



**County Commission Meeting**  
**September 20, 2017**  
**Agenda Item Number: N.5**  
**Agenda Item Summary #3299**

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**BULK ITEM:** Yes

**DEPARTMENT:** Risk Management

**TIME APPROXIMATE:**  
N/A

**STAFF CONTACT:** Maria Slavik (305) 295-3178

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**AGENDA ITEM WORDING:** Approval to purchase insurance for Monroe County emergency vehicles and portable equipment from American Alternative Ins. Co. through the VFIS insurance agency; use competitive bidding procedures purchase exemption, and authorize the Risk Management Administrator to sign the Florida Consent to Rate/Excess Rate Application.

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**ITEM BACKGROUND:** This American Alternative insurance policy provides coverage for damages to the County's emergency vehicles and portable equipment with an effective policy term of October 1, 2016 to September 30, 2017. This policy is uniquely beneficial over other policies because it provides emergency vehicle coverage on a "scheduled value" basis rather than an "actual cash value" basis and also provides "guaranteed replacement value" for the County's communication equipment used for firefighting, ambulance and rescue operation. Due to the unique terms and conditions of this policy coverage required by the County, this policy is exclusive in the market and is not benefited by the competitive bidding process. Staff seeks approval to exempt the acquisition of this policy from the competitive bidding procedures pursuant to and as authorized by County Purchasing Policy Ch. 10 – Purchase of Insurance, and Monroe County Code Sec. 2-347(e)(5)g, which provides that policies, which due to the unique terms and conditions required by the County, are exclusive in the market and thus are not benefitted by the competitive bidding procedures may be exempted from formal competition. The County's risk management consultant's recommendation letter, Purchasing Policy Chapter 10 and MCC Sec. 2-347(e)(5)g are attached as backup.

**PREVIOUS RELEVANT BOCC ACTION:** 9/21/16 – BOCC approved the current emergency vehicles and portable equipment damages insurance policy. 7/15/15 - BOCC approved Ordinance 015-2015 which added Sec. 2-347(e)(5)g to the MCC and the Purchasing Policy was revised to authorize this type of policy to be acquired as an exclusion and exempt from the competitive bidding process.

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**CONTRACT/AGREEMENT CHANGES:**

American Alternative Ins. Co. proposed an annual premium for the 2017/18 Emergency Vehicle Physical Damage policy of \$61,455.00 and an annual premium for the County's Portable Equipment Damage coverage of \$5,683.00 which includes \$5.68 State-Imposed Surcharges and fees. The brings the total premium for the County's Emergency Vehicle Physical Damage and Portable Equipment coverage to \$67,143.68 . This represents a decrease of \$9,246.20 (12.1%).

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**STAFF RECOMMENDATION:** Approval of the purchase of the American Alternative insurance policy through use of the competitive bidding procedures exemption, and for the Risk Administrator to sign the Florida Consent-to-Rate/Excess Rate Application.

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**DOCUMENTATION:**

Interisk Corporation Recommendation Letter, Premium Summary & Florida Consent-to-Rate/Excess Rate Application  
MCC Sec. 2-347(e)(5)g.  
Purchasing Policy Ch. 10 Purchase of Insurance

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**FINANCIAL IMPACT:**

<p><b>Effective Date:</b> 10/1/17 <b>Expiration Date:</b> 9/30/18</p> <p><b>Total Dollar Value of Contract:</b> \$67,143.68 <b>Total Cost to County:</b> \$67,143.68 <b>Current Year Portion:</b> \$76,389.88 <b>Budgeted:</b> Yes <b>Source of Funds:</b> Internal Service Fund/Primarily Ad Valorem <b>CPI:</b> N/A <b>Indirect Costs:</b> N/A <b>Estimated Ongoing Costs Not Included in above dollar amounts:</b> N/A</p> <p><b>Revenue Producing:</b> No    <b>If yes, amount:</b> <b>Grant:</b> N/A <b>County Match:</b> N/A <b>Insurance Required:</b> N/A</p> <p><b>Additional Details:</b></p>
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09/20/17 503-08502 · RISK MGMT INSURANCE

\$67,143.68

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**REVIEWED BY:**

Maria Slavik	Completed	08/25/2017 10:49 AM
Chris Ambrosio	Completed	08/25/2017 11:32 AM
Bob Shillinger	Completed	08/29/2017 5:17 PM
Budget and Finance	Completed	08/30/2017 3:13 PM

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Kathy Peters  
Board of County Commissioners

Completed  
Pending

09/01/2017 12:35 PM  
09/20/2017 9:00 AM