

City of Coconut Creek



Request for Proposal #05-16-18-10

Property and Casualty Insurance Services

Response Prepared By:

Risk Management Associates, Inc., dba Public Risk Insurance Agency
A wholly owned subsidiary of Brown & Brown, Inc.

Michelle Martin, CIC – Vice President / Account Executive
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Due: May 23, 2018 at 2:00 p.m.

ELECTRONIC COPY



City of Coconut Creek
Request for Proposals #05-16-18-10
Property & Casualty Insurance Services

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Brown & Brown, Inc.	

Section 1

Qualifications & Experience

- a. Clearly describe your ability to provide property and casualty insurance services including a work plan and explanation of the methodology to be followed to perform the services required of this proposal.*

Our company has been operating in Florida since 1939 – 79 years. We have provided public entity insurance and risk management services since the 1960's. As the incumbent provider, PRIA has provided quality services for the City of Coconut Creek for **10 years**, and as such are highly qualified to continue this project. Our major Risk Management services, goals and commitments to the City are:

- **Continuous improvement in insurance program pricing and coverage**
- Implement and execute a smooth transition plan from year to year
- Continuous identification and analysis of risk exposures in a rapidly changing environment
- Identify, prioritize, and provide risk management and risk transfer solutions that can be implemented effectively within your operating environment
- Develop both short and long-range budgeting projections and objectives
- Reduce the overall Cost of Risk via market expertise and program design
- Risk Control via identification of high loss and risk exposures and application of safety/loss control resources
- Reduce internal administration costs and improve service via PRIA's expanded and efficient service delivery

PRIA will work with your team to determine product and service expectations and develop a specialized service plan to achieve specific goals. Our Standard Services include, but are not limited to:

- Initiate renewal process approximately 150-120 days prior to renewal
- Risk exposure identification and review, including preparation of underwriting submissions
- Meet with staff to review marketing strategy, expectations and budget constraints
- Recommend insurance coverage and other risk transfer options for exposures not covered by insurance
- Develop and execute Marketing Plan to access and negotiate with all viable insurance markets
- Presentation of insurance renewal options to committees, workshops or board
- Bind insurance coverage as directed in writing
- Deliver binders and policies to document coverage at all times
- Review each policy for accurate policy coverage, endorsement language and terms
- Request and track policy corrections in a timely manner
- Respond to all policy change requests and monitor endorsement issuance

- Issue Auto ID Cards and Certificates of Insurance. All certificates will be issued in accordance with FS 768.28 (sovereign immunity statute). Most certificates are issued the same day as requested.
- Develop and assist with premium allocations
- Monitor and communicate industry trends, developments or innovations
- Monitor and communicate potential legislative issues or legal precedence or rulings that may affect the risk management program and Cost of Risk
- Contractual risk review and assistance with vendor contractual requirements policy
- Promote and facilitate loss prevention efforts
- Coordinate educational seminars relative to your risk management plan
- Claims advocacy, including attending claims review meetings. Involvement in analyzing claims trending and assistance in favorable settlements of individual claims.
- PRIA monitors hurricane activity and will provide emergency contacts and instructions a toll-free contact number along with an alternate number if a storm event is possible. Our staff will be available immediately after any major event.
- FEMA coordination, including pre- and post-event assistance
- Coordination of appraisal, actuarial, claims, and other third party related services
- Review and facilitate insurance company audits for accuracy



PRIA has provided a quote for insurance via the ***Preferred Governmental Insurance Trust***.

Several hundred members and millions in premiums prove that the *Preferred Governmental Insurance Trust*® fulfills what Florida needs: an insurance program exclusively customized and dedicated to the public sector. *Preferred* stays on the forefront of specialized insurance for property, casualty and workers' compensation because it is non-profit and self-governed with a membership comprised solely of Florida public entities.

Preferred's history dates back to 1999. Its robust membership and financial strength, including consistent growth of surplus, stem from its conservative platform of managed risk. *Preferred* is just that: ***preferred*** for unmatched public entity experience, innovation, stability and personalized service. See Financials in Section 6, and visit www.pgit.org.

The Trust transfers risks from any one public entity to the larger group. This provides all members of the trust better rating structures with less volatility. *Preferred's* sole focus on government ensures that members' unique needs are met. *Preferred's* policies are stable due to deliberate construction of the organization, including the following highlights:

- The Trust is a governmental entity
- Policies are NOT assessable
- No notice required for withdrawal
- Reinsurers are AM Best Rate "A" or better
- Long-term financial management: \$90 million Surplus; \$220 million Assets

Underwriting and Administration

Behind *Preferred's* underwriting platform are decades of success built on integrity and market relationships. Our team of underwriters' vast insurance expertise enhances the actuarial and scientific data used to underwrite individual risks within the trust. Services delivered are both broad and precise. Reliability is assured. The administrator for *Preferred* is Public Risk Underwriters of Florida, Inc.® (PRU), Florida's premier public entity specialist of its kind. *Preferred's* claims administrator is PGCS Claim Services. With more than 25 years in claims experience, PGCS is Florida's foremost governmental third-party administration company.

- **General counsel, defense counsel and litigation services** by specialists in governmental law
- **Membership relations** for networking and professional development
- **Legislative Pulse newsletter** from Tallahassee-based law firm
- **Professional marketing** that guarantees local agent support, governmental knowledge and an ever-growing group of members
- **Preferred News**—a quarterly publication covering the spectrum of government insurance issues
- **State filing, accounting and independent CPA audited financials** as needed

The **Board of Trustees** is comprised of elected public officials who work wisely and diligently to set policy, keeping *Preferred* as the premier public entity insurer of its kind.

SCOPE

- A. **POLICY/CONTRACT FORMAT:** *The City may benefit if it is able to combine coverage options from more than one submittal. Each proposer shall state the extent to which individual coverage being proposed is separable, without a change in premium costs.*

Our proposal of insurance coverage as quoted is not separable.

However, we are always willing to consider and provide program design and coverage options to the City upon request.

- B. **PAYMENT:** *The City desires to have the options of installment payments of premium. Firms are requested to indicate their more favorable terms and payment options.*

Property & Liability “Package” Coverages: Annual, 50% Down, 25% due at 75 days, and 25% due at 166 days

Workers Compensation Coverage: 25% Down and 9 Installments, Quarterly, Annual. other options may be available.

- C. **LOSS CONTROL ASSISTANCE:** *Proposers are expected to provide loss control/safety assistance and are requested to submit information regarding loss control programs and applicable costs, if additional.*

The success of any public-sector community is clearly tied to its ability to protect and preserve its human physical assets. This basic premise serves as the cornerstone of an effective Safety Management program and underscores the importance of Risk Control to the community. *Preferred's* Safety and Risk Management Department is very aware of the valuable contribution a comprehensive risk control program makes to the bottom-line of any organization.

The City's designated *Preferred* Safety consultations originate with one basic thought—Specific measures can be recommended to minimize or eliminate the exposures that cause accidents. Our emphasis approach to risk control incorporates the following elements:

- ✓ Designated safety consultant – Pamela Hancock
- ✓ Assistance with policies for Drug Free Workplace, Pre-disaster Planning, Return to Work, Safety Workplace Manual, etc.
- ✓ Attend and assist with implementation of Safety Meetings

- ✓ TIPS program (up to \$5,000 reimbursement yearly for safety-related incentives)



Matching Training Incentive Program Application

The Preferred-TIPS program is a reimbursement program with matching training/safety incentives that can be applied for by any current member of Preferred. Each entity is eligible to apply for a matching incentive of up to \$5,000 per coverage year. The applications will be accepted until the end of each quarter and then evaluated and recipients notified by the end of the month following the quarter. Examples of eligible reimbursements include: personal protective equipment, safety-related signs, ADA compliance measures, police accreditation program fees, driver training, law enforcement simulator training, ergonomic training, sidewalk repairs, continuing education classes, lifeguard training and most any safety-related training or equipment. The committee will determine the relevance of the training/safety purchase against the lines of coverage purchased by the member. The committee will also consider the information provided in the application. We ask that you provide a clear description of the impact the purchase has on the citizens or employees of the entity. Your loss control representative can assist with questions related to this program.

- ✓ HR Helpline & My Community Workplace - Handbook templates & Best practices

Preferred

HR & CYBER SUPPORT CENTER

The Preferred Human Resource & Cyber Support Center is available to those members that have their POL/EPLI or ELL/EPLI coverage with the Trust. The Support Center is an employment law and cyber security focused resource designed to control costs, save time, and complement the valuable services that Preferred provides. The resources provided by the Support Center allows members to save thousands of dollars annually.

HUMAN RESOURCE (HELPLINE) SERVICES INCLUDE:

- Confidential, documented responses to employment law questions from Florida based attorneys who are experts in Human Resource and employment law
- Online Unlawful Harassment Training for all supervisors and employees
- A Florida specific employee handbook building tool
- HR Express Updates including popular Questions of the Month and HR Alerts
- Customizable HR risk management resources including Federal and State-specific forms and posters
- Plus more

CYBER SECURITY RESOURCES INCLUDE:

- Breach HealthCheck® - Measurable data breach exposure and protection through instant feedback
- Robust privacy and security templates, including a customizable incident response plan (IRP), which can be specifically tailored to meet industry and regulatory requirements
- Resources for keeping staff up to date on a range of issues related to privacy, data security and compliance
- Latest news and events regarding data breaches, regulations, class-action lawsuits, cyber threats and protective technologies

Please contact the HR & Cyber Support Center at Phone: 1-877-568-6655 should you need additional information on this valuable service.

P.O. BOX 958455 • LAKE MARY, FL 32795-8455
WWW.PGI.ORG • PHONE: (321) 832-1455

My Community Workplace WEBSITE

SITE OVERVIEW

A VALUABLE LOSS PREVENTION TOOL

My Community Workplace (www.mycommunityworkplace.org) is a free online resource that will save you time and money by providing cutting edge training and information for your workplace.

WEB-BASED TRAINING

Online training modules for managers and supervisors are available 24/7 - at no cost - a potential savings of thousands of dollars a year in training costs.

- Preventing Workplace Sexual Harassment - includes an additional lesson written specifically for California managers designed to meet AB 1825 requirements
- Preventing Workplace Discrimination
- Preventing Wrongful Termination
- Promoting Ethical Behavior
- Promoting Child Safe Environments - appropriate for any adult who works with or around children

UP-TO-DATE INFORMATION AND EXPERT COMMENTARY Topics include:

- Best practices for employment practices and child protection
- Leadership and management skills
- Healthy lifestyle and safety
- Exclusive articles written for the specialized interests, such as government entities, schools, not for profits, and religious organizations

NEW STUDENT PROTECTION ZONE

The new Student Protection enhancement will help entities protect students from bullying, cyber-bullying, hazing, harassment, sexual abuse and other risks. The Student Protection Zone is a first of its kind functionality that provides weekly education, expert commentary and state specific reference information.

KNOWLEDGE VAULT

- Library and checklists - Thousands of articles covering vital workplace issues, grouped according to topic, as well as self-audit checklists
- Links to important federal and state government web sites

Model Handbook - Over 65 model policies on workplace issues ranging from Equal Employment Opportunity to Social Media (Certain key policies are available in English and Spanish.)

Loss Scenarios - Examples of situations that have caused liability for organizations like yours

MY WORKPLACE

This part of the site can be set up to communicate information and policies to the employees of an organization registered on My Community Workplace.

CONTROL PANEL

This feature allows the site administrator to adapt the site to match the needs of his/her organization:

- Add or recruit additional users
- Change default training settings
- Upload organization's own employee policies into training modules
- Monitor training progress of the organization's registered users and download training reports

QUESTIONS?

Contact: Mike Stephens, Public Risk Underwriters of Florida, Inc. at (321)832-1458.

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- ✓ 600+ multilingual on-line training courses – Target Solutions



TargetSolutions delivers employee training that helps public entities mitigate risk, reduce claims and save money. Just a few of the courses available:

DRIVER TRAINING

- Fleet Program Accidents and Emergencies
- Fleet Program Adjusting to Changing Conditions
- Fleet Program Aggressive Driving
- Fleet Program Dangers of Speeding
- Fleet Program Defensive Driving Strategies
- Fleet Program Distracted Driving
- Fleet Program Driver Safety Orientation
- Fleet Program Expressway and Highway Driving
- Fleet Program Impaired Driving
- Fleet Program Intersection Safety
- Fleet Program Passenger Van Safety
- Fleet Program Safe Backing
- Fleet Program Seat Belt & Airbag Safety
- Fleet Program Securing Materials for Transportation
- Fleet Program Sharing the Road
- Fleet Program Vehicle Inspection and Maintenance
- Fleet Program Vehicle Safety and Security

OCCUPATIONAL HEALTH & SAFETY

- Advanced Construction Safety (Modules 1-4)
- Advanced HAZWOPER Awareness (Modules 1-4)
- Aerosol Transmissible Diseases
- Alcohol-Free Workplace
- Asbestos Awareness
- Back Injury Prevention
- Bloodborne Pathogens Safety
- Building Evacuation and Emergencies
- Combustible & Flammable Liquids
- Compressed Gas Safety
- Confined-Space Entry
- CPR Academic
- Diet & Nutrition
- Disaster Preparedness
- Driving Safety
- Drug-Free Workplace
- Electrical Safety
- Emergency Action Plans
- Ergonomics in the Workplace
- Eye Safety
- Fall Protection
- Fire Extinguisher Safety
- Fire Prevention Safety
- First Responder Operations Level Refresher (1-4)
- Forklift Safety
- General Construction Safety
- General First Aid Part 1
- General First Aid Part 2
- General Office Ergonomics
- Hand & Power Tool Safety
- Hazard Communication
- Hazardous Materials
- HAZMAT Spill Prevention & Control
- HAZMAT Transportation
- Health & Wellness
- Hearing Conservation
- HIV/AIDS Awareness
- Incident Investigation
- Indoor Air Quality
- Industrial Ergonomics
- Introduction to Industrial Hygiene

HUMAN RESOURCES

- Alcohol-Free Workplace
- Business Ethics: Quick Refresh
- Computer Security Awareness
- Customer Service
- Drug-Free Workplace
- Ethics in the Workplace
- General HIPAA Awareness
- General Office Ergonomics
- Health & Wellness
- Office Safety
- Red Flag Rules (Identity Theft Protection)
- Sexual Harassment Awareness
- Workplace Diversity
- Workplace Stress
- Workplace Violence

EMPLOYMENT PRACTICES FOR SUPERVISORS

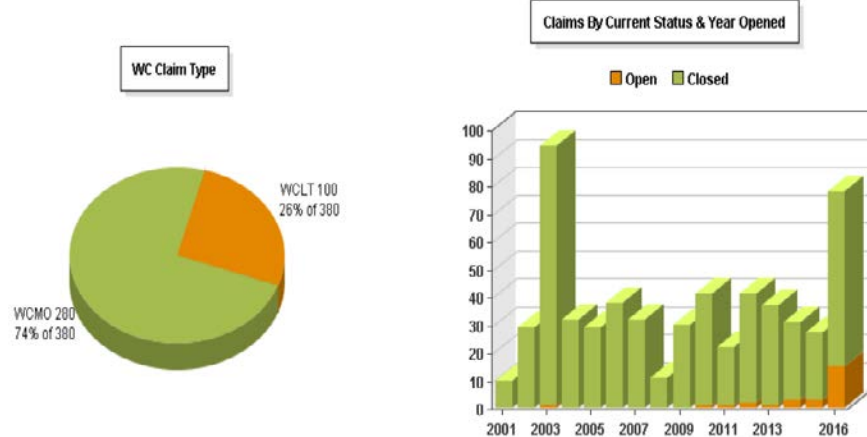
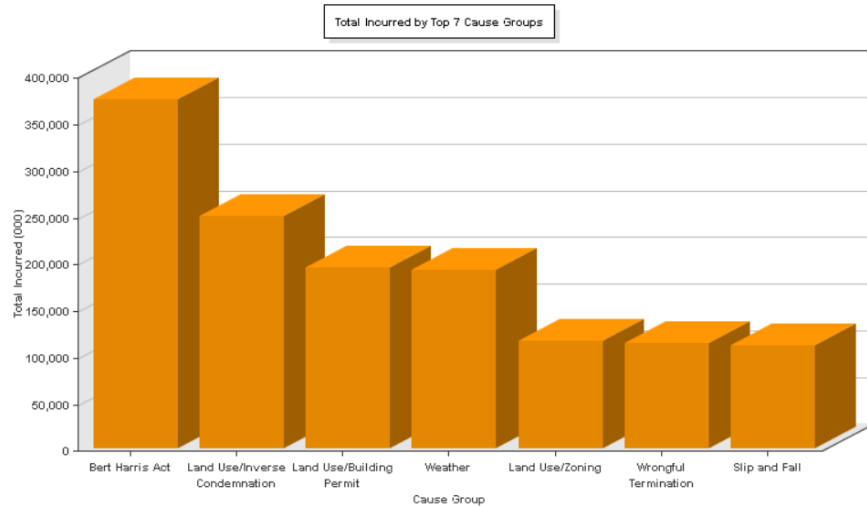
- Anger, Violence, and Conflict in the Workplace
- Dealing with Issues of Alcohol and Substance Abuse
- Discipline and Termination
- Employment Practices Overview
- Hiring Practices
- Interviewing and Hiring
- Interviewing Skills for Managers: Conducting an Interview
- Performance Management
- Preventing Discrimination in the Workplace
- Reasonable Suspicion of Alcohol for Supervisors
- Reasonable Suspicion of Drugs for Supervisors
- Understanding Employee Leave
- Motor Vehicle Incident Investigation for Supervisors
- Motor Vehicle Personnel Selection for Supervisors
- Motor Vehicle Safety Overview for Supervisors
- Sexual Harassment Awareness for Supervisors
- Successful Hiring
- Successful Termination

- ✓ Communication materials – Posters, newsletter material, etc.
- ✓ Internal Training Topics (generally with no additional costs) may include:
 - Claims Handling, such as Hurricane Recovery and Workers Comp/Liability
 - Ergonomics
 - Park Inspection Training
 - Safety Committee Meetings Presentation/Topics
- ✓ Employee Pre-Termination Legal Services - \$5,000

- ✓ Coordinate outside training specialists (additional costs may be associated for 3rd parties) which could include:
 - Safety Policies & Procedures development (templates available at no cost)
 - Certain OSHA Training (utilize firms such as OCS)
 - HR/Employment Specialists/Training
 - Webinars/Seminars



- ✓ Claims Analytics/Benchmarking utilized to identify loss trends and areas of training needed.



D. COST ALLOCATION ASSISTANCE: *Proposers are expected to assist the City and provide a sound method of cost allocation based on acceptable industry standards using the premium, exposures, and loss data. Billing premiums shall be broken down by lines of coverage with all fees and charges clearly identified and directly associated with a line of coverage. Proposers are encouraged to provide examples of premium and service billing, as well as examples of sound cost allocation methods to aid the City with equitable distribution of the premium cost back into various funds and accounts.*

Below is a loss analysis recently performed and is used to **reveal job functions and departments that are performing better or worse than the State average for workers' compensation claims experience.** This is a custom designed tool that can very quickly identify trends and problems areas so that loss control and safety tools can be efficiently directed.

Class Code	Class Code Description	14-15 Actual Payroll	2015 Expected Loss Rate	Expected Annual Losses	YTD 6-30-16	Actual Losses 14-15	Actual Losses 13-14	Actual Losses 12-13	Average Actual Losses	Ratio Avg to Expected Losses
7539	Electrical	\$ 5,322,748	0.97	\$ 51,631	\$ 10,937	\$ 22,756	\$ 4,397	\$ 35,662	\$ 19,667	0.38
5509	Street or Road Maintenance	\$ 790,794	3.47	\$ 27,441	\$ 71,123	\$ -	\$ 9,919	\$ 6,328	\$ 23,299	0.85
7520	Waterworks	\$ 2,576,596	1.77	\$ 45,606	\$ -	\$ 2,981	\$ 9,362	\$ 12,127	\$ 6,525	0.14
7580	Sewer Operations	\$ 126,243	1.25	\$ 1,578					\$ -	0.00
7704	Firefighters	\$ 7,322,082	1.84	\$ 134,726	\$ 36,559	\$ 92,448	\$ 87,345	\$ 24,119	\$ 64,126	0.48
7720	Police	\$ 10,389,221	1.56	\$ 162,072	\$ 91,855	\$ 241,171	\$ 146,275	\$ 231,960	\$ 189,670	1.17
8380	Automobile Repair or Service	\$ 406,808	1.44	\$ 5,858	\$ -	\$ 2,428	\$ 8,646	\$ -	\$ 2,953	0.50
8742	Sales	\$ 67,348	0.18	\$ 121				\$ -	\$ -	0.00
8810	Clerical Office Employee	\$ 11,905,924	0.1	\$ 11,906	\$ 17,250	\$ 2,650	\$ 4,665	\$ 434	\$ 6,666	0.56
9015	Buildings-Operation By City	\$ 228,561	2.09	\$ 4,777	\$ 31	\$ -	\$ -	\$ -	\$ 8	0.00
9102	Parks NOC	\$ 1,425,907	1.88	\$ 26,807	\$ 1,823	\$ 5,825	\$ 1,437	\$ -	\$ 2,423	0.09
9060	Country Club/ Golf	\$ 9,560	3.09	\$ 295		\$ -	\$ -	\$ -	\$ -	0.00
9403	Garbage Collection	\$ 1,565,522	3.28	\$ 51,349					\$ -	0.00
9410	Municipal NOC	\$ 1,748,381	1.02	\$ 17,833					\$ -	0.00
		\$ 43,885,695		\$ 542,000	\$ 229,578	\$ 370,259	\$ 272,046	\$ 310,630	\$ 279,453	

E. CLAIMS SERVICES: *Proposers are expected to provide prompt and professional claims service and are required to submit information regarding claims service and applicable costs, if additional. Loss runs may be requested by the City on a monthly basis, preferably in electronic format. Proposals shall include sample loss runs.*

Claims administration is provided by Preferred Governmental Claims Solutions (PGCS). The cost of claims administration is included within the premiums proposed; no additional cost applies.

Since its founding in 1956, PGCS has provided claims administration services exclusively to over 450 governmental entities including schools, cities, towns, counties, community development districts, and fire districts. Therefore, PGCS's adjusters are extremely qualified to handle governmental tort liability and public-sector workers' compensation claims. They are experts at investigating and handling police and firefighter's presumption claims. PGCS is sensitive to the politics involved in the handling of public entity claims. Their claims staff has over 630 years of combined insurance experience and each has been with PGCS an average of 8 years. Claims are handled under strict supervision in accordance with the PGCS workers' compensation and liability claim handling procedure manuals and the PGCS claim best practices manual. A random sampling of each adjuster's claim files are audited on a monthly basis by a Quality Assurance Manager to ensure compliance.

Via the Risk Master RMIS System, the City has access to real-time claim information and reports, including loss runs. By request, traditional or custom reports may be emailed automatically, including monthly loss runs. Below is a traditional loss run format:

Preferred Governmental Insurance Trust Member Experience Report											
08/31/2012 As Of 07/31/2012											
CLIENT 2008 - 10/01/2008 To 09/30/2009											
WC Policy # Claimant Claim #	Claim Type	Occur Date Status	Reported Closed		Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Claimant	WCLT	09/26/2009	09/28/2009	Payments	0.00	14,727.40	135,401.56	3,459.07	11,769.81	0.00	165,357.84
164134		Closed	09/29/2011	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical				Total Incurred	0.00	14,727.40	135,401.56	3,459.07	11,769.81	0.00	165,357.84
MVA - causing fractures to unknown foot & unknown leg. Fracture: Multiple Body Parts; Motor Vehicle - Miscellaneous				Subro / Salvage	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant	WCMO	10/01/2008	10/01/2008	Payments	0.00	0.00	268.03	28.87	0.00	0.00	296.90
155213		Closed	03/02/2009	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical				Total Incurred	0.00	0.00	268.03	28.87	0.00	0.00	296.90
While mounting 10-15pd sign it dropped ont left foot causing unknown injury Contusion; Foot; Struck or injured By - Falling or Flying Object				Subro / Salvage	0.00	0.00	0.00	0.00	0.00	0.00	0.00
WC Policy # Policy Totals		Opened	Closed	Total	0.00	14,727.40	135,669.59	3,487.94	11,769.81	0.00	165,654.74
		0	2	2	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	0.00	14,727.40	135,669.59	3,487.94	11,769.81	165,654.74
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

Friday, August 31, 2012
Prepared by PGCS Claim Services

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Examples of data formats available via the online claims system:

Preferred
PGIT GOVERNMENTAL INSURANCE TRUST

About Us Property Liability Workers' Compensation Members/Clients

[Report WC Claim](#) | [Report PKG Claim](#) | [List New WC Claims](#) | [List New PKG Claims](#) | [Reserve Changes](#) |
[Claim Lookup](#) | [Loss Runs](#) | [Charts](#) | [Reports](#) | [Loss Control](#) | [Hurricane Claims](#) | [Recovery](#) | [Hurricane Watch](#) | [Info](#) | [Leave](#)

Coconut Creek -- All Years -- Open All Lines POL

Show Detail: Simple Full

Show Levels: Claims Dept Totals Policy Totals Year Totals Member Totals Insurer Totals

Refresh

Preferred
PGIT GOVERNMENTAL INSURANCE TRUST

About Us Property Liability Workers' Compensation Members/Clients

Welcome Michelle

You can now enter all claims on line.
 For Workers' Comp click [Report WC Claim](#). For others, click [Report PKG Claim](#).

[Report WC Claim](#) | [Report PKG Claim](#) | [List New WC Claims](#) | [List New PKG Claims](#) | [Reserve Changes](#) |
[Claim Lookup](#) | [Loss Runs](#) | [Charts](#) | [Reports](#) | [Loss Control](#) | [Hurricane Claims](#) | [Recovery](#) | [Hurricane Watch](#) | [Info](#) | [Leave](#)

To search the latest claim information, complete one or more of the following fields. You may use partial entries. If a claim number includes hyphens, you must include them.


Client: Coconut Creek Policy: _____
 First Name: _____ Last Name: _____ SSN: _____
 Claim Number: _____ Status: All Accident Dates from: _____ to: _____
 Search [User Guide](#) [Update User Info](#)

Proposers must provide details for these additional requirements.

1. *Describe intake service to report accidents and/or injuries and liability claims,*
2. *Describe how a Notice of Injury is reported immediately after an accident,*


Claims may be reported via the PGCS website www.pgcs-tpa.com, via telephone 1-800-237-6617, via facsimile at 321-832-1448, or via email at wclaims@pgcs-tpa.com/liabilityclaims@pgcs-tpa.com.

See Below correspondence that was sent to the City prior to Hurricane Irma's impact:

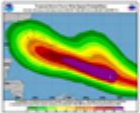


Hurricane Irma – What You Need to Know


As Hurricane Irma approaches, Public Risk Insurance Agency (PRIA) is providing you with information you need to monitor the storm, report claims, and stay in communication with our team.




✓ You can track Hurricane Irma using these links



[Wind Speed](#)



[Warnings Cone](#)



[Surface Wind Speed](#)

✓ Attached are Hurricane Claims Kit from Preferred & other important documents

- 2017 Property Vendors List – PRIA clients can use pre-approved vendors or vendors of your choice. Pre-approved vendors will be paid directly from Preferred. Remember to expedite repairs ASAP and document everything!
- Blank Accord loss notices – Used for filing storm claims.
- Current copies of your property and inland marine schedules – this should help you track assets and notate any damage.

✓ PRIA Leadership Contacts – Please reach out to us with any questions or needs

Matt Montgomery
Executive Vice President
850-528-7423
mmontgomery@bbpria.com

Paul Dawson
Senior Vice President
407-496-0989
pdawson@bbpria.com

Michelle Martin
Vice President
386-566-3484
mmartin@bbpria.com

3. *Describe how all communications with medical providers are handled,*

Medical providers are contacted directly by the PGCS adjuster or in the event nurse case management is utilized, the telephonic or field nurse has direct communication with the medical provider.

4. *Describe subrogation and fraud investigation services,*

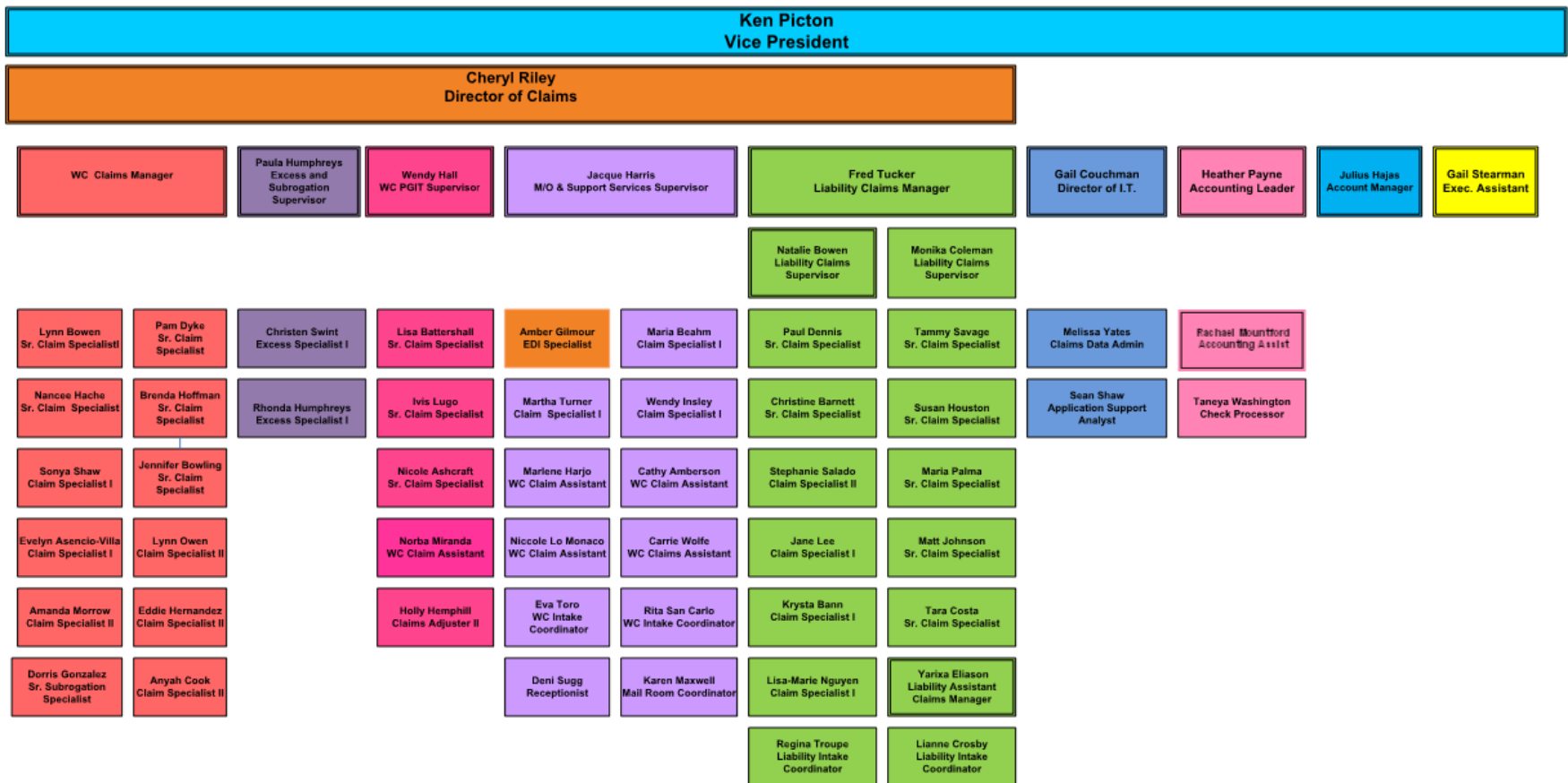
The PGCS subrogation unit pursues subrogation on behalf of *Preferred*. There is no cost to the City for this service.

PGCS's Special Investigative Unit (SIU) has partnered with Command Investigations to provide fraud investigative services. There is no cost to the City for this service. Cases of suspected fraud are referred to Command for investigation and presentation to the State of Florida.

5. Include a claims management organization chart, case load information of claims management team, and report procedures,

Adjuster caseloads are limited as per the following: Lost Time Adjuster - 135, Medical Only Adjuster - 230, Bodily Injury Adjuster - 135, Property Damage Adjuster - 175.

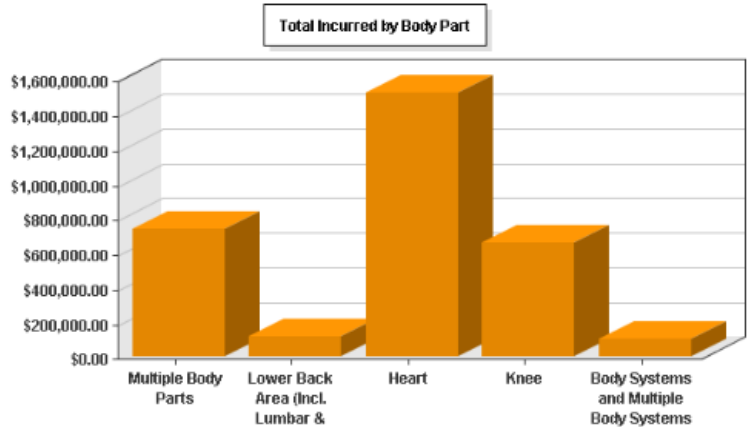
PGCS
Organizational Chart



6. Describe the RMIS system that will be made available to the City,

Each Preferred member has access to view their own claims status in real-time, make reports, view Vendors Panel with contact information, and communicate directly with adjusters via the RiskMaster RMIS system.

The RiskMaster system is an occurrence/event-based system which can track claims around a central occurrence/event and track financials at both claim & event level. It captures a myriad of data elements ranging from type of accident, locations, NCCI coding for workers' compensation claims, all claimant information, litigation management, vehicle information, etc.



For all claim types, the following information is tracked, but is not limited to:

- Persons involved (drivers, employees, witnesses, etc.)
- Adjuster information (including multiples)
- Litigation information
- Defendant information
- Claimant information (including attorney information)
- Location of incident
- Cause of incident
- All financial information across several lines

For vehicle accident claims, additional information is tracked:

- Accident type
- Accident description (coded types)
- Vehicle information linked to fleet information provided

For workers' compensation claims, additional information tracked is as follows:

- Dependents
- Restricted or work loss information
- Employment information
- OSHA information
- All NCCI information

Also note that information not tracked can be built into various types of supplemental fields on any type of screen (event, claim, provider, payment, etc.). Examples are supplemental fields and reports built to track WC presumption or Property catastrophe claims.

SECURITY MECHANISMS

The following is a summary of some steps we have taken to protect and safeguard our data and equipment.

PHYSICAL SECURITY

The Lake Mary location is monitored by ADT (fire and Police) through a digital alarm system of which only certain users have access to the password. In addition, the computer room is in an environmentally controlled secure location. LAN room access is strictly controlled and can only be accessed by key code assignment. The office is located on a secure floor that requires a key card for access.

DATA AND APPLICATION SECURITY

Every user of the system is explicitly identified to the computer and has their own unique password, which they use to gain access to the computer. Passwords are changed every 90 days by each user. This system is utilized for all layers of network access from e-mail to file management. In addition, the RiskMaster system has a complete set of security based on 8-digit passwords.

A user can only run those functions for which they have explicit authority. Currently, the technical service staff, upon an approved written request, grants the necessary authority for a user to perform a certain task. Since work is done via the functions of programs, no user is ever authorized direct access to the data files.

Security is enforced at the System/486 level and through application menus. The operating system allows technical services to protect the actual files and programs while the application menus limit a person to specific options on the menu.

The in-house developed applications use various on-line and batch edits to ensure that the data entered is valid or reasonable. As a result, the data files are kept more accurate.

DATA BACKUP AND RECOVERY

All systems are backed-up nightly with Backup Exec. The backup processes a distributed File System that provides a local redundancy to a SAN. Each night the San is backed up to tape and taken off-site to a secure local facility the next morning.

Backup Schedule:

- 1) 1 Backup tape set for each day of the month and two (2) week five (5) tape sets with a four (4) week rotation.
- 2) 1 Backup tape set for each Month End to be kept for twelve (12) months with a twelve (12) month rotation
- 3) 1 Yearly backup tape to be kept at least four (4) years.
- 4) Redundant drive image backup to disk

Recovery Process Includes:

- 1) Recovering the needed data from the tape located at the safe deposit box.
- 2) Recover the data either in the original location or redirected to a temporary location.
- 3) Return the tape set to the safe deposit box.

7. Describe utilization of field medical case managers (FCM); specifically, ability of the City to choose the FCMs (if preferred),

Field Case Managers are typically utilized for Workers' Compensation cases involving lost-time and/or severe injuries. Task assignments include conferences with treating physician, scheduling, coordination of second opinions or Independent Medical Evaluations, resolve questions and issues onsite, in person and one-on-one with injured workers, medical providers and employers resulting in continuity of care, early and appropriate return-to-work as well as successful case resolution.

PGCS will consider the addition of Field Case Managers as suggested by *Preferred* members.

In fact, Sharon Dufek/OmniMed was recently contracted with Amerisys, Preferred's managed care and Field Case Management network.

8. Describe the City's ability to have Direct to Orthopedic as an initial medical treatment for new injuries/illness,

Although not currently in the network, we commit to fast-track the network approval process of Direct to Orthopedic.

9. *Describe how consistent communication with adjusters and case managers for open claims is handled,*

Communication with PGCS's clients is the cornerstone of their claims administration program. Professional adjusters, nurses, management, quarterly in-depth claim review meetings, 24/7 claim reporting, utilization of attorneys specializing in public entity defense, litigation management, and return to work programs are just a sample of how PGCS has set the standard for the industry.

Consistent communication is achieved via contact with the City from the adjuster prior to issuance of any benefit check. The communication will include a conversation regarding return to work and light duty availability as well as any upcoming medical appointments. If a claim is assigned to case management, the nurse will participate in the discussions.

10. *Describe the procedures for quarterly claims reviews,*

In-depth, open claim reviews are currently conducted on a quarterly basis. The reviews can be conducted in person or via teleconference.

11. *Describe the process for handling claims for life of claim,*

PGCS handles claims on behalf of *Preferred* on a "life of claim" basis at no additional cost to the City.

12. *Describe the process for reporting to the State and maintaining Florida Statutory exemptions, as applicable.*

Indemnity and medical payments are issued on behalf of *Preferred* and PGCS submits all payment information to the Division under the *Preferred* account identification.

F. LEGAL SERVICES: *All legal services shall be included in premiums. Is panel counsel assigned? Provide panel counsel information, if applicable.*

Panel Counsel will be assigned for Workers' Compensation and Liability claims as needed. Panel Counsel includes the following public entity specialists:

Hurley & Rogner, P.A.
Mr. Paul Westcott, Esquire
603 N Indian River Dr, Suite 102
Ft. Pierce, Florida 34950
(772) 489-2400

Walton, Lantaff, Schroeder & Carson, LLP
Mr. Stephen G. Kaufer, Esquire
1700 Palm Beach Lakes Blvd., 7th Floor
West Palm Beach, Florida 33401-2264
(561) 689-6700

Lydecker & Diaz, P.A.
Richard Lydecker, Esq. // Onier Llopiz, Esq.
// Mark Hendricks, Esq.
1222 Brickell Ave, 19th Floor
Miami, Florida 33131
(305) 416-3180

Roberts, Reynolds, Bedard & Tuzzio, P.A.
Lyman Reynolds, Esq. // Rusty Roberts, Esq.
470 Columbia Drive
West Palm Beach, Florida 33409-1949
(561) 688-6560

Walton, Lantaff, Schroeder & Carson LLP
Stephen G. Kaufer, Esq.
1700 Palm Beach Lakes Blvd, 7th Floor
West Palm Beach, Florida 33401-2006
(561) 615-5734

Weiss, Serota, Helfman, Pastoriza, Cole & Boniske, P.L.
Matthew H. Mandel, Esq.
2525 Ponce De Leon Blvd, Suite 700
Coral Gables, Florida 33134
(305) 854-0800

G. SAFETY SERVICES: *Proposers must provide free and/or low cost safety trainings on a regular basis. Proposers must provide resource to review safety standards and policies and procedures.*

In addition to the Loss Control services overviewed in Section C, we provide the following service summary.

Preferred

SAFETY & RISK MANAGEMENT

SAFETY AND RISK MANAGEMENT SERVICES EXCLUSIVELY FOR PREFERRED MEMBERS

Having a comprehensive safety and risk program in place can greatly benefit your municipal or school organization. Our safety and risk management services are designed to allow Preferred members to improve safety in the workplace, control risks, and prevent accidents.

Safety and Risk Management Services Include:

- Exposure Identification - Assist members in determining areas where a chance of loss exists through cause trend analysis, work site evaluations, and facility inspections.
- Exposure Measurement and Loss Analysis - Loss analysis and a review of the consequences of the exposures will be considered to develop alternative methods of control.
- Determination and Selection of Appropriate Risk Control Methods - Based on measurement and analysis, specific recommendations and/or a custom designed risk control plan can be formulated. OSHA, as well as other Agency Standards will be applied as a "Best Practice" measure when designing and formulating safety and risk control plans.
- Training and Safety Management Consulting - After considering the members needs, specific services and/or training will be formulated and initiated to fit the members needs. Specialty consulting services and/or key personnel with the knowledge and skills needed to meet those identified needs can be provided.
- Timely topics and New Technology - We provide educational seminars and webinar events, comprehensive online training, and knowledge websites.
- Additional Consulting Services Available - Services include security evaluations, review of existing safety and risk programs, special health and safety event participation, and safety and risk related information research.
- Member Exclusive Safety & Risk Materials and Resources - Self inspection checklist forms, safety related articles, safety posters, extensive safety video library, auto accident claim reporting kits (for auto coverage members), and much more.

Please contact our Safety & Risk Management Department (321) 832-1658 or mstephens@publicrisk.com should you need additional information on this valuable service.



P.O. BOX 958455 • LAKE MARY, FL 32795-8455
WWW.PGIT.ORG • PHONE: (321) 832-1658





2018

Risk Management & Loss Control Services Guide

Exclusively for

Preferred
PGIT GOVERNMENTAL
INSURANCE TRUST

Members



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Introduction

This manual is designed to outline the resources and services that are provided by the Public Risk Underwriters Risk Management & Loss Control Department.

The resources and services defined in this manual may be subject to future enhancements or changes to improve effectiveness in meeting our member's needs.

In addition to safety training and hazard identification, our field representatives are capable of assisting our members with more comprehensive insurance related issues. These include experience modifications analysis, risk financing techniques, risk retention, claims trending and analysis, light duty, drug free workplace, FEMA, emergency preparedness, and workers' compensation classification.

We offer several services at no charge to the member including an extensive online training course offering, the Preferred TIPS matching reimbursement program, various webinars on timely topics, and access to My Community Workplace.

In order to effectively serve our members we will implement the following additional measures as needed:

- Assist our Underwriting Department in targeting additional product applications that may be beneficial to our customers through field analysis.
- Maintain effective relationships with the agents by keeping them informed of each member's resource and service needs.
- Work closely with PGCS Claim Services to share information and refine data that is utilized to evaluate our members and target specific areas where services may be required to assist in improving retained losses.

Safety and Risk Management Services

The success of any Municipal organization is tied to its ability to protect and preserve its human and physical assets. This basic premise serves as the cornerstone of an effective safety management program and underscores the importance of safety and risk control to the community. Public Risk Underwriters Safety & Risk Management Department is very aware of the valuable contribution that a comprehensive Safety & Risk Control Program makes to the bottom-line of any organization.

Our safety consultations originate with one basic thought: to recommend specific measures to minimize or eliminate the exposures that cause accidents. Our safety and risk consultants can recommend measures to control and minimize all types of accidents, injuries and illnesses to Preferred member's operations and premises.

We are dedicated to meeting the challenge of the complex issues facing our members. Disarming these issues and converting them into solutions which work to the advantage of the member is our goal. Our approach to risk control incorporates the following elements:

Exposure Identification - Assist members in determining areas where a chance of loss might exist through cause trend analysis, work site evaluations, and facility inspections.

Exposure Measurement and Loss Analysis - Loss analysis and a review of the consequences of the exposures will be considered to develop alternative methods of control.

Determination and Selection of Appropriate Risk Control Methods - Based on measurement and analysis, specific recommendations and/or a custom designed risk control plan will be formulated. OSHA, as well as other Agency Standards will be applied and/or used as a "Best Practice" measure when designing and formulating safety and risk control plans.

Training and Safety Management Consulting - After considering the members needs, specific services and /or training will be formulated and initiated to fit the members need (see Training Programs section). Key personnel or specialty consulting services with the knowledge and skills needed to meet those identified needs will be provided.

Additional Consulting Services Available – Public Risk Underwriters Safety & Risk Management has other services available that may benefit our members. These services include security evaluations and review of existing safety and risk programs.

Public Risk Underwriters Safety and Risk Management evaluates the unique needs of each member. Our goal is to design a program that is capable of being integrated into the overall safety and risk control efforts of each member. Our dedication to the problem solving approach is the foundation of our Safety and Risk Management Service.

Public Sector Safety Program

The purpose of the Public Sector Safety Program is to outline an effective way to establish and enhance safe work practices for your employees, identify and control occupational hazards, and prevent or reduce on-the-job illnesses and injuries. The program contains eight elements which include the necessary instructional forms and step-by-step requirements needed to establish the basic framework for a solid Safety Program.

The Eight Elements:

- Management Commitment and Worker Involvement
- Safety Committees
- Safety and Health Training
- First Aid (training can typically be provided by your local Fire Department or Red Cross Chapter)
- Accident Investigation
- Record Keeping
- Safety Rules, Policies and Procedures
- Employer Self-inspection and Job Hazard Analysis

The Program Will Help You to:

- Improve workplace safety awareness
- Involve employees and encourage participation and feedback in problem solving
- Evaluate the general and specific safety training needs of your employees
- Analyze physical conditions and work practices that lead to accidents and injuries
- Identify hazardous conditions and establish preventive and protective measures
- Comply with state and federal safety standards and regulations

The Benefits of Implementing This Program May Include:

- Reducing the cost of workers' compensation insurance premiums
- Reducing medical treatment costs and lost work or production time
- Reducing the incident or severity of workplace illnesses and injuries
- Reducing liability costs associated with work processes and conditions
- Improving workplace morale and productivity

Onsite Safety and Risk Training Programs

Preventing workplace injuries is a key element to a smooth work operation. We can show you how your municipality or governmental operation can benefit from our extensive safety training programs to help your organization achieve its safety performance goals. Each program is designed to assist your employees in recognizing potential safety issues, unsafe work behaviors, and obtain new levels of safety awareness and performance. These training program presentations usually take approximately one hour to present, and are supported by multimedia material and training handouts.

Training topics include:

- Accident Investigation
- Basic Electrical Safety
- Job Safety Analysis (JSA)
- Personal Protection Equipment (PPE)
- Office Safety
- Lock Out/Tag Out
- Workstation Ergonomics
- Blood Borne Pathogens
- Safe/Defensive Driving
- Back Safety/Proper Lifting
- Emergency and Hurricane Preparedness
- Hazard Communications / Right-to-Know
- Confined Space Entry



This is just a sample of our training topics. Please contact your agent or your Public Risk Underwriters Safety and Risk Management Department representative to enquire about additional training topics that may not be listed above.

We can also create and generate a training certificate of completion for each of your attending employees. Just provide a list of your attending employees to the Public Risk Underwriters Safety and Risk Management representative who conducts your training session. The attendee list should include each attendee's full name and date that each attended training. We will prepare your training completion certificates and deliver or mail them to you upon completion.

If you would like further details on this valuable resource tool, please contact your regional Public Risk Underwriters Safety and Risk Management representative.

Onsite Safety Survey Program

It is the objective of Public Risk Underwriters, Safety and Risk Management Department to establish a procedure at the member's location for the proactive and systematic recognition and control of hazards at all facilities. The maintenance of owned, leased, occupied and/or possessed properties will be placed at a high priority level. To meet this objective, Preferred members can establish the following policy section to assure regular maintenance of properties and regular inspections (with checklists). This can be done with frequency and scope relative to commonly expected changes in conditions, whether caused by normal wear and tear, vandalism, misuse, damage from adverse weather conditions or other natural phenomenon.

Frequency and scope should also be relative to the level of hazards that exist, such as volume of visitors or employees, occupancy by children, accessibility by disabled persons or the elderly, and premises activities (such as swimming and competitive sports). This includes facilities that are critical to the providing of public utilities, and facilities that involve storage and processing of hazardous chemicals or flammable substances.



Preferred TIPS

The Preferred TIPS program is a reimbursement program with matching training/safety incentives that can be applied for by any current member of Preferred. Each entity is eligible to apply for a matching incentive of up to \$5,000 per coverage year. The applications will be accepted until the end of each quarter and then evaluated and recipients notified by the end of the month following the quarter.

Examples of eligible reimbursements include:

- Personal protective equipment
- Safety related signs
- ADA compliance measures
- Police accreditation program fees
- Driver training
- Law enforcement simulator training
- Ergonomic training
- Sidewalk repairs
- Continuing education classes
- Lifeguard training
- Most any safety related training or equipment.



Once an application is received the committee will determine the relevance of the training/safety purchase against the lines of coverage purchased by the member. The committee will also consider the information provided in the application.

Please contact your regional Loss Control representative or send an email to PreferredTIPS@publicrisk.com should you have any questions, need additional assistance, or be in need of a copy of the Preferred TIPS application.

A copy of the Preferred TIPS application may also be obtained by logging into ETools.

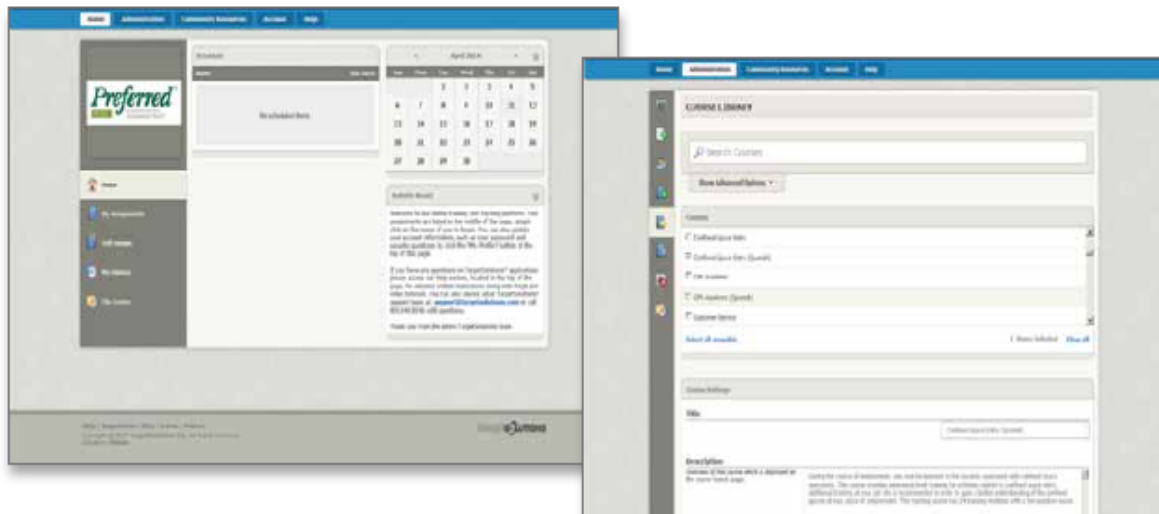


Preferred Online Learning Center - **TARGETSOLUTIONS**

Effective training and records management is vital in today's workplace. Reducing claims, controlling losses and streamlining efficiencies are critical. That is why Preferred partnered with TargetSolutions to provide our members with innovative web-based training management technology.

- Preferred members can access more than 600 training courses in English and Spanish covering topics related to HR/Employment Practices, OSHA Compliance, Motor Vehicle Safety, School Safety, Office Productivity, Business Skills, and Project Management utilizing TargetSolutions extensive web-based library. TargetSolutions is committed in helping members to deliver training, ensure compliance and reduce risk by streamlining and automating the training management process.
- TargetSolutions enables members to define, measure and monitor key risk metrics that help keep their employees safe and protect assets. With the platform, Onsite Administrators can create risk mitigation tools specific for their organization, making it possible to analyze the fundamentals and take action where needed.
- TargetSolutions' web-based training management platform is accessible 24/7. Users can navigate captivating, cross-browser compatible courses with cutting-edge interactions at a pace and time that is convenient for them.
- TargetSolutions' Risk Management Platform makes it possible for Member Onsite Administrators to assign and deliver online training courses to their users. The system also provides the ability to track, document and report assignments. Tracking training, generating reports and analyzing deficiencies has never been easier.
- TargetSolutions' technology platform features the industry's most dependable and powerful cloud-based system. TargetSolutions delivers 99.95 percent uptime, delivering a fast and reliable experience for users. TargetSolutions' backup datacenter has been strategically positioned, securing production infrastructure.

If you would like further details on this valuable resource tool, please contact Michael Stephens, Senior Loss Control Specialist at email: mstephens@publicrisk.com or phone: (321) 832-1658.



Preferred HR & Cyber Support Center

The Preferred HR & Cyber Support Center is available to those members that have their POL/EPLI or ELL/EPLI coverage with Preferred. The Support Center is an employment law and cyber security focused resource designed to control costs, save time, and complement the valuable services that Preferred provides. The resources provided by the Support Center allows members to save thousands of dollars annually.

Human Resource (HELPLINE) Services Include:

- Confidential, documented responses to specific employment law questions from Florida based attorneys who are experts in Human Resource and Employment Law
- Online Unlawful Harassment Training for all supervisors and employees
- A Florida specific employee handbook building tool
- HR Express Updates including popular Questions of the Month and HR Alerts
- Customizable HR Risk Management resources including Federal and State-specific forms and posters



This is just a sample of the HR topics that members will be able to obtain valuable assistance with:

Americans with Disabilities Act (ADA)	Immigration Laws and Issues	Recognition Programs
Affirmative Action Plans	Interviewing	Regulatory Compliance (State & Federal)
Age Discrimination (ADEA)	Layoffs	Religious Issues
Background & Employment Screening	Management & Employee Development	Retaliation
Benefit Continuation (COBRA)	Marital Status	Safety Procedures & Practices
Compensation	Military Leave (USERRA)	Sexual Harassment
Disability Claims & Issues	National Origin & Language Issues	Sexual Preference & Orientation Issues
Discrimination Payroll	Payroll	Termination & Discharge
Drug Testing	Performance Management	Training
Employee Turnover	Personnel Files (Content & Handling)	Unemployment Compensation
Exempt/Non-Exempt Issues (Overtime)	Physical Appearance Issues	Union Relations – General Inquiries
Facility Closure	Pre-Employment Behavioral & Skill Testing	Wage/Hour (Federal) – (FLSA)
Family and Medical Leave laws (FMLA)	Pregnancy	Wage/Hour (State)
Fraud/Theft/Shrinkage	Privacy of Documentation (HIPAA Issues)	Workers Compensation
Gender Issues	Progressive Discipline Situations	Workplace Violence
Hiring Practices	Racial Issues	

Cyber Security Resources Include:

- Breach HealthCheck® – Measurable data breach exposure and protection through instant feedback
- Robust privacy and security templates, including a customizable incident response plan (IRP), which can be specifically tailored to meet industry and regulatory requirements.
- Resources for keeping staff up to date on a range of issues related to privacy, data security and compliance
- Latest news and events regarding data breaches, regulations, class-action lawsuits, cyber threats and protective technologies

Members that have their POL/EPLI or ELL/EPLI coverage with Preferred may register to utilize this valuable service by going to www.pgithelp.com, or by calling (877) 568-6655 to speak with a HR & Cyber Support Center representative.

My Community Workplace Website for Preferred Members

The My Community Workplace website is available to all Preferred members. The site is a free online resource that can save you time and money by providing cutting edge training and information for your workplace. Members may register to use this valuable resource by going to www.mycommunityworkplace.org.

Web Based Training

Online training modules for managers and supervisors are available 24/7 at no cost to the member. This could result in a potential savings of thousands of dollars a year in training costs.

Training courses available:

- Preventing Workplace Sexual Harassment
- Preventing Wrongful Termination
- Promoting Child Safe Environments
- Preventing Workplace Discrimination
- Promoting Ethical Behavior

Up-to-Date Information and Expert Commentary

Topics Include:

- Best practices for employment practices and child protection
- Leadership and management skills
- Healthy lifestyle and safety
- Exclusive articles written for the specialized interests, such as government entities, schools, and not-for-profits

New Student Protection Zone

The new Student Protection Zone enhancement will help entities protect students from bullying, cyber bullying, hazing, harassment, sexual abuse and other risks. The Student Protection Zone is a first-of-its-kind functionality that provides weekly education, expert commentary and state-specific reference information.

Knowledge Vault

- Library and Checklists – Thousands of articles covering vital workplace issues, grouped according to topic, as well as self-audit checklists
- Links to important federal and state government websites
- Model Handbook – Over 95 model policies on workplace issues ranging from Equal Employment Opportunity to Social Media (certain key policies are available in English and Spanish).
- Loss Scenarios – Examples of situations that have caused liability for organizations like yours

My Workplace

This part of the site can be set up to communicate information and policies to the employees of an organization registered on My Community Workplace.

Control Panel

- This feature allows the site administrator to adapt the site to match the needs of his/her organization:
- Add or recruit additional users
- Change default training settings
- Upload organization's own employee policies into training modules
- Monitor training progress of the organization's registered users and download training reports

Notice: Mycommunityworkplace.org is a product of The McCalmon Group, Inc., platform administrator solely responsible for its content. Please contact The McCalmon Group, Inc. should you have questions regarding the website at 1-888-712-7867.

Reporting a Claim

Please Notify:

Preferred Governmental Claim Solutions
P.O. Box 958456
Lake Mary, FL. 32795-8456

Toll Free: 1-800-237-6617 ext. 4002
Local: (321) 832-1400
Fax: 1-321-832-1717

Reporting a Claim:

- Phone: 1-800-237-6617 ext. 4002 - During office hours of 8 AM to 5 PM, Monday through Friday
- Fax: 321-832-1448
- Email: LiabilityClaims@pgcs-tpa.com
- Email: WCclaims@pgcs-tpa.com
- PGCS website at www.pgcs-tpa.com



PGCS Online Claims Data Access

PGCS Online Claims Data Access provides clients with the ability to gain immediate access to information on claims that PGCS is handling for them. With this tool clients can review claims, get loss runs, and analyze trends with statistical and graphical reports.

Registering for PGCS Online Claims Data Access:

To register, just go to www.pgcs-tpa.com and click the Member/Client button. Then click Register and complete the form. Once the form is complete, click Register again and you will see the Website Access Terms and Agreements. Read them, click the checkbox to accept them, then click submit.

The next page asks you to print the acceptance form. Print, sign it, and mail it to the indicated address. (There is no longer any requirement to have it notarized.)

Activating PGCS Online Claims Data Access:

Upon receipt of the form, Senior PGCS Management will review the registration, determine the appropriate parameters for the account and authorize the webmaster to activate it. Once authorized, the webmaster will apply those parameters to the account settings, activate the account and notify the client by email.



Public Risk Underwriters E-Tools

APRU E-Tools account provides clients with immediate access to all the services listed below:

(Please note that some services may not be available upon accessing due to possible development, changes and/or updates being performed)

- Access to Preferred Safety & Risk Management Resources, including forms and articles
- Access to webinars and presentations on current topics i.e.: Hurricane Preparedness

To register, just go to www.publicrisk.com and click on the "register" button located at the top right corner of the web site and complete and submit the online registration form.

You will receive an email within 72 hours per the activation of your account.



Health and Safety - Special Events Participation

Planning a special event for your employees? If so, let us know! Public Risk Underwriters Safety and Risk Management Department will consider all invitations pertaining to participation in your upcoming special events, such as annual employee health & safety fairs.

Our participation in your special event could possibly include one or more of the following:

- Safety related displays, demonstrations and/or presentations
- Safety related hand-out materials, such as booklets, brochures and slide guides
- Special event promo give away items
- Gift donation per event raffle / prize drawing

Please contact your agent or Public Risk Underwriters Safety & Risk Management representative for further details on how we may be able to take part in your upcoming employee related special events.



Safety and Risk Related Information and Research

Are you looking for answers to specific questions related to public sector safety and risk management? Are you either having a difficult time finding it, or don't have the necessary time to properly conduct the research to find the answer?

If so, please let us assist you in finding the answer through the use of our public sector network capabilities and safety & risk research initiative. Our business relationships with other public entity sectors allows us to contact numerous in-state, as well as out-of-state governmental entity services to find the answers, resources, or materials you are in search of.



Self Inspection Forms

Public Risk Underwriters Safety and Risk Management has the following checklists that can be utilized by Preferred members to perform routine self inspections of their facilities, property, and operations. These self-inspection checklists can be accessed through the E-tools section of the Public Risk Underwriters website.

Available Inspection Checklists:

- Public Beach
- Cafeteria / Kitchen
- City Hall
- Public Dog Park
- Fire Station
- Meeting / Exhibit Hall
- Public Park (including water recreation facilities)
- Park Trails
- Playground
- Police Station
- Schools
- Skate Park
- Sports Complex (indoor)
- Sports Complex (outdoor)
- Public Swimming Pool
- Trenching & Shoring
- Public Utilities
- Vehicle Maintenance Garage

Preferred MEMBER WARRANTY TRUST **Out-Door Sports Complex Inspection Form**

Facility: _____ Date: _____

General Conditions/Process Operations & Maintenance - CE/OSHA	PASSED INSPECTION YES/NO/ *NO/ please explain	General Conditions/Process Operations & Maintenance - CE/OSHA	PASSED INSPECTION YES/NO/ *NO/ please explain
Emergency Lighting		Emergency Lighting	
Exit Signs		Exit Signs	
Fire Extinguishers		Fire Extinguishers	
First Aid Kits		First Aid Kits	
Handwashing Stations		Handwashing Stations	
Housekeeping		Housekeeping	
Locks		Locks	
Medical Supplies		Medical Supplies	
Restrooms		Restrooms	
Security		Security	
Signage		Signage	
Structural		Structural	
Weathering		Weathering	
Windows		Windows	
Yield Signs		Yield Signs	
Other		Other	

Preferred MEMBER WARRANTY TRUST **City Hall Inspection Form**

Facility Name: _____ Date: _____

General Conditions/Process Operations & Maintenance - CE/OSHA	PASSED INSPECTION YES/NO/ *NO/ please explain	General Conditions/Process Operations & Maintenance - CE/OSHA	PASSED INSPECTION YES/NO/ *NO/ please explain
Emergency Lighting		Emergency Lighting	
Exit Signs		Exit Signs	
Fire Extinguishers		Fire Extinguishers	
First Aid Kits		First Aid Kits	
Handwashing Stations		Handwashing Stations	
Housekeeping		Housekeeping	
Locks		Locks	
Medical Supplies		Medical Supplies	
Restrooms		Restrooms	
Security		Security	
Signage		Signage	
Structural		Structural	
Weathering		Weathering	
Windows		Windows	
Yield Signs		Yield Signs	
Other		Other	

Safety Posters

Public Risk Underwriters Safety and Risk Management currently has 12 different safety posters available to Preferred members. Each poster is constructed of heavy duty glossy finish paper and measures 17"x 22". These posters may be ordered as a set, or ordered per each title. Currently, the following poster titles are available:



If you would like further details on this valuable resource tool, please contact Michael Stephens, Senior Loss Control Specialist at email: mstephens@publicrisk.com or phone: (321) 832-1658.

Safety Video Library

Public Risk Underwriters Safety and Risk Management has a vast library of safety training videos available. Here is just an example of the safety topics covered:

- | | |
|---------------------------------------|------------------------------------|
| Safe Work Practices | Bloodborne Pathogens |
| General Office Safety | Emergency Preparedness at Work |
| Back Injury Prevention / Safe Lifting | Tree Trimming Safety |
| Chemical Safety | Personal Protective Equipment |
| Safety in the Maintenance Department | Hand and Power Tool Safety |
| Fire Extinguisher Training and Use | Ladder Safety |
| Commercial Lawn Mower Safety | Office and Computer Ergonomics |
| Chain Saw Safety | Fire Extinguisher Safety |
| Landscape Maintenance | Confined Space Entry |
| Heat Stress | Trenching and Shoring |
| Respirator Selection and Use | High Voltage and Electrical Safety |



If you would like further details on this valuable resource tool, please contact Michael Stephens, Senior Loss Control Specialist at email: mstephens@publicrisk.com or phone: (321) 832-1658.

Safety and Risk Management Departmental Contacts and Bios

It is of paramount importance that the level of service that we provide meets the expectations of our clients. We take a pro-active approach to servicing our accounts and encourage you to contact us with your thoughts and input.

Mike Marinan - Director of Member Services

Phone: (321) 832-1473

Cell: (407) 725-6858

Email: mmarinan@publicrisk.com

Mike has a degree in Industrial Safety Engineering and over 35 years experience in the Safety and Risk Management field. He has been employed by Public Risk Underwriters of Florida, Inc. for almost 16 years. He holds an RMFE designation, holds a General Lines 220 and 218 licenses, and is an active member of ASSE and numerous related Safety and Health organizations. He was a Governor appointee to the Task Force on Workplace Safety.

Pam Hancock - Senior Safety & Risk Management Consultant

Cell: (321) 960-3432

Email: phancock@publicrisk.com

Pam has worked in the insurance field for the last 21 years of her career. The last 10 years with Public Risk Underwriters of Florida, Inc. Her experience includes working in Program Development, Marketing, Training and Liaison between Members and Underwriting and Claims and of course Risk Management. She has completed the 10 hour OSHA Outreach Training course in General Industry Safety and Health, and most recently completed Fundamentals of Employment Law with State College of Florida. Her educational background is in Business and Computer Programming. Pamela has a true passion for working with members and helping them to accomplish their goals.

Chris Kittleson - Director of Loss Control Technical Services

Cell: (321) 525-0353

Email: ckittleson@publicrisk.com

Christopher H. Kittleson joined Public Risk Underwriters of Florida, Inc. in 2010 and provides Loss Control services for the southern Florida region. With over 20 years of safety & health consulting experience Chris has developed industry expertise in the areas of Construction, Manufacturing and USL&H as well as safety programming expertise in the areas of Safety Program Development, Return to Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Prior to working in the Insurance industry Chris' career was with IBM where he held various Engineering positions. Chris graduated Cum Laude from St. Cloud State University, St. Cloud, MN with a Bachelors of Science in Engineering Technology, has earned his Associate in Risk Management (ARM) and Certified Playground Safety Inspector (CPSI) designations, is a Professional Member of the American Society of Safety Engineers (ASSE) and was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of ASSE.

Mike Stephens - Senior Loss Control Specialist

Phone: (321) 832-1658

Email: mstephens@publicrisk.com

Mike has worked with Public Risk Underwriters of Florida, Inc. for the last 14 years. Prior to working with Preferred Mike worked within the health insurance industry. Mike has completed the OSHA #501 Trainer Course in Occupational Safety and Health Standards for General Industry and has attained certification as a Safety Auditor through The National Association of Safety Professionals. Mike's safety awareness and resourcefulness are what make him an essential part of the Safety & Risk Management team.

- b. *Provide a resume and fact sheet for the firm indicating how it meets the Minimum Qualification Requirements stipulated above.*

Brown & Brown, Inc. was founded in 1939 in Daytona Beach and has since grown to be the **6th largest insurance intermediary in the world.**

- 50 Florida offices with more than 2,500 teammates
- \$2.5 Billion of insurance premiums placed in Florida
- 200 offices and 8700 teammates nationwide

"TO UNDERSTAND THE VALUE OF OUR TEAM AND OUR QUALIFICATIONS, IT IS IMPORTANT TO GRASP THE CAPABILITIES AND ACHIEVEMENTS OF OUR COMPANY, AS A WHOLE. THIS SERVES AS A FOUNDATION FOR EVERYTHING WE DO."

Our company, which is publicly traded on the New York Stock Exchange (Symbol: "BRO"), recently announced an exciting partnership with the State of Florida, Volusia County and the City of Daytona Beach to build our new Corporate Headquarters in Downtown Daytona Beach. This will secure our place as the largest insurance broker in the state and ensure that our future remains rooted here in our great home state of Florida!

Brown & Brown's 2017 Annual Report is attached at the end of this section. Additional information is publicly available at www.bbinsurance.com or upon request.

Governmental Practice

Nationally, our Public Entity insurance portfolio contains more than **\$175 Billion** in total insurable values (TIV) represented by our team of insurance professionals. This has been accomplished by balancing our strong local and state presence with corporate expansion into national and international insurance markets. Brown & Brown provides world class insurance services and product offerings to public entities of all shapes and sizes.

In Florida, our representation of public entities ranges from small towns and counties, large cities and districts, and includes the State of Florida property program. We also place insurance on behalf of jumbo public entity pools in Florida, Washington, New York and Illinois. These placements cover the gamut of insurance lines from property, casualty and workers' compensation, to life and health; span the range of risk management strategies from first dollar to large self-insured retentions, and coverage including excess property and casualty, reinsurance, and other alternative risk transfer strategies.

PRIA's Footprint

PRIA has excelled in the Property & Casualty public entity niche business for more than 25 years and represents the lion's-share of Brown & Brown's governmental practice within the State. PRIA is the largest and most proficient public entity insurance broker in Florida with over 250 of Florida's governmental entities as clients. Other agencies claim, "Industry experience" and include insurance clients that are managed by other offices or another team in their "public entity experience". **All references to public entity clients in this response consists solely of accounts that PRIA handles directly.** We do not include clients from other service teams across the country to inflate our client list or experience.

PRIA's Daytona Beach office is centrally located to serve our Florida clients. We do make use of the Brown & Brown local offices that are located throughout Florida, including offices in **West Palm Beach, Ft. Lauderdale, and Miami.**

We offer the unique combination of a "boutique" public entity brokerage with the resources of a large national broker that allows us to negotiate better terms and conditions, create specific service plans based on our client's goals and objectives, as well as provide the best service to our clients.

Our operations are unique:

- PRIA currently represents over **250** of Florida's governmental entities
 - 22 Counties
 - 65 Cities
 - 8 Public School Districts
 - 7 Public Universities
 - *State of Florida*
 - 150+ other Special Taxing Districts
- Only retail agency in Florida **100%** committed to Florida's public entities
- PRIA has served **Florida governments exclusively** for over 26 years
- We place **\$110 million of annual premiums** for our Florida clients

Access to Senior Leadership

It is important to note that most of Brown & Brown's senior management are in Daytona Beach, including: Chairman of the Board, President/CEO, CFO, Regional Presidents and Vice Presidents. This is important to our clients in that PRIA has access to the highest level of influence in an organization placing in excess of \$10 billion in premiums. This extra level of backing is important for our clients' claims advocacy, insurance program rate and terms negotiation, and service support for tough issues if they arise.

"THIS IS AN IMPORTANT AND DISTINCT ADVANTAGE FOR OUR TEAM; BY BUILDING A CULTURE OF DOGGED DISCIPLINE, CREATING A TEAM FOCUSED EXCLUSIVELY ON PUBLIC ENTITIES, AND GIVING THAT TEAM ACCESS TO THE RESOURCES AND CAPABILITIES OF THE LARGEST INSURANCE INTERMEDIARY IN THE STATE OF FLORIDA, PRIA HAS THE ABILITY TO DELIVER UNRIVALED RESULTS AND DEVELOP DEEPLY MEANINGFUL PARTNERSHIPS WITH OUR MUNICIPAL CLIENTS."

Other Resources

As the largest insurance agency in Florida and in the Southeast, we have a plethora of resources available to our clients. The Brown & Brown organization offers a myriad of resources to include:

- **Litigation Specialists and legal support**
- **Actuarial Services**
- **Alternative Risk Transfer and Captive management**
- **Financial & Property Modeling**
- **Third party claims administrators**
- **Program administrators with distinctive expertise**
- **Wholesale specialists in public entity, property, and professional liability**
- **Loss Control and Safety Resources**

PRIA also has relationships with similar organizations that may or may not be Brown & Brown subsidiaries and would recommend the service provider that will most benefit the client and fulfill their needs, whether a subsidiary or not. Brown & Brown's decentralized culture allows for this flexibility.

For example, PRIA has developed a relationship with **AssetWorks Property Appraisal Services** due to its quality work, professionals, and consulting. PRIA clients enjoy discounted appraisal rates. AssetWorks professionals are available to PRIA for consulting as well. **Appraisal services will be provided at no charge** via the current property contract.

- c. *Provide resumes for all of the firm's employees that will be used to provide the services specified herein.*

All PRIA staff is **100% dedicated** to insurance placement and broker services for public entities in Florida. Our team's collective experience exceeds **300 years**, and all staff members are encouraged to continue their pursuit of knowledge by continuing educational endeavors. As a result, most staff hold professional insurance/risk designations, including:

- Bachelor of Science – Risk Management/Insurance and Finance
- ARM – Associates in Risk Management
- RMPE – Completion of Risk Management for Public Entities course
- CIC – Certified Insurance Counselor
- CISR – Certified Insurance Service Representative
- CRM – Certified Risk Manager
- CSRM – Certified School Risk Management

PRIA staff is proudly involved and committed to top industry organizations and professional affiliations, including:

- Florida Educational Risk Managers Association (FERMA)
- Florida School Board Association (FSBA)
- Risk Management Society (RIMS)
- Public Risk and Insurance Management Association (PRIMA)
- Florida Association of Counties (FAC)
- Florida City and County Managers Association (FCCMA)
- Florida Governmental Finance Officers Association (FGFOA)
- Florida Public Human Resources Association (FPHRA)

Our team approach to servicing Risk Management accounts is to provide a strong internal service team that is ready to respond to each Risk Management client's unique risk exposures and needs. Each member is supported by specific backup professionals, so there is never concern of client-service interruption in the event any out-of-office time by PRIA teammates. All teammates proposed work from PRIA's offices in Daytona Beach (220 S. Ridgewood Avenue, Suite 210, Daytona Beach, FL 32114). Below is an overview of and resumes for the team:

"This is an important and distinct advantage for our team; by building a culture of dogged discipline, creating a team focused exclusively on public entities, and giving that team access to the resources and capabilities of the largest insurance intermediary in the state of Florida, PRIA has the ability to deliver unrivaled results and develop deeply meaningful partnerships with our municipal clients."



MATTHEW MONTGOMERY



Executive Vice President

Florida State University, BS Degree, Philosophy

PRIA / Brown & Brown - 2013 to Present
Florida DHSMV - 2012 to 2013

Southern Strategy Group - 2007 to 2012
United States Senate - 2002 to 2007

2-20 General Lines Agents License, State of Florida
2-15 Life, Health, and Variable Annuities License, State of Florida

15+ years of Florida Governmental Experience

Matt Montgomery - Executive Vice President, leads PRIA with over 15 years of experience in Federal and State Government. Matt's expertise is particularly important for direct assistance with government agencies, presentations to executive staff and Boards, and other executive meetings as needed.

MICHELLE MARTIN, CIC



Vice President / Account Executive

University of Central Florida, B.A. Business Admin/Finance

Certified Insurance Counselor (CIC)
Risk Management for Public Entities (RMPE)

PRIA / Brown & Brown - 1990 to Present

2-20 General Lines Agents License, State of Florida

17+ years of Florida Public Entity Experience

Michelle Martin, CIC - Vice President/Account Executive, will coordinate all broker services and retain ultimate responsibility for all deliverables for this project. Ms. Martin's professionalism and expertise in the industry has been exemplified by her commitment to and representation of Florida self-insured governmental entities. Throughout the contract year, Ms. Martin will oversee insurance submission, marketing, negotiation, and presentation of coverage, program design and financial analysis.

She will also coordinate all risk management/loss control services utilizing skills developed via the following public entity and risk management experience:

- 27 years' experience includes Marketing Manager for corporate office, negotiation and placement of alternative risk transfer mechanisms for US and European commercial business. Since 2005, sole focus on public entity program management.
- Client Retention rate of 98%
- Insurance program design, marketing, and placement
- Risk Retention Analysis
- Local Government Financing and Budgeting
- Public Entity Law (Florida Statutes, procurement, court rulings, etc.)
- FEMA Coordination
- Claims Advocacy
- Informational and Educational Presentations
- Communicate industry trends, changes and emerging solutions
- Monitor client satisfaction and program efficiencies

DANIELLE COGGON, CISR, CSR



Account Representative
University of Middle Tennessee State University B.S. Business Administration
Certified Insurance Service Representative (CISR)
PRIA - 2016 to Present LRA Ins. Co. - 2014 to 2016
2-20 General Lines Agents License, State of Florida
5+ years of Florida Public Entity Experience


Ms. Coggon services a small group of municipality clients within the agency. This special focus allows for immediate resolution of unique needs of complex insurance programs such as the City of Coconut Creek. Ms. Coggon is well versed in meeting service expectations regardless of time required to do so.

Key functions include but are not limited to:

- Quote/Binder/Policy review for accuracy
- Proposal/Binder/Policy delivery
- Invoicing, Certificates and general inquiries
- Audits and premium adjustments
- Carrier premium payments
- Property, Auto and Inland Marine Schedule maintenance
- Provide up-to-date Schedules of Insurance coverage
- Creation and assembly of reports, claims data and loss history summaries
- Securing alternative needs such as performance bonds, additional coverages, etc.

Back Up Team Members

To ensure continuity of quality service we have assigned back up personnel for Ms. Martin and Ms. Coggon. Although the below teammates have specifically been assigned backup duties, additional qualified members may also be involved for backup, special projects, etc.

BRIAN COTTRELL, CIC, CRM	
	Vice President / Account Executive
	Palm Beach Community College A.A. Degree - Business Administration
	PRIA - 2006 to Present
	Acordia / Wells Fargo - 1989 to 2006
	Florida League of Cities - 1985 to 1989
	2-20 General Lines Agents License, State of Florida
	2-18 Life & Health License, State of Florida
Certified Insurance Counselor (CIC)	
Certified Risk Manager (CRM)	
33+ years of Florida Public Entity Experience	

Brian Cottrell, CIC, CRM -Account Executive will serve as backup to Ms. Martin. Mr. Cottrell has served Florida public entities' insurance programs for over 33 years, including extensive experience with insurance marketing and special risk placement.

ROBIN FAIRCLOTH, CISR, CSRSM



Director of Operations
Florida State University, B.S. Risk Management/Insurance & Finance
Certified Insurance Service Representative (CISR) Certified School Risk Management (CSRSM) Risk Management for Public Entities (RMPE)
PRIA – 2004 to Present State Farm – 1998 to 2004
2-20 General Lines Agents License, State of Florida 2-15 Life, Health, & Variable Annuities License, State of Florida 1-20 Surplus Lines License, State of Florida
14+ years of Florida Public Entity Experience

Robin Faircloth, CISR, CSRSM - Director of Operations, will serve as backup to Ms. Coggon. Ms. Faircloth also oversees customer service and agency operations. With a Risk Management degree from Florida State University, Ms. Faircloth has focused in public entity insurance and risk management for 14 years. She has been charged to constantly improve PRIA’s service offerings, including technological efficiencies to assist our clients. She also provides day-to-day Account Management services for a select few self-insureds.

Alexa Jowers Gray - Assistant Account Representative – Assigned for special projects, including certificate of insurance issuance and claims reporting/liaison.

Pam Hancock – Senior Risk Control Consultant - Although Ms. Hancock is employed by a subsidiary company, she is an important part of our team for delivering claims review, analysis, and loss control resources.

We have also included resumes of the **Claims Team** assigned to the City of Coconut Creek.

Matthew Montgomery
Executive Vice President

EXPERIENCE

Risk Management Associates, Inc. dba Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)

2015 to Present. Executive Vice President

Responsible for the executive oversight of Public Risk Insurance Agency. Additional duties include production, marketing and service of public entity insurance programs and accounts.

September 2013 –2015. Account Executive

Responsibilities include direct consulting with clients to identify and analyze risk exposures and coverage needs, and develop and design individualized insurance programs. Professional client services include oversight of insurance and risk management programs, including claims advocacy, internal policy and procedures development, and contract review.

Florida Department of Highway Safety and Motor Vehicles

May 2012 – September 2013. Legislative Affairs Director

Served as the lead on all departmental advocacy before the legislature, including all lobbying on behalf of the Florida Highway Patrol. Responsibility for all budget and legislation and responsible for securing the funding to run one of the largest state agencies in Florida.

Southern Strategy Group

December 2007 – May 2012. Partner Lobbyist

Advocated on behalf of clients such as Disney, Apple, NASCAR, BCBS, and CVS. Partner in the largest state-level lobbying firm in the country. Experience lobbying the Executive and Legislative branches at all levels.

Florida Department of Agriculture and Consumer Services

January 2007 – December 2007. Deputy Director, Office of Legislative Affairs

Legislative advocacy for Cabinet Level agency focusing predominantly on the House of Representatives.

Charles H. Bronson Campaign

January 2006 – January 2007. Deputy Campaign Manager

Responsibilities included all internal organization of contributions, volunteers, scheduling, and communications.

United States Senate, Office of Senator Bill Nelson (FL)

December 2002 – June 2006. Assistant to the Chief of Staff

Responsible for incoming communications.

EDUCATION

Florida State University, BS Degree, Philosophy

LICENSES

2-20 General Lines Agents License, State of Florida

2-15 Life, Health, and Variable Annuities License, State of Florida

Michelle Y. Martin, CIC
Vice President / Account Executive

EXPERIENCE

Risk Management Associates, Inc. dba Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)

2005 to Present. Vice President / Account Executive

Responsibilities include direct consulting with clients to identify and analyze risk exposures and coverage needs, and develop and design individualized insurance programs. Professional client services include oversight of insurance and risk management programs, including claims advocacy, internal policy and procedures development, and contract review. Effective and efficient communication methods for elected board presentations, committee meeting participation, and coordination of daily staff service needs.

Brown & Brown, Inc.

2004 to 2005. **Vice President, Risk Management Division/Account Executive.**

Developed this division to enhance risk management services, cultivate new and existing client relationships, and concentrate marketing efforts for the agency's largest commercial accounts and other niche business, including governmental entities. Programs concentrated in National Accounts, Alternative Risk Finance Techniques, and Self-Insurance.

2002 to 2004. **Vice President, Marketing Manager.** Responsible for \$170,000,000+ of premium volume for existing commercial and public entity accounts.

1994 to 2002. **Account Executive.** Focused on large account management, including business development, marketing and client relations/service.

1990 to 1994. **Technical Assistant and Marketing Analyst.** Handled large commercial and public entity insurance service, policy marketing, and quality control functions.

EDUCATION

University of Central Florida, B.A. Business Administration/Finance (cum laude)
Certified Insurance Counselor (CIC)
Risk Management for Public Entities (RMPE)
Candidate for Associates in Risk Management (ARM)

LICENSES

2-20 General Lines Agents License, State of Florida

PROFESSIONAL AFFILIATIONS

RIMS – Risk and Insurance Management Society
PRIMA – Public Risk and Insurance Management Association
FGFOA – Florida Government Finance Officer Association; Qualified speaker for continuing education
Past: The Chamber, Daytona Beach/Halifax Area – Board of Directors, Executive Director of Civic Ballet of Volusia County, President of Downtown Daytona Kiwanis, Board of Directors Literacy Council; Ormond Memorial Art Museum and Gardens Board

Danielle Coggon
Account Representative

EXPERIENCE

Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)

May 2016 to present. Account Representative

Responsibilities include working with small to mid-sized public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties.

Manage initial notices of claims. Track claims activity until adjustors close files. Help address conflicts that may arise from claimants, insureds, and carriers. Provide technical and clerical support for public entity service representatives.

LRA Insurance Company

November 2014 to May 2016. Assistant Account Manager.

Managed book of business for Select Business Unit. Maintained productive client relationships and provided consistent, accurate and timely client communications. Processed Direct and Agency bill new business, renewals, endorsements and audits. Prepared summaries of insurance, schedules and proposals for clients.

June 2013 to November 2014. Processor, Team Leader.

Supervised staff of four Commercial Processors. Managed work flow for the Commercial Lines Department. Issued certificates of insurance, processed endorsements, created policy change requests, and followed up on claims and notice of cancellations.

EDUCATION

University of Middle Tennessee State University
Bachelor of Business Administration

LICENSES

2-20 General Lines Agents License, State of Florida

Robin L. Faircloth, CISR
Director of Operations

EXPERIENCE

Risk Management Associates, Inc. dba Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)

April 2010 to Present. Director of Operations

Oversee day-to-day operations for support staff and operational issues. Supervisor of Account Representative staff, provide support for AMS procedures and training. Monitor processing procedures and maintain quality control standards for the office. Direct and support agency operational needs. Service of select accounts.

October 2009 to April 2010. Director of Marketing

Responsibilities are primarily focused on the coordination of renewal and new business marketing. In addition, the Director of Marketing assists the producers in enhancing renewal and new business proposals. This enhancement is supported by the gathering of data related to insurance market capabilities, coverage forms, and other relevant data sought by our clients to better inform them of their insurance program.

July 2004 to October 2009. Customer Service Representative

Responsibilities include working with mid-sized to large public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties. Manage initial notices of claims. Track claims activity until adjustors close files. Help address conflicts that may arise from claimants, insureds, and carriers. Provide technical and clerical support for public entity service representatives.

State Farm Insurance

August 1998 to June 2004. Insurance Account Representative

Performed a range of insurance and financial sales and customer service functions. Handled the receiving, filing, and tracking the status of claims to facilitate appropriate resolutions, build customer satisfaction, expand account relationships. Clarified complex insurance terminology and procedures to educate customers. Responsible for incoming money and processed daily deposits. Trained and assisted all team members with day-to-day activities.

EDUCATION

Florida State University, BS Degree, Risk Management/Insurance and Finance

Certified Insurance Service Representative (CISR)

Certified School Risk Management (CSRSM)

Risk Management for Public Entities (RMPE)

FEMA Public Assistance Program

Candidate for Associate in Risk Management (ARM)

LICENSES

2-20 General Lines Agents License, State of Florida

2-15 Life, Health, and Variable Annuities License, State of Florida

1-20 Surplus Lines License, State of Florida

Brian Cottrell, CIC CRM

Vice President / Account Executive

EXPERIENCE

Risk Management Associates, Inc. dba Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)

May 2006 to present. Vice President / Account Executive

Responsibilities include production, marketing and service of public entity programs. Consult directly with public entity clients regarding coverage, policy forms, and company affiliated services (e.g. loss control, claims handling, and risk management).

Acordia/Wells Fargo – West Palm Beach

1989 to 2006

Responsibilities included production, marketing and service of public entity programs and commercial accounts. Consulted directly with clients regarding coverage, policy forms, and company affiliated services (e.g. loss control, claims handling, and risk management).

Florida League of Cities

1985 to 1989

Responsibilities included production and servicing of public entities in South Florida.

EDUCATION

Palm Beach Community College

A.A. Degree – Business Administration

Certified Insurance Counselor (CIC)

Certified Risk Manager (CRM)

LICENSES

2-20 General Lines Agents License, State of Florida

2-18 Life & Health license, State of Florida

PROFESSIONAL AFFILIATIONS

Society of Certified Insurance Counselors

Society of Certified Risk Managers

RIMS – Risk and Insurance Management Society

PRIMA – Public Risk Management Association

FASD – Florida Association of Special Districts – Board Member

Palm Beach County Municipal League of Cities, Associate Member

Past President – Independent Ins. Agents of Palm Beach County

AREAS OF SPECIAL EXPERTISE

Florida public entity insurance programs

Florida workers' compensation

Pamela Hancock
Senior Risk Control Consultant

EXPERIENCE

Public Risk Underwriters

2007 to present - Sr. Risk Control Consultant

Consult with Members and Agents with Training, Inspections, Risk Analysis, Claims Reviews and Policy and Procedure development and implementation. Work closely with claims adjusters and underwriting staff to prepare Risk Assessments, compliance reports, and claims analytics. Expedite claims closure as well as scheduling and organizing claims reviews.

Banking/Title Industry

1999 to 2007 – Various Marketing & Agency Management positions
Duties varied from staff training and coaching, maintenance and improvement of customer relationships, and quality control for closing and other technical transactions.

RISCORP

1994 to 1999 – Marketing Manager

Responsibilities include working with small to mid-sized public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties. Developed on-line claims program and training for such. Taught courses such as Workers Comp 101, Claims 101 and Risk Management Essentials.

EDUCATION

Bristol College – Computer Science & Programming

Paducah Community College – Marketing & Business Management

LICENSES/ CERTIFICATIONS

OSHA designation – General Industry

Candidate for Associates is Risk Management (ARM)

PROFESSIONAL AFFILIATIONS

Southwest Florida PRIMA

American Society of Safety and Engineers – *Governmental Entities and Insurance focus*

Florida Society of Medical Assistants – Continuing Education trainer

CLAIMS TEAM QUALIFICATIONS

The below individuals are personally responsible for handling the City's claims.

Monika Coleman
Liability Claims Supervisor

EXPERIENCE

Preferred Governmental Claims Solutions

February 2018 to present – Liability Claims Supervisor
Claims handling; Supervision of 5 reports; Training and development; Support team and leadership to exceed internal and external needs, expectations and goals

September 2014 to January 2018 – Liability Claims Specialist
Full service Auto, General Liability and Professional Liability claims handling for public entities in Florida and Indiana with a focus on customer service

US Administrator Claims

June 2011 to September 2014 – *Senior Liability Adjuster*
Commercial Auto, General Liability and Garage in multiple states; High exposure, high value claims handling for multiple carriers; ADR/litigation management and vendor oversight

The Hartford

2007 to 2011 – Level 2 Claim Handler, Auto
Negotiation and recovery of disputed auto subrogation claims including PIP/Med Pay

The Norfolk & Dedham Group

1998 to 2006 - Claims Examiner
Handling of auto bodily injury and general liability and subrogation claims to conclusion

EDUCATION

Marist College, Poughkeepsie, NY
Bachelor of Arts in Political Science, Paralegal Certification, 1994
Associate in Claims (AIC)
Associate in Risk Management (ARM)
Associate in Insurance Services (AIS)
Legal Principles Claim Specialist (LPCS)

Tara C. Costa, SCLA, AIC
Senior Liability Claims Adjuster

EXPERIENCE

Preferred Governmental Claims Services

2017 to present - Liability - Senior Claims Specialist

Dedicated accounts managing, investigating and resolving injury claims, third party property claims, Employment Practices Liability claims and Law Enforcement claims. Work closely with defense counsel, clients and outside governmental agencies on the presentation of Law Enforcement claims and Employment Practice Liability claims inclusive of EEOC and Federal Statute 1983 claims. Prepare and attend trials, hearings, conferences, mediations and work closely with defense and clients on the handling of those files to resolution. Constant communication with client representatives on status of claims, handling and resolution. Monitor to ensure adequacy of reserves with appropriate escalations to all parties.

Safeco Insurance Company of America

July 2016 to September 2017 & 2010 to 2012

Complex Claims Resolution Specialist I (November 2016 to Sept 2017)

Senior Claims Specialist II (June 2016 to November 2016)

Casualty Claims Specialist I

Appropriate communication with both internal and external customers with excellent customer services.

Liberty Mutual Insurance Commercial Claims

May 2012 to June 2016

Technical Claims Specialist I

Auto Liability Claims Team Leader

Casualty Claims Specialist II

Progressive Insurance Companies

2004 to 2010

Claims Generalist Associate (Florida and Colorado)

Claims Generalist/Specialist Intermediate (Florida and Colorado)

EDUCATION

Rollins College – MA Human Resources, with honors

University of Central Florida – BA Psychology

Nicole Adelle Ashcraft

Workers' Compensation - Sr. Claims Specialist

EXPERIENCE

Preferred Governmental Claim Solutions

2011 to Present – Claims Adjuster II/Sr. Claims Specialist

2007 to 2011 – Claim Assistant

2001 to 2007 – Intake Coordinator

Provide oversight for Workers Compensation claims management.

Responsible for the investigation, evaluation, disposition and settlement of claims on behalf of clients. This includes the investigation, determination and evaluation of compensability, coverage, liability and damages and the setting of proper reserves.

- Analyze claim exposure to determine the proper course of action and to appropriately settle the claim
- Interact extensively with various parties involved in the claim process
- Develop litigation/defense strategies with attorneys assigned to the claim file
- The ability to plan and organize activities, serve clients, negotiate, effectively communicate verbally and in writing.
- Document and communicate all claim activity timely and effectively and in a manner which supports the outcome of the claim file.

Evelyn Asencio

Workers Compensation - Associate Lost-Time Adjuster

EXPERIENCE

Preferred Governmental Claim Solutions

2005 to Present - Workers' Compensation Adjuster

- Will provide daily administration of lost-time claims.
- Responsible for the investigation, evaluation and determination of compensability.
- Analyze claim exposure to determine the proper course of action.
- Interact with various parties involved in the claim process.
- Ability to serve clients, effectively communicate verbally and in writing.
- Document and communicate all claims activity timely and effectively and in a manner which supports the outcome of the claim file.
- Bilingual English and Spanish.

EDUCATION

Puerto Rico Junior College, Secretarial Bachelor's Degree

Fortress Ministry University, Associate Degree in Theology

- d. Include a list of awards or recognitions received by the firm, bonding capabilities, fieldwork capabilities and any other items of interest to support any claim of excellence.*

Brown & Brown has enjoyed many accolades including:

- Community focus includes support of over 900 organizations in our local communities.
- Teammates have received *Risk & Insurance* Power Broker of the year awards
- *Business Insurance* 6th largest insurance broker in the US
- Mergent's Dividend Index Achiever
- Hugh Brown named to Savoy Magazine's Most Influential Black Corporate Directors
- PRIA has twice been elected Brown & Brown's Office of the Year in our division.
- PRIA's internal audit results are among the highest in the company for excellent quality control and procedures.

Brown & Brown's **Bond Department** is located on the same floor as PRIA, therefore we frequently utilize them as a resource on behalf of our clients. In the rare case that PRIA is required to have a bond, we utilize excellent corporate bonding relationships.

The best way to illustrate our results-oriented approach is to describe accomplishments for a few of our current clients:

"THESE HIGHLIGHTS OF
PROGRAM IMPROVEMENTS
AND LONGEVITY OF OUR RISK
MANAGEMENT CLIENTS
PROVIDE THE BEST
TESTAMENT FOR OUR
RESULTS-FOCUSED
EXPERIENCE."

City of Naples

PRIA has been serving the City of Naples since 2003 and has prevailed in 4 bid processes, most recently in 2018. Our success with the City is not a result of complacency, but that of consistently providing results for the City.

- 5 year premium history: 2018 premiums are 13% LOWER than they were in 2013.
- Success in keeping coverage terms and conditions consistent in a changing marketplace – including Reduced Named Windstorm deductible from 5% to 3% (40% reduction in deductible)
- Increase Earth movement limit to \$5,000,000
- Agreed Value coverage added for equipment
- Agreed Value added for Fire Trucks
- Maintain Schedule of insurance, including Property appraisal implementation in 2013
- Continuous review of alternate insurance program designs and coverage options
- Identification of emerging risks – Provide Property Terrorism coverage
- Flood zoning audits and reconciliations with National Flood Insurance Program (NFIP) – continuous project resulting in programs compliant with the FEMA Stafford Act
- Claims Advocacy, including Hurricane Irma

Sarasota County BOCC

PRIA was awarded Broker of Record in April 2007 (incumbent IRMS), in June 2012, and again in 2015. A summary of our accomplishments and improvements when taking over the program are:

- **Reduced the total property premium by \$1,720,000 (\$3,650,000 to \$1,940,067) in 2008**
- Increased the property wind loss limit by \$25,000,000 (\$100M to \$125M).
- Increased the flood coverage limit by \$9,000,000. The previous agent had not proposed or recommended NFIP coverage. PRIA discovered the oversight and assisted in obtaining flood certificates and placing the appropriate flood coverage with NFIP.
- Placed property insurance coverage for all utility structures with a utility insurance specialty carrier resulting in greatly reduced cost and greater coverage.
- PRIA improved insurance requirements for contractors and the process of contractual transfer with contractors and vendors. PRIA provided guidance and assistance in drafting new procedures and requirements.
- Upgraded the property schedule to include significantly better exposure detail including roof covering, shape of roof, flood zone, and distance to the Gulf information. This information yielded a more favorable wind loss probability model and resulted in lower property rates.
- Established new and improved claims reporting procedures including quarterly claims reviews and annual claims reviews between carriers and County legal staff.
- The 2017 property renewal resulted in another rate reduction of -11% in the municipal property program and 6% rate decrease in the utility program as well as a few improvements in coverage terms. The County's current property rate remains more than 50% less than the rate the County paid prior to PRIA's involvement.
- One of the most difficult years in recent history for property insurance was 2012. Many agents blamed big rate increases on the new version of a hurricane probability modeling software known as RMS version 11. The property insurance marketplace uses this software to predict windstorm losses. PRIA was well prepared for the negative change in the marketplace that RMSv11 created. We aligned ourselves with more aggressive carriers and prepared Sarasota County's property schedule so that the impact of the new software would be greatly mitigated. Consequently, our efforts yielded much better results than those of other agents and entities.

Lee County BOCC

PRIA was awarded Broker of Record in 2006 (incumbent Arthur J. Gallagher), 2011, and again in 2016. This speaks to the level of satisfaction of the County with PRIA's services. A summary of our ongoing accomplishments are:

- **Provided total program savings of over \$5,000,000 since 2006!**
- After extensive multiple year analysis conducted by PRIA, the County increased its Excess Liability self-insured retention. We were able to effectively negotiate a credit with the existing insurer to deliver a 20% savings in premium.
- PRIA effectively navigated property insurance for the County's Bridges exposures in an extremely limited marketplace for engineered risk exposures. After identifying a significant carrier relationship within the Brown & Brown organization, we were able to negotiate a premium savings of 20% and enhanced coverages. This placement has proven to be extremely valuable in the subsequent renewals.
- Claims advocacy, including a \$5,475,000 large loss payment delivery to the insured within 30 days of the incident. The subsequent renewal premium was negotiated with no increase or change in terms or conditions.
- Combined all Casualty coverages into a single policy. Savings on the Casualty and Fee resulted in over \$500,000 savings in the first year.
- Premium less than expiring in 2012 renewal following RMS v11.
- Claims Advocacy, including Hurricane Irma.
- **After significant damage from Hurricane Irma, negotiated 2017 Property renewal with no rate increase.**

City of Fort Lauderdale

Due to the consistent service and excellent results provided on this account, PRIA has received multiple awards as the City's Agent of Record - 2009, 2013 and 2017. Highlights of our accomplishments are:

- PRIA has reduced the cost of casualty and workers' compensation insurance by 25% since 2009 with NO decrease in coverage, limits or retentions.
- In April 2010, we reduced the total property premium by \$167,288 (8%) while also increasing the overall property insurance limit from \$100M to \$150M. This was achieved by utilizing a Utility Property specialist.
- Identified the need to put NFIP policies in place and successfully coordinated the placement of 71 NFIP policies. By doing so the City obtained an additional \$40,921,000 of flood coverage.
- Provided an accurate wind and flood model which in turn put PRIA in better position to negotiate favorable terms with insurance carriers.
- In the 2011 property renewal (RMS v11), we lowered the property rate by 9% and obtained an additional 12% rate reduction (for a \$5M flat deductible) for a total 21%.
- Provided significant improvement in the property schedule by providing secondary building characteristics and thereby improving wind model output and accuracy.

Section 2

Resources & Availability

- a. *Describe the firm's management plan to be used, staffing configuration and safety protocols to be used to provide the requested services to the City.*

GENERAL WORK FLOW SCHEDULE

120+ days prior to policy expiration

- Initiate Marketing Process
- Current market conditions analysis
- Estimate Pricing
- Discuss Budget Constraints and Goals
- Written request for underwriting data
- Assist in collection of risk exposure information
- Establish competitive markets to be approached
- Identify desired coverage, terms and conditions goals

90 to 120 Days prior to policy expiration

- Submit all underwriting data to chosen and/or all interested carriers
- Update risk management on progress and early pricing indications

60 to 90 days prior to expiration

- Update of quotes received and markets approached
- Include Cost of Risk Analysis
- Obtain Catastrophic Modeling Results
- Develop recommendation for most effective program

30 to 60 days prior to expiration

- Attend Meetings and Workshops
- Assist in preparation of Board Agenda items
- Complete required signed documents
- Submit Requests to Bind to chosen carriers

Inside 30 days prior to expiration

- Request, Review and Issue Binders
- Issue any recurring Certificates of Insurance
- Issue Invoices
- Issue Binders

30 to 60 days after policy inception

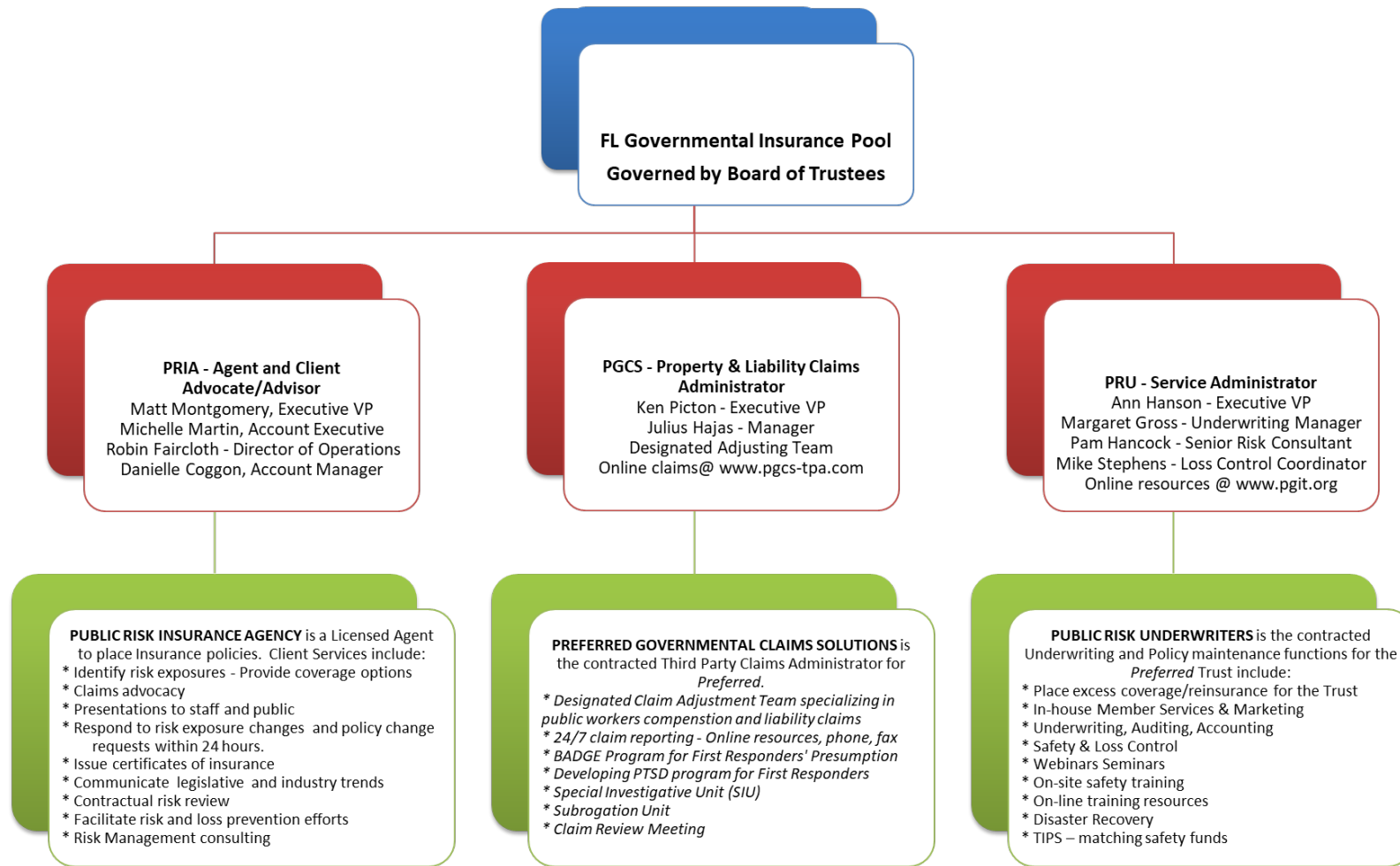
- Re-issue any expired binders
- Review, correct and issue policies

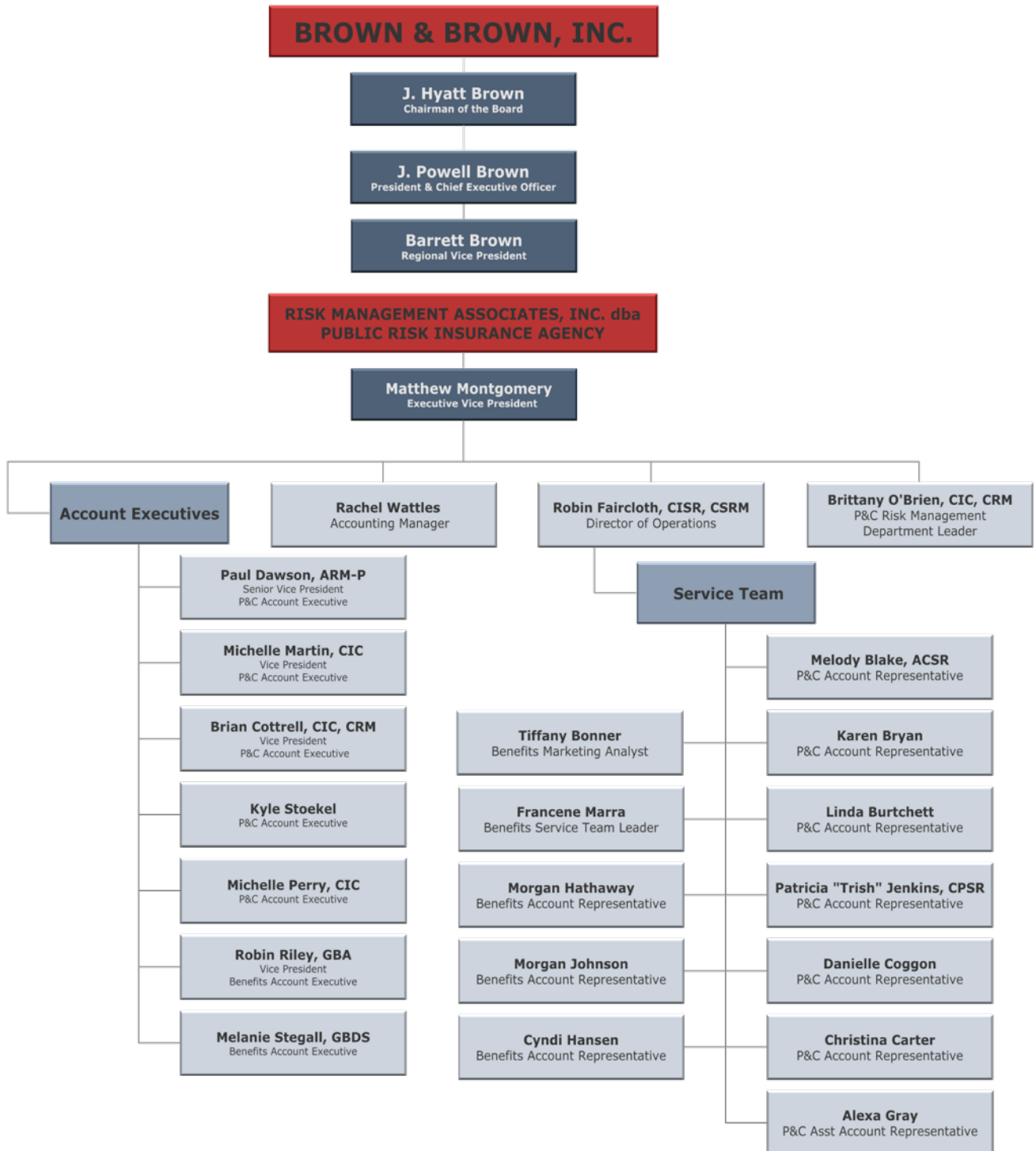
Ongoing

- Daily Policy Maintenance and Client Service Requests
- Claims Advocacy and Handling
- Large Claim Reviews
- Contractual Risk Transfer Reviews
- Third Party Insurance Requirements Reviews
- Stewardship Reports
- Review Risk Management Policies and Submit Recommendations
- Risk Control and Loss Prevention Program Implementation
- Flood Zone Audits for Property
- Market Trend and Emerging Markets Identification
- Legislative Change Tracking
- Industry News Communications
- Other Special Projects as agreed

Both PRIA and Preferred Governmental Insurance Trust are in the **Safety Business**, providing both a Sr. Risk Control Consultant and Account Executive for use in determining loss control and safety protocols for the City.

See below the Organizational Chart for this project and a PRIA Organizational Chart:





b. *Provide information about the equipment and services at the firm's disposal.*

Technology investment and improvement has been one of our corporate core focuses. A few areas which will directly impact our customers is:

- Upgrades to support the most efficient communication methods now and into the future.
- Developing a **client portal** which can be populated to include relevant information such as policies, endorsements, schedules of insurance, etc.

ModMaster – PRIA subscribes to this software which provides analysis and forecasting for **experience modification factors** for Workers Compensation.

ModMaster®

TAKE CONTROL OF YOUR WORK COMP COSTS WITH EXPERIENCE MOD ANALYSIS

Realize your company's full potential for cost savings with a complete mod analysis by PRIA. We can help you better understand your mod rating and determine just how much you could be saving on your work comp premiums. Using your loss history information we can work together to create a targeted loss control program to decrease your total costs.

Cash in on your most powerful cost saving tool – the mod.

RE-EVALUATE YOUR GOALS
Remember, a mod score of 1.0 is only average – the equivalent of a "C" on a report card. Don't be satisfied with average. Target your cost centers, reduce your mod and achieve your best with loss control.

ISOLATE AND IMPLEMENT
By refining our focus, we can develop powerful, customized loss control solutions. We make the most of strategic cost-saving opportunities to improve your work comp program and decrease your costs.

DISCOVER COST-DRIVERS
We expose problem areas and understand the full impact of the mod. We examine loss trends to better understand why your losses happen and how to prevent them. From there we can help you explore and act on opportunities for improvement.


STAY AHEAD OF THE CURVE
Mod analysis can better prepare you for the future. Increase the accuracy of your cost allocation and risk management decisions. Know what to expect by forecasting for future concerns, like changes in payroll or loss trends.

Call **PRIA** to learn more today!


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RiskMeter – Risk Meter is an online resource providing on-demand hazard risk data. This in-house subscription is utilized to be sure the most accurate and complete underwriting data is provided to the property underwriters via the Property Schedule. Real time data available for individual sites includes:

- Distance to Coast
- Flood Zone Determination including distance from SFHA zone
- Storm Surge Score
- FEMA Flood Insurance Rate Map and panel number



RiskMeter Online™ Report



You are currently logged in as: (bbpria) on 03-10-2015

Address
 Policy Number:
 Output Address: 500 WHITEHEAD ST, KEY WEST, FL 33040
 Input Address: 500 Whitehead street, key west, FL 33040
 GeoResult: S8 (Most Accurate)
 Latitude: 24.554609 Longitude: -81.804027

Distance to Intracoastal
 Distance to Coast 0.2 - 0.3 mi

Distance to Shore
 Distance to Coast 0.2 - 0.3 mi

Flood Zone Determinations

SFHA (Flood Zone)	Out
Within 250 feet of multiple flood zones?	No
Zone	X
Map Number	12087C1516K
FIPS Code	12087
Census Tract	9724.00

Storm Surge

Min. Hurricane Cat	4
Surge_Score	2-Medium/Low Risk
Cat 1	N/A
Cat 2	N/A
Cat 3	N/A
Cat 4	10
Cat 5	12
Notes	N/A

All heights are shown in feet above sea level. These are maximum storm surge heights at high tide. A Minimum Hurricane Category of 0 means this area is not affected by storm surge. 'N/A' means Not Affected. This location would not be submerged during a hurricane of this category.

Distance to Coast

— Shoreline

Distance to Intercoastal Waterway

— Intercoastal Waterway

Flood

■ Outside 100 Year Floodplain

■ Inside 100 Year Floodplain

Storm Surge

□ No Storm Surge Affects


■ Category 1

■ Category 2

■ Category 3

■ Category 4

■ Category 5



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Examples of regularly-scheduled communications provided to our clients:

Brown & Brown **PRIA**
PUBLIC RISK INSURANCE AGENCY

The Weekly Rundown
News for Risk Managers

May 21, 2018

Hackers get \$10,000 in bitcoin after attack on Massachusetts schools

The hackers were hunting for vulnerable computer systems and in mid-March they found a mark: the Leominster public schools.

City doesn't owe worker hurt while smoking

A North Carolina city employee isn't owed workers' compensation for an injury he suffered while smoking during a lunch break, the state appeals court ruled Tuesday.

Firefighters confront increased cancer risk on the job

When Anthony Leyba climbs inside a fire engine at Santa Fe County Fire Station No. 61 in Agua Fria village, he can tell if his colleagues have responded to a structure fire, even one that occurred several days earlier.

After Deadly New Jersey Crash, Scrutinizing the Safety of School Buses

The field trip to Waterloo Village had been planned for some time. Ricardo Pedraza remembered signing the permission slip at least a month ago for his 10-year-old son. "He was excited," Mr. Pedraza said. "Everybody was excited to go." Yet the trip did not happen.

Executives On The Move at XL Catlin and Arch Capital Group

XL Catlin promoted two executives who will fuel expansion of its regional U.S. War, Terrorism & Political Violence Insurance team. Arch Capital Group's Arch Insurance Europe named an executive who will help lead strategy and distribution efforts.

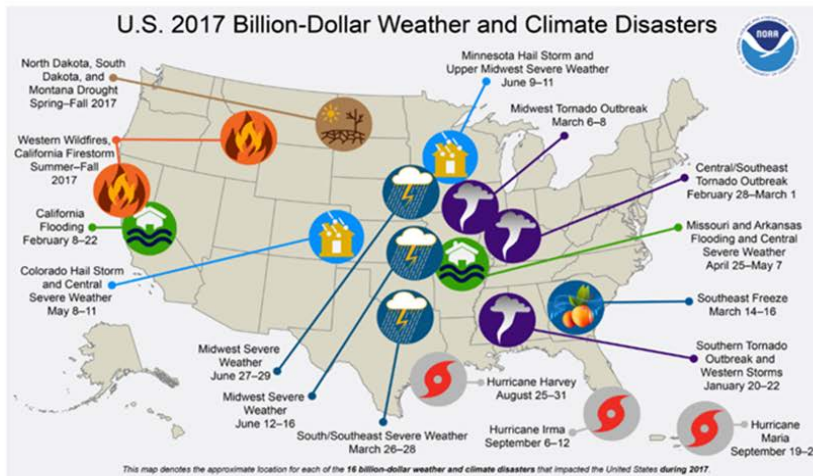
Public Risk Insurance Agency • 220 S. Ridgewood Ave, Ste 210 • Daytona Beach, FL • (386) 252-6176



2018 PROPERTY MARKET UPDATE

How big was the loss in 2017?

- To date, the losses stemming from weather-related disasters in 2017 have surpassed \$125 billion. 60 percent of global insurance payouts in the year were driven by just three catastrophic (CAT) storms –Hurricanes Harvey, Irma & Maria.
- 710 recorded events - comprised of 50 earthquakes, 250 windstorms, 335 floods and 75 climatological events, such as wildfires, droughts and winter damage.
- Almost two thirds of all the natural disasters registered occurred in North America, the Caribbean, Central America or Asia. This surpassed the annual average of 59 percent.



Section 3

References

- a. *Proposer shall provide a list of at least five (5) client references that Proposer has provided similar services in the past three (3) years, at least two (2) of which are governmental entities. For each client reference include:*
- i. *Client's name and location*
 - ii. *Scope of Services provided*
 - iii. *Cost of Project*
 - iv. *Contact person, title, business address, telephone number, fax number and email address*
 - v. *Start and completion date of the contract.*

Client Name:	City of Weston
Location:	17200 Royal Palm Blvd, Weston, FL 33326
Client Contact:	Darrel Thomas, City Treasurer
Telephone Number:	(954) 385-2000
Fax Number:	(954) 385-2010
Email:	dthomas@westonfl.org
Scope of Services:	Place all lines of Property & Casualty insurance and provide risk management services.
Service Dates:	2000 – Present
Cost of Project	\$670,000

Client Name:	Town of Davie
Location:	6591 Orange Drive, Davie, FL 33314
Client Contact:	Grace Garagozzo, HR Director
Telephone Number:	(954) 797-1094
Fax Number:	(954) 797-1079
Email:	Grace_Garagozzo@davie-fl.gov
Scope of Services:	Place all lines of Property & Casualty insurance and provide risk management services.
Service Dates:	2006 – Present
Cost of Project	\$2,444,000

Client Name:	City of Lauderdale
Location:	5581 W. Oakland Park Blvd., Lauderdale, FL 33313
Client Contact:	Revlon Fennell, HR Director
Telephone Number:	(954) 730-3090
Fax Number:	(954) 730-4200
Email:	rfennell@lauderdale-fl.gov
Scope of Services:	Place all lines of Property & Casualty insurance and provide risk management services.
Service Dates:	2011 – Present
Cost of Project	\$980,000

Client Name:	City of Margate
Location:	5790 Margate Blvd., Margate, FL 33063
Client Contact:	Laura Pastore, Risk Manager
Telephone Number:	(954) 935-5270
Fax Number:	(954) 935-5273
Email:	lpastore@margatefl.com
Scope of Services:	Place all lines of Property & Casualty insurance and provide risk management services.
Service Dates:	2008 – Present
Cost of Project	\$504,500

Client Name:	City of Deltona
Location:	2345 Providence Blvd., Deltona, FL 32725
Client Contact:	Nick Sassic, Risk Manager
Telephone Number:	(386) 878-8567
Fax Number:	(386) 878-8571
Email:	nsassic@deltonafl.gov
Scope of Services:	Place all lines of Property & Casualty insurance and provide risk management services.
Service Dates:	2007 – Present
Cost of Project	\$1,307,000

Section 4

Required Forms

SECTION IV - REQUIRED DOCUMENTS

Proposal Requirements Checklist

Proposer has completed the required documents listed in the checklist below. The required documents shall be executed, notarized (if applicable), and submitted as a condition to this Request for Proposals.

Proposer shall electronically submit all required documents and any other pertinent information electronically through the eBid System.

Required Documents	Yes	No
Proposer Information	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Proposal Confirmation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Indemnification Clause	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Collusive Affidavit	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Proposer's Qualification Statement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drug-Free Workplace Form	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sworn Statement on Public Entity Crimes	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Exceptions to the RFP	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Operational Plan – Scope of Services Proposed	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Submitted Pricing through the eBid System "Line Items" Tab	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Proposal: (1) Qualifications and Experience (2) Resources and Availability (3) References	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Certificate of Insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Business Tax Receipt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Copies of Valid Licenses	<input checked="" type="checkbox"/>	<input type="checkbox"/>

PROPOSER INFORMATION

Communications concerning this proposal shall be addressed to:

Company Name: Risk Management Associates, Inc. dba Public Risk Insurance Agency

Social Security/Federal Tax I.D. No.: 59-2445801

Proposer's Name (Print): Michelle Martin, CIC Title: Vice President/Account Executive

Address: 220 S. Ridgewood Avenue, Suite 210

City/State/Zip: Daytona Beach, FL 32114

Phone: (386) 239-4047 Fax: (386) 239-4049

Email: mmartin@bbpria.com

ACKNOWLEDGEMENT OF ADDENDA

Instructions: Complete Part I or Part II, Whichever Applies

Part I:

Proposer has examined copies of all the Contract Documents and of the following Addenda (receipt of all which is hereby acknowledged).

Addendum No: <u>1</u>	Dated: <u>5/8/2018</u>
Addendum No: _____	Dated: _____
Addendum No: _____	Dated: _____
Addendum No: _____	Dated: _____
Addendum No: _____	Dated: _____

Part II:

No Addendum was received in connection with this RFP.

It is understood and agreed by Proposer that the City reserves the right to reject any and all proposals, to make awards on all items or any items according to the best interest of the City, and to waive any irregularities in the proposal or in the proposals received as a result of the RFP. It is also understood and agreed by the Proposer that by submitting a proposal, Proposer shall be deemed to understand and agree that no property interest or legal right of any kind shall be created at any point during the aforesaid evaluation/selection process until and unless a contract has been agreed to and signed by both parties.

 5/22/2018
Proposer's Authorized Signature Date

Matthew Montgomery, Executive Vice President
Proposer's Printed Name

PROPOSAL CONFIRMATION

In accordance with the requirements to provide Property and Casualty Insurance Services pursuant to RFP No. 05-16-18-10, the undersigned submits the attached proposal.


Proposer accepts and hereby incorporates by reference in this proposal all of the terms and conditions of the scope of work, including EPA Standards, Motor Vehicle Safety Standards and required warranty and guarantee certificates.

Proposer is fully aware of the scope of work based on these requirements, the legal requirements (federal, state, county and local laws, ordinances, rules and regulations) and the conditions affecting cost, progress or performance of the work and has made such independent investigation as Proposer deems necessary.

This proposal is genuine and not made in the interest of or on behalf of any undisclosed person, firm or corporation and is not submitted in conformity with any agreement or rules of any group, association, organization or corporation; Proposer has not directly or indirectly induced or solicited any other Proposer to submit a false or sham proposal; Proposer has not solicited or induced any person; firm or a corporation to refrain from proposing and Proposer has not sought by collusion to obtain for himself any advantage over any other Proposer or over City.

The Proposer shall acknowledge this Proposal by signing and completing the spaces provided. I hereby submit this Proposal Package for Property and Casualty Insurance Services, RFP No. 04-11-18-10 to the City of Coconut Creek with the full understanding of the Request for Proposal, General Terms and Conditions, Special Terms and Conditions, Detailed Requirements, and the entire Proposal Package.

Risk Management Associates, Inc. dba
Public Risk Insurance Agency
Proposer's Name


Signature Matthew Montgomery,
Executive Vice President

5/22/2018
Date

State of: Florida

County of: Volusia

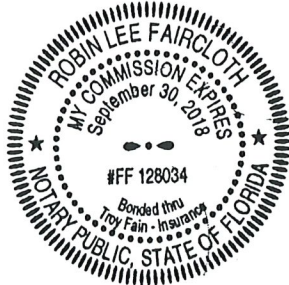
The foregoing instrument was acknowledged before me this 22 day of May, 2018, by Matthew Montgomery, who is (who are) personally known to me or who has produced as identification and who did (did not) take an oath.


Notary Public Signature

Robin Lee Faircloth
Notary Name, Printed, Typed or Stamped

Commission Number: FF 128034

My Commission Expires: 9/30/2018



**CITY OF COCONUT CREEK
PROPERTY AND CASUALTY INSURANCE SERVICES
RFP NO. 05-16-18-10**

SCHEDULE OF PROPOSAL PRICES

PROPOSED PRICING

A. Property

	Coverage	Limit	Deductible	Premium
PROPERTY	Buildings & Contents	66,982,432	1,000	334,163
	Property in the Open	Included	1,000	Included
	Inland Marine	3,624,552	1,000	10,888
	Contractors/Mobile Equipment	Included	Included	Included
	Business Income	100,000	1,000	
	Boiler and Machinery	50,000,000	1,000	
	Errors and Omissions	250,000	1,000	
	Accounts Receivable	250,000	1,000	
	Demolition & Increased Cost of Construction	1,000,000	1,000	Included
	Windstorm - Named Windstorm	TIV	5%/\$10K min	Included
	Flood	5,000,000		Included
Total Premium				345,051

1. Will coverage be provided on a Blanket Basis?
 - a. Buildings Yes X No _____
 - b. Personal Property Yes X No _____
 - c. Inland Marine Yes X No _____
 - d. Contractors/Mobile Equipment Yes X No _____
 - e. Electronic Data Processing Equipment Yes X No _____
 - f. Boiler and Machinery Yes X No _____
2. Can replacement structures be built on alternative sites? Yes X No _____
3. Will there be additional premium for newly acquired properties? Yes _____ No X
4. Is Coinsurance % Required? If so, please provide percentage. Yes _____ No X
5. Is there a sub-limit for windstorm coverage? Yes _____ No X
6. How are appurtenant structures and/or property in the open to be covered?

B. Crime

	Coverage	Limit	Deductible	Premium
CRIME	Forgery and Alteration	1,000,000	5,000	Included
	Theft, Disappearance or Destruction	500,000	5,000	Included
	Computer Fraud/Funds Transfer Fraud	1,000,000	10,000	Included
	Employee Dishonesty	1,000,000	10,000	Included
			Total Premium	5,067

1. Is faithful performance included? Yes X No _____

C. General Liability

	Coverage	Limit	Deductible	Premium
GENERAL LIABILITY	General Liability	1,000,000	0	Included
	Employee Benefits Liability	1,000,000	0	Included
<i>Included - Law Enforcement Liability</i>		1,000,000		
			Total Premium	247,293

- 1. Is coverage being provided on an Occurrence or Claims Made basis? *Occurrence*
- 2. Is policy auditable? Yes _____ No X
- 3. Are third party sewer back up claims covered? Yes X No _____
- 4. Is Skate Park Liability Included? Yes X No _____

D. Automobile

	Coverage	Limit	Deductible	Symbol	Premium
AUTOMOBILE	Automobile Liability	1,000,000	0	1	159,945
	Uninsured Motorist	N/A	N/A	N/A	Included
	Medical Payments	2,500	0	2	Included
	Physical Damage: Comprehensive	ACV*	1,000	10**	86,922
	Physical Damage: Collision	ACV*	1,000	10	Included
	Hired Auto Physical Damage	35,000	1,000	8	Included
				Total Premium	246,867

* Agreed Value Coverage applies to busses.
 ** Symbol 10 includes use of Broward County buses

- 1. Is Non-Owned and Hired Auto coverage being offered? Yes X No _____
- 2. Are employee take-home vehicles required to be scheduled and declared? Yes _____ No X
- 3. Is auto liability coverage limited to employees acting within the scope of duty? Yes _____ No X

E. Public Officials

	Coverage	Limit	Annual Aggregate	Deductible	Premium
PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY	Public Officials Liability	2,000,000	None	0	Included
	Employment Practices Liability	2,000,000	None	0	Included
	Cyber Liability	2,000,000	None	0	Included
	Injunctive Relief/Non-Monetary Claims	100,000	100,000	0	Included
Total Premium					76,197

- Is policy auditable? Yes _____ No X
- Is coverage being provided on an Occurrence or Claims Made basis?
- Is an extended reporting date being offered? Yes X No _____
- Are claims requesting injunctive relief or seeking non monetary damages paid on behalf or on a reimbursement basis? Pay on behalf/Duty to Defend
- Does coverage extend to:
 - Board Members? Yes X No _____
 - Appointed Officers? Yes X No _____
 - Employees? Yes X No _____
 - Volunteers? Yes X No _____
- Are defense costs included in the aggregate limit of liability? Yes _____ No X

F. Workers' Compensation

	Coverage	Limit	Retention	Premium
WORKERS' COMPENSATION	Workers' Compensation	Statutory	N/A	482,606
	Employers Liability	2,000,000	N/A	Included

*Premium is subject to change with the 10/1/2018 NCCI Experience Modification Factor.

- Are full Workers' Compensation Statutory limits being proposed? Yes X No _____
- Who will administer claims? Preferred Governmental Claims Solutions

G. Total Proposed Premium

2018-2019 Total Proposer Premium	\$1,403,081
----------------------------------	-------------

- Is the insurer or organization an Admitted or Non-Admitted carrier?
Governmental Trust - both admitted and non-admitted reinsurers.

INDEMNIFICATION CLAUSE
(Page 1 of 1)

The parties agree that one percent (1%) of the total compensation paid to Contractor for the work of the contract shall constitute specific consideration to Contractor for the indemnification to be provided under the Contract. The Contractor shall indemnify and hold harmless the City Commission, the City of Coconut Creek, and its agents and employees from and against all claims, damages, losses and expenses including attorney's fees arising out of or resulting from the performance of the work provided that any such claim, damage, loss or expense (1) is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the work itself) including the loss of use resulting therefrom, and (2) is caused in whole or in part by any negligent act or omission of the Contractor, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, regardless of whether or not it is caused in part by a party indemnified hereunder.

In any and all claims against the City, or any of their agents or employees by any employee of the Contractor, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, the indemnification obligation under this Paragraph shall not be limited in any way by any limitation on this amount or type of damages compensation or benefits payable by or for the Contractor or any subcontractor under Workers' Compensation Acts, Disability Benefit Acts or other Employee Benefit Acts. Nothing in this section shall affect the immunities of the City pursuant to Chapter 768, Florida Statutes, as amended from time to time, nor shall it constitute an agreement by the City to indemnify Contractor, its officers, employers, subcontractors or agents against any claim or cause of action nor shall anything included herein be construed as consent to be sued by any third parties in any matter arising out of this Contract. This clause and the requirements contained herein shall survive the termination or expiration of the Contract.


Risk Management Associates, Inc. dba
Public Risk Insurance Agency
Contractor's Name


Signature Matthew Montgomery,
Executive Vice President

5/22/2018
Date

State of: Florida
County of: Volusia

The foregoing instrument was acknowledged before me this 22 day of May, 2018, by Matthew Montgomery, who is (who are) personally known to me or who has produced _____ as identification and who did (did not) take an oath.


Notary Public Signature

Robin Lee Faircloth
Notary Name, Printed, Typed or Stamped

Commission Number: FF 128034

My Commission Expires: 9/30/2018



NON-COLLUSIVE AFFIDAVIT

State of Florida)
County of Volusia)ss.

Matthew Montgomery being first duly sworn, deposes and says that:

- (1) He/she is the Executive Vice President
(Owner, Partner, Officer, Representative or Agent)
of Risk Management Associates, Inc. dba Public Risk the Proposer that has submitted the attached
proposal; Insurance Agency
- (2) He/she is fully informed respecting the preparation and contents of the attached proposal and of all pertinent circumstances respecting such proposal;
- (3) Such proposal is genuine and is not a collusive or sham proposal;
- (4) Neither the said Proposer nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant, have in any way colluded, conspired, connived or agreed, directly or indirectly, with any other Proposer, firm, or person to submit a collusive or sham proposal in connection with the work for which the attached proposal has been submitted; or to refrain from bidding in connection with such work; or have in any manner, directly or indirectly, sought by agreement or collusion, or communication, or conference with any Proposer, firm or person to fix the price or prices in the attached proposal of any other Proposer, or to fix an overhead, profit, or cost elements of the proposal price or the proposal price of any other Proposer, or to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against (Recipient), or any person interested in the proposed work;
- (5) The price or prices quoted in the attached proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance, or unlawful agreement on the part of the Proposer or any other of its agents, representatives, owners, employees or parties in interest, including this affiant.

Signed, sealed and delivered
in the presence of:

Lee Martin
Daniel Cogger

By: 

Matthew Montgomery
(Printed Name)

Executive Vice President
(Title)

ACKNOWLEDGEMENT

State of Florida

County of Volusia

The foregoing instrument was acknowledged before me this 22nd day of May, 2018,
by Matthew Montgomery, who is personally known to me or who has produced
as identification and who did (did not) take an oath.

WITNESS my hand and official seal

Robin Lee Faircloth
NOTARY PUBLIC



Robin Lee Faircloth
(Name of Notary Public: Print, Stamp, or
Type as Commissioned.)

PROPOSER'S QUALIFICATION STATEMENT

In order to properly evaluate the proposal submittals, Proposers are expected to complete the questionnaire and include the following documentation. By attesting to this submittal, Proposer guarantees the truth and accuracy of all statements and answers herein contained.

SUBMITTED TO: City of Coconut Creek
Purchasing Division
4800 West Copans Road
Coconut Creek, FL 33063

Check One

Submitted By: Risk Management Associates, Inc. dba Public Risk Insurance Agency
Name: Michelle Martin, CIC
Address: 220 S. Ridgewood Avenue, Suite 210
City, State, Zip: Daytona Beach, FL 32114
Telephone No. (386) 239-4047
Fax No. (386) 239-4049

- Corporation
Partnership
Individual
Other

1. State the true, exact, correct and complete name of the partnership, corporation, trade or fictitious name under which you do business and the address of the place of business.

The correct name of the Proposer is: Risk Management Associates, Inc. dba Public Risk Insurance Agency

The address of the principal place of business is: 220 S. Ridgewood Avenue, Suite 210, Daytona Beach, FL 32114

2. If Proposer is a corporation, answer the following:

- a. Date of Incorporation: 1984
b. State of Incorporation: Florida
c. President's Name: P. Barrett Brown
d. Vice President's Name: Matthew Montgomery, James Lanni, R. Andrew Watts, Robert Lloyd, Anthony Robinson
e. Secretary's Name: Robert W. Lloyd and Anthony Robinson
f. Treasurer's Name: Scott Tofil
g. Name and Address of Resident Agent: CT Corporation System, 1200 S. Pine Island Rd, Plantation, FL 33324

3. If Proposer is an individual or a partnership, answer the following:

- a. Date of Organization: N/A
b. Name, Address and Ownership Units of all Partners:
c. State whether general or limited partnership:

4. If Proposer is other than an individual, corporation or partnership, describe the organization and give the name and address of principals:

N/A

5. If Proposer is operating under a fictitious name, submit evidence of compliance with the Florida Fictitious Name Statute. Attached

6. How many years has your organization been in business under its present business name? 26 Years

a. Under what other former name has your organization operated?

None

7. Indicate registration, license numbers or certificate numbers for the businesses or professions, which are the subject of this proposal. Please attach certificate of competency and/or state registration.

Agency - L018706; Michelle Martin, CIC - A166553; Danielle Coggon, CISR - W158015

8. Litigation/Judgments/Settlements/Debarments/Suspensions:
Submit information on any pending litigation and any judgments and settlements of court cases relative to providing Property and Casualty Insurance Services that have occurred within the last three (3) years. Also indicate if your firm has been debarred or suspended from bidding or proposing on a procurement project by any government during the last five (5) years.

None

9. Have you ever failed to complete any work awarded to you? If so, state when, where and why?

No

10. List the pertinent experience of the key individuals of your organization (continue on insert sheet, if necessary).

Please see section 1.

11. State the name of the individual(s) and titles who will personally supervise the work:

Matt Montgomery, Executive Vice President
Robin Faircloth, Director of Operations
Michelle Martin, Vice President/Account Executive

12. State the name and address of the attorney, if any, for the business of the Proposer:
In-house legal team, including General Counsel:
Robert W. Lloyd, Esq, CPCU, CIC
220 S. Ridgewood Avenue, Daytona Beach, FL 32114
13. State the names and addresses of all businesses and/or individuals who own an interest of more than five percent (5%) of the Proposer's business and indicate the percentage owned of each such business and/or individual:
Brown & Brown, Inc. owns 100% of Risk Management Associates, Inc.
14. State the names, addresses and the type of business of all firms that are partially or wholly owned by Proposer:
None
15. Attach a financial statement including Proposer's latest balance sheet and income statement showing the following items: Attached
- a) Current Assets (e.g. cash, joint venture accounts, accounts receivable, notes, receivable, accrued income, deposits, materials, real estate, stocks and bonds, equipment, furniture and fixtures, inventory and prepaid expenses)
 - b) Net Fixed Assets
 - c) Other Assets
 - d) Current Liabilities (e.g. accounts payable, notes payable, accrued expenses, provision for income taxes, advances, accrued salaries, real estate encumbrances and accrued payroll taxes)
 - e) Other Liabilities (e.g. capital, capital stock, authorized and outstanding shares par values, earned surplus, and retained earnings)
16. State the name of the firm preparing the financial statement and date thereof:
Deloitte & Touche LLP; 2/28/2018
17. Is this financial statement for the identical organization named on page one? Yes No
18. If not, explain the relationship and financial responsibility of the organization whose financial statement is provided (e.g. parent-subsidiary).
Parent - Subsidiary

The Proposer acknowledges and understands that the information contained in response to this Qualification Statement shall be relied upon by City in awarding the contract and such information is warranted by Proposer to be true. The discovery of any omission or misstatement that materially affects the Proposer's qualifications to perform under the contract shall cause the City to reject the proposal, and if after the award, to cancel and terminate the award and /or contract.

[Signature]
Proposer's Signature

5/22/2018
Date

**ACKNOWLEDGEMENT
PROPOSER'S QUALIFICATION STATEMENT**

State of Florida

County of Volusia

On this the 22nd day of May, 2018, before me, the undersigned Notary Public of the State of Florida, Personally appeared

Matthew Montgomery And
(Name(s) of individual(s) who appeared before notary)

whose name(s) is/are Subscribed to within the instrument, and he/she/they acknowledge that he/she/they executed it.

WITNESS my hand and official seal.

NOTARY PUBLIC
SEAL OF OFFICE:



Robin Lee Faircloth
NOTARY PUBLIC, STATE OF FLORIDA

Robin Lee Faircloth
(Name of Notary Public: Print, Stamp, or Type as Commissioned)

- Personally known to me, or
- Produced identification

(Type of Identification Produced)

- DID take an oath, or
- DID NOT take an oath

DRUG-FREE WORKPLACE FORM

The undersigned vendor in accordance with Section 287.087, *Florida Statutes* hereby certifies that Risk Management Associates, Inc. dba Public Risk Insurance Agency does:
(Name of Business)

- 1) Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
- 2) Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
- 3) Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
- 4) In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893, *Florida Statutes* or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
- 5) Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
- 6) Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.



Proposer's Signature

Risk Management Associates, Inc. dba
Public Risk Insurance Agency

Company Name

5/22/2018

Date

**SWORN STATEMENT
ON PUBLIC ENTITY CRIMES
UNDER FLORIDA STATUTES CHAPTER 287.133(3)(a).**

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted with RFP No. 05-16-18-10 for Property and Casualty Insurance Services.

2. This sworn statement is submitted by Risk Management Associates, Inc. dba Public Risk Insurance Agency (name of entity submitting sworn statement) whose business address is 220 S. Ridgewood Ave, Suite 210, Daytona Beach, FL 32114 and (if applicable) its Federal Employer Identification Number (FEIN) is 59-2445801. (If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement: _____.)

3. My name is Matthew Montgomery and my
(Please print name of individual signing)
relationship to the entity named above is Executive Vice President.

4. I understand that a "public entity crime" as defined in Section 287.133(1)(g), *Florida Statutes*, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.

5. I understand that a "convicted" or "conviction" as defined in Section 287.133(1)(b), *Florida Statutes*, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

6. I understand that an "affiliate" as defined in Section 287.133(1)(a), *Florida Statutes*, includes but is not limited to:

1. A predecessor or successor of a person convicted of a public entity crime: or
2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The Ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding thirty-six (36) months shall be considered an affiliate.

7. I understand that a "person" as defined in Section 287.133(1)(e), *Florida Statutes*, means any natural person or entity organized under the laws of any state or of the United States with the legal

power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, who are active, or who have been active, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity within the last five (5) years of this sworn statement.

8. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. **Please check all statements that are applicable.**

- Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor any affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989.
- The entity submitting this sworn statement, or one or more of the officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989, AND (Please indicate which additional statement applies.)
- There has been a proceeding concerning the conviction before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted vendor list. (Please attach a copy of the final order.)
- The person or affiliate was placed on the convicted vendor list. There has been a subsequent proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted vendor list. (Please attach a copy of the final order.)


9. Based on information and belief, the statement that I have marked below is true in relation to the entity submitting this sworn statement. **Please check if statement is applicable.**

- The person or affiliate has not been placed on the convicted vendor list.
(If the box is not checked, please describe any action taken by or pending with the Department of General Services.)

10. The herein sworn statement shall be subject to and incorporate all the terms and conditions contained in Section 287.133 of the Florida Statutes.
11. Conviction of a public entity crime shall be cause for disqualification.

Risk Management Associates, Inc. dba
Public Risk Insurance Agency

Proposer's Name



Signature Matthew Montgomery,
Executive Vice President

Date: 5/22/2018

State of: Florida

County of : Volusia

The foregoing instrument was acknowledged before me this 22nd day of May,
2018, by Matthew Montgomery, who is (who are) personally known to me or who has
produced _____ as identification and who did (did not) take an oath.



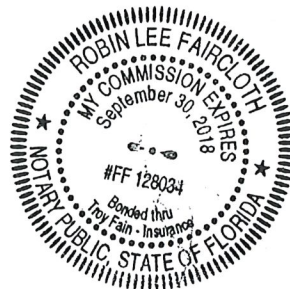
Notary Public Signature

Robin Lee Faircloth

Notary Name, Printed, Typed or Stamped

Commission Number: FF 128034

My Commission Expires: 9/30/2018



EXCEPTIONS TO THE RFP

NOTE: Proposals that are exceptions to that which are specified and outlined below. (Additional sheets may be attached.) However, all alterations or omissions of required information or any change in proposal requirements is done at the risk of the Proposer presenting the proposal and may result in the rejection thereof.

Item 18.6 (pg 22) "All policies shall be endorsed to provide..."

PRIA's insurance policies do not provide for notice provisions for 3rd parties. However, in the very unlikely scenario that these conditions occur, PRIA will endeavor to provide such notice.

Item - Section III 3 (pg 26)

The City's proposed insurance policies will provide 60 days' notice of cancellation, except 10 days for non-payment of premium.

Coverage is as proposed herein.

PRIA is unable to accept P-Card Payments.

DIVISION OF CORPORATIONS



DIVISION of
CORPORATIONS
an official State of Florida website

[Previous on List](#) [Next on List](#) [Return to List](#)
[Filing History](#)

Fictitious Name Detail

Fictitious Name
PUBLIC RISK INSURANCE AGENCY

Filing Information

Registration Number	G04103900454
Status	ACTIVE
Filed Date	04/12/2004
Expiration Date	12/31/2019
Current Owners	1
County	VOLUSIA
Total Pages	4
Events Filed	2
FE/EIN Number	59-2445801

Mailing Address
P,O, BOX 2416
DAYTONA BEACH, FL 32115

Owner Information
RISK MANAGEMENT ASSOCIATES, INC.
220 S RIDGEWOOD AVE SUITE 210
DAYTONA BEACH, FL 32114
FE/EIN Number: 59-2445801
Document Number: H16549

Document Images

04/12/2004 – REGISTRATION	<input type="button" value="View image in PDF format"/>
06/10/2014 – Fictitious Name Renewal Filing	<input type="button" value="View image in PDF format"/>
06/29/2009 – RENEWAL	<input type="button" value="View image in PDF format"/>

[Previous on List](#) [Next on List](#) [Return to List](#)
[Filing History](#)

Florida Department of State, Division of Corporations

ACORD		BROWN-3	OP ID: JW														
CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 12/29/2017															
<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p>																	
<p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>																	
<p>PRODUCER Brown & Brown of Florida, Inc. Daytona Beach Office P.O. Box 2412 Daytona Beach, FL 32115-2412 M. Decker Youngman</p>	386-239-7242	<p>CONTACT NAME: LAURIE KOHLER #18021 PHONE (A/C, No, Ext): 386-239-7242 FAX (A/C, No): 386-323-9159 E-MAIL ADDRESS: lkohler@bbdaytona.com</p>															
<p>INSURED BROWN & BROWN INC ETAL PUBLIC RISK INSURANCE AGENCY P O BOX 2412 DAYTONA BEACH, FL 32115</p>		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> <tr> <td>INSURER A : Travelers Property & Casualty</td> <td>25674</td> </tr> <tr> <td>INSURER B : Continental Ins Co</td> <td>35289</td> </tr> <tr> <td>INSURER C : XL Specialty Insurance Company</td> <td>37885</td> </tr> <tr> <td>INSURER D : Travelers Indemnity</td> <td>25658</td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Travelers Property & Casualty	25674	INSURER B : Continental Ins Co	35289	INSURER C : XL Specialty Insurance Company	37885	INSURER D : Travelers Indemnity	25658	INSURER E :		INSURER F :	
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INSURER E :																	
INSURER F :																	
COVERAGES		CERTIFICATE NUMBER: 12021	REVISION NUMBER:														
<p>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</p>																	
INSR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS										
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> FOC-JECT <input type="checkbox"/> LOC OTHER:			TC2JGLSA9527B87418	01/01/2018	01/01/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000										
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			TC2JCAP9527B86218	01/01/2018	01/01/2019	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$										
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED \$ RETENTION \$			6011849429	01/01/2018	01/01/2019	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000										
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N			TC2JUB9517B58018	01/01/2018	01/01/2019	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000										
D	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in FL) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		TRKUB9518B76118	01/01/2018	01/01/2019	E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000										
C	INS AGENTS E&O			ELU15345118	01/01/2018	01/01/2019	LIMIT 20,000,000 AGGREGATE 20,000,000										
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)																	
FOR INFORMATION																	
CERTIFICATE HOLDER				CANCELLATION													
PUBLR04 PUBLIC RISK INSURANCE AGENCY P O BOX 2416 DAYTONA BEACH, FL 32115				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 													
ACORD 25 (2016/03)				© 1988-2015 ACORD CORPORATION. All rights reserved.													
The ACORD name and logo are registered marks of ACORD																	



THE CITY OF DAYTONA BEACH
BUSINESS TAX LICENSE # BT-65997
THE CITY OF DAYTONA BEACH
301 S. RIDGEWOOD, SUITE # 127
DAYTONA BEACH, FL 32114

PRIA
OCT 03 2017
RECEIVED

DEVELOPMENT SERVICES DEPARTMENT
PERMIT & LICENSING DIVISION
Phone: 386-671-8140

BUSINESS NAME: PUBLIC RISK INSURANCE AGENCY
LOCATION: 220 S RIDGEWOOD AVENUE, STE 210
BUSINESS TYPE: INSURANCE AGENCY
LICENSE NOTES: RISK MANAGEMENT ASSOCIATIONS, INC DBA PUBLIC RISK INSURANCE AGENCY

BT-65997	TAX RECEIPT NO.
65997	ACCOUNT NO.
06/26/2007	VALID FROM
09/30/2018	VALID TO
08/22/2017	DATE PAID
150.00	ANNUAL FEES

Fee Code Description
0905 INSURANCE AGENCY OR COMPANY

MAIL TO:
PUBLIC RISK INSURANCE AGENCY
220 S RIDGEWOOD AVE, STE 210
DAYTONA BEACH FL 32114

DISPLAY AT PLACE OF BUSINESS FOR PUBLIC INSPECTION
THE CITY DOES NOT CERTIFY OR IMPLY COMPETENCE OF BUSINESS.

TAX RECEIPT



THE CITY OF DAYTONA BEACH
BUSINESS TAX LICENSE # BT-65997
THE CITY OF DAYTONA BEACH
301 S. RIDGEWOOD, SUITE # 127
DAYTONA BEACH, FL 32114

PUBLIC RISK INSURANCE AGENCY
220 S RIDGEWOOD AVENUE, STE 210

Fee Code	Description	Reference	Amt Paid	Date Paid	Pay Method	Check # / Ref
0905	INSURANCE AGENCY OR COMPANY	2018	150.00	08/22/17	CHECK-REMIT	6367

Fees Paid: \$150.00

Chronology action: 9/22/2017 by SES2 (r)

FLORIDA DEPARTMENT of FINANCIAL SERVICES

RISK MANAGEMENT ASSOCIATES, INC. DBA PUBLIC
RISK INSURANCE AGENCY

220 S RIDGEWOOD AVE SUITE 210
DAYTONA BEACH FL 32114


Agency License Number L018706

Location Number: 133164

Issued On 09/14/2006

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.


Jeff Atwater
Chief Financial Officer
State of Florida

Licensee Details

Demographic Information

Name of Licensee: MONTGOMERY, MATTHEW ROBERT
License #: W162587
Business Location: DAYTONA BEACH,FLORIDA

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
LIFE INCL VAR ANNUITY & HEALTH(0215)	10/4/2013	YES
GENERAL LINES (PROP & CAS)(0220)	1/9/2014	YES

Licensee Details

Demographic Information

Name of Licensee: MARTIN, MICHELLE YVETTE
License #: A166553
Business Location: DAYTONA BEACH,FLORIDA

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	8/6/1994	YES

Licensee Details

Demographic Information

Name of Licensee: COGGON, LEIGH KIBLINGER
License #: W158015
Business Location: DAYTONA BEACH,FLORIDA

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	11/9/2016	YES

Licensee Details

Demographic Information

Name of Licensee: COTTRELL, BRIAN DOUGLAS
License #: A055863
Business Location: DAYTONA BEACH,FLORIDA

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
LIFE & HEALTH(0218)	6/12/1978	YES
GENERAL LINES (PROP & CAS)(0220)	12/12/1977	YES

Licensee Details

Demographic Information

Name of Licensee: FAIRCLOTH, ROBIN LEE
License #: A295946
Business Location: DAYTONA BEACH,FLORIDA

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
SURPLUS LINES(0120)	10/16/2006	YES
LIFE INCL VAR ANNUITY & HEALTH (0215)	8/16/2002	YES
GENERAL LINES (PROP & CAS)(0220)	7/2/1998	YES

Section 5

PRIA Coverage Summary/Proposal

PROPERTY – INLAND MARINE

Term: October 1, 2018 to October 1, 2019

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability (Per Schedules Provided):

Covered Property	
\$66,982,432	Blanket Buildings and Contents
\$500,000	Business Income
\$1,000,000	Additional Expense
Special Property Coverages	
\$5,000,000	Excess Flood
Not Included	Earth Movement
\$5,000,000	TRIA Terrorism
Inland Marine	
\$1,000,000	Blanket Unscheduled Inland Marine***
\$26,953	Communication Equipment***
\$1,757,501	Contractor's / Mobile Equipment***
\$690,098	Electronic Data Processing Equipment***
Included in Blanket	Emergency Portable Service Equipment***
Included in Blanket	Fine Arts***
\$100,000	Other Inland Marine
\$50,000	Rented, Leased or Borrowed Equipment♦♦
Included in Blanket	Valuable Papers
Not Included	Watercraft**

Deductibles: **\$1,000 per Occurrence – Buildings and Contents**

5% of TIV per Occurrence / Per Location for "Named Storm" subject to minimum of \$10,000 Per Occurrence. Location is defined by each itemized listing on the applicable schedule

\$1,000 any one occurrence for Flood, except:

Excess of maximum NFIP available whether purchased or not or 5% of the TIV at each affected location whichever is greater for Zones A & V

\$1,000 per Occurrence – Inland Marine

***Unscheduled items are subject to a maximum value of \$25,000 or less per item. Items valued above this amount must be scheduled.

**Watercraft, not exceeding 25 feet, coverage is not hull coverage. Limited to Specified Perils only, excluding collision with vehicle.

♦♦Unscheduled items are subject to a maximum value of \$250,000 or less per item, subject to the maximum per occurrence loss limit shown on the Inland Marine Schedule. Items valued above \$250,000 must be schedule.

PROPERTY – INLAND MARINE

“Named Storm” Definition: “...the direct action of wind, **including wind driven water and storm surge** when associated with or occurring in conjunction with a storm or weather disturbance which is named...” Wind driven water and storm surge loss are NOT subject to Flood Sublimit and are included to the blanket limits.

Flood coverage in zones A or V, or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a special flood deductible equal to all flood insurance available for such property under the NFIP, whether purchased or not or 5% of the Total Insured Value at each affected location whichever is greater. If such property is not eligible for the National Flood Insurance Program because the community in which the property is located does not participate in the NFIP, the Special Flood Deductible will be \$1,000,000 per insured location damaged in the flood occurrence or 5% of the Total Insured Value at each affected location whichever is greater.

Flood zones A will include, but not be limited to all of the sub-classifications of AO, AH, AE, AR, A1 through A99, or any other sub-classification with the A prefix or designation. Flood zones V will include, but not be limited to all of the sub-classifications of VO, VH, VE, VR V1 through V99, or any other sub-classification with the V prefix or designation. See policy form for special deductible restrictions.

Coverage:

1. Special form (formerly “All Risk”), subject to policy exclusions.
2. Replacement Cost applies to Buildings, Contents and EDP is subject to all terms and conditions of the coverage agreement the most we will pay for all loss, damage or costs in any one occurrence is the applicable limits of liability shown in the property declaration. **The blanket limit of coverage shown in the property declaration applies to all covered property unless a separate limit, lower limit or reduced amount of coverage is indicated elsewhere in the coverage agreement or in the property declaration.**
3. Inland Marine coverage paid at “Agreed Value” if the valuation type on the Inland Marine schedule is shown as agreed value; or the lesser of Actual Cash Value or 110% of the value reported on the schedule. See policy for complete details.
4. *Preferred* will pay for covered loss to your real property, inland marine or personal property:
 - a. At the location shown on the Schedule of the Declarations,
 - b. Property in the open within 1,000 feet of locations described in a. above,**
 - c. With respects to Inland Marine, at or away from your covered location.
5. No Coinsurance Clause.
6. Certain coverages subject to sub-limits stated in policy.
7. During the current coverage agreement period, there will be no charge for any new locations acquired after the inception date of the agreement. If the newly added location was owned or acquired prior to the inception date of the coverage agreement, then premium is due at the time the location is added.
8. The *Preferred* Property Program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by *Preferred* on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.

PROPERTY – INLAND MARINE

Extensions of Coverage	
\$250,000	Accounts Receivable, per occurrence
\$1,000, Any one \$5,000, Aggregate	Animals
\$250,000, or 25% of loss whichever is greater	Debris Removal, per occurrence
\$1,000,000	Demolition Cost, Ordinance & Increased Cost of Construction, per occurrence
\$250,000	Errors and Omissions, per occurrence
\$5,000	Expediting Expense, per occurrence
\$25,000	Fire Department Charges, per occurrence
\$10,000 Per Occurrence \$20,000 Aggregate	Fungus Cleanup Expense
\$25,000 Per Occurrence \$1,000 Max per Tree	Lawns, Plants, Trees and Shrubs, Excludes Wind (see policy form for additional restrictions)
\$2,000,000	New Locations, per occurrence – 60 days from the date new location(s) is first purchased, rented or occupied, whichever is earlier. See policy for details.
\$25,000 Per Employee \$50,000 Per Occurrence	Personal Property of Employees
\$25,000 Per Occurrence \$50,000 Aggregate	Pollution Cleanup Expense
\$250,000	Preservation of Property, per occurrence
\$10,000	Professional Fees, per occurrence
\$150,000	Property at Miscellaneous Unnamed Locations
\$10,000	Recertification, per occurrence
\$100,000	Service Interruption Coverage, per occurrence
\$250,000	Transit, per occurrence

PROPERTY – INLAND MARINE MAJOR EXCLUSIONS

Property **Not** Covered includes but not limited to:

1. Animals, water, land including land on which the property is located, shrubs, trees, lawns, growing crops, or standing timber, except under conditions described in the “Extensions of Coverage” section of the policy.
2. Aircraft.
3. Property you sold under conditional sale, trust agreement, installment payment, or other deferred payment plan after such property has been delivered to the customer.
4. Caves, caverns, mines or any type, or any property contained within them.
5. Currency, money, notes or securities.
6. Dams, dikes or levees.
7. Contraband or property in the course of illegal transportation or trade.
8. Property covered under import or export ocean cargo policies.
9. Property you transport as a common carrier.
10. Property shipped by mail, unless sent registered or certified.
11. Watercraft unless loss is from a specified peril and scheduled on the inland marine schedule.
12. Vehicles licensed or designed for highway use, unless shown on the Property Declaration, Extensions of Coverage item U, and then no coverage for any **over the road coverage**, or collision with another vehicle or object. The AOP deductible applies per occurrence and in the event of a Named Storm the Named Storm deductible applies per vehicle rather than per location. This coverage is paid at actual cash value at time of loss.
13. Bulkheads, docks, piers, wharves, retaining walls, boardwalks or underwater conduits from: freezing and thawing; impact of watercraft; waves, or debris driven by waves; pressure or weight of ice or water, whether driven by wind or not; or sinking or settling.
14. Electrical or communication lines, towers, and poles you own that are not located on a “covered location” insured under this policy.
15. Personal property of volunteers.

Excluded Risks of Direct Physical Loss include but not limited to:

1. War, invasion, acts of foreign enemies, hostilities or war like operations, civil war, rebellion, revolution, insurrection, civil commotion, military, usurped power, or any act of terrorism
2. Biological or Chemical Materials
3. Electronic Data or Electronic Data Recognition Exclusion
4. Asbestos
5. Damage caused by electronic currents artificially generated.
6. Pollution, except as provided under “Extensions of Coverage”
7. Building ordinance enforcement or Government action
8. Nuclear reaction
9. Utility failure
10. Fungus, except as provided under “Extensions of Coverage”
11. Any offshore oil well or oil shipping/tanker incident and the ensuing oil spill
12. Earth movement, whether sudden or gradual

EQUIPMENT BREAKDOWN

Term: October 1, 2018 to October 1, 2019

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Equipment: Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

Coverages:

Limit:	Coverage:
\$50,000,000	Property Damage / Loss of Business Income / Additional Expense per accident
\$500,000	Water Damage
\$500,000	Ammonia Contamination
\$500,000	Hazardous Substance Coverage
\$2,000,000	Utility Interruption (24 Hour Waiting Period)
\$250,000	Spoilage Damage
\$500,000	Ordinance or Law
\$1,000,000	Expediting Expenses

Deductibles: Same as Property – Building and Contents
24 Hours – Utility Interruption

GENERAL LIABILITY

Term: October 1, 2018 to October 1, 2019

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Occurrence

Limits of Liability:

General Liability

Bodily Injury and Property Damage \$1,000,000 per Occurrence

Personal Injury and Advertising Injury Included per Person or Organization

Products / Completed Operation Agg Included

Fire Damage Included

Employee Benefits Liability \$1,000,000 per Occurrence

Deductible: **\$0 per Occurrence**

Coverage:

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. EMT/Paramedic Professional Services 2. Premises Operations 3. "Insured" Contracts 4. Host Liquor Liability 5. Broad Form Property Damage Subject to \$2,500 Personal Property of Others Sublimit 6. Watercraft Liability (under 52 feet). See policy form for limitations 7. Limited Worldwide Coverage 8. Additional Covered Party 9. Failure to Supply Water | <ol style="list-style-type: none"> 10. Principle of Eminent Domain Including Inverse Condemnation, claims brought under the "Bert J. Harris, Jr., Private Property Rights Protection Act" \$300,000 per Occurrence / Annual Aggregate. 11. Sewer Backup and Water Damage with a sublimit of \$10,000/\$200,000 for non-negligent claims and \$200,000/\$200,000 for negligent claims. 12. Herbicide and Pesticide Sublimit of \$1,000,000 or GL Limit, whichever is less. |
|---|--|

Notes of Importance:

1. Premium is not audited.
2. Defense Costs are paid in addition to policy limits.
3. In the event that an occurrence, accident or offense continues beyond the policy period, the applicable deductible would apply separately to each policy period in which the occurrence, accident or offense was committed or was alleged to have been committed.
4. Limits of Liability are subject to Florida Statute 768.28.
5. Deductible does not apply to claims expense.

GENERAL LIABILITY

Exclusions, but not limited to:

- Expected or intended injury
- Contractual Liability
- Liquor Liability
- Workers' Compensation and similar laws
- Employer's Liability
- Pollution
- Aircraft, Auto or Watercraft
- Mobile Equipment
- War
- Damage to Your Property, Product or Work
- Damage to Impaired Property or Property Not Physically Injured
- Recall of Products, Work or Impaired Property
- Racketeering
- Law Enforcement, except for vicarious liability arising out of an act or omission by a law enforcement agency that is not owned, operated or controlled by the "Covered party" if there is a contract with an outside agency to provide law enforcement for your entity.
- Asbestos, Mold, Fungi, or Bacteria
- Liability arising out of or caused or contributed to by any ownership, maintenance, operation, use, loading, unloading or control of or responsibility for any airfield, airport, aircraft, runway, hangar, building or other property or facility designed for, used, connected, associated or affiliated with or in any way related to aviation or aviation activities; this exclusion does not apply to premises exposure for those common areas open to the public including but not limited to parking areas, sidewalks, and terminal buildings.
- Failure or inability to supply or any interruption of any adequate quantity of power, steam, pressure, or fuel
- Subsidence, erosion or earth movement.
- Hospital / Clinic Medical Malpractice or Health Care Facilities
- Professional Health Care Services, but not including emergency medical services for first aid performed by emergency medical technicians, paramedics or Medical Director while in the course and scope of their duties.
- ERISA
- Actual or alleged illegal discrimination
- Injunctive, declaratory or equitable relief
- Actual or alleged deterioration, bursting breaking, leaking, inadequacy, design of, control of, maintenance of, or any other alleged responsibility for any structure device, or water course, natural or man-made, including, but not limited to: dams, reservoirs, levees, banks, embankments, gates, canals, ditches, gutters, sewers, aqueducts, channels, culvert, retaining walls, drains, tanks, watershed, or drains, a purpose of which is the containing, carrying, impeding, channeling, diverting, or draining of water or other liquid. Does not apply only as to the bursting or failure of man-made sewer, storm water, grey water or potable water supply pipes owned and maintained by Covered Party.
- Sexual abuse after initial discover

LAW ENFORCEMENT LIABILITY

<u>Term:</u>	October 1, 2018 to October 1, 2019
<u>Company:</u>	Preferred Governmental Insurance Trust (<i>Preferred</i>)
<u>Form:</u>	Occurrence
<u>Limits of Liability:</u>	\$1,000,000 per Person \$1,000,000 per Occurrence
<u>Coverage:</u>	
Group A:	False arrest, detention or imprisonment, or malicious prosecution
Group B:	The publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right or privacy; except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named covered party
Group C:	Wrongful entry or eviction, or other invasion of the right of private occupancy
Group D:	Erroneous service of civil papers, false imprisonment, or assault and battery
<u>Deductible:</u>	\$0 per Occurrence

Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Premium is not auditable.
3. Deductible does not apply to claims expense.
4. Limits of Liability are subject to Florida Statute 768.28.

MAJOR EXCLUSIONS

Exclusions, but not limited to:

- Contractual Liability (except mutual aid or reciprocal law enforcement contracts or agreements)
- Willful violation of penal statute or ordinance or failure to follow statutory procedures for seizing property under the Florida Contraband Forfeiture Act
- Workers Compensation, Employer's Liability and similar laws
- War
- Criminal Acts
- Aircraft, Auto or Watercraft
- Employment Injury
- Non-monetary Damages
- Federal Acts (Jones Act, General Maritime Law, the Federal Employers Liability Act, the Federal Employees Compensation Act, the Defense Base Act or the U.S. Longshore and Harbor Workers' Compensation Act)
- **Applies to General Liability, Coverage B. Personal and Advertising Injury Liability Only** - Arising out of any actual or alleged rape, sexual assault, sexual battery, sexual molestations, sexual discrimination, sexual harassment, sexual relations, sexual intimacy, sexual act, sexual activity, sexual handling, sexual exploitation, sexual exhibition, sexual exposure, undue familiarity, alienation of affections, or any behavior with sexual connotation or purpose, both direct and indirect, including the negligent employment, investigation, supervision, reporting to authorities, or retention of any "police/peace officer" for whom any insured is or ever was legally responsible.
- Personal Property in insured's care, custody or control (except for property on persons at time of arrest)

PUBLIC OFFICIALS LIABILITY EMPLOYMENT PRACTICES LIABILITY

Term: October 1, 2018 to October 1, 2019

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Claims Made – Duty to Defend

Retroactive Date: Full Prior Acts – POL and EPLI
10/01/2011 – Cyber Liability

Coverage: Pays damages the insured becomes legally obligated to pay because of a “wrongful act” arising out of the discharge of duties

Limits of Liability:

Public Officials Liability	\$2,000,000 per Claim \$2,000,000 Annual Aggregate
Employment Practices Liability	\$2,000,000 per Claim \$2,000,000 Annual Aggregate
Cyber Liability*	\$2,000,000 each claim \$2,000,000 Aggregate for all Notification Costs \$2,000,000 Agg for all Regulatory Fines & Expenses \$250,000 Social Engineering Financial Fraud Sublimit \$250,000 PCI DSS Sublimit

*Coverages included in Cyber Liability include the following:

- Media Content Services
- First Party Business Interruption
- Privacy
- First Party Crisis Management
- First Party Extortion Threat
- Network Security

Deductibles:

Public Officials Liability	\$0 per Claim
Employment Practices Liability	\$0 per Claim
Cyber Liability	Same as Public Officials Liability Deductible

Supplementary Payments:

1. Employee pre-termination legal consultation services - \$2,500 per employee/\$5,000 aggregate.
2. Non-Monetary claims defense costs subject to a \$100,000 aggregate limit and the terms and conditions of the policy.

PUBLIC OFFICIALS LIABILITY EMPLOYMENT PRACTICES LIABILITY

Notes of Importance:

- 1. Defense Costs are paid in addition to policy limits.**
2. Broadened definition of "Who is an Insured."
3. Limits of Liability are subject to Florida Statute 768.28.

Exclusions, but not limited to (see other coverages for inclusions of coverage):

- Criminal Acts
- Non-Monetary relief except as provided in the Supplementary Payments
- Bodily Injury, Personal Injury, Property Damage, Advertising Injury
- Damages arising out of Inverse Condemnation, Eminent Domain, Temporary or Permanent taking, Adverse Possession, Dedication by adverse Use, Condemnation Proceedings, or claims brought under Florida Statute 70.001 the "Bert J. Harris Jr., Private Property Rights Protection Act" or any similar claim by whatever named called.
- War, Invasion, Acts of foreign enemies, hostiles or warlike operations, strike, lock-out, riot, civil war, rebellion, revolution, insurrection or civil commotion
- Failure to effect and maintain insurance
- Fiduciary Liability
- Pollution
- Workers' Compensation, Employers Liability and similar laws
- Nuclear
- ERISA of 1974, any similar state or local laws, and any rules and regulations promulgated thereunder and amendments thereto.
- Infringement of copyright, trademark, plagiarism, piracy or misappropriation of any ideas or other intellectual property
- Contractual Liability
- Health Care Professional or Health Care Facilities
- Prior and Pending claims
- Workers' Adjustment and Retraining Notification Act, OSHA, RICO, or ADA
- Law Enforcement Activities
- Insured vs. Insured
- Bonds, Taxes or Construction contracts
- Collective Bargaining Agreements
- Capital Improvement to make property more accessible or accommodating to disabled persons
- Punitive Damages
- Return or improper assessment of taxes, assessments, penalties, fines, fees

PUBLIC OFFICIALS LIABILITY EMPLOYMENT PRACTICES LIABILITY

Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:

Preferred provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Automatic Extended Reporting Period – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Optional Extended Reporting Period – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 12 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

Term: October 1, 2018 to October 1, 2019

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability:
(Based on 288 Vehicles)

Primary Bodily Injury and Property Damage Liability – Combined	\$1,000,000 Any One Accident – Symbol 1
Personal Injury Protection	\$10,000 – Statutory – Symbol 5
Medical Payments	\$5,000 – Symbol 2
Uninsured Motorist	Rejected

Liability Deductible: \$0 Each Accident

Physical Damage: Comprehensive – 288 Vehicles, Symbols 10, 8
Collision – 288 Vehicles, Symbols 10, 8

Physical Damage Deductible:
Comprehensive \$1,000 per Vehicle
Collision \$1,000 per Vehicle

Coverage and Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Hired and non-owned liability is included.
3. Hired physical car damage is included at \$35,000 maximum.
4. Premium is based on number of vehicles and subject to adjustment if schedule is changed.
5. Physical Damage coverage paid at Actual Cash Value or 110% of the value reported on the schedule, whichever is less, **except busses.**
6. **Busses - Agreed Value Coverage**
7. Limits of Liability are subject to Florida Statute 768.28.

AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

Description of Covered Auto Designation Symbols:

SYMBOL	DESCRIPTION
1	= ANY "AUTO"
2	= ALL OWNED "AUTOS" ONLY. Only those "autos" you own and or lease (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This also includes all those "autos" you acquire ownership of after the coverage agreement begins.
3	= OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the coverage agreement begins.
4	= OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the coverage agreement begins.
5	= OWNED "AUTOS" SUBJECT TO NO-FAULT. Only those "autos" you own and or lease that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	= OWNED "AUTOS" SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW. Only those "autos" you own and or lease that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are subject to the same state uninsured motorists requirement.
7	= SPECIFICALLY DESCRIBED "AUTOS". Only those "autos" described in ITEM THREE of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE).
8	= HIRED "AUTOS" ONLY. Only those "autos" you hire rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your employees or partners or members of their households.
9	= NONOWNED "AUTOS" ONLY. Only those "autos" you do not own, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.
10	= Per Symbol 2 fleet coverage, to include use of Broward County buses per Interlocal Agreement.

WORKERS' COMPENSATION GUARANTEED COST

Term: October 1, 2018 to October 1, 2019

Insurer: Preferred Governmental Insurance Trust (*Preferred*)

Class Code	Description of Class Code	Estimated Payroll
5509	Street or Road Maintenance	\$401,251
7382	Bus Co – Employees & Drivers	\$355,702
7520	Water Works Operations & Drivers	\$953,284
7720	Police Officers & Drivers	\$10,382,000
8810	Clerical	9,728,986
9015	Buildings – NOC Owner / Lessee	\$821,046
9102	Park NOC – Employees & Drivers	\$2,787,620
9410	Municipal NOC	\$1,321,579
Total Payroll		\$26,751,468
Estimated Manual Premium		\$766,916
Experience Modification 10/1/2017*		1.02
Estimated Annual Premium		\$482,606

Notes of Importance:

1. Employer's Limit of Liability is **\$2,000,000/\$2,000,000/\$2,000,000**.
2. The "Estimated Annual Premium" includes all applicable credits including for compliance with safety program and drug-free workplace as mandated in Florida Statute 440.
3. This final amount of credit is dependent upon compliance with program requirements.
4. ***Premium is subject to change with the 10/1/2018 NCCI Experience Modification Factor.**
5. **Final premium subject to audit of actual payrolls incurred during the policy period.**
6. The expense constant charge has been included.
7. Payment term is 25% down with 9 Installments (per expiring, options are available).

CRIME

Term: October 1, 2018 to October 1, 2021

Company: Travelers Casualty and Surety Company of America
Rated A++ XV

Limits of Liability and Coverage:

Coverage:	Limit:	Deductible :
Employee Dishonesty	\$1,000,000	\$10,000
Forgery or Alteration Coverage	\$500,000	\$5,000
Theft, Disappearance and Destruction Coverage On Premises	\$500,000	\$5,000
In Transit	\$500,000	\$5,000
Money Orders and Counterfeit Money	\$500,000	\$5,000
Computer Fraud Coverage	\$1,000,000	\$10,000
Funds Transfer Fraud	\$1,000,000	\$10,000
Personal Accounts Protection		
1. Personal Accounts Forgery or Alteration	\$25,000	\$0
2. Identity Fraud Expense Reimbursement	\$25,000	\$0
Claim Expense	\$5,000	\$0

Notes of Importance:

1. Employee dishonesty coverage is excluded for those employees required by law to be individually bonded.
2. Includes Faithful Performance.
3. Includes coverage for Treasurers and Tax Collectors.

CRIME

Forms and Endorsements include but not limited to:

Form Number	Description
CRI-2001-0109	Crime Declarations Page
CRI-3001-0109	Crime Policy Form
ACF-7006-0511	Removal of Short-Rate Cancellation Endorsement
CRI-19072-0315	Global Coverage Compliance Endorsement – Adding Financial Coverage and Sanctions Condition and Amending Territory Condition
CRI-19097-0517	Replace Exclusion BB. Endorsement
CRI-19086-0516*	Social Engineering Fraud Exclusion Endorsement
CRI-19101-1117	Amendatory Endorsement for Certain ERISA Considerations
CRI-4029-0210	Florida Changes Endorsement
CRI-4031-0109	Table of Contents Florida
CRI-5010-0613	Florida Cancellation or Termination Endorsement
CRI-7080-0109	Include the Chairperson and Members of Specified Committees as Employees Endorsement
CRI-7126-0109	Government Entity Crime Endorsement – Faithful Performance of Duty
CRI-7129-0109	Government Entity Crime Endorsement including Coverage for Treasurers and Tax Collectors

*If the Social Engineering endorsement option is chosen, this form will be deleted and the following added:

CRI-19085-0516 Social Engineering Fraud Insuring Agreement Endorsement

PREMIUM RECAPITULATION

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
Property including Equipment Breakdown	\$334,163.00	<input type="checkbox"/>	<input type="checkbox"/>
Inland Marine	\$10,888.00	<input type="checkbox"/>	<input type="checkbox"/>
General Liability	\$113,096.00	<input type="checkbox"/>	<input type="checkbox"/>
Law Enforcement Liability	\$134,197.00	<input type="checkbox"/>	<input type="checkbox"/>
Public Officials / Employment Practices Liability	\$76,197.00	<input type="checkbox"/>	<input type="checkbox"/>
Automobile Liability	\$159,945.00	<input type="checkbox"/>	<input type="checkbox"/>
Automobile Physical Damage	\$86,922.00	<input type="checkbox"/>	<input type="checkbox"/>
Workers' Compensation	\$482,606.00	<input type="checkbox"/>	<input type="checkbox"/>
<i>Preferred Two-Year Coverage Agreement*</i>		<input type="checkbox"/>	<input type="checkbox"/>
<i>*Please refer to the next page for details on the Two-Year Offer</i>			
Crime/Employee Dishonesty as Expiring	\$5,067.00	<input type="checkbox"/>	<input type="checkbox"/>
Option: Social Engineering - \$100,000 Limit	\$201.00	<input type="checkbox"/>	<input type="checkbox"/>

All coverages must be accepted, individual lines of insurance are not separable.

I authorize PRIA to request the underwriters to bind coverage on the items indicated above and acknowledge receipt of the Compensation and Financial Condition Disclosure(s) provided in this proposal.

(Signature)

(Name & Title)

(Date)

Preferred 2-Year Option **IMPORTANT NOTE:**

Preferred's quote covers two (2) annual twelve-month periods, from 10/01/2018 12:01:00 AM to 10/01/2019 12:01:00 AM and from 10/01/2019 12:01:00 AM to 10/01/2020 12:01:00 AM. The following conditions apply in addition to all other conditions of this quote:

- A. All Aggregate limits reset for the period 10/01/2019 12:01:00 AM to 10/01/2020 12:01:00 AM. Losses applying to one annual coverage period will not erode the aggregate limits of another annual coverage period.
- B. The premium for the period 10/01/2019 12:01:00 AM to 10/01/2020 12:01:00 AM will be determined based on updated exposure values for the period.
- C. Rates for the period 10/01/2019 12:01:00 AM to 10/01/2020 12:01:00 AM will be identical to those for the period commencing 10/01/2018 12:01:00 AM unless OIR approves a WC rate reduction effective during the 10/01/18 to 10/01/19 period. In the event of an approved workers' compensation rate decrease, we will honor the reduced rates for the second twelve-month installment. Premiums in any case are subject to the following:
 - 1. NCCI Experience modification factors will be applied as promulgated.
 - 2. Changes to Schedules: Property, Inland Marine, and Automobile
 - 3. Payroll
 - 4. Number of Employees
- D. Due to scheduled changes in rating algorithms, there may be some fluctuation in property premium per location, however, the composite property rate for the building & contents schedule will remain the same.
- E. In the event of cancellation of any line of business within 90 days after the first day of either annual coverage period, the premium for such line(s) shall be 25% minimum earned. In the event of cancellation of any line of business following the initial 90 days of each annual coverage period, a penalty equal to 60 days premium of such line(s) of business shall become earned, any provision of the agreement to the contrary notwithstanding.
 - 1. This penalty is earned and payable regardless of when notice of such cancellation is given, or the effective date of such cancellation.

Notes of Importance:

1. Quotes provided in the proposal are valid until 10/1/2018. After this date terms and conditions are subject to change by the underwriters.
2. All lines of coverage (Package & Worker's Compensation) must be accepted in order to bind coverage with *Preferred*. Worker's Compensation agreement is conditional upon binding Package coverage. This is an ALL or nothing quote.
3. Certain documents must be executed to bind coverage. These will be provided upon request.
4. *Preferred* is not subject to the Florida Insurance Guaranty Act, in the event it becomes unable to meet its claims payment obligations. However, insured is named on excess of loss policies.
5. Some of the Carriers of the *Preferred* excess of loss policies are issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.
6. Quotes are subject to review and acceptance by *Preferred* Board of Trustees.
7. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**
8. Not all coverages requested may be provided in this quotation.
9. Flood quotes from NFIP may be available. Please advise your agent if you have property located in zones A or V and would like to have separate NFIP quotes.
10. Property values are based on information supplied by you. You should have reviewed your property schedule and as you deem necessary have appraisals done to verify your reported values are accurate based on current market conditions.
11. The Trust requires all Members to maintain valid and current certificates of workers' compensation insurance for all work performed by persons other than its employees.
12. **With the exception of Workers' Compensation, the total premium is due within 30 days of inception. Premium financing can be arranged if needed.**
13. Quote is not bound until written orders to bind are received from the insured and the Trust/Company subsequently accepts the risk.

14. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
15. Higher limits of liability may be available. Please consult with your agent.
16. This proposal is based upon exposures to loss made known to the Public Risk Insurance Agency. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
- 17. This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

Retail Compensation Disclosure

In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insured’s that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

Questions and Information Requests: Should you have any questions or require additional information, please contact this office at 386-252-6176 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry.shtml>.

***PREFERRED* Compensation Disclosure**

We appreciate the opportunity to assist with your insurance needs. Information concerning additional compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

Our office is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the 2017 – 2018 policy year, your insurance was placed with Preferred Governmental Insurance Trust (*Preferred*). *Preferred* is an insurance trust formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. *Preferred* has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

Preferred has contracted with Public Risk Underwriters (PRU), a company owned by Brown & Brown, Inc., to administer *Preferred's* operations. The administrative services provided by PRU to *Preferred* include:

- Underwriting
- Coverage review
- Marketing
- Policy Review
- Accounting
- Issuance of *Preferred* Coverage Agreements
- *Preferred* Member Liaison
- Risk Assessment and Control

Pursuant to its contract with *Preferred*, PRU receives an administration fee, based on the size and complexity of the account, of up to 12.5% of the premium you pay to *Preferred*. PRU may also receive commissions from insurance companies with whom it places your coverage, which commissions are derived from the premium you pay to *Preferred*. Multiple underwriters may be involved in the placement of your coverage. If so, they also may be compensated for their services from the premium you pay to *Preferred*.

Preferred has also contracted with Preferred Governmental Claims Solutions (PGCS), a company owned by Brown & Brown, Inc., for purposes of administering the claims of *Preferred* members. The services provided by PGCS to *Preferred* may include:

- Claims Liaison with Insurance Company
- Claims Liaison with *Preferred* Members
- Claims Adjustment

***PREFERRED* Compensation Disclosure (continued)**

Pursuant to its contract with *Preferred*, PGCS receives a claims administration fee for those accounts which PGCS services of up to 5% of the non-property portion of the premiums you pay to *Preferred*.

Preferred also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and MacDuff Underwriters) are owned by Brown & Brown, Inc., for the placement of *Preferred*'s insurance policies, and for individual risk placements for some *Preferred* members (excess and surplus lines, professional liability coverage, etc.). The wholesale insurance broker may provide the following services:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is derived from your premium, and is largely dictated by the insurance company. It typically ranges between 10% and 17% of the premiums you pay to *Preferred* for your coverage. Some wholesale brokers used by Brown & Brown to place your coverage may also act as Managing General Agents for various insurance companies, and may be compensated directly by those insurance companies for their services in placing and maintaining coverage with those particular companies.

The wholesale insurance brokerage utilized in the placement of property insurance was Peachtree Special Risk Brokers, which is a company owned by Brown & Brown Inc. Furthermore, any professional liability coverage afforded by the package of insurance you purchased was acquired through Apex Insurance Services, which is also a company affiliated with Brown & Brown Inc.

NOTICE OF CARRIER FINANCIAL STATUS

Risk Management Associates, Inc. dba Public Risk Insurance Agency, and its parent company, Brown & Brown, Inc. (collectively "Brown & Brown") do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of "A-" or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity or otherwise predict whether the financial condition of any such entity might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement and any subsequent renewal of the coverage indicated below:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an "A-" or better rating from A.M. Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Coverage is being placed through Preferred Governmental Insurance Trust ("Preferred"), which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such Preferred is not rated by the A.M. Best Company.
- Preferred is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like Preferred may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from Preferred and agree to abide by the conditions of membership established by Preferred.
- You should consider the information provided, including the Preferred coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

Named Insured: City of Coconut Creek
Policy Number: PK FL1 0062801 18-11 and WC FL1 0062801 18-11
Policy Period: 10/1/2018 - 10/1/2019
Date of Notice: 5/15/2018

*** A.M. Best Rating Guide:** **Rating for Stability: A++ to D = Highest to lowest rating**
 Rating for Assets/ Surplus: 15 to 1 = Largest to smallest rating

Guide to Bests Ratings		
Best Category	Rating	Description
Secure	A++	Superior
Secure	A+	Superior
Secure	A	Excellent
Secure	A-	Excellent
Secure	B++	Very Good
Secure	B+	Very Good
Vulnerable	B	Fair
Vulnerable	B-	Fair
Vulnerable	C++	Marginal
Vulnerable	C+	Marginal
Vulnerable	C	Weak
Vulnerable	C-	Weak
Vulnerable	D	Poor
Vulnerable	E	Under Regulatory Supervision
Vulnerable	F	In Liquidation
Vulnerable	S	Rating Suspended
Not Rated	NR-1	Insufficient Data
Not Rated	NR-2	Insufficient Size and/or operating experience
Not Rated	NR-3	Rating Procedure Inapplicable
Not Rated	NR-4	Company Request
Not Rated	NR-5	Not Formally Followed
Rating Modifier	u	Under Review
Rating Modifier	q	Qualified
Affiliation Code	g	Group
Affiliation Code	p	Pooled
Affiliation Code	r	Reinsured

Guide to Best's Financial Size Categories		
Reflects size of insurance company based on their capital, surplus and conditional reserve funds in U.S. dollars.	I	Less than \$1,000,000
	II	\$1,000,000 - \$2,000,000
	III	\$2,000,000 - \$5,000,000
	IV	\$5,000,000 - \$10,000,000
	V	\$10,000,000 - \$25,000,000
	VI	\$25,000,000 - \$50,000,000
	VII	\$50,000,000 - \$100,000,000
	VIII	\$100,000,000 - \$250,000,000
	IX	\$250,000,000 - \$500,000,000
	X	\$500,000,000 - \$750,000,000
	XI	\$750,000,000 - \$1,000,000,000
	XII	\$1,000,000,000 - \$1,250,000,000
	XIII	\$1,250,000,000 - \$1,500,000,000
	XIV	\$1,500,000,000 - \$2,000,000,000
	XV	Greater than \$2,000,000,000

Public Risk Insurance Agency always strives to place your coverage with highly secure insurance companies. We cannot, however, guarantee the financial stability of any carrier.

Section 6

Preferred Financial Summary & CAFR

Brown & Brown Financials