



## CITY COMMISSION STAFF REPORT

**DEPARTMENT:** Human Resources Department

**SUBJECT:** Discussion and possible action to approve an agreement with Brown & Brown, Inc. to provide the City's Employee Benefit Plans and General Property, Casualty/Worker's Compensation, and Automobile Insurance for three (3) years. – **Human Resources**

**CITY MANAGER RECOMMENDATION:** The City Manager recommends the City enter into an agreement with Brown & Brown, Inc., an Insurance Brokerage Firm, to negotiate and provide the City's Employee Benefit Plans and General Property, Casualty/Workers' Compensation, and Automobile Insurance for three (3) years.

**BACKGROUND OF ITEM:**

As the Agent of Record agreement with Gehring Group expires this year, a Request for Proposals (RFP) for Insurance Brokerage Services was solicited to assist the City in purchasing and maintaining insurance coverage for the next three years.

The RFP generated three (3) submittals from the following – Brown & Brown, Gehring Group, and RMC Group. RMC Group withdrew their proposal prior to the Q&A Evaluation Committee.

Per the award method, which evaluated the proposals by scoring technical qualification and/or price, Brown & Brown, Inc was awarded the contract. The insurance broker will work with the City to negotiate and purchase the following benefit plans/insurance, including but not limited to:

1. Health Insurance/Dental Insurance, including Cobra Administration
  - a. Retirees – Health: (12) Employees (9) Spouse
  - b. Retirees – Dental: (23) Employees and (14) Spouses
  - c. COBRA – two (2) people
  - d. Medicare – (10) retirees
2. Group Life and Accidental Death & Dismemberment (AD&D)
  - a. Retirees in the Group Life and AD&D: (24 total)
3. Insurance Supplements shall cover at minimum the below:
  - a. Cancer
  - b. Accident
  - c. Critical Illness
  - d. Life Insurance
  - e. Hospital Indemnity

- f. Flexible Spending Account (FSA) for Medical & Daycare
- 4. Employee Assistance Program – (Full-time employees only)
- 5. General Property, Casualty/Workers’ Compensation, and Automobile Insurance.
  - a. Property Insurance: encompasses municipal property insurance and others that the City may require.
  - b. Casualty Insurance: shall include general liability, workers’ compensation, public officials and employee’s liability, special events, crime, facility use liability, and other insurance typically referred to as casualty.
  - c. Automobile Liability and Physical Damage: all City vehicles.
- 6. Benefits Offerings:
  - a. Vision
  - b. Flexible Spending Account (FSA) / Health Spending Account (HSA)
  - c. Long Term Disability (LTD)
  - d. Short Term Disability (STD)
  - e. Outsourcing (Family and Medical Leave Act (FMLA), LTD, STD, and other related services.
  - f. Wellness Programs

Brown & Brown, Inc.’s cost proposal per year is \$97,500.00

**FISCAL IMPACT:**

There will be no negative fiscal year 2022 impact due to the acquisition of these services. The current year (\$40,625) fee for services will be absorbed by the employer portion of medical cost, which is currently under budget by \$179,805.

<u>General Ledger Acct. Number</u>	<u>Original Budget Amount</u>	<u>Prior Transfers to-date</u>	<u>Current Requested Amount</u>	<u>Total FY Budget With Current Request</u>
521300-000	\$1,993,389	\$0	\$0	\$1,993,389

**ATTACHMENTS:**

1. Agreement between the City of Cooper City and Brown & Brown, Inc.
2. Advertised Solicitation
3. Brown & Brown Submittal
4. Evaluation Matrix & Tabulation
5. Brown & Brown Compliance

## Workflow History



User	Task	Action	Date/Time
Allen, Tedra	NEW ITEM: Not Yet Routed	*FINANCIAL IMPACT: Forw...	03/23/22 02:01 PM
Kendrick, Aaron	Assigned to Finance Director	COMPLETE: Forward to Cit...	04/01/22 10:12 AM
Horowitz, Jacob	Assigned to Attorney	COMPLETE: Forward to Cit...	04/01/22 02:46 PM
Napoli, Joseph	Assigned to City Manager	COMPLETE: Forward to Cit...	04/01/22 02:47 PM
Allen, Tedra	Assigned to City Clerk	APPROVE ITEM: End Workf...	04/01/22 05:07 PM
Allen, Tedra	END WORKFLOW - APPROVED		04/01/22 05:09 PM