



Covered Party: City of Dania Beach
 Effective Date: 10/1/2014

LINE OF COVERAGE	2013/2014			2014/2015			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	2013/2014	2014/2015
Property:								
Preferred								
Buildings & Contents	\$ 45,670,048	\$ 2,500	\$ 433,413	\$ 45,541,366	\$ 2,500	\$ 421,218	Exposure Difference	Property \$ (128,682) -0.28%
Equipment Breakdown	\$ 45,670,048	\$ 2,500		\$ 45,541,366	\$ 2,500			
Flood	\$ 1,000,000	\$ 2,500		\$ 1,000,000	\$ 2,500			
Earthquake								
Terrorism								
Windstorm								
Accounts Receivable	\$ 250,000	5%/\$15,000 minimum		\$ 250,000	5%/\$15,000 minimum		Premium Difference	\$ (12,195) -2.81%
Additional Expense	\$ 250,000	\$ 2,500		\$ 250,000	\$ 2,500			
Business Income	\$ 250,000	\$ 2,500		\$ 250,000	\$ 2,500			
Errors & Omissions	\$ 250,000	\$ 2,500		\$ 250,000	\$ 2,500			
Demolition & Increased Cost of Construction	\$ 500,000	\$ 2,500		\$ 500,000	\$ 2,500			
Inland Marine:								
Communications Equipment	\$ -	-	\$ 8,231	\$ -	-	\$ 9,351	Inland Marine Exposure Difference	\$ 1,028,831 \$ 1,168,831
Mobile Equipment	\$ 694,805	\$ 2,500		\$ 834,805	\$ 2,500		Exposure Difference	\$ 140,000
Electronic Data Processing	\$ 170,000	\$ 2,500		\$ 170,000	\$ 2,500			13.61%
Emergency Services Portable Equip	\$ -	-		\$ -	-			
Fine Arts	\$ 10,000	\$ 2,500		\$ 10,000	\$ 2,500		Premium Difference	\$ 1,120
Other Inland Marine	\$ 70,000	\$ 2,500		\$ 70,000	\$ 2,500			13.61%
Rented Borrowed Leased Equipment	\$ 50,000	\$ 2,500		\$ 50,000	\$ 2,500			
Valuable Papers	\$ -	-		\$ -	-			
Watercraft	\$ 34,026	\$ 2,500		\$ 34,026	\$ 2,500			
			Sub-Total \$ 441,644			Sub-Total \$ 430,569		
Crime:								
Preferred								
Employee Dishonesty	\$ 100,000	\$ 1,000	\$ 1,346	\$ 250,000	\$ 1,000	\$ 1,346		
Theft, Disappearance & Destruction In/Out	\$ 10,000	\$ 1,000		\$ 10,000	\$ 1,000			
Funds Transfer	\$ 10,000	\$ 1,000		\$ 10,000	\$ 1,000			
Computer Fraud	\$ 25,000	\$ 1,000		\$ 25,000	\$ 1,000			
Forgery/Alterations	\$ 25,000	\$ 1,000		\$ 25,000	\$ 1,000			
			Sub-Total \$ 1,346			Sub-Total \$ 1,346		
General Liability:								
Preferred								
General Liability	\$ 1,000,000	-	\$ 119,372			\$ 121,968	Payroll Exposure Difference	\$ 6,463,745 \$ 140,534
Employee Benefits	\$ 1,000,000	-					Payroll Premium Difference	\$ 2,596 2.17%
Law Enforcement Liability								\$ 2,596 2.17%
			Sub-Total \$ 119,372			Sub-Total \$ 121,968		

Putting Safety First is a Worthwhile Priority

By Pam Stone, Sr. Safety & Risk Management Consultant - Public Risk Underwriters of Florida, Inc.



The City of Dania Beach has been a member with Preferred for 12 years and in 2007 after reviewing the financial impact to the City they realized that a more vigorous approach to safety and claims management must be taken. HR and Risk Manager Jackie Whiting-Beauzil took the opportunity to meet with Administration and explained the necessity for an effective program and why it is important to the City, the residents, and the safety and health of the employees. With that, she was given the authority to hit the ground running and that's just what she did.

Pam Stone, Loss Control Representative with Preferred, met with Jackie to set up a service plan. To get things rolling they started with a claim review of all of their current open claims. This allowed the City to get a better handle on how the claims were trending and to work together with the adjusters on managing the claims going forward for a more positive outcome.

Next in the process they met with the Safety Committee and identified the needs of each department and developed a safety program as well as a written manual. When asked what made the Safety Committee successful, Jackie responded: "Because they have the authority to make recommendations for the betterment of our employees and City and they are heard."

The City administration looks at the Safety Committee as a responsible resource to learn what the needs are and respond to them. It's a positive form of communication.

The City recognizes the Safety Committee with their names and contact information in the City newsletter and the committee reaches out to the entire staff to take recommendations.

With safety training being a top priority the committee started with that right away. Preferred was able to provide the "general" safety training topics such as: Lockout Tag out, Electrical, Personal Protective Equipment, Heat Stress, and Back Safety. HR Assistant and Safety Coordinator Kristin Milligan has taken it even farther with job specific training for the departments. Meeting contacts through Association meetings and working closely with each department within the city, she found Kenton L. Brown, the Emergency Response Manager with the Florida Department of Environmental Protection. Mr. Brown has provided training on Encountering Abandoned Containers and Chemical Exposure. The City does not have a budget for speakers so Jackie and Kristin work with people that will provide this training at no charge!

With Dania Beach having so much success with safety training they have encouraged employees to make recommendations for training that they feel are important to their jobs. Kristin has reached out to Broward County for help having a couple of people in each department certified in CPR and another contact is scheduled to provide training on hazards that employees may encounter working out in the field. Another responsibility of the Safety Committee is to provide for the on-going inspections. Their goal is to make the City a safe environment for both the employees and the residents. With claims management being a large part of what Jackie and Kristin do they make sure claims are reported timely and they gather as much information as possible. They also provide the adjuster with an internal accident investigation for all claims. Both ladies stressed how important the investigations are at getting to the root cause of an incident, for possible subrogation, and of course for compensability.

Managing claims internally helps in many ways including building a rapport with the claimant and working together for the best possible outcome. They also learn of policies and procedures that may need to be changed or updated and are able to address the claims with the safety committee for their recommendations on preventing the incident from happening again and in most cases the claims closed quicker.

MEMBER SPOTLIGHT

We thank and appreciate the City of Dania Beach for being a member of the Preferred Trust and for recognizing the importance of an effective Safety Committee and most of all the Administration for granting Jackie, Kristin and the Safety Committee the authority to do what needs to be done to take care of this wonderful City.

Pam has worked in the insurance field for the last nineteen years of her career. The last 7 years with Public Risk Underwriters of Florida, Inc. Her experience includes working in Program Development, Marketing, Training and Liaison between Members and Underwriting and Claims and of course Risk Management. She has completed the 10 hour OSHA Outreach Training course in General Industry Safety and Health, and most recently completed Fundamentals of Employment Law with State College of Florida. Her educational background is in Business and Computer Programming.

Loxahatchee River District Welcomes New Safety Training & Compliance Officer

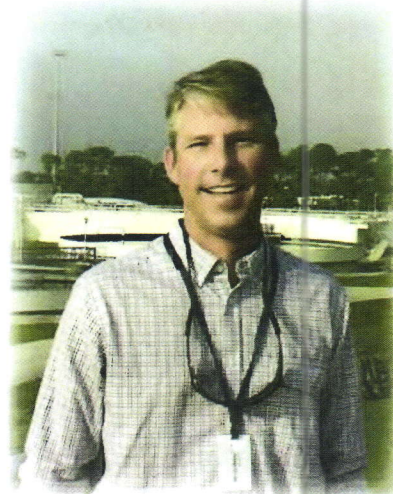
Submitted By Chris Kittleson, Sr. Safety & Risk Mgmt. Consultant - Public Risk Underwriters of Florida, Inc.

Loxahatchee River District would like to welcome Jason Argraves as the District's new Safety Training & Compliance Officer. Jason recently joined the District in October of 2013 and has been vigilante in his efforts to maintain safety in the workplace, safety for the patrons of the District as well as protecting the environment.

Jason brings to the District an extensive safety background including holding the designation as a Certified Occupational Safety Specialist (COSS) as well as being a Certified Technician for Gas Detection Systems and Self Contained Breathing Apparatus type equipment. One of his projects involved the implementation of a Portable Gas Detection Program for over 40 vessels owned and operated by Royal Caribbean Cruise Lines. In addition, Jason has worked with both private and public sector operations that contemplate power generation, mining, military, law enforcement and defense contractors.

Jason hails from Martin County where he lives with his wife and two children and enjoys sharing the Florida lifestyle of hunting, fishing and camping with his family.

Public Risk Underwriters of Florida Safety & Risk Management Department is looking forward to working with Jason on the District's safety and risk management initiatives.



BE IN THE MEMBER SPOTLIGHT

We would like to share your best practices, risk management expertise, success stories, and the accomplishments of your entity and employees with fellow members in our next news letter.

If interested, please contact:

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