications to City Commission**

- None

**4. Unfinished Business**

- None

**5. New Business**

- **Motion to approve medical reinsurance (stop-loss) premium quote**

Mr. Hine advised the Board that the City's medical reinsurance (stop-loss) policy would be renewing on January 1, 2020.

Mr. Hine advised that after discussions with Lloyd Rhodes of The Rhodes Insurance Group they chose to negotiate with the current carrier, Cigna, for the upcoming January 1, 2020 – January 1, 2021 policy renewal period. This was due to last year having marketed the insurance and receiving no competitive quotes beyond Cigna.

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

Staff was unable to reach Mr. Rhodes via phone to address the Board's questions and it was suggested that this item be postponed until the next meeting.

- **Motion to approve firefighter cancer law insurance premium quote**

In follow-up to the discussion at the last meeting, Mr. Hine advised the Board that the City is interested in purchasing a firefighter cancer law insurance policy to provide coverage for this new exposure. 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 four carriers, Continental American Insurance Company, Colonial Life and Accident Insurance Company, ACE American Insurance Company, and The Hartford. He provided the Board with the results of the marketing for the purchase of this new insurance policy.

Mr. Hine advised the Board that the City was recommending purchasing a policy from The Harford for \$74.88 per firefighter covered, which was the lowest cost quote and provided benefits aligned with the new cancer law.

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

**Motion** by Mr. Botkin, seconded by Vice Chair Piechura, to approve the firefighter cancer law insurance policy from The Harford for \$74.88 per firefighter covered. In a voice vote, the motion passed unanimously.

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

- **Update of dockless mobility (electric scooters) ordinance insurance requirements**

Mr. Hine provided Chair Schwartz and the Board with an update on this topic in response to their request at the last meeting. He advised that the City was working on

rewriting the insurance policy limits as part of the updated ordinance being developed for dockless mobility (electric scooters).

The Board proceeded to discuss this item, asked a few questions, and provided the following input. They advised that the City should require a \$5 million permit/location specific policy aggregate for the City and include Products and Completed Operations coverage.

Staff advised that they would recommend those suggested changes to the ordinance language.

#### **7. Schedule Next Meeting – November 6, 2019**

Staff reminded the Board that at the next meeting they would review the following:

- **Approval of the active shooter and workplace violence insurance premium**
- **Discussion of property insurance market and policy renewal**

#### **8. Adjourn**

**Motion** by Vice Chair Piechura, seconded by Mr. Hess, to adjourn the meeting. Hearing no objection, the meeting was adjourned at 8:39 a.m.

**Minutes Prepared By:** Matthew Cobb