

June 12, 2017

**BOARD OF COUNTY COMMISSIONERS
ORANGE COUNTY, FLORIDA**

**RFP #Y17-1068-LC
GROUP TERM LIFE, ACCIDENTAL DEATH, LONG AND
SHORT TERM DISABILITY AND DISMEMBERMENT**

ADDENDUM NO. 2

This addendum is issued to provide clarifications/responses to questions received.

1. Question: Under the Proposal Format Section, Requirement 5 states the goal of 24% utilization of certified minority/women business enterprise is applicable to this project. The ordinance also addresses minority/women group employment levels setting goals to encourage each proposer to maintain 24% minority and women employee workforce levels in specific categories.

Please clarify the following:

- Is the 24% goal based on premium or on retention?
- Is the 24% merely a goal or an actual percentage that needs to be achieved to be awarded the points?
- Please define how the OCBCC would award the MBE/WBE points.

Answer:

- The 24% goal (24% of the overall contract) is based on the percentage of the contract fees to be contracted to the listed subcontractor. This can be found in the RFP pg.13, Letter E.
- The 24% utilization goal is a goal to provide for the participation of certified minority and women owned businesses (M/WBE's) in the County's procurement of services. Proposers submitting proposals to the County must address how they intend to comply with the M/WBE subcontracting goals established by the County Minority/Women Business Enterprise Ordinance, No. 94-02 and amended by Ordinance No. 2009-21. (RFP pg. 12 number 5)

Points may be awarded based on the MWBE Utilization and this can be found in the RFP pg. 19, number 13 Selection – Criteria.

- Points may be awarded based on the Procurement Procedures Manual pages 7-11, Section 7, letter D. MWBE Participation (the Procurement Procedures Manual is on the <http://apps.ocfl.net>) The Selection - Criteria information can be found in the RFP pg. 19, number 13.

2. Question: What channels does OCBCS typically use to communicate benefits information with employees (email, portal, print, etc.)? Are there any communication or education challenges they would like to address?

Answer: Per Section 6 of the Scope of Services, Orange County will coordinate all employee and employer communication and marketing activities related to the Group Plans. The Contractor is responsible for all costs of producing, printing, and mailing/distributing adequate quantities of marketing and administrative supplies (e.g., claim forms, provider directories, summary plan booklets, informational brochures) as designated by the County. The County's communications approach includes all of the above (email, portal, print). We only hold benefit fairs when there are major changes to our plans. We have not had any major challenges.

3. Question: Will OCBCS be open to allowing us to drive communication directly to employees via mail or email?

Answer: No. Per Section 6 of the Scope of Services, Orange County will coordinate all employee and employer communication and marketing activities related to the Group Plans.

4. Question: Will OCBCS employees have the opportunity to enroll in these benefits at the same time and on the same platform as medical?

Answer: Yes.

5. Question: Would OCBCS be agreeable to the carrier providing ongoing communication to employees experiencing life events (newly hired, newly eligible, retirement, newly married, new parent, etc.)?

Answer: No. Per Scope of Services, section 6, Orange County will coordinate all employee and employer communication and marketing activities related to the Group Plans. The Contractor is responsible for all costs of producing, printing, and mailing/distributing adequate quantities of marketing and administrative supplies (e.g., claim forms, provider directories, summary plan booklets, informational brochures) as designated by

the County. HR has a continuous communication mechanism to our employees on a bi-weekly basis. HR works with all vendors to communicate their respective benefits from time to time. HR already has mechanisms in place to work with employees experiencing life events. Benefit information is readily available to employees internally (intranet) and externally (internet).

6. Question: STD: Have there been any rate or plan changes since 1/1/12?

Answer: The current contract went into effect on 1/1/13 and rates have remained flat during this time.

7. Question: LTD: How does OCBCC communicate and enroll the Disability plans?

Answer: Our communications approach includes email, portal, and print. We only hold benefit fairs when there are major changes to our plans. The enrollment process is outlined in section 7 of the Scope of Services.

8. Question: LTD: In reviewing the mandatory requirements, please confirm the incumbent is remitting the employer share of FICA and not getting reimbursed for those contributions.

Answer: Confirmed.

9. Question: LTD: Are there any specific return to work procedures in place?

Answer: Please see LTD plan document, Appendix B, for return to work provision and incentive. The County is currently implementing a supplemental program to support a transition back return to work with the incumbent.

10. Question: LTD: What level of interaction/coordination is OCBCC seeking between the carrier?

Answer: Please review of the scope of services within the RFP.

11. Question: LTD: Have there been any rate or plan changes since 1/1/12?

Answer: The current contract went into effect on 1/1/13 and rates have remained flat during this time.

12. Question: Life: Please explain who handles the current Life Record Keeping services:

- Eligibility Maintenance
- Billing
- Beneficiary Management
- Claim Prep
- Conversion Notification

Answer: The County maintains eligibility maintenance, billing, and beneficiary management. Claims prep is supported by the incumbent onsite representative and the claimant. Conversion notification is administered by the County during the retirement process and the County's TPA during loss of coverage eligibility.

13. Question: Life: In reference to Form 2, Question 18 "Provide premium billing and collection from disabled members up to the waiver of premium acceptance." Please confirm if this is applicable to Disability or the Life coverage?

Answer: Please outline capability under disability and life coverages.

14. Question: Life: Form 1, Mandatory Checklist Features, Question 9, "The Proposer agrees to offer an open enrollment for benefits effective January 1, 2018 that allows employees and their dependents to enroll in Supplemental Life/AD&D and Short-Term Disability coverage up to the guarantee issue maximums and without Evidence of Insurability requirements, regardless of any prior denials."

Please clarify the following:

- How is the OCBCC defining open enrollment?
- Has OCBCC conducted open enrollment recently? If so, when?
- Has there been adverse selection in the past due to open enrollment?

Answer: How is the OCBCC defining open enrollment?

Regarding OCBCC's open enrollment for plan year 2018 the Contractor shall allow all employees and their dependents to enroll in Supplement Life/AD&D and Long Term and Short-Term Disability coverage up to the guarantee issue maximums without Evidence of Insurability requirements regardless of any prior denials. Annual increases without medical underwriting as outlined in RFP apply. The County hosts an active enrollment for all benefits eligible employees.

Has OCBCC conducted open enrollment recently? If so, when?

2017 was the last open enrollment for all benefits including supplemental life and short-term disability coverage. Evidence of Insurability was required for life insurance increases greater than the GI increments (10k). Evidence of Insurability was required for STD increases greater than the GI increments (1 step).

The last open enrollment for supplemental life and disability coverage up to the GI maximum without Evidence of Insurability was conducted for the annual enrollment for plan year 2013.

Has there been adverse selection in the past due to open enrollment?

No.

- 15. Question:** Life: Experience workups were provided for Basic and Employee Additional Life, but not for Dependent Life. Please provide one for Dependent Life.

Answer: Please see updated report.

- 16. Question:** Life: Can you please provide average covered lives and volume by year for basic, additional, and dependent life?

Answer: Please see updated report.

- 17. Question:** Life: Does the latest period, 1/1/16 to 2/28/17, for Basic Life contain all 14 months of premium? It looks very close to the 12 months of premium showing for 2015. Or was there a drop in lives in 2016?

Answer: Please see updated reports reflecting volume.

- 18. Question:** Life: The census contains 1800 records for which the Life amount shown and the Life amount calculated based on the salary and age reductions do not match. Many of the differences are small, but the variation can be as much as 70%. Would it be possible to reconcile these amounts and obtain a new census?

Answer: Variations in the census may be due to age reductions, rounding and maximum limits. Proposed premium rates should be based on the current volumes and annual payroll as outlined in Form 3 worksheet.

19. Question: On the mandatory features checklist, item 4 states that “the proposer has provided a proposal on all coverage lines requested (Life, AD&D, LTD and STD)” does this mean you are looking for 1 carrier to provide all lines of coverage, or would a proposal for one of these lines of coverage be accepted?

Answer: A single contractor to provide all lines of coverage.

20. Question: Are you looking for a coordinating LTD/ STD plan or would a stand-alone STD plan be accepted?

Answer: Coordinating.

21. Question: Will the incumbent voluntary benefits continue to be payroll deducted or will they be removed from payroll?

Answer: A single contractor to provide all group lines of coverage which will be administered through payroll deductions.

22. Question: Please describe the current method used for open enrollment.

Answer: Open Enrollment is self-service on our internal enrollment platform (PeopleSoft) with assistance from HR staff.

23. Question: Will the selected vendor be allowed to conduct group meetings and meet with each employee face-to-face?

Answer: No. These benefits will be communicated along with all our other benefits. There is always a special communication when a new provider is selected.

24. Question: Please describe any need for employee self-enrollment.

Answer: Open Enrollment is self-service on our internal enrollment platform (PeopleSoft) with assistance from HR staff.

25. Question: Please describe any need for call center enrollment.

Answer: There is no need for call center enrollment.

26. Question: What HR/payroll system is currently being used?

Answer: PeopleSoft.

27. Question: What enrollment technology platform is used? Please describe how that vendor/administrator would work with us to enroll and administer our products most efficiently?

Answer: The County utilizes the People Soft Enrollment Module for benefits enrollment.

28. Question: Pages 11 + 12: Please clarify what documents/files should be included on the 2 CDs.

Answer: Please submit Form 1, Form 2 in WORD format (not PDF), and Form 3 in EXCEL format (not PDF).

29. Question: Page 29 of the RFP document indicates that the Appendices are on the link. I am unable to locate Appendix D Enterprise Security Standard, Policies and Guidelines. Please provide the document or a direct link to the document.

Answer: Appendix D is the last attachment on the link provided in the RFP.

30. Question: All Lines: Please provide historical lives from 2015-2016.

Answer: Please see updated report with covered lives.

31. Question: Life: Have there been any plan changes for life from 2012 onwards?

Answer: All plan design changes are reflected in the amendments to the policies included in Appendix B.

32. Question: Life: Please provide Dependent experience from 2012-2016 with:

- Current rates
- Paid premium
- Historical life counts

Answer: Please see updated report.

33. Question: Life: Please provide details on the plans prior to 2012 for grandfathered employees. Please identify these employees with:

- Names
- Gender
- DOB
- Coverage Amounts

Answer: There are no grandfathered employees.

34. Question: AD&D: Please provide experience from 2012-2016 with:

- Current rates
- Paid premium
- Historical AD&D counts

Answer: Please see updated report.

- 35.** Question: Voluntary STD & LTD: In the document titled *Form 3 Worksheet*, the volumes and premium don't tie back with for STD and LTD into the composite rate. Please explain whether the premiums or volumes are incorrect.

Answer: Please see updated Form 3. Proposed premium rates should be based on the current volumes and/or salary as outlined in Form 3 worksheet.

- 36.** Question: Voluntary STD & LTD: Please provide the premium and volume history by month for all available periods.

Answer: Monthly lives, volume and premiums are not available. Annual lives, volume and premium are provided.

- 37.** Question: Voluntary STD & LTD: What does the product abbreviation SB and L6 mean in the detailed claim listings?

Answer: SB is survivor benefit. L6 is Vendor Expense benefit per the Claims run Report Key_0712.

- 38.** Question: Voluntary STD & LTD: Are the benefit amounts in the detailed claims listing gross or net?

Answer: The benefit amounts are gross.

- 39.** Question: Voluntary STD & LTD: Please provide any applicable offset amounts if benefits are gross.

Answer: Please see report with offsets.

- 40.** Question: Enrollment: Do you currently use a TPA or software vendor for you benefits enrollment and eligibility? If so, can the name of the vendor be released?

Answer: The County utilizes the People Soft Enrollment Module for benefits enrollment.

- 41.** Question: Enrollment: Is your upcoming Annual Enrollment going to be an active (all employees must take action and accept/decline benefits) or passive (only employees that need to make a change need to take action) enrollment?

- If passive – what % of your employees usually make a change during their Enrollment period?

Answer: It is an active enrollment.

42. Question: Enrollment: How do you educate and communicate to your employees about benefits and benefit changes? Please be specific.

- In person (benefit fairs, group meetings, other)
- Paper (benefit guide, posters, postcards, other)
- Electronic strategy (email, webinars, text, social media, other)
- Are any decision support tools used? If so, please describe.

Answer: HR has a continuous communication mechanism to our employees on a bi-weekly basis. HR works with all vendors to communicate their respective benefits from time to time. HR already has mechanisms in place to work with employees experiencing life events. Benefit information is readily available to employees internally (intranet) and externally (internet). The County's communications approach includes email, portal, and print. We only hold benefit fairs when there are major changes to our plans.

43. Question: Enrollment: During your previous annual enrollment was it:

- Open – where all employees were able to elect coverage up to the GI?
- Modified – where all employees were able to elect one increment without EOI?
- Traditional Underwriting – where all employees submitted EOI?

Answer: See the response to question 14.

44. Question: Enrollment: When was the last true “open enrollment”?

Answer: See the response to question 14.

45. Question: Enrollment: Please describe how your employees enroll in their benefits? Please be specific.

- In person (individual meetings, group meetings, or outsourced – If outsourced – who is the vendor?)
- Paper (personalized enrollment forms, generic enrollment forms provided by carriers, other)
- Self-Service enrollment platform (name of platform used and is SSO integrated into platform)
- Call-center (HR assisted or outsourced? If outsourced – who is the vendor?)

Answer: Please see section 7 of the scope of services. Employee's elect coverage options through the employer via an online enrollment website or through completion of a paper form. The County uses PeopleSoft.

46. Question: Enrollment: Are you interested in supplementing your current enrollment process with a carrier sponsored enrollment platform and/or call center enrollment strategy?

Answer: No.

47. Question: Amendment 1 of each policy (Life, LTD, & STD) states that the Experience Rating Refund Agreement attached to the original policy remains in effect. Please confirm if these coverages are currently participating and if it is expected that a participating quote will be offered. If so, please provide annual accountings for the past 3 years and the current balance of any PSR accounts in effect.

Answer: The balance is in the negative.

48. Question: Please provide annual premium and claim information for Dependent Life from 1/1/2012 to 2/28/2017.

Answer: Please see updated report. Dependent Life claim information can be found on the Claims Listing.

49. Question: Please provide annual premium and claim information for Basic AD&D and Voluntary AD&D from 1/1/2012 to 2/28/2017.

Answer: Please see updated report. AD&D claims information can be found in the Claims Listing.

50. Question: Please provide monthly lives, volume, and premium for all coverages from 1/1/2012 to 2/28/2017.

Answer: Monthly lives, volume and premiums are not available. Annual lives, volume and premium are provided.

51. Question: Please confirm that our quote should include direct billing of disabled employees for Life insurance up to approval of Premium Waiver claims.

Answer: Proposals should outline their capabilities and indicate if the service is included in the proposed premiums. If there are additional costs those should be disclosed.

*Form 3 is replaced in its entirety by the attached Addendum #2, Form 3.

Attachments:

Addendum #2, Form 3

Appendix D, Orange County, Florida Information Technology Standards

Appendix E, Claim Offset Information as of 2/28/17

Appendix F, Updated Experience and Lives and Volume

ACKNOWLEDGEMENT OF ADDENDA

a. The proposer shall acknowledge receipt of this addendum by completing the applicable section in the solicitation or by completion of the acknowledgement information on the addendum. Either form of acknowledgement must be completed and returned not later than the date and time for receipt of the bid.

b. Receipt acknowledged by:

Authorized Signer

Date Signed

Title

Name of Proposer

**Y17-1068-LC, ADDENDUM NO. 2, Form 3
2018 Life and Disability RFP Proposal**

1. Complete the shaded cells for each line of coverage.
2. Your proposed rates must be guaranteed for at least three (3) years (2018, 2019 and 2020). Additional year rate guarantee or cap is requested (but is not mandatory) for additional years
3. You must submit this completed form with your proposal and include an electronic copy in Excel format per the Request for Proposal.

	Current Volume	Current rate per \$1,000	Proposed Rate Per \$1,000 per month	Current Monthly Total Premium	Proposed Monthly Premium Total	Confirm Rates Guaranteed for 2018, 2019 and 2020 (y/n)	Rate Cap for 2021 and Beyond (indicate %)
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Basic Life Cost

	\$ 369,517,000	\$0.05		\$18,475.85	\$0.00		
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Basic AD&D Cost

	\$ 739,034,000	\$0.015		\$11,085.51	\$0.00		
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Total Monthly Basic Life & AD&D Premiums

	Current Volume	Current rate per \$1,000	Proposed Rate Per \$1,000 per month	Current Monthly Total Premium	Proposed Monthly Premium Total	Confirm Rates Guaranteed for 2018, 2019 and 2020 (y/n)	Rate Cap for 2021 and Beyond (indicate %)
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Additional Employee Life

Under 30	\$ 25,330,000	\$0.050		\$1,266.50	\$0.00		
30-34	\$ 37,860,000	\$0.070		\$2,650.20	\$0.00		
35-39	\$ 53,570,000	\$0.130		\$6,964.10	\$0.00		
40-44	\$ 57,720,000	\$0.220		\$12,698.40	\$0.00		
45-49	\$ 68,500,000	\$0.330		\$22,605.00	\$0.00		
50-54	\$ 62,350,000	\$0.510		\$31,798.50	\$0.00		
55-59	\$ 42,040,000	\$0.590		\$24,803.60	\$0.00		
60-64	\$ 24,250,000	\$0.750		\$18,187.50	\$0.00		
65-69	\$ 3,884,000	\$1.520		\$5,903.68	\$0.00		
70-74	\$ 195,000	\$3.060		\$596.70	\$0.00		
75+	\$ 124,000	\$3.060		\$379.44	\$0.00		
Total				\$127,853.62	\$0.00		

Spouse/Domestic Partner Life

Under 30	\$ 1,895,000	\$0.050		\$94.75	\$0.00		
30-34	\$ 5,780,000	\$0.070		\$404.60	\$0.00		
35-39	\$ 9,565,000	\$0.130		\$1,243.45	\$0.00		
40-44	\$ 13,185,000	\$0.220		\$2,900.70	\$0.00		
45-49	\$ 14,429,000	\$0.330		\$4,761.57	\$0.00		
50-54	\$ 16,328,000	\$0.510		\$8,327.28	\$0.00		
55-59	\$ 10,903,000	\$0.590		\$6,432.77	\$0.00		
60-64	\$ 6,799,000	\$0.750		\$5,099.25	\$0.00		
65-69	\$ 1,206,000	\$1.520		\$1,833.12	\$0.00		
70-74	\$ 70,000	\$3.060		\$214.20	\$0.00		
75+	\$ 4,000	\$3.060		\$12.24	\$0.00		

Total

\$31,323.93

\$0.00

	Current Volume	Current rate per \$5,000	Proposed Rate Per \$5,000 per month	Current Monthly Total Premium	Proposed Monthly Premium Total	Confirm Rates Guaranteed for 2018, 2019 and 2020 (y/n)	Rate Cap for 2021 and Beyond (indicate %)
Child Life	\$ 20,628,000	\$0.350		\$1,443.96	\$0.00		

	Current Volume	Current rate per \$1,000	Proposed Rate Per \$1,000 per month	Current Monthly Total Premium	Proposed Monthly Premium Total	Confirm Rates Guaranteed for 2018, 2019 and 2020 (y/n)	Rate Cap for 2021 and Beyond (indicate %)
Additional Employee AD&D	\$ 751,646,000	\$0.02		\$15,032.92	\$0.00		

Spouse AD&D	\$ 160,328,000	\$0.02		\$3,206.56	\$0.00		
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Total Employee Paid Life and AD&D

	Current Volume	Current rate per \$100 per month	Proposed Rate Per \$100 per month	Current Monthly Total Premium	Proposed Monthly Premium Total	Confirm Rates Guaranteed for 2018, 2019 and 2020 (y/n)	Rate Cap for 2021 and Beyond (indicate %)
Long Term Disability	\$ 372,129,098	\$0.18		\$55,819.36	\$0.00		

Total Monthly LTD Premium

	Annual Payroll Volume	Current rate per \$10 of weekly covered benefit per month	Proposed Rate Per \$10 weekly covered benefit per month	Current Monthly Total Premium	Proposed Monthly Premium Total	Confirm Rates Guaranteed for 2018, 2019 and 2020 (y/n)	Rate Cap for 2021 and Beyond (indicate %)
Short Term Disability							
Plan 1: (120/120/9)	\$ 21,790,369	\$0.09		\$2,262.85	\$0.00		
Plan 2: (90/90/13)	\$ 42,375,743	\$0.13		\$6,356.36	\$0.00		
Plan 3: (60/60/18)	\$ 37,976,908	\$0.23		\$10,078.49	\$0.00		
Plan 4: (30/30/22)	\$ 38,476,619	\$0.30		\$13,318.83	\$0.00		
Plan 5: (15/15/24)	\$ 96,807,063	\$0.35		\$39,095.16	\$0.00		

Total Monthly Short Term Disability

Employee and Employer Total

**Orange County Government
2018 Life and Disability RFP Proposal**

Premium Questions:

Question	Response
1. Confirm Spouse Life rates are based on Spouse's own age.	
2. Do your proposed rates include commissions? Identify your company's usual commissions for this proposal and estimate the annual commissions included in your proposed rates.	
3. If commissions are included in proposed rates, identify the independent agent(s) or broker(s) to receive these commissions and the specific services that will be provided.	

Performance Guarantees:

Question	Response
1. Please indicate your proposed Customer Service performance standards, along with financial penalties you are willing to provide for failure to meet standards:	
• Average speed of answer	
• Call abandonment rate	
• Member complaints	
• Staff contact turnover	
2. Please indicate your proposed Claims Administration performance standards, along with financial penalties you are willing to provide for failure to meet standards:	
• Claims turnaround time	
• Claims accuracy	

Orange County, Florida,
Information Technology Standards



03/22/2017

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1.0 Introduction to Orange County IT Standards

This guide provides a framework for documenting policies, business processes, and internal controls used to effectively support the information technology (IT) resources of the government of Orange County, Florida, Board of County Commissioners (County). It explains the role of the County's Information Systems and Services (ISS) personnel in approving, ordering, delivering, and maintaining IT services and products (hardware, software, networks, security, and other IT components) for employees throughout the County. It identifies County-approved products and procedures for acquiring IT systems and services. This guide also establishes County IT standards for use by third-party vendors providing externally hosted systems to various County departments.

The goal of ISS is to build an efficient, effective, and cost-efficient operation with an excellent return on investment by delivering new technologies and a state-of-the-art network server infrastructure. ISS is dedicated to providing prompt problem resolution through the customer service of its Help Desk. ISS seeks to maintain a diverse computing environment designed to meet the requirements of all County departments, while minimizing the risk of data loss or downtime. All computer hardware and software must be approved by ISS prior to purchase.

The ISS Department is comprised of 160+ employees, who are committed to its customer relationship-building attitude. ISS provides a business approach to serving all County agencies, which together form a partnership with ISS personnel to enhance productivity and service to the community.

The following standards apply to any device approved for connection to the County IT network or in use by County employees:

- ISS personnel are responsible for ordering all new computers, software, servers, telephones, and mobile devices for use by County employees. Hardware and software orders arrive at the ISS Warehouse at 3517 Parkway Center Court, Orlando, FL 32808.
- Submit orders by opening a ticket to request the new equipment or software using the [Service Center New Problem/Request](#) email address. Each department authorizes specific individuals, who are responsible for placing new equipment and software orders through ISS. The emails will include pertinent information about the requested item(s). If sufficient details are not included in the initial email request, ISS staff will reach out to gather necessary information for the order. A list of authorized new products for purchase begins on the following page.
- ISS Warehouse personnel are responsible for applying County asset inventory tags to computer components, as necessary, prior to installation of the equipment.
- ISS Support personnel will install all operating systems and software. At the time of installation, ISS Support personnel must receive a copy of all installation software, along with written installation instructions, and licensing documentation. ISS will not install software without proof of licensing.
- All installed computers must, at a minimum, have the following:
 - ISS-installed anti-virus software
 - Computer configuration policy control for group management of devices by Active Directory
 - Remote access only as designated by ISS (ISS prohibits the use of Virtual Network Computing [VNC] and Remote Desktop computing.)
 - ISS-approved remote monitoring and management tools
 - Only ISS personnel shall have administrative rights.
 - Hardware must be a standard supported model
- ISS Enterprise Security is responsible for ISS video service; however, deployment of video equipment on the local government network must be discussed with staff members of the Network Operations Center (NOC) prior to purchase to determine compatibility, bandwidth, network equipment requirements, and installation feasibility.
- Generally, ISS does not support multicast on the County networks, except in specific special cases.

2.0 Authorized Products for New Purchases

This section includes detailed information about products authorized for use with the County's IT Systems.

2.1 Authorized Hardware

Dell Desktop Computer

Dell OptiPlex 7040 Small Form Factor (SFF) (does **not** include monitor or external speakers)

- Intel Core Processor Options:
 - i5 or i7 Processor – SFF with Digital Versatile Disk/Rewritable (DVD+/-RW)
 - i5 or i7 Processor – Micro Form Factor without DVD+/-RW (for conference rooms)
- Windows 10 Professional 64-bit
- 128 GB Solid State Drive (SSD) Hard Drive
- 8 GB Random Access Memory (RAM)
- Universal Serial Bus (USB) Keyboard and Mouse
- Display Port to Digital Visual Interface (DVI) Adapter 6' Cable
- 3-Year basic parts warranty

Dell Precision CAD Workstation

Dell Precision T3420 SFF (does **not** include monitor or external speakers)

- Intel Core i7-6700
- Windows 10 Professional 64-bit
- 512 GB SSD Hard Drive
- 16 GB RAM
- NVIDIA Quadro K1200 4 GB, 4x Mini DisplayPort mDP) Low Profile Video Graphics Card
- USB Keyboard and Mouse
- Display Port to DVI Adapter 6' Cable
- 3-Year basic parts warranty

Dell Latitude Laptop

Dell Latitude E7470 Laptop (does **not** include Docking Station or Carrying Case)

- Intel Core i5-6300U
- Windows 10 Professional 64-bit
- 14" High Definition (HD) (1,366 x 768) Non-Touch Anti-Glare Liquid Crystal Display (LCD) with Microphone/without Camera
- 128 GB SSD Hard Drive
- 8 GB RAM
- **NO** Digital Versatile Disc-Read Only Memory (DVD-ROM) Drive
- Absolute DDS Protection
- 3-Year basic parts warranty

2.2 Authorized Software for Desktops and Laptops

- Microsoft Windows 10 Pro
- Internet Explorer 11 and Google Chrome (**Note:** Chrome extensions are prohibited.)
- Microsoft Office 2013 Pro or higher
- All Microsoft Office applications on the same PC must have matching software versions (i.e., Project, Visio, Word, Power Point, Access, etc.).

- ISS Desktop Support must pre-approve any application requiring the use of Active X controls. At a minimum, the application must meet the following criteria:
 - It must be an .MSI file with silent installation/distribution from the command line.
 - It must install and operate without end-user administrator permissions.
- Java 1.7_55 – Only supported version of Java
- Silverlight – latest version
- The preference is hosted solutions not requiring installation of local software or configuration files.
- Bomgar or WebEx for remote access

2.3 Authorized Network Connectivity

- AT&T Wireless AirCard
- Cisco Virtual Private Network (VPN)
- Hosted applications must be accessible from devices with automatically assigned network settings. (Dynamic Host Configuration Protocol (DHCP) should supply all settings. Fixed addresses are not allowed.)

Devices joined to our domain (this also applies to “**vendor supported**” devices and applications):

- ISS must install the Operating System and software on the PC.
- ISS must receive a copy of all software and installation instructions.
- Hardware must be a standard supported model (see also hardware section, for example Optiplex 9010, 9020, 7040).
- Kace management client and Kaspersky software must be installed. PGP is required on laptops.
- Must receive Windows updates and computer configuration changes via Active Directory policies.
- Only ISS personnel shall have administrative rights.
- VNC and Remote Desktop are not permitted.

2.4 Authorized Client Based Databases

- Oracle (network based database)
- SQL Server (network based database)

2.5 Authorized Mobile Devices

ISS personnel are responsible for placing orders for all new phones and mobile devices. Individual departments may purchase chargers, holsters, rugged cases, and other accessories, along with other office supplies.

Conventional Phones

Legacy phone with data & texting disabled

- Kyocera DuraXE
- Sonim XP5
- LG B470 Flip
- LG B471 Flip (No Camera)

Android Phones

County Android phones must run Android Version 4.1 or above.

- Samsung Galaxy S5 (if available from service provider)
- Samsung Galaxy S6
- Samsung Galaxy S7
- Samsung Galaxy S7 Active (AT&T only)
- Samsung Galaxy Tablet S2 8-inch
- Samsung Galaxy Tablet S2 9.7-inch

2.6 Authorized Peripherals and Accessories

Black and White LaserJet Printers

- HP LaserJet Pro 400 Printer M402n (500 to 2,000 pages per month) < 4 users
- HP LaserJet M506dn (5-10 people, 1,500 to 5,000 pages per month + secure printing)
- HP LaserJet M605dn (10-25 people, 5,000 to 16,000 pages/month + secure printing)

Color LaserJet Printers

- HP Color LaserJet Pro M452 (500-1,500 pages per month, small paper tray)
- HP Color LaserJet Enterprise M651 (2,500 to 17,000 pages/month + secure printing)

HP Multi-Function Devices (MFD) (Print/Scan/Copy)

- HP MFP M426fdn (750 to 4,000 pages per month, B/W)
- HP color MFP M277dw (1 or 2 people, occasional scanning)
- HP color MFP M477fdn (750 to 4,000 pages per month)
- HP color MFP M577dn (2,000 to 7,500 pages per month)

Scanners (all come with Adobe Acrobat and Automatic Document Feeders [ADF])

- Fujitsu ScanSnap iX500 (25 pages per minute [ppm], 50 sheet ADF, Connected via USB)
- Fujitsu N7100 (25 ppm, 50 sheet ADF, Networked)
- Fujitsu 5530C2 (50 ppm, 100 sheet ADF, Connected via USB)

Note: Printers must use Original Equipment Manufacturer (OEM) toner cartridges only.

Note: ISS must review and approve Desktop Copier and combo unit purchases directly connected to the PC. Contact ServiceCenter@ocfl.net for more information and assistance.

3.0 Unsupported Products

3.1 Unsupported Hardware

- Pentium dual-core and older desktop systems, Optiplex 620, 745, 755, 960, 990
- Latitude D-series Laptops, Latitude E6500, E6510, E6520
- Non-Dell PCs
- Wireless keyboards and mice (except conference rooms)
- Desktops and Laptops over 5 years old
- See Section 3.4, *Peripherals and Accessories*.

3.2 Unsupported Software

- MS Office platforms prior to Office 2010 (including Visio & Project)
- Non MS Windows-based operating systems
- Safari Web Browser
- Windows Applications from the Windows App Store
- Shareware / Freeware
- Windows XP, Windows 8, and Windows 8.1
- Freelance
- SHL Vision & Vision Express, WIN9x/WINNT/UNIX
- Reflection version 11 or lower

3.3 Unsupported Client Databases

- No client-based databases are supported (e.g., Microsoft Access)

3.4 Unsupported Peripherals and Accessories

- Inkjet printers
- Printers over 7 years old
- Scanning to multiple folders per device
- Address books in scanners/copiers (users manage their own)
- Personal (non-County) mass storage devices (hard drives, thumb drives, etc.)

4.0 Prohibited Products

4.1 Prohibited Hardware

- Non MS Windows-based PCs, laptops, and tablets
- Recycled, Remanufactured, and non-OEM toner Cartridges
- Refurbished PCs
- Personal (non-County) computing equipment
- Any network (voice or data) device not operated, administered, or expressly approved by ISS
- Any internet access device not operated, administered, or expressly approved by ISS
- Donated and vendor-provided PCs that do not meet County standards

4.2 Prohibited Software

Note: This list is not all inclusive of prohibited software. If you have questions concerning a specific application, please open a ticket or contact the Desktop Support Supervisor.

- Microsoft Internet Explorer version 10 and below
- Server software is not permitted on workstations (SQL server, print servers, web server, file sharing)
- Cloud-based collaborative software (data must be stored within our datacenter).
- Personal Software (purchased for non-commercial use)
- WordPerfect
- Firefox, Opera, Vivaldi Browsers
- Chrome extensions
- Non-Internet Explorer browsers (Firefox, Safari, Opera)
- Chrome extensions
- Any Alpha/Beta/Shareware Software not operated, administered or expressly approved by ISS
- Anti-virus products not operated or administered by ISS
- Personal firewall products
- Network scanning tools
- Remote access software other than that ISS explicitly authorizes
- Desktop sharing, remote control, or remote communications software such as Remote Desktop
- Web page editing tools (without prior approval)
- Software coding tools (without prior approval)
- User installed screen savers
- Games
- Third Party Desktops
- Disk Compression
- Non-Static BITMAP Backgrounds or screen savers

- iTunes or other content sharing applications
- P2P software
- MS Access Run-time Libraries

4.3 Prohibited Network Protocols

- NETBUI
- AppleTalk
- Any network (voice or data) software or service not operated, administered or expressly approved by ISS.
- Any Internet access service not operated, administered, or expressly approved by ISS.

4.4 Prohibited Peripherals and Accessories

- Portable music devices
- Webcams
- Printer sharing through a PC
- Wireless printing

5.0 Standards for In-House Servers and Server Operating Systems

The following server standards apply to all servers on the Orange County network maintained by County ISS personnel:

- Only ISS personnel shall have administrative rights to server-class devices.
- All servers shall operate in a VMWare-based virtual environment. The ISS Infrastructure Manager must approve in writing any exceptions to this rule prior to project implementation.
- Any device that cannot run in a VMWare-based virtual environment (“stand-alone”) must have hardware and software approved by ISS Infrastructure Manager prior to its connection to the County network.
- All servers will comply with ISS standard resource configurations. The ISS Infrastructure Manager must pre-approve any deviation from this standard and may incur additional costs.
- No server shall be configured as a ‘file share’. File storage shall be NAS based.
- In addition to the requirements listed above, all stand-alone devices must, at a minimum, meet the following requirements:
 - Be installed at the County Data Center (RCC)
 - Be rack-mountable
 - Only run server-class operating systems
 - Be configured for out-of-band management and have remote monitoring software installed
 - Meet ISS minimum hardware requirements including, but not limited to:
 - Dual power supplies
 - Dual NIC’s
 - Dual processors
 - Dual HBA’s
 - Dual hard drives, redundant array of independent disks (RAID) configurable for boot drive
 - Use storage area network (SAN) for attached storage devices

The following lists the default standards used for specific server operating systems:

5.1 Microsoft Windows-Based Server Requirements

- Windows Server 2008, R2, 64 bit or greater
In no case shall an operating system be installed that is not under current manufacturer support (typically this is N-2 for Microsoft operating systems).
- The Boot partition "C Drive" shall be 40 GB (Thin Provisioned).
- The Data partition shall be 40GB to 100 GB (Thin Provisioned).
- 8 GB RAM
- Dual Core processors
- Dell based hardware, if required. Examples of currently approved models include the PowerEdge R630, R730, and R930.
- The C: drive will contain only the operating systems. Databases must reside on separate servers from that of application or Web servers.
- Application, service, or vendor accounts will not be members of the domain administrator's group.
- Application, service, or vendor accounts will not be in the local administrator's group for any server.
- Applications must run as a service. ISS prohibits applications that require a user account to remain logged in.

5.2 Linux-Based Server Requirements

- RHEL 7 or greater, kernel 3.0 or greater, 64 bit architecture
- 40 GB Boot partition
- 4 GB memory
- Applications will **not**:
 - Have a web interface that allows users to access the system as a privileged account.
 - Run root processes.
 - Be installed in any file system that is part of root.
 - Write log files to any file system that is part of root.
 - Update root system's files during installation.
- Applications will be installed using a unique user ID and unique group ID.
- Purge application and system logs, as needed.
- Disable Telnet and the "r" commands on all UNIX servers.
- .rhost file is not available.

5.3 Oracle-Based Server Requirements

- County-supported Oracle versions are Oracle Enterprise Edition 10g or higher.
- County-supported environment for Oracle databases is Oracle Linux on an Oracle Exadata shared environment.
- Database setup shall be compliant with Oracle's Optimal Flexible Architecture (OFA) file naming conventions
- Applications must be installed under separate schema not requiring Database Administrator (DBA) privileges or DBA type privileges. Applications will not require or use the Linux Oracle account.
- Applications will provide a security module to manage user IDs and permissions.
- Application vendors shall provide all database creation scripts and any other required scripts to build, maintain, and support the database environment.

- Application vendors shall provide all documentation related to all database creation scripts and any other required scripts to build, maintain, and support the database environment.
- ISS personnel shall install databases using vendor provided scripts, initialization parameters, and any special performance related parameters.
- Oracle's Administrator (SYSADM) account must not be required for software to operate.
NOTE: If SYSADM privileges are required for installation, a County Database Administrator shall perform the installation vendor supplied scripts under the application vendor's direction.

5.4 Microsoft SQL-Based Server Requirements

- Microsoft SQL Server versions are Server SQL 2012 Enterprise or higher.
- Database installations must be on a separate server from the application executables and support files. Database installations cannot be installed to the C: drive of the Windows Server. Applications will allow the ISS Database Administrator to specify the drives and directories where the database files will reside.
- MSDE, SQL Server Express, or MS Access based software are prohibited. Applications must support SQL Servers Integrated Security model.
- Applications must contain a security module to manage user ID's and permissions, with no blank or hard-coded passwords allowed.
- Server Administrator privileges are not permitted.

NOTE: If Server Administrator privileges are required for installation, an ISS Database Administrator shall perform the installation.

- ISS prohibits use of applications that create, update, or delete of any files on the database server outside the constructs of the database engine.
- ISS prohibits use of applications that create new databases or persistent database objects as part of its operation.
- Applications shall support application database backups/restores using the County's Enterprise Backup Tool. Currently, the County standard is CommVault's Galaxy iData-Agent for SQL Server.
- Applications must provide an audit mechanism to record the date, time, and user id that last modified a given row in an application table.
- Applications must utilize database referential integrity.

6.0 Network Systems Requirements

6.1 Protocol Node Names and Addresses

- The ONLY protocol allowed on the County Data Network is the Internet Protocol referred to as Internet Protocol (IP) or Transmission Control Protocol/Internet Protocol (TCP/IP) Version 4.
- There can be only one unique address for each node on the network. Node naming and addressing conventions will conform to the guidelines established here.
- The NOC assigns all addresses for all devices connecting to the County Network. All IP addresses must conform to R.F.C. 1918:

10.0.0.0	- 10.255.255.255/8
172.16.0.0	- 172.31.255.255/12
192.168.0.0	- 192.168.255.255/16

- The NOC maintains an addressing plan and uses the plan to assign addresses. The Internet Addressing Authority, a private entity, assigned a block of addresses for the County. The NOC will maintain and assign these addresses, as needed.
- Use of Registered Internet addresses on the County network is not allowed.
- All network numbers for "special function" TCP/IP networks will be assigned by the NOC.

- No INTERNET connections are allowed from any node, modem, or communications device on the network without NOC and Enterprise Security approval.
- A network-wide, shared-use Internet connection is available to all entities.
- TCP/IP DOMAIN NAME SERVERS (DNS) are an alternative to local administration and maintenance of a "hosts" file. Any Divisions, Elected Officials, or agencies wishing to use the DNS may send a list of IP addresses to be included in the DNS to the ISS Service Center, (407-836-2929 or 6-2929), which will be routed to the NOC staff.
- Entities who have dedicated network staff and wish to be assigned their own IP address space will request the assignment from the NOC through the ISS Service Center, (407-836-2929 or 6-2929). These entities will provision their own DNS and be responsible for administration of their own IP address spaces (as assigned by the NOC for the agency to administer).
- Only routed networks with at least 254 IP nodes are eligible for this option. DHCP is provided by the NOC.
- No shared device (printer, server) may use a DHCP address. Static IP addresses are available in limited amounts on request.

6.2 Bridges, Routers, and Gateways

- Routers are required at points in the network where traffic control and/or broadcast domain segmentation needs exist.
- Routers are required on all Wide Area Network connections.
- Protocol conversion is not supported on this network, as one common protocol (TCP/IP) is standard for all nodes.

6.3 Network Security

- All default accounts on all processors connected to the network will either be disabled or have the default password changed. No accounts are allowed without passwords.
- The default "privileged password" on all network electronics will be changed.
- All dial-up access must be provided through secure access servers. No direct access via dial-up lines is allowed on any type of device, processor, terminal, server, or PC connected to the network.
- The NOC provides and maintains a secure access server for Dial-up use. Contact the ISS Service Center (407-836-2929 or 6-2929) for remote access authorization by the Enterprise Security Team.
- The requesting department will provide the hardware & software for the employee's home use, unless the employee provides their own.
- Vendor field service will have remote access through NOC provided access servers. VPN access is available for use.
- No entity on the network shall make any connection to the Internet, dial-up service, wireless provider, or wireless access-point without written permission from the ISS Enterprise Security Team and Network Operations.
- An Internet gateway is provided for all entities on the network to use.
- Any entity that directly connects their network to the Internet may not remain connected to the County network, due to security risks. If the Internet connected entity supplies, at their own expense, an acceptable Firewall between their networks and the County networks, the County network connection can resume via the Firewall provided.

Wireless Local Area Network (LAN) (Ethernet) Security

- All 802.11x wireless LANs must use a DOT1X supplicant for network admission control.
- All 802.11x clients must use VPN triple Data Encryption Standard (DES) or Advanced Encryption Standard (AES) encryption. Client authentication via RADIUS server is required. The RADIUS server is provided and administered by ISS Enterprise Security.

- All access points attached to the County network must be Lightweight Access Point (LWAP). (No stand-alone access points are permitted)

Wireless Wide Area Network (WAN) Security

- The County maintains a contract with a wireless provider. A gateway is available for connecting to the contracted wireless provider. The County prohibits access to the network using any other wireless provider.

6.4 Network Components

Transmission Media

- Fiber-optic, Category 5, 5e, and 6, and Category 3 Unshielded Twisted Pair (UTP), Shielded Twisted Pair (STP), and radio (802.11x) are all permitted for IP data communications in the network.

Transmission Methods

- Optical, metallic cable, leased data circuits (analog, digital), private (analog, digital), and wireless (802.11x) are all permitted for IP data communications in the network.

Supported LAN Types

- ETHERNET, 802.3, 10 BASE T, 100 BASE TX, 100 BASE FX, 1000 BASE xx (Gigabit), 802.11x (wireless Ethernet), 10 GIGABIT.
- Etherchannel: The only Etherchannel protocol supported by the County is 802.3ad Link Aggregation Control Protocol (LACP).

6.5 Network Circuits

- The NOC will design all WAN networks and, if required, procure leased data communications circuits from the Carrier.
- The NOC will act as the central point of contact between all entities using WAN circuits.
- The NOC will be notified by the affected entity and/or the ISS Service Center of service affecting WAN outages.
- The ISS Service Center (407-836-2929 or 6-2929) and the NOC will be responsible for coordinating successful repair of WAN circuits.
- The NOC will be responsible for ordering the disconnection and termination of leased data circuits upon notification by the customer.
- Critical LANs and/or WANs may be designed with duplicate, automatic, redundant circuits and electronics to provide automatic recovery of data communications.
- Circuits leased by any entity (other than the County) will be managed by that entity's technical staff.
- A Remote Site is available for recovery of certain critical applications and County networks in the event of a formally declared disaster. This site is located in Tallahassee at the Northwest Regional Data Center. (NWRDC). The NWRDC is permanently connected to the County networks, and is available and operational 24 x 7 x 365.

6.6 Network Installation

- In situations where installation of network equipment by one entity may affect customers from other entities, the installation will be jointly coordinated by representatives of the NOC and the other entities.
- The NOC will design and install all LAN and WAN networks, except in special circumstance.

6.7 Network Trouble Reporting

- Customers exclusively confined to applications delivered by networks supplied by the NOC will call or e-mail the ISS Service Center (407-836-2929 or 6-2929) to report trouble, request service,

- and get technical advice. The ISS Service Center will screen all calls, resolve any problems it is able to resolve with ISS Service Center staff, and refer unresolved network problems to the NOC.
- Customers exclusively confined to applications on networks supplied by other entities will call that entity's network staff to report trouble, request service, and get technical advice.
 - Customers on a mix of processors and networks supplied by the NOC and other entity's processors and networks will call the ISS Service Center (407-836-2929 or 6-2929) to report trouble, request service, and get technical advice.
 - The NOC employs a variety of network management and troubleshooting tools and systems. These network management systems are used by the NOC staff to test, troubleshoot, and diagnose all devices attached to the network.
 - All LAN equipment attached to the network must support Simple Network Management Protocol (SNMP) and/or SNMP-2. Remote Monitoring (RMON) is also allowed, but not instead of SNMP. RMON is in addition to SNMP. Older equipment not supporting these standards will be phased out. The NOC is the only organization permitted to run SNMP on network equipment.
 - Network problems that can be repaired by the NOC will be scheduled in a repair queue. Repair priority is based on the severity of the problem and quantity of customers affected.
 - All devices attached to the network must have at least a minimum SNMP profile entered, consisting of the entity's name, address, and technical support staff phones number(s). This will assist NOC staff in locating the network on which the equipment is located, when troubleshooting.

6.8 Network Performance Management

- The NOC is responsible for monitoring all LAN and WAN performance. This includes all SNMP and RMON.
- Only NOC staff members are allowed to run SNMP/RMON on network devices.
- The NOC will redesign networks, which sustain traffic loads that adversely affect customer interactive response times and/or reliability.
- The NOC will assist other entities with managing the performance of their networks as requested.

6.9 Network Documentation

- Each entity on the network will provide the NOC with a current diagram of network topology, equipment location, and configuration (including building address and floor location).
- The NOC will provide a diagram of the network as well as tables and listings of all physical and logical components to any approved requesting entity.
- Each entity on the network will provide on-going, updated information to the NOC reflecting components, circuits, and logical changes.
- The NOC will add this information to its diagram and database, and will provide the revised network documents to all requesting entities.

7.0 IP Telephony Standards

- The definition of IP telephony is telephones and a Private Branch Exchange (PBX) with an integral Ethernet Network Information Card (NIC) using the Internet Protocol to communicate.
- All telecom related applications must be certified under the Avaya DevConnect program and compatible with the County's current level of Avaya Communications Manager for the appropriate site.
- The Telecom Unit must approve all peripheral applications, or software, prior to purchase.
- IP phones must derive their electrical power from the CAT-5e Ethernet cable. (POE type-1, 802.af standard)

- Ethernet switches in the closets will be used to provide in-line DC power through the CAT-5e patch panels.
- All Ethernet electronics used in this configuration will have a UPS attached.
- If the IP phone has a provision to connect the desktop PC into the same Ethernet as the phone, then the IP phone must use Ethernet switch technology. Use of a hub/repeater is not allowed.
- IP phones must operate in a separate subnet from the attached PC.
- IP phone packets will be given the highest priority of all IP communications traffic on the LAN. Other non-telephony applications will have their "IP Precedence" bit modified at the Ethernet switch to conform to this standard.
- IP phone access to the network through the internet provider will use the ISS provided VPN services.
- Direct access to internal devices is prohibited.

8.0 Externally-Hosted System Standards

This information is for all vendors, networks, systems, and applications that will transmit, process, store, or handle electronic data provided by County.

8.1 Data Input and Processing

- Any use of Social Security Number information shall adhere to and abide by Florida Statutes, specifically F.S. 119.071, which provides detailed guidelines on usage of Social Security Numbers.
- The hosted application shall not have access to Social Security information.
- The hosted application shall not have access to data containing bank information.
- The hosted application shall not have nor be granted direct or indirect access to the County's Active Directory user names.
- The hosted application shall not have access to the County's internal or DMZ networks.

8.2 Data Storage and Handling

- The provider shall encrypt any data accessible from the hosted application meeting the following criteria at rest and in transit:
 - Names
 - Addresses
 - Phone numbers
 - Email addresses
 - Birth dates
 - Federal/state/local documents numbers
 - Account numbers
 - Race or religious information
 - User names
 - Passwords
 - Employee identification numbers
 - All Health Insurance Portability and Accountability Act (HIPAA) information
 - All Purchase Card Industry Data Security Standards (PCI DSS) information
- Any data, accessible from the hosted application or directly accessible from it, should be encrypted.

8.3 Transmission of Data

An encrypted tunnel must be used to transmit any data referenced above.

8.4 Disposal of Data

When no longer needed, or when data must be removed from the system, it shall be sanitized and disposed of using one of the methods listed below:

- **Sanitization** – Overwriting data previously stored on a disk or drive with a random pattern of meaningless information
- **Destruction** – Physically damaging a medium, so that it is not usable by any device that may normally be used to read information on the media, such as a computer, tape reader, audio or video player
- **Purging Data** – Using a strong magnetic device, such as a degausser, to render data unrecoverable

8.5 External Audits

- The vendor must ensure that the web hosting environment and application is secure using IT security best practices.
- The external service, system, and application must pass a yearly penetration test performed by ISS personnel.

9.0 Data Center Standards

In addition to standards outlined in 5.0, *Standards for In-House Servers and Server Operating Systems*, the following requirements apply to hardware installed in an Orange County Data Center, such as, network switches, appliances, servers, storage arrays, etc. These requirements apply to orders placed by Orange County personnel, vendor special orders, and orders placed by RCC tenants:

- Standard rack configuration is 42U
- PDU orders need network monitoring (smart PDU) for rack
- Mounting hardware for racks should be included in order
- Dual power supplies for all equipment
- Dual NIC cards for any hardware needing to connect to network

10.0 Acronyms

ADF	Automatic Document Feeder
County	Government of Orange County, Florida, Board of County Commissioners
DHCP	Dynamic Host Configuration Protocol
DNS	Domain Name Server
DVI	Digital Visual Interface
DVD+/-RW	Digital Versatile Disk-Rewritable
GB	gigabyte
ISS	Orange County Information Systems and Services
IP	Internet Protocol
IT	Information Technology
NOC	Network Operations Center
OEM	Original Equipment Manufacturer
ppm	Pages per minute
RAM	Random Access Memory
RMON	Remote Monitoring
SAN	Storage area network
SNMP	Simple Network Management Protocol
SSD	Solid State Drive
SFF	Small Form Factor
TCP/IP	Transmission Control Protocol/Internet Protocol
USB	Universal Serial Bus
WAN	Wide Area Network
VNC	Virtual Network Computing
VPN	Virtual Private Network

STANDARD INSURANCE
CLAIM OFFSET INFORMATION AS OF 02/28/2017

Policy	Claim	Prod	Clm Type	Gender	Clm Status	Incurred Date	Close Date	Gross Benefit	Offset ID	Offset Status	Offset Amount	Offset Start Date	Offset End Date
641718	EU1648	LT	LT	M	A	3/17/2016		1,624.47	P1	E	200	3/17/2017	1/22/2055
641718	EU1648	LT	LT	M	A	3/17/2016		1,624.47	SD	A	1,470.00	9/1/2016	1/22/2055
641718	EU6032	LT	LT	M	A	10/3/2015		1,753.18	P1	E	200	10/3/2016	4/25/2056
641718	EU6032	LT	LT	M	A	10/3/2015		1,753.18	SD	E	1,045.00	4/1/2016	4/25/2056
641718	EU9896	LT	LT	M	A	5/11/2016		2,099.75	P1	E	200	5/11/2017	11/17/2062
641718	EU9896	LT	LT	M	A	5/11/2016		2,099.75	SC	E	561	11/1/2016	12/31/2025
641718	EU9896	LT	LT	M	A	5/11/2016		2,099.75	SD	E	1,122.00	11/1/2016	11/17/2062
641718	EW0640	LT	LT	M	A	6/2/2016		1,921.34	PD	S	1,058.05	11/1/2016	11/5/2083
641718	EW0640	LT	LT	M	A	6/2/2016		1,921.34	SD	E	1,084.00	11/1/2016	11/5/2083
641718	EW9300	LT	LT	F	A	7/14/2016		1,528.97	P1	E	200	7/14/2017	12/28/2056
641718	EW9300	LT	LT	F	A	7/14/2016		1,528.97	SD	E	962	1/1/2017	12/28/2056
641718	VB1556	LT	LT	M	A	1/25/2007		2,356.26	PD	A	955.8	10/1/2007	1/13/2056
641718	VB1556	LT	LT	M	A	1/25/2007		2,356.26	SD	A	1,766.00	7/1/2007	1/13/2056
641718	VC2478	LT	LT	F	A	3/28/2007		1,753.18	PS	A	99.36	2/4/2008	8/16/2060
641718	VC2478	LT	LT	F	A	3/28/2007		1,753.18	SD	A	1,106.00	12/1/2007	8/16/2060
641718	VC6303	LT	LT	M	A	12/3/2006		1,747.99	SD	A	1,169.00	6/1/2007	9/27/2074
641718	VD9065	LT	LT	F	A	9/26/2007		1,092.89	SD	A	835	3/1/2008	11/17/2061
641718	VF4653	LT	LT	M	A	4/12/2008		1,976.35	SC	A	912	10/1/2008	2/28/2021
641718	VF4653	LT	LT	M	A	4/12/2008		1,976.35	SD	A	1,828.00	10/1/2008	1/1/2061
641718	VF6469	LT	LT	F	A	5/28/2008		1,509.25	PD	A	780.59	2/1/2009	6/1/2053
641718	VF6469	LT	LT	F	A	5/28/2008		1,509.25	SD	A	941	11/1/2008	6/1/2053
641718	VG1034	LT	LT	M	A	7/10/2008		1,976.35	SD	A	1,897.00	1/1/2009	2/20/2059
641718	VH0343	LT	LT	F	A	4/27/2009		1,855.52	SD	A	1,040.00	11/1/2009	3/17/2055
641718	VH1737	LT	LT	F	A	3/23/2008		2,306.44	PD	A	2,588.42	7/1/2009	7/9/2055
641718	VH1737	LT	LT	F	A	3/23/2008		2,306.44	WP	A	107.91	2/20/2009	7/8/2055
641718	VI1305	LT	LT	M	A	8/14/2009		1,892.27	PS	A	1,415.38	9/1/2009	2/23/2062
641718	VI1305	LT	LT	M	A	8/14/2009		1,892.27	SD	A	1,528.00	2/1/2010	2/23/2062
641718	VI1814	LT	LT	F	A	#####		3,167.98	PD	A	1,683.32	7/1/2012	4/15/2060
641718	VI1814	LT	LT	F	A	#####		3,167.98	SD	A	1,812.00	12/1/2009	4/15/2060

Appendix E

641718	VI3635	LT	LT	M	A	6/7/2009	1,774.98	PD	A	890.98	9/1/2009	12/14/2054
641718	VI3635	LT	LT	M	A	6/7/2009	1,774.98	SC	A	603	11/1/2009	5/31/2024
641718	VI3635	LT	LT	M	A	6/7/2009	1,774.98	SD	A	1,206.00	11/1/2009	12/14/2054
641718	VI5374	LT	LT	F	A	9/10/2009	2,056.28	SD	A	1,422.00	3/1/2010	4/1/2061
641718	VL3583	LT	LT	F	A	8/29/2010	1,566.62	SD	A	1,380.00	5/1/2011	2/7/2065
641718	VL6418	LT	LT	M	A	6/14/2010	2,056.28	P1	A	1,795.82	3/1/2011	11/14/2057
641718	VL6418	LT	LT	M	A	6/14/2010	2,056.28	SD	A	1,479.00	10/1/2010	11/14/2057
641718	VN1822	LT	LT	F	A	1/5/2011	1,898.45	SD	A	1,261.00	10/1/2011	4/12/2060
641718	VN3590	LT	LT	F	A	2/14/2011	1,691.94	SD	A	1,046.00	7/1/2011	7/5/2070
641718	VP4113	LT	LT	M	A	#####	1,713.74	SD	A	1,422.00	5/1/2012	4/14/2059
641718	VP4260	LT	LT	M	A	#####	4,261.74	PD	A	5,712.08	5/27/2011	1/24/2062
641718	VP4260	LT	LT	M	A	#####	4,261.74	SD	A	2,275.00	7/1/2012	1/24/2062
641718	VP9551	LT	LT	M	A	#####	1,329.68	SD	A	1,281.00	5/1/2012	3/16/2072
641718	VQ6527	LT	LT	F	A	6/1/2012	1,530.88	PD	A	632.96	2/1/2013	7/2/2053
641718	VQ6527	LT	LT	F	A	6/1/2012	1,530.88	SD	A	1,297.00	11/1/2012	7/2/2053
641718	VQ7074	LT	LT	F	A	4/5/2012	1,829.36	PD	A	1,166.67	6/1/2012	9/9/2059
641718	VQ7074	LT	LT	F	A	4/5/2012	1,829.36	SD	A	1,386.00	5/1/2012	9/9/2059
641718	VR1342	LT	LT	M	A	5/10/2012	2,515.07	PD	A	957.5	8/1/2012	7/24/2054
641718	VR1342	LT	LT	M	A	5/10/2012	2,515.07	SD	A	1,497.00	11/1/2012	7/24/2054
641718	VS3650	LT	LT	M	A	12/1/2012	1,948.33	P1	E	200	10/8/2028	10/8/2066
641718	VS3650	LT	LT	M	A	12/1/2012	1,948.33	SD	A	1,330.00	5/1/2013	10/8/2066
641718	VT4185	LT	LT	F	A	6/19/2013	1,958.71	PL	A	653.1	2/10/2014	2/24/2061
641718	VT4185	LT	LT	F	A	6/19/2013	1,958.71	SD	A	1,554.00	5/1/2013	2/24/2061
641718	VU0239	LT	LT	F	A	8/4/2013	3,135.80	PD	A	20.93	3/1/2014	11/11/2058
641718	VU0239	LT	LT	F	A	8/4/2013	3,135.80	SD	A	1,530.00	2/1/2014	11/11/2058
641718	VU0571	LT	LT	M	A	8/5/2013	1,363.93	PS	A	504.87	8/1/2015	10/3/2052
641718	VU0571	LT	LT	M	A	8/5/2013	1,363.93	SD	A	1,263.00	2/1/2014	10/3/2052
641718	VU2080	LT	LT	M	A	#####	2,059.39	PS	A	1,239.34	1/21/2014	2/13/2057
641718	VU2080	LT	LT	M	A	#####	2,059.39	SD	A	1,487.00	5/1/2014	2/13/2057
641718	VU4036	LT	LT	M	A	#####	3,054.83	PS	A	1,851.25	10/1/2013	10/23/2017
641718	VU4036	LT	LT	M	A	#####	3,054.83	SD	A	2,091.00	4/1/2014	10/27/2051
641718	VU7290	LT	LT	M	A	#####	2,187.07	P1	E	200	#####	8/1/2059
641718	VU7290	LT	LT	M	A	#####	2,187.07	SD	A	1,856.00	4/1/2014	8/1/2059
641718	VU7291	LT	LT	F	A	9/5/2013	1,721.00	P1	E	200	9/5/2014	6/26/2067

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641718	VU7291	LT	LT	F	A	9/5/2013	1,721.00	SD	E	1,004.00	2/1/2014	6/26/2067
641718	VV1858	LT	LT	M	A	4/19/2014	8,453.51	P1	A	8,706.98	7/1/2014	12/19/2052
641718	VV2244	LT	LT	M	A	2/21/2014	1,999.19	PS	A	893.45	4/1/2014	12/4/2050
641718	VV2244	LT	LT	M	A	2/21/2014	1,999.19	SD	A	1,653.00	8/1/2014	12/4/2050
641718	VV2286	LT	LT	F	A	5/30/2014	1,912.09	SC	E	542	11/1/2014	8/31/2020
641718	VV2286	LT	LT	F	A	5/30/2014	1,912.09	SD	E	1,084.00	11/1/2014	7/7/2072
641718	VV2286	LT	LT	F	A	5/30/2014	1,912.09	WP	A	12.42	10/6/2015	7/6/2042
641718	VV2602	LT	LT	F	A	1/22/2014	2,582.54	PD	A	1,869.44	11/1/2014	9/17/2057
641718	VV2602	LT	LT	F	A	1/22/2014	2,582.54	SD	A	1,779.00	7/1/2014	9/17/2057
641718	VV5346	LT	LT	F	A	#####	1,469.81	SD	A	1,107.00	6/1/2014	10/31/2055
641718	VW0921	LT	LT	M	A	7/3/2014	1,810.27	SD	A	1,336.00	1/1/2015	7/11/2058
641718	VW1664	LT	LT	M	A	6/27/2014	1,280.24	P1	E	200	6/27/2015	3/23/2068
641718	VW1664	LT	LT	M	A	6/27/2014	1,280.24	SC	E	437	12/1/2014	3/31/2019
641718	VW1664	LT	LT	M	A	6/27/2014	1,280.24	SD	E	874	12/1/2014	3/23/2068
641718	VW1730	LT	LT	M	A	6/23/2014	2,117.52	SD	E	1,158.00	12/1/2014	5/22/2051
641718	VW2640	LT	LT	M	A	7/18/2014	1,526.90	PD	A	664.64	2/1/2015	5/9/2067
641718	VW2640	LT	LT	M	A	7/18/2014	1,526.90	SD	A	1,289.00	12/1/2014	5/9/2067
641718	VW6951	LT	LT	F	A	#####	1,209.90	P1	E	200	#####	7/14/2063
641718	VW6951	LT	LT	F	A	#####	1,209.90	SD	E	827	4/1/2015	7/14/2063
641718	VW7494	LT	LT	M	A	8/23/2014	2,437.22	P1	E	200	8/23/2015	1/26/2059
641718	VW7494	LT	LT	M	A	8/23/2014	2,437.22	SD	E	1,226.00	2/1/2015	1/26/2059
641718	VW8533	LT	LT	F	A	#####	2,156.96	PS	A	1,746.03	2/20/2015	8/13/2057
641718	VX2007	LT	LT	M	A	11/9/2014	2,246.23	P1	A	895.51	12/1/2015	10/7/2072
641718	VX2007	LT	LT	M	A	11/9/2014	2,246.23	SD	E	1,193.00	5/1/2015	10/7/2072
641718	VX3084	LT	LT	F	A	#####	1,543.51	P1	E	200	#####	1/22/2078
641718	VX3084	LT	LT	F	A	#####	1,543.51	SD	E	962	4/1/2015	1/22/2078
641718	VX3111	LT	LT	M	A	2/10/2015	2,984.90	PD	S	3,680.65	1/1/2016	10/15/2065
641718	VX3111	LT	LT	M	A	2/10/2015	2,984.90	SC	E	668	8/1/2015	12/31/2022
641718	VX3111	LT	LT	M	A	2/10/2015	2,984.90	SD	E	1,336.00	8/1/2015	10/15/2065
641718	VX3111	LT	LT	M	A	2/10/2015	2,984.90	WT	E	971	2/10/2015	2/9/2018
641718	VX4289	LT	LT	F	A	3/13/2015	2,047.97	P1	E	200	3/13/2016	2/20/2063
641718	VX4289	LT	LT	F	A	3/13/2015	2,047.97	SD	E	1,122.00	9/1/2015	2/20/2063
641718	VX5489	LT	LT	F	A	3/19/2015	1,552.85	PD	A	574.5	2/1/2016	9/11/2064
641718	VX5489	LT	LT	F	A	3/19/2015	1,552.85	SD	A	1,357.00	8/1/2015	9/11/2064

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641718	VX6740	LT	LT	M	A	3/28/2015	2,483.93	SD	A	2,043.00	9/1/2015	8/12/2057
641718	VX6821	LT	LT	F	A	9/11/2013	1,496.80	P1	E	200	9/11/2014	6/20/2060
641718	VX6821	LT	LT	F	A	9/11/2013	1,496.80	SD	A	1,097.00	2/1/2014	6/20/2060
641718	VX8393	LT	LT	M	A	5/3/2015	2,525.80	PS	A	2,014.88	5/3/2016	10/21/2069
641718	VX8393	LT	LT	M	A	5/3/2015	2,525.80	SD	A	1,845.00	11/1/2015	10/21/2069
641718	VX9156	LT	LT	F	A	4/23/2015	2,039.67	P1	E	200	10/8/2017	7/23/2062
641718	VY2595	LT	LT	M	A	6/25/2015	1,594.20	SD	E	962	12/1/2015	2/13/2073
641718	VY3681	LT	LT	F	A	6/19/2015	1,838.93	P1	E	200	6/16/2016	6/8/2067
641718	VY3681	LT	LT	F	A	6/19/2015	1,838.93	SD	E	1,045.00	12/1/2015	6/8/2067
641718	VY4684	LT	LT	F	A	8/18/2015	2,560.75	PS	A	1,667.78	3/1/2016	5/5/2055
641718	VY4684	LT	LT	F	A	8/18/2015	2,560.75	SD	E	1,258.00	2/1/2016	5/5/2055
641718	VY4684	LT	LT	F	A	8/18/2015	2,560.75	SR	S	1,286.00	6/1/2017	5/5/2055
641718	VY8980	LT	LT	M	A	9/7/2015	2,287.82	P1	E	200	9/7/2016	2/28/2064
641718	VY8980	LT	LT	M	A	9/7/2015	2,287.82	SD	E	1,193.00	3/1/2016	2/28/2064
641718	VY9533	LT	LT	F	A	#####	1,424.38	P1	E	200	#####	7/8/2060
641718	VY9533	LT	LT	F	A	#####	1,424.38	SD	A	1,087.00	4/1/2016	7/8/2060
641718	VY9533	LT	LT	F	A	#####	1,424.38	WT	E	971	#####	11/24/2018
641718	VZ0297	LT	LT	M	A	2/1/2016	1,575.68	P1	E	200	2/1/2017	12/21/2062
641718	VZ0297	LT	LT	M	A	2/1/2016	1,575.68	SD	E	962	7/1/2016	12/21/2062
641718	VZ1225	LT	LT	M	A	#####	1,846.60	P1	E	200	#####	2/1/2057
641718	VZ1225	LT	LT	M	A	#####	1,846.60	SD	E	1,045.00	6/1/2016	2/1/2057
641718	VZ1905	LT	LT	F	A	#####	1,949.36	P1	E	200	#####	9/19/2073
641718	VZ1905	LT	LT	F	A	#####	1,949.36	SD	E	1,084.00	6/1/2016	9/19/2073
641718	VZ1954	LT	LT	M	A	#####	2,203.67	P1	S	962.2	5/1/2016	4/20/2054
641718	VZ1954	LT	LT	M	A	#####	2,203.67	SR	A	1,018.00	5/1/2016	4/20/2054
641718	VZ3826	LT	LT	M	A	2/4/2016	2,257.65	P1	E	200	2/4/2017	11/8/2066
641718	VZ3826	LT	LT	M	A	2/4/2016	2,257.65	SD	E	1,193.00	8/1/2016	11/8/2066
641718	VZ4310	LT	LT	F	A	3/25/2016	1,554.92	P1	E	200	3/25/2017	5/21/2059
641718	VZ4310	LT	LT	F	A	3/25/2016	1,554.92	SD	E	962	9/1/2016	5/21/2059
641718	VZ4948	LT	LT	F	A	3/16/2016	1,559.88	PD	A	594.33	4/1/2016	1/11/2069
641718	VZ4948	LT	LT	F	A	3/16/2016	1,559.88	SD	E	962	9/1/2016	1/11/2069
641718	VZ5786	LT	LT	M	A	4/13/2016	1,703.36	P1	E	200	4/13/2017	2/3/2075
641718	VZ5786	LT	LT	M	A	4/13/2016	1,703.36	SD	E	1,004.00	10/1/2016	2/3/2075
641718	046532	LT	LT	M	A	2/17/2002	1,184.36	PD	A	566.29	6/1/2003	5/15/2052

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641718	046532	LT	LT	M	A	2/17/2002	1,184.36	SD	A	1,076.00	6/1/2002	5/15/2052
641718	046532	LT	LT	M	A	2/17/2002	1,184.36	WP	A	1,217.92	9/1/2003	5/15/2052
641718	066417	LT	LT	M	A	9/6/2003	2,935.46	PD	A	765.78	3/1/2004	12/2/2056
641718	066417	LT	LT	M	A	9/6/2003	2,935.46	SD	A	1,539.00	3/1/2004	12/2/2056
641718	087244	LT	LT	F	A	7/20/2004	2,129.98	PD	A	2,208.06	1/1/2012	2/28/2061
641718	087258	LT	LT	F	A	#####	1,169.83	SC	A	527	5/1/2005	9/30/2017
641718	087258	LT	LT	F	A	#####	1,169.83	SD	A	1,055.00	5/1/2005	5/20/2070
641718	089077	LT	LT	F	A	1/14/2005	1,299.58	SD	A	850	11/1/2006	9/26/2072
641718	095388	LT	LT	M	A	5/26/2005	1,880.86	SD	A	1,700.00	11/1/2007	6/3/2053
641718	289919	LT	LT	F	A	8/9/2002	1,094.05	SD	A	560	2/1/2003	10/10/2058
641718	300446	LT	LT	F	A	1/1/2003	1,895.39	P1	A	1,466.68	4/1/2003	9/11/2019
641718	300446	LT	LT	F	A	1/1/2003	1,895.39	SD	A	1,500.00	6/1/2003	9/12/2054
641718	381118	LT	LT	F	A	11/1/2005	1,846.60	P1	A	1,139.98	10/1/2007	5/2/2069
641718	381118	LT	LT	F	A	11/1/2005	1,846.60	SD	A	1,234.00	4/1/2006	5/2/2069
641718	381144	LT	LT	M	A	#####	1,634.85	PD	A	752.25	4/1/2006	2/6/2055
641718	381144	LT	LT	M	A	#####	1,634.85	SD	A	1,143.00	6/1/2006	2/6/2055
641718	391408	LT	LT	F	A	6/9/2006	1,310.40	P1	E	436.8	1/4/2023	1/4/2061
641718	391408	LT	LT	F	A	6/9/2006	1,310.40	SD	A	964	1/1/2007	1/4/2061
641718	391507	LT	LT	F	A	6/15/2005	2,395.70	PV	A	1,981.52	4/1/2006	12/3/2057
641718	391507	LT	LT	F	A	6/15/2005	2,395.70	SD	A	1,644.00	1/1/2006	12/3/2057
641718	391548	LT	LT	M	A	#####	2,464.50	P1	A	2,627.28	8/1/2006	7/13/2059
641718	391548	LT	LT	M	A	#####	2,464.50	SD	A	1,699.00	7/1/2006	7/13/2059
641718	391589	LT	LT	F	A	5/23/2006	1,808.20	PD	A	1,647.61	8/1/2006	1/7/2056
641718	391589	LT	LT	F	A	5/23/2006	1,808.20	SD	A	1,483.00	11/1/2006	1/7/2056

Orange County Board of County Commissioners

Experience Evaluations - Including Lives/Volume



**LIFE INSURANCE
EXPERIENCE EXHIBIT
Orange County Board of County Commissioners - 641718 - Basic Life
Most recent five periods**

	<u>POLICY YEAR</u> <u>1/2012-12/31/2012</u>	<u>POLICY YEAR</u> <u>1/2013-12/31/2013</u>	<u>POLICY YEAR</u> <u>1/2014-12/31/2014</u>	<u>POLICY YEAR</u> <u>1/2015-12/31/2015</u>	<u>POLICY YEAR</u> <u>1/2016-2/28/2017</u>	<u>TOTAL</u>
EARNED PREMIUM	280,094	206,043	236,940	262,529	263,735	1,249,341
INFORCE RATE	0.070	0.050	0.050	0.050	0.050	0.050
PREMIUM ADJUSTED TO 0.050 (current rate)	200,067	206,043	236,940	262,529	263,735	1,169,314
PAID CLAIMS	818,106	1,222,300	530,952	505,350	165,000	3,241,708
ACTIVE CLAIM RESERVES	160,925	(312,538)	(45,938)	(174,603)	(67,825)	(439,979)
IBNR RESERVE	(7,116)	(15,299)	1,451	946	1,055	(18,963)
CONVERSION CHARGES	0	1,200	0	18,000	4,100	23,300
TOTAL INCURRED CLAIMS	971,915	895,663	486,465	349,693	102,330	2,806,066
LOSS RATIO	486%	435%	205%	133%	39%	240%
VOLUME	339,956,934	342,696,752	355,064,184	363,106,198	372,083,783	
LIVES	7,711	7,606	7,554	7,818	7,762	39,745

**LIFE INSURANCE
EXPERIENCE EXHIBIT
Orange County Board of County Commissioners - 641718 - Additional Life
Most recent five periods**

	<u>POLICY YEAR 1/2012-12/31/2012</u>	<u>POLICY YEAR 1/2013-12/31/2013</u>	<u>POLICY YEAR 1/2014-12/31/2014</u>	<u>POLICY YEAR 1/2015-12/31/2015</u>	<u>POLICY YEAR 1/2016-2/28/2017</u>	<u>TOTAL</u>
EARNED PREMIUM	1,173,569	1,390,724	1,467,028	1,440,861	1,729,262	7,201,444
INFORCE RATE	1.177	1.000	1.000	1.000	1.000	1.000
PREMIUM ADJUSTED TO 1.000 (current rate)	997,085	1,390,724	1,467,028	1,440,861	1,729,262	7,024,960
PAID CLAIMS	465,000	750,000	670,000	580,000	308,750	2,773,750
ACTIVE CLAIM RESERVES	328,500	74,750	(538,750)	(68,000)	(127,125)	(330,625)
IBNR RESERVE	(67,370)	32,466	(8,046)	4,471	3,559	(34,920)
CONVERSION CHARGES	0	0	0	0	0	0
TOTAL INCURRED CLAIMS	726,130	857,216	123,204	516,471	185,184	2,408,205
LOSS RATIO	73%	62%	8%	36%	11%	34%
VOLUME	289,165,186	288,741,462	368,947,295	372,362,294	385,197,294	
LIVES	3,807	3,779	4,160	4,096	4,234	20,782

**LIFE INSURANCE
EXPERIENCE EXHIBIT
Orange County Board of County Commissioners - 641718 - Basic AD&D
Most recent five periods**

	<u>POLICY YEAR</u> <u>1/2012-12/31/2012</u>	<u>POLICY YEAR</u> <u>1/2013-12/31/2013</u>	<u>POLICY YEAR</u> <u>1/2014-12/31/2014</u>	<u>POLICY YEAR</u> <u>1/2015-12/31/2015</u>	<u>POLICY YEAR</u> <u>1/2016-2/28/2017</u>	<u>TOTAL</u>
EARNED PREMIUM	184,211	160,685	160,569	167,741	206,397	879,603
INFORCE RATE	0.020	0.015	0.015	0.015	0.015	0.015
PREMIUM ADJUSTED TO 0.015 (current rate)	138,158	160,685	160,569	167,741	206,397	833,550
PAID CLAIMS	133,834	129,000	52,000	133,000	34,452	482,286
ACTIVE CLAIM RESERVES	25,000	59,000	(84,000)	0	0	0
IBNR RESERVE	(1,732)	(2,141)	45	317	258	(3,253)
CONVERSION CHARGES	0	0	0	0	0	0
TOTAL INCURRED CLAIMS	157,102	185,859	(31,955)	133,317	34,710	479,033
LOSS RATIO	114%	116%	-20%	79%	17%	57%
VOLUME	339,956,934	342,696,752	355,064,184	363,106,198	372,083,783	
LIFE YEARS	7,711	7,606	7,554	7,818	9,056	39,745

**LIFE INSURANCE
EXPERIENCE EXHIBIT
Orange County Board of County Commissioners - 641718 - Additional AD&D
Most recent five periods**

	<u>POLICY YEAR 1/2012-12/31/2012</u>	<u>POLICY YEAR 1/2013-12/31/2013</u>	<u>POLICY YEAR 1/2014-12/31/2014</u>	<u>POLICY YEAR 1/2015-12/31/2015</u>	<u>POLICY YEAR 1/2016-2/28/2017</u>	<u>TOTAL</u>
EARNED PREMIUM	128,952	135,515	146,156	172,113	219,476	802,212
INFORCE RATE	0.020	0.020	0.020	0.020	0.020	0.020
PREMIUM ADJUSTED TO 0.020 (current rate)	128,952	135,515	146,156	172,113	219,476	802,212
PAID CLAIMS	412,000	120,000	0	0	0	532,000
ACTIVE CLAIM RESERVES	120,000	60,000	(180,000)	0	0	0
IBNR RESERVE	(755)	(24)	2,859	122	464	2,666
CONVERSION CHARGES	0	0	0	0	0	0
TOTAL INCURRED CLAIMS	531,245	179,976	(177,141)	122	464	534,666
LOSS RATIO	412%	133%	-121%	0%	0%	67%
VOLUME	289,165,186	288,741,462	368,947,295	372,362,294	385,197,294	
LIFE YEARS	3,807	3,779	4,160	4,096	4,940	20,782

**LIFE INSURANCE
EXPERIENCE EXHIBIT
Orange County Board of County Commissioners - 641718 - Dependent Life: Spouse and Child
Most recent five periods**

	<u>POLICY YEAR 1/2012-12/31/2012</u>	<u>POLICY YEAR 1/2013-12/31/2013</u>	<u>POLICY YEAR 1/2014-12/31/2014</u>	<u>POLICY YEAR 1/2015-12/31/2015</u>	<u>POLICY YEAR 1/2016-2/28/2017</u>	<u>TOTAL</u>
EARNED PREMIUM	328,865	378,511	391,110	385,867	461,878	1,946,231
INFORCE FACTOR	1.177	1.000	1.000	1.000	1.000	1.000
PREMIUM ADJUSTED TO 1.000 (current rate)	279,410	378,511	391,110	385,867	461,878	1,896,776
PAID CLAIMS	261,500	350,000	107,500	245,500	285,000	1,249,500
ACTIVE CLAIM RESERVES	0	0	0	0	0	0
IBNR RESERVE	(5,416)	2,410	(232)	120	(88)	(3,206)
CONVERSION CHARGES	0	0	0	0	0	0
TOTAL INCURRED CLAIMS	256,084	352,410	107,268	245,620	284,912	1,246,294
LOSS RATIO	92%	93%	27%	64%	62%	66%
VOLUME	96,961,877	118,239,378	106,951,880	109,094,880	108,746,880	
LIVES	4,525	4,998	4,521	4,424	4,381	23,579

STD Experience Report - Paid Basis **Orange County Board of County Commissioners**

Groups: 641718

As Of: 2/28/2017

	1/1/2012 to 12/31/2012	1/1/2013 to 12/31/2013	1/1/2014 to 12/31/2014	1/1/2015 to 12/31/2015	1/1/2016 to 2/28/2017	TOTAL
Earned Premium	700,740	746,507	764,242	791,213	970,749	3,973,451
Paid Claims	504,987	483,856	470,848	491,468	553,422	2,504,581
FICA	1,405	230	52	81	-	1,768
IBNR Change	1,219	6,791	3,568	5,626	6,741	23,945
Incurred Claims	507,611	490,877	474,468	497,175	560,163	2,530,294
Loss Ratio	72%	66%	62%	63%	58%	64%
Life Years	4,841	5,102	4,943	4,925	5,858	25,669
Pending Claim Cnt	-	-	-	-	-	-
Approved Claim Cnt	142	141	114	125	138	660
Active Claim Cnt	-	-	-	-	-	-
Closed Claim Cnt	142	141	114	125	138	660
Incidence	29.33	27.63	23.06	25.38	23.56	25.71
Volume (End of period)	2,554,515	2,745,609	2,814,247	2,752,999	1,809,641	

Experience Rate: 0.891
 Calc Rate: 1.000
 Credibility: 100%

Blended Rate: 0.891

Blended = ExpRate * Credibility + CalcRate * (1-Credibility)

LTD Experience Report - Incurred Basis **Orange County Board of County Commissioners**

Groups: 641718
As Of: 2/28/2017

	1/1/2012 to 12/31/2012	1/1/2013 to 12/31/2013	1/1/2014 to 12/31/2014	1/1/2015 to 12/31/2015	1/1/2016 to 2/28/2017	TOTAL
Earned Premium	686,480	642,567	604,261	615,256	794,091	3,342,655
Index	1.17	1.00	1.00	1.00	1.00	
Constant Premium	588,411	642,567	604,261	615,256	794,091	3,244,586
Paid Claims	434,400	398,322	521,011	369,557	60,725	1,784,015
FICA	2,133	793	467	1,406	236	5,035
Reserves	77,611	224,096	278,773	409,535	286,637	1,276,652
IBNR	-	-	-	-	360,526	360,526
Interest Credit	(23,810)	(34,019)	(36,758)	(25,216)	(5,369)	(125,172)
Incurred Claims	490,334	589,192	763,493	755,282	702,755	3,301,056
Loss Ratio	83%	92%	126%	123%	88%	102%
Life Years	7,726	7,643	7,601	7,739	9,099	39,807
Pending Claim Cnt	-	-	-	-	1	1
Approved Claim Cnt	26	26	23	24	10	109
Active Claim Cnt	4	9	13	15	9	50
Closed Claim Cnt	22	17	10	9	1	59
Incidence	3.37	3.40	3.03	3.10	1.21	2.76
Volume (End of period)	28,011,173	28,282,458	29,583,953	30,305,941	30,793,333	

Experience Rate: 0.306
Calc Rate: 0.180
Credibility: 100%

Blended Rate: 0.306

Blended = ExpRate * Credibility + CalcRate * (1-Credibility)



Orange County Board of County Commissioners

Contract number - 641718

Basic Life

Experience: Paid Basis

	1/1/2012	1/1/2013	1/1/2014	1/1/2015	1/1/2016
From	12/31/2012	12/31/2013	12/31/2014	12/31/2015	2/28/2017
To					
Volume	339,956,934	342,696,752	355,064,184	363,106,198	372,083,783
Rate	0.070	0.050	0.050	0.050	0.050
Lives	7,711	7,606	7,554	7,818	7,762
Earned Premium	280,094	206,043	236,940	262,529	263,735
Paid Claims	818,106	1,222,300	530,952	505,350	165,000
Conversion	0	1,200	0	18,000	4,100
Change in reported reserves	160,925	-312,538	-45,938	-174,603	-67,825
Change in IBNR reserves	-7,116	-15,299	1,451	946	1,055
Incurred Claims	971,915	895,663	486,466	349,694	102,330

Rate History

01/12-12/2012	Current Rates
0.070	0.050



Orange County Board of County Commissioners

Contract number - 641718

Additional Life

Experience: Paid Basis

	1/1/2012	1/1/2013	1/1/2014	1/1/2015	1/1/2016
From	12/31/2012	12/31/2013	12/31/2014	12/31/2015	2/28/2017
To					
Volume	289,165,186	288,741,462	368,947,295	372,362,294	385,197,294
Indexed Rate *	1.17	1.00	1.00	1.00	1.00
Lives	3,807	3,779	4,160	4,096	4,234
Earned Premium	1,173,569	1,390,724	1,467,028	1,440,861	1,729,262
Paid Claims	465,000	750,000	670,000	580,000	308,750
Conversion	0	0	0	0	0
Change in reported reserves	328,500	74,750	-538,750	-68,000	-127,125
Change in IBNR reserves	-67,370	32,466	-8,046	4,471	3,559
Incurred Claims	726,130	857,216	123,204	516,471	185,184

Rate History

* Rate indexed to one. There has been 1 rate change in the report period.

Age Bands	01/12 - 12/12	Current Rates
29 and Under	0.060	0.050
30 - 34	0.080	0.070
35 - 39	0.150	0.130
40 - 44	0.260	0.220
45 - 49	0.390	0.330
50 - 54	0.600	0.510
55 - 59	0.690	0.590
60 - 64	0.880	0.750
65 - 69	1.790	1.520
70 - 74	3.600	3.060
75 and Older	3.600	3.060



Orange County Board of County Commissioners

Contract number - 641718

Basic AD&D

Experience: Paid Basis

	1/1/2012	1/1/2013	1/1/2014	1/1/2015	1/1/2016
From	12/31/2012	12/31/2013	12/31/2014	12/31/2015	2/28/2017
To					
Volume	339,956,934	342,696,752	355,064,184	363,106,198	372,083,783
Rate	0.020	0.015	0.015	0.015	0.015
Lives	7,711	7,606	7,554	7,818	7,762
Earned Premium	184,211	160,685	160,569	167,741	206,397
Paid Claims	133,834	129,000	52,000	133,000	34,452
Conversion	0	0	0	0	0
Change in reported reserves	25,000	59,000	-84,000	0	0
Change in IBNR reserves	-1,732	-2,141	45	317	258
Incurred Claims	157,102	185,859	-31,955	133,317	34,711

Rate History

01/12-12/12	Current Rates
0.020	0.015



Orange County Board of County Commissioners

Contract number - 641718

Additional AD&D

Experience: Paid Basis

	1/1/2012	1/1/2013	1/1/2014	1/1/2015	1/1/2016
From					
To	12/31/2012	12/31/2013	12/31/2014	12/31/2015	2/28/2017
Volume	289,165,186	288,741,462	368,947,295	372,362,294	385,197,294
Rate	0.020	0.020	0.020	0.020	0.020
Lives	3,807	3,779	4,160	4,096	4,234
Earned Premium	128,952	135,515	146,156	172,113	219,476
Paid Claims	412,000	120,000	0	0	0
Conversion	0	0	0	0	0
Change in reported reserves	120,000	60,000	-180,000	0	0
Change in IBNR reserves	-755	-24	2,859	122	464
Incurred Claims	531,245	179,976	-177,141	122	464

Rate History ** No rate change*

Current Rates
0.020



Orange County Board of County Commissioners

Contract number - 641718

Dependent Life: Spouse and Child

Experience: Paid Basis

	1/1/2012	1/1/2013	1/1/2014	1/1/2015	1/1/2016
From	12/31/2012	12/31/2013	12/31/2014	12/31/2015	2/28/2017
To					
Volume	289,165,186	288,741,462	368,947,295	372,362,294	385,197,294
Indexed Rate *	1.17	1.00	1.00	1.00	1.00
Lives	4,525	4,998	4,521	4,424	4,381
Earned Premium	328,865	378,511	391,110	385,867	461,878
Paid Claims	261,500	350,000	107,500	245,500	285,000
Conversion	0	0	0	0	0
Change in reported reserves	0	0	0	0	0
Change in IBNR reserves	-5,416	2,410	-232	120	-88
Incurred Claims	256,084	352,410	107,268	245,620	284,912

Rate History

** Rate indexed to one. There has been 1 rate change in the report period for Spouse Life only, No Change to Child Life Rate*

Age Bands	Spouse Life	
	01/12 - 12/12	Current Rates
29 and Under	0.060	0.050
30 - 34	0.080	0.070
35 - 39	0.150	0.130
40 - 44	0.260	0.220
45 - 49	0.390	0.330
50 - 54	0.600	0.510
55 - 59	0.690	0.590
60 - 64	0.880	0.750
65 - 69	1.790	1.520
70 - 74	3.600	3.060
75 and Older	3.600	3.060

Child Life
Current Rates
0.350



Orange County Board of County Commissioners

Contract number - 641718

Short Term Disability

Experience: Paid Basis

	1/1/2012	1/1/2013	1/1/2014	1/1/2015	1/1/2016
From	12/31/2012	12/31/2013	12/31/2014	12/31/2015	2/28/2017
To					
Volume	2,554,515	2,745,609	2,814,247	2,752,999	1,809,641
Indexed Rate *	1.000	1.000	1.000	1.000	1.000
Lives	4,841	5,102	4,943	4,925	5,055
Earned Premium	700,740	746,507	764,242	791,213	970,749
Paid Claims	504,987	483,854	470,847	491,468	553,423
FICA	1,405	230	51	81	0
Change in reported reserves	0	0	0	0	0
Change in IBNR reserves	1,219	6,791	3,568	5,626	6,741
Incurred Claims	507,611	490,875	474,466	497,175	560,164

Rate History

** No rate change but rate dependent on plan*

Plan	Current Rates
1	0.090
2	0.130
3	0.230
4	0.300
5	0.350



Orange County Board of County Commissioners

Contract number - 641718

Long Term Disability

Experience: Incurred Basis

	1/1/2012	1/1/2013	1/1/2014	1/1/2015	1/1/2016
From	12/31/2012	12/31/2013	12/31/2014	12/31/2015	2/28/2017
To					
Volume	28,011,173	28,282,458	29,583,953	30,305,941	30,793,333
Rate *	0.210	0.180	0.180	0.180	0.180
Lives	7,726	7,643	7,601	7,739	7,763
Earned Premium	686,480	642,567	604,261	615,256	794,091
Paid Claims	780,220	612,015	514,117	580,162	863,509
FICA	872	1,621	988	254	1,497
Change in reported reserves	392,757	-300,426	51,457	412,221	-417,239
Change in IBNR reserves	-150,313	-52,407	15,308	8,528	11,605
Incurred Claims	1,023,536	260,803	581,870	1,001,164	459,373

Rate History

**There has been 1 rate change in the report period.*

01/12 - 12/12	Current Rates
0.21	0.18