

**UTILITIES COMMISSION**  
**City of New Smyrna Beach, Florida**  
**200 Canal Street**  
**P.O. Box 100**  
**New Smyrna Beach, Fl. 32170-010**

March 14, 2019

RE: RFP 13-19 Agent of Record for Risk Management Insurance Coverages  
ADDENDUM **No. 1**

To prospective vendors:

The Utilities Commission is issuing the following addendum. **As such it becomes an integral part of the proposal and must be acknowledged by the return of this signed form, with your proposal form, acknowledging receipt of the addendum.**

The following questions have been asked and are answered below:

- 1) Please provide the name of the current insurance producer. (Please provide) name (s) of the current insurance carriers, limits, retentions and premiums.

**We would like to clarify that we are selecting a broker only at this point and are not authorizing you to go to market on our behalf. The agenda item which originally awarded to our current providers as well as the most current agenda award are supplied as part of this addenda. Current insurance carriers are ACE Insurance Company, Massachusetts Bay Insurance Company, and Preferred Governmental Insurance Trust.**

- 2) I would like to confirm there is no question #9 on page 20. I assume it was a typo but want to make verify.

**Correct, this is a typo.**

- 3) Please provide a copy of: Current insurance summary for all their programs that are part of this RFP (including carriers, limits, retentions, premiums). Copy of the current broker agreement. Copy of the previous awarded RFP response.

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**See question #1 above. Additionally, we would like to clarify that we are selecting a broker only at this point and are not authorizing you to go to market on our behalf. The agenda item which originally awarded to our current providers as well as the most current agenda award are supplied as part of this addenda.**

**Acknowledgment of Receipt of Addenda No. 1**

Company \_\_\_\_\_

Print  
Name \_\_\_\_\_

Signature \_\_\_\_\_



UTILITIES COMMISSION  
CITY OF NEW SMYRNA BEACH, FLORIDA

ADM. OFFICE  
USE ONLY:

AGENDA ITEM 4-h

- CONSENT ITEM FOR MEETING OF: August 17, 2015
- NEW BUSINESS FROM: Human Resources/Benefits Manager
- OLD BUSINESS SIGNATURE: Britney Pitcher
- EXHIBITS: Broker / Coverage Summary

**SUBJECT: Risk Management Insurance Broker / Property, Casualty, and Workers Compensation Insurance Coverage for FY2016 (ITB #7-15)**

**SUMMARY:** The HR/Benefits Manager with concurrence by the Director of Finance and the General Manager/CEO, are recommending the Utilities Commission award the following brokers and insurance plans for property, casualty and workers' compensation for FY 2016:

**Arthur J. Gallagher Risk Management Services, Inc.**  
ACE/Starr Tech

Property	\$158,534.00
Crime	\$ 2,242.00
<b>Total</b>	<b>\$160,776.00</b>

**Jallad Insurance Services**  
Preferred Governmental Insurance Trust

General Liability/Professional Liability	\$ 37,778.00	
Automobile Liability	\$ 20,517.00	
Workers' Compensation	<u>\$102,952.00</u>	
<b>Total</b>	<b>\$161,247.00*</b>	<b>(*2 Yr. Rate Guarantee)</b>
<b>Grand Total:</b>	<b><u>\$322,023.00</u></b>	<b>(Overall: -23% {decrease})</b>

Funding allocation from Account #000-165-1600.

**RECOMMENDED ACTION:**

A motion to award ITB #7-15 and approve the selection of brokers and correspondence coverage for property, casualty, and workers' compensation insurance for fiscal year 2016 with the above listed carriers and amounts; for a total combined amount of \$322,023.00.

*Ray Mitchell*

**NOTE:** ALL AGENDA ITEMS MUST BE IN THE GENERAL MANAGER'S OFFICE BY NOON MONDAY TWO WEEKS PRIOR TO THE REGULAR MONDAY COMMISSION MEETING.



UTILITIES COMMISSION
CITY OF NEW SMYRNA BEACH, FLORIDA

ADM. OFFICE
USE ONLY:

ADD-ON AGENDA ITEM 7-a

- CONSENT ITEM FOR MEETING OF: September 24, 2018
NEW BUSINESS FROM: Director of Human Resources
OLD BUSINESS SIGNATURE: Britney Pitcher
EXHIBITS: Risk Management Insurance Coverages FY2019

SUBJECT: Property, Crime, Casualty, and Workers' Compensation Coverage for FY2019

SUMMARY:

The Director of H.R. with concurrence by the General Manager/CEO are recommending the following insurance plans for property, crime, casualty, and workers' compensation for FY2019:

Table with 3 columns: Insurance Company, FY2019, FY2018. Rows include ACE Insurance Company, Massachusetts Bay Insurance Company, Preferred Governmental Insurance Trust (PGIT), and Grand Total.

(Summary Continued on Next Page)

RECOMMENDED ACTION:

A motion to approve the continuance of risk management insurances for Fiscal Year 2019 with the above listed carriers/coverages.

Signature: Ray Mitchem

NOTE: ALL AGENDA ITEMS MUST BE IN THE GENERAL MANAGER'S OFFICE BY NOON MONDAY TWO WEEKS PRIOR TO THE REGULAR MONDAY COMMISSION MEETING.

## **ADD-ON AI 7-a. SUMMARY (9-24-18) (cont.):**

Premium increases are due to increased payroll projections, to include additional employees, as well as additional vehicles and equipment and their corresponding increased value.

The Workers' Comp premium has decreased even with increased payroll projections for FY2019. Our MOD rate decreased from 0.83 (2017), which is a testament to the UC's commitment to safety.

Recommendations are in support of Strategic Initiative #3: To achieve our established goals and measures; to provide all of the resources our employees need to optimize productivity. Ensuring proper insurance coverage while keeping renewal costs down affords us the opportunity to provide our employees with the resources they need to achieve our goals and objectives.

Recommendations are in support of Strategic Initiative #5: To enhance the quality of life of our employees. When we are protected, we are able to protect our employees. Risk management coverage is an important element in ensuring the company can continue providing life sustaining, quality services to our customers. Additionally, the type of Workers' Compensation coverage we have ensures our employees are covered for work-related injuries or illnesses when needed. Additionally, the carrier provides us with incentives to continue enhancing our safety programs. We receive credits for having policies in place. We also receive reimbursements for the cost of safety trainings. These benefits allow us to further invest in our most important asset which not only achieves SI #5, but also affects initiatives 1, 2, 3, 4, and 7.

Utilities Commission ,New Smyrna Beach Informational sheet.#1

LINE OF COVERAGE	Current Lim	Deductible/SIR	Basis
		All Perils \$50,000	120 Hr Per Occur
Property			
Buildings & Contents	\$62,581,859		
Terrorism			
Flood Limit	\$5,000,000	3% \$500,000 Min	Annual Aggregate
High Hazard Flood Zone Limits (A&V)	\$1,000,000		Annual Aggregate
Earth Movement	\$10,000,000		Annual Aggregate
Boiler and Machinery	\$10,000,000		Any one accident
Business Interruption Limit	\$100,000		
Extra Expense	\$500,000		
Accounts Receivable	\$1,000,000		Per Occurrence
Newly Acquired Property	\$2,500,000		
Debris Removal	\$5,000,00 or 25%		
Pollution clean up Real & Personal	\$500,000		Annual Aggregate
Boiler/Machinery Various Sub limits			
Ammonia Contamination	\$250,000		Any one accident
Expediting Expense	\$250,000		Any one accident
Hazardous Substances	\$250,000		Any one accident
Water Damage	\$250,000		
Consequential Damage	\$250,000		Any one accident
Named Windstorm Limit	\$10,000,000	3% \$500,000 Min	Per Occurrence
Mobile Equipment	\$533,921	\$10,000	Per Occurrence
EDP Media	\$500,000		Per Occurrence
Expediting Expense	\$500,000		Per Occurrence
Service Interruption	\$500,000		Per Occurrence
Misc. Unnamed Locations	\$1,000,000		Per Occurrence
Valuable Papers Records	\$1,000,000		
Gas Turbine Generators		\$300,000	Per Occurrence
Crime			
Employee Theft	\$100,000	\$1,000	
Inside Theft and Money & Securities	\$100,000	\$1,000	
Inside Robbery of other Property	\$100,000	\$1,000	
Outside of Premises	\$100,000		
Computer Fraud	\$100,000	\$1,000	
Forgery/Alterations			
Fund Transfer Fraud	\$100,000	\$1,000	

Utilities Commission ,New Smyrna Beach Informational sheet sheet.#2

LINE OF COVERAGE	Current Limit	Deductible/SIR All Perils \$50,000	Basis
<b>General Liability</b>			
General Liability/ Professional Liability	\$1,000,000		\$1,000
Broad Form Property damage	Per Form		\$1,000
Extra Contractual Legal Expense	\$25,000	N/A	
Fire Legal Liability	\$500,000		\$1,000
Medical Attendant's/Medial /Dir. Malpractice	\$1,000,000		\$1,000
Errors and Omissions Liability	\$1,000,000		\$1,000
Employee Practices Liability	\$1,000,000		\$1,000
Employee Benefits Program/ Admin	\$1,000,000		\$1,000
Information Security & Privacy /Cyber	\$250,000	Each Claim	
Se Policy (a-h) Deductibles listed.			
Sewer Line Backup/Initial Cleanup	\$100,000	In any Trust Year	
<b>Auto</b>			
Automobile (116) Per Schedule	\$1,000,000		
Auto Liability	\$1,000,000		
UM	N/A		
Personal Injury Pertection	\$10,000		
Auto Medical Payments	N/A		
Physical Damage	N/A	Per Schedule	
<b>Workers Compensation</b>			
Bodily Injury by Accident	\$1,000,000	Each accident	
Bodily Injury by Disease	\$1,000,000	Policy Limit	
Bodily Injury by Disease	\$1,000,000	Each Employee	
<b>Extra Insurances</b>			
Special coverages(AST) Storage Tank	\$1,000,000/\$1,		\$5,000
Fuel Island Pollution Policy	\$1,000,000		\$10,000
Fiduciary Insurance			
<b>A3 Bonds</b>			
Flood On 200 Canal Street FEMA	\$500,000/\$500	\$1,000/\$1,250	
Flood On Other Property's FEMA			