

Financial Services  
Richard H. Hinds, Chief Financial Officer

**SUBJECT:                   REQUEST FOR RENEWAL OF EXISTING COVERAGES  
INCLUDING FACILITIES USE AND, POLICE  
PROFESSIONAL LIABILITY COVERAGE**

**COMMITTEE:               INNOVATION, EFFICIENCY, AND GOVERNMENTAL  
RELATIONS**

**LINK TO STRATEGIC  
FRAMEWORK:               FINANCIAL EFFICIENCY/STABILITY**

At the Board meeting of December 15, 2010, the Board awarded its Property and Casualty Insurance Broker Services contract to Arthur J. Gallagher Risk Management Services, Inc. (Gallagher), pursuant to Request For Qualifications (RFQ) #004-LL10, Request For Qualifications for Property and Casualty Insurance Broker Services, effective January 1, 2011. The following recommended insurance renewals are subject to the brokerage contract's provisions:

**FACILITIES USE**

School Board Policy 7510, Use of School Board Facilities, requires outside users of School Board facilities to provide proof of liability insurance coverage. If the renter does not carry their own liability coverage, the renter can procure such coverage through the Board's Facilities Use Liability Insurance Policy, which is administered by the Office of Risk and Benefits Management at very competitive rates.

As of May 17, 2012, premiums collected from users of the Facilities Use Policy for scheduled activities, which run through the end of the 2011-2012 school year, total \$10,693. These premium collections from outside organizations represent a cost offset to the total paid premiums for fiscal year 2011-2012 of \$13,323. In order to assure coverage availability for outside users, a maximum not to exceed threshold of \$15,000 was established and authorized by the Board at its meeting of June 15, 2011. A report listing entities that utilized this policy during fiscal year 2011-2012 is attached.

Montpelier US Insurance Company proposed a renewal program with limits and coverages at terms, rates and conditions the same as the expiring program including medical expense coverage. Staff is recommending renewal terms for this coverage effective July 1, 2012 through June 30, 2013, inclusive of a deposit premium of \$13,323, with a maximum not to exceed threshold not to exceed \$15,000, including all State of Florida fees, with Montpelier US Insurance Company (A.M. Best A+ XII) through the District's Broker, Arthur J. Gallagher

#### POLICE PROFESSIONAL

At the Board meeting of June 15, 2011, the Board authorized renewal of Police Professional Liability coverage through Lexington Insurance Company with limits of \$5 million per wrongful act/\$5 million annual aggregate, subject to a per wrongful act deductible, including defense costs of \$100,000. The annual premium for the expiring program is \$147,073.42, including State of Florida fees.

Staff is recommending renewing this coverage through Lexington Insurance Company effective July 1, 2012 through June 30, 2013, subject to an annual premium of \$155,444.85 including State of Florida fees. The terms and conditions remain per the expiring policy term except a defense provision which now has a sub-limit of \$1,000,000 annual aggregate, including selection of counsel to be determined by the Board Attorney's Office.

Staff negotiated to keep the premium for this coverage as low as possible, based on the District's claims history and changes in the professional liability marketplace. The increase in annual premium of 5.7% reflects the best possible renewal terms available.

**RECOMMENDED:** That The School Board of Miami-Dade County, Florida:

1. authorize renewal of the District's Facilities Use Insurance Program with Montpelier US Insurance Company (A.M. Best A+ XII), through Arthur J. Gallagher Risk Management Services, Inc. effective July 1, 2012 through June 30, 2013, with annual deposit premium, including Federal TRIEA/TRIPA coverage and state-required fees of \$13,323, with a maximum not to exceed threshold of \$15,000, subject to the per event rate schedule; and
2. authorize renewal of Law Enforcement and Professional Liability Insurance coverage with Lexington Insurance Company (Chartis) (A.M. Best A XV), through Arthur J. Gallagher Risk Management Services, Inc. effective July 1, 2012 through June 30, 2013, with an annual premium of \$155,444.85.

RHH:sbc

Cert #	Policy #	Named Insured	City	State	Eff Date	Premium	Limits	Deductible (Per)	Comments/Endorsements
MDS-001	MP0009006000792	South Florida Woodcarvers	Miami	FL	7/6/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-002	MP0009006000792	TOAD Program of Miami Dade County	Miami	FL	7/12/11	\$189.00	1/2/1/1	\$250	Instructional Classes/Class I
MDS-003	MP0009006000792	South Dade Amateur Orchid Club	Miami	FL	7/8/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-004	MP0009006000792	En Gedi The Church in the Wilderness	Miami	FL	7/3/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-005	MP0009006000792	Harmageddon Inc.	Miami	FL	10/15/11	\$125.00	1/2/1/1	\$250	Movie Release/Class I
MDS-006	MP0009006000792	Living The Life Ministries	Miami	FL	7/1/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-007	MP0009006000792	The Way Church of Miami	Miami	FL	7/3/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-008	MP0009006000792	Miami Lyric Opera	Miami	FL	7/17/11	\$94.00	1/2/1/1	\$250	Choir Concert/Class I
MDS-009	MP0009006000792	Community Outreach Ministry	Miami	FL	7/3/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-010	MP0009006000792	Holy Family Group	Miami	FL	8/26/11	\$80.00	1/2/1/1	\$250	Meetings/Class I
MDS-011	MP0009006000792	Red Riders Crime Watch	Miami	FL	9/1/11	\$125.00	1/2/1/1	\$250	Meetings/Class I
MDS-012	MP0009006000792	Tree of Life Bethesda	Miami	FL	7/1/11	\$94.00	1/2/1/1	\$250	Meetings/Class I
MDS-013	MP0009006000792	Community Bible Baptist Church	Miami	FL	7/1/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-014	MP0009006000792	Contemporary Chinese School of South Florida	Miami	FL	8/17/11	\$141.00	1/2/1/1	\$250	Instructional Classes/Class I
MDS-015	MP0009006000792	Richmond Heights Neighborhood Crime Watch	Miami	FL	9/24/11	\$125.00	1/2/1/1	\$250	Theatrical Performance/Class I
MDS-016	MP0009006000792	Iglesia Cristiana Nueva Vida	Miami	FL	7/17/11	\$189.00	1/2/1/1	\$250	Meetings/Class I
MDS-017	MP0009006000792	Miami Chinese Language School	Miami	FL	8/27/11	\$141.00	1/2/1/1	\$250	Instructional Classes/Class I
MDS-018	MP0009006000792	The Way Church of Miami	Miami	FL	7/29/11	\$94.00	1/2/1/1	\$250	Meetings/Class I
MDS-019	MP0009006000792	Tri City Community Homeowners	Miami	FL	9/15/11	\$125.00	1/2/1/1	\$250	Meetings/Class I
MDS-020	MP0009006000792	Cornerstone Comm Development Outreach	Miami	FL	11/26/11	\$125.00	1/2/1/1	\$250	Fundraiser/Class I
MDS-021	MP0009006000792	Mirta Morales	Miami	FL	8/22/11	\$125.00	1/2/1/1	\$250	Play/Class I
MDS-022	MP0009006000792	State Representative Daphne Campbell	Miami	FL	8/3/11	\$125.00	1/2/1/1	\$250	Meeting/Class I
MDS-023	MP0009006000792	Junior Notis & Nadeige Perceval	Miami	FL	2/12/12	\$125.00	1/2/1/1	\$250	Play/Class I
MDS-024	MP0009006000792	Haiti Cheri Heritage Foundation	Miami	FL	10/1/11	\$125.00	1/2/1/1	\$250	Pageant/Class I
MDS-025	MP0009006000792	Lake Lucerne Community Watch	Miami	FL	8/2/11	\$80.00	1/2/1/1	\$250	Charity Benefit
MDS-026	MP0009006000792	Program and Project Management Services	Miami	FL	10/1/11	\$94.00	1/2/1/1	\$250	Instructional Classes/Class I
MDS-027	MP0009006000792	Renaissance Baptist Church	Miami	FL	2/23/12	\$125.00	1/2/1/1	\$250	Fundraiser/Class I
MDS-028	MP0009006000792	Countryside Theatre Promotions Inc.	Miami	FL	9/25/11	\$125.00	1/2/1/1	\$250	Play/Class I
MDS-029	MP0009006000792	La Voix de Celui Qui Crie Aupres Du Pere Inc	Miami	FL	9/17/11	\$125.00	1/2/1/1	\$250	Musical/Class I
MDS-030	MP0009006000792	Barnabas Community Ministries	Miami	FL	11/19/11	\$125.00	1/2/1/1	\$250	Choir Concert/Class I
MDS-031	MP0009006000792	Sistah's Ca Nect Inc.	Miami	FL	10/4/11	\$80.00	1/2/1/1	\$250	Meetings/Class I
MDS-032	MP0009006000792	Ministerio Int. Fe Vida y Cultura	Miami	FL	9/17/11	\$141.00	1/2/1/1	\$250	Church Meetings/Class I
MDS-033	MP0009006000792	National Sorority of Phi Delta Kappa Inc	Miami	FL	9/24/11	\$110.00	1/2/1/1	\$250	Meetings/Class I
MDS-034	MP0009006000792	Club Des Artistes	Miami	FL	12/3/11	\$125.00	1/2/1/1	\$250	Movie Release/Class I
MDS-035	MP0009006000792	7 Days Praise & Worship	Miami	FL	10/30/11	\$125.00	1/2/1/1	\$250	Choir Concert/Class I
MDS-036	MP0009006000792	Casa Pictures	Miami	FL	10/29/11	\$125.00	1/2/1/1	\$250	Movie Release/Class I
MDS-037	MP0009006000792	Representative Michael Bileca	Miami	FL	10/26/11	\$80.00	1/2/1/1	\$250	Speaking Engagement
MDS-038	MP0009006000792	Skylake Highland Lakes Area HOA	Miami	FL	10/26/11	\$80.00	1/2/1/1	\$250	Meetings
MDS-039	MP0009006000792	Andover Civic Association	Miami	FL	11/17/11	\$80.00	1/2/1/1	\$250	Meetings/Class I
MDS-040	MP0009006000792	Homestead Community Concerts	Miami	FL	12/4/11	\$275.00	1/2/1/1	\$250	Community Concerts per approval on 10/11/11
MDS-041	MP0009006000792	Banyan/Maria Torres	Miami	FL	10/21/11	\$125.00	1/2/1/1	\$250	Festival/Class I

MDS-042	MP0009006000792	Pulse	Miami	FI	12/17/11	\$225.00	1/2/1/1	\$250	Dance Competition/Class I
MDS-043	MP0009006000792	Cater Too You Multiservices	Miami	FI	12/17/11	\$125.00	1/2/1/1	\$250	Charity Benefit/ Class I
MDS-044	MP0009006000792	Omega Psi Phi Fraternity Inc.	Miami	FI	11/10/11	\$125.00	1/2/1/1	\$250	Meeting/Class I
MDS-045	MP0009006000792	Palmitte Film Production	Miami	FI	12/11/11	\$125.00	1/2/1/1	\$250	Movie Release/Class I
MDS-046	MP0009006000792	Miss Coral Gables USA & Teen Usa	Miami	FI	1/15/12	\$125.00	1/2/1/1	\$250	Pageant/Class I
MDS-047	MP0009006000792	The Wilkes J. S. Kemp Sr Foundation	Miami	FI	12/16/11	\$125.00	1/2/1/1	\$250	Show/Class I
MDS-048	MP0009006000792	South Dade Expressions Dance Company	Miami	FI	12/7/11	\$300.00	1/2/1/1	\$250	Theatrical Performance/Class I
MDS-049	MP0009006000792	I.S.I.S Foundation	Miami	FI	12/11/11	\$225.00	1/2/1/1	\$250	Meeting/Class I
MDS-050	MP0009006000792	Miami School of The Arts	Miami	FI	12/15/11	\$80.00	1/2/1/1	\$250	Musical Performance/Class I
MDS-051	MP0009006000792	Centro Cristiano Nueva Vida	Miami	FI	1/8/12	\$94.00	1/2/1/1	\$250	Meetings/Class I
MDS-052	MP0009006000792	Miami Carol City SHS/ Starsheema Greene	Miami	FI	12/3/12	\$125.00	1/2/1/1	\$250	Services/Class I
MDS-053	MP0009006000792	Kingdom Empowerment Center	Miami	FI	1/1/12	\$94.00	1/2/1/1	\$250	Meetings/Class I
MDS-054	MP0009006000792	Engineering Magnet	Miami	FI	12/9/11	\$125.00	1/2/1/1	\$250	Competition
MDS-055	MP0009006000792	The Way Church of Miami	Miami	FI	12/17/11	\$80.00	1/2/1/1	\$250	Play/Class I
MDS-056	MP0009006000792	Doux Tropic Entertainment	Miami	FI	5/27/12	\$125.00	1/2/1/1	\$250	Movie Release/Class I
MDS-057	MP0009006000792	Jasmine D Thomas Foundation	Miami	FI	2/4/12	\$125.00	1/2/1/1	\$250	Seminar/Class I
MDS-058	MP0009006000792	The Love Dance Event	Miami	FI	2/11/12	\$125.00	1/2/1/1	\$250	Recital/Class I
MDS-059	MP0009006000792	Jean Rene Charles Inc	Miami	FI	2/1/12	\$125.00	1/2/1/1	\$250	Concert/Class I
MDS-060	MP0009006000792	Miami Lyric Opera	FL	FL	2/2/12	\$80.00	1/2/1/1	\$250	Chorus Rehearsal/ Class I
MDS-061	MP0009006000792	Samuel Radio Show	Miami	FI	2/25/12	\$225.00	1/2/1/1	\$250	Choir Concert/Class I
MDS-062	MP0009006000792	Schools of Today Leaders of Tomorrow Inc.	Miami	FI	2/28/12	\$125.00	1/2/1/1	\$250	Meetings/Class I
MDS-063	MP0009006000792	Coachman's Percussion	Miami	FL	2/2/12	\$125.00	1/2/1/1	\$250	Instructional Classes/Class I
MDS-064	MP0009006000792	MSH Hall of Fame/ Jose Campos	Miami	FI	4/2/12	\$125.00	1/2/1/1	\$250	Fundraiser/Class I
MDS-065	MP0009006000792	The King's Bride Outreach Min. Inc	Miami	FI	3/4/12	\$125.00	1/2/1/1	\$250	Church Meetings/Class I
MDS-066	MP0009006000792	Greater Mercy M.B.C	Miami	FI	4/1/12	\$125.00	1/2/1/1	\$250	Meetings/ Class I
MDS-067	MP0009006000792	Red Chemistry Inc	Miami	FI	3/23/12	\$80.00	1/2/1/1	\$250	Movie Release/Class I
MDS-068	MP0009006000792	Miami Jamz Productions	Miami	FI	6/30/12	\$125.00	1/2/1/1	\$250	Dance Competition/Class I
MDS-069	MP0009006000792	Dade Co. Council Teachers of Mathematics	Miami	FI	4/28/12	\$125.00	1/2/1/1	\$250	Mathematics Tournament/Class I
MDS-070	MP0009006000792	Murphy Folorunsho	Miami	FI	6/2/12	\$225.00	1/2/1/1	\$250	Cultural Festival/Class I
MDS-071	MP0009006000792	Jeselaire Mezidor	Miami	FI	6/2/12	\$150.00	1/2/1/1	\$250	Theatrical Performance/Class I
MDS-072	MP0009006000792	Miami Carol City Band Booster	Miami	FI	5/11/12	\$200.00	1/2/1/1	\$250	School Band Music/ Class II
MDS-073	MP0009006000792	Miami Momentum Dance Company Inc.	Miami	FI	5/5/12	\$80.00	1/2/1/1	\$250	Dance Recital/Class I
MDS-074	MP0009006000792	La Vi Kretyen Production	Miami	FI	5/26/12	\$125.00	1/2/1/1	\$250	Play/Class I
MDS-075	MP0009006000792	Golden Journey	Miami	FI	6/23/12	\$125.00	1/2/1/1	\$250	Talent show/Class I
MDS-076	MP0009006000792	Miami Edison Red Riders Alumni Assoc/ Alvin T. Smith	Miami	FI	5/25/12	\$125.00	1/2/1/1	\$250	Fund Raiser/Class I
MDS-077	MP0009006000792	A.F.C. Entertainment Group	Miami	FI	5/19/12	\$80.00	1/2/1/1	\$250	Show Rehearsal/Class I
MDS-078	MP0009006000792	Impact Miami Inc	Miami	FI	5/13/12	\$80.00	1/2/1/1	\$250	Church Meetings/Class I
MDS-079	MP0009006000792	The Heart of Gustavo Casanova Foundation	Miami	FI	6/3/12	\$200.00	1/2/1/1	\$250	Exposition/Class III
MDS-080	MP0009006000792	Fulfilled Life Church	Miami	FI	6/3/12	\$80.00	1/2/1/1	\$250	Church Meetings/Class I