



Relation Insurance Services
700 SE Central Parkway, Stuart, Florida 34994
office (800) 431-2221 / fax (772) 287-1387 / relationinsurance.com

Executive Summary

July 14, 2019

Todd Stoughton
Risk Manager/Safety Officer
City of Key West
1300 White Street
Key West, FL 33040
Desk: (305) 809-3811

Re: Request for Qualifications for Third Party Administration Services.

Todd:

On behalf of myself and Relation Insurance Services, thank you for the opportunity to provide a proposal for Third Party Administration (TPA) Services for the City of Key West.

Relation has been in business for over 35 years and is headquartered in Stuart, Florida, with an additional location in Jacksonville, Florida. The claims administration services for Key West will be managed out of our Stuart office. Relation currently provides claims administration and property and casualty services for over 12.5 million lives; and pays over \$500 million in claims dollars annually. Our services include full policy and claims administration, insurance consulting, brokerage, risk control services, special investigations, medical management, and extensive reporting & analysis capabilities. Through our diversification, Relation is capable of providing a complete Third-Party Claims Administration program for Key West, encompassing all areas of cost containment and loss control.

Relation is a specialist in program administration services to public entities. The original company was funded by the South Central Educational Risk Management Program (SCERMP). Our foundation has always been and will continue to be committed to managing governmental entities, pools, trusts and standalone. We are experts in the unique matters and issues managing trusts and the governmental agencies they service. As a specialist, we also understand the significant budgetary pressures that our public clients are facing and Key West's need of a partner that can help it navigate through these difficult times. It is critical for any organization such as yours to partner with an organization that will provide the best coverage and legendary service that yields the best results.

Over the past 35 years, Relation's staff has provided innovative techniques built around sound risk management to lower the overall cost of risk for a variety of municipalities, counties, school districts and private companies alike. Relation recognizes that 85% of the cost associated with a Workers' Compensation and Risk Management Program is directly attributable to indemnity, medical expenses and claim related costs; with the remaining 15% allocated towards TPA services and excess insurance. A lower TPA cost will not necessarily save money. To generate significant cost savings, you need aggressive claims management and effective loss control services. With Relation's specialized resources, like an in-house special investigations unit, proven return to work programs, medical case management, accident investigation, litigation expertise and data and reporting analysis, true savings are realized. Relation will play a critical role in the City's efforts to reduce the frequency and severity of losses. With our program expertise and unique resources no trade-offs are required to achieve your desired results.



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Relation will continue to save the Key West money by partnering together to administer the claims and improve processes and procedures that will enhance the overall quality of your program.

A unique City, like Key West, takes special talents and skills. With Relation there is no learning curve with managing a program like yours. It is what we have done since our beginning over 35 years ago.

Key West can be assured that we will continue to commit the best of our time, talent, and experience to the benefit of the program. As you will learn, our experience and culture is to create a relationship built around a mutually designed model that ensures continued financial success for Key West. Relation is a results-oriented organization with decades of success providing public entities excellent service and results. Our integrity stands above the rest.

We look forward to the opportunity to build a lasting relationship with you. If you have any questions, please don't hesitate to give me a call at (772) 919-8592 at any time.

Best Regards,

Tim McCreary, President
Relation Insurance Services

A true measure of experience is RESULTS! Since the beginning of the relationship between the City and Relation, there have been dramatic improvements in operational, contractual, procedural and technical aspects that have produced significant savings. And allowed the City to expend more resources on the citizens of Key West

As represented in the chart below, comparing the five years prior to and five years since Relation's involvement, the figures are dramatically different.

Background:

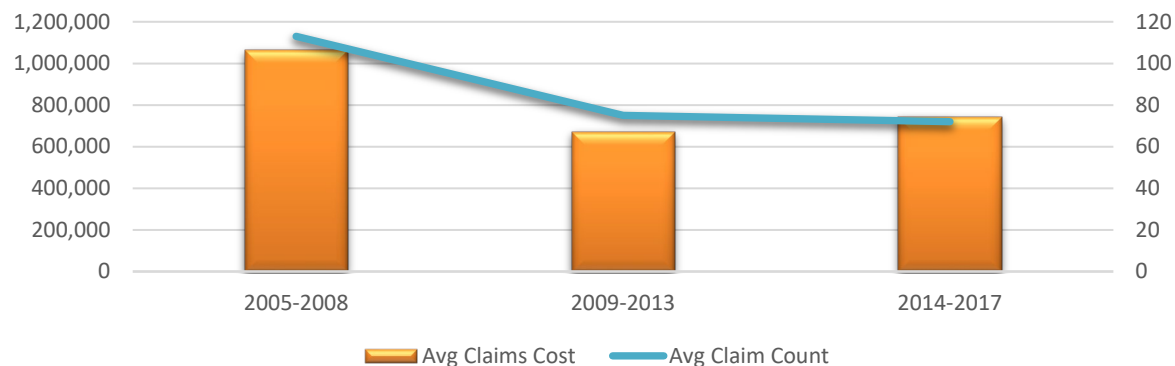
On September 15, 2009 the City Commission adopted a resolution authorizing the acceptance of Employers Mutual, Inc. (EMI), now Relation Insurance Services', proposal to serve as the City's insurance (property casualty and workers' compensation) program Third Party Administrator (TPA) for policy year 2009/2010 with four (4) additional years. The intent of the RFP was to provide the City the opportunity to annually re-evaluate the services provided by Relation and to exercise its option for renewal in subsequent policy periods based on performance. Policy year 2013/2014 represented the final one (1) year period that could be exercised by the City. Subsequently, the City Commission approved an additional one (1) year extension for policy year 2014/2015.

More recently, the City Commission authorized extending the Agreement for Administrative Services with Relation for policy period 10/1/2015 to 9/30/2016, with an option to renew for three (3) additional one—year periods based on the same premise of exercising said option to renew based on performance.

As concerns the services Relation has provided to the City thus far, following are highlighted statistics since the inception of the relationship back in September 2009.

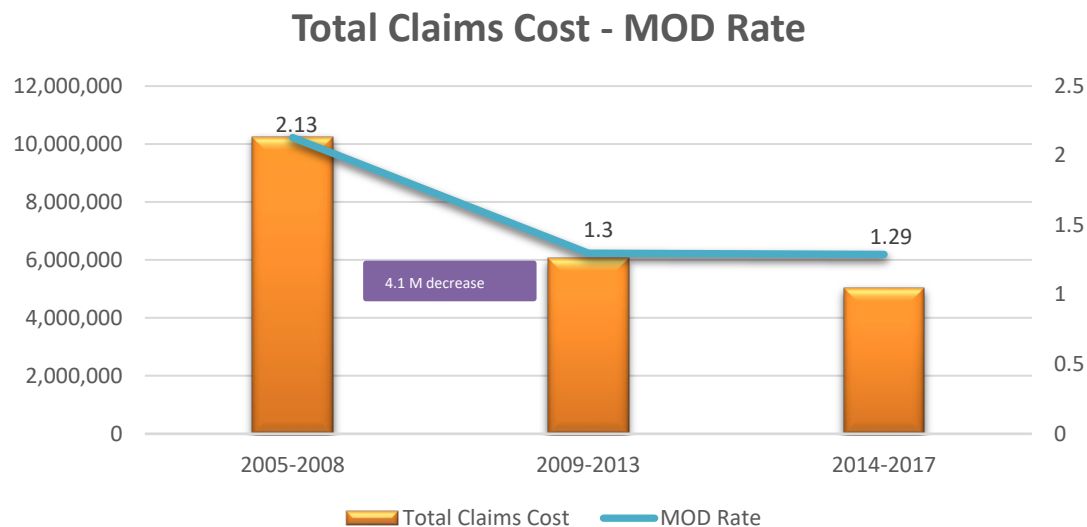
- The average workers' compensation claim cost per year from 2005-2008 was \$1.63M and the average workers' compensation claim cost from 2009-2013 was \$670K. The average workers' compensation claim costs per year has decreased by \$960K per year or 59%.

Average Claim Value and Counts Comparison



In continuing a positive trend, the average workers' compensation claim cost per year from 2014-2017 was \$741K. This is a 55% decrease when compared to the 4 years prior to Relation administering our claims.

- The average number of workers' compensation claims for the same periods above are: 2005-2008 = 113 and 2009-2013 = 75, a 33% reduction in WC claims volume. The average number of worker's compensation from 2014 – 2017 was 72. A 36% reduction over 2005 – 2008.
- Total claims (all lines) cost for years 2005-2008 are \$10.242M and years 2009-2013 are \$6.43M. This is a \$3.81M reduction with an additional year in the latter time frame. The total claims cost for 2014 – 2017 was 5.21M.
- The City's workers' compensation modification rate has decreased from a 2.13 in 2010 to a 1.3 in 2014. The 2017 mod rate was 1.29. This represents significant savings to the City in premiums, assessments and loss fund costs.



It is abundantly clear with the consistent results over the past ten years, that the City and Relation has saved millions of dollars.

Qualitative measures that have impacted the program include:

- The depth of questioning in determining compensability. This ensures the City is fairly treating injured employees as well as other claimants.
- Detailed investigations of pre-existing conditions. Equitable treatment is being administered according to what is truly compensable.
- Aggressively handling presumption claims; taking a hard defense and investigation on all presumption claims, most new presumption claims have been successfully denied. When the statute is deciphered appropriately these are avoidable high dollar claims.

- Researching and selecting the best sources to save money on medical costs. There cost containment program consistently exceeds common industry standards. Given the difficulty and lack of medical competition in the Keys, Relation has done a great job at building relationships with medical providers in the Keys. In addition, they generate savings through bill review, PPO networks, pharmacy discounts and bill auditing.
- Consistent employee contact; establishing a relationship with the employee allows for a more productive patient and desirable result in treatment. This lowers the chances of litigation, particularly on the Work Comp claims.
- Reclassifying lost time and medical only claims to their statutory definition, not that of the former TPA. Relation uses statutory definitions that benefit the City not their bottom line. The former TPA recharged a file if it exceeds a dollar amount or extended beyond a period of time; none of which Relation does. There is a flat fee and the claims are handled for the life of the contract.
- Consistent contact with Risk Management, and excellent communication. We are constantly being told by the City that we provide excellent Service and do an outstanding job. One of the greatest benefits is that the City has had the same adjusters on the account for most of the decade relationship. This is critical to a program that relies so much on constant communication.
- In extending the relationship wherein adjusters work closely on existing files, the adjusters developed better institutional knowledge of the files and the City's operations resulting in a more effective claim adjusting process.

Financial Impact:

The most significant savings to the City, by continuing its relationship with Relation, has been realized in the result of excellent claims management over the past 10 years. Flat rate fees comprise roughly 3% of overall claims costs. Effective claims management is the key to significant cost savings as opposed to simply comparing administrative fees on paper. However, Relation has excelled in both areas as it has provided the City with both savings in claims management efforts as detailed above, as well as savings in administrative fees as discussed below.

Relation's fee schedule is very simple in that it charges the City based on a flat rate fee per claim. Relation charges flat rate fees for workers' compensation claims based on the statutory definition of Lost Time and Medical Only rather than an arbitrary non-statutory definition. The cost difference between Medical Only and Lost Time is approximately \$850.00 per claim.

Relation has also proven itself to be a valuable source of savings simply by way of its philosophy in claims management. Relation strives to close workers' compensation claims quickly and efficiently after providing injured workers with excellent medical services. The result of this practice has reduced the City's claim volumes significantly. Further, Relation does not elongate the life of claims without good reason. Depending on the fee structure, extending the life of claims can unnecessarily cost the City additional claim expenses in the way of administrative fees. Average workers' compensation administrative costs with the City's prior TPA from 2005 through 2010 policy years ranged from \$54,536 to as high as \$96,500. Administrative costs for workers' compensation claims expended by the City to Relation from policy years 2010 to 2017 ranged from \$12,606 to \$28,943. General liability claims administrative fees paid to the prior TPA for the same periods ranged from \$27,100 to \$96,500, whereas Relation administrative fee costs for its respective policy years ranged from \$15,759 to \$29,571.00.



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Relation's average flat fee from 2014-2017 is \$36,000 per year. Which is marginal compared to market rates and the costs savings provided.

By extending the City's current relationship with Relation, the City will see savings in other operating costs as well. The City will forego the insurance consultant expense to assist in the RFP process for a new TPA proposal, an estimated \$6,000. Moreover, the City will avoid costs associated with contracting with a new TPA, which include claim assumption costs/roll over fees, data conversion fees, and set up fees. The 2009 transfer from Gallagher to Relation, the claim assumption costs alone for Relation to take over claims, originally opened by Gallagher, for which Gallagher had already received a flat rate fee, totaled \$46,600. Additionally, during the annual audit, several discrepancies were discovered in the conversion between TPA's attributable to the conversion. Data conversions of this size are difficult to manage when migrating off of one system on to a totally different system. It could jeopardize the integrity of historical data. Remaining with Relation eliminates the cost and risk.

In 2015, Relation offered to extend the current Agreement with no changes in services, and further, Relation deferred the 3% annual escalation clause on the 2014/2015 flat rate fee schedule for up to four (4) years. In fact, Relation has only increased the fees two time, or 6%, since the inception of the Agreement ten years ago. The current flat rate fees paid by the City to Relation for claims administration remain fair and reasonable, and consistent with the nature of services provided to the City. I believe it to be fair and reasonable that Relation has asked for a 5% increase for this year's renewal. The impact to the budget would be nominal at a projected cost of only \$2,200.

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|-------------------------|-----------|-----------|-----------|-----------|-----------|
| Claims Admin Fee | \$ 46,076 | \$ 50,428 | \$ 37,510 | \$ 31,705 | \$ 33,360 |
| Repricing | \$ 8,048 | \$ 7,807 | \$ 6,582 | \$ 18,569 | \$ 20,397 |
| Total | \$ 54,124 | \$ 58,235 | \$ 44,092 | \$ 50,274 | \$ 53,757 |

Claim Fees are based on volume each year of Medical Only, Indemnity and Liability claims. There is no fee for Report Only Events.

Repricing fees are based on Relation Insurance Services handling the pricing between the State of Florida Fee Schedule, PPO and Pharmacy Network Discounts, resulting in additional savings. The 5% increase for FY-2019 is for Claims Admin Fee only.

Relation Insurance Services guarantees the following Claims Admin Fees for the following 3 years beginning October 1, 2019, with an additional 1-year extension available for 2 additional years.

Workers Compensation

| | |
|--|------------|
| Medical Only | \$167.10 |
| Indemnity | \$1,058.25 |
| Transition (Medical Only to Indemnity) | \$891.16 |

| | |
|--------------------------------------|----------|
| General Liability | \$779.76 |
| Automobile Liability | \$724.07 |
| Public Officials Liability | \$779.76 |
| Police Professional Liability | \$779.76 |



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Medical Bill, PPO and Pharmacy Network Review are specific costs associated with the individual claim files. Medical Bill Review is \$1.50 per billing line, with no minimum per line charge. PPO and Pharmacy Network Review is 25% of achieved savings.

As you can see, Relation has not only meet but exceed the City's expectations. Please let us know what we can do to expedite the extension of a very beneficial and cost-effective relationship.

FIRM EXPERIENCE

In May 2008, the company was acquired by Relation. Relation is a national brokerage, administration and consulting firm offering property & casualty, employee benefits, and risk management services with nearly \$100 million in revenue. Based in Walnut Creek, California, Relation Insurance is led by President and CEO, Joe Tatum. Relation Insurance Services brings a combination of sophisticated national resources and specialized industry expertise to deliver the best combination of insurance coverage, claims services and loss control to help clients address the needs of their businesses, employees and constituents. Relation's corporate mission is to create a premier insurance agency that offers superior risk management and benefits consulting services while providing a rewarding professional environment that preserves the expertise and culture that made each operational center successful. Relation is a privately held corporation. Our interests are aligned with our clients not to maximize shareholder wealth.

Relation Insurance Solutions of Florida (formerly Ascension), headquartered in Stuart, Florida is a national provider of Brokerage, Third Party Claims Administration, Risk Management Consulting and Loss Control Services, specializing in governmental entities. Relation of Florida staffs nearly 75 employees with offices located in Stuart, and Jacksonville, Florida. Our mission at Relation is to deliver outstanding value to our clients and business partners through the application of advanced technology, experienced staff, operational flexibility and innovation. We specialize in self-funded workers' compensation, property and casualty and employee benefits programs for Florida's public entities; and, as such, have a keen understanding of governmental operations, sovereign immunity, the budget process, establishing funding levels and the risk management needs unique to public entities.

We offer a unique blend of technical capabilities and in-depth knowledge designed to support the operations of self-funded programs for medium and large employer groups. Our core business for the last 35 years has been focused on public entity risk management pools and standalone governmental entities.

Relation currently provides Property and Casualty, and Health Benefits insurance products to over 50 schools in the Southeast – comprising over 140,000 students, 55,000 school district employees, and \$7 billion in property values.

For the past 35 years Relation has provided innovative techniques built around sound risk management and loss control to lower the overall cost of risk for many governmental agencies, school boards and private companies. To generate significant cost savings, you need aggressive claims management and effective loss control services. With Relation's specialized resources, like an in-house special investigations unit, proven return to work programs, medical case management, accident investigation, subrogation recovery, litigation expertise and data and reporting analysis, such savings are realized. In addition, Relation is considered one of the leading experts on Florida Presumption claims.

Relation will play a critical role in the City of Key West's efforts to reduce the frequency and severity of losses. With our expertise and unique resources no trade-offs are required to achieve your desired results. Relation offers a competitive price and will save you money when working in unison to manage the claims and improve processes guidelines and thus enhancing the overall quality of your risk profile.



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Relation is presently ranked within the Top 30 brokerage and consulting firms in the US by revenue, and, was named one the fastest growing brokerage firms by Business Insurance magazine.

Our Philosophy

With national resources and local expertise, our goal is to combine the resources of a national brokerage and administration firm with the personal and highly accountable relationships of the local and regional firms.

We have over 475 employees in 40 offices in the US, with clients and licensing in every state and approximately 25 other countries.



Client focus is Relation's top priority. Our focus and experience qualify us to fulfill the City's requested services. We are committed to long-term client relationships and to helping our clients achieve their goals. Our strong understanding of your business strategy guides our work. Together, we create and execute innovative solutions for all your unique exposures, no matter how complex they may be. We see ourselves as a member of your team, providing data-driven strategic advice and using our highly specialized services and claims system to develop distinct solutions to specific problems. As a multi member program, no one knows how important each member is to the overall success of insurance program.

Relation's client service philosophy can be described in four words:

- ▲ **Excellence**
- ▲ **Flexibility**
- ▲ **Customization**
- ▲ **Teamwork**

First and foremost, we focus on our clients' critical needs and use problem-solving techniques to help clients address their challenges and issues. We know our consulting advice and services must be of the highest caliber. We consistently strive to ensure **excellence** through a formal system of process and procedures. For example, our team approach ensures all work performed on a client's behalf is peer reviewed by a second technically capable adjuster to ensure our deliverables are client-appropriate, accurate and provide the most value.

The core aspect of Relation's service philosophy is **teamwork**. While individual strength is certainly important, we believe it is more critical to the delivery of services to our clients to have highly functioning,



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best in class team. Relation provides a team approach to ensure that we have the depth of technical competencies and the breadth of service capabilities. The highly functioning team will always outperform a non-collaborative team of stronger individual contributors. We value teamwork and partner with best in class strategic associates who have the capabilities to collaborate with our clients to help them achieve their goals and enhance their financial results. This also allows each team member to serve as back up in case the needs arise. There will always be someone there to provide legendary service no matter the occasion or unexpected circumstances.

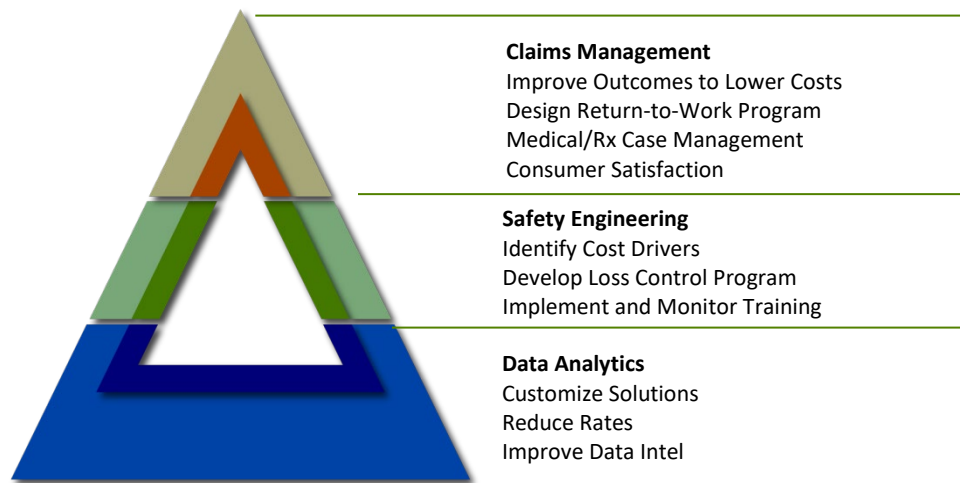
Relation advocates forming highly collaborative relationships with clients to foster an interactive and creative professional environment in order to provide **custom** services and solutions specifically for each client. Ultimately, our role is to assist Key West in making informed decisions about your claims management processes that make sense within the context of your business and the regulatory environment. In other words, we aim to be a full business partner and always approach the role of the administrator/consultant with this goal — and consequently with your own unique situation and needs in mind. No one understands better the individual needs of each member and how it fits to work best for the entire program.

Relation engages in **flexible** and proactive consulting by encouraging our team members to anticipate problems, identify opportunities, recommend client-focused actions and change directions if warranted. This flexible, proactive approach is made possible by ensuring our experienced professionals are knowledgeable about every aspect of the complex and ever-changing claims environment. Our team members continually educate themselves – in both their claims disciplines and issues outside their specialties – to stay at the leading edge and maximize our services for our clients. Our mid-level team members have seven to ten years of relevant consulting experience and senior level adjusters have fifteen or more years of relevant adjusting experience.

Our Claims Management Approach

Relation has extensive capabilities to evaluate your current administration programs across workforce segments and geographies, mapping them against your current and evolving organizational and workforce needs, as well as assessing regional and national trends for benchmarking. We have helped many Public Entities, with complex business and workforce structures, implement claims administration programs as a part of total cost savings strategies.

It will be our responsibility to be your partner in the process of providing an integrated claims system to ensure your financial goals are met. Our administration service recognizes that in being your strategic partner, there is a hierarchy of needs that must be met: aggressive claims management, safety engineering, and data analytics.



Claims Management

For the past 35 years, Relation's staff has provided innovative solutions consistent with sound risk management practices, effectively lowering the overall cost of risk for our valued school district, and municipal clients. Relation recognizes that 85% of the cost associated with a Workers' Compensation and Liability Risk Management Program is directly attributable to indemnity/medical expenses and claim related costs, with the remaining 15% allocated towards TPA services and excess insurance. Significant cost savings to Key West typically are achieved through aggressive claims management coupled with effective loss control services and data analytics.

Despite best safety efforts, accidents are a reality. Once an accident occurs, the cost profile of a case is dependent on many factors, including the effectiveness of the claims management process. With Relation's approach, particularly in the initial days of the accident, the injured worker's care is closely monitored, and a return-to-work strategy is developed. By employing proven claim strategies, sound medical and disability management practices, rehabilitation and return-to-work plans, claim costs are closely controlled. In addition, our claim examiners are always mindful of circumstances that may be the result of fraud and have the tools and resources to investigate where necessary.

With Relation's specialized resources, whether it is our in-house special investigations unit, proven return to work programs, medical case management, accident investigation, litigation expertise and data and reporting analysis, such savings are realized. Relation will play an active role in the City's efforts to reduce the frequency and severity of losses. With our expertise, close location and unique resources these services are instrumental in achieving your desired results. Relation delivers a fair price and will reduce costs when we work in partnership to manage the claims, improve guidelines and processes which, in turn, will enhance the overall quality of your program.

The City of Key West can be assured that Relation's team of professionals will commit their best time, talent and proficiency to your maximum benefit. Our experience and culture is to create a relationship built around a mutually designed model that ensures financial success for our clients. Relation is a results-oriented organization with decades of success providing public entities excellent service. Our integrity stands above the rest.



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Substantiated on the unfortunate catastrophic events of the past, Relation has developed extensive knowledge and expertise concerning CAT related events. Surviving one of the state's largest losses, we have developed integral relationships throughout the entire CAT process. This experience has allowed us to become experts from pre-storm preparedness, disaster recovery, cat adjusting claims, FEMA reimbursement, rebuilding damaged structures to finally closing out with FEMA. When it matters most, our knowledge, capability and services are unmatched.

We have worked closely with our clients and FEMA/State Public Assistance Coordinators to provide the necessary support to maximize disaster recovery and expedite the closeout of claims. We regularly attend FEMA Briefings/Kickoff meetings so that we are aware of the requirements and can provide guidance where needed. Relation has developed a detailed and sophisticated program to track FEMA eligible claims. Record keeping is crucial, the software program, our property claims adjustment firm has developed, will electronically link together project worksheets, policy information, invoices and other required data into a single database. This has proven to expedite the reconciliation and closeout process. We aggressively work with the carriers for timely closeout of CAT losses which is vital in the disaster recovery process.

In addition to recoveries for emergency services and permanent repairs, we have helped our clients qualify for hazard mitigation funding as a protective measure to reduce the cost of losses in the event of future disasters. Many of our clients were able to qualify for hazard mitigation funding to strengthen their buildings. For example, the assistance obtained enabled them to replace shingle roofing with standard metal roofs to prevent losses in future storms. The hazard mitigation funding paid the difference between the shingles and the metal roofing. Other mitigation efforts were replacing tempered glass with impact resistant glass and installed window protection meshing over existing windows of buildings which had no damage. These upgrades added extreme value to the clients' assets, protection and property schedule.

Safety Engineering

Significant cost savings are achieved through aggressive claims management coupled with effective loss control services. Effective claims management alone will not produce the superior results of a combined program that includes meaningful loss control. In the field, loss control engineering is the critical component to reducing the frequency and severity of claims, thus reducing the overall cost of risk. Relation's Loss Control professionals are credentialed and offer a combined experience of over 140 years. They are available to provide a broad spectrum of high quality risk management consulting services to Key West. Relation will identify and recommend where best to invest the resources that will produce the largest impact on managing your risk.

Risk Control is an artful blend of science and techniques that encompasses a wide range of disciplines. Our professional staff reflects this diversity and sets us apart from other service providers. Our Risk Control staff includes knowledge and experience in business, insurance, construction, occupational safety & health, and many other disciplines. Each individual brings a special skill and knowledge to our practical approach to controlling losses. This broad base of talent enables us to provide the particular expertise to assist with your specific risk management issues.

A proactive risk control program is the most effective approach to minimizing the exposure to loss over the long term. Since workers' compensation claims can remain open and continue to develop for many years, minimizing the loss exposure of our clients is critical. Our Risk Control professionals follow emerging issues, track industry best practices, and share innovative solutions day-in and day-out. Proactively applied, this collective body of knowledge is used to improve the quality and timeliness of our clients' risk management programs. Relation has over 35 years' experience in governmental compliance, as well as



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many other industries, in evaluating and controlling liability and life safety exposures for your employees, students and visitors.

Data Analytics

To compliment Relation's aggressive claims management style, a superior risk management information system is critical. Relation's claim system, RiskMaster, is designed to capture all cost and detailed history. RiskMaster's core processing areas include incident reporting, risk management, claims administration for commercial property and casualty lines of business, including Workers' Compensation, policy administration and evaluation for OFAC compliance. Utilizing powerful tools from Business Objects, Business Intelligence is a robust, easy-to-use reporting engine that allows users of all technical skill levels to easily create reports, charts, and graphs needed to analyze data. Reports are created by selecting data elements and formats appropriate for your organization's needs. Results are returned real time, so the information is literally at your fingertips at all times.

We can offer a variety of canned policy and claim reports, as well as custom reports based on the unique needs of each client. Other formatting options are Word, PDF, HTML, CSB, Crystal and Plain/Rich Text. With query capability and system access via the web, our clients can actively analyze claims data. In addition, web reports are available using our reporting package, which translates system reports into excel for easy use and analysis. RiskMaster integrates all types of claims together, including workers' compensation, auto and general liability and property. Relation utilizes a built-in report writer that allows customization to reports as needed. We also can incorporate various reports through our Loss Control department including experience modification promulgation, mod history analysis, and other customized reports based on your needs. Please see following report samples for a listing of various monthly, quarterly, annual and ad hoc reports that are available at no cost to our clients. It is critical to the evaluation of the program that your TPA has vast amounts of experience in running reports specific to multi member programs. A standard approach to managing standalone clients is simply not enough to evaluate all of the nuances with multiple funding levels and excess reporting requirements. Aggregate programs also require special attention and know how when reporting to aggregate carriers. This demands a specific set of skills and a keen eye to details when reporting to excess and aggregate carriers.

Relation's data capability is further enhanced to serve you by the use of our innovative **MOD Master** Program. **MOD Master** enables us to calculate and forecast with singular accuracy the member's Workers' Compensation Experience MOD factor using your data. This valuable service provides you with the information necessary to assess the performance of your risk management program and the progress being made in controlling workers compensation liability. It will show you how you compare with other municipalities of comparable size.

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**Tim McCreary, CPCU, RPLU, CRIS & M.B.A**

President – Relation Insurance Services of Florida, Inc.

Tim's direct responsibilities as President are: Analyzes and placement of larger, more complex insurance programs for risk sharing pools and individual commercial accounts. Provide clients with financial discipline and capital management tools to maintain properly funded self-insurance programs. Design and implement innovative solutions to optimize insurance program's return on investment. Ensure that internal quality controls and processes are being maintained to provide highest service standards to clients. Accountable for achieving strategic objectives, ensuring effective enterprise management and profitability for Ascension Benefits & Insurance Solutions of Florida.

Experience**Relation Insurance Services of Florida, Inc. - Stuart, FL** 2005 to present

- Administrator for controlling total cost of risk for several municipal insurance pools in Florida.
- Design and negotiate multi-billion dollar layered property programs
- Drive performance improvements for operations, finances, strategy and organizational development in a collaborative effort with all clients and internally.

- General Reinsurance – Atlanta, GA 2002 to 2005
- Developed creative alternative risk programs for national account casualty business.
- Evaluated financial risk in conformance with underwriting policies, procedures and methodologies; keeping in mind overall corporate profit objectives.

Education**University of Tampa** 2000

Master of Business Administration

University of Tennessee 1994

Bachelor of Science - Political Science and Business Administration

Chartered Property Casualty Underwriter - CPCU

Registered Professional Liability Underwriter – RPLU

Construction Risk Insurance Specialist – CRIS

220 Licenses – General Lines (Property and Casualty)

Series 3 - NASD Registered Commodities Representative

Florida Real Estate License

Professional Associations

Chartered Property Casualty Underwriter (CPCU)

Risk & Insurance Management Society (RIMS)

Public Risk Management Association (PRIMA)

Florida Educational Risk Management Association (FERMA)

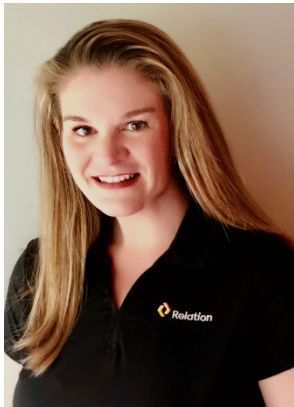
Florida Association of Insurance Agents (FAIA)

Florida Government Finance Officers Association (FGFOA)

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**Cortney Gomer, CWC**

Workers' Compensation Manager

Cortney's direct responsibilities are: Providing leadership and direction to the workers' compensation team and is accountable for business results through cost effective and timely resolution of claims. Interact with production, loss control, actuarial, and policy administration/audit in achieving the best possible claim outcome and client satisfaction.

Experience**Relation Insurance Services of Florida - Stuart, FL** 2010 to present

- Oversees workers' compensation claims to ensure action plans are timely and appropriate.
- Provides direction to claim consulting team on claims management expectation and strategies.
- Manage compliance for Florida EDI and CPS filing.
- Maintains up-to-date knowledge of workers' compensation best practices, statutes, and legislative changes.
- Senior Lost Time Adjuster - Managed claims of any variety or complexity such as no lost time, lost time, litigated, death and catastrophic.
- Medical bill supervisor - Review performance data for billing team and maintain knowledge of fee schedule and filing changes.

Cambridge/Xchanging – Pompano Beach, FL 2009 - 2010

- Senior Lost Time Adjuster - Managed claims of any variety or complexity such as no lost time, lost time, litigated, death and catastrophic for Third Party Administrator.
- Handled multiple jurisdictions: Florida, Georgia, Alabama, Mississippi, Tennessee, Virginia, South Carolina, North Carolina and Kentucky.

AmComp/Employers Ins - North Palm Beach, FL 1999 – 2009

- Senior Lost Time Adjuster - Managed claims of any variety or complexity such as no lost time, lost time, litigated, death and catastrophic for Carrier.
- EDI Compliance Coordinator for Employers East, which included 10 jurisdictions.
- Intake Coordinator / Claims Assistant / Customer Service Representative

Education***Palm Beach State College*** 1999 Associate in Arts

WCCP – Worker's Compensation Claims Professional

Certified Notary Public bonded through National Notary Association.

Florida All Lines -520 license

Relation Insurance Services

700 SE Central Parkway, Stuart, Florida 34994

office (800) 431-2221 / fax (772) 287-1387 / relationinsurance.com

**Christina Rodriguez**

Claims Adjuster - Relation Insurance Services of Florida, Inc.

Christina's direct responsibilities are: Investigating and confirming compensability of claims, while monitoring closely for possible lost time. Corresponding with insured's, claimants, and providers. Evaluating case facts, interpreting laws and regulations, to render determinations regarding major contributing cause and medical necessity. Experienced in implementing comprehensive and strategic claims administration and investigation to cultivate and assist clients with structuring their workers' compensation programs.

Experience**Relation Insurance Services of Florida - Stuart, FL** 2002 to present

- Senior Lost Time Adjuster - Manages all types of complex claims.
- Demonstrates sound medical management skills and aggressive claims handling, proactively pursuing return to work.
- Ensures that timely, adequate reserves have been established.
- Mentors less experienced claim adjusters.
- Analyzes case facts to establish timely and accurate reserves.
- Conducts prompt and thorough investigation of case facts to determine compensability.
- Recognizes potential for subrogation and places appropriate parties on notice.
- Makes timely and accurate payment of benefits and ensures accurate and timely processing of required EDI-R3 filings with the State.
- Attends mediations and obtains settlement authority from clients.
- Notifies Reinsurers when claims and or reserves reach certain levels per company standards and provides updates as necessary.

Liberty Medical - Port St. Lucie, FL 2000-2002

- Order Processing Agent
- Diabetic Supply Company handling all aspects of supplies reordering for patients.
- Telephonic representative; handled inbound/outbound calls for diabetic supply refill orders.
- Customer Service; Explained supply usage to patients and handled account questions and documentation.

Education**Fort Pierce Central High School** 2000

Major Area of Study: Health Occupations Students of America – Patient Care Assistant Certification

Indian River State College 2013

Major Area of Study: Health Services

Florida All Lines -520 license 2007

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**Laurie Lewis**

Manager of Operations – Relation Insurance Services of Florida, Inc.

As the Operations Manager, Laurie oversees the day-to-day functions of the Workers Compensation, Property & Casualty, Loss Control and Business Support Services departments. Laurie's direct responsibilities include managing the office environment and championing the creation and continuation of a teamwork culture. Directs employee workflow, workload and overall performance and assures client standards are being met.

Experience**Relation Insurance Services of Florida - Stuart, FL** 2004 to present

- Spearhead optimal performance improvements for operations and organizational growth in a collaborative effort with all clients and internally
- Manages the daily business operations through the development and oversight of strategic growth initiatives
- Provide project management, analysis, definition and direction to support client needs

Marsh McLennan – Des Moines, IA 1983 to 2004

- Planned, directed and coordinated activities of multiple assigned projects to ensure project goals and objectives were accomplished within prescribed time frame and funding parameters
- Initiated innovative approach to streamline project submission and tracking process for MIS and the Business Units
- Trained new employees on underwriting guidelines and provided continuing education to department as underwriting guidelines changed

Education**Des Moines Area Community College** 1998

Major Area of Study: Programming

Clarke College 1982

Major Area of Study: Accounting

Notary- State of Florida

Pursuing Florida All Lines Adjuster License

Professional Associations

Project Management Institute

IEEE Computer Society

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office (800) 431-2221 / fax (772) 287-1387 / relationinsurance.com**Samantha Higgins**

Data Analyst

Samantha's direct responsibilities are: works with managers and business unit leaders in support of operational, analytical and strategic analysis and reporting. Designs, tests, analyzes and produces standard and ad hoc reports as requested.

Experience**Relation Insurance Services of Florida - Stuart, FL****2013 to present**

- Responsible for data reporting and communication/coordination with various departments, clients, carriers and vendors, including designing and generating ad-hoc reports, dashboards and routine reporting packages.
- Develops processes, procedures and formats for data collection and reporting.
- Generates and ensures accurate report of regulatory data.
- Accountable for initial system set-up as part of new client implementation team which includes data conversion activities as required by contract.

Express Scripts – Port St. Lucie, FL**2007 - 2013**

- Training and Process Improvement Reporting Analyst – Responsible for developing and maintaining Productivity Metric Dashboards.
- Developed methods to collect and analyze trainer performance ratings and quality metrics, used to adjust training techniques and improve training quality scores.
- Developed and analyzed employee satisfaction surveys identifying opportunities for improvement.
- Led process improvement projects resulting in improved customer satisfaction ratings and increased sales.

Education**Rio Grande University** 1993 Business Management



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Steve G. Hanzman

Sr. PC Claims Adjuster

Steve's direct responsibilities include managing Property & Casualty claims from inception to closure

Experience

Relation Insurance Services of Florida - Stuart, FL

May 2016 to present

Senior Liability Adjuster

- Determine needed investigation after categorizing the type of claim involved which includes identifying all exposures, setting reserves for each exposure, planning the needed investigation and following through, determining liability and/or applying coverages to first party losses
- Direct Defense Counsel
- Maintain comprehensive knowledge of statutes and case law
- Attend Mediations and Trials

American Colonial Insurance Company

2009 - 2015

Vice President of Claims

- Responsible for the oversight of our corporate Fraud Plan, SIU Plan, and BCP
- Served as the point of contact with business partners throughout the Company to ensure consistent information flow on emerging Material Damage, Casualty, and PIP trends, and claims performance

Infinity Property & Casualty Corporation

2006 – 2009

Assistant Vice President of Claims

- Overall responsibility for the Field Claims Operation in Florida and Georgia

Progressive Insurance

2003 - 2006

Injury Process Manager

- Responsible for the successful operation of the Claims Region in Orlando and West Palm Beach
- Assist State Leadership in State audits and process improvement

Education

University of Central Florida, Orlando, Florida

Bachelor of Arts in Legal Studies, August 1988

Minor in Business Administration

ARM – Completed ARM 54 and ARM 55