



CITY OF LAKE CITY

Property & Casualty
Insurance Quote 25-26



Presented by:

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Vice President

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TABLE OF CONTENTS

SUBJECT	PAGE NUMBER
Proposal Executive Summary	1-5
Named Insured	6
Property, Property Terrorism, Property Active Shooter & Crime	7-14
General Liability & Public Officials / Employment Practices Liability	15
Auto Liability	16
Workers' Compensation	17
Cyber Liability / Data Privacy	18
Proposal Pricing & Binding Authority	19
PRM Resources	21-32

PROPOSAL EXECUTIVE SUMMARY



City of Lake City
205 North Marion Ave.
Lake City, FL 32055

RE: PRM P&C Insurance Quote 2025-2026

To Whom it May Concern:

On behalf of Public Risk Management of Florida (PRM) and World Risk Management (WRM), we would like to thank the City of Lake City for the opportunity to demonstrate our capabilities and team qualifications for its upcoming Property & Casualty Insurance renewal.

Enclosed is PRM's complete quote for the City's Property & Casualty Insurance renewal for 2025-2026.

Public Risk Management of Florida (PRM) is a premier risk management and self-insurance pool, dedicated to serving governmental agencies across the State of Florida. Established under Florida Statutes Sections 768.28(6)(A), 624.4621, and 163.01, PRM is a member-driven organization that empowers its members with voting rights on critical organizational decisions.

Historical Context and Evolution: PRM originated in 1987 as the Southwest Florida Intergovernmental Risk Management Association, with the mission to provide a cost-effective alternative to the challenging commercial insurance market for government entities. The pooling structure offered by PRM ensures economies of scale, collaboration, and, most importantly, stability. In 1994, the organization rebranded to Public Risk Management of Florida to reflect its statewide growth and expanded services.

Expertise and Governmental Insight: PRM's team is composed of professionals with extensive governmental backgrounds, including the Executive Director, a former county administrator for Okeechobee County. This deep understanding of governmental operations and risk management intricacies allows PRM to deliver tailored solutions that effectively address the unique challenges faced by Florida's governmental agencies.

Strategic Partnership with World Risk Management (WRM): PRM is exclusively supported by World Risk Management (WRM), a brokerage firm renowned for its expertise in the public entity sector. WRM is part of the AssuredPartners (AP) family of companies, a national partnership of leading independent property & casualty and employee benefits brokerage firms. Since AssuredPartners' founding, it has grown to over \$2 billion in annualized revenue and is one of the fastest-growing insurance brokerage firms in the United States. WRM has developed a reputation as insurance industry leaders specializing in Public Agency, Aerospace & Aviation, Scholastic and Alternative Risk (e.g., pools, risk retention groups, captives, etc.). The WRM office houses the administrator and exclusive broker for five governmental or quasi-governmental insurance pools in the State of Florida and multiple other pools and trusts across the country, which total \$5 billion of industry-specific premiums for property & casualty and employee benefits. WRM's team averages 15 years of experience working with public agencies, collectively amassing over 100 years of industry knowledge. This strategic partnership enables PRM to leverage exclusive relationships and economies of scale, ensuring that our clients receive optimal coverage options in the most cost-effective manner.

Commitment to Excellence: PRM's unwavering commitment to providing best-in-class risk management solutions is evident in our continuous evolution of coverage, resources, and services. Our member-run structure, combined with the expertise of PRM and WRM, positions us uniquely to meet and exceed the property and casualty insurance needs of Florida's governmental agencies.

We are proud to present a comprehensive overview of the enhancements contained within our proposal, which are designed to provide unparalleled value and protection for the City. Our offering includes:



Summary of Enhanced Coverages & Services Proposed:

1. **Governmental Experience & Qualifications** – Our team works with over 80 public agencies throughout the State of Florida, bringing extensive backgrounds in governmental operations and risk management to the clients we serve. With over 200 years of combined experience in the governmental arena, we possess the expertise and insight necessary to address the unique challenges faced by governmental agencies. The City can rest assured that we have the knowledge, expertise, and relationships to deliver on the needs and expectations of the City.
2. **Broadest Coverage Available in Florida** – PRM offers the broadest coverage available in Florida for public agencies. The coverage enhancements available through PRM are considerable and are briefly highlighted below:
 - The PRM offering includes limits of \$5 million for all liability lines;
 - NWS limit is shared with only 7 members spread throughout the state – none in Columbia County;
 - Ordinance & Law coverage increased to \$25M;
 - Unintentional Errors & Omissions coverage increased to \$25M;
 - Inland Marine is valued at Replacement Cost;
 - Standard Crime limit of \$500k offered, \$1M limit available;
 - PRM has replacement cost available for autos available;
 - Competitive Deductible Stop Loss Offering;
 - Two-Year rate guarantee included;
3. **Program Stability/Voting Rights/Participation Credits** - The financial position of Public Risk Management of Florida (PRM) is categorized as notably stable and secure. Formed in 1987, PRM has consistently provided a quality and constant alternative to the general insurance marketplace. PRM is not a rapid growth association and has retained a tremendous percentage of long-term clients; currently including 78 members that comprise of counties, cities and special districts in Florida. The pool does not retain any risk on catastrophic property coverage (wind or flood) and cedes all the risk to A.M. Best “A-Rated” or better carriers. PRM’s premium-to-surplus ratio exceeds pooling industry standards. Additionally, PRM is the only association of its kind that is **Membership Driven**. Entities that purchase all lines of insurance from PRM are automatically granted a seat on the board of directors, which is comprised of representatives of each association member (**One Member, One Vote**). Our member-driven structure empowers our members to have a say in important decisions, such as requests for improved services, expanded coverages, utilization of surplus to reduce insurance costs, etc., fostering a collaborative and supportive environment. PRM holds quarterly board meetings, which all board members are encouraged to attend, for updates and to exercise their right to vote.
4. **Risk Management & Loss Control Services** – PRM provides a full suite of risk management services to support the HCAA’s risk management objectives, including but not limited to:
 - **Employment Practices Hotline:** Members can seek timely legal advice regarding specific employment issues within their respective organizations. The program covers matters involving claims or potential claims of illegal discrimination, denial of due process and other matters involving potential violations of employment related laws that apply to Florida Public Employers.
 - **Law Enforcement Hotline:** Members can seek expert advice to minimize the impact of critical incidents related to items such as questionable violation of civil rights, use of deadly force, wrongful arrest, etc.
 - **Safety Training:** PRM can conduct a comprehensive review of the City’s existing risk management practices, make recommendations for enhancements, assist in the creation of safety programs, etc.



5. **Competitive Pricing & Stability** – In addition to the enhanced coverages available within the PRM offering, PRM affords its members long-term pricing stability. ***The PRM offering is materially competitive, saving the City over \$400k on renewal while also providing a two-year rate guarantee, locking in the rate of insurance through October 1, 2027.***

We sincerely appreciate the opportunity to present the unique capabilities of our company to City of Lake City. By choosing PRM, the City will benefit from a stable, collaborative, and cost-effective insurance solution, backed by unparalleled expertise and a deep understanding of governmental risk management. We look forward to the opportunity to serve and protect the City's interests with our comprehensive insurance offerings.

Thank you,

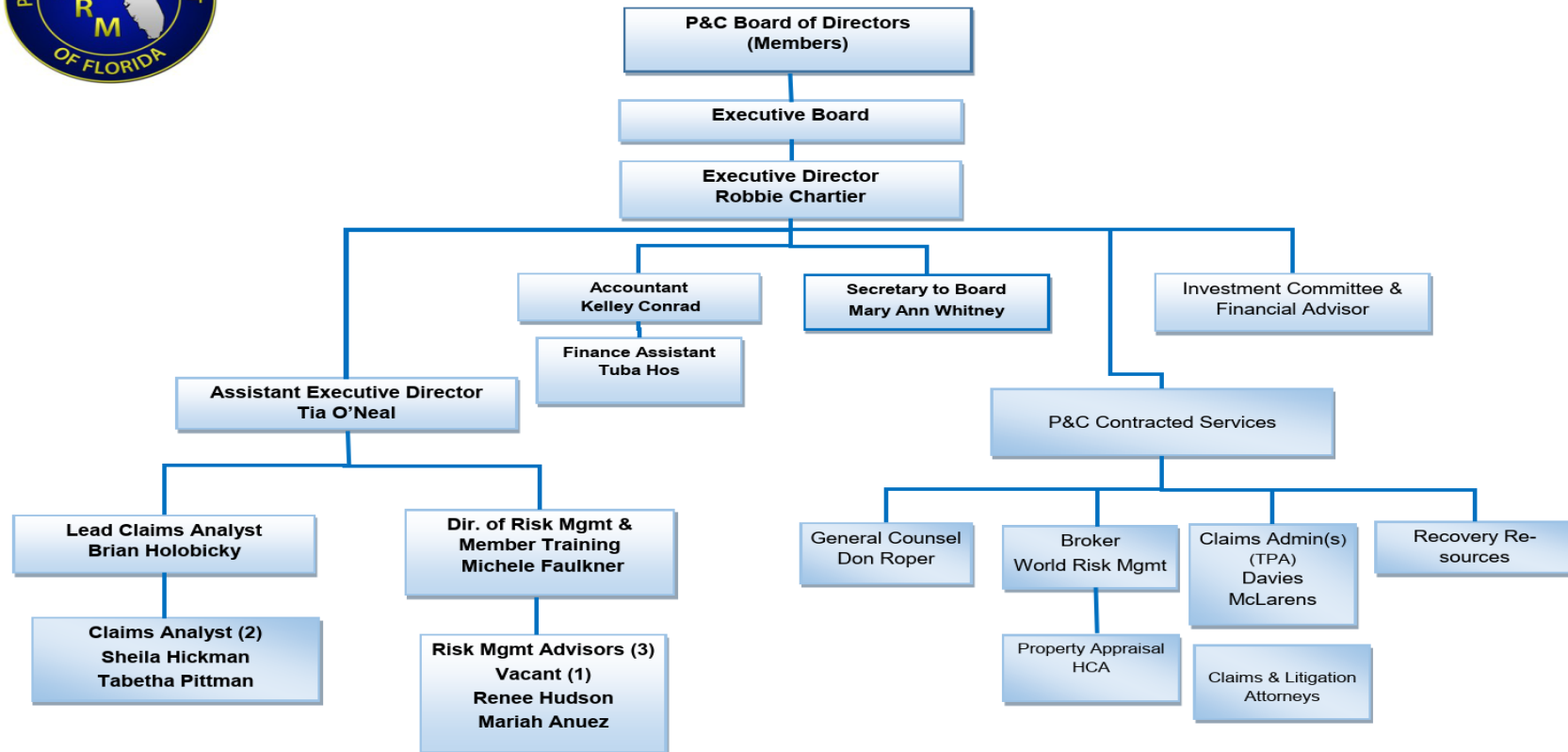


Joshua Hallon
Vice President

PRM Organizational Chart



Public Risk Management of Florida Property & Casualty Pool



NAMED INSURED

NAMED INSURED AND MAILING ADDRESS

**CITY OF LAKE CITY
205 NORTH MARION AVENUE
LAKE CITY, FL 32055**

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

PREPARED BY

WORLD
Risk Management
an **accretive** company

**20 NORTH ORANGE AVE, SUITE 500
ORLANDO, FL 32801
PHONE: (407) 445-2414
FAX: (407) 445-2868
TOLL FREE: (888) 501-0014**



	PROPERTY
	RENEWAL 10/01/2025 TO 10/01/2026
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
TOTAL INSURED VALUES	\$142,416,924
DEDUCTIBLES	
▪ ALL OTHER PERILS, EXCEPT:	\$10,000
▪ AUTO PHYSICAL DAMAGE	\$1,000
▪ ALL OTHER FLOOD – PER UNIT	\$10,000
▪ FLOOD – SPECIAL FLOOD HAZARD AREAS	EXCESS OF NFIP
▪ NAMED WINDSTORM	5% PER UNIT; NO MIN
▪ INLAND MARINE	\$1,000
VALUATION	
▪ AUTO PHYSICAL DAMAGE	ACTUAL CASH VALUE
▪ BUSINESS INCOME	ACTUAL LOSS SUSTAINED
▪ COINSURANCE	NONE
▪ INLAND MARINE	REPLACEMENT COST
▪ PROPERTY	REPLACEMENT COST
ASSOCIATION LIMITS	
ALL PERILS, COVERAGE'S AND INSURED'S/MEMBERS COMBINED – PER OCCURRENCE, SUBJECT TO THE FOLLOWING SUB-LIMITS:	\$250,000,000
▪ FLOOD – PER OCCURRENCE ANNUAL AGGREGATE	\$50,000,000
▪ FLOOD SUBLIMIT – ANNUAL AGGREGATE	
- CONTRACTORS EQUIPMENT	
- FINE ARTS	\$5,000,000
- LICENSED VEHICLES	
- UNLICENSED VEHICLES	
▪ FLOOD SUBLIMIT	
- PER OCCURRENCE	\$10,000,000
- MISCELLANEOUS UNNAMED LOCATIONS	
▪ EARTHQUAKE SHOCK LIMIT	
- PER OCCURRENCE & IN THE ANNUAL AGGREGATE	\$50,000,000
▪ WIND/HAIL LIMIT PER OCCURRENCE NAMED WINDSTORM	\$75,000,000
▪ AUTO PHYSICAL DAMAGE	
▪ ON AND OFF PREMISES	\$10,000,000
▪ OVER THE ROAD	

The limits represented for PRM are Association Limits and are shared for property only. Limits apply on a per occurrence basis unless otherwise stated. Included denotes full policy limits apply



PROPERTY	
RENEWAL 10/01/2025 TO 10/01/2026	
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE...]	
▪ ACCIDENTAL CONTAMINATION	\$250,000/\$500,000
▪ ACCOUNT RECEIVABLES	INCLUDED
▪ ANIMALS	INCLUDED
▪ UNSCHEDULED ANIMALS	\$50,000 FOR ANY ONE ANIMAL / \$250,000 PER OCCURRENCE
▪ ASBESTOS CLEAN-UP & REMOVAL (RESULTANT)	LIMITED COVERAGE
▪ AUTOMATIC ACQUISITION LIMIT	\$25,000,000
▪ AUTOMATIC ACQUISITION LIMIT FOR - VEHICLES - SPECIAL FLOOD HAZARD AREAS	\$10,000,000 \$10,000,000 ANNUAL AGGREGATE
▪ BUILDING ORDINANCE UNDAMAGED PORTION OF BUILDING	INCLUDED
▪ BUSINESS INTERRUPTION	\$75,000,000
▪ CIVIL AUTHORITY WITHIN 10 MILES OF INSURED PREMISE	30 DAYS
▪ CLAIM PREPARATION EXPENSE	\$1,000,000
▪ CONTINGENT BUSINESS INTERRUPTION	\$5,000,000 EXCEPT TAX REVENUE EXCLUDED
▪ COURSE OF CONSTRUCTION & ADDITIONS	\$50,000,000 EXCLUDES FRAME BUILDERS RISK
▪ DEBRIS REMOVAL	INCLUDED
▪ DEMOLITION	INCLUDED
▪ EARTH MOVEMENT <i>EXCEPT</i> ▪ VEHICLES, CONTRACTORS EQUIPMENT, FINE ARTS COMBINED	\$50,000,000 ANNUAL AGGREGATE \$5,000,000 COMBINED AGGREGATE
▪ ELECTRONIC DATA PROCESSING (EDP)	INCLUDED
▪ ERRORS & OMISSIONS	\$25,000,000
▪ EXPEDITING EXPENSE	\$50,000,000
▪ EXTENDED PERIOD OF INDEMNITY	180 DAYS
▪ EXTRA EXPENSE	\$50,000,000
▪ FINE ARTS	INCLUDED
▪ UNSCHEDULED FINE ARTS	\$2,500,000
▪ FIRE FIGHTING EXPENSE	INCLUDED
▪ FLOOD <i>EXCEPT</i> ▪ SPECIAL FLOOD HAZARD AREAS ▪ VEHICLES, CONTRACTORS EQUIPMENT, FINE ARTS COMBINED	\$50,000,000 INCLUDED \$5,000,000 COMBINED AGGREGATE
▪ IMPROVEMENT & BETTERMENT	INCLUDED
▪ INCREASED COST OF CONSTRUCTION	\$25,000,000

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PROPERTY	
RENEWAL 10/01/2025 TO 10/01/2026	
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE...]	
▪ INGRESS & EGRESS WITHIN 10 MILES OF INSURED PREMISE	30 DAYS
▪ JEWELRY, FURS, & PRECIOUS METALS – SEPARATELY	\$500,000
▪ LANDSCAPING, TEES, SAND TRAPS, GREENS, ATHLETIC GREENS <i>EXCEPT</i> ▪ UNSCHEDULED LANDSCAPING, TEES, SAND TRAPS, GREENS, ATHLETIC GREENS	\$5,000,000 \$1,000,000
▪ LEASEHOLD INTEREST	INCLUDED
▪ MISCELLANEOUS UNNAMED LOCATIONS <i>EXCEPT</i> ▪ SPECIAL FLOOD HAZARD AREAS	\$25,000,000 \$10,000,000 ANNUAL AGGREGATE
▪ MOLD (RESULTANT)	\$35,000 AGGREGATE
▪ MONEY AND SECURITIES	\$2,500,000
▪ OFF PREMISES SERVICE INTERRUPTION INCLUDING EXTRA EXPENSE	\$25,000,000
▪ PERSONAL EFFECTS	INCLUDED
PERSONAL PROPERTY OF OTHERS	INCLUDED
▪ PERSONAL PROPERTY OUTSIDE THE USA	\$1,000,000
▪ PROTECTION AND PRESERVATION OF PROPERTY	INCLUDED
▪ PROPERTY OFF PREMISES	INCLUDED
▪ SIGNS	INCLUDED
▪ TRANSIT	\$25,000,000
▪ TUNNELS, BRIDGES, DAMS, CATWALKS – UNSCHEDULED	\$500,000
▪ VALUABLE PAPERS AND RECORDS	INCLUDED
▪ WATERCRAFT ▪ UP TO 27 FEET, UNSCHEDULED ▪ OVER 27 FEET, SCHEDULED	\$250,000 UNSCHEDULED ALL SCHEDULED INCLUDED
EXCLUSIONS [INCLUDING BUT NOT LIMITED TO]	
▪ RUST, WET/DRY ROT, LAND & LAND VALUES, COMMUNICABLE DISEASE, PROPERTY CYBER & DATA	EXCLUDED

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RATING EXPOSURES	
PROPERTY INFORMATION	
TOTAL INSURANCE VALUES	2025 – 2026
TOTAL BUILDING VALUES	\$131,143,234
TOTAL CONTENT VALUES	\$2,688,892
DECLARED/PROP IN OPEN	Not Applicable
EDP EQUIPMENT (HARDWARE)	Not Applicable
BUSINESS INTERRUPTION/EXTRA EXPENSE	Not Applicable
EQUIPMENT VALUES	\$1,805,563
AUTOMOBILE VALUES – ACTUAL CASH VALUE	\$5,779,235
AUTOMOBILE VALUES – REPLACEMENT COST	Not Applicable
RENTAL VALUES	Not Applicable
MISCELLANEOUS PROPERTY	Not Applicable
TOTAL INSURABLE VALUES	\$142,416,924

PROPERTY TERRORISM & SABOTAGE	
RENEWAL 10/01/2025 TO 10/01/2026	
CARRIER	LLOYDS OF LONDON
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
TERRORISM & SABOTAGE	\$25,000,000 PER OCCURRENCE \$25,000,000 AGGREGATE
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
DEDUCTIBLE	\$25,000
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE]	
▪ BUSINESS INTERRUPTION SUBLIMIT	\$25,000,000
▪ CIVIL OR MILITARY AUTHORITY SUBLIMIT	\$1,000,000, 30 DAY(S), AND 1 MILE(S)
▪ DEBRIS REMOVAL EXPENSES SUBLIMIT	\$250,000
▪ DECONTAMINATION COSTS EXCLUDING NCBR SUBLIMIT	\$250,000
▪ DEMOLITION & INCREASED COST OF CONSTRUCTION SUBLIMIT	\$1,000,000
▪ ERRORS & OMISSIONS SUBLIMIT	\$250,000
▪ ELECTRONIC DATA PROCESSING MEDIA SUBLIMIT	\$1,000,000
▪ EXTENDED PERIOD OF INDEMNITY SUBLIMIT	\$0 AND 180 DAY(S)
▪ FINE ART SUBLIMIT	\$ 250,000
▪ INGRESS/EGRESS SUBLIMIT	\$ 1,000,000, 30 DAY(S), AND 1 MILE(S)
▪ PRESERVATION OF PROPERTY SUBLIMIT	\$ 250,000
▪ PROFESSIONAL FEES SUBLIMIT	\$ 250,000
▪ RELOCATION EXPENSE SUBLIMIT	\$ 250,000
▪ SERVICE INTERRUPTION SUBLIMIT	\$ 1,000,000, 30 DAY(S), AND 1 MILE(S)
▪ TRANSIT SUBLIMIT	\$ 250,000
▪ VALUABLE PAPERS SUBLIMIT	\$ 250,000
▪ ACCOUNTS RECEIVABLE SUBLIMIT	\$ 250,000
▪ ASBESTOS SUBLIMIT	\$ 500,000
▪ AUTOMATIC COVERAGE SUBLIMIT	\$ 1,000,000 AND 30 DAY(S)
▪ COMMISSIONS, PROFITS, & ROYALTIES SUBLIMIT	\$ 250,000
▪ DELAY IN STARTUP COSTS SUBLIMIT	\$ 250,000
▪ FIRE PROTECTIVE SYSTEMS SUBLIMIT	\$ 10,000
▪ GREEN BUILDING ADDITIONAL EXPENSE SUBLIMIT	\$ 250,000
▪ KEY & LOCK EXPENSE SUBLIMIT	\$ 250,000
▪ LANDSCAPING SUBLIMIT	\$ 10,000
▪ LOSS OF ATTRACTION SUBLIMIT	\$0, 0 DAY(S), AND 0 MILE(S)
▪ MISCELLANEOUS UNNAMED LOCATIONS SUBLIMIT	\$ 1,000,000 AND 30 DAY(S)
▪ NEWLY ACQUIRED LOCATIONS SUBLIMIT	\$ 1,000,000 AND 90 DAY(S)
▪ PROPERTY IN COURSE OF CONSTRUCTION SUBLIMIT	\$1,000,000
▪ RENTAL INCOME SUBLIMIT	NOT INCLUDED
▪ SOFT COST SUBLIMIT	\$250,000



ACTIVE SHOOTER & MALICIOUS ATTACK	
RENEWAL 10/01/2025 TO 10/01/2026	
CARRIER	LLOYDS OF LONDON
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
ACTIVE SHOOTER & MALICIOUS ATTACK	\$2,000,000 PER OCCURRENCE \$2,000,000 AGGREGATE
DEDUCTIBLE	\$25,000
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE]	
▪ ADDITIONAL SECURITY MEASURES SUBLIMIT	\$250,000
▪ COUNSELING SUBLIMIT	\$250,000
▪ PUBLIC RELATIONS COSTS SUBLIMIT	\$250,000
▪ MISCELLANEOUS CRISIS MANAGEMENT EXPENSES SUBLIMIT	\$250,000
▪ WAITING PERIOD	0 HOURS

	CRIME
	RENEWAL 10/01/2025 TO 10/01/2026
COMPANY	NATIONAL UNION INSURANCE COMPANY
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
DEDUCTIBLE	\$1,000
LIMITS	
▪ EMPLOYEE THEFT-PER LOSS COVERAGE	\$500,000
▪ FORGERY OR ALTERATION	\$500,000
▪ INSIDE PREMISES-THEFT OF MONEY & SECURITIES	\$500,000
▪ INSIDE PREMISES-ROBBERY, SAFE BURGLARY-OTHER PROP	\$500,000
▪ OUTSIDE THE PREMISES	\$500,000
▪ COMPUTER FRAUD	\$500,000
▪ FUNDS TRANSFER FRAUD	\$500,000
▪ MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY	\$500,000
▪ IMPERSONATION FRAUD/ SOCIAL ENGINEERING	\$100,000
CONDITIONS [NOT ALL INCLUSIVE]	
▪ BONDED EMPLOYEES	INCLUDED

GENERAL LIABILITY	
RENEWAL 10/01/2025 to 10/01/2026	
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
COVERAGE FORM	OCCURRENCE
DEDUCTIBLE	\$10,000
LIMITS	
LIMIT OF LIABILITY (INCLUSIVE OF SIR)	\$2,000,000
COVERAGE [INCLUDING BUT NOT LIMITED TO]	
▪ EMPLOYEE BENEFIT LIABILITY	INCLUDED
▪ LAW ENFORCEMENT LIABILITY	INCLUDED
TERMS [INCLUDING BUT NOT LIMITED TO]	
▪ COMMUNICABLE DISEASE*	\$200,000 PER CLAIMANT/\$300,000 PER OCC/\$300,000 MEMBER AGG/\$3,000,000 POOL AGG

	PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY
COVERAGE FORM	EACH CLAIM
DEDUCTIBLE	\$10,000
RETROACTIVE DATE	10/01/2025
LIMITS	
LIMIT OF LIABILITY	\$2,000,000/\$6,000,000
SUBLIMITS [INCLUDING BUT NOT LIMITED TO]	
▪ BERT HARRIS	\$300,000
RETROACTIVE DATE: TBD	
▪ INVERSE CONDEMNATION	\$100,000/\$100,000
RETROACTIVE DATE: TBD	
▪ NON-MONETARY DAMAGES	\$100,000/\$100,000
RETROACTIVE DATE: TBD	
▪ SEXUAL MISCONDUCT	EXCLUDED – CAN BE ADDED NO AP
RETROACTIVE DATE: TBD	
TERMS [INCLUDING BUT NOT LIMITED TO]	
▪ COMMUNICABLE DISEASE*	\$200,000 PER CLAIMANT/\$300,000 PER OCC/\$300,000 MEMBER AGG/\$3,000,000 POOL AGG
▪ ETHICS VIOLATIONS REIMBURSEMENT	\$5,000 PER COMMISSIONER/\$15,000 MEMBER AGGREGATE/\$500,000 ANNUAL POOL AGGREGATE
▪ SEXUAL HARASSMENT	INCLUDED
▪ ERRORS & OMISSIONS & WRONGFUL ACTS	INCLUDED

AUTO LIABILITY	
RENEWAL 10/01/2025 TO 10/01/2026	
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
COVERAGE FORM	OCCURRENCE
DEDUCTIBLE	NIL
LIMITS	
LIABILITY COMBINED SINGLE LIMIT (INCLUSIVE OF SIR)	\$2,000,000
COVERAGE [INCLUDING BUT NOT LIMITED TO]	
▪ PERSONAL INJURY PROTECTION	STATUTORY
▪ PHYSICAL DAMAGE - COLLISION - COMPREHENSIVE	EXCLUDED - COVERED UNDER PROPERTY EXCLUDED - COVERED UNDER PROPERTY
▪ HIRED/BORROWED LIABILITY	INCLUDED
▪ HIRED/BORROWED PHYSICAL DAMAGE	INCLUDED
▪ NON-OWNED LIABILITY	INCLUDED
▪ NON-OWNED PHYSICAL DAMAGE	INCLUDED
▪ TAKE HOME VEHICLES	\$200,000 PER PERSON/\$300,000 PER OCCURRENCE
EXCLUSIONS [INCLUDING BUT NOT LIMITED TO]	
▪ AUTO PHYSICAL DAMAGE	EXCLUDED – COVERED UNDER PROPERTY
▪ MEDICAL PAYMENTS	EXCLUDED
▪ UNINSURED/UNDERINSURED MOTORIST	EXCLUDED

		EXCESS LIABILITY		
		RENEWAL 10/01/2024 TO 10/01/2025		
COMPANY		PUBLIC RISK MANAGEMENT OF FLORIDA		
COVERAGES INCLUDED				
▪ AUTO LIABILITY	▪ EMPLOYMENT PRACTICES LIABILITY	▪ GENERAL LIABILITY		
▪ EMPLOYEE BENEFITS LIABILITY	▪ ERRORS & OMISSIONS LIABILITY	▪ LAW ENFORCEMENT LIABILITY		
EXCLUSIONS [INCLUDING BUT NOT LIMITED TO]				
▪ ABUSE OR MOLESTATION	▪ EMPLOYERS' LIABILITY/WORKERS' COMPENSATION	▪ POLLUTION LIABILITY EXCLUSION-HOSTILE FIRE COVERAGE		
▪ AIRPORT LIABILITY	▪ FAILURE TO SUPPLY EXCLUSION-UTILITIES	▪ SILICA OR DUST		
▪ ASBESTOS	▪ FUNGI OR BACTERIA	▪ WAR		
▪ AUTOMOBILE FIRST PARTY COVERAGE	▪ NURSING HOME	▪ WHARFINGERS' LIABILITY		
▪ DAMS, LEVEES, DIKES OR RESERVOIRS	▪ PROPERTY DAMAGE EXCLUSION-REAL AND/OR PERSONAL PROPERTY			
LINE OF COVERAGE		LIMIT	EXCESS OF LIMITS	COVERAGE TRIGGER
▪ AUTO LIABILITY		\$3,000,000	\$2,000,000	PER OCCURRENCE
▪ EMPLOYEE BENEFIT LIABILITY		\$3,000,000	\$2,000,000	PER CLAIM
▪ EMPLOYMENT PRACTICES LIABILITY		\$3,000,000	\$2,000,000	PER CLAIM
▪ GENERAL LIABILITY INCL. LAW ENFORCEMENT		\$3,000,000	\$2,000,000	PER OCCURRENCE
▪ MISCELLANEOUS PROFESSIONAL		\$3,000,000	\$2,000,000	PER CLAIM
\$3,000,000 COMBINED EXCESS LIABILITY AGGREGATE APPLIES PER MEMBER FOR EMPLOYEE BENEFITS LIABILITY, PUBLIC OFFICIALS ERRORS & OMISSIONS AND EMPLOYMENT PRACTICES LIABILITY ONLY				
RETRO DATES				
▪ PUBLIC OFFICIALS ERRORS & OMISSIONS		10/01/2025		



WORKERS' COMPENSATION	
RENEWAL 10/01/2025 TO 10/01/2026	
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
DEDUCTIBLE	NIL
LIMITS	
<ul style="list-style-type: none"> WORKERS' COMPENSATION <ul style="list-style-type: none"> MEDICAL DISABILITY DEATH 	STATUTORY
<ul style="list-style-type: none"> EMPLOYERS' LIABILITY <ul style="list-style-type: none"> EACH ACCIDENT EACH EMPLOYEE FOR DISEASE 	\$2,000,000 \$2,000,000
TERMS & CONDITIONS [NOT ALL INCLUSIVE]	
BROAD FORM ALL STATES	INCLUDED
MARITIME COVERAGE ENDORSEMENT	INCLUDED
VOLUNTARY COMPENSATION ENDORSEMENT	INCLUDED
ANNUAL POLICY AUDIT	
COMPOSITE RATE*	0.024757

CLASS CODE	DESCRIPTION	2025 – 2026 ESTIMATED PAYROLL
5509	Street or Rd Const or Reconst by State, County, or Munic.	\$ 1,083,719
7403	Aviation – All Other Employees & Drivers	\$ 198,732
7502	Gas Company – Gas Co – Natural Gas – Local Distribution	\$ 652,061
7520	Waterworks Operations	\$1,345,247
7580	Sewage Disposal Plant Operation & Drivers	\$1,737,606
7704	Firefighters & Drivers	\$1,780,791
7720	Police Officers & Drivers	\$3,200,722
8380	Automobile Service or Repair Center & Drivers	\$147,931
8810	Clerical Office Employees	\$3,381,978
9410	Municipal, Township, County or State Employee NOC	\$563,369
TOTAL PAYROLL		\$ 14,092,156



	CYBER LIABILITY
	RENEWAL 10/01/2025 to 10/01/2026
CARRIER	GREAT AMERICAN INSURANCE
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
COVERAGE FORM	CLAIMS MADE
RETROACTIVE DATE	TBD
DEDUCTIBLE	\$25,000
LIMITS	
LIMIT OF LIABILITY	\$1,000,000
ANNUAL AGGREGATE	\$10,000,000 POOL AGGREGATE
COVERAGE (INCLUDING BUT NOT LIMITED TO)	
▪ BUSINESS INCOME/EXTRA EXPENSE	INCLUDED
▪ CONTINGENT BUSINESS INTERRUPTION	\$100,000
▪ CYBER EXTORTION THREATS	INCLUDED
▪ MEDIA LIABILITY	INCLUDED
▪ PUBLIC RELATIONS EXPENSE	INCLUDED
▪ REPLACEMENT/RESTORATION OF ELECTRONIC DATA	INCLUDED
▪ SECURITY BREACH EXPENSE	INCLUDED
▪ SECURITY BREACH LIABILITY [INCLUDES REGULATORY FINES/PENALTIES AND PCI FINES]	INCLUDED

PROPOSAL PRICING & BINDING AUTHORITY

AFTER CAREFUL CONSIDERATION OF THE REFERENCED PROPOSAL, WE ACCEPT YOUR INSURANCE PROGRAM AS INDICATED WITH AN "X" BELOW:

OPTION 1: \$5M LIABILITY LIMITS ; \$10,000 DEDUCTIBLE (GL/LEL/E&O/EPLI) - \$180K STOP LOSS (ALL LIABILITY & PROPERTY)

Property	Crime	Auto Liab	GL/LEL/E&O/EPLI	Workers' Comp
\$10,000	\$1,000 - Maintenance	\$0	\$10,000	\$0

PROPERTY & CASUALTY COVERAGES	PREMIUM BREAKDOWN		BIND	
	2025 – 20256	% CHANGE	YES	NO
PRM PROPERTY & CRIME	\$674,134			
PRM GL/LEL/AL/E&O/CYBER	\$255,824			
EQUIPMENT BREAKDOWN	\$13,296			
EXCESS LIABILITY	\$13,745			
PRM WORKERS' COMPENSATION	\$348,884			
TOTAL	\$1,305,883			
ADDITIONAL PREMIUMS				
CYBER LIABILITY	INCLUDED			
GRAND TOTAL	\$1,305,883			

A NEW PREFERRED MEMBER JOINING PRM SHALL REMAIN A MEMBER FOR AN INITIAL TWO-YEAR TERM. A NEW PREFERRED MEMBER'S RATES ARE GUARANTEED FOR THEIR INITIAL TWO-YEAR TERM. THE INITIAL TWO-YEAR TERM GUARANTEES RATES, NOT PREMIUMS, WILL REMAIN THE SAME FOR THE 10/1/2025 TO 10/1/2027 COVERAGE PERIOD [COVERAGE PERIOD (I)10/1/2025 12:01AM TO 10/1/2026 12:01AM (II)10/1/2026 12:01AM TO 10/1/2027 12:01AM].

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 25% OF ALL COSTS. THE REMAINING COSTS WILL BE PAID OVER THE NEXT THREE (3) QUARTERS.

THIS WARRANTS THAT YOU HAVE NO KNOWLEDGE OF ANY CLAIM, OR INCIDENT THAT MAY RESULT IN A CLAIM, THAT HAS NOT BEEN REPORTED TO THE INSURANCE CARRIER.

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

Date

Print Member Name

SIGNED BINDING AUTHORITY TO BE RETURNED BY 9/15/2025

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PROPRIETARY IN NATURE - NOT FOR PUBLIC RECORD.



PROPOSAL PRICING & BINDING AUTHORITY

AFTER CAREFUL CONSIDERATION OF THE REFERENCED PROPOSAL, WE ACCEPT YOUR INSURANCE PROGRAM AS INDICATED WITH AN "X" BELOW:

OPTION 1: \$5M LIABILITY LIMITS ; \$10,000 DEDUCTIBLE ALL LINES - \$300K STOP LOSS (ALL LINES EXCL. CRIME)				
Property	Crime	Auto Liab	GL/LEL/E&O/EPLI	Workers' Comp
\$10,000	\$1,000 - Maintenance	\$10,000	\$10,000	\$10,000

PROPERTY & CASUALTY COVERAGES	PREMIUM BREAKDOWN		BIND	
	2025 – 20256	% CHANGE	YES	NO
PRM PROPERTY & CRIME	\$674,134			
PRM GL/LEL/AL/E&O/CYBER	\$214,699			
EQUIPMENT BREAKDOWN	\$13,296			
EXCESS LIABILITY	\$13,745			
PRM WORKERS' COMPENSATION	\$337,134			
TOTAL	\$1,253,007			
ADDITIONAL PREMIUMS				
CYBER LIABILITY	NOT QUOTED			
GRAND TOTAL	\$1,253,007			

A NEW PREFERRED MEMBER JOINING PRM SHALL REMAIN A MEMBER FOR AN INITIAL TWO-YEAR TERM. A NEW PREFERRED MEMBER'S RATES ARE GUARANTEED FOR THEIR INITIAL TWO-YEAR TERM. THE INITIAL TWO-YEAR TERM GUARANTEES RATES, NOT PREMIUMS, WILL REMAIN THE SAME FOR THE 10/1/2025 TO 10/1/2027 COVERAGE PERIOD [COVERAGE PERIOD (I)10/1/2025 12:01AM TO 10/1/2026 12:01AM (II)10/1/2026 12:01AM TO 10/1/2027 12:01AM].

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Member Signature

Date

Print Member Name

SIGNED BINDING AUTHORITY TO BE RETURNED BY 9/15/2025

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PROPRIETARY IN NATURE - NOT FOR PUBLIC RECORD.



2025

Risk Management Resource Guide

www.prm-fl.com



Welcome to Public Risk Management of Florida

Since 1987 PRM has been providing its members with a vast array of services to aid in the prevention of losses associated with Property and Casualty, Workers' Compensation, Safety, and all areas of Liability including Law Enforcement and Employment Practices. We value members' input and recommendations and are continually adding and improving our services to meet those needs and requests.

Through our comprehensive online training courses, workshops, and seminars, to on-site programs such as comprehensive safety and facilities inspection, employment practices review, and customized training, the PRM Risk Management Advisory Team has the experience and expertise to work with each member in meeting their individual needs.

We work with each member to reduce or eliminate losses. If you do not find exactly what you are looking for in the following pages, please give us a call. Thank you for your continued support and valuable input. PRM welcomes the opportunity to be of assistance to you.

1

Risk Management Safety & Employment Practices

In an ever-changing risk management world, are your safety practices up to date? PRM's Risk Management Advisory Team can help by reviewing your organization's procedures for safety, risk management and employment practices.

Safety and Risk Management Review

- Review of external and internal forms
- Reporting processes and procedures
- Accident & injury Investigation process, procedures, and documentation
- Safety Policy-written policy, rules, and procedures
- Facilities Inspections
- Review of annual training schedule

Employment Practices Review

- Hiring Process
- Job Descriptions and Job Postings
- Employment Application
- Interviewing
- Employee Handbooks
- Performance Management
- Discipline and Documentation
- State and Federal Compliance

Once a review has been completed, your Risk Management Advisor will arrange a meeting to discuss recommendations. PRM can also assist by providing sample policies or documents that meet necessary state and federal compliance requirements.

2

Online Training Tools

PRM provides members with five free online training portals to help prevent losses associated with Property & Casualty, Workers' Compensation, Safety, Employee Related and all areas of Liability.

All are accessible through our website at www.prm-fl.com.



Learning Management System

- New Hire Training Bundle
- Course of the Month
- Training Tracking Tool
- Training Certificates
- Report Feature



- 600+ Video Safety Topics
- One Single Login For Your Entire Organization
- Quizzes
- Supplemental Materials



PRM Online Video Library

- Employment & Labor
- General Liability
- Law Enforcement
- Risk & Safety



- 700+ Safety Topics
- One Single Login For Your Entire Organization



Additional First Responder Resources



- A portable, innovative way to provide Firearms Training
- 24 hour onsite gun range
- Less use of manpower
- PRM will sponsor a portion of the cost to purchase the DART simulation training for Law Enforcement.

For more information contact your Risk Management Advisor.

Also, click [here](#) to learn more.

First Responder Mental Health Wellness Law Enforcement and Fire Rescue



24/7 Support Line 866-4FL-HERO (866-435-4376)



Additional information is located at
<https://www.myflfamilies.com/first-responder-resiliency>

Pre-Defense Review

PRM offers two Pre-Defense Review Programs (PDRs): Law Enforcement Pre-Defense Review Program and Employment Practices Pre-Defense Review Program. Using a PDR can prevent your agency from being the focus of a lawsuit. Our legal experts will provide you with immediate and timely advice to help contain issues for both Law Enforcement and Employment Practices.

Dayes Law Firm, PLLC

Andrew I. Dayes
Office: (727) 240-1332
Cell: (727) 479-9739
Email: aid@dayeslaw.com

Shelton|McKean

Sean Conahan
Office: (727) 316-6363
Email: sconahan@sheltonmckean.com
Available 24/7

Law Enforcement Pre-Defense Review

Law Enforcement activities may result in a need for immediate legal advice. We recommend using a PDR in the following situations:

- Injury/ Death
- Questionable Civil Rights Violations/ Wrongful Arrests
- Use of Excessive/ Deadly Force
- High Speed Chase resulting in injuries/ death
- Any Incident involving Injury, Death or Constitutional Rights in a County Jail or Municipal Holding Facility

For a Law Enforcement Pre-Defense Review, please contact one of the attorneys listed above. When calling, please mention that you're an active PRM member.



Pre-Defense Review continued

Employment Practices Pre-Defense Review Program

Employment Practice activities may result in a need for immediate legal advice. We recommend using the PDR in the following situations:

Allen, Norton & Blue

Brian Koji
Office: (813) 251-1210
Email: bkoji@anblaw.com

- Before Terminating an Employee
- Receipt of Pre-Suit Notice
- Harassment/Discrimination Allegations
- FMLA Issues
- Denial of Due Process
- All matters involving potential violations of employment related laws

For an Employment Practices Pre-Defense Review, please contact the attorney listed above. When calling, please mention that you're an active PRM member.

6

Seminars and Training

Law Enforcement Liability

PRM sponsors an annual Law Enforcement Liability Seminar that covers current issues relevant to our criminal justice professionals. The seminar not only provides recent case law but presents the subject matter with practical applications and an open discussion among the participants. Presented by professionals with expertise in the field.

HR & Supervisory Roundtable

PRM sponsors an annual HR & Supervisory Roundtable event presented by professionals with expertise in the field. Human Resource Staff, managers, and supervisors receive up-to-date employment-related information on current issues and an opportunity to ask questions about "hot topics" in Employment Law.

On Site Training

A PRM Risk Management Advisor can develop and present customized onsite training to meet your workforce training needs and regulatory compliance.

Webinars

Webinars are designed to provide members with up-to-date information about pending legislation or proposed changes in employment law, workers' compensation, and trending topics in Risk Management and Safety.





Other Resources

Board Meetings

PRM Pool Board Members and Board Alternates are invited to attend all scheduled general board meetings in April, June, and November each year.

These meetings are held to provide members with information and updates relevant to insurance coverages, PRM resources, and other activities concerning your membership in the PRM Pool. The meetings also allow members to network with other members and talk with PRM Staff. The board meetings are also when voting takes place for applicable agenda items and the opportunity for your voice to be heard.

Annual Educational Conference

PRM sponsors an Annual Educational Conference for members in June. The multi-day conference includes informational sessions and the opportunity to meet and network with other PRM Members.

Member Surveys

As a PRM member, you have a unique opportunity to share information with other members. Our Risk Management Advisors can design and send surveys on various topics to obtain feedback from other members and provide you with the results.

Loss Analysis

Our Loss Analysis report will provide you with an overview of the organization's past claims and accidents by frequency and severity and identify accidents by injury type. Your Risk Management Advisor will arrange a meeting with you annually to review the report and make recommendations for training correlated to your losses.



Insurance Premium Discount

The State of Florida offers two Premium Credit Programs that can provide savings towards your entity's insurance costs.

Workplace Safety Credit

The Workplace Safety Credit is awarded to members who develop and implement a written safety program meeting the requirements established by Florida Statute 440.1025. Obtaining this credit is a significant achievement that demonstrates a high level of management commitment and employee involvement in workplace safety. Below is the list of the 7 required elements included in the credit program:

- | | |
|-----------------------------|--|
| 1. Accident Investigation | 5. Safety Rules, Policies & Procedures |
| 2. Preventative Maintenance | 6. Safety & Health Training Program |
| 3. First Aid Procedures | 7. Safety Inspection Program |
| 4. Record-keeping | |

Drug-Free Workplace Credit

The Drug-Free Workplace Credit is awarded to members who develop and implement a Drug-Free Workplace in accordance with Florida Statutes 440.101 and 102. A Drug-Free Workplace program contains the following elements:

1. Written Policy and Procedures
2. Substance Testing
3. Employee Notification and Training
4. Employee Assistance Program (EAP)



Claims Management

PRM utilizes Davies North America (Davies) as our Third-Party Administrator (TPA) of choice. Davies is renowned as one of the premier Public Entity TPA's.

Davies has a dedicated and experienced team of licensed adjusters and supervisors who possess all the skills to successfully handle PRM's claims promptly, courteously, and cost-effectively. In addition, members can file claims online via the [AIM/Claims Vision](#) system by fax, e-mail, or phone.

If you have any questions regarding the submittal of claims, please contact Tia O'Neal at (239) 203-6447 or toneal@prm-fl.com.

Workers' Compensation Claims

Email Submissions

FROI@us.davies-group.com

Phone Submissions

833-959-0122

Fax Submissions

813-402-7918

Property & Casualty Claims

Email Submissions

ClaimsNA_FNOL@us.davies-group.com

Phone Submissions

833-959-0122

Fax Submissions

813-402-7943

Catastrophic Property Claims

PRM is dedicated to supporting its members following catastrophic property events and has partnered with McLarens to provide Catastrophic Property Claims adjudication services. PRM provides its members with step-by-step hurricane claims processing information and assistance, should the need arise.

McLarens Dedicated Adjuster

Ying Tse

Senior Executive General Adjuster

(813) 607-2749

ying.tse@mclarens.com





11

Property and Casualty Team Contact Information

Robbie Chartier	Executive Director	239-671-1619	rchartier@prm-fl.com
Tia O'Neal	Assistant Executive Director	239-203-6447	toneal@prm-fl.com
Mary Ann Whitney	Board Secretary	239-314-8739	mwhitney@prm-fl.com
Kelley Conrad	Accountant	239-980-6703	kconrad@prm-fl.com
Tuba Hos	Finance Assistant	239-788-6229	thos@prm-fl.colm
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Sheila Hickman	Claims Analyst	239-445-8913	shickman@prm-fl.com
Tabetha Pittman	Claims Analyst	239-980-0281	tpittman@prm-fl.com
Michele Faulkner	Director of Risk Management and Member Training	239-222-8278	mfaulkner@prm-fl.com
Renee Hudson	Risk Management Advisor	239-222-8985	rhudson@prm-fl.com
Mariah Anuez	Risk Management Advisor	239-413-8336	manuez@prm-fl.com



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Adam Balls	Vice President	321-445-9668	adam_balls@wrmlc.com
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Jenna Jennings	Account Manager	321-430-1992	jenna.jennings@wrmlc.com
Hasib Bangloria	Sr. VP-Ballator Insurance Group	407-936-2132	hasib.bangloria@ballator.com
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Edwin Torres	Junior Account Executive	407-374-5049	edwin.torres@wrmlc.com