



CITY OF KEY WEST

**RENEWAL PROPOSAL FOR
PROPERTY & CASUALTY INSURANCE COVERAGE**

**EFFECTIVE: OCTOBER 1, 2018
EXPIRATION: OCTOBER 1, 2019**

WORLD
Risk Management

A BALLATOR COMPANY

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Named Insured

NAMED INSURED AND MAILING ADDRESS

City of Key West
1300 White Street
Key West, Florida 33040

This Quote contains most terms, conditions, limits and deductibles provided under the program. However, refer to the PRM Coverage Document for specific and complete terms and conditions.

Prepared by:

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Presented: 7/18/2018

www.wrmlc.com



Letter of Interest

World Risk Management, LLC, on behalf of Public Risk Management of Florida is pleased to present our proposal for the City of Key West Property and Casualty Insurance coverage.

As you will see from our response, World Risk Management “WRM” has extensive public entity experience among its staff. WRM is the **exclusive** Broker for Public Risk Management of Florida “PRM”. PRM is an Association of 61 cities, counties and special districts in the State of Florida that has been in operation since 1987.

With more than 30 years in existence, PRM is a financially secure and sound program with a better than 2:1 Premium to Surplus ratio. As PRM retains very low self-insured retentions on all coverages, the need to accumulate surplus is not as critical as it is for other self-insured programs. This, coupled with the fact that loss reserves are set conservatively, validates that PRM’s surplus level is more than adequate.

Due to its structure and size, PRM can provide its members the broadest coverage available at the most cost effective price. We believe that the City will agree that the costs, along with its superior coverage, is what makes PRM a premier public entity association. PRM has enjoyed a relationship with the City of Key West since 2015 and hopes to continue the relationship for many more years to come.

Stability, Consistency and Member involvement are cornerstones of any complete insurance program. Unnecessary retention of risk in an effort to build surplus on paper, exposes many insurance programs to catastrophic losses on all lines of business which promotes instability. The PRM of Florida pool has a conservative philosophy that is focused on the future with consistent and strategic growth. This model creates stability for many years to come by reducing the program’s liability on each claim and seeding that risk off to the appropriate carriers

In fact, stability was always very important. The excess carriers look favorably on the stability of the membership and they like to know there will not be a significant change in the membership and exposures from year to year. That allows them to keep their pricing and coverage aggressive as the economies of scale come into play. PRM is recognized with carriers as being a Premier Public Entity, member managed pool that works hard to minimize losses, by utilizing the loss control and risk management programs made available. After partnering with PRM for many years the carriers have a very high comfort level, which again, is reflected in the terms and conditions they quote at renewal. Throughout the years, PRM has benefited from additional resources provided by their long term insurance broker and carrier partners to assist in loss control, loss prevention and other valuable services that have improved PRM’s management of the Association.

PRM, in turn, can pass on to the membership the benefits derived from the stability enjoyed with the carriers. In keeping with the philosophy of the PRM, members that commit to a long term relationship are able to enjoy the best pricing available for the broadest coverage in the marketplace.

We believe that the City will agree that the costs, along with its superior coverage, is what makes PRM a premier public entity association.



Letter of Interest

Coverage Enhancements & Highlights

- Building Ordinance or Law/Increased Cost of Construction – Up to \$25M
- Newly Acquired Property added at **no charge** up to \$25M
- Course of Construction & Additions - \$50,000,000
- No mid-term premium adjustment for vehicles, equipment & real property
- Members build surplus that can be used to benefit the members
- Replacement Cost on Property/Equipment (Mobile/Inland Marine)
- Mold Coverage, Mildew or Fungus (resultant)-Per Member & Annual Aggregate \$35,000

Deductibles

PRM currently proposes the City will incur a \$25,000 deductible on Property coverage, except wind. The City will incur a 5% Named Windstorm deductible per affected Unit (enhancement from the expiring “per building”). All Liability coverages provided under PRM at a \$100,000 Self Insured Retention and Workers Compensation has a \$325,000 Self Insured Retention.

Membership Benefits

PRM has two different member types, Preferred and Standard. As a Preferred Member, the City enjoys the benefit of having a representative on the General Board which gives them a vote in the direction and decisions made by PRM. Furthermore, Preferred Members are eligible to hold a seat on the Executive Board.

In addition, Preferred Members are impacted financially. Preferred Members receive participation credits, when declared, that will lower the overall costs of the program for the Member. The Member also has a vote in whether PRM chooses to use funds for participation credits.

PRM was formed and is managed differently from the other Trusts in Florida. PRM was organized under a different State Statute than their competitors. As a member of PRM, the member entity becomes a qualified Self Insured with the State of Florida. Becoming self insured with the State provides additional resources and allows the member to qualify for workplace safety credit in addition, to the credit that PRM provides once approved. The PRM administrative staff assists each member with the simple, one-time application and submittal process of becoming qualified with the State. Even though each Member of PRM becomes a Self Insured entity.



Letter of Interest

Loss Control & Risk Management

PRM provides extensive loss control and risk management services to all of its members. These services are provided at no additional cost to the members.

- Employee Practices Hot Line
- Employment Law Seminar
- Sexual Harassment Seminars
- Sample Personnel Policy and Procedures
- Contract Evaluations
- Risk Management Seminars
- Safety Program Development, Including Third Party Liability
- Regulatory Assistance
- Monthly Loss Runs by Type of Loss and Department
- Police Liability/ Critical Incident Hot Line
- On Site Risk Analysis, Including Third Party Liability

A full list of the loss control and risk management services are enclosed and can also be viewed at the PRM website www.PRM-FL.com.

Claim Service

The City of Key West currently utilizes Relation Insurance Services for Third Party Administration and Public Risk Management is agreeable for that relationship to continue.

Ancillary Coverages

World Risk Management is unable to provide quotes for the ancillary coverages (Marine related exposures) at this time. We would require a Broker of Record letter to take over these policies. We are open to discussing the handling of these policies.

2 Year Rate Guarantee

PRM is offering a 2 year rate guarantee for all Liability and Workers Compensation coverages.

We are confident that the City will find PRM offers not only the broadest coverage available in the marketplace, but also has the most reliable and responsive service in the industry today. We believe that the City will agree that the cost, along with the superior coverage, is what makes PRM the premier public entity Association.



Thank you for your time and consideration in reviewing our proposal. We sincerely hope that PRM and WRM will be able to continue their working relationship with the City for many more years to come. If you have any questions regarding our proposal or the PRM program, please feel free to give me a call.

Sincerely,

Andy Cooper
Vice President



Tab 2: Qualifications of Public Risk Management



HISTORY

As a result of the tight insurance market for public entities in the mid 1980's, a group of cities and counties in Southwest Florida conducted an extensive study into the feasibility of establishing a public entity pool for property, casualty and workers' compensation coverages.

Major objectives of the group were as follows:

- Lower Costs
- Enhanced Coverage
- Outstanding Claim and Loss Control Services
- Stability
- Self Governed by Members
- Professional and Timely Service

As a result of the study, Public Risk Management of Florida (Formerly SWFIRMA) was established on October 1, 1987, with eight members. Since that time, Public Risk Management of Florida (PRM) has grown to over 50 members and has expanded its territory to include the entire State of Florida. PRM still maintains those same objectives, meeting each of them with every new policy term. We believe that PRM's continued success and prosperity is largely attributable to the coverages, services and benefits received by its members.





Bonnie Mims
Executive Director
Public Risk Management
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WWW.PRM-FL.COM

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management



BENEFITS

PRM continues to deliver superior Property, Casualty and Workers' Compensation coverage to Public Entities in Florida.

INSURANCE COVERAGES

The PRM coverages are designed to meet the needs of public entities. The basic program has been in place for over twenty five (25) years. The coverages are vastly superior to those that are available in the market place.

COST EFFECTIVE

The PRM program is cost effective for the following reasons:

- The assumption of risks at the low or known level, thus the need to purchase less insurance.
- Risk Selection - PRM selects members that have an appetite for risk management and loss control, as well as a favorable loss record which helps control their insurance costs.
- Emphasis on safety, loss prevention and claims handling by PRM and its members.

STABILITY

Due to sound management by the Board of Directors, Executive Board, and the Executive Director, PRM is very financially stable. PRM enjoys a better than 3:1 Premium to Surplus Ratio. PRM Reinsurers and Excess Carriers are all financially sound with an AM Best's Rating of A XI or above.

CLAIMS HANDLING

Gallagher Bassett Service, Inc. handles the claims administration. Gallagher Bassett is experienced in handling claims for Florida public entities and Florida Workers' Compensation. They have eight (8) offices staffed with over 250 employees in the state and process claims for over 150 public entities. The client has input and approval in the claims settlement process and in the selection of defense counsel.

GALLAGHER BASSETT INVESTIGATIVE SERVICES

Gallagher Bassett Investigative Services offers a range of investigative tools that, employed separately or in combination, create a formidable first line of defense in such high-risk areas as: insurance fraud; embezzlement, theft and other tangible asset losses; personal and asset protection; due diligence; and pre-employment screening.

DRUG FREE AND SAFETY PROGRAM CREDITS

PRM members can receive a Drug Free Workplace credit with an approved Drug-Free Workplace program. This credit is 5% and is applied to the member's workers' compensation premium. Members can also receive an approved Safety Credit of 3% that is also applied to the member's workers' compensation premium.

LOSS PREVENTION SERVICES

PRM provides on-site loss prevention services to assist members in setting up safety and loss prevention programs, as well as employment practices. Our consultants are very experienced in working with public entities.

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management

RISK MANAGEMENT SERVICES

By joining PRM, the members gain the Risk Management Services provided by the Pool. The Executive Director and the PRM team have over 50 years' experience in the Risk Management field. They are able to assist members in all Risk Management activities, including monitoring and reviewing of all contracts, leases, use agreements and certificates of insurance. A Risk Management manual is provided for each member to better participate in the program.

EDUCATIONAL SEMINARS

Educational seminars are provided on a regular basis, focusing various risks facing the public entity sector. In addition, PRM hosts an Annual Educational Conference in June, whereby timely topics on risk management, insurance, human resources and legislative changes are presented.

RISK MANAGEMENT INFORMATION REPORTS

Loss reports are designed to keep members abreast of claim activity on a monthly basis in a timely and accurate manner. The loss reports are broken down by type of claim and department to help monitor the member's Risk Management program.

SELF GOVERNING BY BOARD

PRM is self-governed by its members. Each member has a representative on the Board of Directors and it is the Board that sets the policy for PRM and it is upheld and administered by the Executive Board.

EMPLOYMENT PRACTICES LIABILITY HOTLINE

Pre-Defense Review Service is provided by a recognized law firm for advice and guidelines to prevent possible claims and litigation in labor and employment law issues for Civil Rights Violation(s), Discrimination and Whistle Blower Claims.

LAW ENFORCEMENT HOT LINE

PRM offers a Pre-Defense Review Service on a 24-hour basis for law enforcement related critical incident matters. The primary object is to provide police supervisors with immediate loss prevention including the need for on-scene legal advice on any critical incidents. Expert legal counsel on law enforcement matters provides this service.

APPRAISALS

All PRM Members are required to have a building/contents appraisal completed upon joining PRM and then every five (5) years. This is done through PRM's designated appraisal service, HCA Asset Management, LLC. The HCA appraisal includes a site plan and a color photo of each location. Appraisals are an important tool to assure that the proper limits and coverages are provided on each location. The cost of the appraisals are included within the PRM program.

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management



REINSURANCE. FINANCIAL SECURITY



PRM is the only multiline pool in Florida that has never bought excess insurance from a carrier with less than an "A" AM Best rating.

FINANCIAL SECURITY

PRM has consistently provided our members with the financial security of one of the country's most fiscally conservative pools. PRM has a 3:1 premium to surplus ratio. In addition, PRM retains less risk than any of our competitors. PRM has never bought excess insurance from a carrier with less than an "A" AM Best rating.

ACTUARIAL SERVICES AND AUDITED CPA FINANCIAL STATEMENT

Each year PRM has an Actuarial study conducted on its loss and loss expense reserves. This report is incorporated into an annual Audited CPA Financial Statements. PRM fully complies with GASB10 accounting requirements. PRM does not discount loss reserves or take credit in advance of receiving monies for Second Injury Fund recoveries.

INTEREST EARNINGS AND CASH FLOW

Member contributions earn interest for the benefit of the members. The interest earnings can be used to off-set PRM expenses, used to pay claims, or be returned to the members as participation credits.

Public Risk Management is a Non-Assessable Pool, or Association.



Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management

LOSS PREVENTION SERVICES



RISK ANALYSIS

On site risk analysis services are provided for PRM members in an attempt to identify potential loss producing hazards and to assist with regulatory compliance. A Risk Analysis includes a review of the following areas:

- Record Keeping Analysis
- Written Program Requirements
- Physical Hazards Identification
- Training Needs

SAFETY PROGRAM DEVELOPMENTS

A variety of written safety & loss prevention programs are available to meet the needs of our members. Whether they require a basic program to comply with a specific regulation, or a city/county wide safety program, PRM Loss Prevention Services can help.

- Individual Regulatory Programs
- Comprehensive Programs
- State Approved Discount Programs

SAFETY TRAINING

PRM believes training and education is one of the most effective methods in reducing workplace accidents and losses. Our Loss Prevention Services include training support at both the supervisory & employee levels.

- Formal Classroom Training Sessions
- Training Literature & Materials
- Supervisor "Safety Talks"
- Safety Video Library
- On Line Training
- Video Library
- Public Records Request Seminar

REGULATORY ASSISTANCE

Numerous OSHA and safety related technical resources are available to assist members in complying with a multitude of Federal & State safety regulations.

- Compliance Assistance & Guidelines
- Regulatory Interpretations
- Post Audit Consultations
- Citation Validation

TECHNICAL ASSISTANCE

PRM offers a wide variety of specialty services as a part of our Loss Preventions Program. We discuss individual concerns and provide results-oriented solutions that meet your needs.

- Job Hazard Analysis
- Safety Committee Set-Up & Participation

EMPLOYMENT PRACTICES

PRM provides Employment Practices Liability loss prevention services to its members by providing an in-depth review and audit of all employment related practices and policies with additional legal support from the offices of Allen, Norton & Blue, who specialize in labor law.

- Employment Practices Audit/Analysis upon request
- Assistance in preparing Employee Handbook or Personnel Rules and Regulations and Job Descriptions
- Assistance in Salary Surveys
- Assistance in Benefit Surveys
- Human Resources Video Library

LOSS TRENDING

PRM provides frequent loss trending reports to each member. These reports provide valuable information that identifies potential problem areas within each line of coverage. We believe this information allows our members to intervene before experiencing a serious loss situation.

- Injury Frequency Trending
- Comparative Analysis with other Members
- Major Sources of Losses

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management



COVERAGES AVAILABLE IN THE PRM PROGRAM



COVERAGES

- Property
- Crime
- General Liability, including Law Enforcement Liability
- Errors & Omissions
- Auto Liability
- Workers' Compensation

ELIGIBLE ENTITIES:

- Airports
- Cities
- Counties
- Fire Districts
- Towns
- Other Special Taxing
- Districts
- Port Authorities
- Utility Authorities
- Water Districts

Ancillary Coverage through Broker:

- Airport or Aircraft Liability
- Boiler and Machinery
- Bonds
- Builders Risk
- Cyber Liability
- Excess Liability Limits
- Executive Travel Accident
- Facilities Use and Special Events
- Insurance
- Fiduciary Liability
- Florida Statutory AD&D
- Inmate/Community Service Workers
- Accident Insurance
- National Flood Insurance Program
- Pollution Liability
- Sports Accident
- Storage Tanks



Tab 2: Qualifications of Public Risk Management

BONNIE S. MIMS, IPMA-CP, PPP
Executive Director

bmims@prm-fl.com ♦ 1-(800)367-1705



EXPERIENCE:

- ❖ 2014-Present Executive Director PRM
- ❖ 2012 -2014: Assistant Executive Director PRM
- ❖ 2012 Director of Member Services PRM
- ❖ 2008-2012 Senior Loss Prevention Consultant PRM
- ❖ 2005 to 2012 Loss Prevention Consultant –EP, PRM
- ❖ 1999-2005 Director of Administrative Services – Town of Longboat Key
- ❖ 1981-2005 Human Resources Manager/Director – Hawaiian Tropic, National Aerospace, Command Medical & Florida Production Engineering

KEY RESPONSIBILITIES:

Team Leader – Administration of the Program before, during and after placement.

- ❖ Direct and coordinate the day-to-day operations of Property Casualty and Group Health Trust Pools in accordance with established by-laws.
- ❖ Responsible for monitoring all programs to ensure legal, procedural and contractual compliance with applicable state and federal laws
- ❖ Directs and monitors implementation of Pool's financial and investment policies and prepares annual budget(s)
- ❖ Directs and monitors implementation of risk management/loss prevention programs
- ❖ Monitors and communicates on regular basis with Pool Members and contracted service providers
- ❖ Identifies areas that need improvement and makes recommendation to Board(s) Oversee/monitor claims administration staff, practices and settlement/resolution matters

FOCUS:

- ❖ 30 + year's experience in Insurance Administration, Loss Prevention, Risk Management, Employment Practices and Benefits Administration in State of Florida in both private and public sectors
- ❖ Supervision and administration of all areas of Risk Management, Human Resources and Benefits as well as Health, Safety and Workers' Compensation
- ❖ Excellent customer service, work ethics and interpersonal skills
- ❖ Experienced in review and audit process of documents and practices associated with Employment and Safety
- ❖ Strong underwriting knowledge and background
- ❖ Extensive Claims Broker Experience
- ❖ Strong, effective relationships with insurance markets
- ❖ Development of strong and effective partnerships with clients
- ❖ Strong leadership and management skills
- ❖ Driven to lower overall cost of risk to clients

CREDENTIALS:

- ❖ IPMA Certified Professional Specialist
- ❖ Executive Level Foundations in Risk Management
- ❖ Florida Public Sector Labor Relations Professional
- ❖ FPHRA Public Personnel Professional
- ❖ Professional Ethics & Sunshine Law Certified Public Manager Program
- ❖ General Public Procurement Certificate of Completion – NGIP
- ❖ OSHA 10 General Industry Safety & Health
- ❖ OSHA 30 Construction
- ❖ Current Member of PRIMA, AGRIP, FGFOA, FPHRA



Tab 2: Qualifications of Public Risk Management

Katrina Bouthot – Assistant Executive Director

Kbouthot@prm-fl.com

Phone: 239-599-4824



EXPERIENCE:

- ❖ 2014-Present – Assistant Executive Director
- ❖ 2013 to 2014: Loss Prevention Consultant – Employment Practices
Public Risk Management of Florida (PRM)
- ❖ 1997-2013 – City of Zephyrhills
2007- 2013 Director of Administrative Services
2002-2007 Finance Assistant/Purchasing Agent
- ❖ 1997-2002 Sr. Administrative Assistant – Fire Dept.

KEY RESPONSIBILITIES:

- ❖ Assists Executive Director with day-to-day operations and services of the Property/Casualty Pool and Group Health Trust.
- ❖ Supervises Loss Prevention, Group Health Trust and Accountant staff. Assists in preparation of annual budgets.
- ❖ Coordinates and implements property appraisal program.
- ❖ Provides technical advice on risk management issues.
- ❖ Researches, develops and communicates essential information to meet and exceed member service needs.
- ❖ Participates in management, committee, and board meetings.

FOCUS:

- ❖ 20+ years experience in Risk Management, Human Resources, Benefit Administration, Purchasing, Finance, Utility Billing
- ❖ Supervision and administration of all areas of Risk Management, Human Resources and Benefits as well as Health, Safety and Workers' Compensation – Excellent customer service, work ethics and interpersonal skills
- ❖ Strong leadership and management skills
- ❖ Police and Fire Union Negotiations

CREDENTIALS:

- ❖ OSHA 10 hour General Industry
- ❖ Drug Free Workplace Training – Reasonable Suspicion
- ❖ FEMA IS100-300, IS700 Courses
- ❖ Purchasing and Contract Management
- ❖ Multiple Purchasing courses
- ❖ Ethics Training for Public Officers and Employees
- ❖ Multiple Human Resource and Employment Law courses
- ❖ FPHRA, FGFOA and PRIMA Member



Tab 2: Qualifications of Public Risk Management

STEVE GAILBREATH – Loss Prevention Consultant

sgailbreath@prm-fl.com



EXPERIENCE:

- ❖ 2012-Present Loss Prevention Consultant – Public Risk Management of Florida
- ❖ 2002 to 2012 Risk Management Coordinator – City of North Port, FL
- ❖ 2000-2003 - Senior Liability Claims & Property Adjuster – Gallagher Bassett Services
- ❖ 1997-2002 Private Investigator-Multi Line Claims Defense Work – Self Employed
- ❖ 1994-1997 Claims Investigator/Special Investigations Unit – The Traveler's Insurance Company
- ❖ 1991-1994, Sr. Claims Investigator – Claim Security Corporation

KEY RESPONSIBILITIES:

- ❖ Loss Analysis review of past claim & accident history by type, frequency & severity, to target problem areas for training & corrective action and to reduce losses
- ❖ Comprehensive facilities safety inspections to identify hazards & unsafe conditions
- ❖ On-Site Training utilizing PRM's online & video library of over 300 titles
- ❖ Guidance (non-legal) with municipal contractual risk transfer, insurance requirements & hold harmless and indemnity agreements
- ❖ Policy, Program & Procedure review
- ❖ Guidance with Florida Drug Free Work Place compliance & FDOT – FMCSA CDL driver licensing and drug testing compliance
- ❖ Regulatory compliance assistance (non-legal guidance)

FOCUS:

- ❖ 23 years multiple line insurance Claims & Investigative and Risk Management Experience

CREDENTIALS:

- ❖ OSHA 10 hour General Industry
- ❖ OSHA 30 hour General Industry
- ❖ PRIMA Member



Tab 2: Qualifications of Public Risk Management

Michele Faulkner
Loss Prevention Consultant- EP
mfaulkner@prm-fl.com



EXPERIENCE:

- ❖ 2015-Present – Loss Prevention Consultant- EP
- ❖ 2013 to 2015 –Business Services Account Executive, Career Source State of Florida Workforce Development Board, Region 24
- ❖ 2009 to 2013- Human Resources Manager, Merits Health Products
- ❖ 2004-2009 – Staffing Manager, The City of Fort Myers

KEY RESPONSIBILITIES:

- ❖ Provides guidance and technical support to members in the area of employment practices, online training, and safety committee meetings
- ❖ Provides guidance and compliance assistance on a multiple of regulations related to interpretations of Human Resources
- ❖ Conducts employment practice audits, on-site training, and regional event planning
- ❖ Assists members with the Safety Credit Program and the Florida Drug Free Workplace Program requirements

FOCUS:

- ❖ 20+ years experience in Human Resources Management including Training, Full Life Cycle Recruitment, Compensation, Employee Relations, Policy and Procedure, Worker's Compensation, Safety and Benefits Administration
- ❖ Excellent presentation, training, customer service, and interpersonal skills
- ❖ Strong leadership and management skills

CREDENTIALS:

- ❖ PHR, SHRM-CP Certifications
- ❖ Florida State Certified Workforce Professional
- ❖ Ongoing Human Resource and Employment Law Training



Tab 2: Qualifications of Public Risk Management

***FRANK SHORE – Claims and
Litigation Manager***

fshore@prm-fl.com



EXPERIENCE:

- ❖ 2003 to Present: Claims & Litigation Manager- Public Risk Management of Florida
- ❖ 2000-2003 - Senior Liability Claims & Property Adjuster – Gallagher Bassett Services
- ❖ 1997-2000 Trial Coordinator & Legal Assistant – Henderson, Franklin Law Firm
- ❖ 1983-1997 Administrative Legal Assistant – Case/Office Manager –Goldberg, Goldstein and Buckley & Bruce L. Scheiner
- ❖ 1968-1983, Multiple Lines Sr. Claims Representative - Crawford & Company

KEY RESPONSIBILITIES:

- ❖ Responsible for documenting, reviewing, investigating, monitoring & settling of all claims for Public Risk Management of Florida risk pool
- ❖ Prepare & present claim activity reports to Executive Director & members upon request
- ❖ Provide written & oral communication to Executive Director, members, defense counsel, claimants, adjusters on a day to day basis or as requested
- ❖ Developed and implemented comprehensive supervisory training program for claims administration at employer/member level
- ❖ Advise members on matters related to claims, coverage and settlement agreements
- ❖ Oversee providers and services as well as assisting in negotiation of contracts.

FOCUS:

- ❖ 40 years multiple line insurance Claims & Litigation experience
- ❖ Extensive background in claims negotiations and resolutions of claims
- ❖ Extensive knowledge of Florida Statutes as well as State and



Tab 2: Qualifications of Public Risk Management

MICHAEL K. QUIGLEY, RMPE
Risk Management Claims Specialist

mquigley@prm-fl.com ♦ 1-(800)367-1705



EXPERIENCE:

- ❖ 2015-Risk Management Claims Specialist - PRM
- ❖ 2003-2015 Risk Manager for City of Cape Coral, Florida
- ❖ 2001-2003 Claims Operations Manager for Lynx Services (Division of PPG Ind.)
- ❖ 1988-2001 Claims Branch Manager, Asst. Operations Supervisor, Branch Claims Supervisor, Adjuster in Charge, Property Claims Adjuster – Crawford & Company
- ❖ 1979-1983 Full Time Reserve Police Officer – Hampden, MA

KEY RESPONSIBILITIES:

- ❖ Day to day duties associated with the handling of claims including settlement authority.
- ❖ Quality control of claims process
- ❖ Assist in notification of primary and excess insurers
- ❖ Oversees claim working closely with TPA Adjusters and Members
- ❖ Serves as advisor to Members on matters related to claims, coverage and SIR programs
- ❖ Attends legal proceedings representing PRM and its Members
- ❖ Provides recommendations regarding selection of defense counsel.
- ❖ Provides written and oral communication to all involved in claims process
- ❖ Track excess payment recovery reports for accuracy

FOCUS:

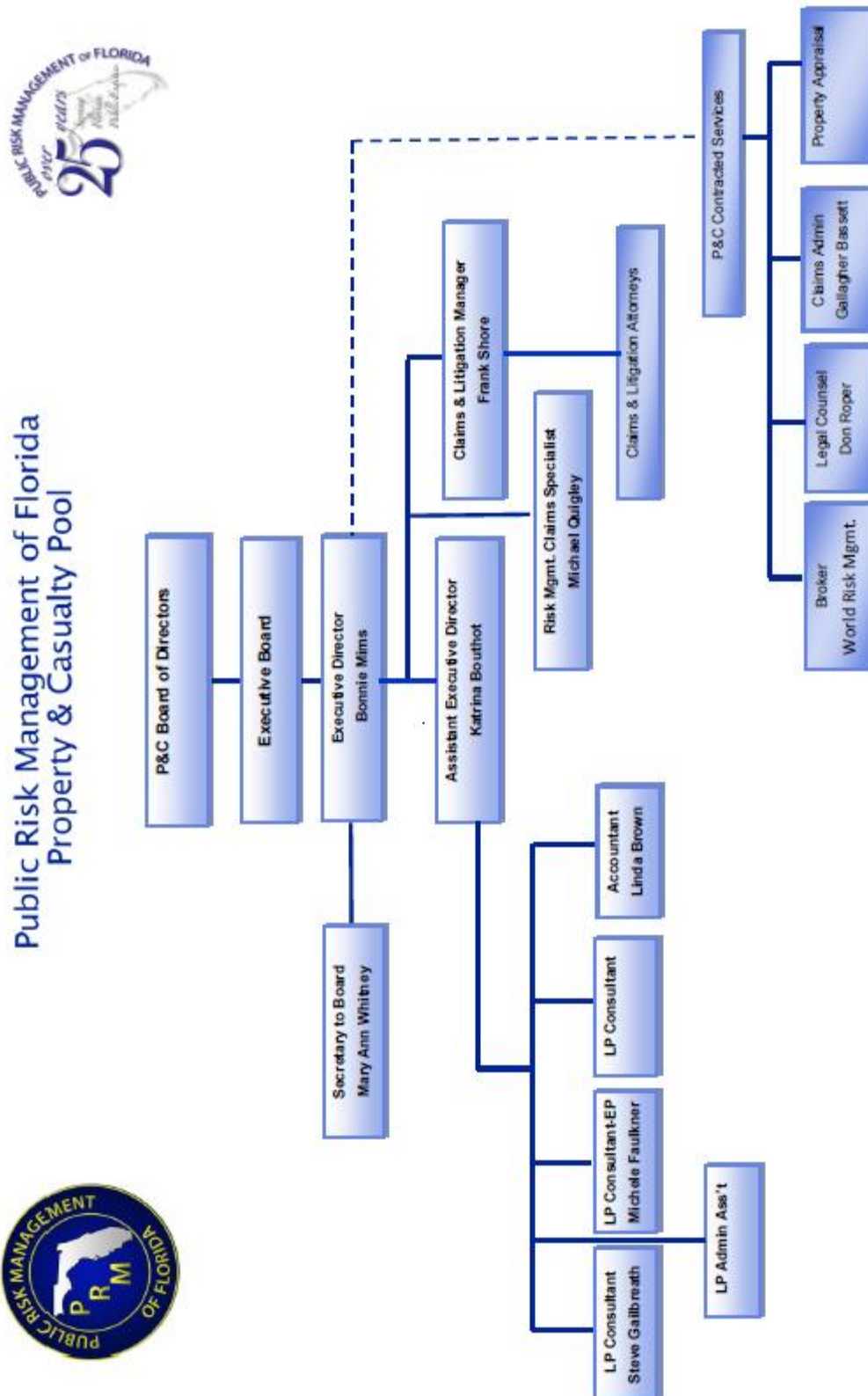
- ❖ Utilizing knowledge gained over 27 years of experience in Risk Management
- ❖ Assist in SIR programs and operations of Members
- ❖ Claims handling principles and practices oversight
- ❖ Maintain excellent customer service, work ethics and interpersonal skills
- ❖ Perform detailed review/audit process of documents and practices associated with loss prevention and safety
- ❖ Strong underwriting knowledge and background
- ❖ Monitor claims on a daily basis
- ❖ Continue to maintain strong, effective relationships with insurance brokers
- ❖ Continue to maintain strong and effective partnerships with Members
- ❖ Driven to lower overall cost of insurance premiums by loss prevention and claims

CREDENTIALS:

- ❖ Bachelor of Science – Criminal Justice
- ❖ RMPE (Risk Management for Public Entities) Designation
- ❖ Independent Adjuster – All Lines License #A213427
- ❖ PRIMA (Public Risk and Insurance Management Association) 2003-present
- ❖ SW Florida PRIMA Chapter President – 2012-2015
- ❖ Fraud Investigation
- ❖ Supervisory Training, Investigating Accidents, Auto Damage Appraisals, Misc.
- ❖ Florida Department of Insurance 24 hours of Biennial Continuing Education



Tab 2: Qualifications of Public Risk Management





Tab 2: Qualifications and Experience of Staff

Who We Are

The WRM ownership/management brings over 100 combined years of insurance industry intellectual capital to our clients dedicated to Public Entity Risk Management and insurance solutions. Knowing that broad insurance resources and strong market relationships are essential, along with industry expertise and experience, WRM tactically sought out well-respected industry talent, with solid reputations and stellar track records to join our leadership ranks.

WRM is a member of Ballator Insurance Group, formerly Accretive Insurance Services. Ballator provides insurance program development, pool creation and underwriting, pool administration services and insurance placement to both the Public Entity and Non-Profit sectors.

WRM employs a highly professional staff that has a proven record of identifying and satisfying client's needs. WRM's team commitment is reflected in a combined risk management knowledge and experience.

What We Do

We bring fresh and innovative ideas into the insurance industry. WRM uses our ability of being a "Boutique Broker" to take advantage of the ever changing insurance market opportunities. WRM has the expertise that most small private agents and brokers do not have, and the large publicly traded brokers cannot take advantage of due to their size and corporate structure.

WRM offers clients a thorough and meticulous insurance need analysis, plus delivers competitive cutting edge products and services from nationally recognized insurance carriers based on realistic and reasonable fee and/or commissions. WRM's dedicated Management/Service Team is recognized throughout the industry for their commitment to providing clients with prompt responses and solutions.

Our Reputation

WRM's management team has an industry wide reputation for professionalism, quality service, knowledge, and client involvement on a daily basis at all levels, plus a genuine commitment to protect and shield employees and property of public entity groups and other businesses. WRM believes in its ability to lead in the field of risk management and loss management and provide innovative solutions.

Our Corporate Partners

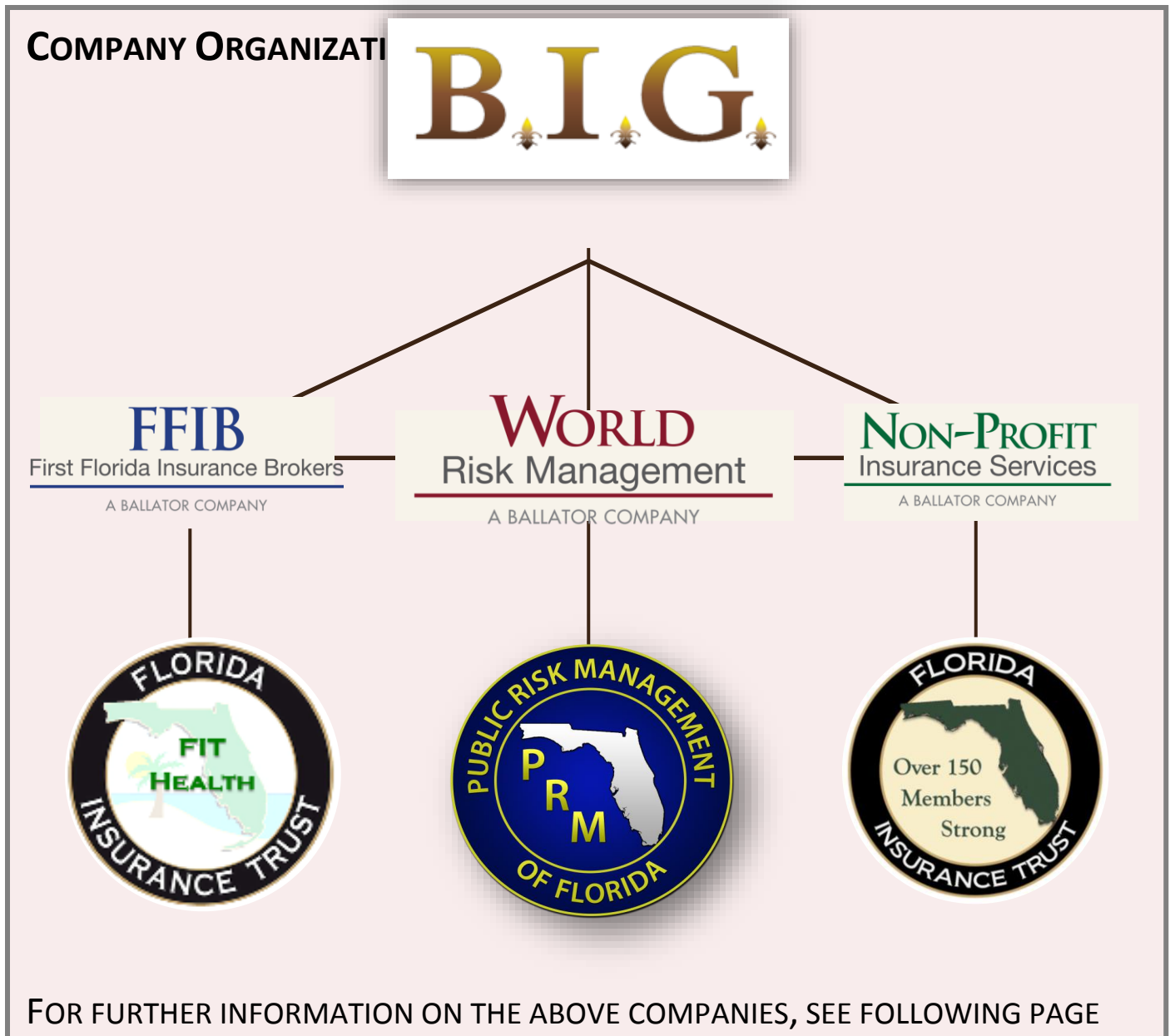
World Risk Management along with its partner companies' mission is to maintain success through commitment, honest and timely communication, vision innovation and customer satisfaction.

Ballator Insurance Group:

World Risk Management, LLC
First Florida Insurance Brokers
Non Profit Insurance Services



Tab 2 - Qualifications and Experience of Firm





Tab2 - Qualifications and Experience of Firm



proud members of the **BALLATOR** INSURANCE GROUP

World Risk Management, LLC (WRM)

Is the exclusive broker and program manager for Public Risk Management of Florida (PRM). PRM is a public entity pool insuring approximately \$2 billion in Florida property exposures.

First Florida Insurance Brokers (FFIB)

Is a retail agency focused on public entities, scholastic and non-profit risks. FFIB has access to various premier programs in the public entity and non-profit arena, dedicated to providing the most comprehensive and cost effective insurance solutions.

Non Profit Insurance Services, Inc. (NPIS)

Is the program administrator and insurance provider to non-profit and social service agencies across the United States. FIT is the largest insurance pool for social service agencies in the country and the only one in the state of Florida.



proud partners of the **BALLATOR** INSURANCE GROUP

Public Risk Management of Florida (PRM)

Is a risk management and self-insurance pool for governmental entities in the State of Florida. Known for our unwavering commitment to service and stability, PRM offers one of the most comprehensive pooling programs at competitive rates in Florida.

Florida Insurance Trust (FIT) and FIT Health

Is the leading non-profit property & casualty insurance trust for Florida's non-profit communities. FIT introduces, FIT Health, by utilizing cooperative purchasing, members of the Florida Insurance Trust are afforded preferred pricing on medical insurance plans without sacrificing any coverage.





Tab 2: Qualifications and Experience of Staff

Andy Cooper

Vice President



EXPERIENCE:

- ❖ February 2007 to Present: Vice President, World Risk Management
- ❖ September 2001 to January 2007: Area Vice President, Arthur J. Gallagher & Co.
- ❖ January 1990 to August 2001: Arthur J. Gallagher (UK) Ltd.
- ❖ March 1985 to January 1990: Claims Manager, Arthur J. Gallagher (UK) Ltd.
- ❖ September 1983 to March 1985: Claims Broker, Sedgwick Ltd.

KEY RESPONSIBILITIES:

Team Leader – Administration of the Program before, during and after Placement

- ❖ Day-to-Day client and carrier contact [usual & customary]
- ❖ Direct account management, monitoring
- ❖ Respond to client inquiries
- ❖ Program design and implementation
- ❖ Negotiate/renew/renewal rates
- ❖ Market climate
- ❖ Loss Control Recommendations
- ❖ Professional Standards
- ❖ Timely and accurate service
- ❖ Planning/Discussion
- ❖ Attend/conduct group insurance committee meetings
- ❖ Mid-year review/analysis/projection
- ❖ Fourth quarter review/analysis/projection
- ❖ Enrollment analysis and comparisons
- ❖ Contract processing

FOCUS:

- ❖ Strong underwriting knowledge and background
- ❖ Strong, effective relationships with insurance markets
- ❖ Development of strong and effective partnerships with clients
- ❖ Strong leadership and management skills
- ❖ Driven to lower overall cost of risk to clients
- ❖ Extensive Claims Broker Experience

FIELDS OF EXPERTISE:

- ❖ Public Entity Niche [Cities/Counties/School Districts]
- ❖ Excess Property Programs
- ❖ Large SIR/Excess Workers' Compensation Programs
- ❖ Exposure and coverage analysis
- ❖ Program Structure/Policy Design/Manuscript programs
- ❖ Contractual guidelines/reviews
- ❖ Financial/Claims analysis

CREDENTIALS:

- ❖ Licensed 220 Agent



Tab 2: Qualifications and Experience of Staff

Michele L. Jones, AAI

President



EXPERIENCE:

- ❖ February 2007 to Present: President, World Risk Management
- ❖ October 1991 to October 2006: Arthur J. Gallagher & Co.
 - Technical Assistant
 - Client Service Representative
 - Account Manager
 - Assistant Branch Manager
 - Area Vice President - Operations

KEY RESPONSIBILITIES:

Team Leader – Administration of the Program before, during and after Placement

- ❖ Obtain exposure information from members for analysis.
- ❖ Compile applications for new and renewal members.
- ❖ Created exposure information into spreadsheets.
- ❖ Prepare underwriting submissions for presentation to markets.
- ❖ Assist in negotiating and finalizing the terms and conditions.
- ❖ Discuss and review coverage enhancements.
- ❖ Coordination of underwriting meetings.
- ❖ Prepare new and renewal proposals.
- ❖ Historical performance.
- ❖ Provide Certificates of Insurance.
- ❖ Review contracts and provide guidance on coverage issues.
- ❖ Analyze Risk Facts reports.
- ❖ Handle coverage questions and inquiries.
- ❖ Attend board, executive committee meetings, and any special meetings.
- ❖ Research market conditions.

FOCUS:

- ❖ Strong underwriting knowledge and background
- ❖ Extensive Claims Broker Experience
- ❖ Strong, effective relationships with insurance markets
- ❖ Development of strong and effective partnerships with clients
- ❖ Strong leadership and management skills
- ❖ Driven to lower overall cost of risk to clients

FIELDS OF EXPERTISE:

- ❖ Public Entity Niche [Cities/Counties/School Districts]
- ❖ Excess Property Programs
- ❖ Large SIR/Excess Workers' Compensation Programs
- ❖ Exposure and coverage analysis
- ❖ Program Structure/Policy Design/Manuscript programs
- ❖ Contractual guidelines/reviews
- ❖ Financial/Claims analysis

CREDENTIALS:

- ❖ Graduate of the University of Central Florida
- ❖ Accredited Advisor in Insurance Designation (AAI)
- ❖ Licensed 2-20 Agent
- ❖ Licensed 4-40 Customer Representative
- ❖ Currently pursuing Chartered Property & Casualty Underwriter (CPCU) designation. Have completed 6 of the 9 courses



Tab 2: Qualifications and Experience of Staff

Hasib Bangloria

Executive Vice President



FOCUS:

- 2013 Business Insurance Top 40 under 40 Award Recipient
- Public Entity & Non Profit Niche [School Districts/Cities/Counties]
- Public Entity Pool Programs
- Reinsurance/Property/Liability/Workers' Compensation/Employment Practices Liability/Fidelity/Contract Risk Transfer
- Research Market Conditions and Climate
- Alternative Risk [risk retention/risk purchasing groups, self-insurance, etc.]

EXPERIENCE – PUBLIC ENTITY AND SCHOLASTIC DIVISION:

- ▶ July 2009 to present: Ballator Insurance Group
 - Responsible for the day-to-day operations of the Ballator operating companies
 - Administrator and exclusive broker for two insurance pools in the State of Florida
 - Responsibilities include managing and growing premium base of \$85+ Million
 - Establish and Maintain Relationships with Insurance Markets and Programs with focus on Specialty business
 - Specialize in Public Entity, Scholastic Risk, and Non Profit Insurance Placements
- ▶ March 2007 to July 2009: Accretive Insurance Agency
 - Responsible for new business development and servicing of existing clients
 - Assisted in agency setup and placing clients programs in 2007 which led to a multi-million dollar relationship with national market clients
 - Placed the excess casualty for the largest public entity property/casualty pool in the County
 - Assisted in developing the first and only social service pool in the State of Florida
- ▶ November 2003 to March 2007: Brown & Brown, Inc.
 - Involved in the development of four new public entity insurance pools, one in the social service sector and three in the public entity arena
 - Responsible for the placement of property and casualty lines for several public entity clients across the Country, including the largest public entity pool in the State of Florida
 - Worked with an Actuary on Analysis involving use of loss statistics and algorithms

EDUCATION:

- Graduate of DePaul University, Bachelor of Science in Finance
- Graduating GPA of 3.85 / 4.00 scale
- National Science Foundation Member and Scholarship Recipient
- National Merit Scholar
- Minor in Accounting

PROFESSIONAL LICENSING

- Currently maintains a Property & Casualty Insurance license in Illinois, Florida, California and several other states

CREDENTIALS:

- AGRIP Member – National
- PRIMA member – National and State levels
- RIMS member – National and State levels
- Target Markets Member – Program Administrator



Tab 2: Qualifications and Experience of Staff

Sonia Lynn Fatheree, ARM

Vice President



EXPERIENCE:

- ❖ December 2006 to Present: Vice President, World Risk Management
- ❖ April 2002 to December 2006: Account Manager, Arthur J. Gallagher & Co.
- ❖ September 1993 to October 2001: Finwall & Associates Insurance, Inc.
- ❖ July 1990 to September 1993: Commercial Underwriter, AYCO Associates Insurance, Inc.

KEY RESPONSIBILITIES:

Team Leader – Administration of the Program before, during and after Placement

- ❖ Responsible for public entity prospecting, sales, and servicing
- ❖ Obtained exposure information from members for analysis
- ❖ Compiles applications for new and renewal members
- ❖ Input exposure information into spreadsheets
- ❖ Prepare creative underwriting submissions for presentation to markets
- ❖ Participate in underwriting meetings
- ❖ Assist in negotiating and finalizing the terms and conditions
- ❖ Discuss and review coverage enhancements
- ❖ Maintain Coverage Document
- ❖ Coordination of underwriting meetings
- ❖ Prepare new and renewal proposals
- ❖ Provide Certificates of Insurance
- ❖ Review contracts and provide guidance on coverage issues
- ❖ Handle coverage questions and inquiries
- ❖ Attend board, executive committee meetings, and any special meetings

FOCUS:

- ❖ Strong underwriting knowledge and background
- ❖ Extensive Claims Broker Experience
- ❖ Strong, effective relationships with insurance markets
- ❖ Development of strong and effective partnerships with clients
- ❖ Strong leadership and management skills
- ❖ Driven to lower overall cost of risk to clients

FIELDS OF EXPERTISE:

- ❖ She specializes in all aspects of public entity insurance with focus on reinsurance, property, liability, worker's compensation, employment practice liability, fidelity, and contractual risk transfers
- ❖ Knowledge of the current business and economic conditions,
- ❖ Industry trends, the competition and territory specific issues;
- ❖ Sales relationship building focus,
- ❖ marketing perspective, and technical underwriting skills.
- ❖ Managed agency relationships including visiting agencies, attending producer sales meetings, and training of agents and CSR's.
- ❖ Identified and wrote new commercial lines middle market accounts working with assigned commercial lines agents.

CREDENTIALS:

- ❖ Graduate of Baylor University
- ❖ Associate in Risk Management Designation (ARM)
- ❖ Licensed 2-20 Agent
- ❖ Licensed 1-20 Agent



Tab 2: Qualifications and Experience of Staff

Debbie Young

Account Manager



EXPERIENCE:

- ❖ 2009 to Present: Account Manager, World Risk Management
- ❖ 1999 to 2009: Senior Account Manager, Arthur J. Gallagher Risk Management Services
- ❖ 1991 to 1999: Commercial Lines CSR, Poppell Insurance, Inc.
- ❖ 1988 to 1991: Personal/Commercial Lines Acct. Executive, Bransford Insurance Associates
- ❖ 1981 to 1987: Personal Lines CSR, Eason Agency, Inc.

KEY RESPONSIBILITIES:

Team Leader – Administration of the Program before, during and after Placement

- ❖ Provide proactive day-to-day client service by anticipating client needs
- ❖ Respond to client coverage questions and issues in a timely manner
- ❖ Obtaining exposure information
- ❖ Compiling applications for new business and well as renewals.
- ❖ Input exposure information into spreadsheets,
- ❖ Prepare creative underwriting submissions for presentation to markets,
- ❖ Participate in underwriting meetings,
- ❖ Assist in negotiating and finalizing terms and conditions,
- ❖ Discuss and review coverage enhancements,
- ❖ Prepare and present new and renewal proposals to clients.
- ❖ Ensure accuracy of binders, policies and other relevant documents.

FOCUS:

- ❖ Strong underwriting knowledge and background
- ❖ Extensive Claims Broker Experience
- ❖ Strong, effective relationships with insurance markets
- ❖ Development of strong and effective partnerships with clients
- ❖ Strong leadership and management skills
- ❖ Driven to lower overall cost of risk to clients

FIELDS OF EXPERTISE:

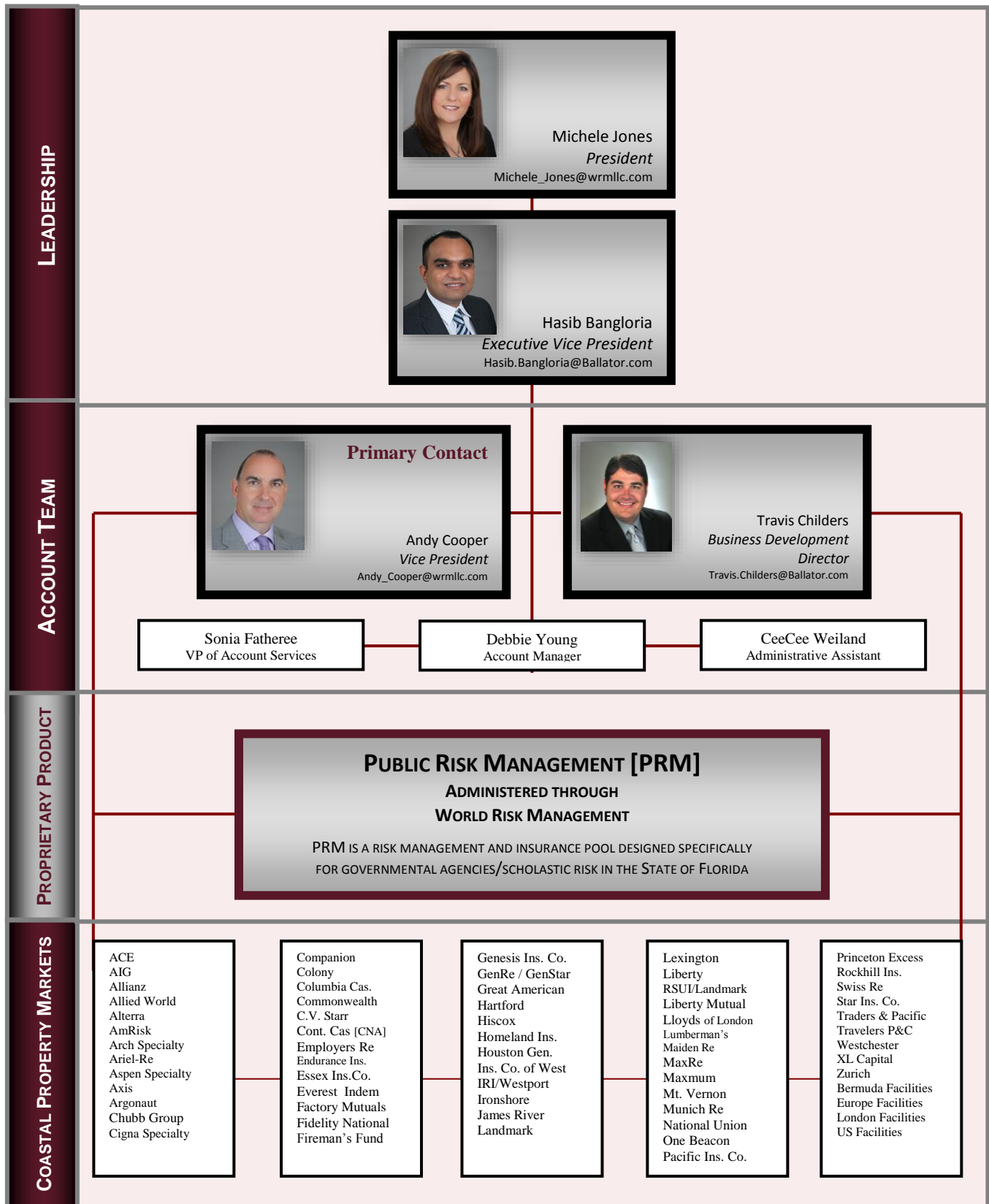
- ❖ Over 20 years of insurance experience the past 12 spent working strictly on Public Entity accounts.
- ❖ Responsibilities include working with Public Entity and Non-Profit clients
- ❖ Exposure and coverage analysis
- ❖ Program Structure/Policy Design/Manuscript programs
- ❖ Contractual guidelines/reviews

CREDENTIALS:

- ❖ Hillsborough Community College
- ❖ Licensed 2-20 Agent, including several non-resident licenses
- ❖ Licensed 2-15 Life – Health & Variable Annuity License
- ❖ Accredited Advisor in Insurance – Candidate
- ❖ Member of the Florida Association of Insurance Agents (F.A.I.A.)
- ❖ Member of the Association of Governmental Risk Pools (AGRIp)



Dedicated Key Service Team Members





Tab 3: Property & Crime Insurance Quote

	PROPERTY
COMPANY	Public Risk Management of Florida
TOTAL INSURED VALUES	\$150,584,133
POLICY PERIOD	October 1, 2018 to October 1, 2019
ASSOCIATION LIMITS	
<ul style="list-style-type: none"> ▶ All Perils, Coverage's and Insured's/Members combined – Per Occurrence, <i>subject to the following sub-limits:</i> 	\$500,000,000
<ul style="list-style-type: none"> ▶ Flood <ul style="list-style-type: none"> - Per Occurrence - Annual Aggregate 	\$50,000,000
<ul style="list-style-type: none"> ▶ Flood Sublimit - Annual Aggregate <ul style="list-style-type: none"> - Licensed Vehicles - Unlicensed Vehicles - Contractors Equipment - Fine Arts 	\$5,000,000
<ul style="list-style-type: none"> ▶ Flood Sublimit <ul style="list-style-type: none"> - Per Occurrence - Miscellaneous Unnamed Locations 	\$10,000,000
<ul style="list-style-type: none"> ▶ Earthquake Shock Limit <ul style="list-style-type: none"> - per occurrence & in the - annual Aggregate 	\$50,000,000
<ul style="list-style-type: none"> ▶ Wind/Hail Limit per occurrence Named Windstorm 	\$100,000,000
DEDUCTIBLES [ALL RISK BASIC DEDUCTIBLE]	
<ul style="list-style-type: none"> ▶ All Other Perils, <u>except:</u> 	\$25,000
<ul style="list-style-type: none"> ▶ Named Windstorm <ul style="list-style-type: none"> - per affected Unit values shall apply 	5%
<ul style="list-style-type: none"> ▶ Flood – Zones A&V 	Excess of NFIP (\$500,000 Building/ \$500,000 Contents/ \$100,000 Business Income for any one occurrence whether purchased or not)
<ul style="list-style-type: none"> ▶ All Other Flood – per building 	\$25,000



Tab 3: Property & Crime Insurance Quote

ASSOCIATION SUB LIMITS [NOT ALL INCLUSIVE...]	
‣ Business Interruption Limit (Included in Policy limits)	\$100,000,000 Scheduled Combined BI, Rental Income and Tax Interruption, excludes unscheduled
‣ Extra Expense Limit	\$50,000,000
‣ Extended Period of Indemnity Limit	180 days
‣ Automatic Acquisition Limit	\$25,000,000
‣ Automatic Acquisition Limit in Flood Zones A & V	\$10,000,000
‣ Scheduled Landscaping Limit	\$5,000,000
‣ Errors & Omissions Limit	\$25,000,000
‣ Course of Construction Limit	\$50,000,000
‣ Unscheduled Fine Arts Limit	\$2,500,000
‣ Accidental Contamination Limit (Land)	\$250,000/\$500,000
‣ Miscellaneous Unnamed Locations	\$25,000,000
‣ Misc. Unnamed in Flood Zones A&V	\$10,000,000
‣ Mold, Mildew or Fungus (resultant) -Per Member & Annual Aggregate	\$35,000
‣ Money & Securities – Property Coverage	\$2,500,000
‣ Increased Cost of Construction Limit/Ordinance or Law	\$25,000,000 Maximum
‣ Transit Limit	\$25,000,000
‣ Animals Limit	\$2,500,000 not to exceed \$50,000 per animal, Per occurrence
‣ Co-insurance clause	None
‣ Auto Physical Damage	Actual Cash Value
‣ Equipment/Inland Marine	Replacement Cost Value
‣ Employees Tools	Covered if scheduled as contents \$50,000 per member
‣ Watercraft Limit up to 27 feet	\$2,500,000
‣ Off Premises Service Interruption Limit	\$25,000,000
‣ EQ Limit (Vehicles, CE & Fine Art)	\$5,000,000
‣ Flood Limit (Vehicles, CE & Fine Art)	\$5,000,000
‣ Contingent Business Interruption Limit	\$5,000,000
‣ Jewelry, Furs, & Precious Metals Limit	\$500,000
‣ Claims Preparation Limit	\$1,000,000
‣ All Risk Expediting Expense Limit	\$50,000,000
‣ Personal Property Limit (Outside US)	\$1,000,000
‣ Exclusions included but not limited to:	Rust, Wet or Dry Rot, Land and Land Values
‣ Terrorism & Sabotage	\$10,000,000



Tab 3: Property & Crime Insurance Quote

Rating Exposures

PROPERTY INFORMATION		
TOTAL INSURANCE VALUES*:	2017-2018	2018-2019
TOTAL BUILDING VALUES	\$106,333,510	\$112,631,020
TOTAL CONTENT VALUES	\$17,171,300	\$17,600,582
DECLARED/PROP IN OPEN	\$480,000	\$494,400
EDP Equipment (Hardware)		\$0
BUSINESS INTERRUPTION/ EXTRA EXPENSE	\$1,000,000	\$1,000,000
EQUIPMENT VALUES	\$4,636,728	\$5,407,228
AUTOMOBILE VALUES	\$14,363,908	\$13,450,904
RENTAL VALUES	\$	\$0
MISCELLANEOUS PROPERTY	\$	\$0
TOTAL INSURABLE VALUES	\$143,985,446	\$150,584,133

*Piers & Docks are excluded from coverage. – Values not reported



Tab 3: Fidelity and Crime Coverage Quote

	CRIME
COMPANY	Public Risk Management of Florida
POLICY PERIOD	October 1, 2018 to October 1, 2019
LIMIT	
‣ Employee Theft-Per Loss Coverage	\$1,000,000
‣ Employee Theft-Per Employee Coverage	Not Covered
‣ Forgery or Alteration	\$1,000,000
‣ Inside Premises-Theft of Money & Securities	\$1,000,000
‣ Inside Premises-Robbery, Safe Burglary-Other Prop	\$1,000,000
‣ Outside the Premises	\$1,000,000
‣ Computer Fraud	\$1,000,000
‣ Funds Transfer Fraud	\$1,000,000
‣ Money Orders and Counterfeit Paper Currency	\$1,000,000
DEDUCTIBLES	
‣ Employee Theft-Per Loss Coverage	\$1,000
‣ Employee Theft-Per Employee Coverage	Not Covered
‣ Forgery or Alteration	\$1,000
‣ Inside Premises-Theft of Money & Securities	\$1,000
‣ Inside Premises-Robbery, Safe Burglary-Other Prop	\$1,000
‣ Outside the Premises	\$1,000
‣ Computer Fraud	\$1,000
‣ Funds Transfer Fraud	\$1,000
‣ Money Orders and Counterfeit Paper Currency	\$1,000
CONDITIONS [NOT ALL INCLUSIVE]	
‣ Faithful Performance of Duty Included	✓
‣ 45 Day notice of cancellation/10 days non-payment	✓
‣ 60 Day loss report requirement	✓
‣ No Minimum Earned Premium	✓



Tab 4: AL/GL/E&O Insurance Quote

	GENERAL LIABILITY
POLICY PERIOD	October 1, 2018 to October 1, 2019
COMPANY	Public Risk Management of Florida
LIMIT OF LIABILITY	▸ \$1,000,000 per Occurrence
SELF INSURED RETENTION	▸ \$100,000
COVERAGE PROVIDED PER PRM COVERAGE DOCUMENT.	Coverage is including, but not limited to, the following: <ul style="list-style-type: none">▸ Employee Benefit Liability▸ Law Enforcement Liability▸ Miscellaneous Professional
TERMS TO INCLUDE	<ul style="list-style-type: none">▸ Bodily Injury/Property Damage▸ Mental Injury▸ Mental Anguish▸ Shock▸ False Arrest▸ False Imprisonment▸ Detention▸ Malicious Prosecution▸ Invasion of Rights of Privacy▸ Assault & Battery▸ Blanket Contractual-Hold Harmless Agreement included for Governmental & Non-Governmental entities▸ Includes Property in the Care, Custody, & Control of the entity▸ Host & Liquor Liability▸ EMT/Paramedical covered▸ Law Enforcement Activities
EXCLUSIONS INCLUDED [BUT NOT LIMITED TO]	<ul style="list-style-type: none">▸ Aircraft Liability▸ Medical Payments (Not Legal Liability)▸ War, Nuclear Hazards▸ Product Recall, Tampering or Guarantee



Tab 4: AL/GL/E&O Insurance Quote

	AUTO LIABILITY
POLICY PERIOD	October 1, 2018 to October 1, 2019
COMPANY	Public Risk Management of Florida
LIMIT OF LIABILITY	▸ \$1,000,000 Per Member*
SELF-INSURED RETENTION	▸ \$100,000
COVERAGE PROVIDED PER PRM COVERAGE DOCUMENT.	Coverage is including, but not limited to, the following: <ul style="list-style-type: none">▸ Personal Injury Protection (Statutory Minimum)▸ Hired / Non-Owned Auto Coverage (included)▸ Hired / Non-Owned Physical Damage (included)
EXCLUSIONS [INCLUDING BUT NOT LIMITED TO]	<ul style="list-style-type: none">▸ Medical Payments, Uninsured Motorist coverage.▸ Auto Physical Damage covered under Property Coverage

	PUBLIC OFFICIALS LIABILITY – CLAIMS MADE
POLICY PERIOD	October 1, 2018 to October 1, 2019
RETROACTIVE DATE	10/1/2000
COMPANY	Public Risk Management of Florida
SELF-INSURED RETENTION	▸ \$100,000
LIMIT OF LIABILITY	<ul style="list-style-type: none">▸ \$1,000,000 per Claim▸ \$3,000,000 Aggregate Per Member* <p>*Both POL and EPLI is subject to a per member combined aggregate of \$3,000,000</p>
EMPLOYMENT PRACTICES LIABILITY	<ul style="list-style-type: none">▸ \$1,000,000 per Claim▸ \$3,000,000 Aggregate Per Member* <p>*Both POL and EPLI is subject to a per member combined aggregate of \$3,000,000</p>
COVERAGE [INCLUDING BUT NOT LIMITED TO]	<ul style="list-style-type: none">▸ Wrongful Acts of Public Officials▸ Negligence▸ Errors and Omissions▸ Sexual Harassment▸ Sexual Misconduct – Coverage Available▸ Non-monetary damages▸ Inverse Condemnation & Bert Harris Act▸ Breaches of Duty▸ Misfeasance, Malfeasance, and Nonfeasance▸ Elected Officials, Appointed Officers



Tab 5: Worker's Compensation Insurance Quote

WORKERS' COMPENSATION & EMPLOYERS' LIABILITY	
POLICY PERIOD	October 1, 2018 to October 1, 2019
COMPANY	Public Risk Management of Florida
SELF INSURED RETENTION	▸ \$325,000
LIMIT OF LIABILITY	Statutory for Worker's Compensation \$3,000,000 Employer's Liability Insurance
TERMS & CONDITIONS	<ul style="list-style-type: none"> ▸ Maritime Coverage Endorsement ▸ Broad Form All States ▸ Voluntary Compensation Endorsement
SUBJECT TO	Annual Policy Audit - Please note, commencing with the 10/1/2017 to 10/1/2018 Coverage Period the WC will be audited at rate of .00766 per dollar of payroll on the total WC premium, before any participation credits.

Workers Compensation Exposures

DESCRIPTION	CLASS CODE	PAYROLL	
		2017-2018	2018-2019
Street or Road Paving	5509	\$1,335,921	\$1,228,273
Marina & Drivers	6838	\$972,055	\$893,728
Bus Co: All other employees	7382	\$1,027,028	\$944,271
Garbage Works	7590	\$230,027	\$211,491
Firefighters & D	7704	\$7,663,759	\$7,046,220
Police Officer & Driver	7720	\$9,686,734	\$8,906,186
Auto/Service Repair	8380	\$429,650	\$395,029
Automobile Storage Garage, Parking Lot, Valet Service	8392	\$42,200	\$38,799
Clerical	8810	\$7,700,741	\$7,080,222
Attorney – All Employees & Clerical	8820	\$687,893	\$632,464
Buildings – Operation by Owner or Lessee	9015	\$552,986	\$508,427
Parks NOC All & Driver	9102	\$1,305,271	\$1,200,093
Municipal/Town/County State NOC	9410	\$1,758,295	\$1,616,613
	Total Payroll	\$33,392,560	\$30,701,818

PAYROLL ESTIMATES NEED TO BE CONFIRMED PRIOR TO BINDING



Tab 6: Cyber Liability

Cyber Liability	
NAMED INSURED	Public Risk Management of Florida
Policy Period	October 1, 2018 to October 1, 2019
COMPANY	Great American Insurance
COVERAGE	CLAIMS MADE
RETRO DATE	10/01/2016
LIMITS	\$1,000,000 Per Member \$5,000,000 Per Pool Aggregate
DEDUCTIBLE	\$25,000 Deductible applies on a per loss/per member basis
COVERAGES INCLUDE	<ul style="list-style-type: none">• Media Liability• Security Breach Liability (includes Regulatory fines/penalties and PCI fines)• Replacement /Restoration of Electronic Data• Cyber Extortion Threats• Business Income /Extra Expense• Security Breach Expense• Public Relations Expense



Tab 6: Ancillary Coverages

BOILER & MACHINERY	
NAMED INSURED	Public Risk Management of Florida
Policy Period	October 1, 2018 to October 1, 2019
COMPANY	Travelers EnergyMax 21 Equipment Breakdown
COVERAGE	Provides insurance for a covered loss as a result of an accident for a covered object. The right to inspect is reserved by the company for the well-being of the insured, as well as for compliance with state and/or local statutes
POLICY FORM	Comprehensive form covering boilers, pressure vessel, electrical machines including air conditioning, refrigeration equipment, electrical apparatus and electrical computer or electronic data processing equipment including production machines (Form BM002)
COVERAGES INCLUDE	Property Damage, Ordinance or Law, Errors and Omissions, Business Income, Extra Expense, Utility Interruption, Spoilage, Expediting Expenses, Contingent & Business Income
COVERED LOCATIONS	Blanket locations per statement of values on file with carrier
VALUATION	Repair and/or Replacement except <u>Actual Cash Value</u> applies to all equipment 20 years or older

CARRIER	Public Risk Management																				
LIMIT PER ACCIDENT	\$50,000,000																				
DEDUCTIBLES [NOT ALL INCLUSIVE]	<ul style="list-style-type: none"> ▶ \$1,000 All objects except: \$10,000 deductible on Transformers 10KVA and over 																				
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE]	<table> <tr> <td>▶ Expediting Expense</td><td>Policy Limit</td></tr> <tr> <td>▶ Refrigerant Contamination</td><td>Policy Limit</td></tr> <tr> <td>▶ Water Damage</td><td>Policy Limit</td></tr> <tr> <td>▶ Hazardous Substance</td><td>\$2,000,000</td></tr> <tr> <td>▶ Demolition/Increased Cost</td><td>\$1,000,000</td></tr> <tr> <td>▶ Media</td><td>\$500,000</td></tr> <tr> <td>▶ Errors in Description</td><td>Policy Limit</td></tr> <tr> <td>▶ Newly Acquired Location</td><td>Policy Limit</td></tr> <tr> <td>▶ Contingent Business Interruption/Extra Expense</td><td>\$250,000</td></tr> <tr> <td>▶ Ordinance or Law incl. Demolition</td><td>\$1,000,000</td></tr> </table>	▶ Expediting Expense	Policy Limit	▶ Refrigerant Contamination	Policy Limit	▶ Water Damage	Policy Limit	▶ Hazardous Substance	\$2,000,000	▶ Demolition/Increased Cost	\$1,000,000	▶ Media	\$500,000	▶ Errors in Description	Policy Limit	▶ Newly Acquired Location	Policy Limit	▶ Contingent Business Interruption/Extra Expense	\$250,000	▶ Ordinance or Law incl. Demolition	\$1,000,000
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▶ Contingent Business Interruption/Extra Expense	\$250,000																				
▶ Ordinance or Law incl. Demolition	\$1,000,000																				
COVERAGE EXTENSIONS [INCLUDING BUT NOT LIMITED TO]	<ul style="list-style-type: none"> ▶ Broad Comprehensive Coverage (Including certain electronic control equipment) ▶ Repair or Replacement Value ▶ Business Interruption/Extra Expense at Policy Limit ▶ Refrigeration Interruption (Spoilage) at Policy Limit ▶ Service Interruption at Policy Limit-Excludes Property Perils-4 hour waiting period. ▶ Joint Loss Agreement at Policy Limit ▶ Expanded Electronic Computer Control at Policy Limit 																				
MAJOR PERILS EXCLUDED	<ul style="list-style-type: none"> ▶ Freeze ▶ Flood ▶ Earthquake ▶ Lightning ▶ EC Perils ▶ Furnace explosion excluded 																				

VALUES NEED TO BE CONFIRMED PRIOR TO BINDING



Tab 6: Optional/Ancillary Coverages

EXCESS LIABILITY	
Named Insured	Public Risk Management of Florida
COMPANY	Public Risk Management of Florida
COVERAGE	Excess Liability – See Coverages below
COVERAGES INCLUDED	General Liability, Law Enforcement Liability, Employee Benefits Liability, Automobile Liability, Errors & Omissions Liability, Employment Practices Liability
COVERAGE EXCLUSIONS	Abuse or Molestation Exclusion Airport Liability Exclusion Dams, Levees, Dikes, or Reservoirs Exclusion Employers Liability Exclusion Failure to Supply Exclusion-Utilities Property Damage Exclusion-Real &/or Personal Property Wharfingers' Liability Exclusion Asbestos Exclusion Pollution Liability Exclusion – Hostile Fire Coverage Fungi or Bacteria Exclusion War Exclusion Workers Compensation Exclusion Automobile First Party Coverage Exclusion Nursing Home Exclusion Silica or Dust Exclusion Terrorist Activity Exclusion

Line of Coverage	Limit	Excess of Limits	Coverage Trigger
General Liability including Law Enforcement Legal	\$3,000,000	\$2,000,000	Per Occurrence
Employee Benefit Liability	\$3,000,000	\$2,000,000	Per Claim
Automobile Liability	\$3,000,000	\$2,000,000	Per Accident
Miscellaneous Professional	\$3,000,000	\$2,000,000	Per Claim
Employment Practices Liability	\$3,000,000	\$2,000,000	Per Claim

***\$3,000,000 combined XS Liability Aggregate applies per member**

**Quotation provided upon request – To purchase
Excess limits the underlying limit would need to be
Increased from \$1,000,000 to \$2,000,000**



Tab 7: Quotation Pricing & Binding Authority

After careful consideration of the referenced quote, we accept your insurance program as indicated with an "X" below:			
		2017-2018	2018-2019
<input type="checkbox"/>	PROPERTY & CRIME	\$460,748	\$566,406
<input type="checkbox"/>	PRM GL/AL/E&O/LEL/CYBER	\$274,009	\$246,891
<input type="checkbox"/>	PRM WORKERS' COMPENSATION	\$261,067	\$235,230
<input type="checkbox"/>	PRM BOILER & MACHINERY	\$9,880	\$11,152
Participation Credit		\$-19,721	-\$21,194
GRAND TOTAL		\$985,983	\$1,038,485
Member Loss Fund		\$2,100,000	\$2,100,000

Public Risk Management of Florida and World Risk Management, LLC reserve the right to work with appointed agents only. This proposal, and all coverages included, are accepted by Key West with World Risk Management, LLC as the Broker of Record for the Property & Casualty Coverages.

PUBLIC RISK MANAGEMENT OF FLORIDA IS MOVING TO ELECTRONIC FUNDS TRANSFER (ACH PAYMENTS) FOR THE PROPERTY & CAUSALTY POOL EFFECTIVE WITH THE OCTOBER 1, 2017 PAYMENTS. PLEASE CONTACT LINDA BROWN IN THE PRM OFFICE AT 239-599-4825 FOR BANKING INFORMATION & ANY QUESTIONS YOU MAY HAVE.

PAYMENT PLAN: PRM allows their members to pay their total costs in four (4) quarterly installments. The first installment is due at inception and is equal to 60% of all costs. The remaining costs will be paid over the next three (3) quarters.

It is understood and agreed that referenced Quote provides only a summary of the insurance program options offered. The actual policies will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of purchased program.

This warrants that you have no knowledge of any claim, or incident that may result in a claim, that has not been reported to the insurance carrier.

Member Signature

Date

Print Member Name

**SIGNED BINDING AUTHORITY TO BE RETURNED BY
SEPTEMBER 14th, 2018 TO WRM.**



Pricing & Binding Authority

TWO YEAR COVERAGE AGREEMENT

PRM is offering a 2 year Coverage Agreement option, with **Rates**, not premiums guaranteed not to change for the 10/1/2019 to 10/1/2020 Coverage Period [Coverage Periods (i) 10/1/2018 12:01am to 10/1/2019 12:01am (ii) 10/1/2019 12:01am to 10/1/2020 12:01am]. **The rate guarantee does NOT apply Property. Subject to the following exceptions:**

Liability

1. A terrorist event or some other disaster that would cause PRM to become un-insurable/re-insurable or if said event severely crippled the world capacity making insurance/reinsurance unaffordable, substantial increase in cost or unavailable.
2. 40% incurred loss ratio for the renewal period of October 1, 2018 to October 1, 2019. Loss Ratio will be evaluated using losses valued as of June 30, 2019.
3. PRM incurred loss ratio = paid losses and claim reserves divided by annual liability premium.
4. If members loss ratio is breached, PRM reserves the right to re-underwrite.
5. All aggregate limits are for one 12-month Coverage period and losses applying to one Coverage period do not erode the other 12-month Coverage period aggregate limits.
6. This does not negate the need to provide updated exposure information via the PRM Renewal Application. **Rates remain the same but premiums will vary based on exposure information.**
7. All lines of Coverage (Property, Liability (AL, GL & E&O) & WC) must be purchased to bind the 2-year policy.
8. Premiums subject to change based on increases/decreases in payroll.

Workers Compensation

1. A terrorist event or some other disaster that would cause PRM to become un-insurable/re-insurable or if said event severely crippled the world capacity making insurance/reinsurance unaffordable, substantial increase in cost or unavailable.
2. 40% incurred loss ratio for the renewal period of October 1, 2018 to October 1, 2019. Loss Ratio will be evaluated using losses valued as of June 30, 2019.
3. PRM incurred loss ratio = paid losses and claim reserves divided by annual Work Comp premium.
4. If members loss ratio is breached, PRM reserves the right to re-underwrite.
5. All aggregate limits are for one 12-month Coverage period and losses applying to one Coverage period do not erode the other 12 month Coverage period aggregate limits.
6. This does not negate the need to provide updated exposure information via the PRM Renewal Application. **Rates remain the same but premiums will vary based on exposure information.**
7. All lines of Coverage (Property, Liability (AL, GL & E&O) & WC) must be purchased to bind the 2-year policy.
8. Premiums subject to change based on increases/decreases in payroll.

In the event the Member cancels one, or all lines of coverage prior to 10/1/2020 12:01am, a penalty equal to 60 days premium of the line(s) of coverage shall apply. This penalty shall apply regardless of when notice of cancellation is given, or the effective date of such cancellation.

By signing this Agreement, you are agreeing the terms and conditions listed above

Signature

Date



Tab 8: Required Forms

ANTI-KICKBACK AFFIDAVIT

STATE OF Florida

FLORIDA SS:

COUNTY OF MONROE

I the undersigned hereby duly sworn, depose and say that no portion of the sum herein response will be paid to any employee of the City of Key West as a commission, kickback, reward or gift, directly or indirectly by me or any member of my firm or by an officer of the corporation.

BY: *A. Cozz*

sworn and prescribed before me this 16 day of July, 2018

NOTARY PUBLIC, State of Florida

My commission expires:



CONE OF SILENCE AFFIDAVIT

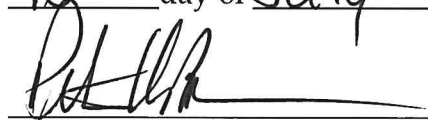
Pursuant to City of Key West Code of Ordinances Section 2-773 (attached below)

STATE OF Florida)
 : SS
COUNTY OF Orange)

I the undersigned hereby duly sworn depose and say that all owner(s), partners, officers, directors, employees and agents representing the firm of World Risk Management, LLC have read and understand the limitations and procedures regarding communications concerning City of Key West issued competitive solicitations pursuant to City of Key West Ordinance Section 2-773 Cone of Silence (attached).

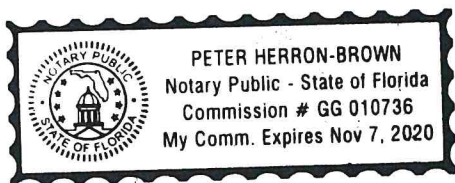
Sworn and subscribed before me this

16 day of July, 2018.



NOTARY PUBLIC, State of Florida at Large

My Commission Expires: 11/07/2020



Sec. 2-773. Cone of Silence.

(a) *Definitions.* For purposes of this section, reference to one gender shall include the

other, use of the plural shall include the singular, and use of the singular shall include

the plural. The following definitions apply unless the context in which the word or

phrase is used requires a different definition:

- (1) *Competitive solicitation* means a formal process by the City of Key West relating to the acquisition of goods or services, which process is intended to provide an equal and open opportunity to qualified persons and entities to be selected to provide the goods or services. Competitive solicitation shall include request for proposals ("RFP"), request for qualifications ("RFQ"), request for letters of interest ("RFLI"), invitation to bid ("ITB") or any other advertised solicitation.
- (2) *Cone of silence* means a period of time during which there is a prohibition on communication regarding a particular competitive solicitation.
- (3) *Evaluation or selection committee* means a group of persons appointed or designated by the city to evaluate, rank, select, or make a recommendation regarding a vendor or the vendor's response to the competitive solicitation. A member of such a committee shall be deemed a city official for the purposes of subsection (c) below.
- (4) *Vendor* means a person or entity that has entered into or that desires to enter into a contract with the City of Key West or that seeks an award from the city to provide goods, perform a service, render an opinion or advice, or make a recommendation related to a competitive solicitation for compensation or other consideration.
- (5) *Vendor's representative* means an owner, individual, employee, partner, officer, or member of the board of directors of a vendor, or a consultant, lobbyist, or actual or potential subcontractor or sub-consultant who acts at the behest of a vendor in communicating regarding a competitive solicitation.
- (b) *Prohibited communications.* A cone of silence shall be in effect during the course of a competitive solicitation and prohibit:
 - (1) Any communication regarding a particular competitive solicitation between a potential vendor or vendor's representative and the city's administrative staff including, but not limited to, the city manager and his or her staff;
 - (2) Any communication regarding a particular competitive solicitation between a potential vendor or vendor's representative and the mayor, city commissioners, or their respective staff;

- (3) Any communication regarding a particular competitive solicitation between a potential vendor or vendor's representative and any member of a city evaluation and/or selection committee therefore; and
 - (4) Any communication regarding a particular competitive solicitation between the mayor, city commissioners, or their respective staff, and a member of a city evaluation and/or selection committee therefore.
- (c) *Permitted communications.* Notwithstanding the foregoing, nothing contained herein shall prohibit:
- (1) Communication between members of the public who are not vendors or a vendor's representative and any city employee, official or member of the city commission;
 - (2) Communications in writing at any time with any city employee, official or member of the city commission, unless specifically prohibited by the applicable competitive solicitation.
 - (A) However, any written communication must be filed with the city clerk. Any city employee, official or member of the city commission receiving or making any written communication must immediately file it with the city clerk.
 - (B) The city clerk shall include all written communication as part of the agenda item when publishing information related to a particular competitive solicitation;
 - (3) Oral communications at duly noticed pre-bid conferences;
 - (4) Oral presentations before publicly noticed evaluation and/or selection committees;
 - (5) Contract discussions during any duly noticed public meeting;
 - (6) Public presentations made to the city commission or advisory body thereof during any duly noticed public meeting;
 - (7) Contract negotiations with city staff following the award of a competitive solicitation by the city commission; or
 - (8) Purchases exempt from the competitive process pursuant to section 2-797 of these Code of Ordinances;
- (d) *Procedure.*
- (1) The cone of silence shall be imposed upon each competitive solicitation at the time of public notice of such solicitation as provided by section 2-826 of this Code. Public notice of the cone of silence shall be included in the notice of the competitive solicitation. The city manager shall issue a written notice of the release of each competitive solicitation to the affected departments, with a copy thereof to each commission member, and shall include in any public solicitation for goods and services a statement disclosing the requirements of this ordinance.
 - (2) The cone of silence shall terminate at the time the city commission or other authorized body makes final award or gives final approval of a contract,

rejects all bids or responses to the competitive solicitation, or takes other action which ends the competitive solicitation.

- (3) Any city employee, official or member of the city commission that is approached concerning a competitive solicitation while the cone of silence is in effect shall notify such individual of the prohibitions contained in this section. While the cone of silence is in effect, any city employee, official or member of the city commission who is the recipient of any oral communication by a potential vendor or vendor's representative in violation of this section shall create a written record of the event. The record shall indicate the date of such communication, the persons with whom such communication occurred, and a general summation of the communication.

(e) *Violations/penalties and procedures.*

- (1) A sworn complaint alleging a violation of this ordinance may be filed with the city attorney's office. In each such instance, an initial investigation shall be performed to determine the existence of a violation. If a violation is found to exist, the penalties and process shall be as provided in section 1-15 of this Code.
- (2) In addition to the penalties described herein and otherwise provided by law, a violation of this ordinance shall render the competitive solicitation void at the discretion of the city commission.
- (3) Any person who violates a provision of this section shall be prohibited from serving on a City of Key West advisory board, evaluation and/or selection committee.
- (4) In addition to any other penalty provided by law, violation of any provision of this ordinance by a City of Key West employee shall subject said employee to disciplinary action up to and including dismissal.
- (5) If a vendor is determined to have violated the provisions of this section on two more occasions it shall constitute evidence under City Code section 2-834 that the vendor is not properly qualified to carry out the obligations or to complete the work contemplated by any new competitive solicitation. The city's purchasing agent shall also commence any available debarment from city work proceeding that may be available upon a finding of two or more violations by a vendor of this section. (*Ord. No. 13-11, § 1, 6-18-2013*)

EQUAL BENEFITS FOR DOMESTIC PARTNERS AFFIDAVIT

STATE OF Florida)

:

SS COUNTY OF Orange)

I, the undersigned hereby duly sworn, depose and say that the firm of
World Risk Management, LLC

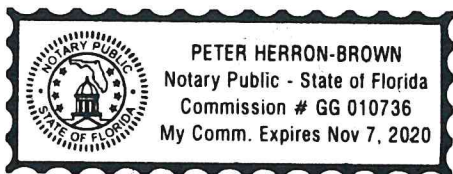
provides benefits to domestic partners of its employees on the same basis as it provides
benefits to employees' spouses, per City of Key West Code of Ordinances Sec. 2-799.

By: A. Coor

Sworn and subscribed before me this 16 day of July 2018

NOTARY PUBLIC, State of Florida at Large

My Commission Expires: 11/07/2020



SWORN STATEMENT PURSUANT TO SECTION
287.133(3)(A) FLORIDA STATUTES, ON PUBLIC
ENTITY CRIMES

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 Key West Florida

by Andy Cooper
(print individual's name and title)

For World Risk Management, LLC
(print name of entity submitting sworn statement)

whose business address is 20 North Orange Avenue, Suite 500, Orlando, FL 32801

and (if applicable) its Federal Employer Identification Number (FEIN) is 20-8039920
(if the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement):
2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
3. I understand that "conviction" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 01, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:

a. A predecessor or successor of a person convicted of a public entity crime:
or

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

5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statute means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

6. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement (indicate which statement applies).

Neither the entity submitting this sworn statement, or any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July, 1989.

_____The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 01, 1989.

_____The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 01, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and

the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the

entity submitting this sworn statement on the convicted vendor list (attach a copy of the final order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH ONE (1) 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 THE CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

A. Cooper

SIGNATURE

7/16/2018

DATE

STATE OF Florida

COUNTY OF Orange

PERSONALLY APPEARED BEFORE ME, the undersigned authority
Andy Cooper who, after first being sworn by
me, (name of individual)

affixed his/her signature in the space provided above on this

16 day of July, 2018

P. Herron-Brown

NOTARY PUBLIC

My commission expires:

