



John A. Carey
Inspector General

**OFFICE OF INSPECTOR GENERAL
PALM BEACH COUNTY**



Inspector General
Accredited

“Enhancing Public Trust in Government”

Contract Oversight Report

CA-2017-0030

Municipality Insurance Survey

March 15, 2017

Insight – Oversight – Foresight



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CONTRACT OVERSIGHT REPORT (CA-2017-0030)

DATE ISSUED: MARCH 15, 2017



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MUNICIPALITY INSURANCE SURVEY

SUMMARY

What We Did

The Office of Inspector General's (OIG) Contract Oversight Unit responded to questions from representatives of a Palm Beach County municipality regarding the process and procedure for procuring group health insurance for its employees. Our office directed the municipality to section 112.08, Florida Statutes, which provides in part,

(2)(a)“.....every local governmental unit is authorized to provide and pay out of its available funds for all or part of the premium for life, health, accident, hospitalization, legal expense, or annuity insurance, or all or any kinds of such insurance, for the officers and employees of the local governmental unit and, to that end, to enter into contracts with insurance companies or professional administrators to provide such insurance or with a corporation not for profit whose membership consists entirely of local governmental units authorized to enter into risk management consortiums under this subsection. Before entering any contract for insurance, the local governmental unit shall advertise for competitive bids; and such contract shall be let upon the basis of such bids.....Each local governmental unit may self-insure any plan for health, accident, and hospitalization coverage or enter into

a risk management consortium to provide such coverage, subject to approval based on actuarial soundness by the Office of Insurance Regulation;.....”

[Emphasis added]

As a result of our further inquiry into municipal practices regarding procurement requirements for employee insurance, we decided to conduct a survey of all thirty-nine (39) municipalities, of which thirty-eight (38) responded.¹ The survey asked whether the municipalities provide group life, health, accident, hospitalization, legal expense, or annuity insurance for employees, as authorized by section 112.08. If any of these coverages were provided by a municipality, we then asked for the procurement method. We also asked whether each municipality opted to self-insure or enter into a risk management consortium for health, accident, and/or hospitalization coverage.

Generally, self-insuring is a way a municipality can manage risk by setting aside a pool of money to provide coverage instead of purchasing a policy from a private insurance company to assume the risk of loss. Similarly, a group of municipalities may form a consortium and create a cooperative plan

¹ Loxahatchee Groves did not respond.

that provides health, accident, and/or hospitalization coverage for its members' employees. Section 112.08, Florida Statutes does not authorize a municipality to self-insure for life insurance, legal expenses, or annuity insurance.²

What We Found

Eighty-nine percent (89%) of the municipalities that responded to our survey indicated that they provide health and hospitalization coverage for their employees. Those municipalities opting to procure health and hospitalization insurance from a private insurance provider obtained such insurance through written quotes, Requests for Proposal, or Invitations to Negotiate. Small municipalities were more likely than large municipalities to engage the assistance of an insurance agent or broker to solicit proposals from insurance companies for the municipalities' review and consideration.

Twenty-four percent (24%) of the responding municipalities have chosen to either self-insure or participate in a consortium to provide health and hospitalization coverage for its employees. Several municipalities provide coverage to their employees through the Florida Municipal Insurance Trust (FMIT), which is administered by the Florida League of Cities.³ A more detailed discussion of our findings can be found beginning on page 11.

While the municipalities widely varied in the types of insurance they provided for their employees and the procurement methods used, all

appeared to comply with Florida Statutes.

What We Suggest

We suggest that the appropriate staff managing group insurance plans within each municipality familiarize themselves with the requirements of section 112.08, Florida Statutes. Such a review will allow the municipality to determine which coverages it is authorized to provide, to consider the most cost efficient way to provide its employees with the protection and benefit of group insurance not available to individuals, and to ensure that the municipality's procurement of insurance and/or its establishment of a self-insurance plan complies with the legal requirements set forth in state statute and/or the Florida Administrative Code.

² Fla. AGO 078-70.

³ <http://insurance.flcities.com/coverages/group-health>

BACKGROUND

A municipality contacted our office seeking guidance as to the process and procedure for procuring group health insurance for its employees. In response, we directed the municipality to section 112.08, Florida Statutes, entitled, "Group insurance for public officers, employees and certain volunteers; physical examinations". A municipality may enter into contracts to provide life, health, accident, hospitalization, legal expense, or annuity insurance with insurance companies or professional administrators or with a corporation not for profit whose membership consists entirely of local governmental units authorized to enter into risk management consortiums. Prior to entering into such contract, the municipality is required to participate in the competitive bid process.

Municipalities may choose to self-insure or to provide insurance through a risk management consortium, but must contract with an insurance company or insurance administrator to administer their insurance plan providing health, accident, and/or hospitalization coverage. In order to operate a self-funded health benefit plan in this state, Florida's Office of Insurance Regulation (OIR) must approve the plan as actuarially sound.⁴

The intent of the law is to make available on a voluntary basis to several employees, the economics, protection, and benefit of group insurance not available to each employee as an individual.⁵

The U.S. Bureau of Labor Statistics in a 2016 Economic News Release⁶ found that wages and salaries averaged 68.6 percent of total employee compensation while benefits accounted for the remaining 31.4 percent. For state and local government workers, wages and salaries as a percent of total compensation was 63.3 percent while benefits accounted for the remaining 36.7 percent. Of this 36.7 percent for benefits, insurance was 12.1 percent with health insurance being the major cost at 11.8 percent.

Benefits paid for public employees are a significant cost to governmental agencies and are a large part of any county or municipal budget. As such, it is important for agencies to perform due diligence when evaluating the most cost effective way to get the best value for benefits that are generally considered important by employees.⁷

⁴ Although not set forth in statute, the OIR has established by rule that if the plan's surplus is less than 60 days of anticipated claims, other questions may be asked to determine soundness, as the OIR sees fit. §112.08(2)(a), Fla. Stat.; Rules 69O-149.052 and 69O149.053, Fla. Admin. Code.

⁵ §112.14, Fla. Stat.; AGO 2011-18.

⁶ "United States Bureau of Labor Statistics, Economic Press Release,"[<https://www.bls.gov/news.release/ecec.nr0.htm> and [ecec.t03.htm](https://www.bls.gov/news.release/ecec.t03.htm)], December 8, 2016.

⁷ Stahl, A. "Employers, Take Note: Here's What Employees Really Want". *Forbes* [<https://www.forbes.com/sites/ashleystahl/2016/10/12/employers-take-note-heres-what-employees-really-want/#30ef68e41c83>], October 12, 2016.

SCOPE AND METHODOLOGY

Our office initiated an insurance survey of Palm Beach County's thirty-nine municipalities to identify how municipalities were obtaining specified types of insurance for their employees. The OIG provided each municipality with a link to the Survey Monkey website and requested that they complete a survey regarding insurance provided to employees. (Exhibit A) Thirty-eight (38) of the thirty-nine (39) municipalities responded for a ninety seven percent (97%) response rate.

The survey instrument consisted of the following questions:

- Name of municipality.
- Name and telephone number of person completing the survey.
- List of insurances with instructions to select 'Yes' if this type of insurance is provided by the municipality or 'No' if not provided. For those provided, asked to select the procurement method used from the choices provided.
- List any insurance which expires in the next 90 days.

The choices available for procurement method included 'self insured', 'consortium', 'competitively procured', 'not competitively procured' and 'other'.

At the conclusion of the response period, the OIG collected and analyzed the responses. The next step in the review process was to select a sample of ten municipalities to contact to verify their survey responses. Five municipalities were chosen because they choose 'other' or 'not competitively procured' as their procurement method for health and hospitalization insurance. The other five municipalities were chosen through the use of a judgmental sample.

The five municipalities chosen because of their 'other' or 'not competitively procured' response were Greenacres, Haverhill, Jupiter Inlet Colony, Lake Clarke Shores and South Palm Beach. After talking with the person who completed the survey from each of these municipalities, we were able to clarify what was being asked by the survey questions. All five either purchase insurance from the FMIT consortium or use an insurance agent or broker who solicits on their behalf or use the most basic procurement method of calling vendors and obtaining quotes selecting the lowest priced quote.

The five municipalities selected through the judgmental sample process were Atlantis, Golf, Highland Beach, Juno Beach and Palm Beach Gardens. The person who completed the survey from each of these municipalities was called and verified the information provided on the survey as accurately provided with no exceptions noted.

RESULTS

There was a wide range of insurance benefits provided by municipalities for employees. The most common insurance provided was health and hospitalization. Only four of thirty-eight municipalities (10.5%) did not provide health and hospitalization insurance for employees. The municipalities that did not provide health and hospitalization insurance ranged from a population as low as five for the newly established City of Westlake to a population of 603 for the Town of Briny Breezes. (See Exhibits List for summary of all data reviewed.)

The most common procurement methodology used by municipalities to obtain health and hospitalization insurance was competitive procurement ranging from written quotes to Request for Proposal or Invitation to Negotiate (74%). A smaller number of municipalities purchased insurance through a not-for-profit consortium (15%) and the smallest number were self-insured (11%).

For municipalities competitively soliciting for health insurance, there was a wide range in the formality of the process used. Larger municipalities tended to use some type of solicitation document and process such as a Request for Proposal (RFP) or Invitation to Negotiate (ITN). Smaller municipalities tended to use an insurance agent or broker to solicit proposals from insurance companies for their review and consideration while others used the basic procurement method of soliciting quotes for coverage from multiple vendors.

The next most common insurance offered was dental insurance with only five municipalities (13%) not providing this type of coverage. The population of municipalities that did not provide dental insurance ranged from a low of 5 for the City of Westlake to a population of 6,071 for the City of Pahokee.

The most common procurement methodology used to obtain dental insurance was competitive solicitation (88%). Only 9% purchased this insurance through a not-for-profit consortium and 3% were self insured.

Life insurance was the next most frequently offered insurance with only six municipalities (16%) not providing this coverage. The population of municipalities that did not provide life insurance ranged from a low of 5 for the City of Westlake to a population of 2,719 for the Town of Hypoluxo.

The most common procurement methodology used to obtain life insurance was competitive procurement (94%). Only two municipalities (6%) purchased life insurance through a not-for-profit consortium.

Vision insurance was the next most frequently offered insurance with eleven municipalities (29%) not providing this coverage. The population of municipalities that did not provide vision insurance ranged from a low of 5 for the City of Westlake to a population of 62,707 for the Town of Jupiter.

The most common procurement methodology was competitive procurement (93%). Only two municipalities (7%) purchased vision insurance through a not-for-profit consortium.

Accident insurance was the next most frequently offered insurance with eighteen municipalities (47%) not providing this coverage. The population of municipalities not providing accident insurance ranged from a low of 5 for the City of Westlake to a population of 93,235 for the City of Boca Raton.

The most common procurement methodology was competitive procurement (90%). Only one municipality (5%) purchased accident insurance through a not-for-profit consortium and only one municipality used an other type of procurement (5%) to obtain accident insurance for its employees.

A municipality offering an annuity for employees is much less common with only six municipalities (16%) providing this benefit. Of those six, three (50%) use an other type of solicitation while two (33%) purchase this benefit through a not-for-profit consortium and one (17%) competitively solicits.

Least common is a municipality offering legal coverage for employees with only five municipalities (13%) providing this benefit. Of those five, three (60%) competitively solicit while one (20%) does not competitively solicit and one (20%) uses an other type of solicitation.

While the municipalities widely varied in the types of insurance they provided for their employees and the procurement methods used, all appeared to comply with Florida Statutes.

GUIDANCE/SUGGESTION

The Exhibits List found on page 8 of this report, includes a summary and detailed information about each type of insurance listed in section 112.08, Florida Statutes, life, health, accident, hospitalization, legal expense and annuity insurance provided to employees by thirty-eight of the thirty-nine municipalities located in Palm Beach County. This may be helpful for a municipality to review or consider the type of insurance provided to its employees compared to other municipalities similar in size.

CONCLUSION

Section 112.08, Florida Statutes, provides in part,

(2)(a)“.....every local governmental unit is authorized to provide and pay out of its available funds for all or part of the premium for life, health, accident, hospitalization, legal expense, or annuity insurance, or all or any kinds of such insurance, for the officers and employees of the local governmental unit and, to that end, to enter into

contracts with insurance companies or professional administrators to provide such insurance or with a corporation not for profit whose membership consists entirely of local governmental units authorized to enter into risk management consortiums under this subsection. Before entering any contract for insurance, the local governmental unit shall advertise for competitive bids; and such contract shall be let upon the basis of such bids.....Each local governmental unit may self-insure any plan for health, accident, and hospitalization coverage or enter into a risk management consortium to provide such coverage, subject to approval based on actuarial soundness by the Office of Insurance Regulation;.....”

[Emphasis added]

This statute applies to all municipalities in Florida. We suggest reviewing this statute with your municipal attorney to insure that you are complying with all its requirements in a manner appropriate to the needs and size of your municipality.

ACKNOWLEDGEMENT

The Inspector General’s Contract Oversight staff would like to extend our appreciation to the thirty-eight municipalities who responded to our insurance survey and provided follow up information, as needed, during the contract oversight process.

This report is available on the OIG website at: <http://www.pbcgov.com/OIG>. Please address inquiries regarding this report to Dennis Yeskey, Contract Oversight Manager, by email at inspector@pbcgov.org or by telephone at (561) 233-2350.

EXHIBITS LIST

Exhibit A – Survey Template

Exhibit B – Municipality Insurance Summary Results

Exhibit C – Health & Hospitalization Insurance Detail Sorted by Procurement Method and Municipal Population

Exhibit D – Life Insurance Detail Sorted by Procurement Method and Municipal Population

Exhibit E – Accident Insurance Detail Sorted by Procurement Method and Municipal Population

Exhibit F – Legal Expense Detail Sorted by Procurement Method and Municipal Population

Exhibit G – Annuity Insurance Detail Sorted by Procurement Method and Municipal Population

Exhibit H – Dental Insurance Detail Sorted by Procurement Method and Municipal Population

Exhibit I – Vision Insurance Detail Sorted by Procurement Method and Municipal Population

**CONTRACT OVERSIGHT
REPORT**

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**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT A

SURVEY TEMPLATE



Municipal Insurance Survey

1. Name of Municipality

2. Name and Telephone Number of Person Completing Survey

Name

Telephone Number

* 3. For the Insurances listed below, select **Yes if provided** by your municipality or **No if not provided**. Also select the appropriate Procurement Method from the choices provided.

	Provided	Procurement Method
Health	<input type="checkbox"/>	<input type="text"/>
Life	<input type="checkbox"/>	<input type="text"/>
Accident	<input type="checkbox"/>	<input type="text"/>
Hospitalization	<input type="checkbox"/>	<input type="text"/>
Legal Expense	<input type="checkbox"/>	<input type="text"/>
Annuity	<input type="checkbox"/>	<input type="text"/>
Dental	<input type="checkbox"/>	<input type="text"/>
Vision	<input type="checkbox"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="text"/>

4. List those Insurance which will expire in the next 90 Days

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**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT B

**MUNICIPALITY INSURANCE
SUMMARY RESULTS**

Municipality	Health & Hospitalization	Procurement Method	Life	Procurement Method	Accident	Procurement Method	Legal Expense	Procurement Method	Annuity	Procurement Method	Dental	Procurement Method	Vision	Procurement Method	Other	Procurement Method
Atlantis	Y	Competitive	Y	Competitive	N		N		N		Y	Competitive	Y	Competitive	NA	
Belle Glade	Y	Consortium	Y	Competitive	N		N		N		Y	Competitive	Y	Competitive	NA	
Boca Raton	Y	Self Insured	Y	Competitive	N		N		N		Y	Competitive	Y	Competitive	NA	
Boynton Beach	Y	Competitive	Y	Competitive	Y	Competitive	Y	Competitive	Y	Other	Y	Competitive	Y	Competitive	Y	Competitive
Briny Breezes	N		N		N		N		N		N		N		N	
Cloud Lake	N		N		N		N		N		N		N		N	
Delray Beach	Y	Self Insured	Y	Competitive	Y	Competitive	Y	Competitive	N		Y	Competitive	Y	Competitive	Y	Competitive
Glen Ridge	N		N		N		N		N		N		N		N	
Golf	Y	Competitive	Y	Competitive	Y	Competitive	N		Y	Competitive	Y	Competitive	Y	Competitive	N	
Greenacres	Y	Consortium	Y	Consortium	N		N		N		Y	Consortium	N		NA	
Gulf Stream	Y	Competitive	Y	Competitive	Y	Competitive	Y	Other	N		Y	Competitive	Y	Competitive	N	
Haverhill	Y	Competitive	N		N		N		N		Y	Competitive	Y	Competitive	NA	
Highland Beach	Y	Competitive	Y	Competitive	Y	Competitive	N		Y	Other	Y	Competitive	Y	Competitive	Y	Other
Hypoluxo	Y	Consortium	N		N		N		N		Y	Consortium	Y	Consortium	NA	
Juno Beach	Y	Competitive	Y	Competitive	N		N		N		Y	Competitive	Y	Competitive	Y	Competitive
Jupiter	Y	Self Insured	Y	Competitive	N		N		N		Y	Competitive	N		N	
Jupiter Inlet Colony	Y	Competitive	Y	Competitive	Y	Competitive	N		Y	Consortium	Y	Competitive	N		NA	
Lake Clarke Shores	Y	Competitive	Y	Competitive	N		N		N		Y	Competitive	Y	Competitive	NA	
Lake Park	Y	Competitive	Y	Competitive	Y	Competitive	NA		NA		Y	Competitive	Y	Competitive	NA	
Lake Worth	Y	Competitive	Y	Competitive	Y	Competitive	N		N		Y	Competitive	Y	Competitive	NA	
Lantana	Y	Consortium	Y	Competitive	Y	Competitive	N		N		Y	Competitive	Y	Competitive	NA	
Manalapan	Y	Competitive	Y	Competitive	N		N		N		Y	Competitive	N		NA	
Mangonia Park	Y	Competitive	Y	Competitive	N		N		N		Y	Competitive	N		Y	Competitive
North Palm Beach	Y	Competitive	Y	Competitive	N		N		N		Y	Competitive	Y	Competitive	Y	Competitive
Ocean Ridge	Y	Competitive	Y	Competitive	Y	Competitive	N		N		Y	Competitive	Y	Competitive	N	
Pahokee	Y	Competitive	Y	Competitive	N		N		Y	Consortium	N		N		N	
Palm Beach	Y	Self Insured	Y	Competitive	Y	Competitive	N		N		Y	Competitive	Y	Competitive	NA	
Palm Beach Gardens	Y	Competitive	Y	Competitive	Y	Competitive	N		N		Y	Competitive	Y	Competitive	NA	
Palm Beach Shores	Y	Competitive	Y	Competitive	Y	Competitive	N		Y	Other	Y	Competitive	Y	Competitive	Y	Other
Palm Springs	Y	Competitive	Y	Competitive	Y	Other	N		N		Y	Competitive	Y	Competitive	Y	Other
Riviera Beach	Y	Competitive	Y	Competitive	Y	Competitive	N		N		Y	Competitive	Y	Competitive	NA	
Royal Palm Beach	Y	Competitive	Y	Competitive	N		N		N		Y	Competitive	Y	Competitive	N	
South Bay	Y	Consortium	Y	Consortium	Y	Consortium	N		N		Y	Consortium	Y	Consortium	NA	
South Palm Beach	Y	Competitive	Y	Competitive	Y	Competitive	N		N		Y	Competitive	N		NA	
Tequesta	Y	Competitive	Y	Competitive	Y	Competitive	N		N		Y	Competitive	Y	Competitive	NA	
Wellington	Y	Competitive	Y	Competitive	Y	Competitive	Y	NCP	N		Y	Self Insured	Y	Competitive	NA	
West Palm Beach	Y	Competitive	Y	Competitive	Y	Competitive	Y	Competitive	N		Y	Competitive	Y	Competitive	Y	Competitive
Westlake	N		N		N		N		N		N		N		N	

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**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT C

**HEALTH & HOSPITALIZATION
INSURANCE DETAIL SORTED
BY PROCUREMENT METHOD
AND MUNICIPAL
POPULATION**

Municipality	Health & Hospitalization	Procurement Method	Population
Westlake	N		5
Cloud Lake	N		145
Glen Ridge	N		234
Briny Breezes	N		603
Golf	Y	Competitive	275
Jupiter Inlet Colony	Y	Competitive	445
Manalapan	Y	Competitive	449
Gulf Stream	Y	Competitive	836
Palm Beach Shores	Y	Competitive	1,208
South Palm Beach	Y	Competitive	1,424
Ocean Ridge	Y	Competitive	1,904
Mangonia Park	Y	Competitive	1,979
Haverhill	Y	Competitive	2,025
Atlantis	Y	Competitive	2,106
Juno Beach	Y	Competitive	3,474
Lake Clarke Shores	Y	Competitive	3,552
Highland Beach	Y	Competitive	3,729
Tequesta	Y	Competitive	5,942
Pahokee	Y	Competitive	6,071
Lake Park	Y	Competitive	8,538
North Palm Beach	Y	Competitive	12,853
Palm Springs	Y	Competitive	22,341
Riviera Beach	Y	Competitive	34,005
Lake Worth	Y	Competitive	37,498
Royal Palm Beach	Y	Competitive	37,633
Palm Beach Gardens	Y	Competitive	52,923
Wellington	Y	Competitive	62,560
Boynton Beach	Y	Competitive	73,966
West Palm Beach	Y	Competitive	106,779
Hypoluxo	Y	Consortium	2,719
South Bay	Y	Consortium	5,101
Lantana	Y	Consortium	11,136
Belle Glade	Y	Consortium	18,251
Greenacres	Y	Consortium	39,676
Palm Beach	Y	Self Insured	8,612
Jupiter	Y	Self Insured	62,707
Delray Beach	Y	Self Insured	66,255
Boca Raton	Y	Self Insured	93,235
Loxahatchee Groves	*		

No = 4 10.53%

*Did not respond to survey

**CONTRACT OVERSIGHT
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**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT D

**LIFE INSURANCE DETAIL
SORTED BY PROCUREMENT
METHOD AND MUNICIPAL
POPULATION**

Municipality	Procurement		Population
	Life	Method	
Westlake	N		5
Cloud Lake	N		145
Glen Ridge	N		234
Briny Breezes	N		603
Haverhill	N		2,025
Hypoluxo	N		2,719
Golf	Y	Competitive	275
Jupiter Inlet Colony	Y	Competitive	445
Manalapan	Y	Competitive	449
Gulf Stream	Y	Competitive	836
Palm Beach Shores	Y	Competitive	1,208
South Palm Beach	Y	Competitive	1,424
Ocean Ridge	Y	Competitive	1,904
Mangonia Park	Y	Competitive	1,979
Atlantis	Y	Competitive	2,106
Juno Beach	Y	Competitive	3,474
Lake Clarke Shores	Y	Competitive	3,552
Highland Beach	Y	Competitive	3,729
Tequesta	Y	Competitive	5,942
Pahokee	Y	Competitive	6,071
Lake Park	Y	Competitive	8,538
Palm Beach	Y	Competitive	8,612
Lantana	Y	Competitive	11,136
North Palm Beach	Y	Competitive	12,853
Belle Glade	Y	Competitive	18,251
Palm Springs	Y	Competitive	22,341
Riviera Beach	Y	Competitive	34,005
Lake Worth	Y	Competitive	37,498
Royal Palm Beach	Y	Competitive	37,633
Palm Beach Gardens	Y	Competitive	52,923
Wellington	Y	Competitive	62,560
Jupiter	Y	Competitive	62,707
Delray Beach	Y	Competitive	66,255
Boynton Beach	Y	Competitive	73,966
Boca Raton	Y	Competitive	93,235
West Palm Beach	Y	Competitive	106,779
South Bay	Y	Consortium	5,101
Greenacres	Y	Consortium	39,676
Loxahatchee Groves	*		

No = 6 15.79%

*Did not respond to survey

**CONTRACT OVERSIGHT
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**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT E

**ACCIDENT INSURANCE
DETAIL SORTED BY
PROCUREMENT METHOD
AND MUNICIPAL
POPULATION**

Municipality	Accident	Procurement		Population
		Method		
Westlake	N			5
Cloud Lake	N			145
Glen Ridge	N			234
Manalapan	N			449
Briny Breezes	N			603
Mangonia Park	N			1,979
Haverhill	N			2,025
Atlantis	N			2,106
Hypoluxo	N			2,719
Juno Beach	N			3,474
Lake Clarke Shores	N			3,552
Pahokee	N			6,071
North Palm Beach	N			12,853
Belle Glade	N			18,251
Royal Palm Beach	N			37,633
Greenacres	N			39,676
Jupiter	N			62,707
Boca Raton	N			93,235
Golf	Y	Competitive		275
Jupiter Inlet Colony	Y	Competitive		445
Gulf Stream	Y	Competitive		836
Palm Beach Shores	Y	Competitive		1,208
South Palm Beach	Y	Competitive		1,424
Ocean Ridge	Y	Competitive		1,904
Highland Beach	Y	Competitive		3,729
Tequesta	Y	Competitive		5,942
Lake Park	Y	Competitive		8,538
Palm Beach	Y	Competitive		8,612
Lantana	Y	Competitive		11,136
Riviera Beach	Y	Competitive		34,005
Lake Worth	Y	Competitive		37,498
Palm Beach Gardens	Y	Competitive		52,923
Wellington	Y	Competitive		62,560
Delray Beach	Y	Competitive		66,255
Boynton Beach	Y	Competitive		73,966
West Palm Beach	Y	Competitive		106,779
South Bay	Y	Consortium		5,101
Palm Springs	Y	Other		22,341
Loxahatchee Groves	*			

No = 18 47.37%

*Did not respond to survey

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**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT F

**LEGAL EXPENSE DETAIL
SORTED BY PROCUREMENT
METHOD AND MUNICIPAL
POPULATION**

Municipality	Legal Expense	Procurement Method	Population
Westlake	N		5
Cloud Lake	N		145
Glen Ridge	N		234
Golf	N		275
Jupiter Inlet Colony	N		445
Manalapan	N		449
Briny Breezes	N		603
Palm Beach Shores	N		1,208
South Palm Beach	N		1,424
Ocean Ridge	N		1,904
Mangonia Park	N		1,979
Haverhill	N		2,025
Atlantis	N		2,106
Hypoluxo	N		2,719
Juno Beach	N		3,474
Lake Clarke Shores	N		3,552
Highland Beach	N		3,729
South Bay	N		5,101
Tequesta	N		5,942
Pahokee	N		6,071
Palm Beach	N		8,612
Lantana	N		11,136
North Palm Beach	N		12,853
Belle Glade	N		18,251
Palm Springs	N		22,341
Riviera Beach	N		34,005
Lake Worth	N		37,498
Royal Palm Beach	N		37,633
Greenacres	N		39,676
Palm Beach Gardens	N		52,923
Jupiter	N		62,707
Boca Raton	N		93,235
Lake Park	NA		8,538
Delray Beach	Y	Competitive	66,255
Boynton Beach	Y	Competitive	73,966
West Palm Beach	Y	Competitive	106,779
Wellington	Y	NCP	62,560
Gulf Stream	Y	Other	836
Loxahatchee Groves	*		
No = 33	86.84%		

*Did not respond to survey

**CONTRACT OVERSIGHT
REPORT**

CA-2017-0030

**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT G

**ANNUITY INSURANCE
DETAIL SORTED BY
PROCUREMENT METHOD
AND MUNICIPAL
POPULATION**

Municipality	Procurement		Population
	Annuity	Method	
Westlake	N		5
Cloud Lake	N		145
Glen Ridge	N		234
Manalapan	N		449
Briny Breezes	N		603
Gulf Stream	N		836
South Palm Beach	N		1,424
Ocean Ridge	N		1,904
Mangonia Park	N		1,979
Haverhill	N		2,025
Atlantis	N		2,106
Hypoluxo	N		2,719
Juno Beach	N		3,474
Lake Clarke Shores	N		3,552
South Bay	N		5,101
Tequesta	N		5,942
Palm Beach	N		8,612
Lantana	N		11,136
North Palm Beach	N		12,853
Belle Glade	N		18,251
Palm Springs	N		22,341
Riviera Beach	N		34,005
Lake Worth	N		37,498
Royal Palm Beach	N		37,633
Greenacres	N		39,676
Palm Beach Gardens	N		52,923
Wellington	N		62,560
Jupiter	N		62,707
Delray Beach	N		66,255
Boca Raton	N		93,235
West Palm Beach	N		106,779
Lake Park	NA		8,538
Golf	Y	Competitive	275
Jupiter Inlet Colony	Y	Consortium	445
Pahokee	Y	Consortium	6,071
Palm Beach Shores	Y	Other	1,208
Highland Beach	Y	Other	3,729
Boynton Beach	Y	Other	73,966
Loxahatchee Groves	*		
No = 32	84.21%		

*Did not respond

**CONTRACT OVERSIGHT
REPORT**

CA-2017-0030

**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT H

**DENTAL INSURANCE DETAIL
SORTED BY PROCUREMENT
METHOD AND MUNICIPAL
POPULATION**

Municipality	Procurement		Population
	Dental	Method	
Westlake	N		5
Cloud Lake	N		145
Glen Ridge	N		234
Briny Breezes	N		603
Pahokee	N		6,071
Golf	Y	Competitive	275
Jupiter Inlet Colony	Y	Competitive	445
Manalapan	Y	Competitive	449
Gulf Stream	Y	Competitive	836
Palm Beach Shores	Y	Competitive	1,208
South Palm Beach	Y	Competitive	1,424
Ocean Ridge	Y	Competitive	1,904
Mangonia Park	Y	Competitive	1,979
Haverhill	Y	Competitive	2,025
Atlantis	Y	Competitive	2,106
Juno Beach	Y	Competitive	3,474
Lake Clarke Shores	Y	Competitive	3,552
Highland Beach	Y	Competitive	3,729
Tequesta	Y	Competitive	5,942
Lake Park	Y	Competitive	8,538
Palm Beach	Y	Competitive	8,612
Lantana	Y	Competitive	11,136
North Palm Beach	Y	Competitive	12,853
Belle Glade	Y	Competitive	18,251
Palm Springs	Y	Competitive	22,341
Riviera Beach	Y	Competitive	34,005
Lake Worth	Y	Competitive	37,498
Royal Palm Beach	Y	Competitive	37,633
Palm Beach Gardens	Y	Competitive	52,923
Jupiter	Y	Competitive	62,707
Delray Beach	Y	Competitive	66,255
Boynton Beach	Y	Competitive	73,966
Boca Raton	Y	Competitive	93,235
West Palm Beach	Y	Competitive	106,779
Hypoluxo	Y	Consortium	2,719
South Bay	Y	Consortium	5,101
Greenacres	Y	Consortium	39,676
Wellington	Y	Self Insured	62,560
Loxahatchee Groves	*		

No = 5 13.16%

*Did not respond

**CONTRACT OVERSIGHT
REPORT**

CA-2017-0030

**MUNICIPALITY INSURANCE
SURVEY**

EXHIBIT I

**VISION INSURANCE DETAIL
SORTED BY PROCUREMENT
METHOD AND MUNICIPAL
POPULATION**

Municipality	Procurement		Population
	Vision	Method	
Westlake	N		5
Cloud Lake	N		145
Glen Ridge	N		234
Jupiter Inlet Colony	N		445
Manalapan	N		449
Briny Breezes	N		603
South Palm Beach	N		1,424
Mangonia Park	N		1,979
Pahokee	N		6,071
Greenacres	N		39,676
Jupiter	N		62,707
Golf	Y	Competitive	275
Gulf Stream	Y	Competitive	836
Palm Beach Shores	Y	Competitive	1,208
Ocean Ridge	Y	Competitive	1,904
Haverhill	Y	Competitive	2,025
Atlantis	Y	Competitive	2,106
Juno Beach	Y	Competitive	3,474
Lake Clarke Shores	Y	Competitive	3,552
Highland Beach	Y	Competitive	3,729
Tequesta	Y	Competitive	5,942
Lake Park	Y	Competitive	8,538
Palm Beach	Y	Competitive	8,612
Lantana	Y	Competitive	11,136
North Palm Beach	Y	Competitive	12,853
Belle Glade	Y	Competitive	18,251
Palm Springs	Y	Competitive	22,341
Riviera Beach	Y	Competitive	34,005
Lake Worth	Y	Competitive	37,498
Royal Palm Beach	Y	Competitive	37,633
Palm Beach Gardens	Y	Competitive	52,923
Wellington	Y	Competitive	62,560
Delray Beach	Y	Competitive	66,255
Boynton Beach	Y	Competitive	73,966
Boca Raton	Y	Competitive	93,235
West Palm Beach	Y	Competitive	106,779
Hypoluxo	Y	Consortium	2,719
South Bay	Y	Consortium	5,101
Loxahatchee Groves	*		
No = 11	28.95%		

*Did not respond