Lee County Board Of County Commissioners Blue Sheet No. 20061228 **Agenda Item Summary** 1. ACTION REQUESTED/PURPOSE: As required by AC 4-4, approve not to exceed expenditure of \$8,300,000 (which includes \$200,000 premium reserve) for the purchase of excess property and casualty insurance coverage associated with FY 10/1/06 to 9/30/07, Additionally authorize to transfer from proposal FY 06-07 General Fund Reserves in the amount of \$2,343,450 to provide partial funding for said expenditures. Additionally, authorize payment to be processed upon receipt of invoice to insure timely payment by 10/31/06. Additionally, adopt budget amendments resolution in the amount of \$2,343,450 to increase the Loss Fund accordingly. Enables the county to purchase the necessary insurance 2. WHAT ACTION ACCOMPLISHES: in order to provide the financial risk transfer to protect the County's assets against various unexpected property and casualty type losses. 3. MANAGEMENT RECOMMENDATION: Approve purchase. SEP 2 6 2006 5. Meeting Date: 4. Departmental Category: C₁E 6. Agenda: 7. Requirement/Purpose: (specify) 8. Request Initiated: Statute Commissioner Consent Ordinance Administrative Services Administrative Department Division Admin. Code AC 4-4 Risk Management Appeals Public By: Dinah Lewis Other Administrative Services Director Walk-On Background: On June 20, 2006, the Board approved Blue Sheet 20060700 authorizing Risk Management office to commence negotiations with the number one ranked firm of Brown & Brown Public Risk Insurance Agency, for Insurance Brokerage Services. Subsequently, Brown & Brown negotiated with various markets to provide Lee County with placement/purchase of property and casualty insurance for FY 06/07. The not-to-exceed expenditure of \$8.3 million is necessary in order to purchase/bind excess insurance before the renewal date. October 1, 2006. Please note this expenditure excludes the renewal of the Toll Bridges insurance, which will be address under separate blue sheet. This expenditure represents a 39% increase over the anticipated budgeted insurance cost, requiring an additional \$2,343,450 to purchase the necessary level of property insurance. Part of the reason for the increase in premium was a 20% increase in property exposure or \$126,102,202 increase in total insured values. However, the main reason for this dramatic increase in premium is not a result of Lee County's loss experience or change in exposure alone but a major shift in the property insurance market that was caused by the 2004-2006 storm seasons that devastated the entire gulf coast, causing extensive property damage. As an effort to protect shareholder's interest, the insurance carriers reacted by: (a) withdrawing from the market place; (b) dramatically increasing their rates; (c) reducing the available capacity; (d) and transferring more of the risk to the end consumer (by increasing the windstorm deductibles). In Lee County's case, the above premium will purchase a \$50 million loss limit, whereas last year the County had \$100 million. Additionally, the windstorm and hail deductible will increase from 2% to 5%, subject to \$1 million minimum for any one occurrence. See attachment for proposed carriers and premiums. Funds will be available as follows: \$5,956,550 is available from GC 5133857700, 504520 and \$2,343,450 will available upon transfer from Reserves in GC5890100100.509910 10. Review for Scheduling: Purchasing County Department/ Human County Manager/P.W. Other **Budget Services** Resources Attorney Director Contracts Director Mily 1. Atnalyst

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COUNTY ADMIN:

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Commission Action:

Other

Approved Deferred Denied

	Lee Co		rd Of Cou da Item S		issioners B	lue Sheet	No. 20061228
1. ACTION REQUEST includes \$200,000 premium res 9/30/07. Additionally authorize funding for said expenditures. 10/31/06. 2. WHAT ACTION ACCO	erve) for the to transfer find Additionall	OSE: As e purchase of rom proposa by, authorize	required by f excess prop I FY 06-07 Copayment to	y AC 4-4, apperty and casuleneral Fund I be processed	lalty insurance covered in the amount of interest in the amount of the amount in the amount	ount of \$2,3 nvoice to in purchase the	43,450 to provide partial sure timely payment by
in order to provide the finan type losses. 3. MANAGEMENT RECO	cial risk tra	nsfer to pro	otect the Co	•	against various	unexpected	I property and casualty
4. Departmental Catego	rv:				5. Meeting 1	Date:	
6. Agenda:		eanireme	nt/Purpose	: (specify)			
x Consent	/• • •	Statu	_	(- <u>F</u> J -)	Commission	ier <u>//</u>	
Administrative			nance		Department	-	ministrative Services
Appeals	Х	Adm	in. Code	AC 4-4	Division		Risk Management
Public		Othe	r _			inah Lew	
Walk-On							ervices Director
Background: On June 20 commence negotiations with Brokerage Services. Substitution placement/purchase of property	n the number sequently, learty and cas	er one rank Brown & ualty insura	ed firm of I Brown neg ance for FY	Brown & Brotiated with 06/07.	own Public Risk n various marke	Insurance ets to prov	Agency, for Insurance ride Lee County with
The not-to-exceed expendit date, October 1, 2006. Planddress under separate blue requiring an additional \$2,34	ease note t sheet. Thi	<i>his expendi</i> is expenditu	<i>iture exclud</i> ire represent	<i>les the rene</i> ts a 39% inc	wal of the Toll. rease over the an	Bridges ins	surance, which will be
Part of the reason for the in insured values. However, to experience or change in expensions storm seasons that devastate interest, the insurance carrier reducing the available capa deductibles). In Lee County had \$100 million. Addition minimum for any one occur. Funds will be available as for Reserves in GC 190300100.	the main recosure alone of the entire ers reacted leadity; (d) any's case, the hally, the wrence. See a follows: \$5.9	eason for to but a major gulf coast by: (a) with and transferre above previndstorm attachment	his dramation shift in the causing exidrawing from the community of the causing more of the causing more of the causing the ca	e increase in tensive property in the mark of the risk to the curchase a structible will arriers and the GC 51338	n premium is nonsurance market perty damage. As et place; (b) dram to the end consuration loss I increase from the premiums. 50 million loss I increase from the premiums. 50 million loss I increase from the premiums.	of a result that was call an effort to the natically in the ner (by inclinit, where 2% to 5%, 1800.	of Lee County's loss used by the 2004-2006 to protect shareholder's creasing their rates; (c) creasing the windstorm as last year the County, subject to \$1 million
10. Review for Scheduli	ng:						
Department Or Contracts	Human Resources	Other	County Attorney		Budget Service		County Manager/P.W. Director
			Mely 1. Babey	Analyst Sob	Risk Gran	ts Mgr	•
11. Commission Action	n:	,	9/19/00		RECEIVED BY	7	c. by CoAtty
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Deferred				· F	11204 0.2	I §	1, 1,000 B
Denied					COUNTY ADMIN FORWARDED TO:	Tin	ne: 0'.03m
Other_					POKWAKDED TO:	- Democratic	rwarded To:
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LEE COUNTY BOARD OF COUNTY COMMISSIONERS PROPERTY SUMMARY 7/31/06

PROPERTY		<u>TOTAL</u>
Buildings	\$	502,953,616
Contents (includes EDP in recent property appraiser)	\$	118,869,348
Property in the Open (PITO)		included above
Physical Damage Values - Licensed for Road Use/Automobiles	\$	50,580,821
Physical Damage Vaule - Major Equipment	\$	11,971,540
Voting Machines and Equipment	\$	5,700,000
Misc Street Signs	\$	18,500,000
Misc Traffic Stanchions/Signal Lights/Street Lights	\$	39,505,000
Misc Traffic -Flashers, Count Stations, Traffic Monitoring Camera (PZT)	\$	1,432,000
Business Interruption	\$	1,500,000
Extra Expense	\$	5,000,000
Watercraft	\$	148,393
Misc CCC & Unnamed Locations	\$	1,000,000
Misc - Rented Equipment CCC	\$	1,000,000
sublimited at \$125,000 / \$1,000,000		
Mechanic Tools	\$	341,000
Valuable Papers	\$	1,000,000
Accounts Receivable	\$	1,000,000
Fine Arts Floater	\$	635,275
Transit	\$	400,000
	_	
Grand Total	8	761556993

ALL VALUES SUBMITTED ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND REPRESENT THE REPLACEMENT COST VALUES.

Signature:	Wayo	- Inle		
Name:	WAYNE	Figaulo	County	Risc mas
Date:	9/14/	<i>چ</i>		

Lee County, FL

Hurricane Model - 9/11/2006

Ground Up Loss- Total & Top Seven Locations

Unit	Address	Annual Average	20уг	50yr	100уг	250уг	500yr	1000yr
Total for all 2	Total for all 2840 Location(s) in Policy	828,233	3,552,276	11,468,241	18,630,831	31,177,598	45,507,282	62,487,862
984	2115 MARTIN L KING BLVD FORT MYERS FL 33901 US	29,495	122,494	407,551	694,312	1,138,312	1,715,330	2,114,434
384	14750 SIX MILE CYPRESS PARKWAY FORT MYERS FL 33912 US	28,218	102,833	340,365	643,645	1,256,710	1,709,369	2,294,291
301	14100 SIX MILE CYPRESS PARKWAY FORT MYERS FL 33912 US	26,466	110,910	336,500	586,369	1,006,244	1,460,679	2,024,158
2366	921 SOUTHWEST 39TH TERRACE CAPE CORAL FL 33914 US	22,723	70,731	329,811	648,573	976,390	1,317,370	1,721,005
998	2120 MAIN STREET FORT MYERS FL 33901 US	20,534	82,969	297,202	467,898	815,454	1,177,439	1,451,720
<u>452</u>	16101 ALICO ROAD FORT MYERS BEACH FL 33931 US	18,899	63,220	282,870	465,347	754,695	1,017,579	1,371,799
935	2000 WEST MAIN ST FORT MYERS FL 33901 US	18,837	91,148	272,710	433,170	652,449	869,398	1,257,898

Payable by Insurance @ 5% Wind Deductible

Unit	Address	Annual Average	20yr	50yr	100yr	250уг	500ýr	1000уг
Total for all 2	Total for all 2840 Location(s) in Policy	514,639	2,095,368	6,296,363	10,815,754	20,439,222	31,843,779	45,802,790
984	2115 MARTIN L KING BLVD FORT MYERS FL 33901 US	16,631	91,021	268,926	370,052	476,434	700,013	930,745
384	14750 SIX MILE CYPRESS PARKWAY FORT MYERS FL 33912 US	17,398	61,580	152,276	358,099	849,801	1,258,258	1,805,739
301	14100 SIX MILE CYPRESS PARKWAY FORT MYERS FL 33912 US	15,105	75,095	140,399	269,916	562,697	917,273	1,403,462
2366	921 SOUTHWEST 39TH TERRACE CAPE CORAL FL 33914 US	16,313	36,445	206,346	498,798	778,526	1,131,361	1,508,075
998	2120 MAIN STREET FORT MYERS FL 33901 US	11,192	57,505	124,910	203,720	426,480	722,567	943,525
452	16101 ALICO ROAD FORT MYERS BEACH FL 33931 US	14,002	30,008	197,752	375,789	659,342	897,376	1,215,433
<u>935</u>	2000 WEST MAIN ST FORT MYERS FL 33901 US	10,357	65,232	125,756	181,957	298,652	445,959	736,940

Retained by County @ 5% Wind Deductible

Unit	Address	Avonual Average	20yr	50yr	100yr	250уг	500yr	1000yr
Total for all 2	Total for all 2840 Location(s) in Policy	313,594	1,456,908	5,171,878	7,815,077	10,738,376	13,663,503	16,685,072
984	2115 MARTIN L KING BLVD FORT MYERS FL 33901 US	12,864	31,473	138,625	324,260	661,878	1,015,317	1,183,689
384	14750 SIX MILE CYPRESS PARKWAY FORT MYERS FL 33912 US	10,820	41,253	188,089	285,546	406,909	451,111	488,552
301	14100 SIX MILE CYPRESS PARKWAY FORT MYERS FL 33912 US	11,361	35,815	196,101	316,453	443,547	543,406	620,696
2366	921 SOUTHWEST 39TH TERRACE CAPE CORAL FL 33914 US	6,410	34,286	123,465	149,775	197,864	186,009	212,930
998	2120 MAIN STREET FORT MYERS FL 33901 US	9,342	25,464	172,292	264,178	388,974	454,872	508,195
<u>452</u>	16101 ALICO ROAD FORT MYERS BEACH FL 33931 US	4,897	33,212	85,118	89,558	95,353	120,203	156,366
935	2000 WEST MAIN ST FORT MYERS FL 33901 US	8,480	25,916	146,954	251,213	353,797	423,439	520,958

NOTE- Estimates above do not include autos, equipment, or other items not shown in attached schedule. Estimates do not include any amounts for ancillary coverages such as Extra Expense, Demolition, Removal, ICC, etc.

Risk estimation is inherently uncertain. All estimates and ranking of risks are based on judgment; they are not factual and do not predict future events.

	Chance of Loss Exceeding Amount Above
20yr	5.00%
\$ 50 ₇	2.00%
100yr	1.00%
250yr	0.40%
500yr	0.20%
1000үг	0.10%

THIS DOCUMENT IS A SUMMARY ONLY AND DOES NOT CONTAIN ALL TERMS AND CONDITIONS OF THE INSURANCE QUOTES PROVIDED. REFER TO QUOTES AND POLICY FORMS FOR DETAILS OF COVERAGE.

LEE COUNTY BOCC INSURANCE OPTIONS SUMMARY 2006-2007

Excess Workers' Compensation		10/1/	10/1/2005-6 Expiring			10/1/2(10/1/2006-7 Renewal					
	Premium	Retention		Rate	Premíum	Ret	Payroll	Rate	Comments	Audit	Limits	
Midwast Employers Casualty Company	\$ 298,937	\$ 500,000	\$ 119,574,640	\$ 0.2500		s,	\$ 130,133,206	\$ 0.2500	Option 1	Yes	Statutory WC	
(AM Best A XIV)					\$ 275,362	\$ 600,000	\$ 130,133,206	\$ 0.2116	Option 2	Yes	\$1mm Employers Liability	
Discover Re (AM Best - A+ XV)	5、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1、1	Service of the service	参数ない さんこう	首の物かればる状況にあるりで	370.880	\$ 500,000	\$ 130,133,206	\$ 0.2850		Yes	Stahdoov WC	
	1000000	ST 18 - 1 - 1981 1	STITE STANDARD	生力 著版 名 等 行権							\$1mm Employers Liability	
State Mad Come (Ask Dane) - A 100	1	3 - 7 - 1	A	の一般の一般の一般の一般の一般の一般の一般の一般の一般の一般の一般の一般の一般の		000	200 607 407		2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2			
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											\$2mm/\$6mm limits are shazed for all Liability coverages, including Employers Liability	ability
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Casualty/Package		10/1/2	10/1/2005-6 Expiring			10/1/20	10/1/2006-7 Renewal				!	
,		Retention			Premium	Retention			Commonte			
Lloyd's All Lines Aggregate (Expiring Only) including \$1,800,000 Excess Limit for General Llability, EBL (Cins Made), POL (Cims Made), Sexual Abuse Sublimit \$1,000,000,	\$ 858,367	\$200,000 Liability, \$400,000 WC	Including TRIA		Declined to Quate Renewal	snewa/			Premium also includes Crima for \$75k xs \$25k, WC \$100k XS \$400k. Coverage Aggregate Stop Loss @ \$4,25,000 Loss Fund with \$1mm Excess Coverage	ERP Quoted - 1 year for \$158,000 on POI., Sexual Abuse- Hamassment, and EBL	1746	
Ace		Transport of the Party of the P	Specification of the Control	Reproduction and the second	4 416 186	200 000	£2 750 000 Stonloss	Josphon	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10 1 1 1 10 10 10 10 10 10 10 10 10 10 1	## ## ## ## ## ## ## ## ## ## ## ## ##	
(AM Best - A+ XV)				The state of the s	\$ 465,385	200,000	No Stoplass		POL & EPL1	CAI Rates 10/1/97	ASSOCIATION CHAIR POLICIFIC	
TRIA	Section 1	14.2 A.		まなどのではない	Included				Ded. Aggregate Limit is \$1mm			
	444.70	Section of the second	発を終った。 マーマの	がないないできる。					Sexual Abuse is included for \$1,800,000 Sublimit (Subject to completed application)	00 Sublimit (Subject to	o completed application)	
		Section of the sectio	要性は対象の	大きなないないできる					Medical Directors are included			
			200						Pending review and clarification of form wording	m wording		
State National		A CONTRACTOR	Total State of the	COLUMN SECTION	\$ 675,000	-	\$100,000\$200,000 for FS 768.28 (fort) Liability		İ	Occumence Form \$7.0	00 000% (Shared)	T
î	いたのと	はいいというない	が変数	大本をいるというない		-	\$300,000 for non FS 768.28 Liability			Admitted	Admitted	
	N. Contraction of the Contractio	45.50	をあるからなった。	4.40,000		\$500,000 for Workers Comp	kers Comp					
TRIA				をはるないのできない。	pepnyou	5			POL/EaL: Includes Whongful Act occuring within 1 year prior to inception date	within 1 year prior to it	nception date	
			は、現代のないのでは、	市 あると					Pending clarification of Exclusion J.			
St. Paul Fire & Marine (with Ann Retention)	The state of the s			ì	\$ 723.563	S 200,000	\$2 700 000 Stoolbes		Ci Sime Kimm imi	Ocumence		T
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ALL Medical Lifector Coverage - K501			The state of the s		(,900)	mm'e			PL - SIMMSIMM LMR	Clarms Made - Ketro Is	Ciarns Made - Retro Inception, Umbreila Excludes PL.	
TOTAL		P. Carlotte and P. Carlotte an	建设的工作的	The State of	\$ 739,826							
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Genesis	· 大大大大大大	が なれる ない	克里尔斯坦克克米	THE PROPERTY OF THE PARTY OF TH	\$ 684,200	\$ 500,000			\$1,500,000 Liability Limits AL, GL, EBL, POL, EPLI. Retro 10/1/97	OL, EPLI. Retro 10/1/A	26	Γ
(AM Best - A++ XV)	- XX	3. T. S.	は東京大学の	では、まというできるが					No Aggregate			
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					\$ 618 235	\$ 250,000	AL/GL/FRI Only		\$1 750 000 mils of Jabilly Gl (A) (FB) Retor 10/1/2005	Retm 10/1/2005		
(AM Bost - A+ XV)	A STATE OF THE PARTY OF THE PAR	を打造が出る	Service Services	S. S					Excludes POI (Fish premism for monoline \$150 000	\$150.000		Ī
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Other Markets Pending:	Ciarendon, Selec	cine, CV Starr, N	funich Re (indication	Clarendon, Selective, CV Starr, Munich Re (indication \$690,000 wind WC), Sc	cottsdale, Safety Nation	al, Liberty (indical)	on XSWC \$330,000 pre	cottsdate, Safety National, Liberty (indication XSWC \$330,000 premium), Houston Casualty (POLEPLI)	(POL/EPLI)			
Other Budgete American chart Manifest	House Of security	And tandard.	Harry (County Darbana) And Moderation M.A. Oberson States	nond Chalor								
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Layered Property/Misc. Inland Marine		10/1/204	10/1/2005-6 Expiring			10/1/2006	10/1/2006-7 Renewal		Comments
•		Premium Limit	1	Deductible	Premium	Limit	ΣĽ	Deductible	
Property Program	\$ 1,834,217	\$ 1,834,217 \$ 100,000,000 \$ 638,436,231 \$76,000 AOP	\$ 638,436,231	\$75,000 AOP	\$ 6,410,400	6,410,400 \$ 50,000,000 \$		761,536,993 \$75,000 AOP	See detailed spreadsheet for structure,
				2% NS/\$75k min				5% W/W\$1mm min	5% With/\$5mm min TIV subject to confirmation/update based on values at 10/1/2006.
Inland Marine · Misc Bridges, Docks,		10/1/20	10/1/2005-6 Expiring			10/1/2006-7 Renewal	7 Renewal		Comments
Piers, Ramps and Boardwalks	Premium	Limit	ŽΙ	Premium Limit TIV Deductible	Premium	Limit	TIV.	Deductible	
Westchester	\$ 378,065	378,065 \$ 35,000,000 \$ 185,897,776 \$500k AOP	185,897,776	\$500k AOP	\$ 535,907	\$ 35,000,000 \$ 706,855	191,755,051 \$500k AOP		*TIV subject to confirmation/update. Wind/Flood/Earthmovement subject to \$35mm Annual Aggregate.
				5% With\$1mm Min				10% W/H/F/\$2mm Min	10% W/H/F/\$Zmm Min TRLA Is included, Replacement Cost
									Chand many has a feet Tank saddle a Milatonian D. Andersalishan and Conserve

Comments		5,000 Certain Extensions have been limited.	24 Hour Svc Interrupt TRIA is Included, Replacement Cost	
	Deductible		24 Hour Svc Interrupt	
10/1/2006-7 Renewal	ΛII	\$ 681,259,964 \$		
10/1/200	Limit	24,320 \$ 100,000,000 \$		
	Premium	\$ 24,320		
	Deductible	000'9 \$	4 hour Svc Interrupt	
10/1/2005-6 Expiring	ΔIL	638,436,231		
10/1/20(Limit	\$ 21,886 \$ 50,000,000		
	Premium	\$ 21,896		
Boiler & Machinery		Tayolers		

Crime		10/1/2005-6 Expiring	Expiring			10/1/20	10/1/2006-7 Renewal		Comments
	Premium	Limit		Deductible	Premium	Limit		Deductible	
Fidelity & Deposit (Zurich) XS Cover	\$ 6,831	000'006 \$	*	100,000	\$	19,552 \$ 1,000,000		\$ 25,000	25,000 Combined Coverage into one policy.
Lloyd's Package - Primary Cover	, TBD	\$ 75,000	**	5 25,000	25,000 Included				Additional Coverage Provided: \$100,000 Forgery/\$100,000 Computer Fraud
									Confirm No Losses/Signed App
Travelers	STATE OF THE PARTY		建筑的	THE RESIDENCE OF THE PARTY OF T	,	11,404 \$ 1,000,000		000'05 \$	50,000 Premium subject to confirmation (net commission)
								1	Additional Coverage Provided: \$100,000 Forgery/\$100,000 Computer Fraud - \$5,000 Deductible
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	HERVER STREET	SERVICE STREET, MISSES	THE REPORT OF THE PERSON NAMED IN	CONTRACTOR CONTRACTOR		1		•	

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Соттепс		Renews effective 1/1/2007, quote to follow - Estimate Only		Comments		Renews effective 1/1/2007, quote to follow.
	Retention	tbd				
1/1/2007-8 Renewal				2006-7 Renewals		
1/1/20	Limit	15,000 \$1mm\$1mm		2006	Limit	221,000 Max Available
	. Premium	15,000			Premium	\$ 221,000
	Deductible	\$ 25,000				
1/1/2006-7 Expiring				2005-6 Expiring		
	Limit	13,457 \$1mm/\$1mm		2005	Limit	Max Available
	Premium	13,457			Premium Limit	\$ 221,000
Storage Tank Liability		Commerce & Industry (AIG)		NFIP Flood Policies (Various Renewal	Dates)	NFIP Flood Policies (focations in Flood Plain) \$ 221,000 Max Available

Total Budget	2006-7 BUDGET	Comments
	It	
All Policies	\$ 8,086,897	
Premium Reserve Fund	\$ 200,000	
TOTAL	\$ 8,286,897	ROUND TO \$8,300,000

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