



## Public Insurance Fund

### Mission

To effectively administer claims and provide a safe and healthy environment for the City's employees, visitors and residents.

### Goals

The Self Insurance Division is responsible for the implementation and monitoring of the insurance and safety programs of the City. The purpose of the Division is to minimize the City's exposure to financial loss through the effective use of loss prevention and transfer programs, safety programs, and vigilant claims processing.

### Objectives

Reduce the severity and frequency of workers' compensation losses by continuous safety training and updating of city-wide Safety Programs.

Reduce the number of automobile accidents through Defensive Driving Training.

Continue to monitor group health and life insurance claims, plan design and fees.

Ensure the City has adequate coverage related to property and casualty insurance to protect its employees and physical assets against loss and liability.

### Major Functions and Activities

The Risk Management Division is responsible for writing the specifications for insurance programs that will best protect the City's financial interests, its employees and its physical assets.

Responsible for reporting, negotiating and settling claims against the City in a timely and cost-effective manner.

Responsible for the administration of workers' compensation claims in accordance with Florida Statute 440.

Responsible for providing a safe environment through the use of updated safety programs and training.

Responsible for the administration and monitoring of group health and life insurance benefits.

Responsible for coordinating the training of all City employees in areas including, but not limited to, social diversity, sexual harassment, safety, and anger

management. Such training is not funded from this Division but is coordinated as necessary.

Responsible for reviewing all contracts awarded by the Commission to ensure that vendors have adequate insurance coverage to conduct business with the City.

### Budget Highlights

Continue to provide services and educate employees regarding benefits, monitored procedures to control claims cost, transferred risks as applicable, procured and provided the appropriate cost-effective insurance programs, and investigated and reviewed options to reduce all claims costs including employee benefits.

The fiscal year 2013-14 budget reflects an increase of \$0.7 million or 3.4% over the current working budget. The largest portion of the increase, \$420,000 (11.8% increase vs. last year), is attributable to property and casualty insurance. Health insurance and workers' compensation expenses combined account for an increase of \$296,000 (1.7% increase vs. last year).

### Accomplishments

Coordinated a complete physical asset survey of City property including updated replacement costs.

Assisted the City Manager in completing labor negotiations with the unions for the Police Officers, Firefighters, General Employees, and the Charter Schools.

Meeting with consultants/insurance providers to determine the effect and implications for the City regarding Obama Care, which is officially titled the "Patient Protection and the Affordable Care Act," a bill signed into law to reform the health care industry. This bill was signed into law on March 23, 2010, but there are some parts of the law that will take effect on January 1, 2014.

## Public Insurance Fund Performance Measures

Indicator	2010-11		2011-12		2012-13	2013-14
	Actual	Goal	Actual	Goal	Goal	Goal
<b>Outputs</b>						
Safety seminars	10	5	17	5	10	20
<b>Effectiveness</b>						
Total claims	151	100	215	134	100	150
<b>Efficiency</b>						
Average Workers' Compensation Insurance cost per FT Employee	\$1,686	\$1,000	\$1,388	\$1,500	\$1,000	\$1,000

## Public Insurance Fund - Budget Summary

Revenue Category	2010-11 Actual	2011-12 Actual	2012-13 Budget	2013-14 Budget
General Government Charges	15,450,536	12,941,011	19,176,359	19,995,460
Investment Income	185,501	257,780	292,336	261,534
Other Miscellaneous Revenues	2,284,818	2,161,154	1,828,405	1,757,336
<b>Total</b>	<b>17,920,856</b>	<b>15,359,945</b>	<b>21,297,100</b>	<b>22,014,330</b>

Expenditure Category	2010-11 Actual	2011-12 Actual	2012-13 Budget	2013-14 Budget
Personnel				
Salary	61,325	60,140	60,840	60,840
Benefits	29,261	31,999	40,304	47,978
Personnel Subtotal	90,586	92,139	101,144	108,818
Operating				
Other Contractual Services	63,422	51,878	101,971	90,207
Insurance	17,762,534	8,669,070	21,081,485	21,803,805
Repair and Maintenance Services	-	-	2,000	2,000
Printing and Binding	-	-	5,000	4,000
Other Current Charges and Obligation	-	-	-	-
Office Supplies	4,314	4,598	4,500	4,500
Operating Supplies	-	30	1,000	1,000
Operating Subtotal	17,830,270	8,725,577	21,195,956	21,905,512
<b>Total</b>	<b>17,920,856</b>	<b>8,817,716</b>	<b>21,297,100</b>	<b>22,014,330</b>

Position Title	2010-11 Actual	2011-12 Actual	2012-13 Adopted Budget	2013-14 Budget
12014 Risk Management/Benefits Supervisor	1	1	1	1
Total				
Full-time	1	1	1	1
Part-time	-	-	-	-