

**INSURANCE ADVISORY BOARD**

**Q=Carlos Dias Padron**

**Q1=Leon Kellner**

**Q2=Gary Reshefski**

**Q3=Yaneri Figueroa**

**Q4=David Ruiz**

**Q5=Elsa Jaramillo-Velez**

**Q6= Jose Soto**

**Q7=Tatiana Mendez**

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18 Q: Good morning, everybody. Um, today's, uh, February 18th. Uh, it's, uh, 8:12.  
19 Uh, we do have a quorum so we're gonna start the Insurance Advisory  
20 Committee Meeting for today. Um, everybody has their agenda so, um, if we  
21 want to go around and - and, uh, for the recording introduce ourselves, uh, for  
22 the record.

23  
24 Q1: (Leon Kelner)

25  
26 Q2: (Gary Roshetski)

27  
28 Q3: (Unintelligible)

29  
30 Q4: Uh, David Roetz, Risk Manager for the City of Coral Gables.

31  
32 Q5: Asa Hada Miavenes

33  
34 Q: And one Carlos Dias Padron. Um, we're gonna skip, um, three and go to, um,  
35 five, which I know the City Attorney's Office is here to present. In our last  
36 meeting we talked about, um, just getting clear direction on, uh, you know,  
37 absences since we don't meet, um, frequently. Um, we had some concerns  
38 about some board members who since the, you know, our first meeting we  
39 have, uh, seen yet and kind of who's responsible for taking action on that and.

40  
41 Q3: In terms of the - the City Code it's in Section 261. Um, it's defined whether a  
42 board meets more than once a month or less than once a month and do you all  
43 meet less than once a month, is that correct?

44  
45 Q: Correct, yes.

- 46
- 47 Q3: Okay so then if it's less than once a month an excessive absence is defined as  
48 more than three absences unexcused in a 12 month period. So ultimately it  
49 would be for you all to determine when an absence is excused or unexcused.  
50 The code said that excused absences are for abs- are for purposes of being out  
51 of town, jury duty or illness. If there's another reason that you all feel that it's  
52 excused that's not in the code you are the board can go ahead and excuse that  
53 absence. Now if they've received more than the three unexcused then the City  
54 Manager may remove the member.  
55
- 56 Q: Okay automatically or by direction of the board.  
57
- 58 Q3: You would recommend it to the City Manager.  
59
- 60 Q: Okay.  
61
- 62 Q3: And then of course this is - a lot of this is also up to your discretion. So if you  
63 would like to make any stricter guidelines for your members you can. Um, of  
64 course it should be something that you should know this and let all the  
65 members know that, you know, they'll be a new practice in place but the  
66 boards are given a lot of discretion as to how to lead their own meetings.  
67
- 68 Q: Okay.  
69
- 70 Q3: So these are sort of minimum standards. If you want to do a little bit more  
71 then you (unintelligible). And with the way it's done in other boards is that  
72 the staff person who calls up the board would say we've heard from XXX  
73 board member that they're gonna be unable to make it then the board  
74 members would vote as to make it excused or not.  
75
- 76 Q: Okay.  
77
- 78 Q3: So I don't know if you've all had a reason pending notification. And the - the  
79 City Attorney issued an opinion on this.  
80
- 81 Q5: And that's what I distributed.  
82
- 83 Q3: Yeah.  
84
- 85 Q: Does anybody have any questions or.  
86
- 87 Q1: Oh no, I'm sorry. You waiting for me?  
88
- 89 Q: Yeah - yeah we're - so we're all good. Gary no.  
90

91 Q1: Silence is in sense.  
92  
93 Q: Thank you very much.  
94  
95 Q3: No more questions?  
96  
97 Q: No I thank we're good here. Thank you very much.  
98  
99 Q5: Thank you Yanneris.  
100  
101 Q3: Apologize for my short meeting but I have another meeting that I have to  
102 (unintelligible). Nice seeing you all.  
103  
104 Q4: All right.  
105  
106 Q5: Thank you .  
107  
108 Q1: Take care.  
109  
110 Q3: You too.  
111  
112 Q: All right jumping up to four, which is resolution creating the board. I just -  
113 we had, again, talked about it, um, kind of in - in just a back and forth in our  
114 previous meetings. Um, I thought it'd be good everybody to have the original  
115 boarded and stack created the Insurance Advisory Board to get a sense of, you  
116 know, what - what our scope is - is or can be and - and what is within our -  
117 our realm that was created by the commission. Um, I - I reviewed it. I know  
118 you just all got it this morning, um, but it seems to be pretty broad in nature.  
119 Um, you know, uh, going by the name, you know, The Insurance Advisory  
120 Committee it - it goes, um, hand-in-hand, you know, kind of what - what the -  
121 you know, what they proposed. You know, it's pretty broad in nature so I  
122 know we had first talked about it in our first meeting. You know, what is the  
123 scope and what exactly is it that we want to get into, how often do we want to  
124 meet, all those things kind of put together. So I thought this would be handy  
125 to have, um, and as we moved forward to see, you know, what is it exactly  
126 that, um - you know, how in depth we want to get into certain things in, um -  
127 in Opera or, uh, advice.  
128  
129 Q5: And just for the record the re- resolution number we're looking at is 21445.  
130  
131 Q2: Yes, to be it looks very broad. It gives us a lot of, uh, latitude to have  
132 discussions on things where we think we could be useful to the city. I would  
133 open it up to just the staff to say if there's anything they would like to see  
134 changed in the resolution or - or is it the best that we wanted - we want to

135 bring forward to the commission. But other than that, I mean, I don't have  
136 any other comments on it.  
137

138 Q: Okay - okay, perfect, yeah and again I just wanted everybody to have that and  
139 I think moving forward I think, you know, uh, we have a pretty broad scope so  
140 I think, um, you know, what - what we've talking about and what we've been  
141 doing this far is within that scope so that's good. Um, so we had, uh, I guess  
142 those two presentations was the city Attorney's Office, we did that. Um, and  
143 then the other thing really is just the, uh, Property Casualty, uh, broker  
144 discussion regarding the renewal timeline.  
145

146 Q4: Want me to read - do we have copies of the timeline or not? I can make  
147 copies if.  
148

149 Q5: We do I just wanted to see where we put it. I know it's in here with all the  
150 other paperwork.  
151

152 Q2: (Unintelligible) while you're doing that I thought we had a couple of other  
153 items for the agenda so I need to know if we're doing that at the next meeting  
154 but - yeah we talked about last time looking at, uh...  
155

156 Q4: I think it's the last one.  
157

158 Q2: The limits, proper schedule.  
159

160 Q4: Yeah.  
161

162 Q2: And the plates. I think that's what we talked about, uh, claims.  
163

164 Q: Right, um, I know that, um, they had asked me - they had sent me the agenda  
165 and I had thought that there were other items as well but I didn't know if we  
166 had talked about - uh, 'cause I didn't have them - I didn't have the - I had the  
167 transcripts but I didn't - I didn't really - I didn't go through the entire  
168 transcript I know everybody had. There was some - there was some errors in  
169 that so I stopped reading after the first couple pages. Um, but I didn't know if  
170 it was based on this timeline of when we're gonna do that. If we're gonna do  
171 that...  
172

173 Q5: No, um...  
174

175 Q: The next following - you know, the - the following meeting but any agenda  
176 items that - that you may have, what - you know, make sure that you - you  
177 email Elsa.  
178

179 Q5: Right.

180  
181 Q: And have them for the - for the agenda. I have no issues with Board  
182 Members directly, - you know, of course that - that, you know - that - that's  
183 what I - that's what we need um so.  
184  
185 Q5: Right - and so what we do is when we have a draft we'll send it to, um - to the  
186 chairperson and he, you know - he's gonna take a look at it and then we'll  
187 print it for when we have the actual meeting.  
188  
189 Q: Is it possible to get the agenda to all Board Members?  
190  
191 Q5: Uh-huh, we can. We can...  
192  
193 Q: Okay because I know - I know when I was a board member I - I kind of...  
194  
195 Q5: ...but I always - I always like to have you as a chairperson look at it first  
196 because if there's anything you want to add I think it's - it's your call as a  
197 chairperson.  
198  
199 Q: Right, yeah and I have no - I have no issues with it.  
200  
201 Q5: Uh-huh.  
202  
203 Q: Um, but for example if - if (Gary) would have gotten the agenda and he had  
204 an item, you know, he - he would have - then - then getting here and saying  
205 okay, well the things I thought we were gonna talk about are not there.  
206  
207 Q5: Right.  
208  
209 Q: I know as a Board Member I always had that - that issue.  
210  
211 Q5: Uh-huh.  
212  
213 Q: Myself where certain things I thought were gonna be there were not there.  
214  
215 Q5: Oh we can - I mean obviously there's - if there's anything we need to discuss -  
216 like I had brought copies of (George Harrison) contract and (Bob Shaffer)  
217 contract because I know that you did talk about that.  
218  
219 Q2: Yeah we did talk about that.  
220  
221  
222 Q5: So I brought copies of that but I don't know if you wanted it actually listed on  
223 the agenda. I brought it because I know that you mentioned it last time.  
224

225 Q: Right okay.  
226  
227 Q5: So you want to first go over the - the property, um.  
228  
229 Q: Sure.  
230  
231 Q5: Timeline. Do, um - (David) you want to talk about it.  
232  
233 Q4: Uh, sure. Right, um, it - it - it's fine, uh, there - they should be getting the  
234 quotes in from, uh - from the insurance carriers. Um, just to let you know  
235 from the last meeting, uh, it was discussed to include the sea walls and docks.  
236 Uh, we gave - after consulting with our insurance broker we didn't have exact  
237 values on those, uh, sea walls and docks. We gave approximate values to the  
238 insurance broker. Uh, yesterday afternoon, uh, I got a proposal from, uh,  
239 American Appraisers - Appraisals - or is it Appraisers or Appraisals anyhow  
240 that they're giving us a proposal to appraise, uh, not only the sea walls and  
241 docks but also newly acquired property at 2506 (Ponce DeLeon). We just  
242 purchased that property, uh, I think about 2 weeks - within the last two weeks.  
243 Uh, our insurance is such that, uh newly acquired property is automatically  
244 covered up to I believe it's five million dollars for the uh, first 90 days. So  
245 it's - we got that covered already. Um, so right now what we're waiting for is  
246 to get the - the official - the, well, proposed quotes from the insurance carriers.  
247 I know it says 2/15/16 but at this time we still don't have it yet. But it's  
248 pending any day soon. Um, 3/2/16, (Tatiana)'s working with, um, the City  
249 Manager and all interested parties, uh, to - to meet once we get the quotes to  
250 discuss with the, uh, City Manager, myself as the Risk Manager, Elsa is the  
251 employee's uh, well HR Director and also with (Arthur J. Gallagher). Our  
252 goal is to have this all finalized at the commission meeting, uh, the first  
253 commission meeting which I believe is April 12 if I'm not mistaken. Uh,  
254 that's the goal at this time. Uh, the insurance committee meeting, the second  
255 to last item on this timeline, TBA - do we have that set yet (Tatiana). I know  
256 you were working on it.  
257  
258 Q7: For April?  
259  
260 Q4: No March.  
261  
262 Q7: For March, yes. I'm waiting on one response.  
263  
264 Q4: (Tatiana)'s working on that. She's close to finalizing it.  
265  
266 Q5: Do you remember what date that was?  
267  
268 Q7: 17<sup>th</sup>.  
269

270 Q5: So March 17<sup>th</sup> at 8 in the morning?  
271  
272 Q: Well we changed it to 18<sup>th</sup>, from 16<sup>th</sup> to 17<sup>th</sup>.  
273  
274 Q4: That's really the timeline at this point. Uh, a -a - again the only - the only  
275 changes are what I indicated was the sea walls and docks. Uh, we're still just  
276 - FYI we're still waiting to get information from our historical resources  
277 department on the artwork. Again, we do have artwork coverage citywide of  
278 the two million but it has a high SIR and we're trying to get this itemized  
279 schedule to get it under a - uh, an artwork, uh type of coverage. But we do  
280 have coverage for that.  
281  
282 Q2: David how they - how much of the estimate or the quote for the appraisals?  
283  
284 Q4: Uh, just got it this morning, in fact yesterday. Think its 52 - I can look it up.  
285  
286 Q2: The reason why I bring it up is - is - I've had success getting the carriers to  
287 pay for those appraisals...  
288  
289 Q4: Uh-huh.  
290  
291 Q2: For the city. Um, it may be something that if - you know I don't - when was  
292 the last - do you know when the last time you guys did a city wide?  
293  
294 Q4: Citywide I believe was 2011.  
295  
296 Q5: Two - like three years ago.  
297  
298 Q4: Yeah - yeah. Three years ago, yeah - yeah.  
299  
300 Q2: You did all the parks and all the properties and.  
301  
302 Q4: That was before my tenure here but I believe so yeah.  
303  
304 Q5: Yeah he did, uh-huh.  
305  
306 Q4: Yeah, um, I believe - I - I can get my phone in. I just got the proposal  
307 yesterday.  
308  
309 Q2: (Unintelligible).  
310  
311 Q4: I haven't even sent it to Elsa.  
312  
313 Q2: Justin may be able to take that to Gallagher and get them to get them to get the  
314 underwriters to pay for it.

315  
316 Q4: Okay.  
317  
318 Q2: Um, it's just that the underwriters like to feel like they've got a good handle  
319 on what the values are.  
320  
321 Q4: Okay.  
322  
323 Q2: And it's, you know, five or ten thousand dollars rather than come - having to  
324 come out of your budget and you may be able to get.  
325  
326 Q4: Okay - what I'll do is I'll forward the proposal to Elsa. I believe it's \$5200 -  
327 uh, uh, \$5208 something like that - about 5000 and change somewhere around  
328 that area give or take. I got a lead yesterday afternoon - haven't even had a  
329 chance to look at it but I'm gonna forward it to (Elsa) this morning after I look  
330 at it unless there's a problem I see there. And then if (Elsa) approves it then I  
331 will be more than glad to forward it to (Arthur J. Gallagher) for their  
332 consideration to, uh, see if they can incur the cost for us or absorb the cost for  
333 us so to speak, um, yeah.  
334  
335 Q2: Yeah, Lloyds is - Lloyds is the property here?  
336  
337 Q4: Yeah.  
338  
339 Q2: They'll get it - a lot of times they'll do it.  
340  
341 Q4: Okay. That's good to know.  
342  
343 Q2: Yeah.  
344  
345 Q5: So in terms of the contract you want to give an update? The language was  
346 incorporated.  
347  
348 Q4: Oh yes.  
349  
350 Q5: The language from the graduation committee.  
351  
352 Q4: Yes, um, it - a - a - particular concern was, uh, including, um, the ten annual  
353 in-person safety presentations, uh, conducted by (Arthur J. Gallagher) and  
354 also too the risk assessments. Um, it - the old contract indicates that the risk  
355 assessments cost \$1200 per risk assessment and I believe Gary you brought it  
356 up that, um,, it should be something that should be included or already in the  
357 cost. Um, so we worked out a deal with (Arthur J. Gallagher) to include it in  
358 the contract that it be three risk assessments annually. Personally I don't think  
359 we needed that many but I told (Allison) maybe two is enough but it's always



360 good to have that extra in case something comes up that we can't foresee at  
361 this time. So we inclu- incorporated that in the contract. We also  
362 incorporated 10, um, in-person safety presentations. We previously had a  
363 con- well current contract I should say is for five - calls for five. Uh, they  
364 already signed the c- (Arthur J. Gallagher)'s already signed the contract. It's  
365 already been signed by pocar- procurement and Human Resources, Elsa,  
366 myself. Uh, it's making it's rounds as we speak so. We expect that to be  
367 finalized any day if it hasn't been already as far as the (unintelligible) here  
368 goes. Any questions on that one?

369  
370 Q: No I just wanted to circle back to the Arts, we talked about the arts.

371  
372 Q4: Sure.

373  
374 Q: Um, you said there's - right now a two million dollar policy?

375  
376 Q4: Well there's two million dollar coverage, uh, city-wide but it's subject to our  
377 SIR of, uh, \$50,000.

378  
379 Q: Right.

380  
381 Q4: What we're trying to do is we're trying to get - uh, after consulting with our  
382 insurance broker, (Tony Abella), what we're trying to do is get that on a  
383 separate policy where we don't have such a big SIR. But right now we do  
384 have coverage it's just a 50- subject to \$50000 SIR and its citywide two  
385 million. It's a blank.

386  
387 Q: So it's a blanket to but max two million.

388  
389 Q4: correct.

390  
391 Q: Okay, um - okay 'cause I know we discussed the - the circles which they're  
392 doing now.

393  
394 Q4: Right.

395  
396 Q: Which I think - they're close or they're pretty close to two million or they're  
397 definitely over one million.

398  
399 Q4: Uh-huh.

400  
401 Q: The two circles on, uh - on Biltmore Way and Segovia I think it is right?

402  
403 Q4: Yeah we're working on trying to get the information from, uh, historical  
404 resources at this time. Is - you know, we advise them that we really need this

405 itemized list. We need - we're gonna need appraisals as well, uh, to  
406 document, uh, the value of these items God forbid something happens.  
407  
408 Q2: Right.  
409  
410 Q4: So - so it's - uh, we're still working on it. It's gonna be a pretty long,  
411 exhaustive list from what I understand.  
412  
413 Q2: Okay - okay, sure.  
414  
415 Q1: Yeah, I mean my concern is just the summertime, you know hurricane season.  
416  
417 Q: Yeah.  
418  
419 Q: Um, you know, these - these you know where the city's done a great job of  
420 doing art in public places and having a lot of outside art. Just making sure -  
421 you know, is two million enough for what we have an exposure for. Um, I  
422 don't know - I don't know that answer.  
423  
424 Q2: Yeah, I'd like to see the property schedule. Um, I'm just curious what the city  
425 insures and what they don't insure. And, you know, I would think some of the  
426 - some assets you probably have private entities that they insure that are  
427 tenants. You know, I'm just curious how that all lays out.  
428  
429 Q4: Uh-huh.  
430  
431 Q2: You know is the Biltmore in your program?  
432  
433 Q4: No.  
434  
435 Q2: Do they get their own insurance and do you - golf courses - curious how that  
436 all works out.  
437  
438 Q4: Yeah the Biltmore - yeah Biltmore is not under our insurance program, uh, per  
439 the lease agreement that we have with 'em. It's the Biltmore hotel  
440 management corporation I believe that's what they're called. They're the  
441 ones that are obligated to carry the property insurance which is check upon on  
442 an annual basis with our, um - trying to remember what's Leonard's  
443 department now.  
444  
445 Q5: Economic Development.  
446  
447 Q1: And we're an additional insurer under their program?  
448  
449 Q4: Yes - yes for liability (unintelligible).

450  
451 Q1: One other thing - one other question is, um, because of the different types of  
452 art we have has anybody looked at the definition of art? One of the things -  
453 actually I had a lawsuit about it. Uh, where, uh, the insurance company that  
454 was (unintelligible) we thought it was art and the insurance company said, no  
455 that's not art and there was a big fight about the definition.  
456  
457 Q4: Yeah.  
458  
459 Q1: Uh, when you're including things like, uh, the new circles and the other  
460 things, uh, the outdoor art especially, uh, the definition sometimes becomes  
461 ambiguous and we should check the definition, uh, of art.  
462  
463 Q4: Yeah, well not that I'm an expert on this but in my prior life as a State Farm  
464 Adjustor the general rule was if it's something unique that you can't  
465 commonly find in a market place that's not replicated. Tha- that's the general  
466 rule but I'm not saying that the exact definition.  
467  
468 Q5: Yeah but we should really look at - uh, that's a great point.  
469  
470 Q4: Yeah.  
471  
472 Q5: We need to look to see if in fact what we're buying is the appropriate, you  
473 know, art.  
474  
475 Q1: I have - I found the larger the loss the more narrow the definition.  
476  
477 Q4: Uh-huh.  
478  
479 Q5: uh-huh, yeah.  
480  
481 Q1: I had a guy - one of the cases I had a case it was a - a half a billion dollar real  
482 estate loss.  
483  
484 Q4: Uh-huh.  
485  
486 Q1: Uh, it was a dam. And the insurance company took the position that it was a  
487 different - it was a different address so therefore - even though it was  
488 contiguous and therefor it wasn't covered.  
489  
490 Q4: Wow.  
491  
492 Q1: They lost.  
493

494 Q4: Yeah I - I would imagine. That's a - that's a bl- bad leg to stand on. Going -  
495 going back to the point that (Gary) made about the Biltmore you said that that  
496 - that they insurance review goes to the Economic Development Director.  
497 Shouldn't that be under your office making sure that the carriers are adequate  
498 and.  
499

500 Q1: Yeah, I'm not answering those things.  
501

502 Q4: No - no I do - do have access to that information. It is reviewed on an annual  
503 basis with - uh, I sho- (Gary)'s aware of this. We have a vendor called  
504 (Ebex), which is the vendor that keeps all the insurance documentation for the  
505 city for all the vendors and all the entities we do business with. 'Cause  
506 obviously - well we have over 700 accounts - approximately 750 active  
507 accounts at this time. Obviously we don't have the resources to - to, um, to -  
508 to store all that. So that's something that I do have access to and it does come  
509 up. When their insurance is ready to expire, (Ebex) sends the Biltmore  
510 Management Group hey look, uh, want to let you know your insurance is  
511 ready to expire. Please send your current insurance documentation. So there -  
512 there are checks and balances in terms of verifying and keeping - making sure  
513 that they are current in their insurance.  
514

515 Q1: Do you participate in the renewal?  
516

517 Q4: Uh, for the Biltmore no I do not.  
518

519 Q1: Could you?  
520

521 Q4: Well I imagine I could.  
522

523 Q1: Reason I'm asking that is because that - you know, obviously the building is  
524 iconic.  
525

526 Q4: Uh-huh.  
527

528 Q1: Um, liability can be an issue and we own it. And I think it's important that  
529 we're the - we are a major stakeholder.  
530

531 Q4: Uh-huh.  
532

533 Q1: That we make sure that the insurance program is strong and the concern is I  
534 was who - who provides the insurance and that they have the correct best  
535 rating and all the rest.  
536

537 Q4: Yeah, I - I do recall last year, um, I sent the insurance documentation to (Tony  
538 Abela).

539  
540 Q1: Oh okay.  
541  
542 Q4: And just to say hey look does this look like its adequate insurance for the risk  
543 that we have. Um, and he believed it was so I went off of that.  
544  
545 Q1: Okay.  
546  
547 Q2: Yeah I mean just out of my experience that why I really should see the  
548 property schedule, what - what the city's insuring and then what your assets  
549 are that you're not insuring and then who's insuring them and who's really  
550 checking to make sure that they're getting the best insurance, because you  
551 know, six or seven years ago when it was a really hard property market.  
552  
553 Q4: Uh-huh.  
554  
555 Q2: The Biltmore could have come here and said we can't buy more than five  
556 million dollars of windstorm for the hotel. And at that time - I'm speculating  
557 somebody said yeah that's fine. But now it's a soft market. Now there's  
558 plenty of capacity and you know, and maybe things are still the way they were  
559 cause it just hasn't been looked at. And I don't know what other assets you  
560 have like the Biltmore that are - that are either tenanted that the tenant is  
561 buying the insurance on. Maybe there's others, I don't know.  
562  
563 Q4: I can tell you one the City of Coral Gables Library. The - the - we have an  
564 agreement in place where the county's responsible for the insurance, it's  
565 (Arthur J. Gallagher). Um, the fact we cross that issue is about a week or two  
566 ago during this renewal process because it was listed on our schedule and  
567 (Arthur J. Gallagher) said, hey wait a minute, Dave, we should have this on  
568 there. Well let me check with Economic Development and sure enough sar-  
569 uh, - the county's obligated to insure that, uh, location for us. Those are the  
570 two that come to mind.  
571  
572 Q2: Might be able to get (unintelligible) if you're insuring it twice.  
573  
574 Q5: The country club - the country club.  
575  
576 Q2: That's another one where they probably had their own kind of arrangements.  
577  
578 Q5: So we'll get the - the schedule and I'll bring - we'll bring it to the next  
579 meeting.  
580  
581 Q2: I'm not looking to make a big deal about it cause I'm sure these are...  
582  
583 Q5: No - no - no this is important.

- 584  
585 Q2: These are things that we're just, you know, negotiating.  
586  
587 Q5: This is important.  
588  
589 Q2: Those are big assets.  
590  
591 Q: Regarding the timeline anybody have any - so essentially we have a - we have  
592 a month between the...  
593  
594 Q5: March 17  
595  
596 Q: Yeah between march 17 and I think you said 4/12 it would be the commission  
597 meeting 4/12 possibly...  
598  
599 Q5: Is it April 12 or 13. I can't access it. Can you check if it's a Tuesday or.  
600  
601 Q: So more or less we have - we have a little - we have a couple days short of a  
602 month - hello - we have a couple days short of a month should we have any -  
603 I'm glad to see that it's a month when in the past it's been a lot shorter than a  
604 month, maybe it's been a week or two. Really the Insurance Advisory  
605 Committee even if they wanted to or if there was a significant issue if they  
606 wanted to bring up and they wanted to go back and revisit there wasn't  
607 sufficient time for the broke- you know, the answer was sorry there's no time,  
608 you know, we have the renewal date. So we feel - we feel confident that - that  
609 - it should - should, you know worse case scenario and I'm talking for the  
610 future and I mean again I'm glad to see it, um, should we have a - a significant  
611 recommendation that should - you know that does need to go back. I know  
612 the city manager's meeting with (Elsa) and - and...  
613  
614 Q5: We're trying yeah, trying to get that.  
615  
616 Q: And parties shortly thereafter, two weeks after. We meet two weeks after that  
617 so hopefully they caught any significant portion. I know in the past - I'll give  
618 you an example, uh, when the property market was changing, you know, I  
619 thought, you know my - my comments on this board was I thought, you know,  
620 that we could have maybe gone back and snagged a better deal.  
621  
622 Q1: Yeah.  
623  
624 Q: And the answer was - at that point it was a different City manager - the answer  
625 was, um, that's already been negotiated with the City Manager and it's been  
626 accepted. So essentially it was coming back to this board for a rubber stamp  
627 approval to move on to the - the city commission meeting for - for  
628 finalization. So I'm glad to see this type of a timeline. I'm glad to see things

629 changing in that regard, uh, but I did want to bring up my past experience with  
630 the board, um, to realize that should, you know - I don't ever ex- except it  
631 given the conversations that we're having and how - and how involved we all  
632 are but should we do have - should we do- should we have a significant  
633 recommendation, you know just to note that we have, you know, a - a - those  
634 couple weeks to do that.

635  
636 Q2: Oh I - I - I think - I think we earn our money for the city basically by being  
637 able to look at this proposal and going back - and telling them to go back to  
638 (Gallagher) and saying this isn't acceptable. Go back to your markets and get  
639 another 10% off or do this. And - and basically gets to utilize this board as -  
640 as sort of a someone who's' helping you to achieve that. Because, you know,  
641 my - my concern that I raised several - few months ago with the whole  
642 procurement method is when you just have one broker and then they just  
643 come to you at the end here and say this is the deal, you don't have really an  
644 opportunity to go back and - and try to get a better deal. Do I totally agree we  
645 gotta figure out a mechanism we can have this - this - this committee really -  
646 really be a tool for the administration to get a better deal when - when it's  
647 available.

648  
649 Q1: How many carriers are expected to participate, beside the incumbent?

650  
651 Q4: Yeah that I don't know. If I were to venture a guess I would think (Unich)  
652 would be one that's competing with (Lloyd)'s out of Germany but, um, I - I - I  
653 would think those be - I would be surprised if (Unich) doesn't, uh, try - try to  
654 obtain the business back from the city.

655  
656 Q1: The property is it a single - is it a single provider program.

657  
658 Q4: No he's - he's several carriers (unintelligible)

659  
660 ((Crosstalk))

661  
662 Q1: So it's a l-

663  
664 Q2: Layered.

665  
666 Q1: So the property's layered and not (unintelligible)

667  
668 Q: Yes, correct - correct.

669  
670 ((Crosstalk))

671  
672 Q: Three million.

673

674 Q4: Geez I'd have to look at it, sorry.  
675  
676 Q1: I assume the - I assume the liability is also - that - that must be layered.  
677  
678 Q4: Well yeah and - and again we're - these are probably where we're self-insured  
679 for the first layer. At 200,000 per claimant and 300,000 for - per occurrence.  
680  
681 Q5: Just for the record we'll say (Soto) another board member right.  
682  
683 Q6: (Unintelligible) arrived.  
684  
685 Q1: Is - is (Gallagher) going to negotiate on the quotes between - between today  
686 and the March 2 meeting?  
687  
688 Q4: Yes  
689  
690 Q1: So then week or so within the next two weeks we'll finalize - we'll have best  
691 and final from the carriers.  
692  
693 Q4: That's the goal and I will tell you this. Um, I did meet with Brit insurance.  
694 They are going to place a quote on this. I met with the representative. He  
695 came up from Chicago. And I met with him here for about an hour about a  
696 week or two ago and I gave him the talking points as to why I believe a  
697 proactive - very proactive job in reducing risk with regards to our property,  
698 workers comp and also our liability. I can give you a copy of those talking  
699 points if you like but anyhow. I was making my appeal to them that hey look,  
700 we're a good risk. I did that last year as well. I find - at least I think it's  
701 helpful in order to, uh, be more conducive t get a better rate.  
702  
703 Q1: Is the property program separate from the liability? In other words, their  
704 different carriers right?  
705  
706 Q4: I got to look at the layers but yes.  
707  
708 Q1: It other words it's two different policies.  
709  
710 Q6: does it go up with different carriers within.  
711  
712 Q1: Yeah I'll - I'll two different polices. There's probably a policy then a liability  
713 policy.  
714  
715 Q5: Yes - yes.  
716  
717 Q: Uh-huh.  
718



719 Q2: Okay yes.  
720  
721 Q2: You - we went over the structure at the last meeting so - no that's - so - so  
722 liability medium one or two. One meaning one and then one access here at  
723 the property usually the way that (Gallagher) structures it they may have -  
724 they may have five or six companies on it.  
725  
726 Q1: but layered.  
727  
728 Q2: Layered yeah and there's a couple ways to do that in the market place right  
729 now is you could get one or two carriers to take the whole thing because  
730 there's a lot of capital in the marketplace on the capital side. Um, (Gallagher)  
731 chooses to put a lot of people on it and split it up so it's just there's - they  
732 have reasons for doing it that way which they could probably explain to us but  
733 usually you'll get - they're not gonna probably come in here with two  
734 competing property quotes for the state to consider, they're gonna come in  
735 with one property quote.  
736  
737 Q1: Okay.  
738  
739 Q2: And , um, that's why, you know, I think we would have - what Carlos' saying  
740 is that it's good that it would go back to them and say hey, you only brought  
741 us one quote.  
742  
743 Q1: Yeah.  
744  
745 Q2: You say you're a - go do better so.  
746  
747 Q: You know, and - and I - that's - that's doable within the time - just giving time  
748 but I kinda still go back to my issue with, you know, in that March 2 meeting,  
749 um, I don't really know what goes on in that meeting but I can only assume  
750 that it's either a yeah or a nay from the City Manager's Office. If it's a yeah  
751 and we come back and say no we want different, Dallas is gonna say well it's  
752 - it's - it's been - it's been negotiated. It's been approved. So, you know,  
753 today I see our - our role more of - of - of a fact finding board, making sure,  
754 looking at a property schedule you know, and what not but I - I see the board  
755 having issues after the, you know, proposal meeting with the City manager,  
756 Risk Manager, Employee's Relations Director at the Commission Meeting. I  
757 - I don't see where we fit in. I don't see where if we wanted to ask for  
758 something different that we would do it. I'm not saying the City Manager's  
759 not open to our, um - you know, our opinions and our input and our  
760 suggestions but - but there's also a time factor and there's also, you know, I  
761 mean, you know - i- i- i- you know, I - that's really my concern is that, you  
762 know.  
763

- 764 Q2: Who's the insurance renewal?  
765
- 766 Q5: May first.  
767
- 768 Q1: My suggestion is at the , um, at the March meeting, um, the concern - I think  
769 the City Manager should be asked. Okay, there's an Insurance Committee  
770 Meeting in two weeks. What do you expect out of that committee? Would  
771 you entertain if they - if these people are made up of professionals believe  
772 that, uh, you should go back and see if you can get a better rate. That - would  
773 that be something that you'd want? In other words but have - have the - have  
774 the people at the risk manager, city manager, employee relations director set  
775 out what they expect from us for the March meeting.  
776
- 777 Q5: Okay perfect, we'll do that.  
778
- 779 Q1: So that way at least we know what we're doing?  
780
- 781 Q: Any further input, uh, on that? Okay then uh, that basically completes our  
782 agenda for today for Jose's purposes real quick we - we went over...  
783
- 784 Q5: Actually if you don't mind, sir.  
785
- 786 Q: Sure - sure.  
787
- 788 Q5: Um, the - I do have a contract for (Shaffer).  
789
- 790 Q: Yes.  
791
- 792 Q5: And for (Siver) so I can tell you about that.  
793
- 794 Q: Yes - yes - yes.  
795
- 796 Q5: Okay so last time you asked about, um, our consultants, um, as it relates to the  
797 board. And so for (Bob Shaffer) is our, um, ins- group health insurance  
798 consultant and in 2010 - in February of 2010 we entered into a initial three  
799 year agreement with three - two additional periods. So then three and then  
800 three more times at two years each. Um, the last time I think is the last time  
801 that, um, we notified - that the city notified (Bob Shaffer), um, via a letter  
802 December 30, 2014 we said we wanna exercise the option to renew our  
803 second option which would be for the period of February 1, 2015 through  
804 January 31 of 2017. So this one is still a - this is one where the city exercised  
805 the ability to continue the services until 2017, okay.  
806
- 807 Q: Is that - did that come to the board at any time.  
808

809 Q5: No.  
810  
811 Q: Okay so that's - that's a right that's exclusive with the procurement director as  
812 to making that call.  
813  
814 Q5: That's wi- with the City Manager.  
815  
816 Q: With the City manager.  
817  
818 Q2: And they're cancelable within 30 days or something notice.  
819  
820 Q5: We always have some language in there like that.  
821  
822 Q2: Are you comfortable with that consultant? Is that something you want to put  
823 out to bid at this time or.  
824  
825 Q5: I'm very comfortable with that consultant. The (George) - in terms of  
826 (George Erickson) we used to have a piggy back, um, was it City of Tampa?  
827  
828 Q: Yes that's correct.  
829  
830 Q5: It was with the city of Tampa, um, and then that - that expired. They didn't  
831 renew. So in June - on June 19 of 2015, so just last year we entered into a  
832 professional service agreement with (George Harrison) from Cyber and this is  
833 for a two-year term. Um, obviously we have the standard language of  
834 cancellation but it's for a two-year term. And - and with (George Harrison)  
835 it's a little different where with (Bob Shaffer) it's a flat amount. You know  
836 it's \$30,000 and it's just the flat amount per year. Um, here we have a scale  
837 and - and, uh - a pay scale and we only use him during these times of years  
838 you know, to help us. Um, so that's where we stand on that.  
839  
840 Q2: About what do you spend annually on - on that? Do you know?  
841  
842 Q5: Not much.  
843  
844 Q4: No, I - I like (Elsa) mentioned a second ago, um, we really don't really use  
845 them that much other than for these type of - like the renewals and what not.  
846 But, uh, it's not like we call them on a regular basis.  
847  
848 Q5: It really is not much.  
849  
850 Q6: And I mean - I understand you're an attorney but they - you know, the times  
851 that I've been in the board room where you guys weren't on the board they do  
852 read line item by line item of these policies. And they do come back with  
853 questions.

- 854  
855 Q5: They're very thorough.  
856
- 857 Q6: To the board and they're - so I would - I would say that's a testament to them.  
858 They're thorough and they're impartial and they say, hey look don't forget  
859 this one and to read differently and go ask (Gallagher) to take that back to - to  
860 the carrier and consider changing the way that line item reads. So you know  
861 that - that was impressive to me.  
862
- 863 Q1: One of the things that I would look at especially in the - actually both  
864 property and liability. Insurance companies today are trying to write out the  
865 ability to go to court, policies that I look at most recently, no - no policy had  
866 the right to go to court. Ah, they're putting in arbitration clauses. That is a  
867 significant change, uh that we - you really have to be watching out for.  
868
- 869 Q5: Well we have Sunderforms in the city that are reviewed by a City Attorney's  
870 office.  
871
- 872 Q1: Okay.  
873
- 874 Q5: We - many times the want to use their own forms and we say no you gotta use  
875 our forms.  
876
- 877 Q1: Okay.  
878
- 879 Q5: so we - to make sure that we're covered in all aspects of - of a contract.  
880
- 881 Q4: Now would they have to be members of a particular arbitration or - okay -  
882 association. I was a former arbiter for fi- about five years.  
883
- 884 Q1: Yeah I spent the last three years in London - litigating London and basically  
885 it's - it's basically a room but it's ad hoc. The insurance company and the  
886 policy holder, uh do it on their own.  
887
- 888 Q4: Okay.  
889
- 890 Q1: And if you don't like it you go to the English court.  
891
- 892 Q4: Yeah.  
893
- 894 Q: Now my - my comments towards - towards, um, Eric said as far as the  
895 consultant I think one of the biggest benefits that he brings to the table as far  
896 as you know, for - that I see is that he gives us the - the - I always like the  
897 question and what we always ask him is what have you seen from your other  
898 public entity clients because we only do have that one broker scenario where,

899 you know, they're giving you information, they're good, they're - they're  
900 trustworthy but at the same time he's telling you , well no, you know, I  
901 represent similar cities, different - different entities which are seeing actual  
902 increases or actually they've gotten, you know, decreases. So he gives us that  
903 checks and balances system that, um...

904  
905 Q4: You raise a great point because he has a lot of public entity clients.  
906

907 Q1: They should give you a benchmark which, you know, they - they track all of  
908 their - uh, they try to take comparables and track and show where you fit in  
909 among the comparables both in terms of to the policy language and the, um,  
910 the premium.  
911

912 Q2: The, uh - I've seen their work product in different cities. I think that - that it's  
913 pretty consistent. And, um, the only thing that I would - that I kind of raised  
914 early on was what is the role we want from our insurance consultant. The  
915 insurance consultant can be someone that checks policies and kind of, you  
916 know, checks proposals. They also can do the bidding for you and actually  
917 pre- help create competition. And that's something that (Erickson) doesn't  
918 do. So that's what a - that in - in the product sector that's what an insurance  
919 consultant does is to raise competition and they put basic (unintelligible)  
920 competitions all on - in areas of insurance where there is a lot of carriers that  
921 where (unintelligible) and that's where there's no (unintelligible). First is our  
922 city utilizes that as really as - spent a few thousand dollars with interest to  
923 check proposals and stuff which um, is beneficial but not necessarily gonna  
924 get you a better deal. Um, so that's just - that - that was kinda why I kinda  
925 raised everybody on to it because.  
926

927 Q: Okay anything else that we were pending that's other?  
928

929 Q5: The - the only other thing that we do have pending is actually the minutes that,  
930 um, we sent. Um, and like I was telling you before we started, um, what we  
931 do - what I do is I send this to it's called Net Transcripts. And so they  
932 transcribe it and I know that, um, you said oh there's some concern about  
933 whether or not they - there were some statements that were made and who  
934 said that like who actually said them. So (Tatiana)'s gonna go it is a two hour  
935 meeting so it's a little time consuming. But (Tatiana)'s gonna go and confirm  
936 that the individuals that they identified were the ones who mentioned it.  
937

938 Q: Right just for the boards, um, knowledge since, you know, we're not able to  
939 communicate prior to the meeting. Um, they did send us copies of the  
940 transcripts. I read through the first couple pages and noticed something was  
941 terribly wrong. Um, David was making motions and - and - and - and what  
942 not. So that the transcript was a - a little skewed in that regard. So for that  
943 reason you know, I did bring it up prior to this meeting cause you know, I

944 would not - I would not be supportive of approving something that - that's  
945 wrong so.

946

947 Q6: I recommend it as well. I think - I think it was the way that they labeled it as  
948 my seat position. They didn't specify the name of the person particularly.  
949

950 Q5: Right - right because this is somebody who's just typing doesn't know. It's  
951 not the same when you're in the room and you have a transcriber.  
952

953 Q6: Right, so, yes. I think that's where - they're typing and then they're - you  
954 know.  
955

956 Q5: But we have the actual minutes so (Tatiana)'s gonna listen to them and  
957 confirm that who said what.  
958

959 Q: Like I said we're not actually gonna approve the transcript but we're gonna  
960 approve eventually her typed minutes.  
961

962 Q5: Yes.  
963

964 Q6: Okay, perfect.  
965

966 Q2: When are we gonna do the reviews, the property schedule and the claims. Are  
967 we gonna put that on the schedule again for a meeting or sounds like next  
968 meeting (unintelligible) the insurance proposal.  
969

970 Q: Yeah I mean I think if we review the property schedule if there's something  
971 missing said something obviously will be significant then we be able to catch  
972 it and add it into the - you know, the renewal process. I'm not...  
973

974 Q2: I just didn't think you for buying (unintelligible) limits and we see a property  
975 schedule that we haven't seen yet that has, you know, a huge number. I just  
976 don't wanna recommend the way it's always been done without looking at  
977 that. That's why I brought it up last time.  
978

979 Q: I agree. If - if staff can facilitate that.  
980

981 Q5: so we can - absolutely. So we'll send you the property schedule before the  
982 next meeting.  
983

984 Q2: That'd be great.  
985

986 Q5: Okay.  
987

- 988 Q6: Can you give just a 30 second recap. I know you were starting it and we  
989 kinda went off to something else.  
990
- 991 Q: Yeah just a - I just wanna recap for - for - we'd - we'd went over - the city  
992 attorney's office was here. They gave a quick presentation on - on item five,  
993 which is chapter 2, code section regarding board absences and if we want to  
994 take that up now I think we do have one board member who - who I've not  
995 had the pleasure of meeting yet. And, um, because we do meet less than on a  
996 monthly - you know, we do meet less that 12 times a month - I mean 12 times  
997 a year, you know, the attorney's office was here. They said basically it was  
998 three unexcused absences within a 12-month period would - would call for  
999 grounds of - of dismissal from a board subject to City Manager's di - uh,  
1000 discretion and - and - and approval and whatnot so to go to her office, um, you  
1001 know, um.  
1002
- 1003 Q5: By unexcused she mentioned...
- 1004
- 1005 Q: Right if we - if we want - if somebody does have an issue, sickness - you  
1006 know, an illness, um,  
1007
- 1008 Q5: Out of town.  
1009
- 1010 Q: Um, out of town that sort of thing, um, you know, we - we can - you know,  
1011 you can contact the (unintelligible) obviously before the meeting, um, that  
1012 way we don't meet here without a quorum and then should we do have a  
1013 quorum anyways we can go ahead and - and take that up as a motion to - to go  
1014 ahead and excuse that absence. Um, I think it's important just because we all  
1015 have busy lives, busy schedules. We're all professionals. We all have, um,  
1016 things that we can be doing, um, and.  
1017
- 1018 Q2: Is the 5<sup>th</sup> member a new appointee that just got appointed or...  
1019
- 1020 Q: I don't have that. I don't know i.  
1021
- 1022 Q6: Yeah in my - in my time in the board we met basically twice a year and there  
1023 was three of us and we just barely met quorum because it was just myself.  
1024
- 1025 Q1: I thought I let - I missed the last meeting but the first meeting but I thought  
1026 there was - there was an opening. Was I wrong on that?  
1027
- 1028 Q5: That the opening was Jose who was recently appointed.  
1029
- 1030 Q1: Okay.  
1031
- 1032 Q2: So is there a fifth member that just hasn't - doesn't (unintelligible) to respond?

1033  
1034 Q5: Yes there's another member. Have you been able to get in touch with the  
1035 other member,  
1036  
1037 Q7 With, um, what's the name of the - it's - I forgot.  
1038  
1039 Q: I don't know. I just see an email. I don't have a name so I don't know - I  
1040 don't even know what that individuals name is.  
1041  
1042 Q5: We'll confirm cause I know you said you were waiting for example for the  
1043 March 17<sup>th</sup> and one other member.  
1044  
1045 Q7: Yeah that's him.  
1046  
1047 Q5: It was Jose, okay.  
1048  
1049 Q6: Did the other member respond to...  
1050  
1051 Q2: (Unintelligible) time.  
1052  
1053 Q: So that fifth member was he or she appointed when we had our very first  
1054 meeting already or just recently been appointed.  
1055  
1056 Q6: No - no they were already appointed. Then we had our first meeting.  
1057  
1058 Q: Okay so - so - so (unintelligible) missed three - three meetings. So shouldn't  
1059 we like send something to the commissioner that appointed the person to let  
1060 him know or her know.  
1061  
1062 Q5: Yeah what we do is we fill out a form and we notify the City Clerk's office.  
1063 City Clerk's office is the one that notifies the commissioner.  
1064  
1065 Q1: Well you - why don't have somebody from Human Resources email the  
1066 person who doesn't show up for meetings...  
1067  
1068 Q5: Right.  
1069  
1070 Q: Right.  
1071  
1072 Q1: And say, you know what? You really have to show up.  
1073  
1074 Q5: Yep, absolutely.  
1075  
1076 Q1: If you don't - if you don't show up for the next meeting we're going to  
1077 recommend that you be resigned.



1078  
1079 Q6: There's a - there's a high chance that we'll make a motion (unintelligible).  
1080  
1081 Q1: Right something like that. Give - you know, give their per- whoever it is give  
1082 the person a warning.  
1083  
1084 Q: I agree.  
1085  
1086 Q6: I know that there's three unexcused absences is the push for policy.  
1087  
1088 Q: So that it's...  
1089  
1090 Q: Just curious have you heard from that board member on the past when  
1091 scheduling meetings.  
1092  
1093 Q7: Um, I have - I haven't really got into much in touch with him.  
1094  
1095 Q2: Is the person currently living?  
1096  
1097 Q7: I think they are. I think they are.  
1098  
1099 Q4: See (Tatiana)'s taken over this position less than a year ago so she doesn't  
1100 really have a history with this other board member whoever they are so.  
1101  
1102 Q7: Yeah I remember their name.  
1103  
1104 Q2: John 0 is it John Doe.  
1105  
1106 Q7: maybe, John Smith.  
1107  
1108 Q7: so are there any particular items that we should put on the agenda for next  
1109 time.  
1110  
1111 Q: Cause we're - we're gonna be talking about the property schedule.  
1112  
1113 Q5: Right.  
1114  
1115 Q: And hopefully we can get that emailed to all of us.  
1116  
1117 Q5: Before hand.  
1118  
1119 Q: Um, yep and just - just as a side note I know there was an issue in the past that  
1120 - that - that another board that I served on it's always been an issue when  
1121 scheduling meetings and I know that you always put the disclaimer on the  
1122 bottom, do not reply to all.

1123  
1124 Q5: Uh-huh.  
1125  
1126 Q: I know it's a cr- it's a habit to - and in the business world to replying to all so  
1127 everybody's on the same page but just - just note that I don't know if it's  
1128 feasible for you all to maybe when you send something to just send it  
1129 individually or if you want...  
1130  
1131 Q5 We could do it . It's only a few of you. We could do it.  
1132  
1133 Q: That's just - that's just my suggestion just because of that and I'm always  
1134 tempted to reply to all myself. But that way you can have a conversation back  
1135 and forth where maybe another board member wants to have - talk about  
1136 something or make sure that something's taken care of. Likewise with the, uh  
1137 - with the agendas. I understand that you want to send it to me for approval. I  
1138 have no issues with that. I just would like to extend the courtesy to the other  
1139 board members to have a copy of that before we meet and also to make any  
1140 suggestions, um, I'd be happy to include any of their items on the agenda of  
1141 course.  
1142  
1143 Q5: Okay.  
1144  
1145 Q: Um, so we're gonna be talking about the property schedule and that - and then  
1146 we'll be reviewing at that point in time the proposals from (Arthur J.  
1147 Gallagher).  
1148  
1149 Q5: Correct.  
1150  
1151 Q2: The only other suggestion I make is - is that we maybe have a conversation  
1152 about doing claims - open claims for review like maybe twice a year. I  
1153 wouldn't do it at the next meeting but maybe so we better our agenda. I know  
1154 we talked about that at the last meeting. I think its just important that we have  
1155 an idea of what the City (unintelligible) of claims.  
1156  
1157 Q6: I would - I would say that maybe (unintelligible) when they mention that we  
1158 have such low claim frequency. But it would  
1159  
1160 ((Crosstalk))  
1161  
1162 Q6: I think (Gallagher) attitude that there is like currently only one open claim.  
1163  
1164 Q2: No there's got to be (unintelligible).  
1165  
1166 Q4: One open claim on the property side.  
1167

1168 ((Crosstalk))

1169

1170 Q5: Okay so you want - cause I now that like we do it two, three times a year but  
1171 we do have a liability claims review and we also have a worker's comp  
1172 review. So you want to be part of that as well. That's - I want to say it's set  
1173 already.

1174

1175 Q1: I'm sure what the numbers are.

1176

1177 Q5: And then for - for - for the worker's comp.

1178

1179 Q6: That may be outside of the scope of our - of our

1180

1181 Q5: Oh yeah.

1182

1183 Q: The other issue there's a copy, I don't know if you have it. I made it available  
1184 to everybody to have the actual reso that was created way back when creating  
1185 the Insurance Advisory Committee cause I wanted to make sure that  
1186 everything we wanted to look into is within our scope. Luckily our scope is -  
1187 is broad in nature so we do have the ability to look into these matters. Again,  
1188 just - I hate to sound like a broken record but given this time line, I think this  
1189 is where we're gonna serve the City in the most valuable capacity to - you  
1190 know to - to make those types of recommendations because it seems like, at  
1191 least for now, unless we make any significant changes and maybe it would be  
1192 good in the next year to talk to the City Manager's office to adjust this  
1193 timeline to be of a little bit of more value to the city but um, I do think it's -  
1194 it's important to look at the claims and see what recommendations we can  
1195 give.

1196

1197 Q5: Do you want - we can provide you probably with a list of what's open.

1198

1199 Q4: Well we already requested from (Arthur J. Gallagher) the claims information,  
1200 we just haven't received it back. I can follow up with (Marai Vergo) um, and  
1201 see what we have at this point.

1202

1203 Q1: But that should have been part of the renewal package of (unintelligible).  
1204 They must - they must look at that for experience.

1205

1206 Q5: Exactly for experience.

1207

1208 Q1: The - the consultant who does the line by line review of the policy - the  
1209 renewal policy.

1210

1211 Q: (George Erickson).

1212

- 1213 Q1: When does - when does he submit his rep- first how does he submit his report  
1214 in writing?  
1215
- 1216 Q5: Yes in writing.  
1217
- 1218 Q6: But he also presents to the board at the same times that (Gallagher)  
1219 (unintelligible).  
1220
- 1221 Q1: Oh to us, okay, that was my question. So he will present a - if - if there are  
1222 changes he will present.  
1223
- 1224 Q4: Yes and he's also there at the commission meetings as well.  
1225
- 1226 Q5: So - so back to Mr. Soto's statement about whether or not the board  
1227 participating in the claims review is beyond the scope of the board it may be.  
1228 But we can certainly give you a listing of all the open, active cases so you can  
1229 look at it. 'Cause really what we do in our claims review is we sit down  
1230 obviously with, um, (Gallagher). We sit down with (John Zester) and City  
1231 Attorney's office and we analyze whether it's something, you know how to  
1232 proceed with a certain case. So that is beyond the scope of (unintelligible).  
1233
- 1234 Q2: I'm more the aggregate - I'm more look - I'm more concerned on the  
1235 aggregator or I'm interested in what...  
1236
- 1237 Q1: You're the - you (unintelligible) premium.  
1238
- 1239 Q2: Total cost of (unintelligible) claims are (unintelligible)...  
1240
- 1241 Q5: We can give you...  
1242
- 1243 Q2: If you're spending 600,000 on your liability insurance and claims are 50,000  
1244 (unintelligible)  
1245
- 1246 Q: And just for the record we're not interested in sitting down a work comp claim  
1247 and knowing that John Doe had a claim (unintelligible).  
1248
- 1249 Q5: Exactly.  
1250
- 1251 Q: We're just looking at numbers to see look is the self-insured retention  
1252 adequate. Should we be a little lower. Should we be a little higher?  
1253
- 1254 Q5: Absolutely.  
1255
- 1256 Q: those types of recommendations that would fall into the scope.  
1257

- 1258 Q5: Absolutely  
1259  
1260 Q: Not into a line by line of, you know, why did this employee get hurt.  
1261  
1262 Q5: Yeah it - oh how many - exactly.  
1263  
1264 Q: Or how did it. You know not interested in that by any means.  
1265  
1266 Q5: So it's not a claims review per say it's just providing the report.  
1267  
1268 Q4: I'll follow up with (Gallagher) be because I did send out a request so we'll see  
1269 where we're at on that as far as a claims report goes.  
1270  
1271 Q: How many years were we gonna look - the comp we said...  
1272  
1273 Q1: Five years.  
1274  
1275 Q: And on the, uh - on the PNC.  
1276  
1277 Q2: Now conference it could be 50 years of open claims so there's usually like a  
1278 dashboard like an aggregate. This is like how much we have open total and  
1279 here's the reserves and the perk and how many claims that number represents.  
1280  
1281 Q5: Okay we'll make sure we have that for the next meeting.  
1282  
1283 Q: Okay and, uh - okay so we're gonna have that for the next meeting, talk about  
1284 proposals from there on. We're also gonna have the - so we're gonna have the  
1285 property schedule, the aggregates and the review of the proposal at next  
1286 meeting or do we want to break that up into maybe another meeting later on  
1287 down the road.  
1288  
1289 Q5: I think it might be better to - to have it later on because it might be too much  
1290 to cover that - in that one meeting.  
1291  
1292 Q: If we can get the information and you know, just have that.  
1293  
1294 Q5: And send it beforehand, absolutely  
1295  
1296 Q: Because after this if you could - also if you could just give us a, uh - an  
1297 overview of what to expect from - from this board until the next time we meet.  
1298 You know, is there anything of that nature after the PNT?  
1299  
1300 Q5: After the - after the commission meeting?  
1301  
1302 Q: Yeah.

1303  
1304 Q5: No.  
1305  
1306 Q: Anything that comes to this board until.  
1307  
1308 Q6: The benefit....  
1309  
1310 ((Crosstalk))  
1311  
1312 Q5: Only the group health insurance renews now in October so it's, uh, two  
1313 months before, a month before.  
1314  
1315 ((Crosstalk))  
1316  
1317 Q5: Yeah.  
1318  
1319 Q: So we'll meet a month before October.  
1320  
1321 Q5: Probably sometime in the summer as soon as we get the information on the  
1322 group health insurance.  
1323  
1324 Q: And our role in that will be...  
1325  
1326 Q6: Similar.  
1327  
1328 Q5: Similar.  
1329  
1330 Q6: To what we do. Okay.  
1331  
1332 Q2: (Unintelligible) by the timeline and maybe once have this conversation with  
1333 the City Manager but maybe when they have that meeting with (Gallagher)  
1334 don't agree to anything. Just say thanks we're gonna take this back to our  
1335 committee.  
1336  
1337 Q5: Right.  
1338  
1339 Q1: Because that way...  
1340  
1341 Q5: We don't - we don't - we don't agree to anything.  
1342  
1343 ((Crosstalk))  
1344  
1345 Q4: Yeah it's a collaborative effort with HR and City Manager's Office.  
1346

- 1347 Q: Yeah and again just to be clear my experience in the past was not with the  
1348 City manager, not with this - you know, not with this administration. It was in  
1349 the past where I ran into that where I felt that at one point in time you could  
1350 have done better. And at that point in time that City Manager did agree in that  
1351 meeting to go ahead and approve that proposal. So that was once before.  
1352 Future you never know but again it's the way that it's set up that I kind of  
1353 have a concern with. Not so much, you know, what takes place. I know - I  
1354 know that the administration takes our opinion seriously and it's a value but  
1355 maybe it could be tweaked to be a little, you know, uh, better in the future.  
1356
- 1357 Q5: Okay we'll certainly take that into the City Manager.  
1358
- 1359 Q6: Is there a packet that goes out to the board members with the appoint-  
1360 appointment information that maybe (unintelligible) (Tatiana)?  
1361
- 1362 Q5: The City Clerk's Office sends out a package.  
1363
- 1364 Q6: Did you guys receive yours?  
1365
- 1366 Q5: Have you received?  
1367
- 1368 Q6: I have not received mine.  
1369
- 1370 Q5: Okay I'll follow up with the City Clerk's Office.  
1371
- 1372 Q6: I know one of the (unintelligible) appointed (unintelligible).  
1373
- 1374 Q5: have you been to the various types of training they have at well.  
1375
- 1376 Q6: (unintelligible).  
1377
- 1378 Q5: The city attorney's office also puts up like an ethics training.  
1379
- 1380 Q6: I have previously taken that Ethics training but I've had no conversation. I've  
1381 - since, you know, since the appointment the commissioners met and we had  
1382 the - last meeting, which was the first meeting that I attended. And so to my  
1383 knowledge I was appointed but I had no communication.  
1384
- 1385 Q6: Okay I'll make sure you get a package from the City Clerk's Office.  
1386
- 1387 Q1: (Unintelligible) the board member has to give (unintelligible) so I haven't  
1388 gotten anything (unintelligible).  
1389
- 1390 Q5: That's different. That's the July 1<sup>st</sup>.  
1391

1392 Q6: Right but I'm just saying I haven't seen anything (unintelligible).  
1393  
1394 Q5: Yeah you don't get that till probably about this time is when they start sending  
1395 out the packages. But that's a different package from the Welcome to the city  
1396 type package.  
1397  
1398 Q6: Right - right.  
1399  
1400 Q5: Okay.  
1401  
1402 Q: Anybody else have any other items?  
1403  
1404 Q2: No  
1405  
1406 Q: Perfect then we'll adjourn it's 9 - 9:05  
1407  
1408 Q5: Thank you.  
1409  
1410 Q6: On the schedule we had to 11.  
1411  
1412  
1413 The transcript has been reviewed with the audio recording submitted and it is an accurate  
1414 transcription.  
1415 Signed \_\_\_\_\_