

Fire Rescue & Emergency Medical Services District



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Public Risk Insurance Agency
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**PUBLIC RISK INSURANCE AGENCY
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THE AGENCY

Risk Management Associates, Inc. dba Public Risk Insurance Agency (PRIA) has established itself as one of the premier insurance services organizations for public entities in the United States. Our in-depth understanding of the unique risk exposures and operating environment of public entities allows us to tailor insurance products and services to effectively meet their needs. As the only independent insurance agency solely dedicated to the public entity market, we are uniquely qualified to meet and exceed the expectations of our clients. Our 20 years of insuring local governments has afforded us significant experience and insight into the unique challenges and constraints that our clients face. PRIA currently represents over 250 public entities in Florida.

PRIA is a wholly owned subsidiary of Brown & Brown, Inc. - the 6th largest independent insurance agency in the United States and 7th largest worldwide as ranked by Business Insurance Magazine. Brown & Brown brings the experience of representing hundreds of public entities nationally in addition to PRIA's focus in Florida.

As a Brown & Brown company, PRIA has access to hundreds of insurance markets nationwide and in the international market. With premium volume exceeding \$2,500,000,000 Brown & Brown's volume results in a superior negotiating position and leverage with state specific, regional, national, and international insurers. The focus and experience of our team in all of these markets produces superior risk transfer options and risk control expertise for your entity.

PRIA develops customized and innovative approaches towards effectively managing your risk. Cost effective insurance products, professional service, and commitment to client's needs are our primary goals. Proof of account satisfaction is reflected by a 97% business retention rate.

To fully serve our clientele, Public Risk Insurance Agency can offer coverage for other exposures such as:

Bonds	Accidental Death & Dismemberment
Fiduciary Liability	Special Events
Primary and Excess Flood	Airport Liability
Workers' Compensation	Aboveground & Underground Petroleum Tank Liability
Environmental Liability	

Key Largo Fire Rescue & Emergency Management Services District

AN INTRODUCTION TO YOUR SERVICE TEAM

Account Executives

Alan Florez Executive Vice President	(386) 239-4046	aflorez@bbdaytona.com
Robin Faircloth, CISR Director of Operations	(386) 239-4044	rfaircloth@bbpria.com
Paul Dawson, ARM-P Senior Vice President / Account Executive	(386) 239-4045	pdawson@bbpria.com
Michelle Martin, CIC Vice President / Account Executive	(386) 239-4047	mmartin@bbpria.com
Brian Cottrell, CIC, CRM Vice President / Account Executive	(386) 239-4060	bcottrell@bbpria.com
Matt Montgomery Account Executive	(386) 239-7245	mmontgomery@bbpria.com
Kyle Stoekel Account Executive	(386) 239-5805	kstoekel@bbpria.com

Service Representatives

Brittany O'Brien, CIC, CRM Risk Management Department Leader	(386) 239-8823	bobrien@bbpria.com
Kate Gross, ARM-P Account Manager	(386) 239-4048	kgross@bbpria.com
Melody Blake, ACSR Account Representative	(386) 239-4050	mblake@bbpria.com
Karen Bryan Account Representative	(386) 239-4056	kbryan@bbpria.com
Linda Burtchett Account Representative	(386) 239-4043	lburtchett@bbpria.com
Patricia Jenkins, CPSR Account Representative	(386) 239-4042	pjenkins@bbpria.com
Jennifer Howard Account Representative	(386) 239-4040	jhoward@bbpria.com

Certificate Requests: certificates@bbpria.com Claim Reporting: claims@bbpria.com

Our Service Team philosophy focuses on accountability at all levels of account management. Our goal is not simply to meet your service needs, but to exceed them. All of the employees at PRIA are dedicated to achieving this goal and distinguishing ourselves from the competition.



**PREFERRED GOVERNMENTAL INSURANCE TRUST (*Preferred*)
OVERVIEW**

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

Preferred’s history dates back to 1999. Its robust membership and financial strength, including consistent growth of surplus, stem from its conservative platform of managed risk. *Preferred* is just that: ***preferred*** for unmatched public entity experience, innovation, stability and personalized service.

***Preferred*’s Member Types**

Municipalities	Counties	Special Districts
Public Schools	Charter Schools	Sheriff Departments
Housing Authorities	Aviation Authorities	Transit, Port & Utility Authorities

***Preferred*’s Comprehensive Coverages**

Property	Workers’ Compensation	General Liability
Automobile Liability	Automobile Physical Damage	Law Enforcement Liability
Public Officials Liability	Employment Practices Liability	Educators’ Legal Liability

The Power of Groups and People

What does a specialized insurance trust do for you? In the case of *Preferred*, it gives you the purchasing power of a very large trust with billions of covered property values—far more financial negotiating power than a single public entity can muster. As a *Preferred* member, you are part of a formidable Florida insurance trust.

The trust also transfers risks from any one public entity to the larger group. This provides all members of the trust better rating structures with less volatility. *Preferred*’s sole focus on government ensures that members’ unique needs are met.

Key Largo Fire Rescue & Emergency Management Services District

Underwriting and Administration

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



Underwriting Highlights

- **Diverse risk financing options:** guaranteed cost, deductible, self-insured retention, all lines aggregate
- **Competitive premium discounts** based on favorable experience and sound safety practices
- **Flexibility of coverage design**, including mono-line or package basis
- **Dynamic financial analysis** conducted periodically to validate the trust's superior financial standing

Administration

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

Preferred's Expert Boards Know Your Business

Preferred is governed and guided by people working daily in all segments of Florida's public sector – from municipalities to counties to schools to special taxing districts.

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

The Risk Advisory Board increases this special advantage. Composed of full-time risk managers from the membership, the board is uniquely equipped to monitor and help improve products and services—it serves as a voice of the membership. This board works in synergy with the administrator for maximum efficiency.

Key Largo Fire Rescue & Emergency Management Services District

Preferred Governmental Insurance Trust

Board of Trustees

Dwight E. “Ed” Wolf, II	Chair	City of Wildwood <i>Mayor</i>
Charles Walsey	Vice Chair	Cypress Grove CDD <i>Chair</i>
Warren Yeager	Secretary	Gulf County <i>Commissioner</i>
Welton Cadwell	Trustee	Lake Emergency Medical Services <i>Commissioner</i>
Thomas Rice, Sr.	Trustee	South Indian River WCD <i>Vice President</i>
Fred Hawkins, Jr.	Trustee	Osceola County <i>Commissioner</i>
Chris Hoffman	Trustee	City of Jacksonville Beach <i>Commissioner</i>
Kathryn Bryant	Alternate Trustee	Marion County <i>Commissioner</i>

Risk Advisory Board

Renee Hudson	Chair	City of Bradenton <i>Risk/Safety Supervisor</i>
Lori P. McCullers	Vice Chair	City of Naples <i>Risk Manager</i>
Christina Maguire	Board Member	City of Ormond Beach <i>Risk Manager</i>
Deborah L. Franklin, MA	Board Member	The Villages CDD <i>HR Director</i>
Keri Martin	Board Member	City of Winter Park <i>Risk Manager</i>
Gerald Visco	Board Member	Brevard County BOCC <i>Risk Manager</i>
Jennifer Poirrier	Board Member	City of Treasure Island <i>HR Director</i>
Rickey Kendall	Board Member	HART <i>Safety & Risk Director</i>
Kim Pilcher	Board Member	City of Panama City <i>Director of Human Resources</i>
Maureen Gochee	Board Member	City of Titusville <i>Risk Manager</i>
Denise Manual	Board Member	Gulf County BOCC <i>HR/Risk Management Director</i>

PREFERRED CLAIMS ADMINISTRATION

Preferred Governmental Claim Solutions, Inc. ® (PGCS) is the premier governmental third party claims administrator in the state of Florida and also administers the claims for Preferred Governmental Insurance Trust (*Preferred*). Since its founding in 1956, PGCS has provided claims administration services exclusively to over 450 governmental entities including schools, cities, towns, counties, community development districts, and fire districts. Therefore, PGCS's adjusters are extremely qualified to handle governmental tort liability and public sector workers' compensation claims. They are experts at investigating and handling police and firefighters presumption claims. PGCS is sensitive to the politics involved in the handling of public entity claims.

PGCS's claims administration program consists of workers' compensation, general liability, bodily injury, personal injury, property, auto liability, auto physical damage, employment practices liability, school leaders/educators liability and public officials liability. Their claims staff has over 630 years of combined insurance experience and each has been with PGCS an average of 8 years. Claims are handled under strict supervision in accordance with the PGCS workers' compensation and liability claim handling procedure manuals and the PGCS claim best practices manual. A random sampling of each adjuster's claim files are audited on a monthly basis by a Quality Assurance Manager to ensure compliance.

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

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

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

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

PREFERRED SAFETY AND RISK MANAGEMENT SERVICES

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

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

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

- **Exposure Identification** – Assist management in determining areas where a chance of loss might exist.
- **Exposure Measurement and Analysis** – Loss analysis and a review of the consequences of the exposures will be considered to develop alternative methods of control.
- **Determination and Selection of Appropriate Risk Control Methods** – Based on measurement and analysis and after considering alternative approaches, specific recommendations and/or a custom design Risk Control plan will be formulated.
- **Training and Safety Management Consulting** – After considering client needs specific training will be formulated and initiated to fit that need. Key personnel will be provided with the basic knowledge and skills they need to meet those identified needs. Program monitoring is accomplished through follow-up surveys with adjustments to the action plan made as needed. Specialty consulting services are available if necessary.

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

**WORKERS' COMPENSATION
GUARANTEED COST**

Term: October 1, 2015 to October 1, 2016

Insurer: Preferred Governmental Insurance Trust (*Preferred*)

Class Code	Description of Class Code	Estimated Payroll
7704	Firefighters & Drivers	\$555,976
7705	Ambulance Service	\$570,000
8810	Clerical	\$105,372
TOTAL		\$1,231,348

Estimated Manual Premium \$61,307
Experience Modification .84
Estimated Discounted Premium \$44,692

Notes of Importance:

1. The "Estimated Discounted Premium" includes all applicable credits including safety program and drug-free workplace credits as per Florida Statute 440.
2. Employer's Limit of Liability is \$1,000,000/\$1,000,000/\$1,000,000.
3. Experience modification factor is subject to verification. This final amount of credit is dependent upon compliance with program requirements.
4. Final premium subject to payroll audit.
5. The expense constant charge has been included.
6. **Payment terms are annual payment of \$44,692 due 10/1/15**

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

PREMIUM RECAPITULATION

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
Workers' Compensation	\$44,692	<input type="checkbox"/>	<input type="checkbox"/>
Two-Year Coverage Agreement*		<input type="checkbox"/>	<input type="checkbox"/>

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

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

(Signature)

(Name & Title)

(Date)

IMPORTANT NOTE:

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

- A. All Aggregate limits reset for the period 10/01/2016 12:00:00 AM to 10/01/2017 12:00:00 AM. Losses applying to one annual coverage period will not erode the aggregate limits of another annual coverage period.
- B. The premium for the period 10/01/2016 12:00:00 AM to 10/01/2017 12:00:00 AM will be determined based on updated exposure values for the period.
- C. Rates for the period 10/01/2016 12:00:00 AM to 10/01/2017 12:00:00 AM will be identical to those for the period commencing 10/01/2015 12:00:00 AM, with premiums subject to the following:
 - 1. NCCI Experience modification factors will be applied as promulgated.
 - 2. Changes to Schedules: Property, Inland Marine, and Automobile symbol 7 only
 - 3. Payroll
 - 4. Number of Employees
- D. In the event of cancellation of any line of business prior to 10/01/2017 12:00:00 AM, a penalty equal to 60 days premium of such line(s) of business shall become earned, any provision of the agreement to the contrary notwithstanding.
 - 1. This penalty is earned and payable regardless of when notice of such cancellation is given, or the effective date of such cancellation.

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Notes of Importance:

1. Quotes provided in the proposal are valid until 09/30/2015. After this date terms and conditions are subject to change by the underwriters.
2. *Preferred* is not subject to the Florida Insurance Guaranty Act, in the event it becomes unable to meet its claims payment obligations. However, insured is named on excess of loss policies.
3. Some of the Carriers of the *Preferred* excess of loss policies are issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.
4. Quote is subject to review and acceptance by *Preferred* Board of Trustees.
5. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**
6. Not all coverages requested may be provided in this quotation.
7. Flood quotes from NFIP may be available. Please advise your agent if you have property located in zones A or V and would like to have separate NFIP quotes.
8. Property values are based on information supplied by you. You should have reviewed your property schedule and as you deem necessary have appraisals done to verify your reported values are accurate based on current market conditions.
9. The Trust requires all Members to maintain valid and current certificates of workers' compensation insurance for all work performed by persons other than its employees.
10. **With the exception of Workers' Compensation, the total premium is due within 30 days of inception. Premium financing can be arranged if needed.**
11. Quote is not bound until written orders to bind are received from the insured and the Trust subsequently accepts the risk.
12. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
13. Higher limits of liability may be available. Please consult with your agent.
14. This proposal is based upon exposures to loss made known to the Public Risk Insurance Agency. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
15. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

***PREFERRED* Compensation Disclosure**

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

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

For the 2015 – 2016 policy year, your insurance was placed with Preferred Governmental Insurance Trust (*Preferred*). *Preferred* is an insurance trust formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. *Preferred* has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

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

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

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

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

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

Key Largo Fire Rescue & Emergency Management Services District

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

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

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

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

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

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

Key Largo Fire Rescue & Emergency Management Services District

NOTICE OF CARRIER FINANCIAL STATUS

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

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

Named Insured: Key Largo Fire Rescue & Emergency Medical Services District

Policy Number: WC2FL1 0444007 15-04

Policy Period: October 1, 2015-2016

Date of Notice: August 20, 2015

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



Key Largo Fire Rescue & Emergency Management Services District

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

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

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



Public Risk Underwriters
 PO Box 958455
 Lake Mary, FL 32795-8455
 Phone: 321-832-1450
 Fax: 321-832-1489

Public Entity Application

08/25/15 8:16 AM

Renewal Application Muni [WC2FL1 0444007 15-04]

Portal Reference # 210449

Coverage Term 10/01/2015 - 10/01/2016

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General Member Information	
Name:	Key Largo Fire Rescue & EMS District
Mailing:	c/o Key Largo Ambulance Department 98600 Overseas Highway
City/State/Zip:	Key Largo, FL 33037
Physical:	c/o Key Largo Ambulance Department 98600 Overseas Highway
City/State/Zip:	Key Largo, FL 33037
Member Contact Information	
Contact:	Linda Newman
Title:	
Phone #:	305-451-2700
Fax #:	
Email:	info@keylargofire.com
Additional Member Information	
FEIN:	20-3780310
NCCI Risk ID:	
Population:	10433
County:	Monroe
Member Type:	Other Special District
Agency Information	
Agency:	PRIA - Daytona
Address:	P. O. Box 2416
City/State/Zip:	Daytona Beach, FL 32115
Phone #:	386-252-6176
Fax #:	386-239-4049
Agency Contact Information	
Contact:	Linda Burtchett
Phone #:	386-239-4043
Fax #:	
Email:	lburtchett@bbpria.com

CERTIFICATION

The undersigned being authorized by, and acting on behalf of the applicant and all persons/concerns seeking insurance, has read and understands this Application, including any appendices and/or supplements, and declares that all statements set forth herein are true, complete and accurate. The undersigned acknowledges and agrees that the submission and the Trust's receipt of such written report, prior to the inception of the coverage agreement applied for, is a condition precedent to coverage.

The signing of this Application does not bind the undersigned to purchase the coverage, nor does the review of same bind The Trust to issue a coverage agreement. This application shall be the basis of the contract, should one be issued.

This Application must be signed by the "Ranking Elected / Appointed Official" of the Entity making the application (e.g. Chair, President, Superintendent or Executive Director of the Educational Entity) or the Risk Manager (or ranking official) assigned this function.

SIGNATURE: _____
TITLE: _____
DATE: _____

NOTICE TO APPLICANT

For your protection, the following Fraud Warning is required to appear on this application:

FLORIDA FRAUD STATEMENT

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.



Renewal Application Muni [WC2FL1 0444007 15-04]
Coverage Term: 10/01/2015 - 10/01/2016
Member Name: Key Largo Fire Rescue & EMS District
Agency: PRIA - Daytona

Current Coverages Selected

Workers' Compensation

Coverage/Exposure Summary

Line of Business	Exposure/Coverage	Applicable/Not Applicable
General Question	Application General Information	Applicable
General Question	Excess WC (Standard Limits are \$1M/\$1M/\$1M)	Not Applicable
General Question	SIR - TPA Information	Not Applicable
General Question	Stop Loss	Not Applicable
Workers' Compensation	1st Dollar (Standard Limits are \$1M/\$1M/\$1M)	Applicable



Renewal Application Muni [WC2FL1 0444007 15-04]
 Coverage Term: 10/01/2015 - 10/01/2016
 Member Name: Key Largo Fire Rescue & EMS District
 Agency: PRIA - Daytona

COVERAGE INFORMATION

General Questions

	New Response
Account CSR:	Linda Burtchett
Agent Name:	Michelle Martin
Primary Member Contact:	Linda Newman
If New Primary Contact include name, phone, and email address:	Linda Newman
Requested Effective Date:	10/01/2015
Requested Termination Date:	10/01/2016
Bid Date (If Applicable): Attach RFP Copy	
Need By Date:	08/20/2015
If new business, complete and attach the "Expiring Information" form. Template can be found under 'Pool Forms and Documents' on Home page (Submission is not complete without this information).	Yes
If with PGIT less than 5 years, complete and attach the "Loss Summary" form or a "No Known Losses" letter. Form can be found with Pool Forms under the Documents section of the portal application (Submission is not complete without this information).	
Member's FEIN:	20-3780310
NCCI Risk ID #:	
Population:	10,433
Have you attached the most recent audited financials/budget?	Yes
Full / Detailed Description of Operations:	District contracts Fire and EMS services for Key Largo
Installment Schedule: (Only available for premium > \$100K, pay plan is agency billed)	Annual
Do you have a risk manager? (Yes/No)	No
If yes, please provide name and phone number.	
Do you have a Human Resources or Personnel Department (Yes/No)? If No, please describe handling of this function on a separate piece of paper.	Yes
Number of Full time Police	0
Number of Full time Fire	7
Number of Full Time All Other Personnel	2
Number of Part Time Police	0
Number of Part Time Fire	0
Number of Part Time All Other Personnel including seasonal personnel	2
Number of Volunteers Police	0
Number of Volunteers Fire	50
Number of Volunteers All Others	45
Police - Estimated Payroll	0
Fire - Estimated Payroll	555,976
All other - Estimated Payroll	661,348



Renewal Application Muni [WC2FL1 0444007 15-04]
 Coverage Term: 10/01/2015 - 10/01/2016
 Member Name: Key Largo Fire Rescue & EMS District
 Agency: PRIA - Daytona

COVERAGE INFORMATION -Workers' Compensation

1st Dollar (Standard Limits are \$1M/\$1M/\$1M)	New Response
1 Enter number of broken arm posters needed:	5
2 Requested WC limit	PGIT - Statutory (\$1M, \$1M, \$1M)
3 WC Deductible	N/A
4 Experience Modification Factor	0.840000
5 Experience Modification Factor Effective Date	10/01/2015
6 Is there a formal drug free program in operation? Attach Drug Free Credit Application.	Yes
7 Is there a formal safety program in operation? Attach Safety Credit Application.	Yes
8 Is there a formal Return to Work-Light Duty program in place for all operational areas?	Yes
9 Enter the installment schedule:	25% Down & 9 Equal Installments
10 Number of volunteer firefighters (\$1,500 minimum charge)	0
11 Number of volunteer police (\$1,500 minimum charge)	0
12 Number of all other volunteers	0
13 Does applicant own, operate or lease aircraft/watercraft?	No
14 Do past, present, or discontinued operations involve storing, treating, discharging, applying, disposing, or transporting hazardous materials?	Yes
15 Any work performed underground or above 15 feet?	Yes
16 Any work performed on docks, barges, vessels, bridges, or over water?	Yes
17 Are sub-contractors used?	Yes
18 Are COI's required for sub-contractors?	Yes
19 Do employees travel out of state?	Yes
20 Do you lease employees to or from other employers?	No
21 Is any labor provided by work-release inmates?	No
22 Any group transportation provided?	No
23 Are physicals required after offers of employment are made? If yes, list which departments or positions require physicals below.	Yes
24 Does employer have a safety committee?	Yes
25 If this application is the result of an RFP, please attach a copy of the RFP	
26 Is there a formal review of all Workplace Accidents?	Yes
27 Please describe any yes answers from above:	There is a certified Emergency Team with Certified Volunteers, a few small boat used seldomly for search. Work over 15 ft and over water if involved with emegency calls.
28 Describe (list) all Employees Safety Training Programs (workshops, seminars, video, etc) completed within the past 36 months(examples: defensive driving, job hazard analysis, accident investigation, proper hiring techniques, proper lifting techniques.	Training every Thursday.Safety commitee meets monthlyVFIS loss control and Training



Payroll Schedule

Scheduled Items Effective As of : 08/25/2015

Key Largo Fire Rescue & EMS District

Agreement No.: Renewal Application Muni [WC2FL1 0444007 15-04]

2015-2016

Agent: PRIA - Daytona

Class	Employee Count	Estimated Employee Payroll
7704 - FIREFIGHTERS & DRIVERS	59	\$555,976
7705 - AMBULANCE SERVICE	45	\$570,000
8810 - CLERICAL	2	\$105,372
	106	\$1,231,348

NOTICE TO EMPLOYER: If you have a Drug-Free Workplace Program established and maintained in accordance with Florida law, and you would like to apply for the 5% premium credit that is available, please complete this form and forward it to your insurer. Re-certification is required annually.

APPLICATION FOR DRUG-FREE WORKPLACE PREMIUM CREDIT PROGRAM

Name of Employer: _____

Date Program Implemented: _____ Date Program Last Updated: _____

Testing:

Procedures for drug testing have been established and/or drug testing has been conducted in the following areas:

- Job applicant
- Reasonable suspicion
- Routine fitness for duty
- Follow-up testing to Employee Assistance Program

Notice of Employer’s Drug Testing Policy:

- Copy to all employees prior to testing
- Posted on employer’s premises
- Copy to job applicants prior to testing
- General notice given 60 days prior to testing
- Show notice of drug testing on vacancy announcements
- Copies available in personnel office or other suitable locations
- No notice required because the employer had a drug testing program in place prior to July 1, 1990

Education:

- Resource file on providers
- Employee Assistance Program
- Education

Name of Medical Review Officer: _____

A. Name of approved Agency for Health Care Administration Lab or United States Department of Health and Human Services Certified Laboratory:

B. Phone Number: _____

C. Address: _____

Your certification is subject to physical verification by the insurer. Your policy is subject to additional premium for reimbursement of premium credit, and cancellation provisions of the policy if it is determined that you misrepresented your compliance with Florida law. Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Employer Name Date Officer/Owner Signature*

*Application must be signed by an officer or owner.

THE ABOVE SIGNED CERTIFIES THAT THIS INFORMATION IS A TRUE AND FACTUAL DEPICTION OF THEIR CURRENT PROGRAM.

Notary Public’s Signature Date Expiration of Commission

**CERTIFICATION OF EMPLOYER WORKPLACE
SAFETY PROGRAM PREMIUM CREDIT**

Employer Name: _____

Name of Contact Person: _____ Telephone #: _____

Policy #: _____ Effective Date of Policy: _____

I am submitting a copy of my workplace safety program which meets the requirements of Section 440.1025, Florida Statutes. I certify that this safety program has been implemented in my workplace and is being maintained as submitted to my carrier.

This is to certify that my workplace safety program meets or exceeds the following provisions as provided for in Section 440.1025, Florida Statutes:

- | | |
|---|-----------------------------|
| 1) Written safety policy and safety rules | 5) First aid |
| 2) Safety inspections | 6) Accident investigation |
| 3) Preventive maintenance | 7) Necessary record keeping |
| 4) Safety training | |

The workplace safety program and application I am submitting for the purpose of obtaining a premium credit do not contain any false, incomplete, or misleading information. I attest to the accuracy of the information submitted. I am aware that I may be subject to an on-site inspection by my carrier, for the purpose of validating the accuracy of this information.

I am aware that any person who submits an application that contains false, misleading, or incomplete information provided with the purpose of avoiding or reducing the amount of premiums for workers' compensation coverage is a felony of the second degree, punishable as provided in Sections 775.082, 775.083 or 775.084 Florida Statutes, or as otherwise punishable as provided under the law.

State of Florida
County of _____

(Signature)

(Print Name and Title)

(Date)

Sworn to, or affirmed, and subscribed before me
this _____ day of _____

20 ____, by _____

(Signature of Notary)

(Expiration Date and Number)

(NC3011)
Form SAFETY 09-3