



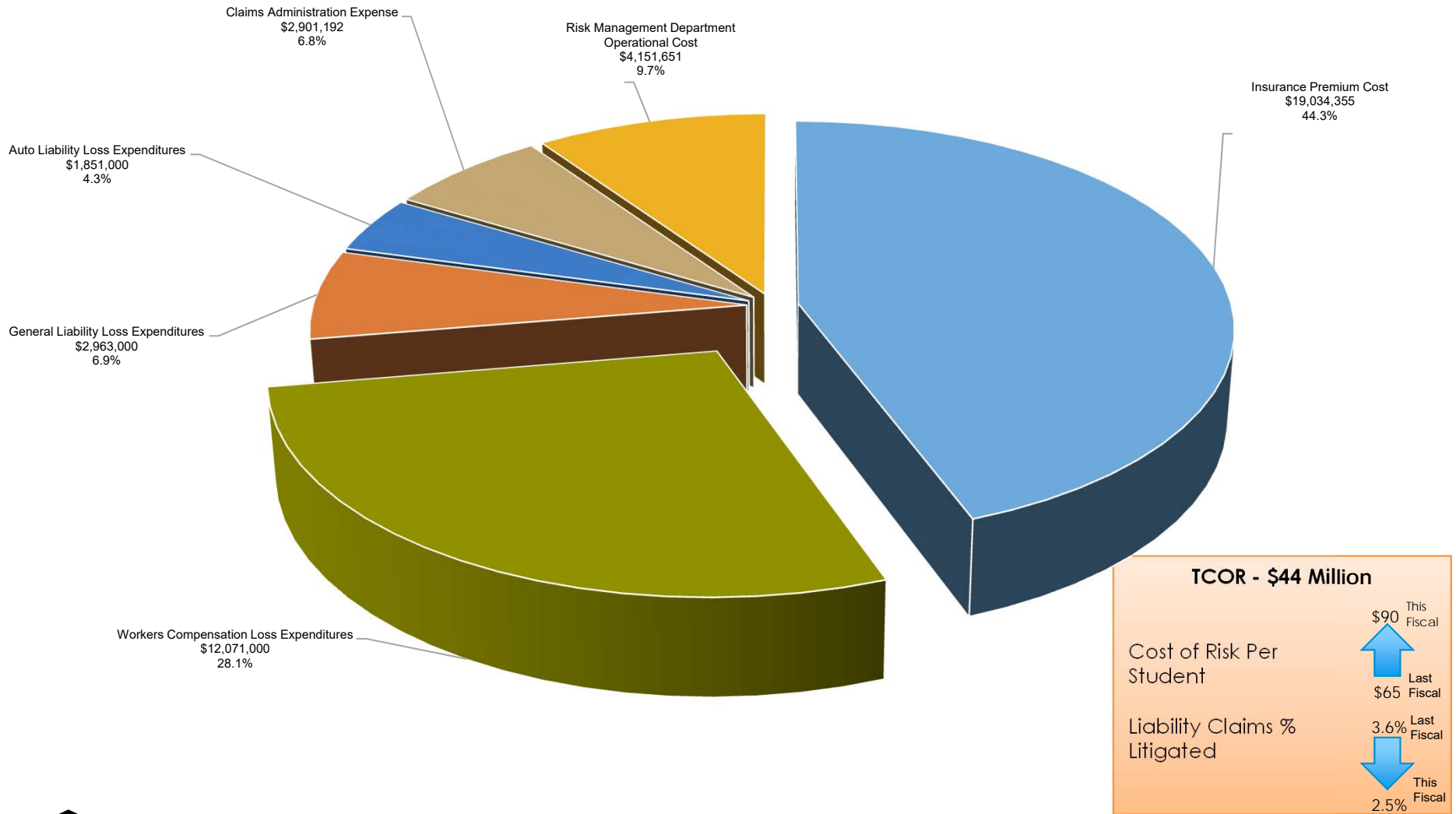
RISK MANAGEMENT DEPARTMENT

2019-2020 Property & Casualty Insurance Renewal/FEMA Recovery

June 18, 2019



ESTIMATED TOTAL COST OF RISK (TCOR)



CURRENT MARKET CONDITIONS

□ Primary Insurance

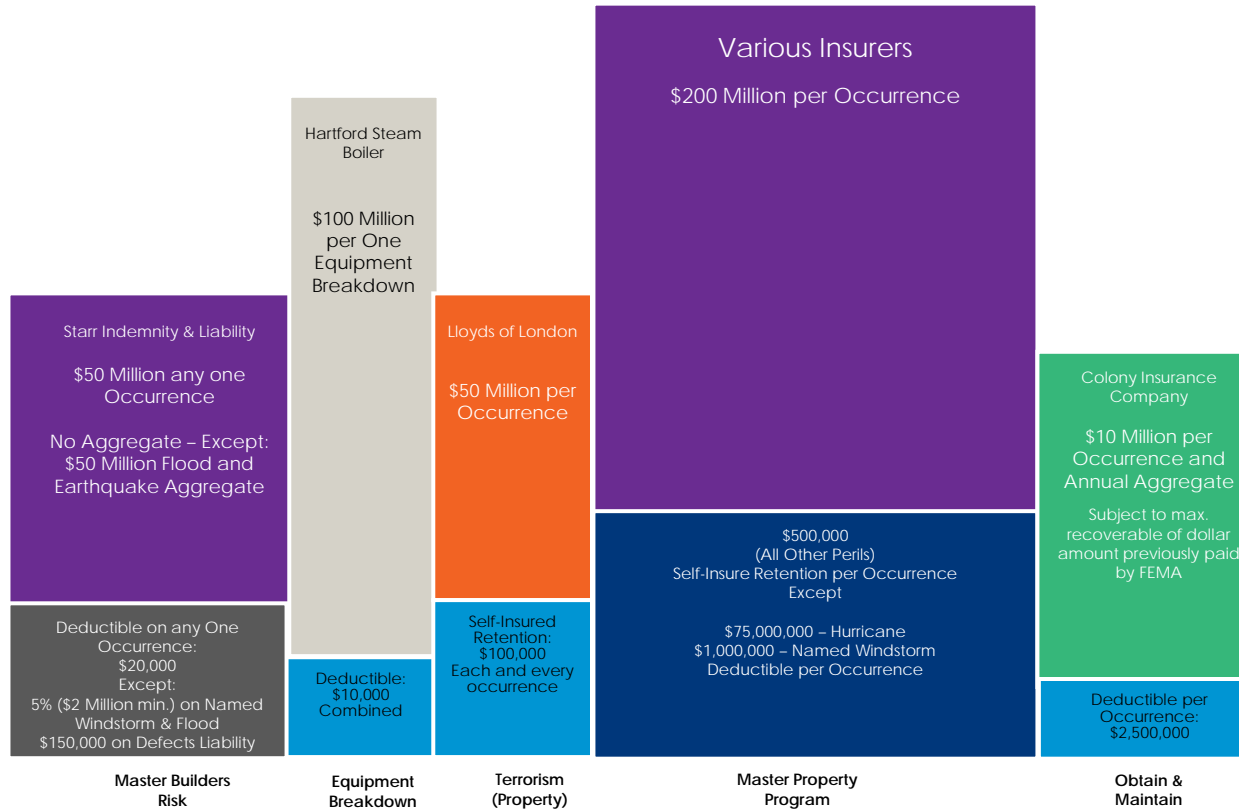
- Hurricane Michael loss estimates expected to exceed \$5 billion
- California wildfire losses expected to exceed \$9 billion
- Two earthquakes in Japan caused losses of \$9 billion of which \$2 billion were insured losses
- Insurance carriers and syndicates requesting rate/premium increases

□ Reinsurance

- Targeting rate increases resulting from 2018 catastrophic losses
- Global markets experienced losses around the world
- Closure of catastrophic commercial claims from 2018 continue to develop and closure of claims is moving slowly



PROPERTY LINES OF COVERAGE

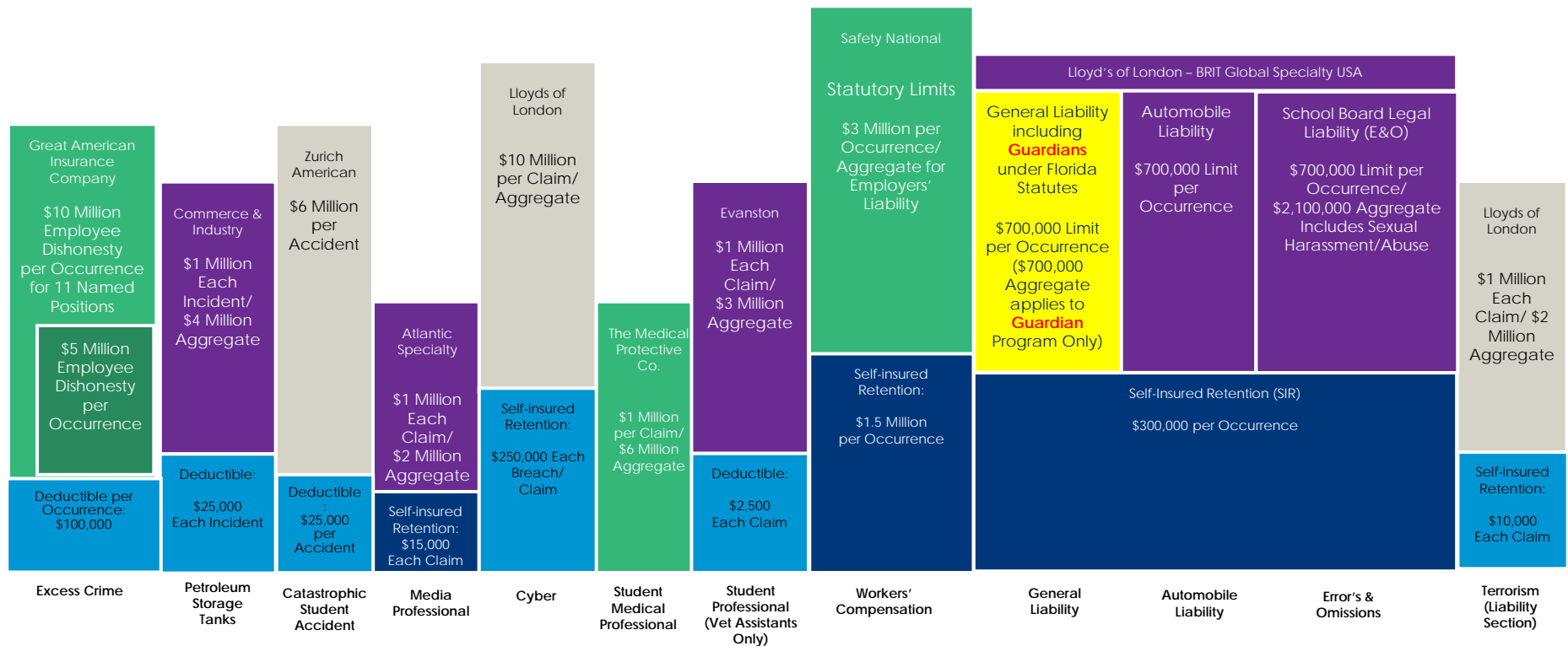


Visual representation of Property Program
No significant structural changes



CAUSALTY LINES OF COVERAGE

12 Major Casualty Lines of Coverage



New policy purchased per Florida Statute 30.15 for **Guardian** Program



2019-2020 SUMMARY OF VALUES

Description	2018-2019	2019-2020	% Increase 2018 vs. 2019 Option 1
Building Values (includes additions/ deletions during policy year)	\$ 6,133,190,311	\$ 6,008,035,162	-2.0%
Outdoor Property	\$ 220,904,813	\$ 230,805,303	4.5%
Contents including Furniture, Fixtures, Equipment (includes additions/deletions during policy)	\$ 860,090,343	\$ 863,516,997	0.4%
Walkway	Included in above values	\$ 274,697,000	
Playarea		\$ 20,599,080	
Portables		\$ 111,364,585	
Mobile Equipment (including tractors, mowers, etc)	\$ 7,000,000	\$ 7,000,000	0.0%
Data Processing Values (includes Hardware, Software and Extra Expense)	\$ 50,000,000	\$ 50,000,000	0.0%
Auto Fleet Physical Damage	\$ 115,015,000	\$ 115,015,000	0.0%
TOTAL INSURED VALUES	\$ 7,386,200,466	\$ 7,681,033,127	3.99%



2019-2020 BUDGET

LINE OF BUSINESS	Effective 2018	2019 Budget	Increase
Excess Property Program	\$15,489,164.68	\$16,697,775.00	7.80%
Obtain & Maintain Property	\$980,000.00	\$1,020,000.00	4.08%
Terrorism (Property)	\$67,500.00	\$67,500.00	0.00%
Builder's Risk	\$464,801.84	\$550,000.00	18.33%
Cyber Liability	\$148,148.00	\$148,148.00	0.00%
Public Entity Package	\$720,000.00	\$733,500.00	1.88%
Third Party Liability – Terrorism	\$17,425.00	\$17,425.00	0.00%
Excess Workers' Compensation	\$963,562.00	\$988,002.00	2.54%
Boiler and Machinery	\$51,804.00	\$55,359.00	6.86%
Excess Crime	\$45,495.00	\$47,769.00	5.00%
Petroleum Storage Tank Liability	\$17,893.00	\$22,094.00	23.48%
Accidental Death & Dismemberment – Security Officers	\$1,025.00	\$1,025.00	0.00%
Broadcasters Liability	\$9,061.00	\$9,061.00	0.00%
Catastrophic Student Accident	\$47,206.00	\$47,206.00	0.00%
Health Occupations Student Professional Liability	\$21,631.00	\$22,029.00	1.84%
KCW Parking Lot General Liability	\$2,620.00	\$2,620.00	0.00%
GRAND TOTAL	\$19,047,336.52	\$20,429,513.00	



HURRICANE IRMA RECOVERY FUNDS COLLECTED TO DATE

Broward County Government
\$1,082,447

Reimbursement for School Board Shelter Expenses incurred during Hurricane Irma



Colony Insurance
Obtain Maintain Insurance Policy
\$350,000

Insurance recovery for damage to buildings with FEMA commitments



HURRICANE IRMA CATEGORY A DEBRIS REMOVAL CLAIM

Project Worksheets Submitted to FEMA November 2018

FEMA Submissions	Submission Time Period	Potential Recovery Amount
\$74,994	FEMA Period 1 Project (75% Federal, 12.5% State) Work completed between 9/10/17 - 9/17/17	\$65,620
\$1,055,799	FEMA Period 2 Project (90% Federal, 5% State) Work completed between 9/18/17 - 10/17/17	\$1,003,009
\$393,015	FEMA Period 3 Project (80% Federal, 10% State) Work completed between 10/18/17 - 12/16/17	\$353,713
\$144,926	FEMA Period 4 Project (75% Federal, 12.5% State) Work completed between 12/17/17 - 3/3/18	\$126,810
\$1,668,734		\$1,549,152



HURRICANE IRMA CATEGORY B DEBRIS REMOVAL CLAIM

Project Worksheets Submitted to FEMA February 2019

FEMA Submissions	Submission Time Period	Potential Recovery Amount
\$4,825,147	FEMA Period 1 Project (100% Federal) Work completed between 9/4/17 - 10/3/17	\$4,825,147
\$188,199	FEMA Period 2 Project (75% Federal, 12.5% State) Work completed between 10/4/17 - 3/3/18	\$164,674
\$5,013,346		\$4,989,821



HURRICANE IRMA CATEGORY E PERMANENT WORK

Permanent Work Project Worksheets Estimated to be Completed by December 2019

- ✓ Thirty-One (31) permanent work project worksheets have been identified for locations with permanent damage.
- ✓ Fourteen (14) of Thirty-One (31) permanent work project worksheets have been submitted as follows:

Date of Original Submission to FEMA	Dollar Value Submitted	Description	Potential Recovery Amount	Sites in Project Worksheet
4/1/2019	\$62,817	Western Zone	\$54,965	5
4/3/2019	\$108,879	Monarch Zone	\$95,269	5
4/10/2019	\$50,245	Nova Zone	\$43,964	5
4/18/2019	\$44,812	Coral Glades Zone	\$39,210	5
4/23/2019	\$56,274	McArthur Zone	\$49,240	9
4/26/2019	\$236,860	Blanche Ely Zone	\$207,252	12
5/2/2019	\$62,012	Fort Lauderdale Zone	\$54,260	11
5/8/2019	\$341,793	Hollywood Hills Zone	\$299,069	10
5/14/2019	\$113,069	Flanagan Zone	\$98,935	9
5/23/2019	\$28,683	South Plantation Zone	\$25,098	7
5/25/2019	\$77,787	Piper Zone	\$68,064	10
5/28/2019	\$101,697	Miramar Zone	\$88,985	9
6/6/2019	\$112,094	Northeast Zone	\$98,082	6
6/10/2019	\$88,154	South Broward Zone	\$77,135	9
Total	\$1,485,176		\$1,299,528	

Staff is currently gathering, examining and verifying dollars values for additional project worksheets.



SBBC HURRICANE SHELTER PERSONNEL

Previous Years

- ❑ Special Needs Shelters
 - ✓ Four (4) Shelter Workers
 - ✓ Four (4) Facility Service Persons
 - ✓ Three (3) PPO Mechanics (HVAC, Plumber, Electrician)
 - ✓ One (1) Cafeteria Manager
 - ✓ Two (2) Cafeteria Workers

- ❑ General Population Shelters
 - ✓ Two (2) Facility Service Persons
 - ✓ One (1) Cafeteria Manager
 - ✓ Two (2) Cafeteria Workers

Moving Forward

- ❑ Special Needs Shelters
 - ✓ *Two (2) Facility Managers – Principal, Assistant Principal*
 - ✓ Four (4) Shelter Workers
 - ✓ Four (4) Facility Service Persons
 - ✓ Three (3) PPO Mechanics (HVAC, Plumber, Electrician)
 - ✓ One (1) Cafeteria Manager
 - ✓ *Four (4) Cafeteria Workers*

- ❑ General Population Shelters
 - ✓ *Two (2) Facility Managers – Principal, Assistant Principal*
 - ✓ *Eight (8) Shelter Workers*
 - ✓ Two (2) Facility Service Persons
 - ✓ *One (1) PPO Mechanic*
 - ✓ One (1) Cafeteria Manager
 - ✓ Two (2) Cafeteria Workers

Per the County's request additional staffing will be provided as indicated above. The Red Cross is no longer providing service.



SBBC HURRICANE SHELTER PERSONNEL (Total Personnel for All Shelters Opened)

Shelter Type	Facility Managers	Shelter Workers	Facility Service	Food Service	Mechanics	Number of Personnel Needed at Each Shelter		Number of Shelters	Total Needed Per Shelter
Special Needs	2	4	4	5	3	18	X	5	90
Gen Pop	2	8	2	3	1	16	X	37	592
Total Needed:									682

Departments who train their own employees for Shelter Service:

- Physical Plant Operations - Mechanics
- Food & Nutrition Services – Cafeteria Managers and Cafeteria Workers

Emergency Management, Risk Management Trains

- Facility Managers
- Shelter Workers
- Facility Service Persons





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