

CATHERINE D. ROBINSON  
MAYOR

JOHN ROGERS  
VICE-MAYOR

LARRY WILLIAMS  
CITY MANAGER



*Our Community is all about  
Neighbors*

COMMISSIONERS:

ELBERT TUCKER

BILL BAXLEY

BONITA ROBINSON

**BUNNELL CITY COMMISSION SPECIAL MEETING**  
**\*AMENDED AGENDA**

**Monday August 31, 2015 at \*7:30AM**  
**201 W. Moody Boulevard/S. Forsyth Street, Bunnell, Florida 32110**

- A. Call the Meeting to Order and Pledge Allegiance to the Flag. Roll Call:**
- B. Request for approval for selection committee's recommended award of RFP 2015-04 Property/Casualty, Liability Insurance and Workers Compensation program.**
- C. Call for Adjournment.**

**This agenda is subject to change without notice. Please see posted copy at City Hall and our website [www.BunnellCity.us](http://www.BunnellCity.us).**

**NOTICE:** If any person decides to appeal any decision made by the City Commission or any of its boards, with respect to any matter considered at any meeting of such boards or commission, he or she will need a record of the proceedings, and for this purpose he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is based, 286.0105 Florida Statutes.

**Any person requiring a special accommodation at this meeting because of a disability or physical impairment should contact the City Clerk at (386) 437-7500 ext. 2307.**

**THE CITY OF BUNNELL IS AN EQUAL OPPORTUNITY SERVICE PROVIDER.**

***Reposted by City Clerk's office on August 27, 2015***



**City of Bunnell, Florida  
Agenda Item No. B.**

<b>Document Date:</b>	8/25/2015	<b>Amount:</b> \$228,927
<b>Department:</b>	Finance Department	Account #: Various
<b>Subject:</b>	Request to approval for selection committee's recommended award of RFP 2015-04 Property/Casualty, Liability Insurance and Workers Compensation program.	
<b>Attachments:</b> <i>Please number items as they will appear on the agenda.</i>	<ol style="list-style-type: none"> <li>1. Bid response/proposal from Florida League of Cities.</li> <li>2. Bid response/proposal from Brown &amp; Brown Public Risk Insurance.</li> <li>3. RFP Evaluation Committee Ranking.</li> <li>4. * Quote Acceptance Form.</li> </ol>	
<b>Agenda Section:</b>	C. Consent Agenda	

**Summary/Highlights:**

Request approval of selection committee recommendation to award RFP2015-04 for Property/Casualty, Liability Insurance and Workers Compensation program to Florida League of City waving any non-substantial irregularities.

**Background:** As required by the City's Purchasing Policy, RFP 2015-04 for Property/Casualty, Liability Insurance and Workers Compensation program was issued and advertised in the newspaper on August 10, 2015. In addition the bid was posted on Demand star and the City's website. Three firms including the firm that provided insurance for the City during the current fiscal year were provided with bid packets. Two firms responded to the bid. The responding firms were: Brown & Brown Public Risk Insurance and Florida League of Cities. Saville Public Entity Insurance notified the Finance department that they would not be providing a bid proposal.

**Staff Recommendation:** Approve the selection committee recommendation and award RFP2015-04 for Property/Casualty, Liability Insurance and Workers Compensation program to Florida League of City including optional prior public officials' error and omissions coverage, waving any non-substantial irregularities.

**City Attorney Review:** Reviewed and approved.

**Finance Department Review/Recommendation:** During the review it was noted that the not only was the Florida League of Cities proposal the most cost effective from a premium standpoint, but the proposal also included lower deductibles on most covered activities. The Florida League of Cities proposed a total premium of \$212,594 and Brown & Brown Public Risk Insurance proposed a total premium of \$237,145. For comparison purposes the current fiscal year's premium was \$281,814. The largest premium savings, when compared to the current fiscal year, was approximately \$41,209 in the workers compensation program premiums. Florida League of Cities scored the highest total ranking. The evaluating committee is recommending the award of the Property/Casualty, Liability Insurance and Workers Compensation program bid to Florida League of Cities. In additional the proposal included optional coverage for prior errors and omissions coverage retroactive to October 1, 2012. Staff is recommending inclusion of this optional coverage.

<b>Approver Name:</b>	<b>Approval Status:</b>	<b>Date:</b>
<b>Stella Gurnee, Finance Director</b>	Approved	8/25/2015
<b>Sandra Bolser, CMC, City Clerk</b>	Approved for the 2015 08 31 Agenda	8/28/2015



Florida League of Cities, Inc.

125 East Colonial Drive, Orlando, FL 32801  
407-425-9142, Toll Free: 1-800-445-6248/Fax: 407-425-9378  
www.flcities.com



**City of Bunnell  
RFP #2015-04  
Property/Casualty, Liability  
Insurance and  
Workers' Compensation Program**

***Represented by:  
John Ligon  
Account Executive***

**ELECTRONIC COPY**



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# TAB 1

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August 24, 2015

Ms. Sandra Bolser  
City Clerk  
City of Bunnell  
201 West Moody Blvd.  
Bunnell, FL 32110

RE: RFP—2015-04

Dear Ms. Bolser:

We appreciate the opportunity to present you with our proposal for your Insurance Program. As always, we welcome the opportunity to meet with you at any time to discuss this matter.

The Florida League of Cities Insurance Program was established in 1977 to provide an affordable insurance alternative for the governmental entities of Florida. Over the years, the Florida Municipal Insurance Trust (FMIT) has evolved into one of the largest public entity programs in the United States and is recognized for its outstanding service and broad coverage forms.

Per the RFP, no litigation or regulatory action has been filed against our firms in the last three years. Also, the FMIT governing documents requires a 45 day notice in the event of termination.

The FMIT, governed by a board of elected officials, is a non-assessable, non-profit, tax-exempt risk sharing pool. Each year these elected officials approve an actuarially recommended premium structure based on loss experience. The FMIT has superior financial strength presently highlighted by \$475 million in assets, \$205 million in surplus and over 600 members. With over 100 insurance professionals serving the FMIT, we have the resources and the product offering necessary to design a risk management solution to fit the unique coverage issues facing your City.

When examining other insurance markets, it will become obvious that our self-insured group concept is a most attractive insurance alternative. To be certain, the FMIT is highly qualified to meet all your risk management needs. Our expertise in the areas of public entity coverages, coupled with our outstanding claims, risk control, and a nationally recognized fraud (SIU) department translates to considerable service and savings.

Thank you for your time and consideration. We look forward to the chance to meet with you sometime in the near future.

Sincerely,

John Ligon  
Account Executive  
Florida League of Cities, Inc.  
125 East Colonial Drive  
Orlando FL 32801  
Phone: (386) 479-3129  
Fax: (407) 425-9378  
Email: [jligon@flcities.com](mailto:jligon@flcities.com)



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# TAB 2

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# Florida League of Cities, Inc. Florida Municipal Insurance Trust

## SUMMARY OF QUALIFICATIONS AND EXCLUSIVE MEMBER ONLY BENEFITS

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## HISTORY & STRENGTH OF THE FLORIDA MUNICIPAL INSURANCE TRUST

The Florida League of Cities\* (FLC), headquartered in Tallahassee, is the administrator of **The Florida Municipal Insurance Trust (FMIT)** and is the state association for cities, towns and villages of Florida and was created to meet and serve the needs of municipal governments.

The League's purpose is to focus on those legislative issues most likely to affect daily municipal governance and local decision making. The Municipal Home Rule Powers Act and the Florida Constitution provide that cities in Florida have the authority to govern themselves locally, independent of state control.

Preserving Home Rule, educating citizens on this valuable right, and maintaining a focus on those issues that directly affect self-governance, service delivery and the quality of life of each municipality are essential goals of the Florida League of Cities.

The League established its first insurance program in 1977 to provide Workers' Compensation coverage and services to governmental entities. Early success of the Workers' Compensation program soon led to the establishment of trusts for the Liability, Property and Health lines of coverage. This firmly established the League as the recognized leader of such services in the state of Florida.

In 1987, the FLC opened its Financial and Insurance Services office in Orlando to administer the programs in-house. Subsequently, the insurance programs were consolidated under the name the Florida Municipal Insurance Trust (FMIT). Currently there are 90 employees in our Orlando office designated to work for the FMIT.

The FMIT, governed by elected officials, is a non-assessable, non-profit, tax-exempt risk sharing pool. The Trust currently provides insurance services for **over 600 public entities in Florida**, of which 250+ are municipalities. The Trust maintains superior financial stability, presently highlighted by **\$475 million in assets** and **\$205 million in surplus**. We currently insure **approximately \$9.2 billion in total insured values**. The League administers every facet of the FMIT's operations from claims handling to rate development; and as such, has produced unparalleled claims paying ability and equity returns for its membership.

Per the RFP, no litigation or regulatory action has been filed against our firms in the last three years. Also, the FMIT governing documents requires a 45 day notice in the event of termination.



## Insurance and Financial Services

As Administrator for the Florida Municipal Insurance Trust, the League has a longstanding commitment to superiority for its membership.

- **Trust Services** – Licensed league account executives are readily available to review, advise and place coverages.
- **Risk Control** – A full range of programs are offered to promote safe work environments and loss prevention including Drug-Free Workplace, Employment Practices and Return to Work Policies.
- **Risk Management** – Educational seminars and publications are provided to assist membership in managing risk through the SHIELD program. Classes are available online or on-site.
- **Claims Management** – Total in-house adjusting for workers' compensation and liability claims are provided by municipal claims specialist.
- **SimpliCity/Synergy** – An innovative and comprehensive online software application that provides members who insure property through the trust a resource to use to help minimize risk, better prepare for disasters, and reduce overall recovery costs.
- **Underwriting and Policy Services** – Customized program and placement capabilities are offered to address the changing needs and exposures of public entities. Policy pricing, processing and issuance are handled on a territorial team approach.
- **Special Investigation Unit (SIU)** - Pursues and otherwise minimizes fraudulent and similar insurance acts.
- **Accounting**—There are three options for payment of premium through our accounting department. Four quarterly payments, two bi-annual payments or one annual payment.

## RISK CONTROL SERVICES



Zero Accident! A lofty goal we admit, but without aiming for the bulls eye how can you expect to hit the target. Risk Control Services is set up to assist your own Safety & Health or Risk Management departments or those employees assigned as the safety coordinator in reducing or eliminating your exposures to loss thereby reducing or eliminating your accidents.

We have a number of services we provide to reach this goal:

- Matching Safety Grant funds
- Field surveys
- Technical field and office assistance
- Customized safety program development and implementation
- Training and educational seminars & workshops
- Comprehensive safety & health video/dvd library
- Poster and video development capabilities
- Quarterly Magazine
- Website with online training
- Tailored Loss Analysis and Loss Runs
- Targeted service for high loss frequency and severity
- Insurable to value capabilities

**National Safety Council states:**

**“Experience has proved that the most effective way to reduce accidents is to concentrate on one phase of the accident problem at a time rather than attempting to stop all accidents at once.”**

### **Your Risk Control Team**

- ◆ Scott J. Blaser, CSP  
Risk Control Director
- ◆ Evan McClellan  
Risk Control Consultant
- ◆ Kenneth J. Blaser  
Risk Control Consultant
- ◆ Ronald E. Peters  
Risk Control Consultant
- ◆ Robert Hees  
Risk Control Consultant
- ◆ Sam Slay, SPHR  
Risk Control Consultant
- ◆ Apryl Cordell, CPS,  
RMPE, Risk Control Specialist
- ◆ Anita Wick, RMPE  
Risk Control Specialist



## Exclusive FMIT Member Programs

**Under the Direction of FLC's Insurance & Financial Services, FMIT Members Benefit from Response & Recovery Programs provided by Synergy.**

### **TURNKEY RECOVERY**

In an effort to improve the mitigation process and significantly reduce the financial impact a loss can have on one's ability to recover, FMIT *TurnKey Recovery*<sup>SM</sup> managed by Synergy is offered to Members through the FMIT's Department of Insurance and Financial Services. All recovery services are authorized by the PRS as part of a covered FMIT Claim. Project costs are approved and paid to certified vendors directly by Synergy or the FMIT in order to reduce Member's out-of-pocket costs. FMIT *TurnKey Recovery*<sup>SM</sup> helps to minimize the financial exposure that SOV Claims can have on Members net cash-flow by eliminating the recovery cost burden and the reimbursement process. Additionally, FMIT *TurnKey Recovery*<sup>SM</sup> significantly reduces overall recovery costs by leveraging pre-certified vendors, preferred pricing agreements, negotiated general conditions and reduced layering of contractor overhead & profits. Ask your FLC Account Executive for more details.

### **SIMPLICITY<sup>SM</sup> SOFTWARE APPLICATION**

*simpliCity*<sup>SM</sup> is the exclusive software solution developed and licensed to the FMIT for use by its Members who insure their property assets through the Trust. FMIT Members often face unique challenges when maintaining accurate schedule of values, tracking assets, overseeing projects, managing certified vendors and documenting the property claims process. *simpliCity*<sup>SM</sup> was developed for FMIT Members as a single solution to address these needs, minimize insurable risk, and ensure timely & cost-effective recovery. Additionally, *simpliCity*<sup>SM</sup> provides the FMIT an opportunity to support Member's desire to improve overall risk management and gain greater visibility of their property & assets.

### **FMIT-ALERT NOTIFICATION**

Both prior to and after an event impacts a geographical area, *FMITAlert*<sup>SM</sup> provides critical information to support Member's needs. Using various platforms to deliver content via SMS, Email, Cellular & RDS/FM technology, *FMITAlert*<sup>SM</sup> keeps Member's in touch and aware.

### **MANAGED MUNICIPALITY ASSET PROGRAM (MMAP)**

MMAP is a two-tiered program bringing together assets from both the public and private sectors for use by FMIT Members during response and recovery initiatives. More importantly, MMAP ensures that all participating members are fully reimbursed in a timely manner under rental agreements according to either FEMA &/or FMIT Insurance rates. Additionally, in tough economic times, MMAP provides an opportunity for municipalities to realize a return on fixed assets/equipment by contributing to on-demand, state-wide rental/leasing programs to both the public and private sectors. MMAP is accessed through the *simpliCity*<sup>SM</sup> software application.

### **FMIT UNIVERSITY TRAINING PROGRAM**

At ER<sup>2</sup> University<sup>SM</sup>, FMIT Members participate in quarterly symposiums designed to educate and better prepare their ability to withstand events that could affect their daily operations. Bringing together industry leaders, Members will benefit from lessons learned in the field of business continuity planning, risk management, first response, public assistance and disaster recovery. Schedule of course curriculum can be found on Member's dashboard located in the *simpliCity*<sup>SM</sup> software application.



## SPECIAL INVESTIGATION UNIT (SIU)

Insurance fraud significantly contributes to increases in insurance costs. Agencies that must pay for fraudulent insurance claims also have higher rates and less money for other expenditures. To reduce the cost and amount of fraud to the Florida Municipal Insurance Trust (FMIT) members, the Special Investigation Unit was created in 1999. The Unit's purpose is to pursue and otherwise minimize fraudulent and similar insurance acts. Using the latest technology and practices when investigating claims, the Unit's efforts have resulted in criminal prosecutions, termination of benefits, reduced settlement amounts and even modified physician and judge's orders. The FMIT's Special Investigation Unit has three full-time investigators that investigate suspected fraud. This unit has been instrumental in referring claims for felony prosecution and securing millions of dollars in court ordered restitution.

The SIU gathers information of possible fraudulent insurance acts, potential abuses or non-existent injuries. Suspected fraud is reported to the Florida Department of Financial Services, division of Insurance Fraud.

### FRAUD IS NOT A VICTIMLESS CRIME

*In March 2009, Florida's Governor and Cabinet presented the SIU with a Resolution recognizing it for its 10<sup>th</sup> anniversary in identifying, investigating and reporting suspected insurance fraud and abuse for investigation and prosecution. The referrals have resulted in millions of dollars in savings, and in court ordered restitutions, for FMIT members.*

### Successes To-Date

**Estimated Cost Savings: \$6.8 Million**

**Restitution ordered: \$1.9 Million**

**Arrests: 67 and counting...**

#### **\$5,000 Reward**

For information leading to the arrest and conviction of any person found guilty of a crime involving insurance fraud against the Florida Municipal Insurance Trust (Florida League of Cities).

**If you suspect fraudulent insurance activity, call 1-(888) 447-5877**



## **Directory of Services**

### **Insurance and Financial Services**

125 East Colonial Drive  
P.O. Box 530065  
Orlando, FL 32853-0065  
Fax: 407-425-9378  
Phone: 407-425-9142 or 1-800-445-6248

### **Property and Liability Claims**

P.O. Box 538135  
Orlando, FL 32853-8135  
Fax: 407-425-9378  
Phone: 407-425-9142 or 1-800-445-6248

### **Special Investigation Unit (SIU) Florida League of Cities, Inc., Tallahassee Office**

P.O. Box 1757  
Tallahassee, FL 32302-1757  
Fax: 850-222-3806  
Phone: 1-800-222-9684 or 1-800-342-8112

### **Workers' Compensation Claims**

P.O. Box 538135  
Orlando, FL 32853-8135  
Fax: 407-425-9378  
Phone: 407-425-9142 or 1-800-756-3042

## KEY STAFF BIOGRAPHIES



### **Mrs. Jeannie Garner** **Senior Director of Insurance and Financial Services**

Mrs. Garner is the Director of Insurance and Financial Services at the Florida League of Cities, where she has been since 1994. Jeannie has served as the Executive Director for Florida Government Finance Officers Association (FGFOA) since 2001. She oversees all aspects of the administration, including reporting to the Board of Directors. The department provides insurance and financial services for local governments in Florida. As Director, Jeannie is responsible for the overall management, supervision and administration of these services - Florida Municipal Insurance Trust; Florida Municipal Construction Insurance Trust; Florida Municipal Investment Trust; Florida Municipal Pension Trust Fund and the Florida Municipal Loan Council. These were created to provide cities with cost-effective and quality services specifically designed for them. Jeannie is also a former chair for the NLC Public Finance Consortium. A native of Birmingham, Alabama, she graduated with a bachelor of science in finance from Troy State University.

### **Mr. David Lodwick, CIC, CRM** **Director of Trust Services**



Mr. Lodwick is responsible for leading the Trust Services efforts of Insurance and Financial Services operations for the Florida League of Cities. David joined the FLC on March 1, 2011. David served as a City Councilman for the Village of Royal Palm Beach from 1993-1998 and as Mayor from 1998-2010. During that time he also served seven years on the FMIT Board (2 as Chair) and also served on the FMIVT Board. He served locally on the MPO for Palm Beach County and is the former Chairman of Consumer Credit Counseling of the Palm Beach and Treasure Coast for over a decade. David is a Commercial Insurance Agent with specialty in Risk Management. He is a graduate of Ohio State University with a degree in Chemical Engineering and also holds the Certified Insurance Counselor and Certified Risk Manager designations.

### **Mr. Chris Krepcho** **Assistant to the Senior Director**



Mr. Krepcho is responsible for assisting the Senior Director in providing managerial oversight for the Department of Insurance & Financial Services, and currently manages the Underwriting and Finance operations for the Department of Insurance Services. Prior to joining FLC in November 2013, Chris was a Director with KPMG's State & Local Government Advisory Services practice where he gained over eight (8) years of experience serving all levels of government – federal, state and local. While at KPMG, Chris' primary focus was state and local government clientele in the states of Florida and Georgia, including current members of the FMIT. Chris is a Project Management Professional and a Certified Internal Auditor. He graduated *cum laude* from the University of Florida with a bachelor's degree in Business Finance. Chris is an active member of the Florida Government Finance Officers Association and an active participant in the National League of Cities Risk Information Sharing Consortium. Chris also holds the 2-20 General Lines (Property & Casualty) license.

## KEY STAFF BIOGRAPHIES



**Mr. Scott Blaser, CSP**  
**Director Risk Control**

Mr. Blaser is the Director, Risk Control Services, Florida League of Cities, Inc. Executive Director, Florida Municipal Association for Safety & Health. National-ly Board Certified Safety Professional. Over 30 years of Safety and Health experience in the private and public sector. Bachelor of Science, Industrial Technology – Safety Studies, University of New York at Buffalo. Florida General Lines Insurance Broker License. Former Officer and current Professional Member, American Society of Safety Engineers. Technical Committee Member, National Fire Protection Association. Occupational Safety and Health Administration 10 and 30 hour Trainer. Member National Safety Council. Instructor & Disaster Responder, American Red Cross. Nationally Certified Playground Inspector. Technical Advisor and Member, Central Florida Public Risk Management Association. Certified Food Safety Manager.

**Mr. Jay R. Goldrick, CWC, CWCL, RMPE**

**Workers' Compensation Claims Manager**



Mr. Goldrick is responsible for Workers' Compensation claims oversight of FLOC and is a Board Certified Workers' Compensation Professional with experience since 1992 in Safety, Risk Control, and Claims management. He has a Bachelors degree in Finance from Florida State University and additional course work towards his Masters in Business Administration. He was a commissioned officer in the U.S. Air Force, reaching the rank of Captain and earned his flight wings by graduating third in his class from flight school. He distinguished himself by being assigned to the flight crew of the commander of the U.S. Central Command prior to Desert Shield and Desert Storm. For five years he was the Risk Manager for the City of Orlando. He has an all-lines adjuster license and is a former Board member of the Central Florida RIMS Association.

**Ms. Jessica A. Sheets, AIC, CPCU, API**

**Property & Liability Claims Manager**



Ms. Sheets is the Property & Liability Claims Manager for the Florida League of Cities. She is responsible for administering the Property & Liability department, which handles claims for the various governmental entities throughout Florida. Prior to coming to the League, Jessica worked for Safeco Insurance Company, A Member of Liberty Mutual Group for 17 years in a variety of capacities, the most recent being a Litigation/Large Loss Claims Team Manager for Safeco Personal Insurance. She graduated with a Bachelor's Degree in Political Science from the State University of New York at Brockport in 1993 and has completed various advanced claims/insurance related coursework including the Associate In Claims (AIC) designation, the Chartered Property Casualty Underwriter (CPCU) designation and the Associate In Personal Insurance (API) designation.



## KEY STAFF BIOGRAPHIES



**Mr. John P. Ligon, RMPE**  
**Account Executive**

Mr. Ligon joined the Florida League of Cities as an account executive for the east Florida region in 1997. Mr. Ligon attended the University of Central Florida in Orlando and graduated with a Bachelor of Science Degree in Business Administration in 1983. In April of 1984, he began his career working for Hill Richards, Inc., a service company responsible for administering the Florida League of Cities Health Insurance Program where his responsibilities included Marketing and Service. In February of 1987 John joined Executive Risk Consultants, Inc., where his responsibilities included managing all aspects of the Florida Citrus Self Insurance Fund (SIF), and the Florida Auto Dealers SIF. Mr. Ligon currently holds the State of Florida insurance licenses for General Lines, and Life and Health.



**Mr. Robert Hees**  
**Risk Control Consultant**

Mr. Hees is a Risk Control Consultant for the Florida League of Cities. He is a FDEP instructor for Stormwater, Erosion, and Sedimentation Control. Approved Occupational Safety and Health Administration 10 and 30 hour Trainer. Mr. Hees has 20 years of Heavy Construction experience, 35 years of Safety and Health experience and 5 years working for a Multi-National Company in Nigeria.



**Ms. Medley Johnson**  
**Underwriter**

Ms. Johnson is responsible for overseeing the quotes, new business, endorsements, renewals and audit processes of the East Team for the Florida League of Cities, Inc. Medley joined the Florida League of Cities in January of 2011 from CNA Insurance Company where she was responsible for verifying business operations for small business insured's and determining eligibility for coverage. She has more than ten years of property and casualty insurance experience. Medley earned a Bachelor of Science degree in Business Economics with a Minor in Business Administration from Florida A&M University and she earned a Masters of Business Administration degree from the University of Phoenix.



**JEFF ATWATER, CHIEF FINANCIAL OFFICER**  
 FLORIDA DEPARTMENT OF FINANCIAL SERVICES

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**Licensee Details**

8/18/2015

**Demographic Information**

**Name of Licensee:** LIGON, JOHN PRESTON  
**License #:** A155595  
**Business Location:** ALTAMONTE SPRINGS,FLORIDA

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
LIFE & HEALTH(0218)	10/7/1985	YES
GENERAL LINES (PROP & CAS)(0220)	8/1/1986	YES

Types and Classes of Active Appointments

LIFE & HEALTH(0218)

Company Name	Original Issue Date	Exp Date	Type	County
RELIASTAR LIFE INSURANCE COMPANY	3/6/2002	11/30/2016	STATE	Orange

GENERAL LINES (PROP & CAS)(0220)

Company Name	Original Issue Date	Exp Date	Type	County
CITIZENS PROPERTY INSURANCE CORPORATION	10/15/2002	11/30/2016	STATE	Orange
HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	5/24/2000	11/30/2016	STATE	Orange
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	1/7/2002	11/30/2016	STATE	Orange
COMMERCE AND INDUSTRY INSURANCE COMPANY	4/2/2003	11/30/2015	STATE	Orange
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	12/13/2002	11/30/2015	STATE	Orange

HEALTH(0240)

Company Name	Original Issue Date	Exp Date	Type	County
ACE AMERICAN INSURANCE COMPANY	9/21/2010	11/30/2016	STATE	Seminole
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	1/24/2013	11/30/2015	STATE	Orange

# CITY OF ORLANDO

ECONOMIC DEVELOPMENT  
PERMITTING SERVICES

## LOCAL BUSINESS TAX RECEIPT

(Formerly known as "Business License," changed per state law HB1269-2006)

### 2014-2015



**NOTICE-THIS RECEIPT ONLY EVIDENCES PAYMENT OF THE LOCAL BUSINESS TAX PURSUANT TO CH. 205, FLORIDA STATUTES. IT DOES NOT PERMIT THE HOLDER TO OPERATE IN VIOLATION OF ANY CITY, STATE, OR FEDERAL LAW. CITY PERMITTING MUST BE NOTIFIED OF ANY MATERIAL CHANGE TO THE INFORMATION FOUND HEREIN BELOW. THIS RECEIPT DOES NOT CONSTITUTE AN ENDORSEMENT OR APPROVAL OF THE HOLDER'S SKILL OR COMPETENCY.**

Issued Date: 10/01/2014  
Expiration Date: 09/30/2015

Case Number: BUS0021708-001

Business Name  
FLORIDA LEAGUE OF CITIES INC  
P.O. Box 530065  
ORLANDO, FL 32853

Business Owner  
FLORIDA LEAGUE OF CITIES INC

Business Location:  
125 E Colonial Dr

Business Type(s):  
BUSOFF 9990 BUSINESS OFFICE

Fees:  
Administration Fee 20.00  
2015 Business Tax 622.92  
Total Paid \$642.92

PAID: \$50.00 0099-00644270 9/2/2014

### Scott Randolph, Tax Collector Local Business Tax Receipt Orange County, Florida

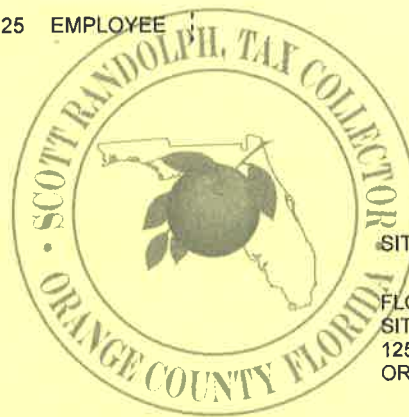
This local business tax receipt is in addition to and not in lieu of any other tax required by law or municipal ordinance. Businesses are subject to regulation of zoning, health and other lawful authorities. This receipt is valid from October 1 through September 30 of receipt year. **Delinquent penalty is added October 1.**

2014 EXPIRES 9/30/2015 5000-0974117  
5000 BUSINESS OFFICE \$50.00 125 EMPLOYEE

TOTAL TAX \$50.00  
PREVIOUSLY PAID \$50.00  
TOTAL DUE \$0.00

125 E COLONIAL DR  
A - ORLANDO, 32853

PAID: \$50.00 0099-00644270 9/2/2014



SITTIG MIKE EX DIRECTOR

FLORIDA LEAGUE OF CITIES INC  
SITTIG MIKE EX DIRECTOR  
125 E COLONIAL DR  
ORLANDO FL 32801-1201

This receipt is official when validated by the Tax Collector.

**FORM 3: PROFESSIONAL REFERENCES**

**A. Please provide three (3) current and correct references from City business clients for similar services.**

1. City of Sanford  
COMPANY

Denver Cheek  
CONTACT NAME

300 North Park Avenue  
ADDRESS

Sanford, FL 32771  
CITY, STATE ZIP CODE

407-688-5135  
TELEPHONE

FAX #

denver.cheek@sanfordfl.gov  
E-MAIL

2. City of Altamonte Springs  
COMPANY

Darla Litton  
CONTACT NAME

225 Newburyport Avenue  
ADDRESS

Altamonte Springs, FL 32701  
CITY, STATE ZIP CODE

407-571-8068  
TELEPHONE

407-571-8070  
FAX #

DSLitton@altamonte.org  
E-MAIL

3. City of Winter Haven  
COMPANY

Mitchell Stayner  
CONTACT NAME

PO Box 2277  
ADDRESS

Winter Haven, FL 33883  
CITY, STATE ZIP CODE

863-291-5600  
TELEPHONE

863-297-3027  
FAX #

mstayner@mywinterhaven.com  
E-MAIL

***This form must be submitted with your proposal.***



FLORIDA MUNICIPAL INSURANCE TRUST

COVERAGE PROPOSAL

FOR

## CITY OF BUNNELL

PROPOSED EFFECTIVE DATE: OCTOBER 1, 2015

ADMINISTERED AND PREPARED BY:

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

OF THE

FLORIDA LEAGUE OF CITIES, INC.

P.O. BOX 530065

ORLANDO, FL 32853-0065

### **"The Florida Municipal Insurance Trust Promise"**

*The FMIT **will endeavor to match** any competitor's pricing for similar exposures, coverages, terms and conditions contingent on the ability of the competitor to verify that their rates are established by an independent actuary and that their reinsurance structure is currently in place. The competitor's reinsurer(s) must have an AM Best rating of an A or better, as the FMIT prides itself on not only the financial solvency of the Trust itself but also the reinsurance partners we choose to do business with.*

A specimen agreement is attached. This proposal contains a brief, general description of coverages. It is not intended to describe or cover all the terms, limits, conditions and exclusions of the agreement.

**The FMIT agreement language will supersede any differences between the agreement and this proposal summary.**



Department of Insurance  
and Financial Services

FLORIDA MUNICIPAL INSURANCE TRUST  
Proposal for 2015-2016

City of Bunnell

**PROPERTY COVERAGE**

**Limit**

**Real & Personal Property**

\$14,930,979

Electronic Data Processing:

- Equipment: Included in Contents
- Software: Included in Contents
- Equipment Breakdown: Included in Contents

Coinsurance: 100%

Valuation Basis: Replacement Cost

Coverage Form: Special

**Deductibles:** \$1,000 Per Occurrence - Real & Personal Property, Other Property

Named Storm Deductible is 5% of the scheduled Building, Personal Property, Other Property (including property in the open) and Business Income. The percentages are calculated using the Schedule of Values on file with FMIT. The Named Storm deductible is calculated separately and applied individually to each Building, Personal Property, Other Property and Business Income per occurrence.

Business Income waiting period is 72 hours.

Note: Values rated at 100% of Total Insured Values.

**PROPERTY COVERAGE EXTENSIONS:**

➤ Excess Flood Coverage	\$4,500,000
o Flood Zones A & V deductible is excess of NFIP (\$500,000 per building)	
o Other Flood Zones - \$100,000 deductible per occurrence	
➤ Terrorism	\$5,000,000
➤ Newly Acquired or Constructed Property	\$2,000,000
➤ Newly Acquired Business Personal Property	\$500,000
➤ Business Income	\$500,000
➤ Extra Expense	\$1,000,000
➤ Valuable Papers & Records	\$500,000
➤ Signs - Not attached to Buildings	\$25,000
o Vehicular damage to signs	\$10,000 Maximum
➤ Accounts Receivable	\$500,000
➤ Police Dogs & Horses	
o Death in line of duty	\$15,000
o Annual Maximum	\$30,000
➤ Electronic Data Processing Equipment (Software)	\$250,000
➤ Antiques & Objects of Art	
o Per Item	\$15,000
o Annual Maximum	\$250,000
➤ Off Premises Power Failure	\$100,000
➤ Pollutant Clean Up & Removal	\$100,000
➤ Fungus Clean Up & Removal	\$25,000
➤ Personal Property Off Premises	\$250,000
➤ Personal Property of Others	\$50,000
➤ Preservation of Property	\$100,000
➤ Service Interruption Coverage	\$100,000
➤ Property In Transit	\$250,000
➤ Recertification of Equipment/Fire Extinguisher Recharge	\$250/Day
➤ Debris Removal	25% of Loss
➤ Building Ordinance Coverage, Including Demolition	25% of Loss
➤ Property in the Open	\$25,000 Per Location/\$100,000 Aggregate
➤ Leasehold interest	\$100,000
➤ Arson Reward	\$5,000

**INLAND MARINE COVERAGE:**

SCHEDULED INLAND MARINE EQUIPMENT - Items over \$15,000 Limit: \$599,295

Deductible: \$500 Items valued \$15,001 - \$50,000  
Items \$50,000 - \$100,000 have minimum of \$1,000 deductible  
Items greater than \$100,000 have minimum of \$2,000 deductible or 2% of the  
item's scheduled limit, whichever is greater.

BLANKET INLAND MARINE EQUIPMENT - Items \$15,000 or Less Limit: \$1,000,000

Deductible: \$500

Blanket Inland Marine coverage is defined as: Coverage for all unscheduled Inland Marine equipment, Emergency Portable Equipment and Communications Equipment valued at \$15,000 or less is subject to \$500 deductible.  
(Note: All Watercraft must be scheduled.)

Coverage Basis: Actual Cash Value

**INLAND MARINE COVERAGE EXTENSIONS:**

- Rental Reimbursement for Contractor's Equipment for Covered Loss \$5,000
- Limited Contractor's Equipment Replacement Cost \$250,000
- Installation Floater - Member's Building Materials \$100,000



## EQUIPMENT BREAKDOWN COVERAGE

Subject to any applicable limits on the Property, Allied Lines and Crime Declarations, the Equipment Breakdown Limit is the most we will pay for loss or damage arising from any "one accident."

These coverages apply to all locations covered on the policy, unless otherwise specified.

<b>I. Coverages</b>	<b>Limits</b>
Equipment Breakdown	Subject to the Real and Personal Property Limit described in proposal or \$50,000,000, whichever is less.
Business Income	Subject to the Business Income Limit described in proposal.
Extra Expense	Subject to the Extra Expense Limit described in proposal.
Expediting Expense	\$1,000,000
Hazardous Substances	\$500,000
Spoilage	\$500,000
Data Restoration	\$500,000
"Fungus," Wet Rot, Dry Rot And Bacteria	\$25,000
Service Interruption*	Subject to Business Income, Extra Expense, and Spoilage Limits
Water Damage	Included in Property Coverage.
<b>II. Deductibles</b>	
Direct Coverages	Subject to the Real and Personal Property deductible described in proposal.
Indirect Coverages	Subject to the Time Element deductible described in proposal.

### III. Other Conditions

\*Unless the interruption exceeds 24 hours, we will not pay for any loss under Service Interruption.

"Covered equipment" does not include "electrical generating equipment"; however, this exclusion does not apply to emergency generators.

## GENERAL LIABILITY COVERAGE

Comprehensive General Liability	Limits
Limit Per Occurrence:	\$1,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

Public Officials E & O / Employment Practices Liability	Limits
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Limit Per Occurrence:	\$1,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

Police Professional Liability	Limits
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Limit Per Occurrence:	\$1,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

Note: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for General Liability and / or Automobile Liability.

Important Note: The deletion of any of the above coverages does not automatically reduce the premium. These premiums are based on all of the above coverages. Any deletions of coverage will alter the experience modification factor originally used and may result in a higher premium.

#### **ADDITIONAL BENEFITS:**

- Defense Costs paid in addition to policy limits
- Premises Operations
- Products/Completed Operations
- Contractual Liability (Designated Contracts Only)
- Owners & Contractors' Protective Liability
- Personal Injury Liability
- Host Liquor Liability
- Incidental Medical Malpractice Liability
- Watercraft Liability
- Fire Legal Liability - Maximum \$500,000 in any one Trust Year
- Broad Form Property Damage - Maximum \$500,000 in any one Trust Year
- Advertising Injury Liability
- Skate Facility Liability
- Employment Practices Liability
- Employee Benefits Program Administration Liability
- Extra Contractual Legal Expense - \$100,000 Aggregate Limit
  - (EEOC, Florida Commission on Human Relations, Ethics)
- No-fault Sewer Backup Expense - \$100,000 Aggregate Limit
- Crisis Intervention
- HR Helpline - Full Legal Support and Online Services
- Herbicide/Pesticide Spraying
  - Limit is the General Liability limit or \$1,000,000 aggregate per fund year, whichever is the lesser amount.
- Bert Harris Act/Inverse Condemnation - \$300,000 Limit Per Occurrence/Aggregate. Limit includes Defense Costs.
  - Deductible is \$5,000 or the policy deductible, whichever is greater.
- Cyber Coverages including Privacy, Network Security and Data Breach - \$250,000 Annual Aggregate. Claims Made.
- Cyber Risk Management Tools Web Site.

**AUTOMOBILE COVERAGE**

**Limits**

Comprehensive Automobile Liability	\$1,000,000
Deductible:	\$0
Personal Injury Protection	\$10,000
Deductible:	\$0
Medical Payments	\$5,000
Deductible:	\$0

Automobile Physical Damage

Comprehensive Coverage	\$1,000 Deductible
Collision Coverage	\$1,000 Deductible

**Note: "Vehicles with \$0 value on schedule provided were not included in the quote for APD."**

Coverage Includes:

- Hired & Non-Owned Liability
- Rental Reimbursement - scheduled vehicles
- Lease Differential - scheduled vehicles
- Limited Replacement Cost - owned private passenger vehicles, SUVs, Pickup Trucks
- Member's Personal Effects

Note: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for General Liability and / or Automobile Liability.

**CRIME & BOND COVERAGE****Limits****Bond Coverage:**

Employee Theft - Per Loss	\$50,000
Deductible:	\$1,000

Faithful Performance - Per Loss	\$50,000
Deductible:	\$1,000

Finance Director	\$250,000
Deductible:	\$0

**Crime Coverage:**

Money - Loss Inside	\$10,000
Deductible:	\$1,000

Robbery or Safe Burglary of Other Property	\$10,000
Deductible:	\$1,000

Outside the Premises	\$10,000
Deductible:	\$1,000

Computer and Funds Transfer Fraud	\$100,000
Deductible:	\$1,000

Forgery or Alteration	\$50,000
Deductible:	\$1,000

Money Orders and Counterfeit Money	\$25,000
Deductible:	\$1,000

**WORKERS' COMPENSATION PAYROLLS**

	Limit
Workers' Compensation	Statutory
Employers Liability	\$1,000,000 / \$1,000,000 / \$1,000,000

CODE	DESCRIPTION	PAYROLL
5509	STREET OR ROAD MAINTENANCE	263,800
7520	WATERWORKS OPERATION	362,073
7580	SEWAGE DISPOSAL PLANT OPERATION	13,499
7704	FIREFIGHTERS	64,412
7720	POLICE OFFICERS	346,178
8380	AUTOMOBILE SERVICE OR REPAIR	66,870
8810	CLERICAL	741,702
9403	GARBAGE, ASHES OR REFUSE	69,009
TOTAL PAYROLL		\$1,927,543

Deductible:		\$0
Experience Modification Factor:	10/1/2015	1.17
Safety Credit:		Yes
Drug Free Credit:		Yes

The Workers' Compensation premium is subject to adjustment when the October 1, 2015 experience modification is received.  
 Premium calculation includes 5% Drugfree Credit and 2% Safety Credit - Requires receipt of approved applications.

**PREMIUM SUMMARY**

<b>Coverage Line</b>	<b>Annual Premium</b>
Real & Personal Property	\$48,570
Inland Marine	INCLUDED
Equipment Breakdown Coverage	INCLUDED
Crime & Bond Coverage	INCLUDED
General Liability Coverage	\$27,652
Public Officials E&O / Employment Practices Liability	\$33,252
Police Professional Liability	\$29,956
Automobile Coverage	\$16,956
Workers' Compensation Coverage	\$56,207

<b>Total FMIT Premium</b>	<b>\$212,594</b>
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Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of actual Agreement and/or Policies will apply.

<b>INTEREST FREE INSTALLMENT PLAN</b>
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<u>First Installment</u>	<u>Second Installment</u>	<u>Third Installment</u>	<u>Fourth Installment</u>
25% minimum due	25% minimum due	25% minimum due	25% minimum due
October 1, 2015	January 1, 2016	April 1, 2016	July 1, 2016

Payment will be forwarded to the Florida League of Cities in Tallahassee



## OPTIONAL PRIOR ACTS COVERAGE

	<u>DEDUCTIBLE</u>	<u>LIMIT</u>	<u>NET PREMIUM</u>
- Public Officials E & O Prior Acts Coverage			
Retroactive Date:            October 1, 2012	*	\$1,000,000	\$16,334

**Note: This premium is in addition to the Total FMIT Premium shown.**

**The total E&O Prior Acts Coverage Net Premium is \$49,003, which will be billed over a three year installment period. The amount shown as Net Premium above (\$16,334) represents the first year's installment. If the City awards FMIT for coverage, including E&O Prior Acts Coverage, and cancels or non-renews coverage within three (3) policy years, the City will be obligated to pay the remaining balance of the total E&O Prior Acts Coverage Net Premium within 30 calendar days of policy cancellation.**

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### Prior Acts

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Coverage for prior acts is retroactively extended for claims that occurred but were not reported to the designated member or to the Florida Municipal Insurance Trust until the effective date of coverage, whether or not reported to the prior insurer. No coverage will be provided for any occurrence that may cause a potential claim that the insured was aware of prior to the effective date of this endorsement and which was not reported to the prior insurer.

This Prior Acts Coverage will be cancelled automatically if the member's liability coverage through the Trust is cancelled or not continuously renewed for a period through and including the number of years provided under the retroactive date shown above.

\* The deductible is \$10,000 or the policy deductible, whichever is greater.

Claims arising out of Prior Acts coverage are not included in the StopLoss Amount.

**DEDUCTIBLE / LIMIT OPTIONS**

	<i>Deductible</i>	<i>Annual Premium</i>	<i>Check Accepted</i>	<i>Option Rejected</i>
<b><i>Inland Marine</i></b>				
Option 1 - Note: This premium is included in the quoted Property premium.	<b>\$1,000</b>	<b>\$10,001</b>	<b>0</b>	<b>0</b>
Option 2 -	\$2,500	\$9,271	0	0



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# TAB 3

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**PART D: FORMS**

FORM 1: OFFICIAL PROPOSAL FORM

CITY OF BUNNELL

PROPOSER'S NAME: Florida League of Cities

OFFICIAL PROPOSAL FORM

To: City Clerk  
City of Bunnell  
201 West Moody Blvd  
Bunnell, Florida 32110

Ladies/Gentlemen:

1. The undersigned, hereinafter called "Proposer," having become familiar with local conditions, the nature and extent of the proposed project, and having examined carefully the Proposal documents and having fulfilled their requirements, proposes to enter into a contract in full accordance with the related Proposal offered for **Property/Casualty, Liability Insurance and Workers Compensation Program** (Request For Proposals No. RFP-2015-04).

PROPOSAL OFFERED: COST OF Professional Property/Casualty, Liability and Workers Compensation Insurance:

Law Enforcement Liability	\$ <u>29,956</u>
Property and Inland Marine	\$ <u>48,570</u>
General Liability	\$ <u>27,652</u>
Automobile	\$ <u>16,956</u>
Public Officials and Employment Practices Liability	\$ <u>33,252</u>
Crime Coverage	\$ <u>Included</u> can acquire via an agent
Tank Guard Liability	\$ <u>of record letter</u>
Workers Compensation and Employers Liability	\$ <u>56,207</u>

***This form must be submitted with your proposal.***



## Project Understanding/Proposed Scope of Work

The Florida League of Cities\* (FLC), headquartered in Tallahassee, is the administrator of [The Florida Municipal Insurance Trust \(FMIT\)](#) and is the state association for cities, towns and villages of Florida and was created to meet and serve the needs of municipal governments.

The League's purpose is to focus on those legislative issues most likely to affect daily municipal governance and local decision making. The Municipal Home Rule Powers Act and the Florida Constitution provide that cities in Florida have the authority to govern themselves locally, independent of state control.

Preserving Home Rule, educating citizens on this valuable right, and maintaining a focus on those issues that directly affect self-governance, service delivery and the quality of life of each municipality are essential goals of the Florida League of Cities.

The League established its first insurance program in 1977 to provide Workers' Compensation coverage and services to governmental entities. Early success of the Workers' Compensation program soon led to the establishment of trusts for the Liability, Property and Health lines of coverage. This firmly established the League as the recognized leader of such services in the state of Florida.

In 1987, the FLC opened its Financial and Insurance Services office in Orlando to administer the programs in-house. Subsequently, the insurance programs were consolidated under the name the Florida Municipal Insurance Trust (FMIT). Currently there are 90 employees in our Orlando office designated to work for the solely for the members of the FMIT.

The FMIT, governed by elected officials, is a non-assessable, non-profit, tax-exempt risk sharing pool. The Trust currently provides insurance services for [over 600 public entities in Florida](#), of which 250+ are municipalities. The Trust maintains superior financial stability, presently highlighted by [\\$475 million in assets](#) and [\\$205 million in surplus](#). We currently insure [approximately \\$9.2 billion in total insured values](#). The League administers every facet of the FMIT's operations from claims handling to rate development; and as such, has produced unparalleled claims paying ability and equity returns for its membership.

Per the RFP, no litigation or regulatory action has been filed against our firms in the last three years.

Deviation from RFP: the FMIT governing documents requires a 45 day notice in the event of termination.



## Insurance and Financial Services

As Administrator for the Florida Municipal Insurance Trust, the League has a longstanding commitment to superiority for its membership.

- **Trust Services** – Licensed league account executives are readily available to review, advise and place coverages.
- **Risk Control** – A full range of programs are offered to promote safe work environments and loss prevention including Drug-Free Workplace, Employment Practices and Return to Work Policies.
- **Risk Management** – Educational seminars and publications are provided to assist membership in managing risk through the SHIELD program. Classes are available online or on-site.
- **Claims Management** – Total in-house adjusting for workers' compensation and liability claims are provided by municipal claims specialist.
- **SimpliCity/Synergy** – An innovative and comprehensive online software application that provides members who insure property through the trust a resource to use to help minimize risk, better prepare for disasters, and reduce overall recovery costs.
- **Underwriting and Policy Services** – Customized program and placement capabilities are offered to address the changing needs and exposures of public entities. Policy pricing, processing and issuance are handled on a territorial team approach.
- **Special Investigation Unit (SIU)** - Pursues and otherwise minimizes fraudulent and similar insurance acts.
- **Accounting**—There are three options for payment of premium through our accounting department. Four quarterly payments, two bi-annual payments or one annual payment.



## Exclusive FMIT Member Programs

**Under the Direction of FLC's Insurance & Financial Services, FMIT Members Benefit from Response & Recovery Programs provided by Synergy.**

### **TURNKEY RECOVERY**

In an effort to improve the mitigation process and significantly reduce the financial impact a loss can have on one's ability to recover, FMIT *TurnKey Recovery*<sup>SM</sup> managed by Synergy is offered to Members through the FMIT's Department of Insurance and Financial Services. All recovery services are authorized by the PRS as part of a covered FMIT Claim. Project costs are approved and paid to certified vendors directly by Synergy or the FMIT in order to reduce Member's out-of-pocket costs. FMIT *TurnKey Recovery*<sup>SM</sup> helps to minimize the financial exposure that SOV Claims can have on Members net cash-flow by eliminating the recovery cost burden and the reimbursement process. Additionally, FMIT *TurnKey Recovery*<sup>SM</sup> significantly reduces overall recovery costs by leveraging pre-certified vendors, preferred pricing agreements, negotiated general conditions and reduced layering of contractor overhead & profits. Ask your FLC Account Executive for more details.

### **SIMPLICITY<sup>SM</sup> SOFTWARE APPLICATION**

*simpliCity*<sup>SM</sup> is the exclusive software solution developed and licensed to the FMIT for use by its Members who insure their property assets through the Trust. FMIT Members often face unique challenges when maintaining accurate schedule of values, tracking assets, overseeing projects, managing certified vendors and documenting the property claims process. *simpliCity*<sup>SM</sup> was developed for FMIT Members as a single solution to address these needs, minimize insurable risk, and ensure timely & cost-effective recovery. Additionally, *simpliCity*<sup>SM</sup> provides the FMIT an opportunity to support Member's desire to improve overall risk management and gain greater visibility of their property & assets.

### **FMIT-ALERT NOTIFICATION**

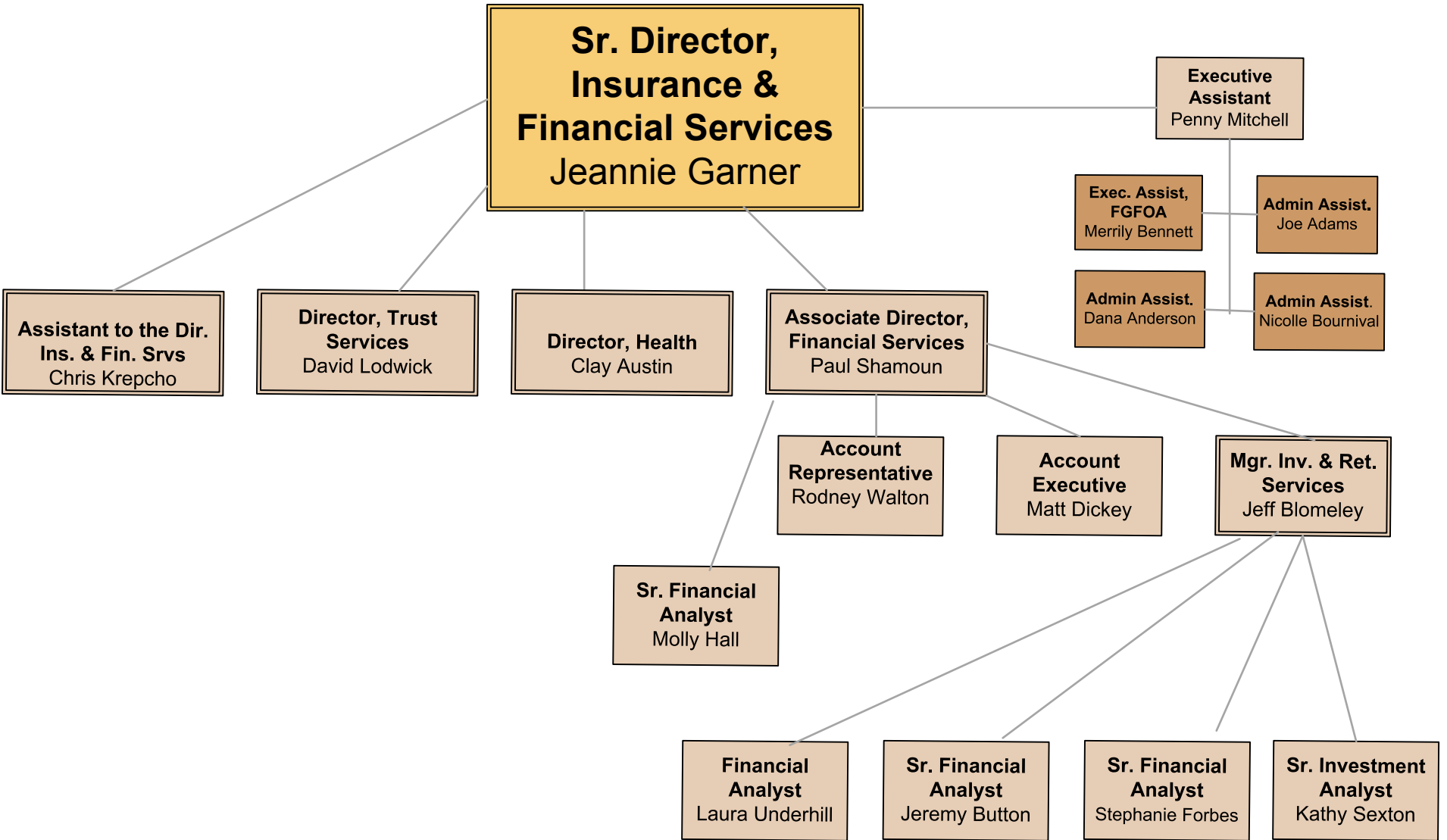
Both prior to and after an event impacts a geographical area, *FMITAlert*<sup>SM</sup> provides critical information to support Member's needs. Using various platforms to deliver content via SMS, Email, Cellular & RDS/FM technology, *FMITAlert*<sup>SM</sup> keeps Member's in touch and aware.

### **MANAGED MUNICIPALITY ASSET PROGRAM (MMAP)**

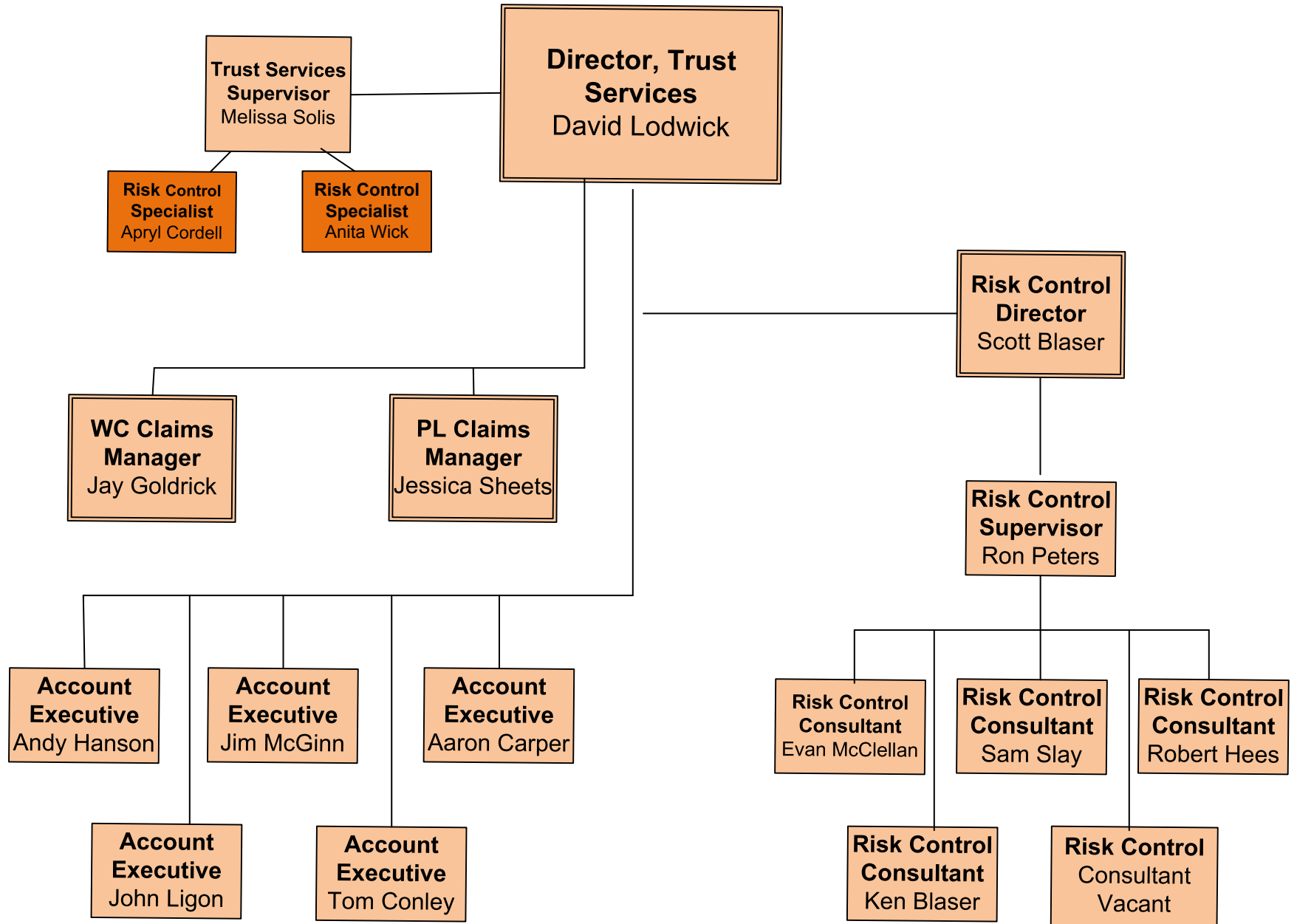
MMAP is a two-tiered program bringing together assets from both the public and private sectors for use by FMIT Members during response and recovery initiatives. More importantly, MMAP ensures that all participating members are fully reimbursed in a timely manner under rental agreements according to either FEMA &/or FMIT Insurance rates. Additionally, in tough economic times, MMAP provides an opportunity for municipalities to realize a return on fixed assets/equipment by contributing to on-demand, state-wide rental/leasing programs to both the public and private sectors. MMAP is accessed through the *simpliCity*<sup>SM</sup> software application.

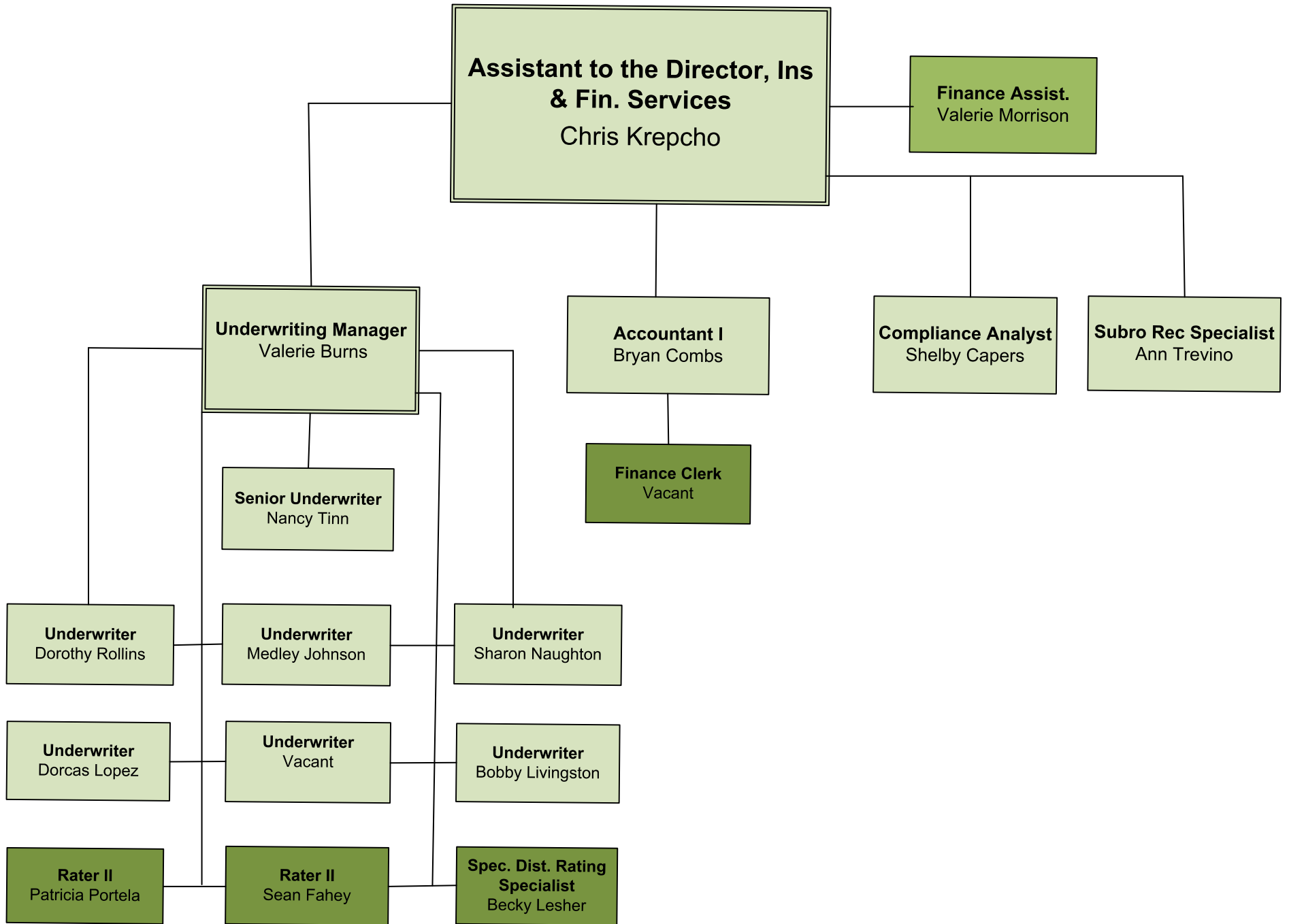
### **FMIT UNIVERSITY TRAINING PROGRAM**

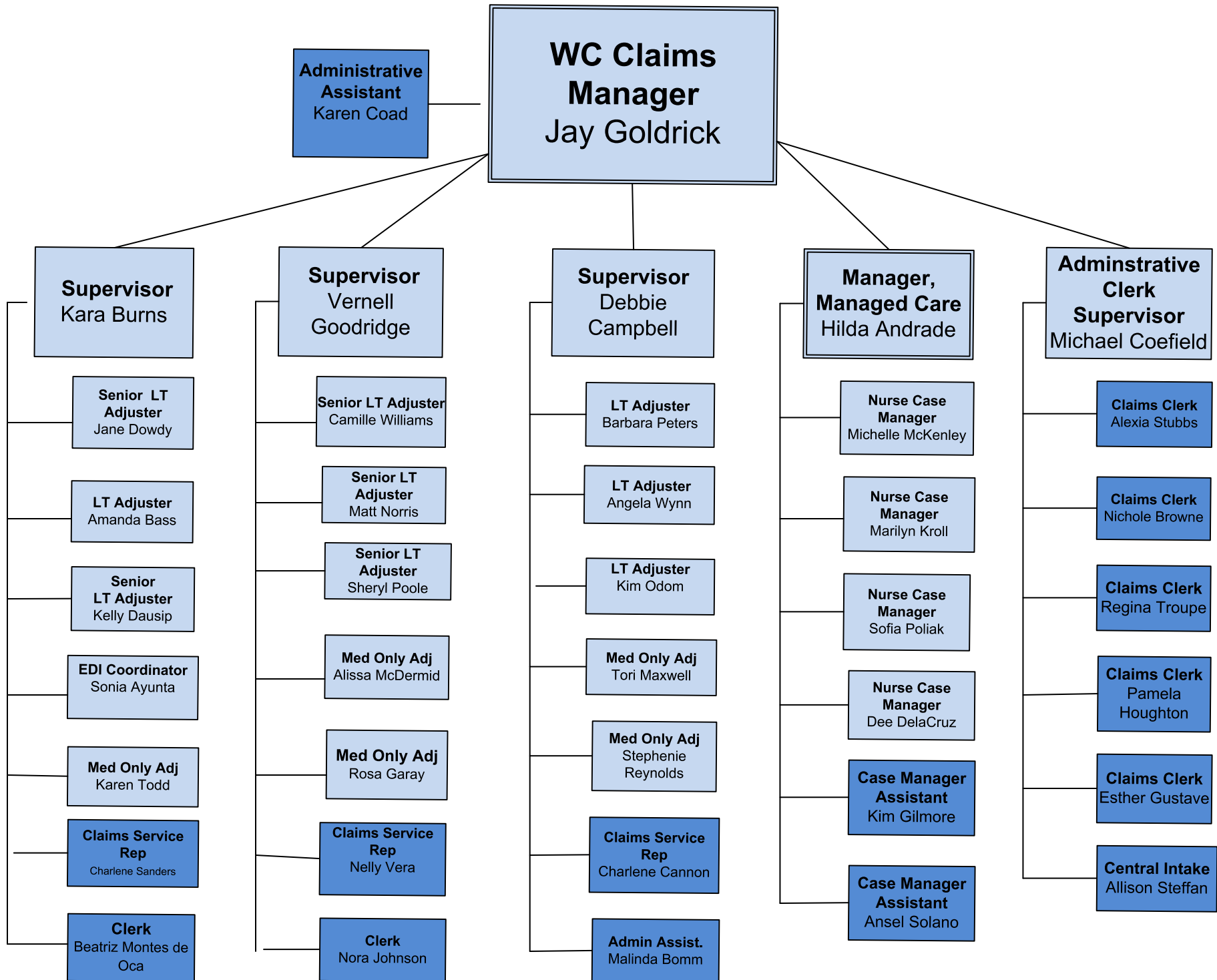
At ER<sup>2</sup> University<sup>SM</sup>, FMIT Members participate in quarterly symposiums designed to educate and better prepare their ability to withstand events that could affect their daily operations. Bringing together industry leaders, Members will benefit from lessons learned in the field of business continuity planning, risk management, first response, public assistance and disaster recovery. Schedule of course curriculum can be found on Member's dashboard located in the *simpliCity*<sup>SM</sup> software application.

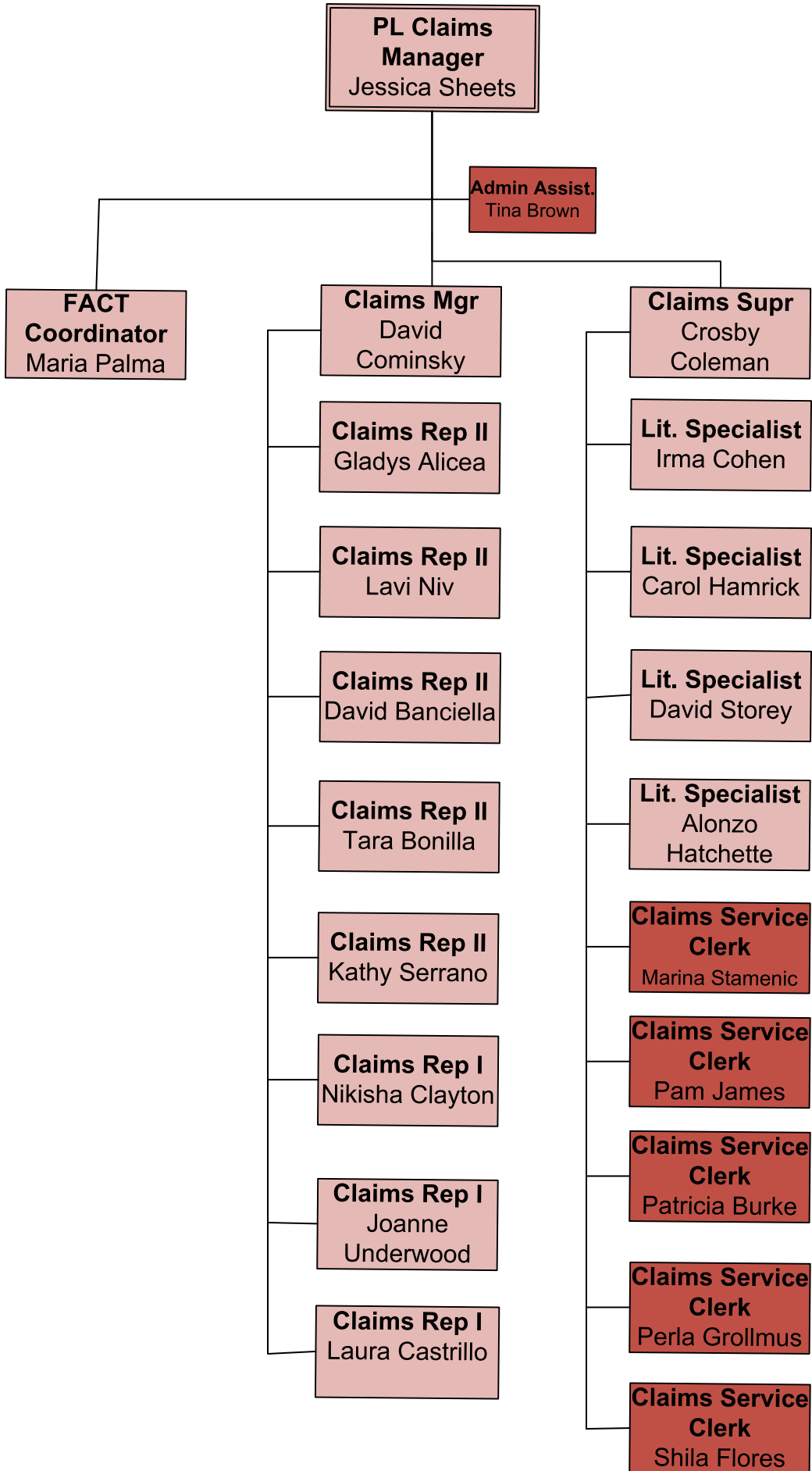














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# TAB 4

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**JEFF ATWATER, CHIEF FINANCIAL OFFICER**  
 FLORIDA DEPARTMENT OF FINANCIAL SERVICES

[Licensee Search](#)    
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 [Terminated Appointment Download](#)    
 [Navigator Download](#)

**Licensee Details**

8/18/2015

**Demographic Information**

**Name of Licensee:** LIGON, JOHN PRESTON  
**License #:** A155595  
**Business Location:** ALTAMONTE SPRINGS,FLORIDA

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
LIFE & HEALTH(0218)	10/7/1985	YES
GENERAL LINES (PROP & CAS)(0220)	8/1/1986	YES

Types and Classes of Active Appointments

LIFE & HEALTH(0218)

Company Name	Original Issue Date	Exp Date	Type	County
RELIASTAR LIFE INSURANCE COMPANY	3/6/2002	11/30/2016	STATE	Orange

GENERAL LINES (PROP & CAS)(0220)

Company Name	Original Issue Date	Exp Date	Type	County
CITIZENS PROPERTY INSURANCE CORPORATION	10/15/2002	11/30/2016	STATE	Orange
HARTFORD STEAM BOILER INSPECTION & INS. COMPANY	5/24/2000	11/30/2016	STATE	Orange
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	1/7/2002	11/30/2016	STATE	Orange
COMMERCE AND INDUSTRY INSURANCE COMPANY	4/2/2003	11/30/2015	STATE	Orange
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	12/13/2002	11/30/2015	STATE	Orange

HEALTH(0240)

Company Name	Original Issue Date	Exp Date	Type	County
ACE AMERICAN INSURANCE COMPANY	9/21/2010	11/30/2016	STATE	Seminole
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA	1/24/2013	11/30/2015	STATE	Orange

# CITY OF ORLANDO

ECONOMIC DEVELOPMENT  
PERMITTING SERVICES

## LOCAL BUSINESS TAX RECEIPT

(Formerly known as "Business License," changed per state law HB1269-2006)

### 2014-2015



**NOTICE-THIS RECEIPT ONLY EVIDENCES PAYMENT OF THE LOCAL BUSINESS TAX PURSUANT TO CH. 205, FLORIDA STATUTES. IT DOES NOT PERMIT THE HOLDER TO OPERATE IN VIOLATION OF ANY CITY, STATE, OR FEDERAL LAW. CITY PERMITTING MUST BE NOTIFIED OF ANY MATERIAL CHANGE TO THE INFORMATION FOUND HEREIN BELOW. THIS RECEIPT DOES NOT CONSTITUTE AN ENDORSEMENT OR APPROVAL OF THE HOLDER'S SKILL OR COMPETENCY.**

Issued Date: 10/01/2014  
Expiration Date: 09/30/2015

Case Number: BUS0021708-001

Business Name  
FLORIDA LEAGUE OF CITIES INC  
P.O. Box 530065  
ORLANDO, FL 32853

Business Owner  
FLORIDA LEAGUE OF CITIES INC

Business Location:  
125 E Colonial Dr

Business Type(s):  
BUSOFF 9990 BUSINESS OFFICE

Fees:  
Administration Fee 20.00  
2015 Business Tax 622.92  
Total Paid \$642.92



PAID: \$50.00 0099-00644270 9/2/2014

### Scott Randolph, Tax Collector Local Business Tax Receipt Orange County, Florida

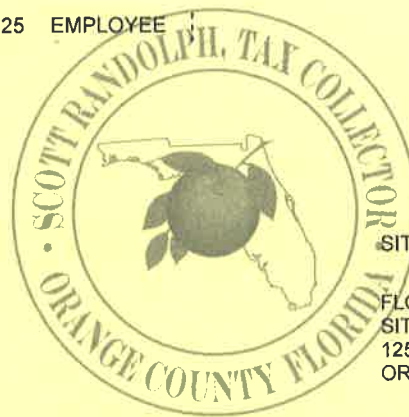
This local business tax receipt is in addition to and not in lieu of any other tax required by law or municipal ordinance. Businesses are subject to regulation of zoning, health and other lawful authorities. This receipt is valid from October 1 through September 30 of receipt year. **Delinquent penalty is added October 1.**

2014 EXPIRES 9/30/2015 5000-0974117  
5000 BUSINESS OFFICE \$50.00 125 EMPLOYEE

TOTAL TAX \$50.00  
PREVIOUSLY PAID \$50.00  
TOTAL DUE \$0.00

125 E COLONIAL DR  
A - ORLANDO, 32853

PAID: \$50.00 0099-00644270 9/2/2014



SITTIG MIKE EX DIRECTOR

FLORIDA LEAGUE OF CITIES INC  
SITTIG MIKE EX DIRECTOR  
125 E COLONIAL DR  
ORLANDO FL 32801-1201

This receipt is official when validated by the Tax Collector.

**PART D: FORMS**

FORM 1: OFFICIAL PROPOSAL FORM

CITY OF BUNNELL

PROPOSER'S NAME: Florida League of Cities

OFFICIAL PROPOSAL FORM

To: City Clerk  
City of Bunnell  
201 West Moody Blvd  
Bunnell, Florida 32110

Ladies/Gentlemen:

1. The undersigned, hereinafter called "Proposer," having become familiar with local conditions, the nature and extent of the proposed project, and having examined carefully the Proposal documents and having fulfilled their requirements, proposes to enter into a contract in full accordance with the related Proposal offered for **Property/Casualty, Liability Insurance and Workers Compensation Program** (Request For Proposals No. RFP-2015-04).

PROPOSAL OFFERED: COST OF Professional Property/Casualty, Liability and Workers Compensation Insurance:

Law Enforcement Liability	\$ <u>29,956</u>
Property and Inland Marine	\$ <u>48,570</u>
General Liability	\$ <u>27,652</u>
Automobile	\$ <u>16,956</u>
Public Officials and Employment Practices Liability	\$ <u>33,252</u>
Crime Coverage	\$ <u>Included</u> can acquire via an agent
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Workers Compensation and Employers Liability	\$ <u>56,207</u>

***This form must be submitted with your proposal.***



**FORM 2: PROPOSER'S CERTIFICATION**

I have carefully examined this Request for Proposal (RFP) which includes scope, requirements for submission, general information and the evaluation and award process.


I acknowledge receipt and incorporation of the following addenda, and the cost, if any, of such revisions has been included in the price of the proposal.

Addendum # 1 Date: 8/11/15 Addendum # \_\_\_\_\_ Date: \_\_\_\_\_  
Addendum # \_\_\_\_\_ Date: \_\_\_\_\_ Addendum # \_\_\_\_\_ Date: \_\_\_\_\_

I hereby propose to provide the services requested in this proposal. I agree to hold pricing for at least **120** days so that the City will have time to properly evaluate this proposal. I agree that the City terms and conditions herein shall take precedence over any conflicting terms and conditions submitted with the proposal and agree to abide by all conditions of this document.

I certify that all information contained in the proposal submittal is truthful to the best of my knowledge and belief. I further certify that I am duly authorized to submit this proposal on behalf of the company as its agent and that the company is ready, willing and able to perform if awarded a contract.

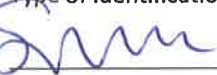
I further certify, under oath, that this proposal is made without prior understanding, agreement, connection, discussion, or collusion with any other person, company or corporation submitting a proposal for the same product or service; no officer, employee or agent of the City or of any other Company who is interested in said proposal; and that the undersigned executed this Responder's Certification with full knowledge and understanding of the matters therein contained and was duly authorized to do so.

Florida League of Cities	P.O. Box 530065
<u>NAME OF BUSINESS</u>	<u>MAILING ADDRESS</u>
	Orlando, FL 32853
<u>AUTHORIZED SIGNATURE</u>	<u>CITY, STATE &amp; ZIP CODE</u>
David Lodwick, Director, Trust Services	386-479-3129/407-425-9378
<u>NAME, TITLE, TYPED</u>	<u>TELEPHONE NUMBER / FAX NUMBER</u>
59-6001124	jligon@flcities.com
<u>FEDERAL IDENTIFICATION #</u>	<u>E-MAIL ADDRESS</u>

State of: Florida

City of: Orange

Sworn to and subscribed before me this 20 day of August, 2015

Type of Identification: Personally known  
 FF 108600  
Signature of Notary Serial/Commission No.

My Commission Expires: 7-28-18



***This form must be submitted with your proposal.***

**FORM 3: PROFESSIONAL REFERENCES**

**A. Please provide three (3) current and correct references from City business clients for similar services.**

1. City of Sanford  
COMPANY

Denver Cheek  
CONTACT NAME

300 North Park Avenue  
ADDRESS

Sanford, FL 32771  
CITY, STATE ZIP CODE

407-688-5135  
TELEPHONE

FAX #

denver.cheek@sanfordfl.gov  
E-MAIL

2. City of Altamonte Springs  
COMPANY

Darla Litton  
CONTACT NAME

225 Newburyport Avenue  
ADDRESS

Altamonte Springs, FL 32701  
CITY, STATE ZIP CODE

407-571-8068  
TELEPHONE

407-571-8070  
FAX #

DSLitton@altamonte.org  
E-MAIL

3. City of Winter Haven  
COMPANY

Mitchell Stayner  
CONTACT NAME

PO Box 2277  
ADDRESS

Winter Haven, FL 33883  
CITY, STATE ZIP CODE

863-291-5600  
TELEPHONE

863-297-3027  
FAX #

mstayner@mywinterhaven.com  
E-MAIL

***This form must be submitted with your proposal.***

**NOT APPLICABLE**

**FORM 4: LOCAL PREFERENCE AFFIDAVIT OF ELIGIBILITY FORM**

*THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.*

1. This sworn statement is submitted to:

\_\_\_\_\_ CITY OF BUNNELL CITY COMMISSIONERS \_\_\_\_\_

by \_\_\_\_\_  
[Print individual's name and title]

for \_\_\_\_\_  
[Print name of Company/Individual submitting sworn statement]

Whose business address is \_\_\_\_\_

2. LOCAL PREFERENCE ELIGIBILITY

A. Vendor/Individual has been in business in City of Bunnell for a minimum of twelve (12) months prior to date of bids or quote? \_\_\_\_\_ YES \_\_\_\_\_ NO

B. City of Bunnell Local Business Tax Receipt Submitted with Affidavit:  
YES \_\_\_\_\_ NO \_\_\_\_\_

C. Proof of Business License and/or Real Property Tax Submitted with Affidavit:  
YES \_\_\_\_\_ NO \_\_\_\_\_

D. Copy of Florida Annual Corporation Report Submitted with Affidavit:  
YES \_\_\_\_\_ NO \_\_\_\_\_

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE PURCHASING MANAGER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM SHALL BE SUBMITTED WITH EACH BID OR QUOTE SUBMITTED TO CITY OF BUNNELL.

\_\_\_\_\_

NOTE: THIS FORM IS REQUIRED FROM PROPOSERS ELIGIBLE FOR LOCAL VENDOR PREFERENCE

***This form must be submitted with your proposal.***

**FORM 5: PUBLIC ENTITY CRIMES FORM**

***SWORN STATEMENT PURSUANT TO SECTION 287.133(3)(a) FLORIDA STATUTES***

A person, affiliate, or corporation who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid on a contract to provide any goods or services to a public entity, may not submit a bid on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids on leases of real property to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, Florida Statutes, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list.

The Proposer certifies by submission of this form that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in this transaction by any Local, State or Federal entity, department or agency.

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.



\_\_\_\_\_  
*[Signature]*

\_\_\_\_\_  
David Lodwick

*(Print or typed)*

***This form must be submitted with your proposal.***



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# **TAB 5**

## **See Separate Attachment**

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# TAB 6

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## **SPECIMEN AGREEMENT IS A SEPARATE ATTACHMENT**

The Specimen Agreement for the Florida Municipal Trust Programs is a very extensive document. We have included only one copy of the Specimen Agreement as a separate attachment along with our RFP submission package.

If you feel that you would like more copies, please contact your Account Executive, John Ligon at (386) 479-3129.



# **Request for Proposals RFP-2015-04**

## **Property/Casualty, Liability Insurance and Workers Compensation Program**

Response Prepared By:

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

Paul Dawson, ARM-P – Senior Vice President / Account Executive  
220 S. Ridgewood Avenue, Suite 210  
Daytona Beach, FL 32114  
(386) 239-4045

Submittal Date: August 24, 2015 at 10:00 A.M.



**ELECTRONIC COPY**



**PUBLIC RISK INSURANCE AGENCY  
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# Section 1

## Letter of Interest

August 24, 2015

City of Bunnell  
Attn: Stella Gurnee, Finance Director  
Finance Department  
201 West Moody Blvd  
Bunnell, FL 32110

RE: RFP-2015-04 – Property/Casualty, Liability Insurance and Workers’ Compensation Program

Dear Ms. Gurnee:

On behalf of Risk Management Associates, Inc. dba Public Risk Insurance Agency (PRIA), we are pleased to participate in the City’s Request for Proposal for Insurance.

Public Risk Insurance Agency (PRIA) is a wholly owned subsidiary of Brown & Brown, Inc. Brown & Brown is a Florida Corporation and the 6<sup>th</sup> largest insurance intermediary in the United States. PRIA’s structure is unique in that our office serves **ONLY** public entities in Florida, currently representing **over 250 public entities** in the state. PRIA creates service plans specific to each of our clients depending on their objectives. For this project, we offer a myriad of “back-room support” services and resources to accomplish the ultimate goal – to **reduce the City’s overall Cost of Risk**.

We have provided a comprehensive Insurance program to include Risk Management Services. Advantages to our program include:

- **Competitive Premiums** – PRIA’s proposed insurance program renewal is **\$44,669 less than the City’s expiring premiums**. This reduction in premium is provided to the City despite a 50% increase in insured property values and large loss ratio deficits of 125% on the property and liability insurance and 134% on the workers compensation insurance. And the carrier has just recently settled a claim for over \$300,000 on behalf the City. *Preferred* has proven to be an outstanding partner to the City by keeping premiums stable and competitive even when losses were significantly higher than premiums.
- **Coverage Enhancements** – We managed to lower the premium while still improving coverage for the City of Bunnell. Including:
  - **Property Policy Improvements**
    - Reduction of the Named Windstorm Deductible to 3%
    - No Additional Premium will be charged for additions to the property policy.
    - Mobile and Contractors Equipment now scheduled at **agreed value**, providing for significantly higher claim payments to the City if equipment is damaged or destroyed.
  - *Preferred* provides automatic coverage at no cost to the City for all “property in the open” if property is within 1,000 feet of an insured location. This includes lights, fences, signs, pavilions, outdoor recreational courts, outdoor machinery and playground equipment. It is important to note that Florida League of Cities will require all of these items to be specifically scheduled will additional premium charged in order for coverage to apply.

- **2 year policy** –This 2<sup>nd</sup> year rate guarantee confirms our commitment and provides budget stability for 2016. Rates will not be affected by liability losses, property losses or changes in the insurance marketplace.
- Liability Defense costs (legal fees) are in addition to and not subject to the policy limits indicated in the proposal. Defense costs are fully paid by the carrier, regardless of deductible.
- **Cyber Liability Limit Increase** - Limit has increased from \$100,000 to **\$1,000,000** to cover liabilities associated with technology use such as privacy liability, breach notification costs, network security liability, and crisis management.
- Non-Monetary claims defense limit \$100,000. This includes administrative procedures such as EEOC Complaints, Ethics Complaints, Injunctive Relief claims (public records violations and Sunshine Law violations). **It should be noted that in the last four years the City's current insurer (*Preferred*) has paid over \$135,000 in defense of these types of allegations. None of these claims would be covered under the Florida League of Cities policies!**
- **Financial Strength** - It is important to be confident that your insurer can pay future claims. The City will continue to benefit from the stability of the *Preferred* Governmental Insurance Trust, which has among the strongest financials in the state with a healthy surplus.
- **Fixed Costs** – There are no additional costs to our program after the policy expires. There are no unknown runoff claims administration or costs or other commitments if the City decides to leave the program in the future.
- **Safety and Loss Control Resources** – Please review our online and onsite safety resources such as HR Helpline, pre-disaster planning, OSHA training, etc.
- **Back office support** – Our staff will continue to provide a tremendous amount of assistance to the City staff such as claims advocacy, budgeting and allocations, FEMA assistance, and My Community Workplace portal. We provide these services to allow for greater efficiencies to your staff via time-saving and delegated tasks.

PRIA has continually provided highly competitive coverages and premiums to the City of Bunnell. We are confident and committed that we will continue to produce superior results for your property and casualty program now and into the future. Please consider this letter as confirmation that we can meet the insurance requirements of this RFP. Thank you for your consideration.

Kind regards,



Paul Dawson  
Senior Vice President

# Section 2

## Qualifications / Experience

*Describe experience completing most recent and similar work for City government or other governmental entities as Company of Record, including contract amounts & dates of up to three (3) most similar projects. Also, include short bios of project team members to be assigned to this project.*

### COMPANY OVERVIEW

Brown & Brown, Inc. is an international company with locations in 38 states, London, and Bermuda.

Brown & Brown, Inc. was founded in 1939 in Daytona Beach, Florida where its headquarters remain. Our corporate footprint is illustrated below:

- Ranked 6<sup>th</sup> largest insurance intermediary in the United States, 7<sup>th</sup> in the World\*
- 184 offices in 39 states, and business in all 50
- 7,800+ employees
- International operations include London brokerage with European and Bermuda market relationships.

Brown & Brown entities have significant operations in Florida.

- Corporate headquarters in Daytona Beach
- 75 years continuous service in Florida
- Florida premium placements exceed \$2 Billion.
- Largest independent intermediary in Florida by premium volume – by a factor of 3
- 41+ offices in Florida

One of Brown & Brown's core businesses is public entity business, nationally and in Florida.

- Public Entity operations in 10 states with multiple offices throughout the country
- Florida public entity business exceeds \$200,000,000 in premium placements
- Over 250 public entity clients in Florida served
- Florida public entity employees exceeds 200

The distinguishing factor of Brown & Brown is its unique culture. We are a nationally ranked, publicly traded (NYSE "BRO") insurance firm built on the understanding and consideration of our clients' needs. It is our culture that drives relationships built on integrity and industry knowledge, independence and entrepreneurship. With the resources, depth and power of our relationships and volume, our clients enjoy service from local and specialized offices geared specifically toward that office's clients and industry needs.

Risk Management Associates, Inc. dba **Public Risk Insurance Agency (PRIA)** is a wholly owned subsidiary of Brown & Brown, Inc. and the respondent to this RFP. Our operations are unique:

- Only retail agency in Florida 100% committed to Florida's public entities.
- PRIA has served Florida governments exclusively for over 23 years.
- We place over \$100 million of annual premiums for our Florida clients
- PRIA currently represents more than 250 of Florida's governmental entities, including:
  - 57 Cities
  - 21 Counties
  - 10 Public School Districts
  - 5 Public Universities
  - Many Other Special Taxing Districts
- 20 insurance professionals located in Daytona Beach
  - Over 250 years of combined insurance experience
  - Most staff have professional designations, including:
    - Bachelors of Science – Risk Management/Insurance-Finance
    - CIC – Certified Insurance Counselor
    - CISR – Certified Insurance Service Representative
    - CRM – Certified Risk Manager
    - ARM – Associates in Risk Management
    - RMPE – Completion of Risk Management for Public Entities course
    - All staff members are encouraged to continue their pursuit of knowledge by continuing educational endeavors.
- Professional Affiliations - PRIA is involved and committed to industry organizations to include:
  - Florida League of Cities (FLOC)
  - Florida Association of Counties (FAC)
  - Florida City and County Managers Association (FCCMA)
  - Public Risk and Insurance Management Association (PRIMA)
  - Florida Governmental Finance Officers Association (FGFOA)
  - Florida Educational Risk Managers Association (FERMA)
  - Florida School Board Association (FSBA)
  - Risk Management Society (RIMS)
  - Florida Public Human Resources Association (FPHRA)

PRIA is the largest public entity insurance agency in the State of Florida. Our clients include more than 250 local governments in Florida. We represent large governments such as the City of Miami and Brevard County, small municipalities such as the Melbourne-Tillman Water Control District, and everything in between. Due to the size and diversity of our client list, our experience in the municipal space is unmatched.

It is also important to note that we place insurance and service insurance programs for those entities in every conceivable way including: fully insured, completely self-insured, and blended programs which include both first-dollar coverage and self-insured retentions. We also have industry-leading experience in loss control, education and claims handling for public entities.

## QUALIFICATIONS / EXPERIENCE

---

We believe that all of our public entity experience is relevant and gives our agency a unique ability to serve the City of Bunnell. Below is a short list of Cities and other public entities similar in size and scope to the City of Bunnell.

City of Mulberry  
City of Belleview  
City of Chipley  
City of Davenport  
City of Destin  
City of Groveland  
City of Polk City

City of Perry  
Town of Mayo  
Baker County  
Barefoot Bay Recreational District  
Flagler County  
City of Edgewater  
City of Haines City

We encourage the City of Bunnell to reach out to our references and other clients to discuss the performance of the PRIA team on their risk management and insurance programs.

### PROJECT TEAM

PRIA staff is well experienced in improving and managing large property and casualty insurance programs. In addition, the day-to-day service provided by our internal staff is second to none. Our staff has been extensively trained in matters specific to public entities and is carefully selected based on their people skills, insurance education and experience, willingness to satisfy customers and dedication to our goals. It is our belief that this experience has been very evident in servicing the City of Bunnell's insurance needs. Over the past 12 years, we have proudly served the City and handled myriad projects such as improving coverage, lowering premiums and providing certifications and claims support. Our team has also showed the ability to handle special projects such as securing a performance bond which allowed the City to continue providing waste management services to the City of Palm Coast.

Our entire staff is located in PRIA's offices in Daytona Beach, FL and have access to the Brown & Brown corporate headquarters located within the same building. This is significant in that if we need access to the President of Brown & Brown, he is available and just steps away.

### ACCOUNT EXECUTIVE

**Mr. Paul Dawson, ARM-P** will continue to serve as the Account Executive, the individual ultimately responsible for analyzing and designing the insurance program, marketing, negotiating with insurers and other service providers, and communicating with the City's decision makers throughout all aspects of the insurance placement and maintenance on behalf of the City. He will be available for any and all meetings, presentations or workshops at the City's request. Mr. Matt Montgomery will provide back up for the rare occasions when Mr. Dawson is unavailable.



## QUALIFICATIONS / EXPERIENCE

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Mr. Dawson currently serves 30 public entity clients, ranging in size from small special taxing districts to large self-insureds. These include the Cities of Chipley, Destin, Tallahassee, Ocala, Edgewater, Fort Lauderdale, Sarasota, Haines City, St Cloud and others. Also included as clients are the Counties of, Brevard, Citrus, Clay, Columbia, Flagler, Gilchrist, Gulf, Marion and Okaloosa. He has over 20 years of public entity insurance/risk management experience including focus in the following areas:

- Contractual Risk Transfer and Indemnification Language
- Insurance and Self-Insurance Program and Policy Design
- Risk Retention and Deductible Analysis
- Catastrophic Claims Management
- FEMA Coordination and Stafford Act interpretation
- Claims Advocacy
- Local Government Financing and Budgeting
- Public Entity Law (Florida Statutes governing tort liability, procurement, court rulings, etc.)
- Informational and Educational Presentations

Key functions include but are not limited to:

- Responsible for continual communication with the City and available to the City for advice and consultation on all risk management issues
- Analyze and evaluate current program strengths and weaknesses
- Establish program goals, timelines and strategies
- Evaluate underinsured or uninsured exposures of the City
- Design alternate risk transfer options
- Perform contractual risk transfer reviews and provide recommendations if needed
- Assist in drafting reports and analysis for senior management
- Engage in direct negotiations with insurers for optimal terms
- Present renewal options and attend public meetings in support of renewal recommendations
- Act as a claim advocate for all claim conflicts
- Coordinate and attend claims meetings
- Review loss reports quarterly
- Coordinate requests for FEMA public assistance directly with FEMA
- Establish estimate renewal pricing annually
- Communicate industry trends, changes and emerging solutions
- Monitor client satisfaction and program efficiencies

Mr. Dawson's experience, expertise and personal history in serving the risk management needs of public entities separates him from all other peers. The capabilities of Mr. Dawson have been recognized by independent consultants and experienced risk managers throughout Florida. Evidence of this can be found in recent RFQ contests for broker services at City of Tallahassee, City of Sarasota, Brevard County, Orange County School Board, City of Ocala, Clay County, Okaloosa County, City of Fort Lauderdale, and Sarasota County to name a few. In each procurement process, PRIA and Mr. Dawson prevailed and were chosen as the most qualified agency.

His experience managing large property losses after the storms in 2004 may also prove to be invaluable should the City suffer a large hurricane loss. Mr. Dawson dealt directly with FEMA on many large losses, negotiated large claims advances (\$5M to the City of Pensacola), and assisted in finalizing many FEMA public assistance grants. Much was learned in 2004 by those that handled claims in the most active storm season ever experienced in Florida. These experiences provide the foundation of our catastrophic loss response and protocol.

City of Bunnell

RFP-2015-04 – Property/Casualty, Liability Insurance and Workers Compensation



### **SERVICE TEAM**

Our approach to servicing our public entity accounts is to provide a strong internal service team that is ready to respond to each client's unique risk exposures and needs. To ensure a high level of continuous service we assign back up service team members for each large account.

### **ACCOUNT MANAGER**

#### **Patricia "Trish" Jenkins – Account Representative**

Ms Jenkins 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 Bunnell. Over the past few years, Ms. Jenkins has shown the City of Bunnell her capabilities in responding to service needs, analyzing requests for certificates of insurance, maintaining property, vehicle, and equipment schedules, claims handling as well as overseeing special projects. Ms. Jenkins 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.

**Robin Faircloth, Director of Operations**, will be assigned as part of the team dedicated to servicing the City. Ms. Faircloth grew up in her family's insurance agency and received a Risk Management degree from Florida State University. With over 17 years of experience (11 at PRIA), her skills have propelled her to PRIA's Director of Operations. Ms. Faircloth holds a Surplus Lines license and boasts an impressive record of quality service and routinely receives accolades from her clients. Robin has been charged to constantly improve service offerings to our clients, including technological efficiencies to assist our clients. Ms. Faircloth has 11 years' experience managing and servicing the needs of PRIA's public entity clients.

### **Back Up Team Members**

To ensure continuity of quality service we have assigned back up personnel for Mr. Dawson and Ms. Jenkins. These individuals will work in the background to stay current with any issues or ongoing projects and will be primary contacts should either Mr. Dawson or Ms. Jenkins be unavailable for an extended time.

Mr. Matt Montgomery will back up Mr. Dawson and Ms. Robin Faircloth and Ms. Melody Blake will back up Ms. Jenkins. Resumes for all team members are enclosed.

**Paul Dawson**

Senior Vice President / Account Executive  
Public Risk Insurance Agency

## EXPERIENCE

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

1995 to Present. Senior 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 board and senior management presentations, committee meeting participation, and coordination of daily staff service objectives.

### **E.I. DuPont**

1987 to 1995

Safety Manager, Southeast District

Large Account Representative.

Responsibilities including implementation of ISO 9000 programs, new product marketing plans, fleet safety and new employee training.

## EDUCATION

Associates in Risk Management (ARM)

Risk Management for Public Entities (RMPE)

Valencia Community College

## LICENSES

2-20 General Lines Agents License, State of Florida

## PROFESSIONAL AFFILIATIONS

FAC – Florida Association of Counties

FLOC – Florida League of Cities

PRIMA - Public Risk Insurance Management Association, Associate Member & Speaker

## AREAS OF SPECIAL EXPERTISE

Florida Public Entity Large Property Insurance Programs

Alternative Risk Financing and Implementation

FEMA Regulations & Stafford Act

Contractual Indemnification and Risk Transfer

Catastrophic Modeling (AIR & RMS)

Florida Public Entity Law

**Matthew Montgomery**  
Account Executive  
Public Risk Insurance Agency

### EXPERIENCE

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

September 2013 – Present. 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 objectives.

**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. Worked through one legislative session that proved to be the first of many in which Executive Agencies would be forced to significantly cut budgets in order to meet reduced state revenues in the wake of the recession.

**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 which included over 300 calls a day and over 100 pieces of written communication.

### 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

City of Bunnell

RFP-2015-04 – Property/Casualty, Liability Insurance and Workers Compensation



**Robin L. Faircloth, CISR**  
Director of Operations  
Public Risk Insurance Agency

## 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)

Risk Management for Public Entities (RMPE)

FEMA Public Assistance Program

Candidate for Associate in Risk Management (ARM)

Candidate for Certified School Risk Management (CSRMS)

## 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

**Patricia B. Jenkins, CPSR**  
Account Representative  
Public Risk Insurance Agency

### EXPERIENCE

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

June 2010 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. Provide technical and clerical support for public entity service representatives.

**N.T. Vincent Insurance**

2000-2010. Commercial and Personal Lines Account Manager. Managed several different lines of insurance such as Workers Compensation, General Liability, Commercial Property, etc. Administered clients. New business sales. Cross-selling. Processed accounting information.

**Allstate Insurance Company**

1998-2000. Office Manager/Commercial and Personal Lines Account Manager. Handled Customer Relations. New Business Sales. Cross-selling. Managed Office. Duties included day-to-day activities including certificates of insurance, request endorsements, process new business, renewals, etc. Managed Staff.

**Caton Insurance Agency, Inc.**

1996-1998 Commercial Lines Account Manager. Managed \$2 million book of business. Created renewal retention reports. Worked with Senior VP as agent. Created proposals for clients. Handle requests for endorsements, certificates, policy checking for accuracy, etc.

### LICENSES

2-20 General Lines Agent, State of Florida

### EDUCATION

Collin County Community College  
Certified Professional Service Representative, CPSR

**Melody A. Blake, ACSR**  
Account Representative  
Public Risk Insurance Agency

## EXPERIENCE

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

July 2010 to present. Account 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.

### **Beskin & Associates, Inc.**

1991-2010. Senior Commercial Marketing Specialist

Responsible for in house underwriting, rating, and documentation for all new commercial lines business to agency handling six producers. Developed and maintained excellent agency/insurance company trust/rapport. Used various insurance companies' online rating systems. Maintained underwriting guidelines.

Developed and maintained various marketing/tracking spreadsheets. Directed renewal marketing representative with available markets. Handled Professional Liability new business and renewals. Was instrumental in making Beskin & Associates, Inc., one of the top producers with Zurich Small Business Unit.

Trained and answered other employees' questions with regards to rating systems and coverage issues. Corrected issues with insurance companies regarding policies received (processing endorsements). Searched and found various markets, admitted or non-admitted. Dealt with coastal issues/guidelines. Developed internal comparison coverage spreadsheets. Prepared formal proposals

1990-1991. Customer Service Representative.

Responsibilities include working with small to large commercial clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties.

## EDUCATION

Accredited Customer Service Representative

Candidate for Associate in Insurance Account Management (AIAM)

## LICENSES

2-20 General Lines Agent, State of Florida

Please include the following information regarding your company:

Responding firms will provide the following information:

**ELIGIBILITY CRITERIA:**

- *Proposer must be licensed and provide proof of licensure certifying that proposer is authorized to do business in the State of Florida.*

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:** DAWSON, WILLIAM PAUL

**License #:** A063548

**Business Location:** DAYTONA BEACH,FLORIDA

### Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	4/22/1995	YES

## 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:** 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

## Licensee Details

### Demographic Information

**Name of Licensee:** JENKINS, PATRICIA BRIANNA  
**License #:** A230015  
**Business Location:** DAYTONA BEACH,FLORIDA

### Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	1/30/2012	YES

## Licensee Details

### Demographic Information

**Name of Licensee:** BLAKE, MELODY A

**License #:** P086087


**Business Location:** TITUSVILLE,FLORIDA

### Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	9/14/2006	YES

- State under what other or former name(s) the Proposer is currently operating under or has operated under.

Risk Management Associates, Inc. operates under the Fictitious Name Public Risk Insurance Agency.



**Detail by FEI/EIN Number**

Florida Profit Corporation  
RISK MANAGEMENT ASSOCIATES, INC.

Filing Information

<b>Document Number</b>	H16549
<b>FEI/EIN Number</b>	592445801
<b>Date Filed</b>	08/14/1984
<b>State</b>	FL
<b>Status</b>	ACTIVE
<b>Last Event</b>	NAME CHANGE AMENDMENT
<b>Event Date Filed</b>	04/15/2003
<b>Event Effective Date</b>	NONE

Principal Address  
220 S. Ridgewood Avenue, Suite 210  
Daytona Beach, FL 32114

Changed: 04/12/2015

Mailing Address  
220 S. Ridgewood Avenue, Suite 210  
Daytona Beach, FL 32114

Changed: 04/12/2015

Registered Agent Name & Address  
C T CORPORATION SYSTEM  
1200 SOUTH PINE ISLAND ROAD  
PLANTATION, FL 33324

Name Changed: 03/20/2012

Address Changed: 03/20/2012

Officer/Director Detail

**Name & Address**

**Title President, Director**

Lydecker, Charles H.  
220 S. Ridgewood Avenue  
Daytona Beach, FL 32114

**Title Secretary**

Lloyd, Robert W.  
220 S. Ridgewood Avenue  
Daytona Beach, FL 32114

**Title Treasurer**

Tinsley, Thomas G.  
220 S. Ridgewood Avenue  
Daytona Beach, FL 32114

**Title Vice President & Assistant Secretary**

Robinson, Anthony  
220 S. Ridgewood Ave.  
Daytona Beach, FL 32114

Annual Reports

<b>Report Year</b>	<b>Filed Date</b>
2013	04/16/2013
2014	04/23/2014
2015	04/12/2015

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DIVISION OF CORPORATIONS

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## Fictitious Name Detail

### Fictitious Name

PUBLIC RISK INSURANCE AGENCY

### Filing Information

Document Number	G04103900454
Status	ACTIVE
Filed Date	04/12/2004
Expiration Date	12/31/2014
Current Owners	1
County	VOLUSIA
Total Pages	3
Events Filed	1
FEI/EIN Number	NONE

### Mailing Address

PO BOX 2416  
DAYTONA BEACH, FL 32115

### Owner Information

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

### Document Images

<a href="#">04/12/2004 -- REGISTRATION</a>	View image in PDF format
<a href="#">06/29/2009 -- RENEWAL</a>	View image in PDF format

Note: This is not official record. See documents if question or conflict.

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### ***EXPERIENCE AND QUALIFICATIONS OF THE PROPOSER:***

- *Proposer shall provide the location of the office from which the service is to be performed and number of partners, managers, supervisors, and other professional staff employed at that office.*

The City of Bunnell will be serviced by Risk Management Associates, Inc. dba **Public Risk Insurance Agency (PRIA)**, a wholly owned subsidiary of Brown & Brown, Inc. also serving as the respondent to this RFP. PRIA's FEIN is 59-2445801.

The PRIA office is located within Brown & Brown corporate headquarters in Daytona Beach, FL. A majority of Brown & Brown's senior management is located in Daytona Beach, including President, Chief Executive Office, Chief Financial Officer, and Regional Presidents and Vice Presidents. The Brown & Brown corporate office, Brown & Brown Daytona operations, and PRIA are all collocated with more than 200 team members in the headquarters. This is important to our clients in that PRIA has access to the very top level of influence in an organization with over \$1.5 billion in annual revenues in the event of a special need for the City should arise. This extra level of backing can be important for claims advocacy, insurance program rate and terms negotiation, and service support for tough issues if they arise.

For the past 12 years PRIA has served the insurance needs of Bunnell. Our combination of coverage claims handling and reduced premiums from the prior insurance program have proved to be valuable and stable for the City in the year-to-year navigation of the insurance markets.

PRIA currently employs 20 teammates solely focused on Public Entity business. This office includes 4 managers and 16 additional staff.

- PRIA is the ONLY retail agency in Florida 100% committed to Florida's public entities.
- PRIA has served Florida governments exclusively for more than 20 years.
- Our team places more than \$100 million in annual premiums for our Florida clients
- PRIA currently represents approximately 250 of Florida's governmental entities, including:
  - 21 counties
  - More than 50 cities / towns
  - 10 public school districts
  - 5 public universities
  - Dozens of special taxing districts
- 20 insurance professionals located in Daytona Beach
  - Over 250 years of combined insurance experience
  - Most staff have professional designations, including:
    - Bachelors of Science – Risk Management/Insurance-Finance
    - ARM – Associates in Risk Management
    - CIC – Certified Insurance Counselor
    - CISR – Certified Insurance Service Representative
    - CRM – Certified Risk Manager
    - RMPE – Completion of Risk Management for Public Entities course

- Professional Affiliations - PRIA is involved and committed to industry organizations to include:
  - Florida League of Cities (FLoC)
  - Florida Association of Counties (FAC)
  - Florida City and City Managers Association (FCCMA)
  - Public Risk and Insurance Management Association (PRIMA)
  - Florida Governmental Finance Officers Association (FGFOA)
  - Florida Educational Risk Managers Association (FERMA)
  - Florida School Board Association (FSBA)
  - Risk Management Society (RIMS)
  - Florida Public Human Resources Association (FPHRA)
  
- *City of Bunnell will require awarded Firm(s) to have the capability to handle claims, issues and/or request from covered employees on an in house level with limited referral to service providers.*

PRIA has demonstrated over the past 12 years that we are capable of providing expert claims handling, claims advisement, and claims advocacy for the City. We are both capable and comfortable providing these services on an in-house level with limited referral to service providers. We are also very comfortable and have proved valuable to the City in negotiation with service providers on securing beneficial claims outcomes on behalf of the City.

We also encourage the City to reach out to our references or ANY of our clients to gain insight into the quality and consistency of our claims handling for other public entities. We have provided a listing of our entire client base within this RFP response.

- *City of Bunnell administers a complex insurance program. Proposer shall provide three (3) client references, including contact person's name, email address, business address, telephone number, and how long the account has been active, for which similar work was performed over the last five (5) years. Two (2) of these client references must be organizations similar to City of Bunnell.*

**City of Groveland**      Gwen Walker, Finance Director, [gwen.walker@groveland-fl.gov](mailto:gwen.walker@groveland-fl.gov)  
156 S. Lake Ave Groveland FL 34736  
(352) 429-2141 – Phone  
(352) 429-5723 – Fax

Client Since 2002 – \$450,000 annual insurance premium – PRIA provides all property, casualty and workers' compensation insurance. We provided claim advocacy, consult on contractual risk transfer and indemnification agreements, and evaluates limits, retentions and scope of coverage for all City exposures. PRIA maintains exposure data on an ongoing basis. We facilitate, promote and provide risk and loss control initiatives.

**City of Perry**              Penny Staffney, Finance Director, [ppgpenny@yahoo.com](mailto:ppgpenny@yahoo.com)  
224 S. Jefferson Street. Perry FL 32347  
(850) 584-7161 – Phone  
(850) 584-2619 - Fax

Client Since 1997 – \$350,000 annual insurance premium – PRIA provides all property, casualty and workers' compensation insurance. We provided claim advocacy, consult on contractual risk transfer and indemnification agreements, and evaluates limits, retentions and scope of coverage for all City exposures. PRIA maintains exposure data on an ongoing basis. We facilitate, promote and provide risk and loss control initiatives.

**City of Chipley -**        Patrice Tanner, City Clerk, [ptanner@cityofchipley.com](mailto:ptanner@cityofchipley.com)  
1442 Jackson Ave. Chipley FL 32428  
(850) 638-6350 – Phone  
(850) 638-6353 – Fax

Client Since 2001 – \$200,000 annual insurance premium – PRIA provides all property, casualty and workers' compensation insurance. We provided claim advocacy, consult on contractual risk transfer and indemnification agreements, and evaluates limits, retentions and scope of coverage for all City exposures. PRIA maintains exposure data on an ongoing basis. We facilitate, promote and provide risk and loss control initiatives.

PRIA has also provided a complete client list on the following page.



**PRIA Public Entity Clients**

**Cities / Towns / Villages**

Atlantis	Davenport	Highland Beach	Marco Island	Pierson
Auburndale	Davie	Indian River Shores	Margate	Polk City
Aventura	Deltona	Inverness	Mayo	Royal Palm Beach
Bay Harbor Islands	Destin	Jacksonville Beach	Miami	St. Cloud
Bellevue	Eagle Lake	Jupiter	Miami Gardens	Sarasota
Bunnell	Edgewater	Key West	Mulberry	Tallahassee
Cape Coral	Fellsmere	Lake Helen	Naples	Treasure Island
Casselberry	Fort Lauderdale	Lake Worth	North Miami	West Palm Beach
Chattahoochee	Fort Walton Beach	Lauderhill	North Miami Beach	Weston
Chipley	Groveland	Lighthouse Point	North Port	
Coconut Creek	Haines City	Madeira Beach	Ocala	
Dania Beach	High Springs	Madison	Perry	

**Counties**

Baker	Clay	Flagler	Gulf	Lee	Marion	Sarasota
Brevard	Columbia	Gadsden	Highlands	Levy	Okaloosa	Wakulla
Citrus	Desoto	Gilchrist	Jefferson	Madison	Santa Rosa	Washington

**Schools / Universities**

Cape Coral Charter Schools	Lee School District	Okaloosa School District	Seminole School District
Collier School District	Madison School District	Orange School District	University of Central Florida
Florida Atlantic University	Marion School District	Pasco School District	University of Florida
Florida International University			

**Special Districts**

Barefoot Bay Recreation District	Fellsmere Water Control District	Lakewood Ranch Stewardship District	Palm Beach County Housing Authority	St. Johns River Water Management District
Bayfront Bay Recreation District	Ft. Myers Housing Authority	Lee County Housing Authority	Peach River / Manasota Regional WCD	Suwannee River Water Management District
Big Bend Water Authority	Ft. Myers Beach Fire District	Lehigh Acres Municipal Services Improvement	Pine Tree Water Control District	TBARTA
Bonita Springs Fire Control District	Hillsborough Transit Authority	Loxahatchee Groves Water Control District	Pinellas Park Water Management District	Tampa Bay Water
Broward MPO	Highlands County Sheriff	Loxahatchee River District	Pinellas Suncoast Fire & Rescue District	Tampa Historic Streetcar
Buckhead Ridge Mosquito Control District	Immokalee Fire Control District	Mayo Volunteer Fire Department	Pinellas Suncoast Transit	Three Rivers Regional Library System
Central Florida Fire Consortium	Immokalee Water and Sewer District	Melbourne-Tillman Water Control District	Pompano Beach Housing Authority	Tindall Hammock Irrigation & Soil
Children's Board of Hillsborough County	Jacksonville Beach CRA	Miami Beach Housing Authority	Sanibel Fire & Rescue	Titusville Housing Authority
Citrus County Sheriff	Jupiter Redevelopment Agency	Miami Sports & Exhibition Authority	Sebring Airport Authority	Upper Captiva Fire District
Citrus Mosquito Control	Key Largo Fire Rescue & Emergency Medical	Moore Haven Mosquito Control District	Seminole Improvement District	Viera Stewardship District
Clay County Utility Authority	Key Largo Volunteer Fire	Naples Airport Authority	South Indian River WCD	Wakulla United Firefighters Association
Collier Mosquito Control District	Lake Asbury MSBD	New River Solid Waste	South Trail Fire	Washington County Sheriff
Davie Community Redevelopment Agency	Lake Region Lakes	North Springs Improvement District	Southeast Overtown Park West CRA	West Palm Beach CRA
Emerald Coast Utilities Authority	Lake Worth Drainage District	Northern Palm Beach County ID	Southwest Florida Water Management District	Winter Haven Housing Authority
Estero Fire Rescue	Lakewood Ranch Interdistrict Authority	Old Plantation Water Control District	Spring Lake Improvement District	51 Community Development Districts

- *If proposer is an Insurance Broker and a Consultant, state the percentage of income derived from each activity during the past year. Proposer shall provide a statement indicating that Proposer will refrain from being a broker, agent, and/or party to any proposal resulting from this RFP and consulting services solicited herein.*

Public Risk Insurance Agency is a broker / agent and does not service clients under strictly consultancy agreements. As such, PRIA will refrain from being a broker, agent, and/or party to any proposal resulting from this RFP and consulting services solicited herein.

- *Provide a statement that no litigation or regulatory action has been filed against your firm(s) in the last three years. If an action has been filed against your firm(s) within the last three years, state and describe the litigation or regulatory action filed against your firm, and identify the court or agency before which the action was instituted, the applicable case or file number, and the status or disposition for such reported.*

Public Risk Insurance Agency has had no litigation or regulatory action filed against our firm in the last three years.

- *Describe all litigation (include the court and location) of any kind involving Proposer or Proposer's team members within the last five years.*

Public Risk Insurance Agency has not been involved in any litigation in the last five years.

### ***PAYMENT OF PREMIUMS:***

*The City desires to have installment payments. Proposers are requested to indicate their most favorable terms. Billing invoices will show detailed charges.*

Payment terms available are as follows:

Package: Annual or 50% Down, 25% due at 75 Days and 25% due at 166 Days

Workers' Compensation: Annual; Quarterly; 25% Down and up to 9 Monthly Installments

All Other Ancillary Lines: Annual

### ***OTHER SERVICES PROVIDED:***

*Proposers are expected to provide loss control/safety assistance, HR/Risk Management assistance, On-site Risk Review, Property Appraisals and periodic coverage review and recommendations. Proposers are requested to submit information regarding all available programs and any applicable costs, if additional.*

## **PREFERRED SAFETY AND RISK MANAGEMENT SERVICES**

Preferred's loss control director, Mike Marinan, has most recently worked closely with the City to create a meaningful safety manual. Mike has been meeting with the committee to assist in this important step to get the safety program back on track. In the past several years PRIA and Preferred have worked together to improve the City's loss experience in an effort to reduce the workers compensation insurance cost. So far our efforts appear to be effective. The City's Experience Modification Factor has been trending in a positive direction for the last three years and is now 55 points better than it was in 2012! Our efforts are provided at no cost to the City and have resulted in a premium reduction of almost \$100,000 in just two years.

### General Program Overview

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.

At *Preferred*, Safety consultations originate with one basic thought—Specific measures can be recommended to minimize or eliminate the exposures that cause accidents. This does not mean that the workplace become no-risk utopias, but we expect our consultants to recommend measures to control/minimize all types of accidents, injuries and illnesses to our *Preferred* clients' operations and premises.

Stressing our problem solving skills... *Preferred* is dedicated to meeting the challenge of the complex problems facing public sector organizations...disarming these problems and converting them into factors, which work to the advantage of our clients. Our emphasis approach to risk control incorporates the following elements:

- **Exposure Identification** – Assist management in determining areas where a chance of loss might exist.
- **Exposure Measurement and 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 and after considering alternative approaches, specific recommendations and/or a custom design Risk Control plan will be formulated.

- **Training and Safety Management Consulting** – After considering client needs specific training will be formulated and initiated to fit that need. Key personnel will be provided with the basic knowledge and skills they need to meet those identified needs. Program monitoring is accomplished through follow-up surveys with adjustments to the action plan made as needed. Specialty consulting services are available if necessary.

*Preferred's* Safety and Risk Management Department evaluates the unique needs to each client, ultimately designing a program that is capable of being integrated into the overall risk control efforts of each client. Our management system's direction to the problem solving approach is the foundation of our Safety and Risk Management Service.



# HR RISK MANAGEMENT HELPLINE

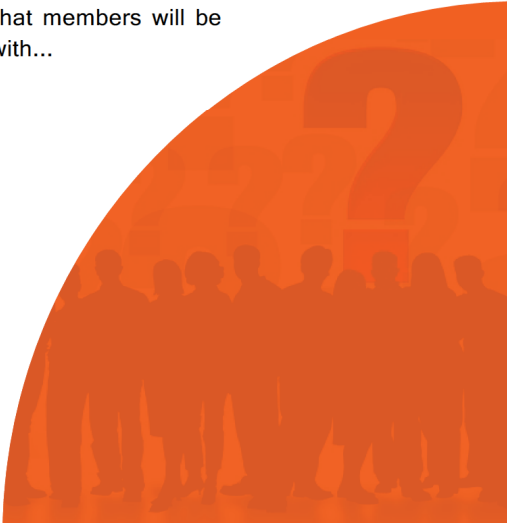
The Preferred HR Risk Management HELPLINE is available to those members that have their POL/EPLI or ELL/EPLI coverage with the Trust. The HELPLINE is an employment law focused resource designed to control costs, save time, and complement the valuable services that Preferred provides. The resources provided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

### HR RISK MANAGEMENT HELPLINE BENEFITS INCLUDE:

- Confidential, documented responses to specific employment law questions from real attorneys who are experts in HR Risk Management and employment law issues
- Online Unlawful Harassment Training for all supervisors and employees
- A state-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...

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

- Americans with Disabilities Act (ADA)
- Affirmative Action Plans
- Age Discrimination (ADEA)
- Background & Employment Screening
- Benefit Continuation (COBRA)
- Compensation
- Disability Claims & Issues
- Discrimination Payroll
- Drug Testing
- Employee Turnover
- Exempt/Non-Exempt Issues (Overtime)
- Facility Closure
- Family and Medical Leave laws (FMLA)
- Fraud/Theft/Shrinkage
- Continued...



- Gender Issues
- General Harassment
- Hiring Practices
- Immigration Laws and Issues
- Interviewing
- Layoffs
- Management & Employee Development
- Marital Status
- Military Leave (USERRA)
- National Origin & Language Issues
- Payroll
- Performance Management
- Personnel Files (Content & Handling)
- Physical Appearance Issues
- Pre-Employment Behavioral & Skill Testing
- Pregnancy
- Privacy of Documentation (HIPAA Issues)
- Progressive Discipline Situations
- Racial Issues
- Recognition Programs
- Regulatory Compliance (State & Federal)
- Religious Issues
- Retaliation
- Safety Procedures & Practices
- Sexual Harassment
- Sexual Preference & Orientation Issues
- Termination & Discharge
- Training
- Unemployment Compensation
- Union Relations – General Inquiries
- Wage/Hour (Federal) – (FLSA)
- Wage/Hour (State)
- Workers Compensation
- Workplace Violence

### Member comments on this valuable benefit...

"The HELPLINE is so useful to me as the only HR person here. It seems that any question I have, they always have an answer that is easy to understand and applicable for me. I like and use it so much that I no longer have my membership in the SHRM. It is a cost saver for the City and helpful to me. I would have no problem referring others to this site and hope that Preferred never "lets it go"

"I'm finding the Preferred HR Management HELPLINE through Preferred a really neat tool. I thought the online Sexual Harassment training was great; it was nice that we could track progress and see who completed it and who did not. We managed to get everyone completed on time due to this feature. We thought the training was very informative overall. I think it's great that a Relationship Manager reached out to me and gave me a tour of the website. Through that I was able to learn new features about the service. It's a great thing to have access to attorneys in case we ever run into a situation"

"I think the HELPLINE is a very good tool for managers; I am so glad to have it! My first impression of the website was that it is professional and easy to use. My favorite part of the service is the ability to ask questions specific to my needs. I generally use the service once or twice a month. When I log on, I am usually looking for a specific topic or case related to my needs at the time. The Questions of the Month are my favorite. I would ABSOLUTELY recommend this service to other employers! I am SO glad to have the HELPLINE; I am grateful that it is included as part of our membership with Preferred!"

Please contact your regional Loss Control representative should you need additional information on this valuable service...



WWW.PGIT.ORG • P.O. BOX 958455 • LAKE MARY, FL 32795-8455 • PHONE: (321) 832-1455 • FAX: (321) 832-1489



*Preferred*

## BADGE PROGRAM

### A SPECIALIZED LEGAL AND MEDICAL APPROACH IN ADDRESSING CLAIMS

In 2003, Florida Legislature expanded the fire fighters’ “Heart and Lung Bill” to include police, deputies and correction officers. This change in law presented the Worker’s Compensation claims and medical management community with increased challenges.

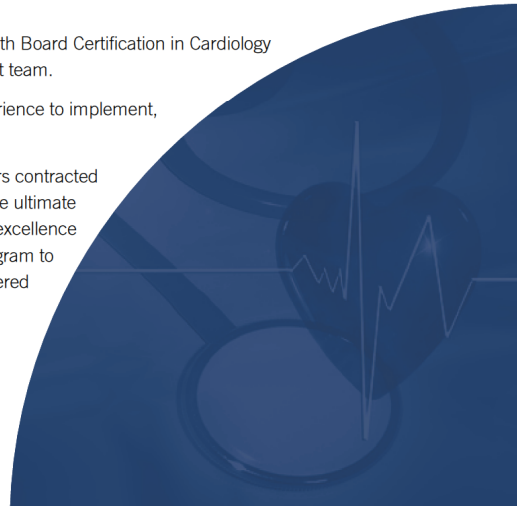
Amerysis developed a specialized legal and medical program approach in addressing the uniqueness and special needs of handling claims. This was appropriately named **B.A.D.G.E.** (Better Administration Dedication Guaranteeing Excellence).

This team recognizes the importance of “quality of life” and therefore will exert every effort to educate every employee with a potential for heart disease regarding healthy diet, weight loss and proper medication usage. The program consists of an interdisciplinary approach to manage and provide quality services to our employees and clients.

The combination of disease state management and workers’ compensation case management, allows the employee to benefit from the latest in quality cardiac healthcare providing a constant source of support and education. It improves/enhances return to work outcomes, reduces disability duration, prevents unnecessary, dangerous and costly consequences of inappropriate use of cardiac medications while reducing the cost of handling presumption claims.

#### The BADGE Program Features Include:

- Medical Director and/or Physician Advisor with Board Certification in Cardiology to assist and direct the medical management team.
- Registered Nurses with cardiac patient experience to implement, monitor and assess all presumption claims.
- Speciality Facilities and/or Speciality Providers contracted for Workers’ Compensation to best impact the ultimate outcomes. We recruit and train providers of excellence within their specialty and/or modify their program to meet the unique needs of the claimants covered by the Florida Heart and Lung Bill.
- Most current quality of Cardiac Care while maintaining compliance with the Heart and Lung Bill 112.18 and WC Statute 440.



### THE CARDIAC REGISTERED NURSE WORKS DIRECTLY WITH THE ADJUSTER, EMPLOYER AND EMPLOYEE ASSISTING IN THE FOLLOWING:

- Gathering medical data required to properly determine the compensability by the adjuster.
- Manage the initial diagnostics and treatment to most effectively diagnose condition.
- Works with the employee through diagnostics and moving them toward a stable position.
- Provide education and establish goals with the employee in making lifestyle changes in order to reduce or eliminate future costly events associated with their work-related illness.
- Conference with the treating physician regarding the job description, and assist in the determination of when the claimant can safely return to work.
- During the maintenance phase of the program, the cardiac nurse case manager monitors the physician’s findings, diagnostics, lab values and medications. Coordinates care and provides education. The goal is to maintain the claimant at this stable state, acting proactively when necessary.
- Facilitates communication with employees, physicians, employers and adjusters, keeping them apprised of any changes.



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2015

# Safety & Risk Management 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 Safety and Risk Management 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.

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, contract reviews, 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

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## 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](mailto: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.



## 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

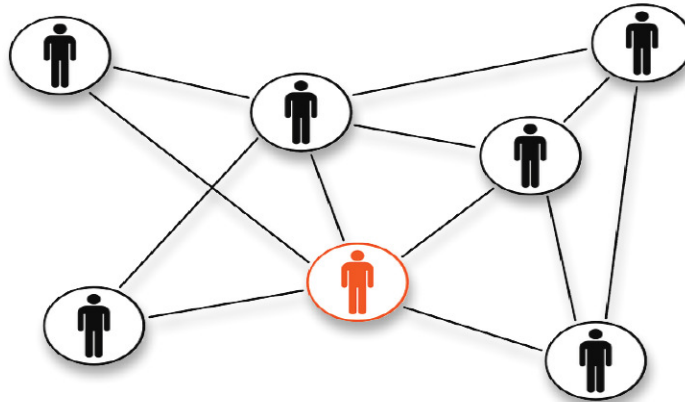
Please contact your agent or Public Risk Underwriters Safety & Risk Management representative for further details on how we may be able to take part in your upcoming employee related special events.



## 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.



## Public Risk Underwriters E-Tools

A PRU 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 all Preferred Newsletters
- Access to Preferred Safety & Risk Management Resources, including forms and articles
- Issue a certificate of coverage and view historical certificates previously issued
- Access to webinars and presentations on current topics i.e.: Hurricane Preparedness

### Registering for E-Tools:

To register, just go to [www.publicrisk.com](http://www.publicrisk.com) and click on the “register” button located at the top right corner of the web site and complete and submit the registration form.

### Activation of E-Tools Account:

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



## PGCS E-Accounts

The PGCS E-Accounts provides clients with immediate information about the claims PGCS is handling for them. With these tools, clients can review claims, get loss runs, and analyze trends with statistical and graphical reports.

### Registering for E-Accounts:

To register, just go to [www.pgcs-tpa.com](http://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 E-Accounts:

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.





## Preferred HR Risk Management HELPLINE

The Preferred HR Risk Management HELPLINE is available to those members that have their POL/EPLI or ELL/EPLI coverage with Preferred. The HELPLINE is an employment law focused resource designed to control costs, save time, and complement the valuable services that Preferred provides. The resources provided by the HELPLINE allow members to save thousands of dollars annually.

**HR Risk Management HELPLINE benefits include:**

- Confidential, documented responses to specific employment law questions from real attorneys who are experts in HR Risk Management and Employment Law issues
- Online Unlawful Harassment Training for all supervisors and employees
- A state-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



**Registering for the Preferred HR Risk Management HELPLINE:**

Members that have their POL/EPLI or ELL/EPLI coverage with Preferred may register to utilize this valuable service by going to [www.pgithelpline.com](http://www.pgithelpline.com), or by calling (877) 568-6655 to speak with a HELPLINE representative.

**This is just a sample of the 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	

If you would like further details on this valuable resource tool, please contact Michael Stephens, Safety & Risk Management Consultant at email: [mstephens@publicrisk.com](mailto:mstephens@publicrisk.com) or phone: (321) 832-1658.

## 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](http://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 Workplace Discrimination
- Preventing Wrongful Termination
- Promoting Ethical Behavior
- Promoting Child Safe Environments

### 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

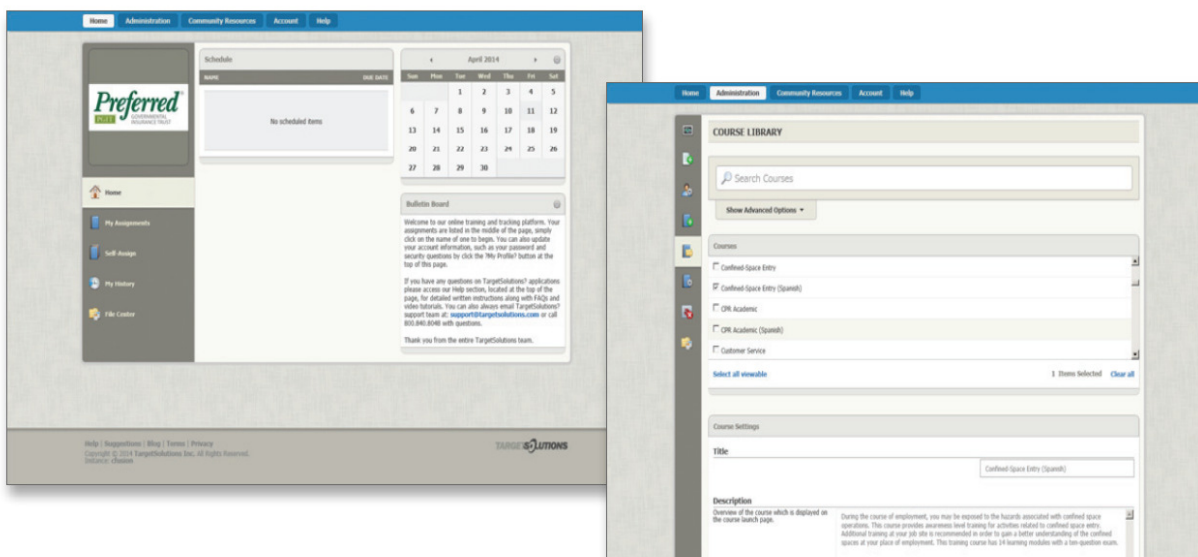
Notice: Mycommunityworkplace.org is a product of The McCalmon Group, Inc., platform administrator solely responsible for its content. Please contact The McCalmon Group, Inc. should you have questions regarding the website at 1-888-712-7667.

## 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 185 training courses in English and Spanish covering topics related to HR/Employment Practices, OSHA Compliance, and Motor Vehicle Safety 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, Safety & Risk Management Consultant at email: [mstephens@publicrisk.com](mailto:mstephens@publicrisk.com) or phone: (321) 832-1658.



## 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** INSURANCE TRUST

Location: \_\_\_\_\_ Date: \_\_\_\_\_

General Conditions/Prevention/Operations & Maintenance/Abilities	PASSES INSPECTION		General Conditions/Prevention/Operations & Maintenance/Abilities	PASSES INSPECTION	
	YES	NO # "NO", please explain.		YES	NO # "NO", please explain.
Alarm Tests - Exits (including doors - gates)			Unauthorized Vehicles		
Main Corridor Lighting, ceiling, floor, basement(s)			Parking Lot Striping - Surface Markings		
Fire Alarms - Audible Signage (required in posted & unposted)			Parking Surfaces (oil, fuel, grease, etc.)		
Emergency Signage (clear paths, stairs, light, clear view)			Parking Bicycles (DOT safety)		
Exits - Other Offices (lighting, ceiling, floor, basement)			Parking Lot Lighting Poles (free of damage)		
Restrooms (lighting, ceiling, floor, basement)			A/C Poles At All Tanks - Buildings		
Locker - Men/Women (lighting, ceiling, floor, basement)			Pedestrian Striping - Bike Lane		
Electrical (posted entry, panels, conduit, basement)			Strip Orange Yellow Striping		
Security Monitoring System			Sidewalk - Walkway Surface (cracks/holes, level, grade)		
Storage - Maintenance (lighting, ceiling, floor, basement)			Sidewalk - Walkway Lighting (fixtures - poles)		
Fire Sprinklers (heads on display within 10' of)			Benches - Tables		
Chemical - Cleaner Storage Policy Followed - MSDS			Trash Receptacles (available, well maintained)		
Hazardous Storage Policy Followed			Security Locking - Gates - Locks		
PPE in Place - Adequate Inventory			Ground Sprinkler Heads		
Temperature and Fire Storage			Vegetation - Pruned/Trimmed		
First Aid Kit - BOP - CPR - AED			Overhanging Trees (minimum of 7' clearance)		
Heat & Air (posted entry, air filtration, annual inspection)			Adorns - Trash - Trip Hazards - Air Piles		
Stairs - Walkways (lighting, ceiling, floor, obstructions)			Yard Waste		
Stair Obstructions			Security Monitoring (grounds & parking)		
Emergency Lighting			Water Walls (water damage status - mold)		
Fire Extinguishers (inspected, tagged, within 75 feet)			Utility Meters - Boxes - Poles & Light Fixtures		
Fire Alarm			Unauthorized Personnel Only Signage		
Stairways (lighting, no-slip treads, hand rails, obstructions)			Stairs (lighting, no-slip treads, hand rails)		
Escalators / Elevators (proper operation & inspections)			Blowers (cleanable, long-term storage, storage)		
Handrails (lighting, no-slip treads, hand rails, obstructions)			Blowers (oil not permitted)		
Emergency Exit Plans - CSI - Map / Direction			Door Mats		
Exits (obstructions & locks)			Chemical Storage (General/ Solvent)		
Water Doors - Windows Identified			Locks - Fire Exits - Solvent Management		
Trash (obstructions)			Lock Detection Equipment - Alarm - Visual		
Exit Doors Properly Marked With Sign & Lighting			Promotions - Event Materials - BIA/JCM		
Exit Doors (open, hardware)			Fire Wash - Storage Station - MSDS Review		
Exit Doors Easily Open From Inside (Open Outward)					
Other - Misc.					

**Preferred** INSURANCE TRUST

Entity Name: \_\_\_\_\_ Date: \_\_\_\_\_

General Conditions/Prevention/Operations & Maintenance/Abilities	PASSES INSPECTION		General Conditions/Prevention/Operations & Maintenance/Abilities	PASSES INSPECTION	
	YES	NO # "NO", please explain.		YES	NO # "NO", please explain.
Alarm Tests - Exits (including doors)			Unauthorized Vehicles		
Main Corridor - Range (lighting, ceiling, floor, basement)			Parking Lot Striping - Surface Markings		
Fire Alarms - Audible Signage (required in posted & unposted)			Parking Surfaces (oil, fuel, grease, etc.)		
Emergency Signage (clear paths, stairs, light, clear view)			Parking Bicycles (DOT safety)		
Exits - Other Offices (lighting, ceiling, floor, basement)			Parking Lot Lighting Poles (free of damage)		
Restrooms (lighting, ceiling, floor, basement)			A/C Poles At All Tanks - Buildings		
Locker - Men/Women (lighting, ceiling, floor, basement)			Pedestrian Striping - Bike Lane		
Electrical (posted entry, panels, conduit, basement)			Strip Orange Yellow Striping		
Security Monitoring System			Sidewalk - Walkway Surface (cracks/holes, level, grade)		
Storage - Maintenance (lighting, ceiling, floor, basement)			Sidewalk - Walkway Lighting (fixtures - poles)		
Fire Sprinklers (heads on display within 10' of)			Benches - Tables		
Chemical - Cleaner Storage Policy Followed - MSDS			Security Locking - Gates - Locks		
Hazardous Storage Policy Followed			Ground Sprinkler Heads		
PPE in Place - Adequate Inventory			Air Piles		
Temperature and Fire Storage			Vegetation		
First Aid Kit - BOP - CPR - AED			Overhanging Trees (minimum of 7' clearance)		
Heat & Air (posted entry, air filtration, annual inspection)			Adorns - Trash - Trip Hazards - Air Piles		
Stairs - Walkways (lighting, ceiling, floor, obstructions)			Yard Waste		
Stair Obstructions			Security Monitoring (grounds & parking)		
Emergency Lighting			Water Walls (water damage status - mold)		
Fire Extinguishers (inspected, tagged, within 75 feet)			Ground Floor Walkways - Obans		
Fire Alarm			Utility Meters - Boxes - Poles & Light Fixtures		
Stairways (lighting, no-slip treads, hand rails, obstructions)			Unauthorized Personnel Only Signage		
Escalators / Elevators (proper operation & inspections)			Stairs (lighting, no-slip treads, hand rails)		
Handrails (lighting, no-slip treads, hand rails, obstructions)			Blowers (cleanable, long-term storage, storage)		
Emergency Exit Plans - CSI - Map / Direction			Blowers (oil not permitted)		
Exits (obstructions & locks)			Door Mats		
Water Doors - Windows Identified			Chemical Storage (General/ Solvent)		
Trash (obstructions)			Locks - Fire Exits - Solvent Management		
Exit Doors Properly Marked With Sign & Lighting			Lock Detection Equipment - Alarm - Visual		
Exit Doors (open, hardware)			Promotions - Event Materials - BIA/JCM		
Exit Doors Easily Open From Inside (Open Outward)			Fire Wash - Storage Station - MSDS Review		
Other - Misc.					

## Safety Related Material and Resources

### Safety Times Reproducible Articles

These 129 reproducible safety articles may be used in internal newsletters, safety meetings, safety e-mail alerts, and other ways to promote safety. The articles will benefit your organization by providing your employees with knowledge and skills on avoiding off-the-job accidents. This can prevent on-the-job accidents by fostering a 24-hour safety attitude. Your organization can benefit by reducing loss expenses, and increasing productivity. The articles are accessible through the E-tools section of the Public Risk Underwriters website.



### Safety Slide Guides

These handy pocket slide guides are compact and cover a variety of safety related topics. The pocket slides are a great quick reference resource to find answers to safety related questions. Each slide guide addresses common questions and/or safety tips on a specific topic to stay safe and healthy. If you would like further details on this valuable resource tool, please contact Michael Stephens, Safety & Risk Management Consultant at email: mstephens@publicrisk.com or phone: (321) 832-1658.



- ALICE - Active Shooter Response Plan
- Everyday Exercises for Busy People
- Ergonomics
- Natural Disasters
- Preventing Carpal Tunnel Syndrome
- Safe Lifting
- Backache Prevention
- Fire Hazards
- Stress Management
- Skin and Sun Safety
- First Aid

### Auto Accident Claim Reporting Kit

As an additional service to those members that carry automobile coverage through Preferred, Public Risk Underwriters can provide an Auto Accident Report Kit for each of your insured vehicles.

The kit is designed to assist drivers in collecting accurate data at the scene of an accident in order to aid in the expediting of claims processing. At least one kit should be stored in each covered vehicle's glove compartment or other easily accessible storage area. The kit is accessible through the E-tools section of the Public Risk Underwriters website.

## 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, Safety & Risk Management Consultant at email: [mstephens@publicrisk.com](mailto: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...

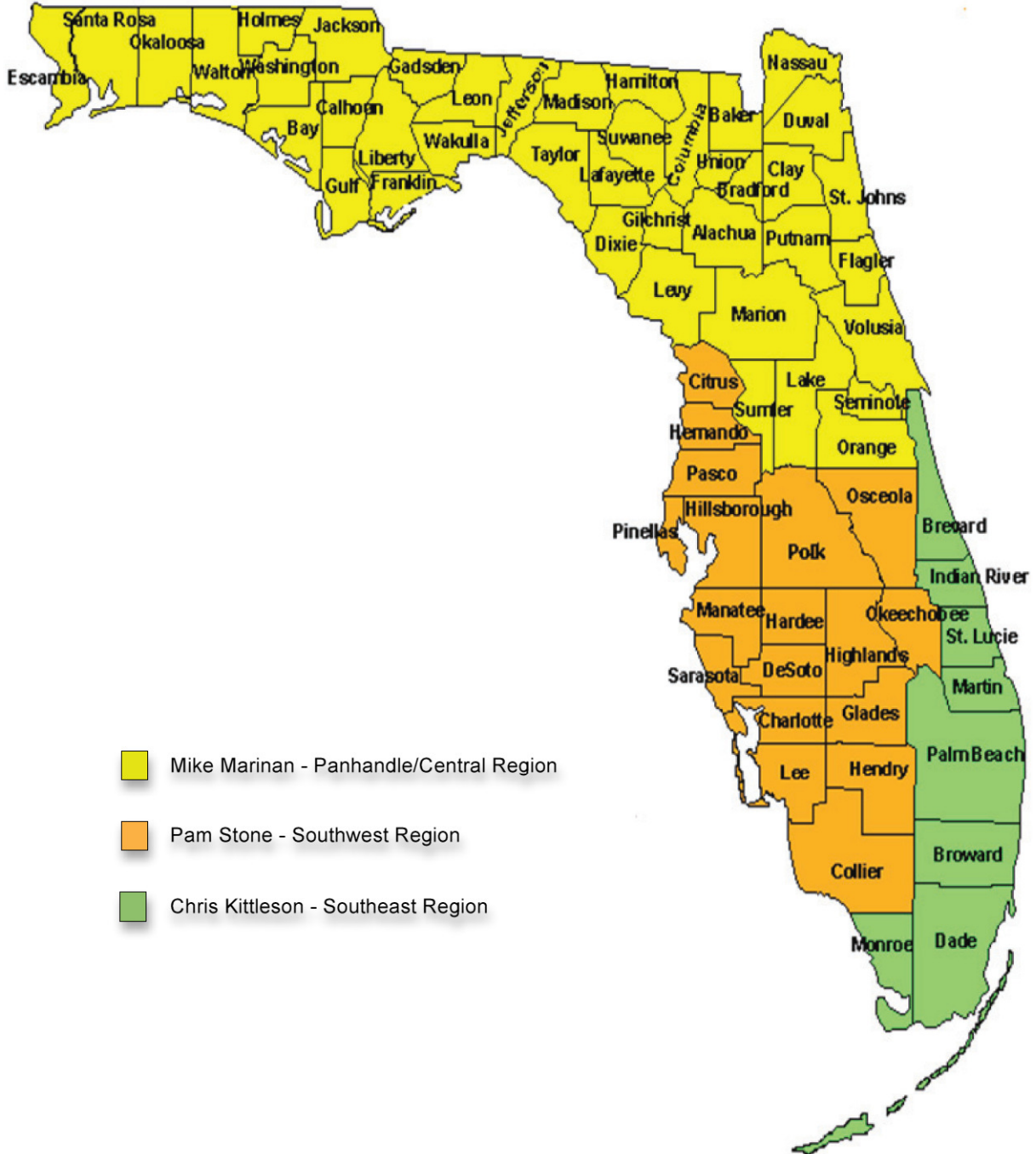
Safe Work Practices  
General Office Safety  
Back Injury Prevention / Safe Lifting  
Chemical Safety  
Safety in the Maintenance Department  
Fire Extinguisher Training and Use  
Commercial Lawn Mower Safety  
Chain Saw Safety  
Landscape Maintenance  
Heat Stress  
Respirator Selection and Use

Bloodborne Pathogens  
Emergency Preparedness at Work  
Tree Trimming Safety  
Personal Protective Equipment  
Hand and Power Tool Safety  
Ladder Safety  
Office and Computer Ergonomics  
Fire Extinguisher Safety  
Confined Space Entry  
Trenching and Shoring  
High Voltage and Electrical Safety



If you would like further details on this valuable resource tool, please contact Michael Stephens, Safety & Risk Management Consultant at email: [mstephens@publicrisk.com](mailto:mstephens@publicrisk.com) or phone: (321) 832-1658.

## Public Risk Underwriters of Florida Safety and Risk Management Service Regions





## 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) 232-0866

Email: mmarinan@publicrisk.com

Mike has a degree in Industrial Safety Engineering and over 32 years experience in the Safety and Risk Management field. He has been employed by Public Risk Underwriters of Florida, Inc. for almost 13 years. He holds an RMPE 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.

Pamela Stone - Senior Safety & Risk Management Consultant

Cell: (321) 960-3432

Email: pstone@publicrisk.com

Pamela has worked in the insurance field for the last nineteen years of her career. The last 7 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 Kittleston - Senior Safety & Risk Management Consultant

Cell: (321) 525-0353

Email: ckittleston@publicrisk.com

Christopher H. Kittleston joined Public Risk Underwriters of Florida, Inc. as a Sr. Risk Control Consultant in 2010 and provides Loss Control services for the southern Florida region. With over 17 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) designation, is a Professional Member of the American Society of Safety Engineers (ASSE) and was awarded the 2014 Safety Professional of the Year Award by the South Florida Chapter of ASSE.

Michael Stephens - Safety & Risk Management Consultant

Phone: (321) 832-1658

Fax: (321) 832-1489

Email: mstephens@publicrisk.com

Mike has worked with Public Risk Underwriters of Florida, Inc. for the last eleven 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.



Public  
Risk  
Underwriters of Florida



*Insurance Solutions for Public Entities*

Rev. 12/2014

### **CLAIM SERVICE:**

*Proposers are expected to provide prompt and professional claims service and are requested to submit information regarding claims service and applicable costs, if additional. Loss runs should be furnished to the City on a monthly basis by Loss Type and Department. Proposal should include sample loss runs.*

### **PREFERRED CLAIMS ADMINISTRATION**

Preferred Governmental Claim Solutions, Inc. ® (PGCS) is the premier governmental third party claims administrator in the state of Florida and also administers the claims for Preferred Governmental Insurance Trust (*Preferred*). 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 firefighters presumption claims. PGCS is sensitive to the politics involved in the handling of public entity claims.

PGCS's claims administration program consists of workers' compensation, general liability, bodily injury, personal injury, property, auto liability, auto physical damage, employment practices liability, school leaders/educators liability and public officials liability. 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.

PGCS provides their clients with a dedicated Subrogation Unit to pursue reimbursements from at-fault third parties. Their current recovery rate is fifty-nine (59) percent of the claim costs expended. PGCS also has a dedicated excess reporting and recovery unit for communication to and securing reimbursement from the excess and/or reinsurance carriers. In addition, PGCS provides a state-approved Special Investigation Unit (SIU) to prevent and pursue fraudulent claims. PGCS offers rewards up to \$10,000.00 for the arrest and conviction of persons committing workers' compensation fraud. This service is provided via a twenty-four hour seven day a week hotline.

PGCS utilizes the RiskMaster system for claims processing. This system captures a wide variety of data, and allows the adjuster to enter an unlimited number of claim notes, process reserve changes, and issue claim payments. Customized reports can be obtained from PGCS's on-line system containing a multitude of data parameters that a client may choose to analyze. The system can be accessed by clients via their website at [www.pgcs-tpa.com](http://www.pgcs-tpa.com).

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.

PGCS is committed to partnering with their clients to provide professional and aggressive claim management programs. While they are recognized as the leader in the industry, PGCS is always striving to improve the quality of their programs and expand the services that they offer.

08/05/2015  
As Of 07/31/2015

Preferred Governmental Insurance Trust  
Agent Member Experience Report

PRIA: Daytona  
Bunnell - Bunnell, City Of  
2013  
PK FL1 0182002 13-11  
10/01/2013 To 09/30/2014

Claimant Claim #	Claim Type	Occur Date Status	Reported Closed		Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Letch, Jon 23/218 Insured vehicle struck other vehicle. Yes; Parking Lot Accident	ALPD	10/14/2013 Closed	10/25/2013 11/20/2013	Payments	259.37	0.00	0.00	0.00	0.00	0.00	259.37
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	
				Total Incurred	259.37	0.00	0.00	0.00	0.00	259.37	
				Subro / Salvage	0.00	0.00	0.00	0.00	0.00	0.00	
Masiak, Donna 242249 Claimant alleges she was walking in near road in grassy area and stepp Yes; Fall or Slip Into Opening	GLBI	03/02/2014 Closed	05/20/2014 07/03/2014	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	
				Total Incurred	0.00	0.00	0.00	0.00	0.00	0.00	
				Subro / Salvage	0.00	0.00	0.00	0.00	0.00	0.00	
Chuyen, Michael 244102 The plaintiff alleges the city failed the seal the documentation pursuant Yes; Defamation	GLPD	07/01/2011 Closed	08/05/2014 08/07/2014	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	
				Total Incurred	0.00	0.00	0.00	0.00	0.00	0.00	
				Subro / Salvage	0.00	0.00	0.00	0.00	0.00	0.00	
Bunnell, City Of 241710 I helt of a light pole. I helt	PHOP	04/27/2014 Closed	05/01/2014 05/12/2014	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	
				Total Incurred	0.00	0.00	0.00	0.00	0.00	0.00	
				Subro / Salvage	0.00	0.00	0.00	0.00	0.00	0.00	
PK FL1 0182002 13-11 Policy Totals		Opened	Closed	Total	Payments	Reserves	Gross Incurred	Subro / Salvage			
		0	4	4	259.37	0.00	259.37	0.00	0.00	0.00	259.37

Wednesday, August 05, 2015  
Prepared by PGCS Claim Services

# Section 3

## Project Understanding / Proposed Scope of Work

## PROJECT UNDERSTANDING / PROPOSED SCOPE OF WORK

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*Describe understanding of project scope, and ability and willingness to respond to questions for staff concerning the administration of the process. Indicate any services that your firm is able or unable to provide in response to the requested scope of services. Clearly identify and clarify any deviations or special consideration items. Additionally, include any innovative or alternative value-added processes or approaches that may be considered applicable to this project.*

PRIA has had the distinct pleasure of servicing the risk management needs of the City since 2003. In that time we have assisted the City through many volatile claims and loss experiences. We have worked hard in the constant pursuit of reducing the City's cost of risk by implementing various risk management techniques such as:

- Negotiating with underwriters to reduce premiums – The City does not always know the extent of this endeavor but we routinely negotiate reductions before the City ever sees renewal proposals.
- Claims Advocacy – We have always acted on behalf the City during difficult claims proceedings. PRIA worked closely with the City and the City's defense counsel when the City received several employment related claims in 2011, 2012 and 2013.
- Evaluation of Program Design – PRIA has and always will provide written recommendations for improvement of the City's insurance program. This includes written evaluation of cost effectiveness of limits, deductibles and coverage options. We strongly believe that an insurance program should not remain stagnant but should be amended as the City's exposures and financial condition change.
- Loss Control and Training – As mentioned earlier in this response we have facilitated and provided safety training, loss control advice and educational seminars in an effort to lower the City's cost of risk.

In addition to the above service tasks and commitments, PRIA provides the following additional services and capabilities

### **Property Appraisal Services**

PRIA and *Preferred* provide professional independent appraisal services at no cost to clients. These services are conducted by AssetWorks every three to four years. These services should not be confused with Asset Surveys conducted by other insurance programs. **An "Asset Survey" is NOT an independent appraisal and is NOT performed by impartial independent professionals.**

A Property Appraisal includes significantly more useful data such as flood zone determinations, insurable and uninsurable values, contents values, accurate GPS coordinates, roof information, and many other important characteristics.

PRIA's role in the appraisal process is to ensure the integrity of the values, accuracy of location descriptions and an overall audit function of the report. We review all locations appraised for accuracy and report directly to AssetWorks with any updates, changes or corrections.

### **Disaster Recovery Response**

*Preferred* utilizes a turn-key disaster recovery protocol on behalf all members. The program includes:

- Pre-approved contractors and vendors for emergency repairs, mold remediation, construction, water extraction and total recovery management
- Vendors and Contractors can be paid for services directly by *Preferred*.
- City can choose from pre-approved vendors or their own vendors.
- Advance payments to members for large losses.
- Real time access to itemized loss data
- Tracking and Maintenance of all FEMA required data, invoices, estimates, etc.
- Dedicated vendors will reduce recovery time through *Preferred* members priority response protocol.
- Seamless advocacy and coordination with FEMA adjusters.

### **FEMA Public Assistance Coordination**

Our vast experience has also led us to develop unique programs such as our FEMA Coordination program. This service was created in response to the difficulty that most public entities experienced in dealing with FEMA after the major storms in 2004. Our first initiative was to gain an intimate understanding of the Stafford Act and its implications in providing public assistance funds in Florida. We then met directly with FEMA representatives in the Lake Mary Long Term Disaster Recovery office and quickly established a procedure and protocol with FEMA personnel that will improve their ability to quickly pay public assistance funds to our clients. For example, we have provided a current client property policy and schedule to FEMA in advance of any losses so that FEMA will not need to request this information directly from our clients. We have also coordinated the efforts of the insurance company's loss adjusters to better align with the data that FEMA requires on their Project Worksheets. These Project Worksheets are an integral part of FEMA's reimbursement process and can significantly slow the process if they are not completed accurately. In the event of a major loss PRIA will be assisting in every step of the insurance company claims process as well as the FEMA reimbursement process. We are confident that with the processes in place we can effectively improve the expediting of claim payments in most cases by several weeks or more.

A letter from FEMA attesting to our relationship with FEMA is included directly following this page.

# PROJECT UNDERSTANDING / PROPOSED SCOPE OF WORK

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U.S. Department of Homeland Security  
FEMA Florida Long-Term Recovery Office  
36 Skyline Drive  
Lake Mary, Florida 32746



March 3, 2008

Dear Alan:

I would like to thank you for introducing our Florida Long-term Recovery Office to your colleagues Paul Dawson at Public Risk Insurance Agency and Bill Kelly at Public Risk Underwriters. As you and I discussed, we have been looking to coordinate efforts with insurance agencies and carriers for our readiness and recovery efforts in Florida. It is my understanding that Mr. Kelly and Mr. Dawson have continued their discussions with some of our insurance consultants, Ralph Dellinger and Bob Stewart. Furthermore, I understand that your offices are providing information to our office in order to expedite the process for reimbursements from FEMA. This type of cooperation enhances our ability to help public entities recover quickly, and the discussions stemming from these meetings are exactly what I had hoped would result.

Finally, I would like to thank you for the opportunity to have our leadership attend your conferences and speak at the workshops. We will always try to take advantage of such opportunities to interact with risk managers to address their concerns and questions. Understanding of the Stafford Act and the impact insurance commitments have on reimbursements and indeed the entire recovery process is critical. We are very pleased to have established a continuous dialogue with you and your clients regarding these vital topics.

Once again, thank you for your efforts. We appreciate the collaboration; Floridians will continue to benefit.

Sincerely,

Nicole Jerger Lowrey  
Deputy Chief of Staff  
FEMA Florida Long-term Recovery Office

[www.fema.gov](http://www.fema.gov)



### **HR Helpline and Employee Pre Termination Services**

*Preferred* provides very robust HR Risk Management tools unparalleled in the industry. The City has access to a free HR Helpline that can provide documented and confidential advice in real time from employment law attorneys. The City would simply call a toll free number to get assistance.

*Preferred* also provides the only no cost Pre-Termination Legal Expense service to members. The City has taken advantage of this service many times over the years. The advantage of this service is that a Florida based attorney is paid (by *Preferred*) to review an employee file and provide specific advice and recommendations prior to an employee termination resulting in fewer employee litigation actions.

### **Confidentiality of Client Records**

PRIA maintains strict protocols controlling all files and correspondence. Files are not allowed to be taken out of the office by any personnel without approval by the Profit Center Leader. Each employee signs a confidentiality agreement forbidding any sharing or breach of customer information with anyone but that customer.

In addition, PRIA's electronic data is controlled and maintained by Brown & Brown's Corporate Information Technology Department. Below is a brief summary of security measures to ensure electronic data remains confidential.

- 1) B&B IT conducts frequent internal security audits of in place groups, individual accounts, internal and external discussion groups with an emphasis on ensuring that a user only has access to the files, folders, and emails relevant to their respective position and responsibilities within Brown & Brown.
- 2) B&B IT has a Data Governance Product which reports to a SQL database showcasing user access to network resources.
- 3) B&B IT employs a security appliance which is monitoring and preventing external penetration of the network securing our data and our users from an external malicious

# PROJECT UNDERSTANDING / PROPOSED SCOPE OF WORK

Please include the following information:

## 3a. Proposal Form

Include fully completed Official Proposal Form (**FORM 1**). The fee will be paid upon completion, unless indicated otherwise. All fees or commissions paid by or to intermediaries or other service providers, whether owned or not owned by the company must be fully disclosed to the City in this section. Include any and all additional costs which may be applicable under the term of this agreement.

RFP-2015-04 Property/Casualty, Liability Insurance and Workers Compensation Program  
August 10, 2015

### **PART D: FORMS**

#### FORM 1: OFFICIAL PROPOSAL FORM

CITY OF BUNNELL

[Risk Management Associates, Inc. dba](#)

PROPOSER'S NAME: [Public Risk Insurance Agency](#)

#### **OFFICIAL PROPOSAL FORM**

To: City Clerk  
City of Bunnell  
201 West Moody Blvd  
Bunnell, Florida 32110

Ladies/Gentlemen:

1. The undersigned, hereinafter called "Proposer," having become familiar with local conditions, the nature and extent of the proposed project, and having examined carefully the Proposal documents and having fulfilled their requirements, proposes to enter into a contract in full accordance with the related Proposal offered for **Property/Casualty, Liability Insurance and Workers Compensation Program** (Request For Proposals No. RFP-2015-04).

PROPOSAL OFFERED: COST OF Professional Property/Casualty, Liability and Workers Compensation Insurance:

Law Enforcement Liability	\$ <u>6,092</u>
Property and Inland Marine	\$ <u>63,631</u>
General Liability	\$ <u>21,915</u>
Automobile	\$ <u>33,152</u>
Public Officials and Employment Practices Liability	\$ <u>55,208</u>
Crime Coverage	\$ <u>750</u>
Tank Guard Liability	\$ <u>Not Included - Renews 1/26/2015</u>
Workers Compensation and Employers Liability	\$ <u>56,397</u>

***This form must be submitted with your proposal.***

### ***3b. Company Background/Location***

*Provide a description of Proposer's office, including locations of offices, person responsible for contracting services, location where the contract City resides and location of individuals to be assigned to this project. Include an organization chart showing the working relationship of the management structure. Please make it clear out of which offices you propose your work to be done and assign a percentage of work that is likely from each location.*

The City of Bunnell will be serviced by Risk Management Associates, Inc. dba **Public Risk Insurance Agency (PRIA)**, a wholly owned subsidiary of Brown & Brown, Inc. also serving as the respondent to this RFP. PRIA's FEIN is 59-2445801.

The PRIA office is located within Brown & Brown corporate headquarters in Daytona Beach, FL. A majority of Brown & Brown's senior management is located in Daytona Beach, including President, Chief Executive Office, Chief Financial Officer, and Regional Presidents and Vice Presidents. This is important to our clients in that PRIA has access to the very top level of influence in an organization with over \$1.5 billion in annual revenues in the event of a special need for the City should arise. This extra level of backing can be important for claims advocacy, insurance program rate and terms negotiation, and service support for tough issues if they arise.

For the past 12 years PRIA has served the insurance needs of the City of Bunnell. Our combination of coverage, claims handling and reduced premiums from the prior insurance program have saved the city money while reducing staff work-load.

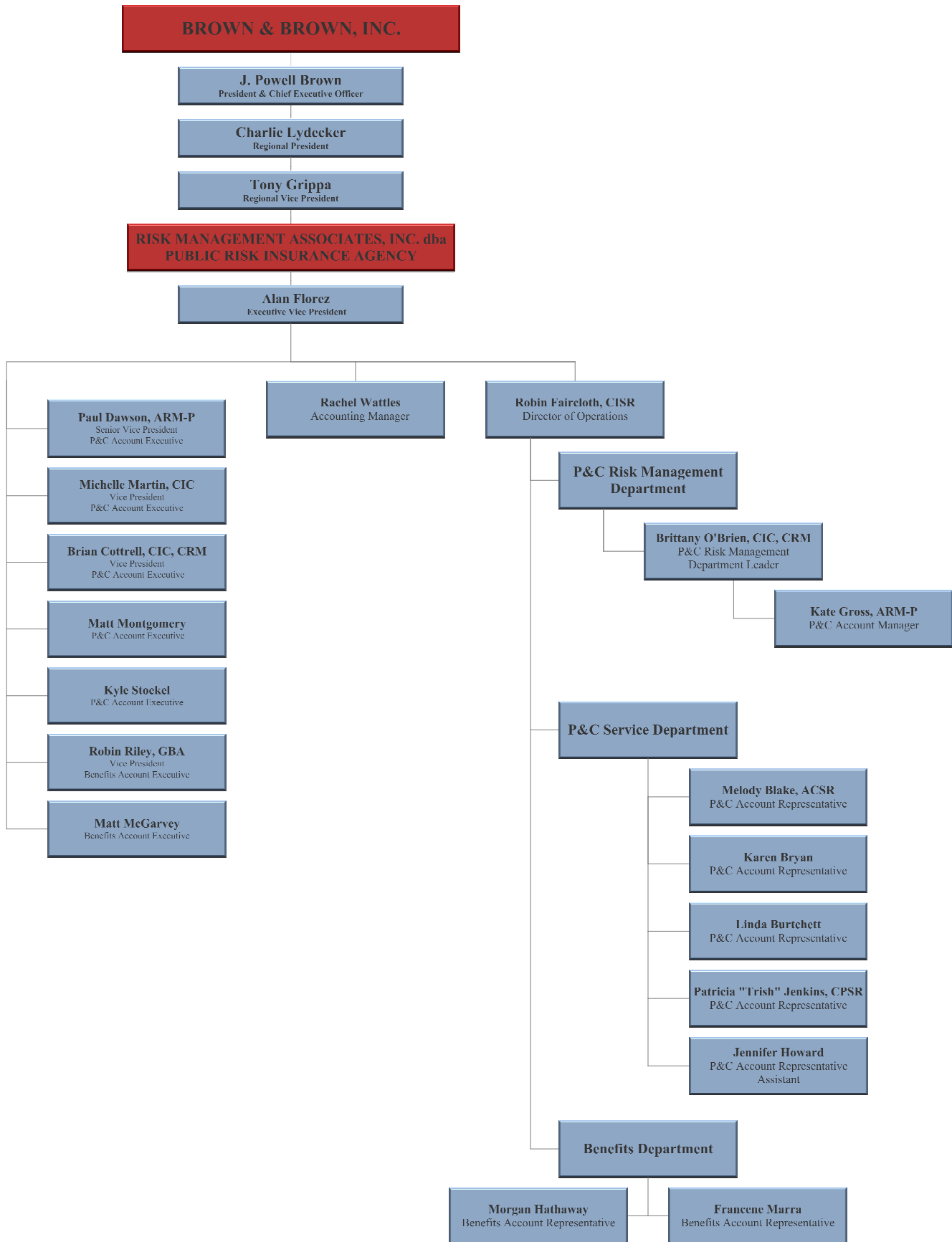
PRIA currently employs 20 teammates solely focused on Public Entity business. This office includes 4 managers and 16 additional staff.

PRIA staff is heavily experienced in improving and managing large property and casualty insurance programs. In addition, the day-to-day service provided by our internal staff is second to none. Our staff has been extensively trained in matters specific to public entities and is carefully selected based on their people skills, insurance education and experience, willingness to satisfy customers and dedication to our goals.

Our entire staff is located in PRIA's offices in Daytona Beach, FL and have access to the Brown & Brown corporate headquarters located within the same building. This is significant in that if we need access to the President of Brown & Brown, he is available and just steps away. 100 % of the work completed on behalf of the City of Bunnell will be completed out of the PRIA office in Daytona Beach, FL

Please review the following pages for an organizational chart and brief bios of specific individuals assigned to the account. We have also included narrative requested for assigned personnel, including resumes under **Section 2: Qualifications and Experience**. As well as the licenses of those key personnel under **Section 4: Additional Required Forms / Documents / State of Florida Certifications / Registrations**.

# PROJECT UNDERSTANDING / PROPOSED SCOPE OF WORK



## ACCOUNT EXECUTIVE

**Mr. Paul Dawson, ARM-P** will serve as the Account Executive, the individual ultimately responsible for analyzing and designing the insurance program, marketing, negotiating with insurers and other service providers, and communicating with the City's decision makers throughout all aspects of the insurance placement and maintenance on behalf of the City. He will be available for any and all meetings, presentations or workshops at the City's request. Mr. Matt Montgomery will provide back up for the rare occasions when Mr. Dawson is unavailable.

## SERVICE TEAM

Our 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. To ensure a high level of continuous service we assign back up service team members for each large account.

## ACCOUNT MANAGER

**Patricia "Trish" Jenkins** – Account Representative

Ms Jenkins 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 Bunnell. Ms. Jenkins is well versed in responding to service needs, analyzing requests for certificates of insurance, maintaining property, vehicle, and equipment schedules, claims handling as well as overseeing special projects. Ms. Jenkins 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

**Robin Faircloth, Director of Operations**, will be assigned as part of the team dedicated to servicing the City. Ms. Faircloth grew up in her family's insurance agency and received a Risk Management degree from Florida State University. With over 17 years of experience (11 at PRIA), her skills have propelled her to PRIA's Director of Operations. Ms. Faircloth holds a Surplus Lines license and boasts an impressive record of quality service and routinely receives accolades from her clients. Robin has been charged to constantly improve service offerings to our clients, including technological efficiencies to assist our clients. Ms. Faircloth has 11 years' experience managing and servicing the needs of PRIA's largest clients.

### ***3c. Business Ethics Disclosure***

*Disclose any circumstances where the conduct of the Proposer, or any officer, partner, major shareholder (greater than five percent 5%) interest), or other related party is currently being investigated by any governmental, administrative, or law enforcement agency or entity. Also disclose any adverse decision against the Proposer or such related parties (including, but not limited to judgments entered by any court, whether local, state or federal), or settlement with any such legal or administrative body in the past five (5) years.*

Risk Management Associates, Inc. dba Public Risk Insurance Agency has not been involved in any investigations in the past five years.

*If proposer or any related parties have other business interests or relations that could cause a conflict of interest in its business with the City the details of such conflicts shall be stated here. If no conflicts exist that face should also be stated here.*

None

# Section 4

## Additional Required Forms / Documents

# Section 4

## Additional Required Forms / Documents

### *Current Insurance Certification*



# ADDITIONAL REQUIRED FORMS / DOCUMENTS



BROWN-3      OP ID: JW

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
01/12/2015

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.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must 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).

<b>PRODUCER</b> Brown & Brown of Florida, Inc. Daytona Beach Office P.O. Box 2412 Daytona Beach, FL 32115-2412 M. Decker Youngman	<b>CONTACT NAME:</b> SANDRA RAKAUSKAS #15125 <b>PHONE (A/C, No, Ext):</b> 386-252-9601 <b>FAX (A/C, No):</b> 386-239-5729 <b>E-MAIL ADDRESS:</b> SRAKAUSKAS@BBDAYTONA.COM
<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURER A :</b> Travelers Prop & Cas of Amer	<b>NAIC #</b> 25674
<b>INSURER B :</b> Continental Casualty Co	20443
<b>INSURER C :</b> Travelers Indemnity	25658
<b>INSURER D :</b> XL Specialty Ins Inc.	37885
<b>INSURER E :</b> Allied World Assurance Co Inc	19489
<b>INSURER F :</b>	

**INSURED**      **BROWN & BROWN INC ETAL**  
 P O BOX 2412  
 DAYTONA BEACH, FL 32115

**COVERAGES**      **CERTIFICATE NUMBER:**      **REVISION NUMBER:**

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			TC2JGLSA9527B87415	01/01/2015	01/01/2016	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	<input type="checkbox"/> <b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			TC2JCAP9527B86215	01/01/2015	01/01/2016	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"/> <b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$			6011849429	01/01/2015	01/01/2016	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
A	<input type="checkbox"/> <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y/N N/A If yes, describe under DESCRIPTION OF OPERATIONS below			TC2JUB9517B58015	01/01/2015	01/01/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	<input type="checkbox"/> <b>INS AGENTS E&amp;O</b> <input type="checkbox"/> <b>DATA BREACH COV</b>			ELU13729715	01/01/2015	01/01/2016	EACH LOSS 2,000,000 SEE PG 2
E				03080277	01/01/2015	01/01/2016	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**FOR INFORMATION**  
 NAMED INSURED: RISK MANAGEMENT ASSOCIATES, INC. dba PUBLIC RISK INSURANCE AGENCY

<b>CERTIFICATE HOLDER</b>  PUBLR04  PUBLIC RISK INSURANCE AGENCY P O BOX 2416 DAYTONA BEACH, FL 32115	<b>CANCELLATION</b>  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 
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ACORD 25 (2014/01)

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**Section 4**  
Additional Required  
Forms / Documents  
*State of Florida*  
*Certifications /*  
*Registrations*

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:** DAWSON, WILLIAM PAUL

**License #:** A063548

**Business Location:** DAYTONA BEACH,FLORIDA

### Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	4/22/1995	YES

## 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:** 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

## Licensee Details

### Demographic Information

**Name of Licensee:** JENKINS, PATRICIA BRIANNA

**License #:** A230015

**Business Location:** DAYTONA BEACH,FLORIDA

### Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	1/30/2012	YES

## Licensee Details

### Demographic Information

**Name of Licensee:** BLAKE, MELODY A

**License #:** P086087

**Business Location:** TITUSVILLE,FLORIDA

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### Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
GENERAL LINES (PROP & CAS)(0220)	9/14/2006	YES

# Section 4

## Additional Required Forms / Documents

### *Form 1: Official Proposal Form*

**PART D: FORMS**

FORM 1: OFFICIAL PROPOSAL FORM

CITY OF BUNNELL

PROPOSER'S NAME: Risk Management Associates, Inc. dba  
Public Risk Insurance Agency

OFFICIAL PROPOSAL FORM

To: City Clerk  
City of Bunnell  
201 West Moody Blvd  
Bunnell, Florida 32110

Ladies/Gentlemen:

1. The undersigned, hereinafter called "Proposer," having become familiar with local conditions, the nature and extent of the proposed project, and having examined carefully the Proposal documents and having fulfilled their requirements, proposes to enter into a contract in full accordance with the related Proposal offered for **Property/Casualty, Liability Insurance and Workers Compensation Program** (Request For Proposals No. RFP-2015-04).

PROPOSAL OFFERED: COST OF Professional Property/Casualty, Liability and Workers Compensation Insurance:

Law Enforcement Liability	\$ <u>6,092</u>
Property and Inland Marine	\$ <u>63,631</u>
General Liability	\$ <u>21,915</u>
Automobile	\$ <u>33,152</u>
Public Officials and Employment Practices Liability	\$ <u>55,208</u>
Crime Coverage	\$ <u>750</u>
Tank Guard Liability	\$ <u>Not Included - Renews 1/26/2015</u>
Workers Compensation and Employers Liability	\$ <u>56,397</u>

***This form must be submitted with your proposal.***



# Section 4

## Additional Required Forms / Documents

### *Form 2: Proposer's Certificate*

**FORM 2: PROPOSER'S CERTIFICATION**

I have carefully examined this Request for Proposal (RFP) which includes scope, requirements for submission, general information and the evaluation and award process.

I acknowledge receipt and incorporation of the following addenda, and the cost, if any, of such revisions has been included in the price of the proposal.

Addendum #   1   Date:   8/12/2015   Addendum # \_\_\_\_\_ Date: \_\_\_\_\_  
Addendum # \_\_\_\_\_ Date: \_\_\_\_\_ Addendum # \_\_\_\_\_ Date: \_\_\_\_\_

I hereby propose to provide the services requested in this proposal. I agree to hold pricing for at least **120** days so that the City will have time to properly evaluate this proposal. I agree that the City terms and conditions herein shall take precedence over any conflicting terms and conditions submitted with the proposal and agree to abide by all conditions of this document.

I certify that all information contained in the proposal submittal is truthful to the best of my knowledge and belief. I further certify that I am duly authorized to submit this proposal on behalf of the company as its agent and that the company is ready, willing and able to perform if awarded a contract.

I further certify, under oath, that this proposal is made without prior understanding, agreement, connection, discussion, or collusion with any other person, company or corporation submitting a proposal for the same product or service; no officer, employee or agent of the City or of any other Company who is interested in said proposal; and that the undersigned executed this Responder's Certification with full knowledge and understanding of the matters therein contained and was duly authorized to do so.

Risk Management Associates, Inc. dba  
Public Risk Insurance Agency

NAME OF BUSINESS

P.O. Box 2416

MAILING ADDRESS

Alan Florez

AUTHORIZED SIGNATURE

Daytona Beach, FL 32115

CITY, STATE & ZIP CODE

Alan Florez, Executive Vice President

NAME, TITLE, TYPED

(386) 239-4045

TELEPHONE NUMBER / FAX NUMBER

59-2445801

FEDERAL IDENTIFICATION #

pdawson@bbpria.com

E-MAIL ADDRESS

State of:   Florida  

City of:   Daytona Beach  

Sworn to and subscribed before me this   21   day of   August, 2015  , ~~2011~~.

Type of Identification:   Personally Known  

Robin Lee Faircloth FF128034  
Signature of Notary Serial/Commission No.

My Commission Expires:   9/30/2018  



**This form must be submitted with your proposal.**

# Section 4

## Additional Required Forms / Documents

### *Form 3: Professional References*

### FORM 3: PROFESSIONAL REFERENCES

A. Please provide three (3) current and correct references from City business clients for similar services.

- |  |   |
|--|---|
| 1. <u>City of Groeland</u><br>COMPANY                | 2. <u>City of Perry</u><br>COMPANY                      |
| <u>Gwen Walker, Finance Director</u><br>CONTACT NAME | <u>Penny Staffney, Finance Director</u><br>CONTACT NAME |
| <u>156 S. Lake Avenue</u><br>ADDRESS                 | <u>224 S. Jefferson Street</u><br>ADDRESS               |
| <u>Groveland, FL 34736</u><br>CITY, STATE ZIP CODE   | <u>Perry, FL 32347</u><br>CITY, STATE ZIP CODE          |
| <u>(352) 429-2141</u><br>TELEPHONE                   | <u>(850) 584-7161</u><br>TELEPHONE                      |
| <u>(352) 429-5723</u><br>FAX #                       | <u>(850) 584-2619</u><br>FAX #                          |
| <u>gwen.walker@groveland-fl.gov</u><br>E-MAIL        | <u>hr@cityofperry.net</u><br>E-MAIL                     |
| 3.   |   |
| <u>City of Chipley</u><br>COMPANY                    |   |
| <u>Patrice Tanner, City Clerk</u><br>CONTACT NAME    |   |
| <u>1442 Jackson Avenue</u><br>ADDRESS                |   |
| <u>Chipley, FL 32428</u><br>CITY, STATE ZIP CODE     |   |
| <u>(850) 638-6350</u><br>TELEPHONE                   |   |
| <u>(850) 638-6353</u><br>FAX #                       |   |
| <u>ptanner@cityofchipley.com</u><br>E-MAIL           |   |

***This form must be submitted with your proposal.***

# Section 4

## Additional Required Forms / Documents

### *Form 4: Local Preference Eligibility Form*

**FORM 4: LOCAL PREFERENCE AFFIDAVIT OF ELIGIBILITY FORM - N/A**

*THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.*

1. This sworn statement is submitted to:

\_\_\_\_\_ CITY OF BUNNELL CITY COMMISSIONERS \_\_\_\_\_

by \_\_\_\_\_

[Print individual's name and title]

for \_\_\_\_\_

[Print name of Company/Individual submitting sworn statement]

Whose business address is \_\_\_\_\_

2. LOCAL PREFERENCE ELIGIBILITY

A. Vendor/Individual has been in business in City of Bunnell for a minimum of twelve (12) months prior to date of bids or quote? \_\_\_\_\_ YES \_\_\_\_\_ NO

B. City of Bunnell Local Business Tax Receipt Submitted with Affidavit:  
YES \_\_\_\_\_ NO \_\_\_\_\_

C. Proof of Business License and/or Real Property Tax Submitted with Affidavit:  
YES \_\_\_\_\_ NO \_\_\_\_\_

D. Copy of Florida Annual Corporation Report Submitted with Affidavit:  
YES \_\_\_\_\_ NO \_\_\_\_\_

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE PURCHASING MANAGER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM SHALL BE SUBMITTED WITH EACH BID OR QUOTE SUBMITTED TO CITY OF BUNNELL.

\_\_\_\_\_

NOTE: THIS FORM IS REQUIRED FROM PROPOSERS ELIGIBLE FOR LOCAL VENDOR PREFERENCE

***This form must be submitted with your proposal.***

# Section 4

## Additional Required Forms / Documents

### *Form 5: Public Entity Crimes*

**FORM 5: PUBLIC ENTITY CRIMES FORM**

*SWORN STATEMENT PURSUANT TO SECTION 287.133(3)(a) FLORIDA STATUTES*

A person, affiliate, or corporation who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid on a contract to provide any goods or services to a public entity, may not submit a bid on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids on leases of real property to a public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, Florida Statutes, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list.

The Proposer certifies by submission of this form that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in this transaction by any Local, State or Federal entity, department or agency.

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

[Signature]

Alan Florez

(Print or typed)

***This form must be submitted with your proposal.***



# Section 5

## PRIA Coverage Summary Proposal

**PROPERTY – INLAND MARINE**

Term: October 1, 2015 to October 1, 2016

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability (Per Schedules Provided):

Covered Property	
\$14,930,979	Blanket Buildings and Contents
\$100,000	Business Income
\$100,000	Additional Expense
Special Property Coverages	
\$1,000,000	Flood
Inland Marine	
\$250,000	Blanket Unscheduled Inland Marine*** Actual Cash Value
Included in Blanket	Communication Equipment***
\$559,830	Contractor's / Mobile Equipment*** Agreed Value
Included in Blanket	Electronic Data Processing Equipment***
Included in Blanket	Emergency Portable Service Equipment***
Included in Blanket	Fine Arts***
Included in Blanket	Other Inland Marine
\$50,000	Rented, Leased or Borrowed Equipment♦♦ Actual Cash Value
Included in Blanket	Valuable Papers

Deductibles: \$2,500 per Occurrence – Buildings and Contents

3% of TIV per Occurrence / Per Location for “Named Storm” subject to minimum of \$15,000 Per Occurrence. Location is defined by each itemized listing on the applicable schedule

\$2,500 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

\$2,500 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.

♦♦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.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**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.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**PROPERTY – INLAND MARINE**

<b>Extensions of Coverage</b>	
\$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
\$500,000	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
\$10,000	Recertification, per occurrence
\$100,000	Service Interruption Coverage, per occurrence
\$250,000	Transit, per occurrence

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

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## 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

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**EQUIPMENT BREAKDOWN**

Term: October 1, 2015 to October 1, 2016

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:

<b>Limit:</b>	<b>Coverage:</b>
\$14,930,979	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

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**CRIME**

Term: October 1, 2015 to October 1, 2016

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability and Coverage:

Coverage:	Limit:	Deductible:
Employee Dishonesty	\$50,000	\$1,000

Notes of Importance:

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

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**GENERAL LIABILITY**

Term: October 1, 2015 to October 1, 2016

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"> <li>1. EMT/Paramedic Professional Services</li> <li>2. Premises Operations</li> <li>3. “Insured” Contracts</li> <li>4. Host Liquor Liability</li> <li>5. Broad Form Property Damage Subject to \$2,500 Personal Property of Others Sublimit</li> <li>6. Watercraft Liability (under 52 feet). See policy form for limitations</li> <li>7. Limited Worldwide Coverage</li> <li>8. Additional Covered Party</li> <li>9. Failure to Supply Water</li> </ol> | <ol style="list-style-type: none"> <li>10. Principle of Eminent Domain Including Inverse Condemnation, claims brought under the “Bert J. Harris, Jr., Private Property Rights Protection Act” \$100,000 per Occurrence / Annual Aggregate.</li> <li>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.</li> <li>12. Herbicide and Pesticide Sublimit of \$1,000,000 or GL Limit, whichever is less.</li> </ol> |
|---|--|

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.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*



## 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

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**LAW ENFORCEMENT LIABILITY**

Term: October 1, 2015 to October 1, 2016

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Occurrence

Limits of Liability: \$1,000,000 per Person  
\$1,000,000 per Occurrence

Coverage:

**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

Deductible: \$10,000 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.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

---

## 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)

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**PUBLIC OFFICIALS LIABILITY  
EMPLOYMENT PRACTICES LIABILITY**

Term: October 1, 2015 to October 1, 2016

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Claims Made – Duty to Defend

Retroactive Date: Full Prior Acts

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:

<b>Public Officials Liability</b>	\$1,000,000 per Claim \$1,000,000 Annual Aggregate
<b>Employment Practices Liability</b>	\$1,000,000 per Claim \$1,000,000 Annual Aggregate
<b>Media Content Services, Network Security &amp; Privacy Liability</b>	\$1,000,000 each claim \$1,000,000 Aggregate for all Notification Costs \$1,000,000 Aggregate for all Regulatory Fines & Expenses

Deductibles:

<b>Public Officials Liability</b>	\$10,000 per Claim
<b>Employment Practices Liability</b>	\$10,000 per Claim
<b>Media Content, Services, Network Security &amp; Privacy Liability</b>	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.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

---

## PUBLIC OFFICIALS LIABILITY EMPLOYMENT PRACTICES LIABILITY

Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Deductible does not apply to claims expense.
3. Broadened definition of “Who is an Insured.”
4. Limits of Liability are subject to Florida Statute 768.28.

Exclusions, but not limited to:

- 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

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**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.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE**

Term: October 1, 2015 to October 1, 2016  
Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability:  
(Based on 51 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

Liability Deductible: \$0 Each Accident

Physical Damage: Comprehensive – 48 Vehicles, Symbol 7, 8  
Collision – 48 Vehicles, Symbol 7, 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. If Physical Damage is a Symbol 7, newly acquired vehicles must be reported in writing within 30 days of purchase in order to be covered for physical damage.
6. Physical Damage coverage paid at Actual Cash Value or 110% of the value reported on the schedule, whichever is less. Please see policy for complete details.
7. Limits of Liability are subject to Florida Statute 768.28.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE**

Description of Covered Auto Designation Symbols:

<b>SYMBOL</b>	<b>DESCRIPTION</b>
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.

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*



**WORKERS' COMPENSATION  
GUARANTEED COST**

Term: October 1, 2015 to October 1, 2016

Insurer: Preferred Governmental Insurance Trust (*Preferred*)

<b>Class Code</b>	<b>Description of Class Code</b>	<b>Estimated Payroll</b>
5509	Street or Road Maintenance	\$263,800
7520	Water Works Operations	\$362,073
7580	Sanitary or Sanitation	\$13,499
7704	Firefighters & Drivers	\$31,412
7720	Police Officers & Drivers	\$345,878
8380	Automobile Service Repair	\$66,870
8810	Clerical	\$741,702
9403	Garbage – Collection & Drivers	\$69,009
<b>TOTAL</b>		<b>\$1,894,243</b>

Estimated Manual Premium	\$69,797
Experience Modification 1.17	
Estimated Discounted Premium	\$56,397

Notes of Importance:

1. The “Estimated Discounted Premium” includes all applicable credits including safety program and drug-free workplace credits as per Florida Statute 440.
2. Employer’s Limit of Liability is \$1,000,000/\$1,000,000/\$1,000,000.
3. Experience modification factor is subject to verification. This final amount of credit is dependent upon compliance with program requirements.
4. Final premium subject to payroll audit.
5. The expense constant charge has been included.
6. **Payment terms are 25% down and 9 installments.**

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

**PREMIUM RECAPITULATION**

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
Property / Inland Marine / Equipment Breakdown	\$63,631.00	<input type="checkbox"/>	<input type="checkbox"/>
Crime / Employee Dishonesty	\$750.00	<input type="checkbox"/>	<input type="checkbox"/>
General Liability	\$21,915.00	<input type="checkbox"/>	<input type="checkbox"/>
Law Enforcement Liability	\$6,092.00	<input type="checkbox"/>	<input type="checkbox"/>
Public Officials / Employment Practices Liability	\$55,208.00	<input type="checkbox"/>	<input type="checkbox"/>
Automobile Liability & Physical Damage	\$33,152.00	<input type="checkbox"/>	<input type="checkbox"/>
Workers' Compensation	\$56,397.00	<input type="checkbox"/>	<input type="checkbox"/>
Two-Year Coverage Agreement*		<input type="checkbox"/>	<input type="checkbox"/>

*\*Please refer to the next page for details on the Two-Year Offer*

**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)

**IMPORTANT NOTE:**

*Preferred's* quote covers two (2) annual twelve month periods, from 10/01/2015 12:00:00 AM to 10/01/2016 12:00:00 AM and from 10/01/2016 12:00:00 AM to 10/01/2017 12:00:00 AM. The following conditions apply in addition to all other conditions of this quote:

- A. All Aggregate limits reset for the period 10/01/2016 12:00:00 AM to 10/01/2017 12:00:00 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 10/01/2016 12:00:00 AM to 10/01/2017 12:00:00 AM will be determined based on updated exposure values for the period.
- C. Rates for the period 10/01/2016 12:00:00 AM to 10/01/2017 12:00:00 AM will be identical to those for the period commencing 10/01/2015 12:00:00 AM, with premiums subject to the following:
  - 1. NCCI Experience modification factors will be applied as promulgated.
  - 2. Changes to Schedules: Property, Inland Marine, and Automobile symbol 7 only
  - 3. Payroll
  - 4. Number of Employees
- D. In the event of cancellation of any line of business prior to 10/01/2017 12:00:00 AM, 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 10/01/2015. After this date terms and conditions are subject to change by the underwriters.
2. *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.
3. 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.
4. Quote is subject to review and acceptance by *Preferred* Board of Trustees.
5. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**
6. Not all coverages requested may be provided in this quotation.
7. 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.
8. 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.
9. 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.
10. **With the exception of Workers' Compensation, the Package premium is 50% Down, 25% due at 75 days and 25% due at 166 days**
11. Quote is not bound until written orders to bind are received from the insured and the Trust subsequently accepts the risk.
12. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
13. Higher limits of liability may be available. Please consult with your agent.
14. 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.
15. **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.**

***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 2015 – 2016 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

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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 attempted to present other options for your insurance placement, including quotations with insurance carriers holding an “A-” or better rating from A.M. Best Company, but we were unable to secure such a quote.
- 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 those 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 Bunnell**

**Policy Number: PK FL1 0182002 15-13 & WC FL1 0182002 15-13**

**Policy Period: 10/1/15 - 16**

**Date of Notice: 8/12/15**

**\* 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**

# PRIA COVERAGE SUMMARY PROPOSAL

<b>Guide to Bests Ratings</b>		
<b>Best Category</b>	<b>Rating</b>	<b>Description</b>
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

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





QUOTE ACCEPTANCE FORM
FLORIDA MUNICIPAL INSURANCE TRUST

FMIT 0069

MEMBER City of Bunnell

Effective Date: (Please Complete) 10/1/15 Premium

Note: Limits and Deductibles are listed as originally proposed. Please change as necessary.

Table with 4 columns: Coverage Type, Limit of Liability, Deductible, and Premium. Rows include General Liability, Automobile Liability, Automobile Physical Damage, Property, Inland Marine, Crime, Workers' Compensation, and Total FMIT Premium.

Note: this section lists the premiums for the individual coverages. Please change as necessary.

Table with 2 columns: Coverage Type and Premium. Rows include Quarterly Installment Invoice for the FMIT, Statutory Accident Death & Dismemberment, Pollution Legal Liability, Petroleum Storage Tank Liability, Total Ancillary Premium, and Grand Total Premium.

Please list special options selected or other notes:

The Total FMIT Premium listed above includes \$16,334; the premium for Public Officials E& O Prior Acts coverage.

If SIR, provide TPA contact information:

GL SIR TPA Contact Info:

Contact Name:
Title:
Phone # with area code:
Fax # with area code:
E-mail address:

WC SIR Contact Info:

Contact Name:
Title:
Phone # with area code:
Fax # with area code:
E-mail address:

Member's Signature

Title

Date


**Insurance RFP-2015-04 Evaluation**

	<b>Total Possible</b>	<b>Evaluation</b> FLC	B+B
• Qualification and Experience	(30 points)	30	30
• Client References	(15 points)	15	13
• Project Understanding and Ability to Perform Scope of Services	(20 points)	18	18
• Compensation/Fee Structure	(30 points)	30	28
• Quality of Submittals	(5 points)	4	5
		<u>97</u>	<u>94</u>
	<b>Total 100 points</b>		

*Wilson*  
8/20/15

**Insurance RFP-2015-04 Evaluation**

	<b>Total Possible</b>	<b>Evaluation</b>	
· Qualification and Experience	(30 points)	FLC 30	PLIT 30
· Client References	(15 points)	15	15
· Project Understanding and Ability to Perform Scope of Services	(20 points)	20	18
· Compensation/Fee Structure	(30 points)	30	25
· Quality of Submittals	(5 points)	5	5
		<hr/> 100	93
	<b>Total 100 points</b>		

  
Wade Vose  
City Attorney  
8/24/15

Insurance RFP-2015-04 Evaluation

FLC PGIT

	Total Possible	Evaluation	
• Qualification and Experience	(30 points)	30	30
• Client References	(15 points)	15	15
• Project Understanding and Ability to Perform Scope of Services	(20 points)	20	20
• Compensation/Fee Structure	(30 points)	30	25
• Quality of Submittals	(5 points)	4	5
	<b>Total 100 points</b>	<u>99</u>	<u>95</u>

Stella Lawrence

FINANCE

5/24/15