

MIAMI BEACH

FINANCE AND CITYWIDE PROJECTS COMMITTEE

SUPPLEMENTAL ITEMS

Commission Chambers, 3RD Floor, 1700 Convention Center Drive

November 18, 2016 AT 3:00 PM

Committee Members

Commissioner Ricky Arriola, Chair

Commissioner Joy Malakoff, Vice Chair

Commissioner John Aleman, Member

Commissioner Micky Steinberg, Alternate

Allison R. Williams, Committee Liaison

SUPPLEMENTAL ITEMS #4 AND #7

NEW BUSINESS

- 4. Discussion On The Potential Expansion Of The Big Belly Trash Program
(November 9, 2016 Commission Item C4F)**

Eric Carpenter – Assistant City Manager/ Public Works Director

Referred by: Sustainability & Resiliency Committee

Original Referral by Commissioner: Michael Grieco

Status: Item enclosed.

- 7. Discussion Regarding A Resolution Approving The Purchase Of Cyber Liability Insurance, Excess Workers Compensation Insurance And Additional Crime Insurance, As Proposed By Arthur J. Gallagher Risk Management Services, Inc., The City's Broker of Record**

Sonia Bridges – Human Resources

Referred by: Human Resources

Status: Item enclosed.

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MIAMIBEACH

City of Miami Beach, 1700 Convention Center Drive, Miami Beach, Florida 33139, www.miamibeachfl.gov

COMMITTEE MEMORANDUM

TO: Finance and Citywide Projects Committee Meeting

FROM: Jimmy L. Morales, City Manager 

DATE: November 18, 2016

SUBJECT: **DISCUSSION ON THE STATUS AND POSSIBLE EXPANSION OF THE BIG BELLY PILOT PROGRAM**

BACKGROUND

At its July 8, 2015, the City Commission accepted the recommendation of the May 27, 2015 Sustainability and Resilience Committee, to proceed with a pilot program and explore a range of financing options proffered by Big Belly Solar without advertising and subsequently adopted Resolution 2015-29067. On December 4, 2015 the City and Big Belly Solar, Inc. (Bigbelly) agreed to launch a 12-month pilot program that would allow for the lease of twenty-four (24) Bigbelly + Smartbelly Double Stations under a service contract at a monthly rate of \$128 per station, for a total monthly cost of \$3,072.

These stations were installed in key locations throughout the City, including the Entertainment Districts, Commercial Districts and City Parks. The determining factors for the placement of these stations were pedestrian traffic, the available space allowing for ADA requirements, and the availability to sunlight. The larger footprint of the units does provide a challenge along narrow sidewalks.

Servicing of these stations is based on: email notification, visual inspection and customer complaints. During the development of the pilot, it was estimated that there would be a decrease in the required servicing with these containers. On average, the stations have seen service reductions from:

- **Entertainment areas:** from eighteen (18) times per week to seven (7) times per week
- **Commercial areas:** from seven (7) times per week to two (2) times per week
- **Park areas:** from seven (7) times per week to three (3) times per week

The stations were most effective in City parks, high traffic and commercial areas. It was also determined that these containers would be more user-friendly if they could be activated with a foot pedal as there was some resistance to having to open the container with the handle.

At the onset, there was contamination of the recyclable material which was addressed by changing the configuration of the opening of the containers. This has significantly improved the quality of the recovered materials.

There were some complaints of odors where food wastes had been disposed of in the vicinity of the sidewalk cafés. More frequent emptying and cleaning the units has been done in an attempt to address

the issue. It is recommended that these units not be located in close proximity of outdoor eating establishments.

The service arrangement worked well and provided a fix cost with the exception of two instances of vandalism. The repair costs totaled \$2,838.

The majority of the trash receptacles located throughout the City are emptied on a routine basis by the franchised waste haulers as part of their contract at no additional cost. There are some that are emptied strictly by City personnel and there is the potential for savings in labor costs to be achieved. Additionally, there may be heavily used receptacles that could reduce the likelihood of being full between servicing.

ANALYSIS

At its October 26, 2016 Sustainability and Resiliency Committee meeting, the Committee requested a financial analysis be conducted of the Bigbelly pilot program.

On Washington Avenue between 5th Street and 17th Street, the Sanitation Department services 65 trash and recycling stations. The current trash receptacles are manufactured by Victor-Stanley. City staff has prepared a scenario in which the standard City trash receptacle is replaced with the Bigbelly stations in the entertainment district on Washington Avenue. The purchase cost for a Victor-Stanley can is \$1,400 over the course of its ten year service life; it is refurbished every other year at a cost of \$200. This results in an average annual cost of \$220 per year. The typical can requires 18 service collections per week. A litter control crew collects the trash can liners on an as needed basis and places them near the can for collection while conducting other litter control duties. Each collection requires five minutes of time which includes pickup and disposal. For one year the average amount of time spent collecting the Victor-Stanley cans is 5,070 hours.

	Number of Cans	Can Disposal Time	Number of Services	Weeks in a Year	Total Disposal Time (hours) in One Year
Victor Stanley	65	5	18	52	5070
Bigbelly	65	5	7	52	1972

The use of the Bigbelly stations in the entertainment district on Washington Avenue cost \$128 per month per can which equates to \$99,840 for the 65 cans for the first year and every year thereafter. The Big belly stations are anticipated to require seven service collections per week and a litter control crew will collect the full liners for pickup and disposal. Assuming a five minute collection time, for one year the average amount of time spent collecting the Bigbelly stations is 1,972 hours.

	Victor Stanley	Bigbelly Stations
Washington Ave from 5th to 15th Street		
Year 1		
Labor Cost by Hours	5,070	1,972
Labor Cost at \$20 per/hr	\$101,400	\$39,440
Number of Services Per Year	60,840	23,660
Number of Cans	65	65
Annual Cost per Can	\$220	\$1,536
Total Cost of Cans	\$14,300.00	\$99,840.00

The analysis for the entertainment district on Washington Avenue demonstrates that over a ten year period for 65 cans the City will spend \$244,400 on the Victor-Stanley cans versus \$1,037,840 on the Bigbelly stations.

The following scenario is of the standard City Victor-Stanley can versus the Bigbelly station in Lummus and South Pointe Parks, which is located on the east side of Ocean Drive from 5th to 14th Street and 1 Washington Ave respectively. The Sanitation Department services 14 standard cans 11 times a week in Lummus Park. This task typically requires an employee and the use of a gator vehicle and takes on average five minutes to collect one can. This is in addition to the employees other litter control duties.

	Victor Stanley	Bigbelly Stations
Lummus and South Pointe Parks		
Year 1		
Labor Cost by Hours	2,288	832
Labor Cost at \$20 per/hr	\$45,760	\$16,640
Number of Services per Year	27,456	9,984
Number of Cans	48	48
Cost per Can for 1 year	\$220	\$1,536
Total Cost of Cans	\$10,560	\$73,728

Over the 10 year life of the standard City can, the cost for the 14 Lummus Park and 34 South Pointe parks locations is \$151,360 versus \$753,920 for the Bigbelly stations. South Pointe Park has a total of 34 dual stations which are serviced by a contractor every day which includes pressure washing the area.

CONCLUSION

The above information is provided for discussion by members of the Committee.

MT/ETC/JJFAZ

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COMMITTEE MEMORANDUM

To: Finance and City Wide Projects Committee

From: Jimmy L. Morales, City Manager 

Date: November 18, 2016

Subject: **DISCUSSION REGARDING A RESOLUTION APPROVING THE PURCHASE OF CYBER LIABILITY INSURANCE, EXCESS WORKERS COMPENSATION INSURANCE AND ADDITIONAL CRIME INSURANCE, AS PROPOSED BY ARTHUR J. GALLAGHER RISK MANAGEMENT, INC., THE CITY'S BROKER OF RECORD**

BACKGROUND

At the May 20, 2016, Finance and Citywide Projects Committee Meeting ("FCWPC"), the Human Resources Department/Risk Management Division recommended several considerations for the 2016/17 policy period. Working with our broker of record, Arthur J. Gallagher ("AJG"), the City began exploring options to purchase Cyber Liability Insurance, expanding our Crime Insurance program and implementing an Excess Workers Compensation program.

Cyber Liability Insurance:

An emerging exposure, cyber security is an issue that businesses and governmental agencies have moved to the forefront of risk management. An interruption of critical systems may severely affect our business continuity, with the potential of causing irreparable damage to our Miami Beach brand and reputation. Due to proliferation of cyber-attacks and data breaches experienced by businesses, including governmental agencies across the country, many are concerned with the risk associated with such attacks. The City needs to be equipped to respond to a breach and also prepared to manage the risks ahead of time. Cyber Risk insurance can provide a suite to help the City mitigate the risk, respond appropriately, and defend itself in the event of a lawsuit. Additionally, in 2014 the Florida legislature passed the Florida Information Protection Act ("FIPA") which replaced the existing data breach notification law. FIPA contains reporting and corrective requirements that must be complied with following a data breach, as well as a proactive component that defines what organizations must do to protect "Personally Identifiable Information" that they control, regardless of whether the organization ever suffers a data breach. FIPA obligates governmental entities that acquires, maintains, stores or uses "Personally Identifiable Information" of Florida residents to comply. If a covered entity fails to comply with any required notification or other requirements, including breach notification letters or Attorney General requests, severe penalties can be imposed. Local cities, municipalities and counties hold vast amounts of personal information and are higher value targets for cyber criminals due to large amounts of confidential information collected and stored.

According to the North Carolina League of Municipalities, here are some statistics for Data Breaches around the country:

- 929,676,448 records have been reported as compromised since 2005
- 75% of attacks are not considered difficult
- Average cost of a data breach is \$5.9 million or \$201 per compromised record
 - Public Relations damage is incalculable

Data Breach Response Factors & Costs
 Cost Estimate at 25,000 Records Breached

	Payment Card Information (PCI)	Personally Identifiable Information (PII)	Personal Health Information (PHI)
Investigation Cost	\$149,000	\$180,500	\$180,500
Notification/Crisis Management Cost	\$104,925	\$157,125	\$157,125
PCI Fines/Penalties	\$75,000	\$0	\$0
Regulatory Fines/Penalties	\$20,800	\$132,050	\$2,007,000
Total:	\$349,725	\$469,675	\$2,344,625

Cyber insurance is a fairly new product, so there's quite a bit of variation among policies. We have been working with AJG to procure coverage for the cyber exposure and have included an industry benchmarking in Exhibit 1. When you compare the excess insurance policies purchased among other counties, cities and state universities in the State of Florida, the aggregate limit of liability ranges from \$1 million to \$10 million, with retentions ranging from \$25,000 to \$500,000.

Crime Insurance:

The City purchased a government crime policy for many years with Fidelity and Deposit Company of Maryland. The pricing on the policy is very competitive; however, the coverage limit is \$500,000 for Employee Theft only for employees working at the Finance Department in City Hall. All other locations and departments throughout the City handling money are not covered under the current crime policy. We have approached a number of markets currently writing crime coverage and have been able to secure pricing to extend coverage to all City employees. When examining the terms and limits of other Florida entities, it is apparent that our policy was outdated and provided minimum coverage for the type exposure that the City faces.

AJG approached a number of markets that currently write crime coverage for Governmental entities whom offer a broad coverage form, including but not limited to the following crime incident scenarios: (See Exhibit 2 Benchmarking)

- Employee Theft – all City Locations
- Forgery or Alteration
- Theft of Money and Securities (inside and outside the premises)
- Computer Fraud
- Funds Transfer Fraud
- Faithful Performance
- Social Engineering

Excess Workers Compensation Insurance:

Although the City is self-insured for workers' compensation coverage, during 1986 – 1997, we continuously purchased excess workers' compensation coverage to respond to catastrophic injuries and illnesses. Since that time, excess workers compensation coverage has not been purchased. The policies that were purchased in the past are still responding to those catastrophic workers' compensation claims that arose during the 1986 – 1997 policy periods. During the fiscal years 2014-15 and of 2015-16, the City received excess reimbursement payments of \$799,170 and \$517,617, respectively. (See Exhibit 3 – Benchmarking)

Following an overall soft marketing the early part of the millennium, beginning in 2011, and on through 2014, the Excess Workers Compensation insurance market experienced extreme volatility and hardening. The reason for this is that although this line of coverage is intended to respond to infrequent, but very large claims, certain trends have resulted in claims becoming larger than expected, these include:

- Public safety presumptive claims that increase the types of claims that fall under workers compensation
- Newer, higher-cost treatments, which are more prevalent, and are expected to have a major impact on today's claims, in the future
- More use of prescription medications for injured employees
- Medical inflation
- Minimal investment income, which would otherwise offset insurance losses

These trends resulted in insurance company combined ratios that exceeded 100%, which meant that for every dollar of premium collected, insurers were paying (or expected to pay) more than a dollar in claims and expenses, with little or no investment income to offset the losses. In addition, some insurers significantly reduced their writings or left the market entirely. Since excess workers' compensation claims may last for decades into the future, for those insurers who did continue to offer this coverage, there was great uncertainty as to the adequacy of retention levels and pricing. This affected all insureds, regardless of their individual loss experience. I can surmise for these reasons the City discontinued its excess workers' compensation policy in 1997.

The NCCI (National Council on Compensation Insurance) has projected and the State of Florida Office of Insurance Regulation has given approval of a 14.5% increase in workers compensation costs that will go in effect December 1, 2016. There are few driving factors for this rate increase. One is the recent Florida Supreme Court's decision in *Westphal v. City of St. Petersburg (Westphal)* to invalidate the 104 week cap for temporary partial disability (TPD) benefits and extend the period of TPD eligibility to 260 weeks. *Westphal* invalidated the 104 week cap for temporary total disability (TTD) benefits and extended the period of TTD eligibility to 260 weeks. The estimated financial impact of *Westphal* was included in the Florida workers compensation rates that will take effect on December 1, 2016, which included an assumption that the maximum duration for both TPD and TTD, applied either together or separately, would be extended to 260 weeks. The other factor is the *Castellanos vs. Next Door Company* that ruled to remove statutory caps on claimant attorney fees and reinstall hourly fees.

This will result in increased workers' compensation cost for the City. By purchasing an excess workers' compensation policy, the City is able to transfer the cost of a catastrophic claim to an insurance company.

ANALYSIS AND RECOMMENDATION:

AJG and Risk Management have discussed the proposed options, and after a full analysis of each option, we recommend that the FCWPC approve the options as set forth below:

Cyber Liability

We recommend Option 1 with AIG which offers a \$1,000,000 limit with a \$25,000 deductible for a premium of \$33,438. Cyber liability is an emerging issue that will financially impact an entity, public or private, due to the many federally mandated requirements, should an entity have a data breach. When a data breach does occur, some of the largest costs are forensics, legal, notification to every individual, managing public relations, fines and penalties. By purchasing this coverage, the insurance company covers not only the costs, but to further relieve City staff the workload, they pre-select and discuss with you which firms you would like to use for the various associated services mentioned above. The proposed option is competitive to assist the City in maintaining a positive reputation and be in federal compliance.

Cyber Liability

Premium Summary Options

	Option 1	Option 2
Limits/Premiums	AIG	AIG
Premiums	\$33,438	\$42,439
Policy Aggregate	\$1,000,000	\$2,000,000
LIABILITY COVERAGES		
Privacy Liability (including employee privacy)	\$1,000,000	\$2,000,000
Security Liability	\$1,000,000	\$2,000,000
Multimedia Liability	\$1,000,000	\$2,000,000
PCI Fines & Penalties	\$1,000,000	\$2,000,000
Business Interruption	\$1,000,000	\$2,000,000
Network Interruption	\$1,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$2,000,000
BREACH RESPONSE COVERAGES	Outside Policy Limits	Outside Policy Limits
Legal Advisory	\$1,000,000	\$2,000,000
Forensics Investigations	\$1,000,000	\$2,000,000
Public Relations/Event Management	\$1,000,000	\$1,000,000
Notification Services	2,000,000 individuals	2,000,000 individuals
Retention	AIG	AIG
Privacy Liability (including employee privacy)	\$25,000	\$25,000
Breach Response	\$25,000	\$25,000
Cyber Extortion	\$100,000	\$100,000
Business Interruption Waiting Period	12 hours	12 hours
Data Breach Coach	\$0	\$0

 Recommended Option

Crime

We recommend Option 8 with Travelers which offers a \$1,000,000 limit, for all employees, with a \$50,000 deductible for a premium of \$7,909. The city currently purchases a \$500,000 limit for employees only in the Finance Department. There are other departments handling money or an electronic fund transfer which presents the opportunity to commit a fraudulent act. By purchasing this policy, the insurance company may reimburse the City for employee theft or fraudulent acts. All employees at all locations are covered and the policy limit is increased to \$1,000,000. This option also covers unintentional acts committed by an employee, often in the form of a spam or impersonation email asking for a wire transfer. The policy can be purchased with or without the coverage however, there is only a \$334 savings, we recommend purchasing the crime policy including this coverage.

Premium Summary Options

	Current Coverage Renewal Option 1	Option 6	Option 7
Limits/Premiums	Zurich	Travelers	Travelers
Premiums	\$2,595	\$7,707	\$7,909
COVERAGES			
Employee Theft	\$500,000	\$1,000,000	\$1,000,000
Forgery or Alteration	Not Covered	\$1,000,000	\$1,000,000
Inside Premises-Theft of Money and Securities	Not Covered	\$1,000,000	\$1,000,000
Inside Premises- Robbery or Safe Burglary	Not Covered	\$1,000,000	\$1,000,000
Outside the Premises	Not Covered	\$1,000,000	\$1,000,000
Computer Fraud	Not Covered	\$1,000,000	\$1,000,000
Funds Transfer Fraud	Not Covered	\$1,000,000	\$1,000,000
Money Orders and Counterfeit Paper Currency	Not Covered	\$1,000,000	\$1,000,000
Faithful Performance	Not Covered	\$1,000,000	\$1,000,000
Social Engineering	Not Covered	\$250,000	\$500,000
LOCATIONS COVERED	<i>Employees at Finance Dept. in City Hall Only</i>	All City Locations	All City Locations
Retention	Zurich	Travelers	Travelers
Employee Theft	\$0	\$50,000	\$50,000
Inside Premises- Robbery or Safe Burglary	\$0	\$50,000	\$50,000
Outside the Premises	\$0	\$50,000	\$50,000
Social Engineering Fraud	N/A	\$50,000	\$50,000

Excess Workers Compensation

While the market is now considered to be stable, rate levels and self-insured retentions are higher than they were before the volatility began. The excess workers' compensation policies that the City carried in 1986-1997 had favorable self-insured retentions ranging from \$250,000 to \$500,000. Today, government entities that have police and/or fire staff, minimum self-insured retentions tend to start at \$650,000, with the majority of entities needing to retain the first \$1,000,000+ of any one occurrence.

Therefore, we recommend Option 1 with Safety National which offers a \$1,000,000 self-insured retention for a premium of \$324,889. By purchasing this coverage, the insurance company will pick up the costs of each claim over \$1,000,000. The City can save \$103,380 in premium by purchasing Option 2; however, the self-insured retention increases by \$500,000. The premium savings would be eroded in any given year when a claim goes over \$1.1 Million. Safety National is also offering to include Police and Fire Employees with the same self-insured retention, this benefits the City because we often see insurers require a separate, higher self-insured retention for high risk employees.

Excess Workers Compensation

Premium Summary Options

Carrier	Response	Retention	Premium
Safety National	Quoted - Option 1 .24 Rate	\$1,000,000	\$324,889
Safety National	Quoted - Option 2 .16 Rate	\$1,500,000	\$221,509

 **Recommended Option**

FINANCIAL IMPACT TO BUDGET:

During the 2015-16 budget process, HR/Risk Management met with our budget analyst in order to assess the feasibility of increasing our budget allocation for the liability and crime insurance accounts. At the time, we did not have an indication on what the cost would be for the proposed coverages. Since current funding does not adequately cover the cost of the proposed recommendations, upon approval of this item, Risk Management will submit a request to Budget for a funding increase to cover the recommended coverages. The total overall cost impact of implementing these recommended coverages would be \$366,236.

Excess Workers Compensation	\$324,889
Cyber/Privacy Liability	\$33,438
Governmental Crime	\$7,909
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Total	\$366,236

JLM/MS/SB

Industry Benchmarking

Type	City of Miami Beach									
	City	County	City	Airport Authority	Clerk of Courts	City	City	City	County	State Univ.
Aggregate	\$1,000,000	\$5,000,000	\$1,000,000	\$5,000,000	\$3,000,000	\$1,000,000	\$3,000,000	\$5,000,000	\$10,000,000	\$2,000,000
1st Party Coverage										
Breach Response Expenses	2M Individuals \$1M Forensics & Legal	\$2,500,000	\$500,000	2M Individuals \$1M Forensics & Legal	\$1,000,000	\$1,000,000	\$3,000,000	\$5,000,000	\$1,000,000	500,000 Individuals
Cyber Extortion	\$1,000,000	\$5,000,000	\$1,000,000	\$5,000,000	\$3,000,000	\$1,000,000	\$3,000,000	\$5,000,000	\$10,000,000	\$2,000,000
Network Interruption	\$1,000,000	N/C	N/A	\$5,000,000		N/A	N/A	\$5,000,000	\$10,000,000	\$2,000,000
Data Restoration	N/C	N/C	N/A	\$5,000,000	\$500,000	N/A	N/A	\$5,000,000	N/A	\$2,000,000
3rd Party Coverage										
Network and Information Security Liability	\$1,000,000	\$5,000,000	\$1,000,000	\$5,000,000	\$3,000,000	\$1,000,000	\$3,000,000	\$5,000,000	\$10,000,000	\$2,000,000
Media Liability	\$1,000,000	\$5,000,000	\$1,000,000	N/A	\$3,000,000	\$1,000,000	\$3,000,000	\$5,000,000	\$10,000,000	\$2,000,000
Regulatory Liability	\$1,000,000	\$2,500,000	\$500,000	\$2,000,000	\$1,000,000	\$1,000,000	\$3,000,000	\$5,000,000	\$5,000,000	\$2,000,000
Retention										
Retention	\$25,000	\$100,000	\$25,000	100 Notified \$50k Forensics & Legal	\$25,000	\$25,000	\$50,000	\$500,000	\$500,000	\$100,000

Industry Benchmarking

	City of Miami Beach							
Type	S.Florida City	S.Florida City	S.Florida City	S.Florida City	S.Florida City	County	County	
Policy Limit	\$500,000	\$1,000,000	\$2,500,000	\$1,000,000	\$1,000,000	\$10,500,000	\$1,000,000	
Coverages								
Employee Dishonesty	\$500,000	\$1,000,000	\$2,500,000	\$1,000,000	\$1,000,000	\$10,500,000	\$1,000,000	
Forgery or Alteration	None	N/A	\$250,000	\$1,000,000	None	\$10,500,000	\$500,000	
Theft of Money and Securities	None	50000	\$250,000	\$1,000,000	None	\$10,500,000	\$500,000	
Computer Funds Transfer	None	\$100,000	\$250,000	\$1,000,000	None	\$10,500,000	\$500,000	
Faithful Performance	None	None	\$250,000	None	None	\$10,500,000	\$1,000,000	
Social Engineering	None	None	None	None	None	None	None	
Retention								
Per Loss	\$0	\$25,000	\$25,000	\$25,000	\$50,000	\$10,000	\$50,000	

Excess Workers Compensation

EXHIBIT 3

Industry Benchmarking

	City of Miami Beach	City of Miami Beach								
Location	South Florida	South Florida	South Florida	Central Florida	Central Florida	South Florida	North Florida	South Florida	South Florida	Central Florida
Entity Type	City	City	City	City	City	City	City	City	City	Special District
Payroll	\$132,879,012	\$132,879,012	\$87,266,850	\$88,225,721	\$131,122,346	\$93,440,945	\$566,299,966	\$70,574,483	\$70,175,255	\$38,139,437
SIR-All Employees	\$1,000,000	\$1,500,000	\$500,000	\$500,000	\$350,000	\$1,000,000	\$1,750,000	\$750,000	\$500,000	\$300,000
SIR-Police/Fire	\$1,000,000	\$1,500,000	\$875,000	\$500,000	\$350,000	\$1,000,000	\$1,750,000	\$750,000	\$750,000	\$300,000
Premium	\$324,889	\$221,509	\$206,980	\$294,834	\$540,724	\$204,221	\$873,857	\$209,959	\$251,284	\$131,352
Rate per \$100	\$0.244	\$0.167	\$0.237	\$0.334	\$0.412	\$0.219	\$0.154	\$0.297	\$0.358	\$0.344

County Clients:

Location	West Florida	West Florida	West Florida	Central Florida	South Florida	West Florida	West Florida	North Florida	North Florida
Entity Type	County	County	Port	County	County	County	County	County	County
Effective Date	10/1/2015	10/1/2015	4/1/2015	4/1/2015	4/1/2015	10/1/2015	3/1/2015	10/1/2020	1/1/2015
Payroll	\$316,029,987	\$71,281,306	\$21,137,692	\$386,142,436	\$468,013,125	\$180,757,000	\$274,930,931	\$28,304,922	\$81,351,321
SIR-All Employees	\$650,000	\$650,000	N/A	\$2,000,000	\$2,500,000	\$500,000	\$2,000,000	\$600,000	\$500,000
SIR-Police/Fire	\$1,000,000	\$650,000	N/A	\$2,000,000	\$2,500,000	\$650,000	\$2,000,000	\$600,000	\$500,000
Premium	\$555,518	\$149,513	\$362,296	\$401,588	\$545,657	569,075	\$223,244	\$123,940	\$2,461,969
Rate per \$100	\$0.176	\$0.210	\$1.714	\$0.104	\$0.117	\$0.315	\$0.081	\$0.438	\$3.026