

RESOLUTION NO. 15-283

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF KEY WEST, FLORIDA, AUTHORIZING ACCEPTANCE OF THE PROPOSAL FROM THE PUBLIC RISK MANAGEMENT OF FLORIDA (PRM) SUBMITTED BY ARTHUR J. GALLAGHER & COMPANY IN THE AMOUNT OF \$404,955.00 FOR THE CITY'S CASUALTY INSURANCE PROGRAM FOR POLICY YEAR 2015/2016; AUTHORIZING ACCEPTANCE OF ARTHUR J. GALLAGHER & COMPANY AS THE AGENT/BROKER FOR THE CITY'S CASUALTY INSURANCE PROGRAM FOR POLICY YEAR 2015/2016; ACCEPTING PROPOSALS FROM GREAT AMERICAN FOR OUTER MOLE EXCESS LIABILITY COVERAGE (\$10,000), MARINE OPERATORS LEGAL LIABILITY COVERAGE (\$14,861), WHARFINGERS LIABILITY COVERAGE (\$24,208), HULL COVERAGE (11,475), VESSEL POLLUTION COVERAGE (\$4,425), AND PROPOSAL FROM COMMERCE & INDUSTRY FOR TANK STORAGE COVERAGE (\$2,423); AUTHORIZING THE PLACEMENT OF MARINE LIABILITY, HULL AND STORAGE TANK COVERAGES AS PROPOSED BY GREAT AMERICAN AND COMMERCE & INDUSTRY WITH ARTHUR J. GALLAGHER & COMPANY FOR POLICY YEAR 2015/2016 VIA BROKER OF RECORD PROCESS; AUTHORIZING THE CITY MANAGER TO EXECUTE ALL DOCUMENTS CONSISTENT THEREWITH WITH THE CONSENT AND ADVICE OF CITY ATTORNEY; PROVIDING FOR AN EFFECTIVE DATE

WHEREAS, the City issued RFP #07-015 requesting proposals for "property and casualty insurance program", which was opened on July 8, 2015; and

WHEREAS, on September 1, 2015, the City Commission accepted the property proposal from Public Risk Management of Florida (PRM) submitted by Arthur J. Gallagher & Company, and directed staff to

negotiate the casualty lines of coverage in the best interest of the City.

WHEREAS, the City received two (2) proposals for commercial casualty insurance programs.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF KEY WEST, FLORIDA, AS FOLLOWS:

Section 1: That the proposal from Public Risk Management of Florida (PRM) as submitted by Arthur J. Gallagher & Company in the amount of \$404,955.00 for the City's casualty insurance program for policy year 2015/2016 is hereby accepted.

Section 2: That Arthur J. Gallagher & Company is accepted as the agent/broker for the City's casualty insurance program for policy year 2015/2016.

Section 3: That the proposals for marine liability and hull coverages from Great American totaling \$64,969.00, and pollution/tank coverage from Commerce & Industry in an amount of \$2,423.00 are accepted.

Section 4: That the placement of proposed marine liability, hull, and storage tank coverages with Arthur J. Gallagher & Company for policy year 2015/2016 via the broker of record process is authorized.

Section 5: That the City Manager is authorized to execute all documents consistent therewith with consent and advice of the City Attorney.

Section 6: That this Resolution shall go into effect immediately upon its passage and adoption and authentication by the signature of the presiding officer and the Clerk of the Commission.

Passed and adopted by the City Commission at a meeting held this 22nd day of September, 2015.

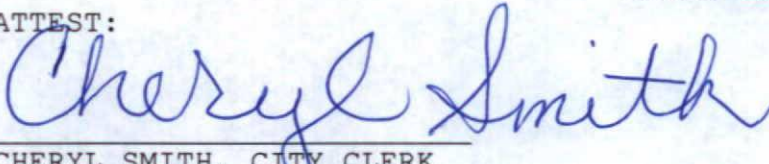
Authenticated by the presiding officer and Clerk of the Commission on September 23, 2015.

Filed with the Clerk September 23, 2015.

Mayor Craig Cates	<u>Yes</u>
Vice Mayor Mark Rossi	<u>Yes</u>
Commissioner Teri Johnston	<u>Yes</u>
Commissioner Clayton Lopez	<u>Yes</u>
Commissioner Billy Wardlow	<u>Yes</u>
Commissioner Jimmy Weekley	<u>Yes</u>
Commissioner Tony Yaniz	<u>Yes</u>


CRAIG CATES, MAYOR

ATTEST:


CHERYL SMITH, CITY CLERK



MEMORANDUM

A handwritten signature in blue ink, appearing to be "J. Scholl", is written over the right side of the memorandum header.

To: James Scholl, City Manager
From: Lisa Takach Borzy, Risk Manager
Date: September 10, 2015
Subject: Casualty Insurance Program

ACTION STATEMENT:

Request the City Commission to award the proposal from The Public Risk Management of Florida (PRM) submitted by Arthur J. Gallagher & Company in the amount of \$404,955.00 for the City's casualty insurance program for policy year 2015/2016 as well as recognize Arthur J. Gallagher & Company as the City's agent/broker for the City's casualty insurance program for policy year 2015/2016.

Further, request the City Commission to accept and authorize the placement of Outer Mole Excess Liability Coverage (\$10,000), Marine Operators Liability Coverage (\$14,861), Wharfingers Liability Coverage (\$24,208), Vessel Pollution (\$4,425) and Hull Coverage (\$11,475) as proposed by Great American, and Storage Tank Coverage (\$2,423) as proposed by Commerce & Industry with Arthur J. Gallagher & Company via the broker of record process.

BACKGROUND:

The proposals submitted in response to RFP 07-015 for the City's 2015/2016 property and casualty insurance program went before the City Commission on September 1, 2015. During said meeting, PRIA advised the Commission that should the City choose to bind only the liability lines of coverages set forth in PRIA's proposal, that the premium for those lines would be adjusted from \$303,985.00 to \$470,670.00. The City Commission accepted the proposal from PRM as submitted by Arthur J. Gallagher & Company for the City's property insurance program for policy year 2015/2016, rejected the proposal for liability and ancillary coverages from PRIA, and further directed Staff to negotiate same in the best interest of the City from any qualified insurance broker/carrier.

In conjunction with Ben Few & Company, the City approached both Arthur J. Gallagher & Company and PRIA to negotiate a casualty insurance program, with the intent to place with the successful proposer the already quoted ancillary marine liability, hull and storage tanks coverages via the broker of record

process. PGIT, as submitted by PRIA, maintained the revised proposal as set forth during the September 1st Commission meeting, offering casualty lines of coverage in the amount of \$470,670.00. PRM, as submitted by Arthur J. Gallagher & Company, submitted a proposal for casualty insurance program in the amount of \$404,995.00. The proposal includes several notable enhancements:

- Agreement to add with no additional premium to the already accepted property program, an additional TIV (total insured value) in the amount of \$105,991 for new vehicles acquired since the original property proposal.
- Agreement to add to the property schedule of values the new Transit facility in October with no additional premium.
- Over the road coverage will be included for Auto physical damage (subject to property deductibles), which is a new enhancement not included in the City's current coverage.
- Agreement to work with the City's current Third Party Administrator and Managed Care Organization.

FINANCIAL IMPACT:

If the City Commission accepts staff recommendation, the City will see premium savings in its overall property and casualty insurance program from the current policy year in the amount of \$173,708.00. Along with those premium savings, the City will receive enhanced coverages in the way additional TIV added to both the automobile and building schedules as well as the over the road coverages for automobiles. Finally, the City will save expense and interruption of business by being able to maintain current relationships with its Third Party Administrator and Managed Care Organization.

RECOMMENDATION:

Staff recommends the City Commission to accept the proposal from PRM as submitted by Arthur J. Gallagher & Company in an amount of \$404,955.00 (including brokerage fee) for the City's Casualty Insurance Program for policy year 2015/2016, as well as recognize Arthur J. Gallagher & Company as the City's agent/broker for the City's Casualty Insurance Program for policy year 2015/2016.

Further, Staff recommends the City Commission to accept and authorize placement of the proposals from Great American and Commerce & Industry for Outer Mole excess liability coverage (\$10,000), Marine Operators Liability Coverage (\$14,861), Wharfingers Liability Coverage (\$24,208), Vessel Pollution (\$4,425), Hull Coverage (\$11,475), and Storage Tank Coverage (\$2,423) with Arthur J. Gallagher & Company via the broker of record process.



CITY OF KEY WEST

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

RFP # 07-051

EFFECTIVE: 10/01/15

EXPIRATION: 10/01/16

WORLD
Risk Management

A SOUTHWEST COMPANY

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PRIVILEGED
PROPRIETARY DOCUMENTATION-NOT PUBLIC RECORD.



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Prepared by:

World Risk Management, LLC
20 North Orange Avenue, Suite 500
Orlando FL 32801

(407) 445-2414 Phone
(407) 445-2868 Fax
(888) 501-0014 Toll Free

Date Presented: Revised on September 4th, 2015

www.wrmlc.com



Tab 1: Letter of Interest

Revised September 4, 2015

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

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 55 cities, counties and special districts in the State of Florida that has been in operation since 1987. With more than 25 years in existence, PRM is a financially secure and sound program with a better than 3:1 Premium to Surplus ratio.

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.

Benefits of the PRM Program

PRM has been in existence since 1987 and is financially sound with a solid and loyal membership. Being self governed has allowed the membership to direct PRM in both the coverage and services it provides. The following is a brief summary of the benefits PRM has over other insurance Trusts in Florida:

- PRM offers the broadest coverage at a better cost than the other Trusts in Florida.
- Property – PRM provides Blanket Coverage without the restrictive sub limits offered by other Trusts.
- Increased Cost of Construction /Law & Ordinance – PRM provides \$25,000,000 ensuring ample coverage whereas the other Trusts normally limit this coverage to 25% of the loss or \$250,000 or \$500,000, which could easily be exceeded leaving the City out of pocket.
- Debris Removal and Demolition coverage - PRM provides policy limits while other programs provide smaller sub-limits.
- Additional Expense – PRM provides \$50million, while other programs provide little to no coverage
- PRM uses Replacement Cost Value (RCV) for Inland Marine and not Actual Cash Value (ACV).
- PRM does not charge for mid-term additions of vehicles and equipment. Also, no mid-term charge for additions to real property up to \$25,000,000 in value.
- PRM provides \$50,000,000 of Flood Coverage with the deductible of \$1,000 Per Building except for any location in Flood Zones A &/or V where the deductible is Excess of NFIP whether purchased or not, \$500,000 per building and \$500,000 Contents per building.



- PRM offers different program structures to fit individual member requirements. We have proposed different deductibles to determine what program best suits the City's needs.
- PRM is providing Non-Monetary Damages Coverage effective 10/1/2015. The limit is \$100,000 per claim/annual aggregate per member.
- PRM now offers Inverse Condemnation Coverage. PRM has a broad Duty to Defend which provides defense up to the \$100,000 per claim/annual aggregate per member.
- Bert Harris Act – PRM provides \$300,000 per claim/annual aggregate per member in coverage, PGIT only \$100,000.

Coverage Enhancements & Highlights

- Property - **No Margin Clause or Coinsurance**
- 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)

Deductibles

PRM is a first dollar program. The City will incur a \$25,000 deductible on Property, including Auto Physical Damage, for all perils except wind. The City will incur a 5% Named Windstorm deductible per affected building. The City will incur a \$1,000 Deductible on all Crime Coverages, a \$1,000 Deductible on Boiler & Machinery Coverage, \$100,000 on Liability coverages, and a \$325,000 Self Insured Retention on Workers Compensation coverage.

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



Revised September 4, 2015

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

This proposal includes the City of Key West utilizing Gallagher Bassett on all claims and Genex on Managed Care. Gallagher Bassett has handled the claims on behalf of PRM since 1987. Gallagher Bassett is one of the premier third party administrators in the country. They are staffed by highly professional people who respond promptly. Reports are sent monthly.

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.

It should be noted that if the City decides to only purchase one line of coverage, the premiums may change as the "package" discount would be lost.

Please Note: The Property and Casualty Proposal does not included the additional values for the new Transit Building. The pricing to add this building is included.

Thank you for your time and consideration in reviewing our proposal. 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



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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(239) 656-4666
Bmims@prm-fl.com

WWW.PRM-FL.COM

Refer to specific policies for complete terms & conditions



BENEFITS



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.

MANAGED CARE

PRM contracts with a managed care provider, GENEX, to develop an acceptable Managed Care Program. GENEX provides a network of physicians, hospitals, clinics and ancillary providers. GENEX also provides valuable services such as utilization and peer review, employee education, provider bill audit, as well as encouraging early return to work programs.

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.

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management

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.

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, CBIZ Valuation Group, LLC. The CBIZ 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. CBIZ will provide the estimated cost of the appraisal, prior to the financial year in which the appraisal will be conducted, to allow the member to budget appropriately.

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management

REINSURANCE, FINANCIAL SECURITY



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

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

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

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

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

Revised September 4, 2015

PREFERRED MEMBERSHIP



City of Avon Park

Maria Sutherland (863) 452-4405

Town of Belleair

Joseph Murphy (727) 588-3769

City of Belle Glade

Vivian Hunter (561) 996-0100

City of Brooksville

Jennene Norman-Vacha (352) 544-5400

Barron Water Control

Lester Baird (863) 675-0346

City of Clewiston

Marilyn McCorvey (863) 983-1484

City of DeLand

Maria Becker (386) 626-7000

City of Eustis

Mike Sheppard (352) 589-4040

City of Florida City

Mark Ben-Asher (305) 247-8221

City of Fort Meade

Mel Parker (863) 285-1100

City of Gulfport

Carolyn Moore (727) 893-1000

Hardee County

Jane Long (863) 773-2161

Hendry County

Jennifer Davis (863) 675-5220

Holmes County

Sherry Snell (850) 547-1119

Indian Rocks Beach

Dan Carpenter (727) 595-2517

Town of Kenneth City

Susan Scrogam (727) 498-8948

City of LaBelle

Michael Boyle (863) 675-2872

Town of Lady Lake

Tia O'Neal (352) 751-1524

City of Lake Mary

Jacqueline Sova (407) 585-1409

City of Lake Placid

Phil Williams (863) 699-3747

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management

Glades County		City of Punta Gorda	
Mary Ann Whitney	(863) 946-6001	Phil Wickstrom	(941) 575-3371
Levy County		City of Safety Harbor	
Fred Moody	(352) 486-5217	Kim Nicholls	(727) 724-1555
Town of Longboat Key		Sarasota Manatee Airport	
Sandi Henley	(941) 316-1999	Martin Lange	(941) 359-5200
City of Longwood		City of Sebring	
Wanda Broadway	(407) 260-3440	Mike Eastman	(863) 471-5100
City of Moore Haven		South Florida Conservancy District	
Maxine Brantley	(863) 946-0711	David Davis	(561) 996-2940
City of New Port Richey		City of South Pasadena	
Bernie Wharran	(727) 853-1020	James Graham	(727) 347-4171
City of North Port		City of St. Pete Beach	
Sandi Knowles	(941) 429-7130	Dan O'Connor	(727) 367-2735
NW Florida Beaches Int'l Airport		Sun N' Lakes of Sebring	
Pamn Henderson	(850) 763-6751	Dana March	(863) 382-2196
City of Okeechobee		City of Tavares	
India Riedel	(863) 763-3372	Crissy Bublitz	(352) 742-6211
Okeechobee County		City of Temple Terrace	
Robbie Chartier	(863) 763-9312	Aleicia Latimer	(813)506-6420
City of Orange City		City of Wauchula	
Jamie Croteau	(386) 775-5457	Terri Svendsen	(863) 773-3535
City of Oviedo		City of Winter Garden	
Connie Collins	(407) 971-5521	Frank Gilbert	(407) 656-4111
City of Pahokee		City of Zephyrhills	
Derrek Moore	(407) 924-5534	Lori Hillman	(813) 780-0015
City of Port Richey			
Jocelyn Martinez	(727) 816-1900		

Refer to specific policies for complete terms & conditions



Tab 2: Qualifications of Public Risk Management

Revised September 4, 2015

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



Tab 2: Qualifications of Public Risk Management Revised September 4, 2015

**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 Revised September 4, 2015

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



**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:

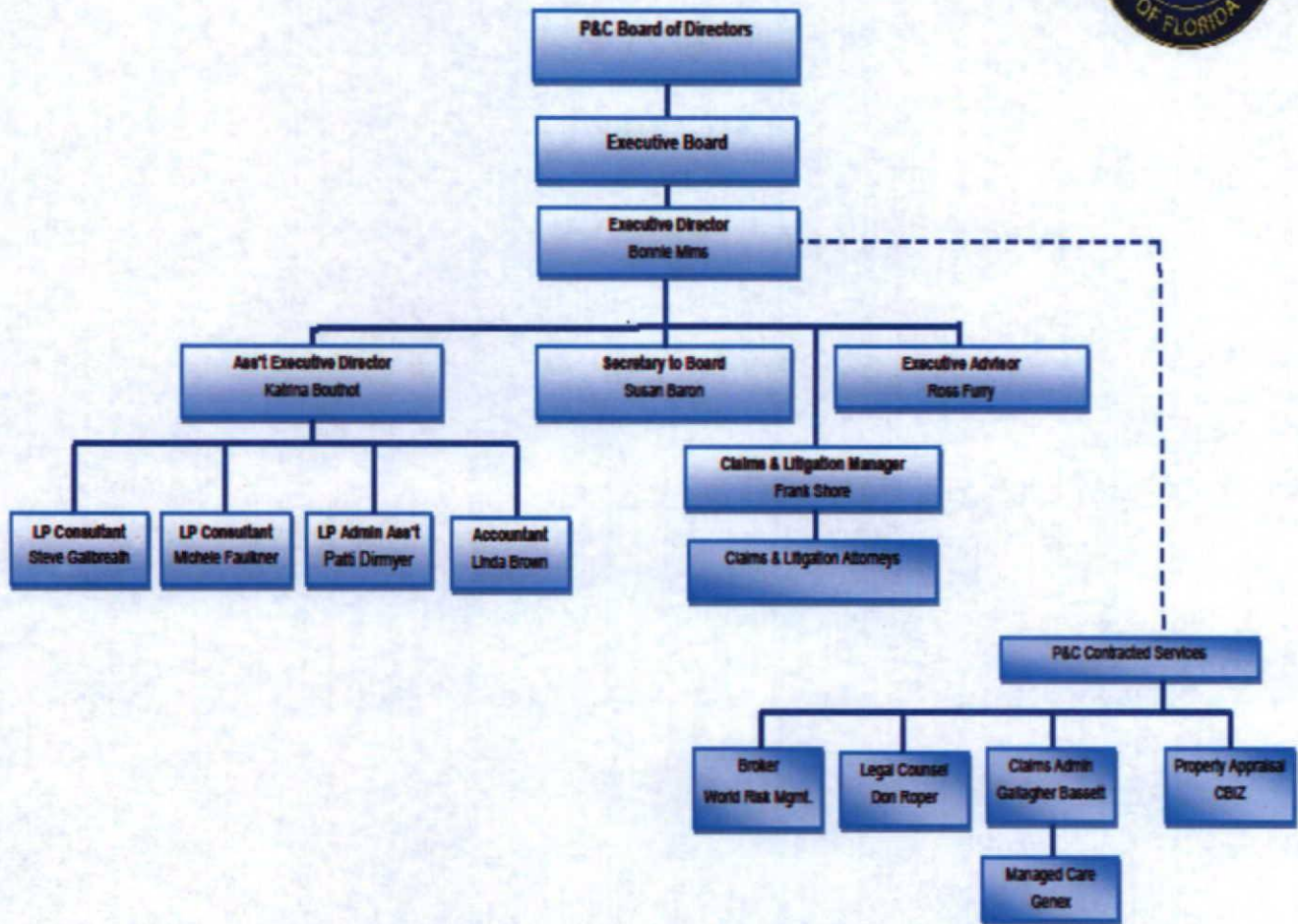
- ❖ Responsible for documenting, reviewing, investigating, monitoring & settling of all claims for Public Risk Management of Florida risk pool
- ❖ Prepare & present claim activity reports to Executive Director & members upon request
- ❖ Provide written & oral communication to Executive Director, members, 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



Public Risk Management of Florida
Property & Casualty Pool





Tab 3: Qualifications and Experience of WRM Revised September 4, 2015

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 3: Qualifications and Experience of WRM Revised September 4, 2015

COMPANY ORGANIZATIONAL CHART



FFIB
First Florida Insurance Brokers
A BALLATOR COMPANY

WORLD
Risk Management
A BALLATOR COMPANY

NON-PROFIT
Insurance Services
A BALLATOR COMPANY



FOR FURTHER INFORMATION ON THE ABOVE COMPANIES, SEE FOLLOWING PAGE



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 3: Qualifications and Experience of WRM Revised September 4, 2015

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/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 3: Qualifications and Experience of WRM Revised September 4, 2015

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 Facs 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 3: Qualifications and Experience of WRM Revised September 4, 2015

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 3: Qualifications and Experience of WRM Revised September 4, 2015

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)



Tab 3: Qualifications and Experience of WRM Revised September 4, 2015

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

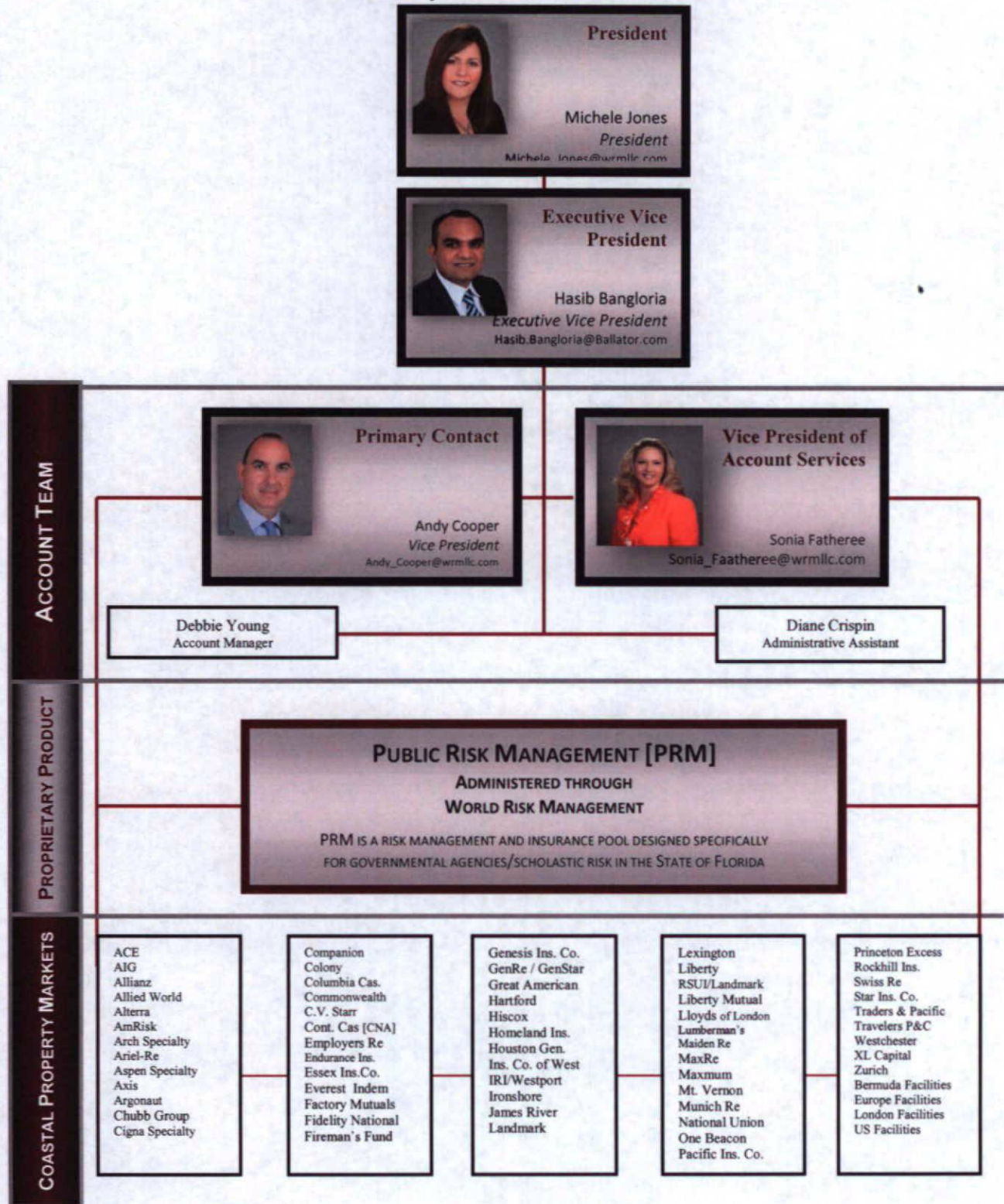
CREDENTIALS:

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



Tab 3: Qualifications and Experience of WRM Revised September 4, 2015

Dedicated Key Service Team Members





Tab 4: Property & Casualty Insurance Proposal Revised September 4, 2015

PROPERTY	
COMPANY	Public Risk Management of Florida
TOTAL INSURED VALUES	\$83,732,190
POLICY PERIOD	10/01/15 to 10/01/16
ASSOCIATION LIMITS	
▸ AOP	\$500,000,000 Per Occurrence: All Perils, Coverage's and Insured's/Members combined subject to following sub-limits:
▸ Flood Limit	\$50,000,000 per occurrence & in the annual Aggregate, \$5,000,000 Annual Aggregate on Licensed Vehicles, Unlicensed Vehicles, Contractors Equipment, Fine Arts
▸ Flood Sublimit	\$10,000,000 per occurrence Miscellaneous Unnamed Locations
▸ Earthquake Limit	\$50,000,000 per occurrence & in the annual Aggregate for Earthquake Shock
▸ Wind/Hail Limit	\$75,000,000 per occurrence Named Windstorm
DEDUCTIBLES [ALL RISK BASIC DEDUCTIBLE]	
▸ Member Deductible	\$25,000 all perils, except Named Windstorm
▸ Named Windstorm Deductible	5% per affected building values shall apply
▸ Flood Deductible	\$25,000 Deductible Per Building except any location located in Flood Zones A &/or V the deductible is Excess of maximum limits available from NFIP, whether purchased or not, \$500,000 per building and \$500,000 contents per building



Tab 4: Property & Casualty Insurance Proposal Revised September 4, 2015

ASSOCIATION SUBLIMITS [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	\$5,000,000
▸ 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	\$3,000,000
▸ 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:	Mold, Terrorism, Rust, Wet or Dry Rot, Land and Land Values



Rating Exposures

PROPERTY INFORMATION	
TOTAL INSURANCE VALUES:	
TOTAL BUILDING VALUES	\$56,186,215
TOTAL CONTENT VALUES	\$9,860,200
DECLARED/PROP IN OPEN	
EDP Equipment (Hardware)	
BUSINESS INTERRUPTION/ EXTRA EXPENSE	\$1,000,000
EQUIPMENT VALUES	\$3,555,749
AUTOMOBILE VALUES	\$13,199,091
RENTAL VALUES	\$0
MISCELLANEOUS PROPERTY	\$0
TOTAL INSURABLE VALUES	\$83,732,190



Revised September 4, 2015

Tab 4: Property & Casualty Insurance Proposal

CRIME	
POLICY PERIOD	October 1, 2015 to October 1, 2016
COMPANY	Public Risk Management of Florida
LIMIT	<ul style="list-style-type: none"> ▸ 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	<ul style="list-style-type: none"> ▸ 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]	<ul style="list-style-type: none"> ▸ Faithful Performance of Duty Included ▸ Volunteers as Employees ▸ 45 Day notice of cancellation/10 days non-payment ▸ 60 Day loss report requirement ▸ No Minimum Earned Premium



Tab 4: Property & Casualty Insurance Proposal Revised September 4, 2015

GENERAL LIABILITY	
POLICY PERIOD	October 1, 2015 to October 1, 2016
COMPANY	Public Risk Management of Florida
LIMIT OF LIABILITY	<ul style="list-style-type: none"> ▸ \$1,000,000 per Occurrence
SELF INSURED RETENTION	<ul style="list-style-type: none"> ▸ \$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: Property & Casualty Insurance Proposal Revised September 4, 2015

AUTO LIABILITY	
POLICY PERIOD	October 1, 2015 to October 1, 2016
COMPANY	Public Risk Management of Florida
LIMIT OF LIABILITY	<ul style="list-style-type: none"> ▸ \$1,000,000 Per Member*
SELF INSURED RETENTION	<ul style="list-style-type: none"> ▸ \$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, 2015 to October 1, 2016
RETROACTIVE DATE	10/01/2000
COMPANY	Public Risk Management of Florida
SELF INSURED RETENTION	<ul style="list-style-type: none"> ▸ \$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 4: Property & Casualty Insurance Proposal Revised September 4, 2015

WORKERS' COMPENSATION & EMPLOYERS' LIABILITY	
POLICY PERIOD	October 1, 2015 to October 1, 2016
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	▸ Maritime Coverage Endorsement ▸ Broad Form All States ▸ Voluntary Compensation Endorsement
SUBJECT TO	▸ Annual Policy Audit: 10/01/14 – 10/01/15 payroll

Workers Compensation Exposures

DESCRIPTION	CLASS CODE	PAYROLL
Electrical Wiring within Buildings	5190	
Carpentry NOC	5403	
Street or Road Paving	5509	1,091,931
Marina & Drivers	6838	794,521
Bus Co: All other employees	7382	839,454
Garbage Works	7590	188,015
Firefighters & D	7704	6,264,064
Police Officer & Driver	7720	7,917,566
Auto/Service Repair	8380	351,180
Automobile Storage Garage, Parking Lot, Valet Service	8392	34,492
Sales/ Collection - Outside	8742	
Clerical	8810	6,294,291
Attorney- All Employees & Clerical	8820	562,258
Hospital – Veterinary & Drivers	8831	
Buildings-Operation by Owner or Lessee	9015	451,989
Golf Course	9060	
Parks NOC All & Driver	9102	1,067,879
Cemetary Op & Driver	9220	
Garbage/Ash/Refuse Collect & Driver	9403	
Municipal/Town/County State NOC	9410	1,067,607
Total Payroll		26,924,247



Tab 4: Property & Casualty Insurance Proposal Revised September 4, 2015

BOILER & MACHINERY	
NAMED INSURED	Public Risk Management of Florida
Policy Period	October 1, 2015 to October 1, 2016
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

RENEWAL																									
POLICY PERIOD	October 1, 2015 to October 1, 2016																								
CARRIER	Public Risk Management																								
LIMIT PER ACCIDENT	\$50,000,000																								
DEDUCTIBLES [NOT ALL INCLUSIVE]	▶ \$10,000 Transformer KVA and over/\$1,000 All other objects																								
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE]	<table style="width: 100%; border: none;"> <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</td><td>Policy Limit</td></tr> <tr><td>▶ Interruption/Extra Expense</td><td>\$250,000</td></tr> <tr><td>▶ Unnamed locations</td><td>\$1,000,000</td></tr> <tr><td></td><td>Policy Limit</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	Policy Limit	▶ Interruption/Extra Expense	\$250,000	▶ Unnamed locations	\$1,000,000		Policy Limit
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▶ Interruption/Extra Expense	\$250,000																								
▶ Unnamed locations	\$1,000,000																								
	Policy Limit																								
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 																								



Tab 4: Property & Casualty Insurance Proposal Revised September 4, 2015

This proposal pricing is using Gallagher Bassett Claims Service beginning 10/1/2015.

All PRM pricing and deductible options are inclusive of Gallagher Bassett Services Third Party Administration fees. If another Third Party Administrator is chosen, PRM reserves the right to review, audit and approve said Third Party Administrator.

PROPERTY & CASUALTY PROPOSAL \$25,000 Property deductible incl. APD, \$1,000 Deductible Crime Coverage, \$1,000 Boiler & Machinery Coverage, \$100,000 ALL Liability Coverages, \$325,000 SIR Workers Compensation		2015/2016
<input type="checkbox"/>	PRM PROPERTY AND CRIME	\$391,331
<input type="checkbox"/>	PRM GL/AL/E&O/LEL	\$208,711
<input type="checkbox"/>	PRM WORKERS' COMPENSATION	\$181,244
<input type="checkbox"/>	PRM BOILER & MACHINERY	\$6,890
GRAND TOTAL		\$788,176
Deductible Stop Loss		\$2,000,000

Preferred Members receive an initial two-year rate guarantee, which provides for stability and eliminates "buying" your business only to increase the rates the very next year. A practice PRM does not follow.

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.

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

It is understood and agreed that referenced proposal 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.

_____ Member Signature

_____ Dated

_____ Print Member Name

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PRIVILEGED PROPRIETARY DOCUMENTATION-NOT PUBLIC RECORD.



PROPOSAL SUBJECT TO THE FOLLOWING:

- Signed, Completed Application
- Signed Property Schedule
- PRM Board Approval
- Exposures and loss record provided
- No Known Loss Letter – E&O

WC State Fees

As a member of PRM, the entity must become a Self Insured Entity by the State of Florida. PRM's staff will assist in the approval process with the State. This proposal includes mandatory Work Comp State Fees, which have been estimated and are subject to change.



Tab 5: Required Forms

risk managers
BEN FEW & COMPANY, INC.

September 9, 2015

Lisa Takach Borzy
 Risk Manager/Safety Officer
 City of Key West
 P.O. Box 1409
 Key West, FL 33041

Re: Casualty & Ancillary Insurance Renewal

Lisa:

The following is being submitted for the purposes of summarizing the lines of insurance coverage that have been negotiated through Arthur J. Gallagher Risk Management Services, Inc.'s ("AJG") Orlando office.

Coverage for all third-party liability lines (general, automobile, law enforcement, public official, employment practices, cyber) and workers' compensation will be placed by AJG through the Public Risk Management of Florida ("PRM") insurance trust, which operates in a similar fashion to the City's expiring program. The deductible stop loss aggregate will be \$2 million, while the City's self-insured retentions will remain the same as expiring: \$100,000 per claim/occurrence for liability lines and \$325,000 per claim for workers' compensation. Total premium for the casualty lines is \$404,955, inclusive of all brokerage fees. Premium recap is as follows:

Coverage	Limit	Retention	Premium
GL/AL/LEL/E&O	\$1,000,000	\$100,000	\$201,211
Workers' Compensation	Statutory / \$3,000,000 Employer Liability	\$325,000	\$173,744
		Broker Fee	\$30,000
		TOTAL	\$404,955

With respect to claims administration services, PRM has agreed to work with the City's current third party administrator, Ascension/EMI. PRM's required reporting threshold for this arrangement will be \$25,000 for casualty lines claims and \$50,000 for workers' compensation claims, both of which may be subject to consideration for an increase at a later date.

The following ancillary lines of insurance coverage will also be serviced by AJG:

Coverage	Limit	Deductible	Premium
Outer Mole Excess Liability - Great American	\$4M xs \$1,000,000		\$10,000
MOLL - Great American	\$1,000,000	\$2,500	\$14,861
Wharfingers - Great American	\$2,000,000	\$10,000	\$24,208

Hull - Great American	\$964,256	\$5,000 AOP/5% Wind	\$11,475
Vessel Pollution - Great American	\$1m/\$1m		\$4,425
Tank Storage Liab - Commerce & Industry	\$1m/\$4m	\$10,000	\$2,423
Tank Storage Liab - IL Union - 11/1	\$1m/\$2m	\$10,000	\$2,277*
Statutory AD&D - Chartis	Statutory		\$6,000*
Pollution/Tank Liab - XL - 11/1/14-11/1/17	\$1.25M/\$3M	\$100,000	\$12,455

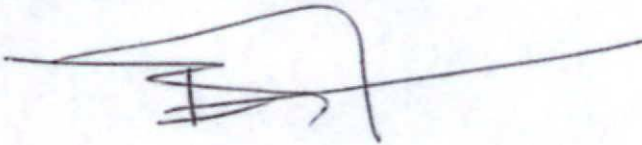
*Premium estimates.

The above ancillary lines were originally proposed by the incumbent broker, but will be handled by AJG once transferred via broker-of-record letter, effective October 1, 2015. Terms and conditions for the ancillary lines will remain the same as initially proposed during the RFP process.

We certainly appreciate being of service to the City throughout this renewal process and invite you to contact us with any questions you may have.

Best regards,

BEN FEW & COMPANY, INC.



Ben Few IV, CRM, AAI
President



9/11/15

Lisa Takach Borzy
Risk Manager/Safety Officer
City of Key West, FL
PO Box 1409
Key West, FL 33041

On behalf of Arthur J. Gallagher, we are pleased to present this casualty proposal to the City of Key West, FL.

On September 1, 2015 the city commission board of directors voted to accept the Risk Management's recommendation of accepting Gallagher's property and crime insurance bid utilizing Public Risk Management of Florida (PRM). At the city commission meeting, it was requested that Gallagher provide a complementing bid for the casualty (general liability, law enforcement liability, errors and omissions, workers' compensation, and auto liability) portion of the City's insurance program, due to recommended brokers' offering changing in price at the time of the meeting.

Gallagher produced a casualty quote from PRM for the amount of \$404,955.

Line of Coverage	Retention	Premium
GL/AL/LEL/E&O	\$100k	\$201,211
Workers' Compensation	\$325k	\$173,744
Broker Fee	n/a	\$30,000
Total		\$404,955

This proposal highlights the following:

1. 2-year rate guarantee for liability and property insurance.
2. Allows for continuation of its partnership with its current third party administrator, Ascension.
3. Includes deductible stop-loss of \$2,000,000.
4. Total cost is \$188,207 less than the expiring program.

We look forward to the opportunity to partner with The City of Key West, FL.

Sincerely,

Justin A. Wiley, CPCU, RMPE
Area Assistant Vice President
Gallagher Public Sector