



County of Levy
Procurement

310 School Street, Suite 112, Bronson, FL 32621

[FLORIDA LEAGUE OF CITIES, INC.] RESPONSE DOCUMENT REPORT

RFP No. RFP_2026_04

Levy County Property, Casualty & Workers Compensation Insurance

RESPONSE DEADLINE: July 8, 2026 at 10:00 am

Report Generated: Thursday, July 9, 2026

Florida League of Cities, Inc. Response

CONTACT INFORMATION

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Florida League of Cities, Inc.

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Orlando, FL 32801

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Submission Date:

Jul 7, 2026 10:32 PM (Eastern Time)

ADDENDA CONFIRMATION

Addendum #1

Confirmed Jun 18, 2026 5:24 AM by Melissa Solis

Addendum #2

Confirmed Jun 28, 2026 12:37 PM by Melissa Solis

Addendum #3

Confirmed Jun 28, 2026 12:37 PM by Melissa Solis

Addendum #4

Confirmed Jun 28, 2026 12:37 PM by Melissa Solis

Addendum #5

Confirmed Jun 28, 2026 12:37 PM by Melissa Solis

Addendum #6

Confirmed Jun 28, 2026 12:37 PM by Melissa Solis

Addendum #7

Confirmed Jun 28, 2026 12:37 PM by Melissa Solis

QUESTIONNAIRE

1. Proposal Documents (without Cost)*

Upload your proposal here.

Do not include any pricing information in your proposal.

RFP_2026_04_Levy_County_BOCC_Proposal_FINAL.pdf

2. Pricing Proposal*

Part_3_Price_Proposal.pdf

3. Is Proposer a small or minority business, women's business enterprise, or labor surplus area firm? *

No

4. Sworn Statement on Public Entity Crime*

Please download the below documents, complete, and upload.

- [SWORN STATEMENT ON PUBLIC E...](#)

Sworn_Statement_on_Public_Entity_Crime_signed.pdf

5. Non-Collusion Affidavit*

Please download the below documents, complete, and upload.

- [NON-COLLUSION.pdf](#)

Non-Collusion_Affidavit_signed.pdf

6. Drug-Free Workplace Certification*

Please download the below documents, complete, and upload.

- [DRUG-FREE WORKPLACE FORM.pdf](#)

Drug-Free_Workplace_Form_signed.pdf

7. Anti-Human Trafficking Affidavit*

Please download the below documents, complete, and upload.

- [ANTI-HUMAN TRAFFICKING AFFI...](#)

Anti-Human_Trafficking_Affidavit_signed.pdf

8. Foreign Country of Concern Affidavit*

Please download the below documents, complete, and upload.

- [Foreign Country of Concern ...](#)

Foreign_Country_of_Concern_Affidavit_signed.pdf

9. Do you have any conflicts of interest?*

No

10. Vendors on Scrutinized Companies List*

By clicking "Please confirm", the proposal proposer, certifies that it is not:

- A. listed on the Scrutinized Companies that Boycott Israel List, created pursuant to section 215.4725, Florida Statutes,
- B. engaged in a boycott of Israel,
- C. listed on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, created pursuant to section 215.473, Florida Statutes, or
- D. engaged in business operations in Cuba or Syria.

Pursuant to section 287.135(5), Florida Statutes, the County may disqualify the proposal proper immediately or immediately terminate any agreement entered into for cause if the proposal proposer is found to have submitted a false certification as to the above or if the Contractor is placed on the Scrutinized Companies that Boycott Israel List, is engaged in a boycott of Israel, has been placed on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, or has been engaged in business operations in Cuba or Syria, during the term of the Agreement. If the County determines that the proposal proposer has submitted a false certification, the County will provide written notice to the proposal proposer. Unless the proposal proposer demonstrates in writing, within 90 calendar days of receipt of the notice, that the County's determination of false certification was made in error, the County shall bring a civil action against the proposal proposer. If the County's determination is upheld, a civil penalty shall apply, and the proposal proposer will be ineligible to propose on any Agreement with a Florida agency or local governmental entity for three years after the date of County's determination of false certification by proposal proposer.

As the person authorized to sign this statement, I certify that this firm complies fully with the above requirements.

Confirmed

11. W-9 Copy*

W9_FLC_2026.pdf

12. Certificate of Insurability*

Please download the below documents, complete, and upload.

FLC_GL-Auto-WC_2627_COI.pdf

FLC_D&O-EPL-Fiduciary-MPL-Cyber_2526_COI.pdf

13. Evidence Qualified to Transact Business*

Upload your SunBiz Registration here.

Sunbiz_Report.pdf

14. Copies of and Applicable/Current License/Certs*

FLC_Business_License_25-26.pdf

Denise_Vogelgesang_License.pdf

Lyndsey_Johannesen_License.pdf

Proposal

FLORIDA ASSOCIATION OF COUNTIES TRUST and FLORIDA MUNICIPAL INSURANCE TRUST

Levy County Board of County Commissioners
RFP_2026_04

*Property, Casualty & Workers
Compensation Insurance*

SUBMITTAL DATE:
July 8, 2026

Represented by:

Denise Vogelgesang

Insurance Manager, FACT

Phone: 850.544.2427

Email: dvogelgesang@fl-counties.com

Lyndsey Johannesen

Account Executive, FMIT

Phone: 727.742.3179

Email: ljohannesen@flcities.com

P.O. Box 538135

Orlando, FL 32853-8135

July 7, 2026

Jason Rivera
Director of Finance & Administration
Levy County Board of County Commissioners
310 School Street
Bronson, FL 32621

RE: RFP_2026_04 – Levy County Property, Casualty & Workers Compensation Insurance

Dear Mr. Rivera,

The **Florida Association of Counties Trust** (FACT), serviced by the Florida League of Cities (FLC), and the **Florida Municipal Insurance Trust** (FMIT), administered by the Florida League of Cities (FLC), would like to thank you for the opportunity to submit our proposal for your county's insurance coverage. We understand that selecting an insurance provider is one of the most critical decisions for those who manage local government, and it requires more than just picking a policy. It demands comprehensive protection thoughtfully tailored to address local government risks, backed by long-term financial stability and a commitment to responsive service.

As Levy County carries forward a proud history of service to its residents and stewardship of the county's abundant natural resources, we recognize the dedication behind that work. Your commitment to quality of life and to delivering excellent, innovative, and honest service reflects a thoughtful approach to managing local resources. We stand ready to support your efforts to safeguard what matters most and uphold the trust of the communities you serve.

Unmatched, In-House Member Service

Our dedicated in-house member services team ensures that you are met with immediate support when a claim arises. We provide:

- **Immediate response** to reported loss claims and related questions, ensuring faster resolutions.
- **Dedicated disaster recovery support**, standing by your county's side through emergencies.

Coverage Designed for Counties and Cities

Our approach to coverage provides certainty and flexibility:

- **Dedicated, not shared limits**, ensuring your county's coverage is not diluted by the claims of others.
- **Blanket property coverage**, eliminating confusion and ensuring straightforward, reliable protection.
- **Budget certainty**, working to defer most endorsement activity (for newly acquired property, etc.) until your next renewal, helping you plan with confidence.

- **Full limit coverage availability on at-fault sewer backup claims**, along with built-in flexibility to provide the protection counties need most.

Our Decision-Making Philosophy

The Florida Association of Counties Trust (FACT) and the Florida Municipal Insurance Trust (FMIT) were created by counties and cities, for counties and cities. Our decisions are guided by one goal: to serve the long-term needs of Florida's local governments, not profit margins. FACT is serviced and FMIT is administered by the Florida League of Cities, an organization with more than 100 years of experience supporting local governments. Together, we've built a legacy of trust, responsiveness, and financial stability.

As a member-owned, not-for-profit risk pool, we are accountable only to the public entities we serve. That structure gives us the freedom to invest in what matters most to our members: offering long-term security, reliable service, and coverage built specifically for counties and cities.

We're honored to be considered as your insurance partner and welcome the opportunity to serve your community. Please reach out with any questions or requests for additional information.

Sincerely,



Denise Vogelgesang

Insurance Manager

Florida Association of Counties

Phone: 850.544.2427

Email: dvogelgesang@fl-counties.com



Lyndsey Johannesen

Account Executive

Florida League of Cities, Inc.

Phone: 727.742.3179

Email: ljohannesen@flcities.com

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PART 1

KNOWLEDGE, EXPERIENCE AND QUALIFICATIONS OF PERSONNEL AND THE FIRM

PART 1

KNOWLEDGE, EXPERIENCE AND QUALIFICATIONS OF PERSONNEL AND THE FIRM

- A list of the persons who will be assigned to provide the Services with a description of their anticipated role, including identifying the primary contact to manage the Services.
- A resume for each person on the list that describes their experience, education, and qualifications to provide the Services.
- A list of projects/work of a similar nature that the firm or its personnel have been involved.

Introduction

The Florida Association of Counties Trust (FACT) and the Florida Municipal Insurance Trust (FMIT) provide insurance and risk management solutions exclusively for Florida local governments. As member-owned, non-assessable public entity risk pools governed by elected officials, the Trusts were established to deliver long-term financial stability, specialized public-sector expertise, and comprehensive insurance protection tailored to governmental operations.

Together, FACT and FMIT offer Levy County the benefit of decades of experience serving Florida counties, municipalities, and other public entities through programs specifically designed to address the unique operational, regulatory, and financial challenges faced by local governments.

FACT was established in 1989 by Florida counties to address public-sector liability exposures, while FMIT has provided insurance and risk management services exclusively to Florida local governments since 1977. Collectively, the Trusts provide liability, property, workers' compensation, and risk management solutions tailored to the evolving needs of Florida counties and municipalities.

Recognizing Levy County's rural character, geographically dispersed operations, significant natural-resource assets, and responsibility for serving approximately 49,000 residents across 1,413 square miles, FACT and FMIT provide the public-sector expertise, financial strength, and dedicated service team necessary to support the County's insurance and risk management objectives.

Agency, Trust, and Personnel Qualifications

Levy County will be supported by a dedicated team led by FACT Insurance Manager Denise Vogelgesang and FMIT Account Executive Lyndsey Johannesen, who will serve as the County's primary points of contact. The team is further supported by experienced underwriting, risk management, claims, and legal professionals whose work is focused exclusively on serving Florida governmental entities.

Denise Vogelgesang serves as Insurance Manager for FACT and specializes in member education, policy interpretation, claims assistance, and member relations. Her background in public education, business ownership, and service to rural communities provides valuable insight into the challenges and priorities of county governments.

Lyndsey Johannesen, FMIT Account Executive, brings more than a decade of insurance and risk management experience, including expertise in workers' compensation, property, automobile liability, professional liability, cyber liability, excess liability, actuarial analysis, risk financing, and loss-control strategies.

Levy County's assigned Risk and Safety Consultant, Chaz Smith, contributes more than 20 years of experience in risk management, workers' compensation, workplace safety, transportation, and public-sector operations. His credentials include claims administration, FEMA, OSHA, emergency management, and safety-related certifications, providing valuable expertise in loss prevention and workforce safety initiatives.

The underwriting team is further strengthened by Dorcas Collazo-Lopez, who possesses more than 30 years of insurance and reinsurance experience and provides specialized expertise in underwriting analysis, actuarial data management, and policy administration.

The resumes that follow provide additional detail regarding each team member's education, professional experience, and qualifications relevant to the services being proposed for Levy County. Collectively, these professionals form the foundation of the dedicated service team that will support the County's insurance and risk management program.

DENISE P. VOGELGESANG

Insurance Manager, Florida Association of Counties Trust

Professional Summary

Denise Vogelgesang is the Insurance Manager for the Florida Association of Counties Trust (FACT), a not-for-profit public entity risk pool that specializes in General Liability and Cyber Liability. Denise has five years of experience in the insurance industry, and her focus for the Trust is educating its members and providing exceptional customer service. Denise is a former Leon County School Teacher and Administrator. In addition to her time in public education, she owned a Restaurant and Catering Company for 19 years. Denise's lifelong residence and work in rural communities give her the ability to serve FACT Members well.



Key Responsibilities

- Maintains client relations, including assisting with policy implementation, claims, and policy interpretation.
- Coordinates and implements all areas of FACT Member education.
- Guides in coordinating resources among member counties and special independent districts to ensure resource maximization.

Certifications & Professional Designations

- Licensed 2-20 State of Florida

Education

- Bachelor of Science in Exceptional Student Education, Florida State University
- Master of Science in Exceptional Student Education with an emphasis on Curriculum Design and Adult Education, Florida State University
- Completed Certificate Program in Educational Leadership, Florida State University

Professional Affiliations and Leadership Roles

- Jefferson Advisory Council of Big Bend Hospice
- Active Member of AAACE (American Association for Adult and Continuing Education)
- Sigma Sigma Sigma Alumnae Chapter - Tallahassee

LYNDSEY JOHANNESSEN

Account Executive

Professional Summary

Lyndsey Johannesen is an Account Executive with the Florida League of Cities. She brings years of experience in the insurance industry, where she provided solutions to complex risk management programs. She specializes in the property and casualty space and brings extensive knowledge in workers' compensation, professional liability, cyber liability, property, automobile/fleet, and excess liability. Lyndsey serves as a public entity risk advisor for the Florida Municipal Insurance Trust. She offers professional services through the Trust's leading risk management strategies that include property casualty policy analysis, actuarial services, MOD analytics, strategic consulting, risk finance, and loss control.



Key Responsibilities

- Manage west coast portfolio for the FMIT
- Speaks on state of the insurance market at conferences throughout the state

Industry Experience & Expertise

- Over 10 years within the insurance and risk management industry, including personal lines insurance and commercial property & casualty brokerage

Education

- Master of Public Administration and Policy, Florida State University
- Bachelor of Arts in English, Florida Gulf Coast University

Certifications & Professional Designations

- General Lines Agent License (2-20)

Professional Affiliations & Leadership Roles

- Member of Southwest Florida League of Cities (LOC), ManaSota LOC, Suncoast LOC, and Ridge LOC
- Active participant in Barrier Islands Governmental Council

CHAZ SMITH

Risk and Safety Consultant

Professional Summary

Chaz Smith is a risk and safety professional with the Florida League of Cities who has over 20 years of risk management, insurance, transportation, fire & security, personnel, workers' compensation, and safety experience. Chaz effectively develops strategies to attract, retain, and manage safety culture for clients. He works with teams to develop risk and safety strategies, reporting, and monitoring processes.



Key Responsibilities

- ▶ Manage environmental, health, and safety-related liability; certificate of insurance; subcontractors; and training for Members/customers
- ▶ Provide technical support to assist Members in complying with regulations and standard practices and make recommendations to reduce losses and solve Member problems associated with losses
- ▶ Develop an action plan for each Member to reduce, control, or eliminate losses
- ▶ Conduct on-site property risk and safety inspections of Member/customer facilities

Industry Experience & Expertise

- ▶ Over 20 years of risk management, insurance, transportation, fire & security, personnel, workers' compensation, and safety experience in public and private sectors
- ▶ Specialized knowledge: leadership, rail/bus safety auditing, litigation, and policy and procedures

Notable Achievements & Contributions

- ▶ Developed Hurricane Preparedness Self-Evaluation program

Certifications & Professional Designations:

- ▶ 520-State of Florida Accredited Claims Adjuster license
- ▶ Federal Emergency Management Agency (FEMA) Incident Command: Planning and Response Actions (Weapons of Mass Destruction/All Hazards)
- ▶ U.S. Department of Transportation certifications: transit emergencies, transit rail system safety and security auditor
- ▶ FEMA certifications: National Incident Management System incident command, system, continuity of operations, and threat and vulnerability assessment
- ▶ Certified Indoor Air Quality Manager
- ▶ Certified Instructor for CPR, first aid, and automated external defibrillator
- ▶ National Safety Council defensive driver instructor
- ▶ Occupational Safety and Health Administration General Industry Certified Instructor

Education

- ▶ Bachelor of Arts in International Studies (Cum Laude Distinction)

Professional Affiliations & Leadership Roles

- ▶ Member of Florida Public Risk Management Association

DORCAS COLLAZO-LOPEZ

Underwriter

Professional Summary

Dorcias Collazo-Lopez has over 30 years of experience in the insurance and reinsurance industry. She is an Underwriting System Administrator of small- and medium-sized enterprises at the Florida League of Cities. As an Underwriter, she manages a book of business for the West territory.



Key Responsibilities

- Analyze Insurance Services Office rates and rules
- Make recommendations to senior management, when needed, to ensure competitiveness
- Compile, analyze, and manage data for actuarial review
- Host and collaborate with Florida Municipal Insurance Trust (FMIT) internal auditors to ensure they understand workflow and algorithm logic

Industry Experience & Expertise

- Lead and supervisory experience in insurance and reinsurance at AIG
- Workers' Compensation Account Manager for Travelers

Notable Achievements & Contributions

- Contributed to the testing and approval of a modernized Policy Administration system
- FMIT has consistently received outstanding feedback from auditors during its successful audits

County Experience and Public-Sector Client Base

FACT and FMIT have dedicated their missions to serving Florida local governments and currently provide insurance and risk management services to hundreds of public entities throughout the state. Governed by elected public officials, the Trusts' programs are specifically designed to address the operational, legal, and financial realities of county and municipal government.

The Trusts maintain longstanding relationships with county governments across Florida, including Gulf, Nassau, Taylor, Wakulla, and Walton Counties. These engagements encompass property, general liability, automobile liability, workers' compensation, and risk management services, with member tenures ranging from more than five years to more than thirty years.

The longevity of these partnerships reflects the Trusts' commitment to service excellence, financial stability, and responsive support for Florida local governments.

Relevant Experience and Similar Engagements

FACT and FMIT routinely provide integrated insurance and risk-financing programs for Florida public entities. These programs include property coverage, general liability, automobile liability, public officials liability, employment practices liability, cyber liability, workers' compensation, claims administration, legal defense, and comprehensive risk management services.

In addition to coverage solutions, the Trusts have developed specialized expertise in governmental risk management through decades of service to counties and municipalities. This experience includes risk consulting, safety initiatives, employee training resources, human resources support, claims management programs, and other services specifically tailored to the public sector.

The county references provided in the following section demonstrate engagements of similar scope and complexity and illustrate the depth and duration of the Trusts' relationships with Florida counties. These references are available to discuss their experiences and provide recommendations regarding the quality of services delivered.

PART 1

KNOWLEDGE, EXPERIENCE AND QUALIFICATIONS OF PERSONNEL AND THE FIRM

- A list of projects/work of a similar nature that the firm or its personnel have been involved.

Each reference listed below is available to provide a recommendation.

Member Name: **Gulf County Board of County Commissioners**

Contact: Brett Lowry, Human Resources/Risk Management Director

Address: 1000 Cecil G Costin Sr Blvd Room 301, Port St. Joe FL 32456

Phone Number: (850) 229-5335

Email Address: blowry@gulfcountry-fl.gov

Project/Work: General Liability, Auto Liability, Auto Physical Damage, Property, Workers' Compensation, and Risk and Safety Services

Relationship Term: More than 5 years to present

Member Name: **Nassau County Board of County Commissioners**

Contact: Ashley Metz, Human Resources

Address: 96135 Nassau Place Suite 5, Yulee FL 32097

Phone Number: (904) 530-6075

Email Address: ametznassaucountyfl.com

Project/Work: General Liability, Auto Liability, Auto Physical Damage, Property, Workers' Compensation, and Risk and Safety Services

Relationship Term: More than 17 years to present

Member Name: **Taylor County Board of County Commissioners**

Contact: Dannielle Welch, Finance Director

Address: 201 East Green Street, Perry FL 32347

Phone Number: (850) 838-3506 x122

Email Address: dwelch@taylorclerk.com

Project/Work: General Liability, Auto Liability, Auto Physical Damage, Property, Workers' Compensation, and Risk and Safety Services

Relationship Term: More than 31 years to present

Member Name: **Wakulla County Board of County Commissioners**

Contact: Jennifer Hoffman, Director of Employee Support Services

Address: 3093 Crawfordville Hwy., Crawfordville FL 32326

Phone Number: (850) 926-0919 x752

Email Address: jhoffman@mywakulla.com

Project/Work: General Liability, Auto Liability, Auto Physical Damage, Property, Workers' Compensation, and Risk and Safety Services

Relationship Term: More than 14 years to present

Member Name: **Walton County Board of County Commissioners**

Contact: Cody Miner, Risk & Safety Manager

Address: 45 North 6th Street, DeFuniak Springs FL 32433

Phone Number: (850) 419-6643

Email Address: cody.miner@mywaltonfl.gov

Project/Work: General Liability, Auto Liability, Auto Physical Damage, Property, Workers' Compensation, and Risk and Safety Services

Relationship Term: More than 24 years to present

Financial Stability

Financial strength is a cornerstone of the FACT and FMIT operating model. Reinsurance levels for liability, property, and workers' compensation programs are established through actuarial analysis, financial review, and consultation with industry experts. Through decades of disciplined financial stewardship and longstanding relationships with highly rated reinsurance partners, the Trusts have earned a strong reputation within the reinsurance marketplace.

FACT and FMIT maintain comprehensive reinsurance structures designed to protect members against catastrophic losses while promoting long-term program stability.

The property program is supported by A-rated commercial reinsurers with whom the Trusts have maintained longstanding relationships. For liability and workers' compensation programs, FACT and FMIT maintain excess insurance arrangements that supplement retained risk and provide additional financial protection for members.

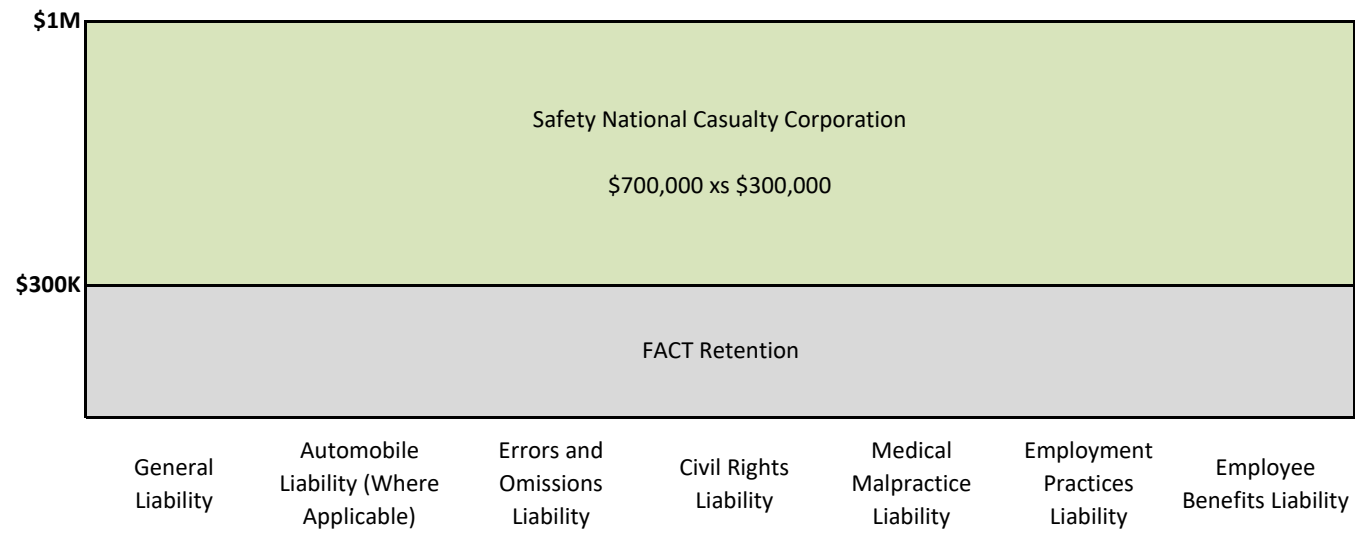
Through a member-owned structure, exclusive public-sector focus, experienced personnel, established county relationships, and a strong financial foundation, FACT and FMIT offer Levy County a stable and knowledgeable insurance partner dedicated to serving Florida local governments.

The information provided in the following section further demonstrates the stability and solvency of the FACT Liability Program and the FMIT Property and Workers' Compensation Programs, including details regarding excess-loss relationships and excess-loss carriers. Audited financial statements for FACT and FMIT are provided in the Appendix tab.

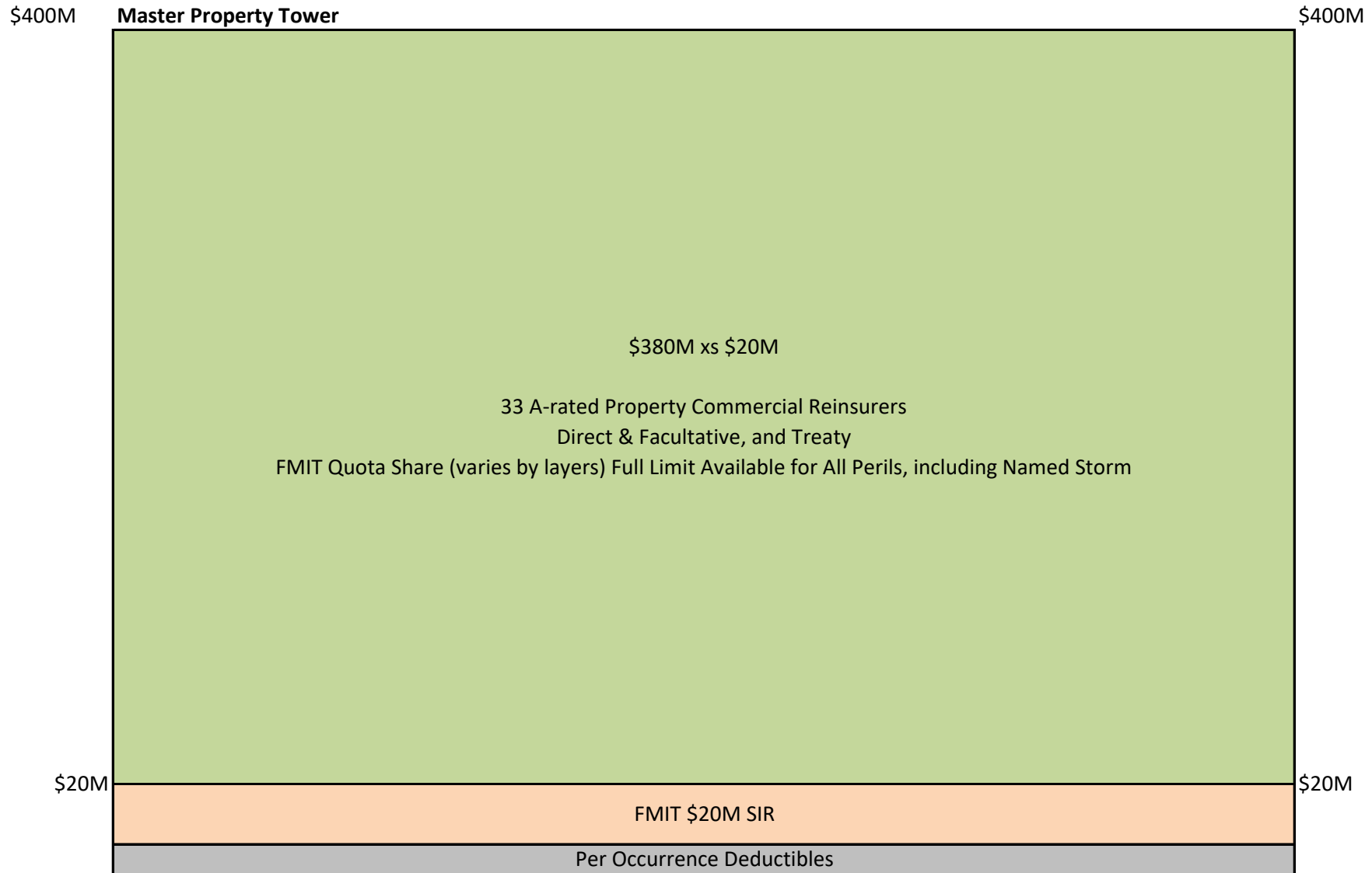
Important Note:

“The information contained in our property and casualty reinsurance structure documents is confidential and provided in connection with its analysis of the FACT and FMIT insurance programs. This confidential information may not be used at any time, in any fashion, form or manner, for any other purpose. Because of the nature of the material contained in the report, it is not intended to be subject to disclosure requirements under any Freedom of Information Act or similar laws. Further distribution or use of all or any part of this report to outside parties is expressly prohibited without FACT and FMIT’s prior written consent.”

2025-2026 FACT Liability Reinsurance Structure



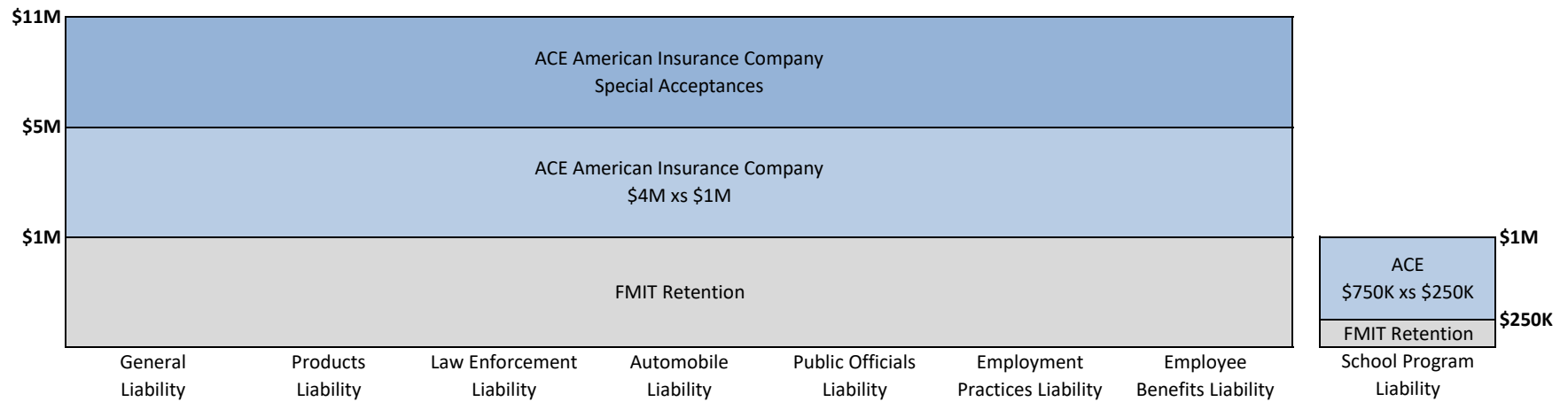
2026 - 2027 FMIT Property Reinsurance Structure



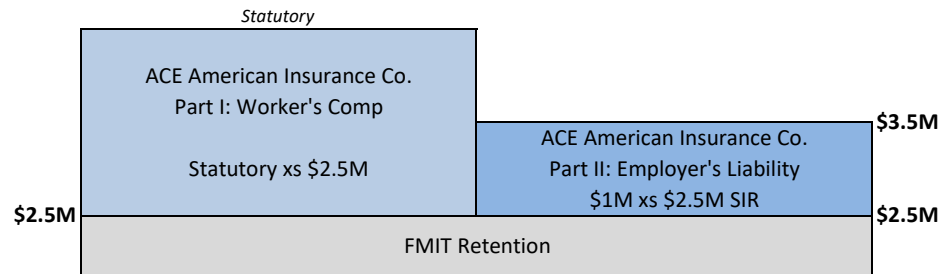
Terrorism reinsurance provided by stand-alone \$100M limit policy.

2026-27 Market	A. M. Best Rating (as of April 6, 2026)
Alcor Underwriting Bermuda Limited	A + XV
Allied World Assurance Co.	A XV
American Family Connect Property and Casualty Ins. Co.	A XV
Arch Reinsurance Ltd.	A+ XV
Axis Surplus Ins. Co.	A XV
Berkshire Hathaway Specialty Ins. Co.	A++ XV
Brit Re Limited	A XII
Canopus	A- XII
Chubb Bermuda Insurance Ltd.	A++ XV
Columbia Casualty Company	A+ XV
Convex	A XV
Core Specialty	A- XII
Endurance Worldwide Ins. Ltd	A+ XV
Evanston Insurance Company	A XV
Hamilton Re Ltd.	A- XIV
Hiscox Ins. Co. Ltd	A XV
Houston Casualty Co.	A++ XV
Ironshore Specialty	A XV
Lexington Insurance Co.	A XV
Liberty Specialty Markets	A XV
Lloyds of London	A XV
Markel Bermuda Limited	A XV
Munich Re	A+ XV
Nautilus Ins Co. (WRB)	A+ XV
Palms Insurance Company (Risksmith)	A IX
Swiss Re Corporate Solutions America Ins Corp	A+ XV
RSUI Indemnity	A++ XV
Starr Surplus Lines Ins. Co.	A XV
Starstone Specialty	A-XII
Tokio Marine America Insurance Company	A++ XV
Westchester Surplus Lines Ins. Co.	A++ XV
WRB	A+ XV
Westfield Specialty Ins. Co	A XV

2025-2026 FMIT Liability Reinsurance Structure



2025-2026 FMIT Excess Workers' Compensation Structure



Conclusion

Levy County's predominantly rural landscape, extensive natural-resource areas, geographically dispersed operations, and responsibility for serving residents across more than 1,400 square miles require an insurance partner with demonstrated governmental expertise, financial strength, and a long-term commitment to the public sector. Through experienced personnel, decades of service to Florida counties, a stable member-owned structure, proven county partnerships, and disciplined financial stewardship, FACT and FMIT provide the qualifications, experience, and resources necessary to support Levy County's current and future insurance and risk management objectives.

PART 2

APPROACH TO

SERVICES

PART 2 APPROACH TO SERVICES

Proposer shall provide a written narrative explaining their intended approach and a proposed timeline for the completion of the Services with clear deadlines and specific action items identified for each phase of the project, including alternatives for providing effective stakeholder engagement and public participation and underrepresented members of our community.

The Florida Association of Counties Trust (FACT), serviced by the Florida League of Cities (FLC), and the Florida Municipal Insurance Trust (FMIT), administered by the Florida League of Cities, are uniquely positioned to provide Levy County with a comprehensive insurance and risk management solution designed specifically for the needs of Florida local governments. Our approach extends well beyond the placement of insurance coverage. We provide a collaborative partnership focused on protecting public assets, reducing losses, supporting employee safety, managing claims efficiently, and helping County leadership make informed risk management decisions throughout the policy term. FACT and FMIT are member-owned, not-for-profit public entity risk pools whose sole mission is serving Florida counties, municipalities, and other governmental entities. As a result, our decisions are driven by the long-term interests of our members rather than shareholder expectations, enabling us to provide stable, responsive, and value-driven service.

Levy County will be supported by a dedicated team of professionals that includes an Insurance Manager, Account Executive, Risk & Safety Consultant, Underwriter, Claims Professionals, and Member Services personnel. This team functions as an extension of County staff, providing direct access to experienced professionals who understand local government operations and the unique challenges facing Florida counties. Throughout the year, County staff will work with the same core team members who will coordinate services, facilitate communication, assist in resolving issues, and ensure all aspects of the insurance and risk management program are aligned with the County's operational goals. This coordinated service structure promotes accountability, responsiveness, and continuity while simplifying communication and decision-making for County personnel.

SCOPE OF WORK

FACT and FMIT will provide a complete portfolio of insurance and risk management services tailored to the operational, workforce, infrastructure, and public service needs of Levy County and the communities it serves.

- Property Insurance (includes Crime)
- General Liability
- Public Officials Liability
- Employment Practices Liability
- Employee Benefits Liability
- Cyber Liability
- Automobile Liability and Physical Damage
- Workers' Compensation Coverage
- Claims Administration
- Risk and Safety Management Programs
- Safety Training and Education
- Regulatory Compliance Support
- HR and Employment Practice Resources
- Disaster Recovery and Emergency Response Assistance
- Online Member Services and Reporting Tools
- Grant and Incentive Programs Supporting Risk Reduction Efforts

Key Coverage Differentiators

While comprehensive coverage is important, the true distinction between insurance providers often lies in how coverage responds when a loss occurs. The following examples illustrate two important coverage advantages that provide Levy County with greater financial protection and operational confidence.

1. *Dedicated Limits vs. Shared Limits: Why It Matters*

One of the most critical differences in property coverage is whether your limits are **dedicated** or **shared**.

FMIT offers **dedicated per-occurrence limits**, meaning your coverage is fully available after every loss. If multiple storms hit during a policy year, your full property limit resets each time.

Additionally, your FMIT property coverage limits are not offered subject to policy conditions imposing program-wide shared limits among members.

Here's an example to show why that matters: Imagine insuring your home for \$1.5 million. With FMIT, if that home is damaged and re-built once, twice, or three times in the same coverage year, you're covered for the full amount each time. Shared-limit insurers, by contrast, sometimes insert policy conditions by which pool-wide property coverage is limited or shared among many policyholders—you don't know how many claims are already drawing from that pool or how much will be left when you file yours.

In a statewide event, that uncertainty can become a significant financial risk. FMIT's property coverage contains no such policy conditions limiting or sharing property coverage limits, thereby eliminating just a little more financial risk with dedicated coverage for each member.

2. Sewer Backup Coverage: At-Fault and No-Fault Protection

FACT's approach to sewer backup coverage is a differentiator for local governments:

- **At-Fault Coverage** – If the county is found negligent, your full liability limit is available to indemnify third parties, and legal defense is provided.
- **No-Fault Initial Cleanup** – Even when the county is not liable, FACT offers up to **\$10,000 per affected property (up to \$200,000 annually)** for cleanup, extraction, and sanitation—**with no deductible**.

This layered protection helps counties respond swiftly, mitigate public frustration, and avoid reputational damage—even when fault isn't clear.

Beyond providing superior coverage and risk financing solutions, FACT and FMIT have established a structured service model designed to support Levy County from implementation through ongoing risk management partnership.

KEY PHASES OF THE FACT AND FMIT SERVICE APPROACH

Upon award, FACT and FMIT will implement a structured service model designed to ensure a seamless transition, uninterrupted coverage, and long-term program success. The process begins with implementation and exposure review activities, progresses through coverage

activation and risk assessment, and continues through ongoing education, training, and professional development. The four phases outlined below demonstrate how FACT and FMIT partner with Levy County throughout the policy term.

- **Phase 1: Project Initiation and Transition Planning – Week 1**
 - Conduct kickoff meetings with County leadership and key stakeholders.
 - Introduce the dedicated FACT and FMIT service team.
 - Establish communication protocols, reporting expectations, and implementation milestones.
 - Review existing insurance programs, exposures, and operational priorities to ensure a seamless transition.
 - Implement insurance coverages and activate member services.
 - Establish claims reporting procedures and provide access to online member dashboards.
 - Issue certificates, policy documentation, and claims management resources.
 - Conduct orientation sessions for County personnel.
- **Phase 2: Exposure Analysis and Coverage Review – Week 2**
 - Evaluate County property, liability, automobile, cyber, workers' compensation, and operational exposures.
 - Review claims history, payrolls, property schedules, vehicle inventories, and emerging risks.
 - Confirm coverage requirements and identify opportunities for enhanced protection and loss prevention.
- **Phase 3: Risk Assessment and Mitigation Planning – Week 3**
 - Perform onsite facility inspections and operational risk assessments.
 - Develop a customized Risk Mitigation Action Plan.
 - Identify opportunities for Safety Grants and Safety Excellence Initiative (SEI) funding.
 - Implement proactive strategies to reduce losses, improve employee safety, and strengthen operational resilience.
- **Phase 4: Education, Training, and Professional Development – Week 4 and ongoing**
 - Deliver ongoing training through webinars, workshops, conferences, onsite programs, and online learning resources.
 - Provide education on safety, workers' compensation, cybersecurity, employment practices, leadership development, and risk management.
 - Support a culture of continuous improvement and organizational excellence.

Beyond implementation and ongoing risk management support, Levy County also receives access to a wide range of member services and operational resources.

MEMBER SERVICES

FACT and FMIT deliver far more than insurance coverage. As member-owned and member-governed trusts, they provide a comprehensive suite of resources designed to help Levy County strengthen operations, improve employee safety, reduce losses, and address emerging risks. Through risk management expertise, training and education, claims support, legal resources, financial assistance programs, and strategic consulting services, FACT and FMIT serve as trusted partners in supporting the County's operational and organizational objectives.

A hallmark of the FACT and FMIT service model is its emphasis on proactive risk management. By identifying exposures before they result in claims or operational disruptions, Levy County can better protect its employees, control costs, and maintain continuity of services. Early in the membership relationship, the County's assigned Risk & Safety Consultant collaborates with leadership and staff to evaluate facilities, operations, workforce exposures, and organizational priorities.

Based on these assessments, FACT and FMIT develop a customized **Risk Mitigation Action Plan** tailored to Levy County's specific needs. The sample Risk Mitigation Action Plan that follows illustrates just one example of the proactive consulting services available to members. Beyond customized risk assessments and mitigation planning, FACT and FMIT provide a broad range of resources, expertise, and support services designed to strengthen operations, reduce risk, and support Levy County's long-term success.

Levy County

Prepared by your FMIT Risk and Safety Consultant

Note: This is a sample overview and not a comprehensive assessment of your organization's risk exposure. A full analysis would involve deeper review of operations, claims history, and existing programs.

WELCOME

Thank you for considering the **Florida Municipal Insurance Trust (FMIT)**. Should you partner with us, I'll be your dedicated Risk and Safety Consultant, here to help you strengthen your organization's safety culture, protect your people and assets, and prevent losses before they happen. That includes working with you to reduce risks across your workforce, fleet, property, and public spaces.

OUR APPROACH

We don't just respond to incidents; we help prevent them. Unlike traditional "loss control" models that focus narrowly on physical hazards or appear after the fact, FMIT's approach is proactive, collaborative, and practical. Together, we'll examine how your operations run day to day and identify ways to build safety into your systems.

SAMPLE FOCUS AREA: PLAYGROUND EQUIPMENT SAFETY

To illustrate our approach, here's a quick example of how we might address playground safety—one of many areas where FMIT provides support. This type of plan could apply to dozens of operational areas across your city.

Playground Equipment Risk Reduction Comparison	
Traditional Loss Control Approach	FMIT Risk and Safety Consultant Proactive Approach
1. Damaged playground equipment is identified post-claim or during a loss control inspection. 2. The member reacts to the claim by taking the damaged equipment out of service until repairs are made.	1. Your FMIT consultant conducts a Safety Improvement Assessment of your playground equipment. 2. Your consultant provides a detailed report with recommendations to address any immediate deficiencies. 3. Your consultant works with your staff to develop a proactive inspection and maintenance process. This often includes developing a custom policy with equipment specific playground checklists. 4. Your consultant provides your maintenance staff with training to ensure they understand the playground safety requirements. 5. Lastly, your consultant develops a tracking tool that your leadership team can use to measure the completion of in-house playground inspections and corrective actions.

Traditional Loss Control Outcomes	FMIT Risk and Safety Consultant Proactive Outcomes
1. The immediate hazards are repaired; however, the root causes go unchecked. 2. The potential for injury, claims, and lawsuits remains. 3. Since there is no formal playground safety process, potential losses may be significant.	1. Your staff has a formalized process to proactively identify and correct playground hazards before they cause harm. 2. You greatly reduce the risk of injury, claims, lawsuits, etc. 3. If there is a claim or lawsuit, you will have a great deal of documentation showing due diligence.

SNAPSHOT REVIEW OF CLAIMS HISTORY

Based on a sample of your past claims from 2021–2025 we’ve identified a few trends that suggest opportunities for improvement:

1. Slip, Trip, and Fall Incidents

We noticed several high-severity claims related to slips, trips, or falls. I recommend we take a closer look at your inspection routines for sidewalks, parks, and playgrounds. Are inspections happening regularly? Are repairs being tracked? We can work together to develop a checklist system and documentation process that helps prevent these injuries.

2. Vehicle Collisions

There are several cost-effective solutions, ranging from camera and sensor use to driver training and designated spotter protocols. We can tailor a strategy based on the size and type of your fleet.

3. Lifting and Manual Handling

The process of lifting heavy items, patients and repetitive work has caused several shoulders, knee neck, back and ankle injuries in the past. A detailed task analysis could be conducted to determine the need for hazard controls.

4. Property claims

Recommending property safety site surveys based on number and history of claims under property coverage. I also recommend a procedural review of the County’s emergency management program and facilities maintenance program. With pre and post disaster preparedness based on the claims’ history.

SAFETY EXCELLENCE INITIATIVE

To support long-term improvement, FMIT offers the **Safety Excellence Initiative**: a voluntary, four-step safety accreditation program that helps cities develop and implement sustainable safety systems. If you choose to participate, I’ll guide you and your departments through each step.

Step 1 – Safety Improvement Assessment

We start by benchmarking your current processes against FMIT's safety best practices.

Step 2 – Plan Development

We'll create a customized action plan based on your needs, risks, and existing programs.

Step 3 – Plan Implementation

You'll get hands-on support from training delivery to templates to train-the-trainer sessions.

Step 4 – Ongoing Support and Accreditation

We'll help you build in accountability and track progress over time. When your plan is fully implemented, you can earn FMIT's **Certificate of Safety Excellence**.

FINAL THOUGHTS

This is just a snapshot of how FMIT supports its members. Whether it's playgrounds, police departments, fleet operations, or field safety, our goal is to help you operate more safely, more efficiently, and with fewer surprises.

If you have questions about this sample plan or want to explore what a full risk strategy could look like for your city, I'm always happy to talk.

Looking forward to supporting your team,

Sincerely,

Chaz Smith

FMIT Risk and Safety Consultant
csmith@flcities.com

Comprehensive Member Support Services

In addition to insurance protection, FACT and FMIT offer a broad range of value-added services that provide meaningful operational support and measurable financial value. These resources are specifically designed to help members improve workplace safety, reduce claims activity, strengthen compliance initiatives, enhance employee well-being, and improve organizational effectiveness.

Many of these services would otherwise require counties to engage specialized consultants, legal advisors, trainers, or recovery professionals independently. Through membership, these resources are available at little to no additional cost, creating significant value while supporting long-term organizational success.

Member Services Include

- HR Helpline Services through specialized employment counsel
- Disaster Recovery and Claims Management Assistance
- Risk and Safety Consulting Services
- Safety Grant Program Funding
- Safety Excellence Initiative (SEI) Incentive Programs
- Online Risk Management Resources
- Claims Analytics and Reporting Tools
- Safety Program Development Assistance
- Emergency Preparedness Support

As long as Levy County remains an active participant in FACT and FMIT, it will continue to receive access to this extensive suite of resources and support services.

Human Resources & Employment Resources

Managing human resources and employment-related matters remains one of the most complex and highly regulated responsibilities facing public-sector organizations. Employment-related claims often represent a significant source of organizational risk, making proactive guidance and legal support particularly valuable.

To help members navigate these challenges, FACT provides direct access to specialized employment law resources and practical human resource guidance designed specifically for local government operations.

HR Helpline – Just Call Program

Through FACT's highly regarded **Just Call Program**, Levy County receives unlimited access to **The Krizner Group**, a Florida employment law firm with extensive experience advising public-sector employers.

This resource allows County leadership, supervisors, and human resource personnel to obtain timely guidance before making critical employment decisions, helping reduce legal exposure and promote consistent, compliant employment practices.

Services Include

- Employment law guidance
- Employee relations consultation
- Disciplinary action review
- Workplace investigation guidance
- Personnel policy interpretation
- Compliance assistance

Because this service is available on an ongoing basis, County staff can obtain practical legal guidance before issues escalate into formal complaints, litigation, or regulatory actions.

Disaster Preparedness, Response & Recovery

Natural disasters and emergency events can create significant operational, financial, and infrastructure challenges for local governments. Effective planning and rapid response are essential to protecting public assets, minimizing service disruptions, and accelerating recovery efforts.

Recognizing these challenges, FMIT provides members with access to a robust disaster preparedness and recovery program through its partnership with **SynergyNDS**.

This program supports members before, during, and after major events and provides access to experienced professionals who understand the unique recovery requirements faced by local governments.

Available Disaster Services

- Pre-event planning and preparedness
- Real-time storm support
- Rapid damage assessments
- Emergency stabilization services
- Asset inventory and tracking
- FEMA reimbursement assistance
- Recovery planning and coordination
- Optional turnkey reconstruction services

These resources allow members to respond more effectively to disaster events while maximizing available recovery funding opportunities and minimizing operational downtime.

The Disaster Response and Recovery pages that follow provide additional details regarding FMIT's disaster preparedness, response, stabilization, recovery, and FEMA support services available to members before, during, and after major events.

While disaster recovery represents a critical member service, it is only one component of the broader risk management resources available through FACT and FMIT.

Disaster Response and Recovery Program

NATURAL DISASTERS

When disaster strikes, every hour counts. And that's exactly where FMIT stands apart.

Our disaster response and recovery program is a field-proven system built over years of experience, with one goal in mind: helping members recover faster, safer, and with less financial disruption.

Our exclusive partnership with **SynergyNDS** ensures that you get expert support, state-of-the-art tools, and boots on the ground when you need them the most—without the confusion of outside vendors.

What Sets Us Apart **Pre-Storm Support You Can Count On.**

While most providers wait for the storm to pass, FMIT mobilizes **ride-out teams** before impact. These trained personnel are stationed in your community ahead of the storm, ready to respond immediately when it's safe to do so. You're not left wondering who to call; we're already there.

Before the storm, we work with you to walk through what to expect: how damages will be assessed, how repairs will be funded, and what FMIT will do to help. That means no guessing, no delays, and no confusion.

Together During the Storm

We activate **Catastrophic Property Claims Teams (CAT Teams)** to work during the storm in our office with a generator backup supply. This team includes FMIT property claims management staff as well as SynergyNDS management staff. The CAT Team diligently tracks the storm as it makes landfall and compares the storm track to your assets. The team flags your key buildings (local government facility, police and fire stations, utility buildings and assets, etc.) as priority items to evaluate once the winds subside.

Rapid Damage Assessment and Immediate Response

Our **Critical Incident Response Teams (CIRTs)** are on the ground as soon as it's safe, working alongside your team to assess damage, document losses, and get recovery moving. Unlike traditional carriers who wait for you to call, compile your own list, and file your own paperwork, our teams are already there, gathering what's needed and streamlining the claims process.

Catastrophe Response Claims Support

Our **FLC in-house claims team** manages all claims activity, including during disasters. To expand capacity during large-scale events, we maintain exclusive partnerships with independent adjusting firms that work only with FMIT members. These trusted partners act as an extension of our team, ensuring fast, prioritized response and consistent service when it matters most.



Stabilization and Recovery Without the Red Tape

We deploy emergency generators, lighting, fuel, temporary facilities, communications systems, and more—fast. Our goal is to stop further damage and protect your covered assets from additional loss. Then we help manage the build-back process, from scoping and procurement to overseeing repairs and sending you daily progress updates. You stay informed every step of the way.

Know Your Assets. Protect What Matters.

Our **Asset ID Program** helps you identify and document every insured property: photos, dimensions, construction details, GPS locations, and more. That means faster claims processing, fewer surprises, and protection from underinsurance or co-insurance penalties. It's provided at no cost and saves members up to tens of thousands in appraisal fees every three to five years.

FMIT Alerts

Get real-time storm tracking, pre-event projections, and post-event updates sent straight to your inbox and phone. These alerts give you the information you need to make smart decisions early and often.

simpliCity: Real-Time Recovery Support

Our proprietary **simpliCity** platform helps track every step of your property recovery, insurance claim, and FEMA Public Assistance documentation. It's designed to reduce risk, maximize reimbursement, and keep your recovery on track and audit-ready.

FMIT TurnKey RecoverySM: A Smarter Path to Restoration

FMIT's **TurnKey RecoverySM Program** removes the burden of upfront expenses and accelerates your path to repair. We manage the logistics, documentation, and contractors so your team can stay focused on your community. No added cost. No reimbursement lag.



FEMA Data Support That Doesn't Leave You Guessing

We gather and store all the data you'll need for FEMA cost estimates, inventory forms, and audit documentation. If your local government qualifies for Public Assistance, you won't be starting from scratch. We've already done the groundwork.

When it comes to disaster response, there's no time for slow claims or vague promises. FMIT brings real resources, real people, and real results faster than any traditional insurance model can match.

*Your recovery starts before the storm hits.
And with FMIT, it starts with confidence.*

Risk Management & Safety Resources

Insurance alone cannot adequately protect an organization. Successful risk management requires education, planning, accountability, and continuous improvement. As a result, the Trusts have spent decades building a comprehensive system of resources designed to help members reduce losses and foster safer workplaces.

Today, FACT and FMIT provide members with an extensive portfolio of educational opportunities, consulting services, and operational resources that address virtually every area of organizational risk.

Throughout the policy term, Levy County employees, supervisors, department directors, and elected officials will have access to a comprehensive portfolio of educational and professional development opportunities specifically designed for public-sector organizations.

Regional Educational Roundtables

The FACT Roundtable Program has become one of the Trust's most valued educational offerings. For more than two decades, these collaborative sessions have brought together local government professionals from across Florida to share experiences, discuss emerging challenges, and identify practical solutions.

Program Highlights

- Hosted throughout East and West Florida regions
- Conducted multiple times annually
- Rotating county host locations
- Peer networking opportunities
- Current risk and liability discussions
- Practical operational solutions

These forums create opportunities for members to learn directly from peers confronting similar challenges while gaining access to expert guidance from risk management professionals.

Annual Risk Management Conference

For more than 25 years, FACT has hosted its Annual Risk Management Conference, bringing together risk managers, county administrators, department leaders, and subject-matter experts from across the state.

The conference provides members with in-depth educational opportunities focused on current and emerging county-specific risk management issues.

Conference Topics Frequently Include

- Liability trends
- Employment practices
- Workers' compensation developments
- Cybersecurity threats
- Public safety exposures
- Litigation defense strategies
- Organizational resilience planning

This premier risk management conference provides Florida counties with exceptional opportunities to strengthen expertise, enhance decision-making, and advance organizational resilience.

Certified Government Employees Program

County employees affiliated with FACT-member organizations also gain access to the Florida Association of Counties Certified Government Employees Program.

This rigorous certification program requires 47 hours of coursework and is designed to strengthen professional competencies across core areas of county government operations.

Areas of Study Include

- County Financial Management
- Ethics in Public Service
- Public Records Requirements
- Sunshine Law Compliance
- County Organizational Structure

- Growth Management
- Governmental Accountability

Graduates develop a deeper understanding of county operations and emerge better prepared to support effective governance, regulatory compliance, and public service excellence.

Customized Training & Workshops

Recognizing that every county faces unique challenges, FACT and FMIT provide highly customized training programs tailored to individual member needs.

Whether addressing emerging risks, regulatory changes, department-specific concerns, or leadership development objectives, members have access to subject-matter experts capable of delivering targeted, practical instruction.

Training Topics Include

- Cybersecurity awareness
- Supervisor development
- Leadership training
- Sunshine Law compliance
- Ethics in government
- Human resources best practices
- Workplace safety
- Claims prevention

Training may be delivered on-site, remotely, or through hybrid formats to maximize accessibility and participation.

Safety Grant Program & Safety Excellence Initiative (SEI)

FACT and FMIT recognize that meaningful safety improvements often require financial investment. To help members implement proactive risk management strategies, FMIT provides direct funding opportunities through the Safety Grant Program and the Safety Excellence Initiative (SEI).

These programs allow members to pursue safety enhancements that may otherwise be delayed due to budget constraints while simultaneously encouraging continuous improvement in safety performance.

Unlike many insurance programs that focus solely on claims response, FACT and FMIT invest directly in loss prevention efforts designed to improve employee well-being, strengthen workplace safety cultures, and reduce future losses.

Safety Grant Program

The Safety Grant Program provides financial assistance to help members:

- Purchase safety equipment
- Improve workplace conditions
- Implement loss prevention projects
- Enhance employee safety initiatives
- Address identified operational risks

Safety Excellence Initiative (SEI)

The SEI encourages continuous improvement through incentives that reward investment in safety management systems and risk reduction efforts.

Program objectives include:

- Enhancing organizational safety culture
- Improving accountability
- Strengthening safety management systems
- Reducing workplace injuries
- Lowering long-term claims costs

Together, these programs provide members with practical financial resources that support sustainable risk reduction and measurable safety improvements.

The education, training, safety incentive, and resource program pages that follow provide representative examples of the extensive risk management, training, and member support resources available through FACT and FMIT. These materials illustrate the proactive services designed to help members reduce losses, strengthen workplace safety, enhance

organizational performance, and support long-term operational success. While these resources focus on preventing and mitigating risk, members also benefit from comprehensive claims administration and litigation support services, which are discussed in the sections that follow.

Training: CYBER SECURITY INCIDENT RESPONSE TABLETOP EXERCISE *Dixie County*

Bring your Cyber Incident Response Teams to Dixie County! Cyber Florida trainers will take us through a Table Top Exercise to help you evaluate your Cyber Incident Response Plans. If you don't have a plan, this is for you! If you do have a plan, this is for you!

 **TUESDAY MAY 5, 2026**  **9:30 AM – 2:30 PM**

 **DIXIE COUNTY EOC, 17600SE HWY. 19, CROSS CITY, FL 32628**

Trainers:

- Mike Asencio, Director, Cyber Policy Program
- Jack D. Gordon Institute, FIU
- Alexander Crowther, Ph. D., FIU/Cyber Florida Instructor

Agenda

- **9:30 AM - 10 AM** - Check In
- **10 AM - 12 PM** - Tabletop Exercise
- **12 PM** - Lunch
- **12:30 PM - 2:30 PM** - Tabletop Exercise
- **2:30 pm** - Adjourn

Register Now!



Contact:



Denise Vogelgesang - Insurance Manager
(850) 544-2427
dvogelgesang@flcounties.com



FACT ROUNDTABLE

Putnam County



Thursday April 30, 2026



10:30 AM - EST



**Putnam County Government Complex, Commission
Chambers, 2509 Crill Ave., Suite 100, Palatka, FL 32177**



[Scan or click to Register!](#)

Agenda:

10:30 AM

Registration

Check-in

11:00 AM

Annual HR Updates

Bill Krizner, The Krizner Group

12:00 PM

Lunch and Roundtable Sharing

1:00 PM

First Amendment Auditors

Jason Taylor, Esq., The Krizner Group

2:00 PM

Wrap-Up and Adjourn

County Contact
Laurie Parker, Exec. Dir., HR & Admin. Services
laurie.parker@putnam-fl.gov

Denise Vogelgesang
(850) 922-4300
dvogelgesang@flcounties.com



FACT ROUNDTABLE

Calhoun County



Tuesday April 28, 2026



10:30 AM - CT



**Calhoun County Public Library - Heritage Room,
17731 NE Pear Street, Blountstown, FL 32424**



[Scan or Click to Register!](#)

Agenda:

10:30 AM

Registration

Check-in

11:00 AM

Annual HR Updates

Bill Krizner, The Krizner Group

12:00 PM

Lunch and Roundtable Sharing

1:00 PM

Ethics for County Government Employees

Jason Taylor, The Krizner Group

2:00 PM

Wrap-Up and Adjourn

Chalsea Ranew - County Administrator
(850) 447-1853
cranew@calhouncountyfl.gov

Denise Vogelgesang
(850) 922-4300
dvogelgesang@flcounties.com



Join us for
**CUSTOMER SERVICE &
FIRST AMENDMENT**
Masterclass



Franklin County
WEDNESDAY, MARCH 25, 2026
8:30 - 11:15 AM EST

**FRANKLIN COUNTY COMMISSION CHAMBERS,
FRANKLIN COUNTY COURTHOUSE ANNEX,
34 FORBES STREET, APALACHICOLA, FL**

Join your peers for a free, informative learning session brought to you by Franklin County and the Florida Association of Counties Trust. Please see below for a tentative agenda.

8:30 am – Welcome and Registration

9:00 am – Customer Service for County Government Employees
Denise Vogelgesang, FACT

10:00 am – Break

10:15 am – First Amendment Auditors
Bill Warner, The Warner Law Firm, Panama City

11:15 am – Wrap Up and Adjourn



Join us for
**FLORIDA ASSOCIATION OF
COUNTIES TRUST**
Masterclass



Santa Rosa County
CYBER SECURITY
Leadership Workshop

 **JANUARY 15, 2026**  **00:00**

 **6495 CAROLINE STREET MILTON, FL 32570**

Santa Rosa County Administrative Complex - Board Meeting Room



Speaker: **TIFFANY HARBOUR, PH.D.**

Dr. Tiffany Harbour is a public-policy expert with over 20 years of experience in international risk management and cybersecurity across public and private sectors.

Register Now!



Contact:



Denise Vogelgesang
Insurance Manager
(850) 544-2427
dvogelgesang@flcounties.com

Join us for
**FLORIDA ASSOCIATION OF
COUNTIES TRUST**
Masterclass



Santa Rosa County
CYBER SECURITY
Leadership Workshop

In response to the Local Government Cybersecurity Act, we are pleased to partner with Cyber Florida to bring you a specialized, state-funded Cybersecurity Leadership training tailored to the roles and responsibilities of public-sector managerial and executive employees.

 **JANUARY 15, 2026**  **9:30 AM – 2:30 PM (CST)**

 **6495 CAROLINE STREET MILTON, FL 32570**
Santa Rosa County Administrative Complex - Board Meeting Room



Speaker: **TIFFANY HARBOUR, PH.D.**

Dr. Tiffany Harbour is a public-policy expert with over 20 years of experience in international risk management and cybersecurity across public and private sectors.

Agenda - Central Time

- **9:30 AM - 10 AM**- Check In
- **10 AM - 12 PM** - Session 1: Emerging Threats & Cybersecurity Strategy.
- **12 PM** - Lunch
- **12:30 PM - 2:30 PM** - Session 2: Cybersecurity Policy, Plans, and Operations.
- **2:30 pm** - Adjourn

Register Now!



Contact: **Denise Vogelgesang** - Insurance Manager
(850) 544-2427 | dvogelgesang@flcounties.com

Join us for the **OCTOBER** Roundtable



Hosted by Bradford County
THURSDAY, OCTOBER 2, 2025
GOVERNOR CHARLIE E. JOHNS
CONFERENCE CENTER, 1610 N. TEMPLE
AVE., STARKE, FLORIDA 32091
11:00 AM ET

Agenda

11:00 AM - Florida Association of Counties Policy Update - Deputy Director of Public Policy, Jeff Scala, and Communications Manager, Tracy Hancock, will provide a brief recap of the 2025 Legislative Session as well as a look ahead to the 2026 Legislative Session. This update will also include an overview on the tools provided on “KeepFloridaThriving.com” FAC’s property tax resource site.

Noon - Lunch and Roundtable Sharing

1:00 pm - Name That Claim! Jason Taylor will engage us in a Live Game Show that comes with Real Prizes! Test your knowledge as he presents insurance claims and contestants have to figure out, cooperatively, what kind of claim it is and identify the pertinent pieces! Sure to be fun!

2:00 PM - Adjourn



Join us for **ETHICS, PUBLIC RECORDS AND SUNSHINE LAWS**



Hosted by Dixie County
**TUESDAY, SEPTEMBER 30, 2025
SUWANNEE MARINA AND RESTAURANT
49 SE 903RD AVE
SUWANNEE, FL 32692
NOON - 4 PM ET**

Join us in Dixie County as FACT and the Florida Ethics Institute provide an in-depth training on Ethics, Open Public Meetings and Sunshine laws in Florida. This training is open to all FACT members, both elected officials and county employees, and it will meet your annual ethics requirement but space is limited, so don't wait, register today!

REGISTER HERE



Instructor

Caroline Klancke, J.D., C.C.E.P.
Executive Director
Florida Ethics Institute



Contacts

Denise Vogelgesang

Insurance Manager

(850) 544-2427

dvogelgesang@flcounties.com

Join us for the **JULY** Roundtable



Hosted by Walton County

**WEDNESDAY, JULY 30, 2025
WALTON COUNTY IFAS EXTENSION
OFFICE, 732 N. 9TH STREET,
DEFUNIAK SPRINGS, FL 32433
11:00 AM CT**

Agenda

11:00 AM - Name That Claim! Jason Taylor will engage us in a Live Game Show that comes with Real Prizes! Test your knowledge as he presents insurance claims and contestants have to figure out, cooperatively, what kind of claim it is and identify the pertinent pieces! Sure to be fun!

Noon - Lunch and Roundtable Sharing

1:00 pm - 2025 Legislative Updates Jeff Scala from The Florida Association of Counties will bring us Legislative Updates that apply to us as County Government Employees and as regular Jane and Joe Citizens. He will also give us an update of where the Property Tax proposals may be headed. Good information for sure!

2:00 PM - Adjourn



FACT MASTERCLASS

Wakulla County

 Wednesday, July 22nd

 10:00 AM - 11:00 AM EST.

 Wakulla Community Center, 318 Shadeville Road,
Crawfordville, FL 32327



[Click or Scan to Register Now!](#)

The Interviewing & Selection Process Masterclass:

Equip yourself with practical, actionable strategies to design and execute a smooth, effective interview and candidate selection process. This training emphasizes structured interviewing techniques, objective candidate evaluation, and best practices that ensure fairness and alignment with HR standards. You'll also learn how to navigate state and federal employment laws to maintain compliance and reduce legal risk throughout your hiring process.



Trainer: **Joyce Chastain, The Krizner Group**

Senior human resources consultant with The Krizner Group, bringing extensive HR leadership experience and practical expertise in talent development, employee relations, compliance, and investigations.

Wakulla County Contact:

Jennifer Hoffman
Executive Director, Human Resources
jhoffman@mywakulla.com

Denise Vogelgesang
(850) 922-4300
dvogelgesang@flcounties.com



Join us for STATE-FUNDED CYBERSECURITY LEADERSHIP WORKSHOP



Columbia County

TUESDAY, MAY 6, 2025

**COLUMBIA COUNTY SCHOOL BOARD AUDITORIUM
372 WEST DUVAL STREET
LAKE CITY, FL 32055**

In response to the Local Government Cybersecurity Act, we are pleased to partner with Cyber Florida to bring you a specialized State-Funded Cybersecurity Leadership Workshop tailored to the roles and responsibilities of public sector managerial and executive employees.

With sessions led by industry experts, you'll receive in-depth knowledge and insights in an interactive, in-person setting in North Florida. Strengthen your cybersecurity foundation. Ensure your alignment with regulatory standards and best practices. Reserve your spot today!

- **9:30 – 10:00 am:** Check In
- **10:00 – 10:15 am:** Welcome and Program Overview, Georgette Dumont, Program Coordinator, MPA Director, UNF
- **10:15 – 11:45 am:** Session 1 – Emerging Threats & Cybersecurity Strategy, Cesar Castellon, UNF Systems Engineer and Cloud Architect
- **11:45 – 12:45 pm:** Lunch
- **12:45 – 2:15 pm:** Session 2 – Cybersecurity Policy, Plans, and Operations, Brent Morente, UNF IT Security Engineer
- **2:15 pm:** Adjourn

REGISTER NOW



Register at go.fiu.edu/unfonsite and input the day of the training on the online registration form.



This program is provided at no cost to Florida public sector employees through the CyberSecureFlorida initiative funded by the Florida Legislature and led by Cyber Florida.



Join us for a Training in **PREVENTING FRAUD IN COUNTY GOVERNMENT**



Gulf County Education Series

**WEDNESDAY, MARCH 12, 2025
3:00 PM**

Gulf County Board of County Commissioners
Board Room, 1000 Cecil G. Costin Blvd., Port St Joe,
Florida 32456

Join FACT and Gulf County for an important learning session on Preventing Fraud in County Government. This training is necessary for all County and Constitutional Officer employees who work with grants in any capacity or have any financial responsibilities such as purchasing, ordering, coding, providing approval, etc. Make sure your knowledge is up to date and refreshed!



Presented by:

Jason Taylor
The Krizner Group

Kaci Rhodes
Human Resources Director
(850) 227-2393
krhodes@gulfcounty-fl.gov

Contact

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Denise Vogelgesang
Insurance Manager
(850) 544-2427
dvogelgesang@flcounties.com



Join us for the **FEBRUARY** Roundtable



Hosted by Washington County

**TUESDAY, FEBRUARY 11, 2025
UF/IFAS EXTENSION WASHINGTON
1424 WEST JACKSON AVE
CHIPLEY, FLORIDA 32428
11:00 AM CST**

Agenda

11:00 AM	Workers Compensation: From Basic to Advanced Issues Jason Taylor, Esq., The Krizner Group
Noon	Lunch
1:00 PM	First Amendment Auditors Bill Warner, Esq. and Jason Krebs, Esq., The Warner Group
2:00 pm	Adjourn



Join us for the **FEBRUARY** Roundtable



Hosted by Taylor County

**TUESDAY, FEBRUARY 4, 2025
FOREST CAPITAL HALL
203 FOREST PARK DRIVE
PERRY, FLORIDA 32348
11:00 AM ET**

Agenda

- | | |
|-----------------|---|
| 11:00 AM | Workers Compensation: From Basic to Advanced Issues
Jason Taylor, Esq., The Krizner Group |
| Noon | Lunch |
| 1:00 PM | Annual Employment Updates
Bill Krizner, Esq., The Krizner Group |
| 2:00 pm | Adjourn |





Join us for a
FACT
Masterclass



St. Johns County

WEDNESDAY, JUNE 12, 2024 AT 10 AM

PREVENTING FRAUD IN COUNTY GOVERNMENT



**PRESENTER: JASON TAYLOR,
THE KRIZNER GROUP**

Join your peers for a free, informative learning session brought to you by the Krizner Group and the Florida Association of Counties Trust.



Join us for
COMMUNICATION & ETHICS
Masterclass



Bradford County

THURSDAY, MAY 23, 2024

**GOVERNOR CHARLEY E. JOHNS CONFERENCE CENTER
1610 NORTH TEMPLE AVENUE
STARKE, FLORIDA 32091**

Join your peers for a free, informative learning session brought to you by Bradford County and the Florida Association of Counties Trust. Please see below for a tentative agenda.

- 11:00 am: Effective Communication and Leadership, Denise Vogelgesang, FACT Insurance Manager
- Noon: Lunch
- 1:00 pm: Ethics in County Government, Caroline Klancke, Executive Director, Florida Ethics Institute

Amanda Brown

Executive Assistant for County Manager, Bradford County
amanda_brown@bradfordcountyfl.gov

Contacts

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Denise Vogelgesang

Insurance Manager
(850) 544-2427
dvogelgesang@flcounties.com



Join us for
**FLORIDA ASSOCIATION OF
COUNTIES TRUST**
Masterclass



Hamilton County

TUESDAY, MAY 14, 2024

**HAMILTON COUNTY ANNEX BUILDING
1153 NW US HWY 41
JASPER, FL 32052**

Join your peers for a free, informative learning session brought to you by Hamilton County and the Florida Association of Counties Trust. Please see below for a tentative agenda.

- 10:00 am Preventing Fraud In County Government, Jason Taylor, The Krizner Group



Join us for a Masterclass in **ETHICS FOR PUBLIC SERVICE**



Gadsden County Education Series

**TUESDAY, NOVEMBER 14, 2023
10:00 AM**

Edward J. Butler Governmental Complex
9-B. Jefferson Street
Quincy, FL 32351

Join your peers for a free, informative learning session brought to you by Gadsden County and the Florida Association of Counties Trust. During this session we will be joined by the Florida Ethics Institute to learn the foundations of ethics for public sector employees in Florida.



Presented by:

Caroline Klancke, Esq.
Executive Director
Florida Ethics Institute



Contact

WAKULLA COUNTY

Roundtable



WEDNESDAY, JULY 26, 2023

Wakulla One Stop Community Center
318 Shadeville Road, Crawfordville, FL 32327

11:00 AM

Recruitment and Retention AND Medical Marijuana: Joyce Chastain, The Krizner Group.
Ms. Chastain will bring us updates and best practices.

Noon

Lunch and Roundtable Sharing

1:00 PM

Hunting Incidents and Shooting Sports Incidents - Leading Causes and How to Prevent Them - What to do if an incident occurs on County Property: Bill Cline, Hunter Safety and Public Shooting Ranges Section Leader, FWC

Boat Ramp Safety – Safety Standards for the ramps, suggested signage, best practices: Russell Kindl, Boating and Waterways, Division of Law Enforcement, FWC

CONTACT: Denise Vogelgesang, dvogelgesang@fl-counties.com

ST. JOHNS COUNTY

Roundtable



FRIDAY, JULY 21, 2023

St Johns County Administration Building
500 San Sebastian View
St. Augustine, Fl 32084

11:00 AM (EST)

Anatomy of a FACT Claim Lawsuit: Jason Taylor, Esq., The Krizner Group. Jason will map and explore the parts and stages of a litigated claim. Special attention will be given to deposing county employees and what to expect if you are ever found in that situation.

Noon (EST)

Lunch and Roundtable Sharing

1:00 PM (EST)

Recruitment and Retention of Public Sector Employees: Meg Zabijaka, Partner, Constangy, Brooks, Smith and Prophete, LLP. Meg will closely examine critical aspects of Recruitment and Retention – specifically Job Descriptions, Veterans preference, and Drug Testing.

CONTACT: Denise Vogelgesang, dvogelgesang@fl-counties.com

Join us for a Masterclass in **ETHICS FOR PUBLIC SERVICE**



Jackson County Education Series

**TUESDAY, JULY 18, 2023
10:00 AM CT**

Jackson County Administration Building
Commission Meeting Room
2864 Madison St.
Marianna, FL 32448

Join your peers for a free, informative learning session brought to you by Jackson County and the Florida Association of Counties Trust. During this session we will be joined by the Florida Ethics Institute to learn the foundations of ethics for public sector employees in Florida.



Judy Austin
Human Resources Director/Risk Management
850-482-9633
austinj@jacksoncountyfl.gov

Presented by:

Caroline Klancke, Esq.
Executive Director
Florida Ethics Institute

Contacts

Denise Vogelgesang
Insurance Manager
(850) 544-2427
dvogelgesang@flcounties.com



SANTA ROSA COUNTY

Roundtable



TUESDAY, APRIL 18, 2023
SANTA ROSA COUNTY AUDITORIUM
4530 SPIKES WAY, MILTON, FL 32583

Please note Milton is in the Central Standard Time Zone

11:00 AM

Land Use 101 for Public Sector Employees: Presented by Bill Warner and Eric Krebs, Warner Law Firm, PA. Designed to give any and all employees an overview of a variety of land use vocabulary, topics, and issues.

Noon

Lunch and Roundtable Sharing

1:00 PM

Off Duty Conduct AND Recruitment and Retention of Public Employees: Presented by Elizabeth Joiner, Constangy, Brooks, Smith & Prophete, LLP. Designed to address both global issues and how those issues intersect with issues like Veteran's Preference, Drug Testing, etc.

CONTACT: Denise Vogelgesang, dvogelgesang@fl-counties.com

UNION COUNTY

Roundtable

FRIDAY, APRIL 14, 2023
IFAS UNION COUNTY EXTENSION OFFICE
15120 SW 84 STREET, LAKE BUTLER, FLORIDA 32054

FACT is partnering with Cyber Florida to bring you this unique opportunity:



9:00 AM

Cyber Florida Tabletop Exercise: Each county team will have the unique opportunity to participate in a tabletop scenario of a cyber-attack. Cyber Florida will assist counties in developing their work through and response to a cyber-attack. Recommended participants of this exercise include, but are not limited to, EOC personnel, Sheriff's Departments and Finance Departments.

11:00 AM

Cyber Florida Assistance Session: The Cyber Florida team will be on site to assist counties with setting up their Cyber Grant Portal and completing the first steps of the Critical Infrastructure Risk Assessment. Completion of the assessment will earn your county grant points towards its first application.

Noon

Lunch and Roundtable Sharing

1:00 PM

Jason Taylor, The Krizner Group: This session includes a comprehensive look at G/L and Worker's Compensation Claims. Subjects to be discussed include what documentation to have when any kind of accident occurs and what to do when an employee returns from worker's compensation time off including what accommodations need to be made.

Given the timely nature of the Cyber Florida presentation, all FACT counties are welcome to register for and attend this Roundtable. FACT is hosting an additional Cyber Florida presentation in May, 2023 in Jackson County.

CONTACT: Denise Vogelgesang, dvogelgesang@fl-counties.com



Putnam County ROUNDTABLE

FEBRUARY 3, 2023

11:00 AM – 2:00 PM

Register Now!

AGENDA

11:00

Annual Updates in Employment Law and Practices (Harassment and Discrimination)

Jason Taylor, The Krizner Group

12 P

Chairman's Lunch and Roundtable Sharing

1:00

Preventing Distracted Driving in the Public Sector

Evan McClellan, Florida League of Cities

LOCATION

Putnam County Government Complex

Board Meeting Room

2509 Crill Ave.

Palatka, FL 32177

Lunch prepared and provided by the Chair of the FACT Board of Trustees,
Putnam County Commissioner Larry Harvey

MENU

- Pulled Pork
- Smoked Turkey Breast
- Roasted Small Potatoes
- Mac n' Cheese
- Green Beans
- Baked Beans
- Steamed Vegetable Medley
- Sauces

CONTACT

Denise Vogelgesang @ dvogelgesang@flcounties.com



PROGRAM DEVELOPMENT AND IMPLEMENTATION

FMIT Risk and Safety Consultants develop customized written programs tailored to your specific operations. Our goal is to deliver technically sound guidance that's easy to apply in the real world, helping your team take action, not just read policy. Depending on your needs, we provide ready-made solutions that may include supporting forms, checklists, and clear implementation steps.

Common programs we assist with include:

- ▶ Confined and Enclosed Spaces Program
- ▶ Emergency Response Program
- ▶ Facilities and Parks Safety Inspection Program
- ▶ Fleet Safety Program
- ▶ Hazard Analysis and Change Management Program
- ▶ Heavy/Mobile Equipment Operator Programs
- ▶ Playground Safety Program
- ▶ Pre-Job Planning Program
- ▶ Return-to-Work Program
- ▶ Sidewalk Inspection Program



Partial List of Programs

- ▶ AED Management Plan
- ▶ Aerial Lift-Scissor Lift Program
- ▶ Annual Safety Performance Goals and Objectives Program
- ▶ Anti-Harassment Policy and Complaint Procedure
- ▶ ATV Operator Program
- ▶ Backhoe Operator Program
- ▶ Behavior-Based Safety Program
- ▶ Bloodborne Pathogens Program
- ▶ Bucket Truck Operator Program
- ▶ Claims Management and Return to Work Program
- ▶ Confined and Enclosed Spaces Program
- ▶ Contractor and Visitor Safety Management Program
- ▶ Drug Free Workplace Program
- ▶ Electrical Safety Program
- ▶ Emergency Response Program
- ▶ Ergonomic Assessment Program
- ▶ Excavation Safety Program
- ▶ Excavator Operator Program
- ▶ Fall Protection Program
- ▶ Fire Prevention Program
- ▶ First Aid Equipment Management Plan
- ▶ Flammable Liquid Storage and Handling Program
- ▶ Fleet Safety Program
- ▶ Forklift Operator Program
- ▶ Front End Loader Operator Program
- ▶ Hazard Analysis and Change Management Program
- ▶ Hazard Communication Program
- ▶ Hazardous and Universal Waste Sample Program
- ▶ Heat Stress Prevention Program
- ▶ Incident Reporting and Investigation Program
- ▶ Law Enforcement Training Safety Policy
- ▶ Law Enforcement Warmup and Stretching
- ▶ Lightning Strike Mitigation Program
- ▶ Lock Out/Tag Out Program
- ▶ Mini Excavator Program
- ▶ Noise and Hearing Conservation Program
- ▶ Off-Road Forklift Operator Program
- ▶ Officer Physical Readiness Program
- ▶ Operational Continuity Plans
- ▶ Personal Protective Equipment and Clothing Program
- ▶ Playground Safety Program
- ▶ Pre-Job Planning Program
- ▶ Respirator Program
- ▶ Safety Action Team (Committee) Program
- ▶ Safety Inspection Program
- ▶ Safety Training and Communication Program
- ▶ Sample Claims Management and Return to Work Policies
- ▶ Sample Municipal Safety Policies
- ▶ Sample Roles and Responsibilities
- ▶ Scaffolding Program
- ▶ Sewer Backup Management Policy
- ▶ Sidewalk Inspection Program
- ▶ Skid Steer Operator Program
- ▶ Street Sweeper Operator Program
- ▶ Tree Inspection and Maintenance Program
- ▶ Unmanned Aircraft Systems (UAS-Drone) Program
- ▶ Utility Vehicle Program
- ▶ Vendor Contractual Risk Transfer Program
- ▶ Warehouse Safety Program
- ▶ Welding Cutting and Hot Work Permit Program

Our mission is to help you protect your people, property, and operations before a claim ever occurs. FMIT's risk consultants are a direct extension of your team, offering practical solutions and ongoing support to reduce loss and improve safety outcomes across your organization.

Accreditation and Incentives

ENTERPRISE RISK MANAGEMENT: SAFETY EXCELLENCE INITIATIVE (SEI)

The Safety Excellence Initiative (SEI) is a **one-of-a-kind safety accreditation program** offered exclusively through our risk pool that recognizes, supports, and rewards public entities for their commitment to proactive safety management.



By guiding members through a structured and proven process, SEI enables the implementation of comprehensive safety management systems that drive measurable results, including reduced losses, fewer workplace injuries, and improved organizational resilience.

All participating members benefit from a self-evaluation and Safety Improvement Assessment, which identifies focus areas for ongoing refinement and supports a culture of continuous improvement.

Accreditation Support

Our experienced risk and safety professionals provide hands-on support to members throughout the SEI process, offering expert guidance tailored to each organization's unique needs.

The Safety Excellence Initiative is more than an accreditation; it's a practical pathway to a safer, more sustainable work environment, supported by trusted professionals every step of the way.

For members without a formal safety management system:

SEI offers a step-by-step action plan that includes written resources, templates, and best practices needed to build a fully customized health and safety program that meets recognized standards.

For members with established systems:

SEI serves as a benchmarking tool, enabling members to compare their current programs against industry-leading practices. The process includes a self-evaluation and a safety improvement assessment, helping organizations identify gaps, refine existing processes, and achieve continuous improvement.

SAFETY GRANTS: INVESTING IN SAFER COMMUNITIES

To support member efforts in creating safer work environments, we offer a **Safety Grant Program** that provides financial reimbursement assistance for the purchase of safety and health resources.

This program empowers members to proactively address risk, reduce exposure, and promote long-term loss prevention.

Since its inception, the program has awarded millions in grants to support impactful safety initiatives across Florida.

We're extremely flexible on eligible uses. If it improves safety, we're open to it.

Examples include:

- Purchasing equipment or materials that address emerging or persistent loss trends
- Repairing infrastructure, such as sidewalks
- Funding specialized safety training to build internal capacity and awareness



COMPREHENSIVE TRAINING

- ▶ In-Person Training
- ▶ Online Virtual Training via Lexipol
- ▶ Convenient Streaming Services via HSI
- ▶ Topical Monthly Webinars
- ▶ Claims Management Training and Best Practices
- ▶ FLC Insurance Summit
- ▶ Regional Roundtables



OVERVIEW

FMIT Risk and Safety Consultants deliver expert training on more than 85 safety topics, all tailored to the unique needs of Florida's local governments. We also offer custom courses and can modify existing content to align with your internal policies and operations. Our training is technically sound, easy to understand, and designed for real-world use at every level of your organization.

TRAINING THAT WORKS FOR YOU

- ▶ **Flexible Delivery:** Choose from on-site, regional, or virtual options. We offer monthly live webinars for both frontline employees and supervisors, plus a robust on-demand video library, with many sessions available in Spanish.
- ▶ **Member-Driven Content:** Courses are built around your needs and cover the most requested topics in municipal safety and risk management.

Popular in-person training courses include:

- ▶ Aerial Lift Safety
- ▶ Bucket Truck Safety
- ▶ Defensive Driving
- ▶ Drug and Alcohol
- ▶ Exposure Control for Law Enforcement
- ▶ Hand and Power Tool Safety
- ▶ Hostile Workplace Prevention
- ▶ Playground Safety
- ▶ Public Works Safety
- ▶ Storm Preparation and Response

TRAIN-THE-TRAINER COURSES

FMIT Risk and Safety Consultants offer train-the-trainer programs tailored to the heavy and mobile equipment your organization uses. Each course includes customized presentation materials with images of your actual equipment, pre-use inspection checklists, and operator evaluation forms, giving your internal trainers the tools they need to assess and document operator competency with confidence.

Popular train-the-trainer courses include:

- Boom Lift/Aerial Lift Operator
- Bucket Truck Operator
- Forklift Operator
- Front End Loader Operator
- Skid Steer Operator
- Solid Waste Truck Operator
- Street Sweeper Operator
- Truck Crane Operator
- Utility Vehicle Operator
- Vac Truck Operator

LAW ENFORCEMENT SUPPORT

FMIT offers a full range of resources tailored to law enforcement, including training, operational programs, and best practice guidance. All materials are developed with input from our Law Enforcement Advisory Panel to ensure they're practical, relevant, and aligned with the needs of Florida's municipal police departments.

Courses:

- Law Enforcement Defensive Driver
- Law Enforcement Life Saver
- Ballistic Protection for Law Enforcement
- Respirators for Law Enforcement
- Exposure Control for Law Enforcement
- Law Enforcement Safety Training Officer

Written Programs and Forms:

- Law Enforcement Training Safety Policy
- Law Enforcement Training Planning Worksheet
- Law Enforcement Pre-Training Site Inspection
- Law Enforcement After Training Review and Evaluation
- Law Enforcement Pre-Training Briefing
- Law Enforcement Warmup and Stretching
- Law Enforcement Physical Readiness Program

WRITTEN SAFE WORK PRACTICES

FMIT provides hundreds of easy-to-follow Safe Work Practices covering tools, equipment, and tasks commonly used in Florida municipalities. Each guide outlines clear pre-use, operational, and post-use steps, along with the required personal protective equipment (PPE) for the job.

Frequently used Safe Work Practices include:

- Aerial Lift (Boom)
- Angle Grinder
- Chain Saw Operation
- Circular Saw
- Damaged Underground Utility
- Dangerous Insects
- Dangerous Plants
- Electrical Cords
- Sewer Machine
- Table Saw

FLEXIBLE, ON-DEMAND VIRTUAL TRAINING AND STREAMING SERVICES

Through our partnerships with LocalGovU/Lexipol and HSI, your team gains access to a comprehensive library of hundreds of programs and courses for environmental, health, and safety training available anytime, anywhere.

Training is delivered through the Learning Management System, offering a streamlined, cost-effective solution that helps you meet regulatory requirements and strengthen workplace safety, without disrupting operations.

TOPICAL MONTHLY WEBINARS

Each month, our Risk and Safety Management team hosts live webinars that cover timely topics, emerging trends, and practical strategies to support your day-to-day work.

These sessions are designed to keep members informed, prepared, and equipped with tools they can apply right away. You'll hear from subject matter experts—many of whom are familiar faces from our own team—who bring real-world experience and insight into everything from regulatory updates to on-the-ground safety challenges.

Whether you're new to risk management or looking to stay ahead of the curve, these webinars are a valuable resource tailored to the needs of Florida's local governments. In addition, each webinar is recorded and available for your viewing on demand.



CLAIMS MANAGEMENT TRAINING AND BEST PRACTICES

Our goal is to help you understand what to do, when to do it, and how to do it in a way that protects your people and your organization.

This guidance goes hand in hand with our risk and safety management efforts, because preventing incidents and managing claims effectively are two sides of the same coin. When you know how to respond quickly, document clearly, and avoid common pitfalls, you not only reduce claim costs but also create a safer, more informed workplace overall.



We provide practical training, education, and best practices to help members navigate every stage of the claims management process, from initial reporting to resolution.

FLC Insurance Summit

The **Florida League of Cities Insurance Summit** is designed to provide education to local government staff who manage insurance, risk, and HR responsibilities, and offer real-world training and guidance to strengthen your day-to-day work. In addition to expert-led sessions, the event provides a clear, timely overview of Florida's evolving insurance landscape: what's changing, what to watch for, and how it impacts your organization.

Attendees also have valuable opportunities to connect with peers, exchange ideas, and explore emerging trends shaping public sector risk and insurance.



Regional Roundtables

We host regional roundtables across the state to connect with our insurance members in **person**. These sessions bring local governments together to talk through challenges, share solutions, and hear updates that matter. The conversations are practical and focused on what's happening in your region. You'll have the chance to ask questions, learn from your peers, and leave with ideas you can use right away.



Resources

ROBUST RISK AND SAFETY RESOURCE LIBRARY

Access everything you need to strengthen your organization's risk and safety practices all in one place.

Our Risk and Safety Resource Library offers over **500 expert-developed tools** designed to support your local government's day-to-day operations, training needs, and safety goals. These resources are practical, field-tested, and created with the needs of local government teams in mind.

Each resource is designed to help you **train staff, prevent injuries, meet compliance standards, and improve overall safety culture.**

What You'll Find

Resources span a wide variety of formats to fit different learning styles and operational needs:

- Full Courses for Your Use
- Checklists
- Worksheets
- Quizzes
- Operator Evaluations
- Forms and Templates
- Written Programs
- Safe Work Practices
- Real-World Case Studies

*This is your one-stop shop
for building a stronger,
safer organization, whether
you need a quick checklist
or a complete safety
program template.*

Key Topics Covered

The portal addresses everything from high-risk operations to day-to-day safety, including:

- Claims and Incident Reporting
- Equipment Operation (e.g., Aerial Lifts, Forklifts, ATVs, Backhoes)
- Environmental Hazards (Asbestos, Compressed Gases, Abrasive Blasting)
- Law Enforcement and Public Safety (First Amendment Auditing, Collision Reporting)
- Ergonomics and Behavioral Safety
- Heat Stress, BBP, AED Use, and More

MEMBER SERVICES EXCLUSIVE NEWSLETTER

Stay In the Know Every Month: Our members-only email delivers the latest industry news, timely risk and safety tips, emerging trends, and practical resources straight to your inbox. You'll also find member spotlights, helpful reminders, and real-world insights from peers across the state. It's a quick, valuable roundup designed to keep you informed, connected, and ahead of the curve.

RISK & SAFETY NEWSLETTERS

Tailored Updates for Key Staff: Our Risk & Safety newsletters deliver focused, role-specific content designed for police, fire, HR and risk management professionals, as well as public works, utilities, and parks staff. Each edition features practical safety guidance, regulatory updates, emerging risk trends, and real-world examples tailored to your department's unique challenges. It's a concise, relevant resource to help your team stay informed, prepared, and proactive.



Member Services Exclusive
Insurance | Risk | Finance | Innovation

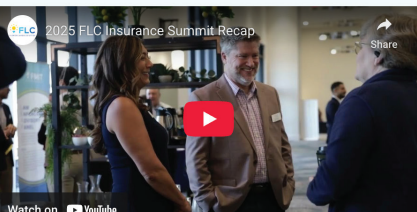
You may notice a refreshed design in the first 2026 edition of the Member Services Exclusive, a monthly email featuring the latest news from the **Florida League of Cities Trusts**. We've updated the look and feel to create a cleaner, more modern experience, making it easier to scan highlights, access resources, and stay informed.

Save the Date: 2026 Insurance Summit



Mark your calendars for the fourth annual **Insurance Summit** hosted by the Florida League of Cities. The 2026 Insurance Summit will be held **July 22-24 at The Vinoy in St. Petersburg**. This event will provide relevant training and education for public entity staff members responsible for insurance, risk management, and human resources.

Watch a recap from last year's Insurance Summit below.



Watch on [YouTube](#)

Member Services Exclusive Newsletter



Shift Brief
Law Enforcement Risk & Safety Update

Good day

Starting this month, we have transitioned the Florida Law Enforcement Risk and Safety Shift Brief to the Constant Contact platform. Since launching this initiative in October, interest and participation have grown far beyond what we originally anticipated.

The Florida Municipal Insurance Trust (FMIT) provides coverage to more than 125 law enforcement agencies, representing thousands of dedicated officers who serve and protect their communities every day. Our mission is simple: to ensure every officer has access to timely, practical safety and risk-management information that supports safer operations and helps them return home safely at the end of each shift.

If you would like to add additional command staff or officers to this monthly update, simply reply to this message with their name, position, and email address, and I will be happy to include them on the distribution list. Also please let me know if you need anything safety or risk related. If I can't help you, I can point you in the right direction.

Trevor Reschny
Risk and Safety Program Manager
Florida League of Cities, Inc.
treschny@flcities.com

Preventing Errors in Policing
[Trainer Development Session at Winter Springs PD](#)

We recently held a law enforcement training development session at the Winter Springs Police Department. 20 trainers from a dozen agencies attended to hear Jeff Johnsgaard, an internationally recognized law enforcement expert. Amongst other topics, Jeff discussed how trainers can design their training to prevent errors including the potentially catastrophic "slip and capture" error.

Slip and Capture Errors
Human error is inevitable in complex environments like policing. Understanding the types

Risk & Safety Newsletter

Health and Safety Fair Participation

Planning a Health and Safety Fair? Our Risk, Safety, and Health Consultants are ready to join you on-site to support your efforts and engage your employees.

We can provide handouts, brochures, booklets, and other educational materials tailored to your organization's needs. Whether you're looking for wellness tips, injury prevention resources, or interactive safety demonstrations, our team brings practical expertise and a friendly presence.

Common requests include ergonomic guidance, bloodborne pathogens information, heat stress awareness, safe driving resources, and more.

We're here to help make your event informative, approachable, and impactful—just let us know what you need, and we'll help you make it happen.



Artificial Intelligence Education and Resources

Artificial intelligence is rapidly evolving, bringing both opportunities and risks for local governments. We offer informational tools and learning sessions to help members stay informed, assess potential impacts, and connect with trusted resources as they navigate this emerging space.

We provide educational opportunities and curated content to help local governments in the following key areas:

PRACTICAL GUIDANCE

- AI concepts and their relevance to municipal operations
- Cybersecurity considerations
- Public records implications
- Operational impacts

RISK AWARENESS AND MITIGATION

- Common risks associated with AI use
- Considerations for implementation in local government contexts
- Available risk management tools and resources

We're here to support Florida's local governments with timely information, practical tools, and access to trusted resources. As the landscape continues to evolve, our goal is to help members stay prepared, informed, and confident in navigating AI-related considerations.

Dedicated In-House Claims Management & Litigation Support

An effective claims management program is essential to controlling long-term insurance costs, protecting County resources, and ensuring timely resolution of claims. FACT and FMIT recognize that claims handling impacts not only financial outcomes but also public perception, employee morale, operational continuity, and organizational risk.

To support members, FACT and FMIT maintain specialized Property & Liability and Workers' Compensation claims teams that provide responsive, transparent, and member-focused claims administration. Unlike many insurance providers that outsource claims handling, FACT and FMIT manage claims in-house through dedicated claims professionals who oversee each claim from initial reporting through final resolution. This approach provides more responsive service, greater accountability, lower claim volumes, and decisions focused on the best interests of member governments. The goal is not simply to process claims but to actively partner with County leadership to manage losses, identify trends, implement corrective actions that reduce future exposures, and support long-term financial stewardship.

Through a collaborative claims management approach, County staff remain engaged and informed throughout the life cycle of a claim, ensuring transparency, accountability, and timely communication.

Member Dashboard Capabilities

FACT and FMIT's Member Dashboards provide secure, real-time access to critical claims information, allowing County personnel to:

- Submit claims 24 hours a day, seven days a week
- Review adjuster notes
- Monitor claim reserve levels
- Access settlement and payment history
- Generate detailed loss reports
- Analyze claims trends across all lines of coverage

These tools provide County leadership with valuable operational intelligence and support informed decision-making regarding risk mitigation, budgeting, and resource allocation.

Comprehensive Claims Services

FACT and FMIT provide a structured, end-to-end claims management process designed to deliver timely resolutions while keeping County leadership informed throughout the life of a claim. Key claims services include:

- 24-hour, 7-days-a-week claim reporting and intake services.
- Immediate injury reporting and claims initiation for Workers' Compensation incidents.
- Dedicated adjusters assigned based on claim specialization and complexity.
- Coordination and communication with medical providers for Workers' Compensation claims.
- Prompt scheduling of inspections and investigations following reported losses.
- Regular claim status updates and transparent communication throughout the claims process.
- Compliance with all applicable Florida statutory reporting and regulatory requirements.
- Access to quarterly claims reporting and claims trend analysis upon request.
- FEMA-compliant property claims tracking technology that supports asset tracking and disaster recovery efforts.

This comprehensive approach helps ensure efficient claim resolution, consistent communication, and proactive management of emerging risks while minimizing operational disruptions for County staff.

Litigation Management and Legal Defense

When claims progress into litigation, FACT and FMIT provide experienced legal representation through a statewide network of attorneys who specialize in defending governmental entities. FACT and FMIT claim defense is provided by teams of Florida Bar board-certified civil trial lawyers with decades of experience representing Florida local governments and FACT and FMIT members. These attorneys understand the unique legal, regulatory, and operational challenges faced by counties and municipalities and are committed to protecting member interests throughout the litigation process.

If a claim results in litigation, a designated defense attorney is assigned to protect the County's interests while working closely with the assigned claims adjuster and County representatives. County leadership is notified promptly and remains informed regarding

significant developments throughout the litigation process. The assigned adjuster actively monitors case progress, participates in mediation and settlement discussions, and coordinates strategy with counsel to help achieve the most favorable resolution possible. County representatives may participate in mediations and other key proceedings as appropriate, ensuring transparency and collaboration throughout the process.

The following pages identify the qualified Property & Liability and Workers' Compensation defense counsel available to represent FACT and FMIT members throughout Florida.

FACT Authorized Liability Defense Attorneys

Constangy , Brooks, Smith & Prophete, LLP

200 W Forsyth Street Suite 1700
Jacksonville, FL 32202
Phone: 904.356.8900
www.constangy.com

Henry Buchanan, P.A.

2508 Barrington Circle
Tallahassee, FL 32308
Phone: 850.222.2920
www.henryblaw.com

Marks Gray, P.A.

1200 Riverplace Blvd Suite 800
Jacksonville, FL 32201
Phone: 904.398.0900
www.marksggray.com

McConnaughay, Coonrod, Weaver & Stern, P.A.

1709 Hermitage Blvd Suite 200
Tallahassee, FL 32308
Phone: 850.222.8121
www.mcconnaughay.com

Roper, Townsend & Sutphen, P.A.

255 S Orange Avenue Suite 750
Orlando, FL 32801
Phone: 407.897.5150
www.roparpa.com

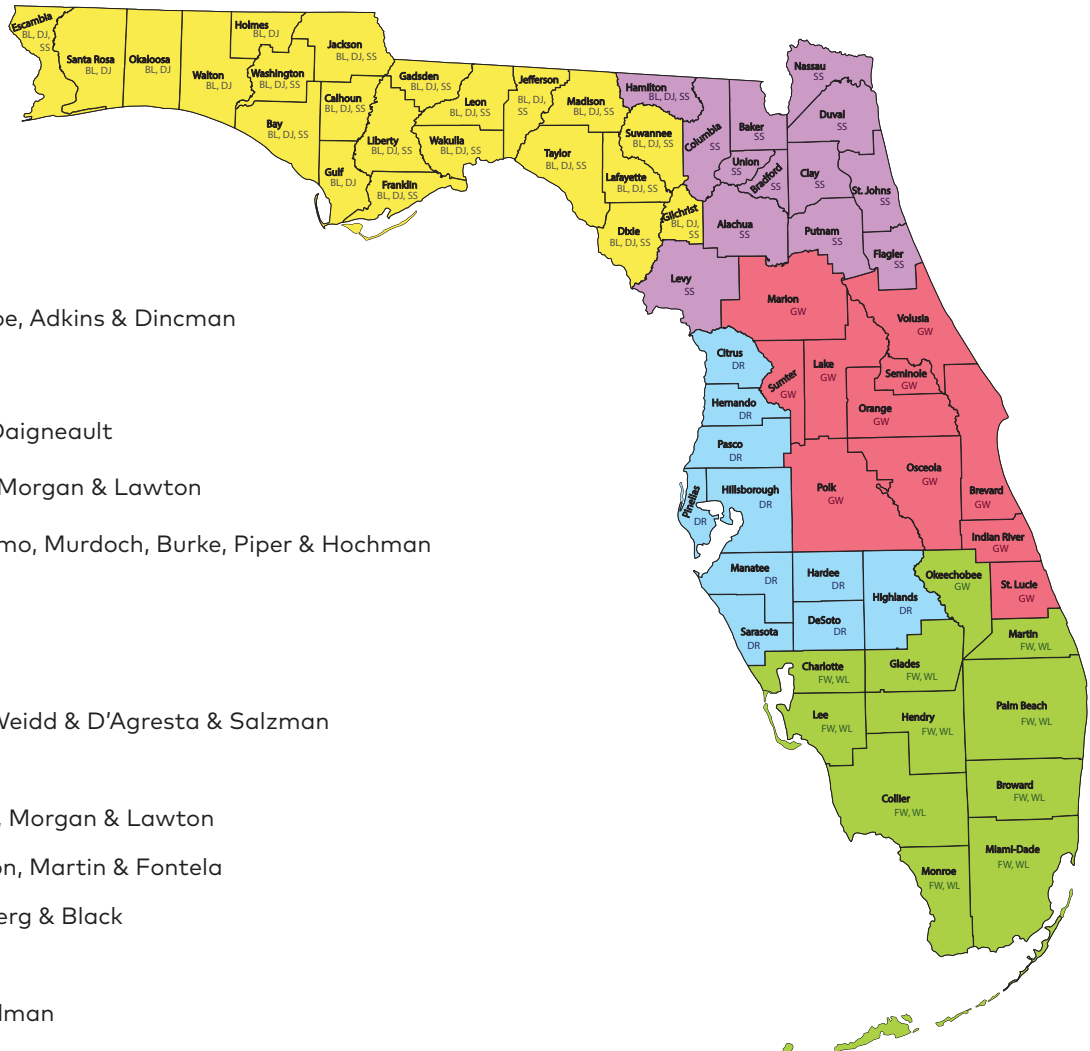
The Krizner Group

1550 Village Square Blvd Suite 3
Tallahassee, FL 32309
Phone: 850.386.3747
www.thekriznergroupp.com

Warner Law Firm, P.A.

501 W 11th Street Suite A
Panama City, FL 32401
Phone: 850.784.7772
www.warnerlaw.us

FMIT Authorized Property & Liability Defense Attorneys



PRIMARY:

- Coppins, Monroe, Adkins & Dincman
- Marks Gray
- Trask, Metz & Daigneault
- Dean, Ringers, Morgan & Lawton
- Johnson, Anselmo, Murdoch, Burke, Piper & Hochman

CONFLICT:

- GW** - Garganese, Weidd & D'Agresta & Salzman
- BL** - Bowman Law
- DR** - Dean, Ringers, Morgan & Lawton
- DJ** - Dennis, Jackson, Martin & Fontela
- FW** - Frank, Weinberg & Black
- WL** - Wydler Law
- SS** - Sniffen & Spellman

PRIMARY:

- McConnaughay, Duffy, Coonrod, Pope & Weaver
- Edward LeFever
- Rissman, Barrett, Hurt, Donahue & McLain
- Dean, Ringers, Morgan & Lawton
- Bradham, Benson, Lindley, Blevins, Bayliss, Wyatt & Ross
- Eraclides, Johns, Hall & Gelman
- Johnson, Anselmo, Murdoch, Burke, Piper & McDuff
- Isabel Martinez

- McConaughay, Duffy, Coonrod, Pope & Weaver
- Edward LeFever
- Rissman, Barrett, Hurt, Donahue & McLain
- Dean, Ringers, Morgan & Lawton
- Bradham, Benson, Lindley, Blevins, Bayliss, Wyatt & Ross
- Eraclides, Johns, Hall & Gelman
- Johnson, Anselmo, Murdoch, Burke, Piper & McDuff
- Isabel Martinez

Litigation Support Includes

- Property & Liability defense services
- Workers' Compensation defense services
- Strategic legal guidance throughout litigation
- Mediation participation and settlement consultation
- Ongoing communication with County leadership
- Litigation management and monitoring

Additional Member Benefits

- Defense costs are paid outside policy limits on virtually all coverage lines, maximizing the protection available for covered losses.
- Defense-related expenses are handled separately and do not diminish applicable deductibles.
- Liability limits remain dedicated to indemnity obligations, enhancing financial protection when claims are resolved.
- Members are kept informed and have opportunities to participate in key litigation and settlement discussions.
- Specialized legal representation is provided through highly experienced public-sector defense attorneys with extensive governmental litigation expertise. This structure helps maximize coverage protection while ensuring that counties remain informed participants in significant litigation matters.

Special Investigation & Recovery Unit (SIRU)

FACT and FMIT further support financial stewardship through the work of the Special Investigation & Recovery Unit (SIRU).

This specialized unit focuses on identifying opportunities to reduce unnecessary claim payments, investigating potentially fraudulent activity, and recovering funds whenever possible. Trained claims investigators evaluate files for indicators of fraud and, when appropriate, coordinate with the Florida Department of Financial Services and law enforcement authorities. In addition, dedicated recovery and subrogation specialists aggressively pursue reimbursement from responsible third parties, helping reduce overall program costs and preserve Trust assets on behalf of members.

SIRU Services Include

Fraud Prevention and Investigation

- Identification of potential insurance fraud
- Coordination with law enforcement and prosecutors
- Investigation support and case development
- Cost containment through fraud deterrence

Subrogation Recovery

- Recovery efforts against negligent third parties
- Reimbursement of paid claim expenses
- Protection of Trust assets
- Reduction in long-term member claim costs

Beyond protecting County resources through effective claims management and legal defense, successful local governments build resilience through transparent communication, meaningful public engagement, and strong stakeholder relationships. These important considerations are discussed in the following section..

STAKEHOLDER ENGAGEMENT AND PUBLIC PARTICIPATION

Levy County's long-term success depends not only on effective risk management and insurance protection, but also on maintaining strong relationships with employees, elected officials, residents, community partners, and other key stakeholders.

For local governments, public trust is one of the most valuable organizational assets. Levy County plays a critical role in fostering that trust through transparent communication, meaningful stakeholder engagement, and ongoing collaboration with the community. Effective communication during routine operations, public meetings, emergency situations, and recovery efforts helps build confidence, support informed decision-making, and strengthen community resilience.

By prioritizing open dialogue and proactive outreach, Levy County can enhance transparency, improve public understanding of county initiatives, and reinforce confidence in

local government operations. FACT and FMIT are available to support and assist the County in these efforts by providing guidance, resources, and communication expertise when needed.

Communication and Engagement Support

As Levy County continues to strengthen its communication and engagement efforts, FACT and FMIT can provide support in the following areas:

- Risk-related communication planning
- Employee engagement initiatives
- Crisis communication support
- Public information strategies
- Stakeholder messaging guidance
- Organizational transparency initiatives

Public Engagement Opportunities

Levy County is encouraged to utilize a variety of engagement methods to gather input, share information, and strengthen relationships with residents and stakeholders. FACT and FMIT can assist the County in developing and implementing engagement approaches such as:

- Public workshops
- Community listening sessions
- Online surveys
- Virtual town halls
- Stakeholder advisory groups
- Mobile and community outreach meetings

Strategies for Reaching Underrepresented Populations

Ensuring that all residents have opportunities to participate in public processes is an important component of effective local governance. Levy County should consider engagement strategies that improve accessibility and encourage participation from diverse and historically underrepresented populations. FACT and FMIT can support these efforts through guidance and best practices, including:

- Multilingual communications
- ADA-accessible meeting formats

- Virtual participation options
- Partnerships with community-based organizations
- Outreach through trusted community leaders
- Meetings held at varying times and locations to increase accessibility

By maintaining a commitment to open communication and meaningful public engagement, Levy County can strengthen stakeholder relationships, enhance public confidence, and support long-term organizational success. FACT and FMIT remain available to provide guidance and resources that help advance the County's communication and engagement objectives.

SUMMARY

FACT and FMIT appreciate the opportunity to partner with Levy County in protecting its people, property, financial resources, and public mission. As member-owned organizations dedicated exclusively to serving Florida local governments, we understand the unique responsibilities and challenges counties face in delivering essential services, managing public assets, and responding to an evolving risk environment. Through comprehensive insurance protection, proactive risk management, responsive claims administration, extensive member services, and ongoing stakeholder support, FACT and FMIT are committed to serving as a trusted extension of County staff. Our goal is not simply to provide coverage, but to help Levy County strengthen organizational resilience, promote employee safety, safeguard taxpayer resources, and support sound decision-making. Together, we look forward to building a long-term partnership that helps Levy County continue delivering reliable, effective, and community-focused services to its residents today and into the future

PART 3

PRICE PROPOSAL

**PART 3
PRICE PROPOSAL**

Submitted as a separate document per RFP requirements

Price Proposal

Includes:

Cover Page

FACT and FMIT Price Proposal Premium Summary

FACT Price Proposal

FMIT Price Proposal

PART 4

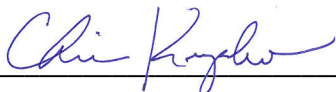
FORMS AND

DOCUMENTS

CONTRACT EXCEPTION FORM

Any proposer who requires/requests revision(s) to the Form of Contract (contained in the Attachment section of this solicitation) must submit this completed Contract Exception Form **during the Question portion of the solicitation process**. The County is under no obligation to grant any exceptions and any proposal submitted that is contingent on exceptions to the Contract being granted will not be accepted. If an exception is rejected by the County and the proposer subsequently submits a proposal, the proposer is deemed to have waived their request for a Contract exception.

Request for Revision to Form of Contract
Identify the specific Contract provision(s) that Proposer takes exception to:
Section 3. Insurance Requirements, 3.1 Workers' Compensation - The Florida League of Cities' insurance coverage complies with all except for the \$3,000,000 each accident limit. The Florida League of Cities' each accident limit is \$1,000,000.
Explain the specific revision(s) that are being requested (such as, delete the provision or modify it to state...)
We request acceptance of the \$1,000,000 each accident limit.

Signature: 

Printed Name of Authorized Signatory: Chris Krepcho

Name of Proposer: Florida League of Cities, Inc.

Date: 6/18/2026

**IF PROPOSER HAS ANY QUESTIONS, THIS FORM MUST BE COMPLETED
AND SUBMITTED BEFORE THE QUESTION PERIOD DEADLINE**

SWORN STATEMENT ON PUBLIC ENTITY CRIME

Sworn Statement Pursuant to Section 287.133(3)(a), Florida Statutes

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted to Levy County Board of County Commissioners
By Clay Austin, Director of Insurance Member Services
(Print individual name and title)
For Florida League of Cities, Inc.
(Print name of entity submitting statements)
Whose business address is 135 East Colonial Drive, Orlando FL 32801
and if applicable whose Federal Employer Identification Number (FEIN) is 59-6001124.
If the entity has no FEIN, include Social Security Number of the individual signing this Sworn Statement:
_____.

2. I understand that a "public entity crime" as defined in paragraph 287.133(1)(a), Florida Statutes, mean violation of any state or federal law by a person with respect to and directly related to the transactions of business with any public entity or with an agency or political subdivision of any other state or with the United States including, but not limited to any proposal or contract for goods or services to be provided to any public entity or any agency or political subdivision of any other state or the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or conviction of a public entity crime, with or without adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a Jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
 - a. A predecessor or successor of a person convicted of public entity crime; or
 - b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which proposals or applies to proposal on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
6. Based on information and belief, the statement which I have marked below is true in a relation to the entity submitting this sworn statement. (Please indicate which statement applies).

☒ Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or any affiliate of the entity has been charged with and convicted of a public entity crime within the past 36 months.

☐ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime within the past 36 months AND (Please indicate which additional statement applies).

☐ The entity submitting the sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime within the past 36 months. However, there has been a subsequent proceeding before a Hearing Officers of the State of Florida, Division of Administrative Hearings and the Final Order by the Hearing Officer determined that it was not in the public interest place the entity submitting this sworn statement on the convicted vendor list. (Attached is a copy of the final order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THE PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED AND FOR THE PERIOD OF THE CONTRACT ENTERED INTO, WHICHEVER PERIOD IS LONGER. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES, FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

(Signature)

State of Florida

County of Orange

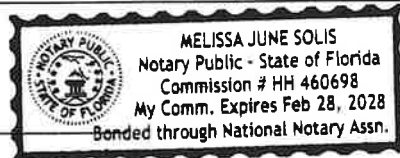
Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of July, 2026, by Clay Austin (name), as

Director of Insurance Member Services (title) for Florida League of Cities, Inc. (name of proposer)

Personally known ☒ OR Produced Identification ☐ (type of identification).

(Signature) Notary Public

My Commission expires 2/28/2028



(SEAL)

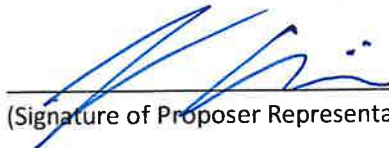
THIS DOCUMENT MUST BE COMPLETED AND RETURNED WITH YOUR SUBMITTAL

NON-COLLUSION AFFIDAVIT

I, Clay Austin of the County of Orange

According to law on my oath, and under penalty of perjury, depose and say that:

1. I am Director of Insurance Member Services of the firm of Florida League of Cities, Inc. providing that I executed the said proposal with full authority to do so.
2. This response has been arrived at independently without collusion, consultation, communication or agreement for the purpose of restricting competition, as to any matter relating to qualifications or responses of any other responder to induce any other person, partnership or corporation to submit, or not to submit, a response for the purpose of restricting competition;
3. The statements contained in this affidavit are true and correct, and made with full knowledge that Levy County relies upon the truth of the statements contained in this affidavit in awarding contracts for any services resulting from this ITB for said project.


(Signature of Proposer Representative)

7/6/2026
(Date)

State of Florida

County of Orange

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of July, 2026, by Clay Austin (name), as Director of Insurance Member Services (title) for Florida League of Cities, Inc. (name of proposer) Personally known ☒ OR Produced Identification ☐ (type of identification).


(Signature) Notary Public

(SEAL)

(Printed, typed or stamped commissioned name of notary public)

My Commission expires 2/28/2028



THIS DOCUMENT MUST BE COMPLETED AND RETURNED WITH YOUR SUBMITTAL

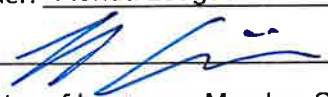
DRUG-FREE WORKPLACE FORM

The undersigned Bidder in accordance with Section 287.087, Florida Statutes hereby certifies that the Bidder Florida League of Cities, Inc. (name of firm or individual) does:

1. Publish a statement notifying employees that the unlawful manufacture, distributions, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United State or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

Name of Bidder: Florida League of Cities, Inc.

Signature:  _____

Title: Director of Insurance Member Services

Date: 7/6/2026

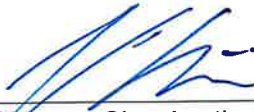
ANTI-HUMAN TRAFFICKING AFFIDAVIT

DIRECTIONS: All nongovernmental entities that are or potentially will be contracting, renewing or extending contracts with Levy County, must have an officer or representative fully execute this affidavit. Note, this is a mandatory requirement of s 787.06(13), Florida Statutes effective July 1, 2024.

I Clay Austin (insert name) as Director of Insurance Member Services (insert title) on behalf of Florida League of Cities, Inc. (insert entity name) under penalty of perjury hereby attest as follows:

1. I am over 21 years of age and have personal knowledge of the matters set forth in this affidavit.
2. Florida League of Cities, Inc. (insert entity name) does not use coercion for labor or services as defined in s. 787.06(2)(a), Florida Statutes.
3. More particularly, Florida League of Cities, Inc. (insert entity name) does not participate in any of the following actions:
 - a. Using or threatening to use physical force against any person;
 - b. Restraining, isolating or confining or threatening to restrain, isolate or confine any person without lawful authority and against her or his will;
 - c. Using lending or other credit methods to establish a debt by any person when labor or services are pledged as a security for the debt, if the value of the labor or services as reasonably assessed is not applied toward the liquidation of the debt or the length and nature of the labor or services are not respectively limited and defined;
 - d. Destroying, concealing, removing, confiscating, withholding, or possessing any actual or purported passport, visa, or other immigration document, or any other actual or purported government identification document, of any person;
 - e. Causing or threatening to cause financial harm to any person;
 - f. Enticing or luring any person by fraud or deceit; or
 - g. Providing a controlled substance as outlined in Schedule I or Schedule II of s. 893.03, Florida Statutes to any person for the purpose of exploitation of that person.

FURTHER AFFIANT SAYETH NAUGHT.



Printed Name: Clay Austin

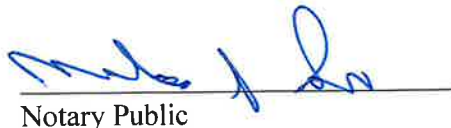
Title: Director of Insurance Member Services

Nongovernmental entity: Florida League of Cities, Inc.

Date:

STATE OF Florida
COUNTY OF Orange

SWORN TO AND SUBSCRIBED before me X in person or _____ remote notarization by
_____ as Director of Insurance Member Services on behalf of
Florida League of Cities, Inc., who is personally known to me or who
produced _____ as identification this 6th day of
July, 202 6.



Notary Public

(Notary Seal)



EXHIBIT B

FOREIGN COUNTRY OF CONCERN AFFIDAVIT

DIRECTIONS: All nongovernmental entities that are or potentially will be contracting, renewing or extending contracts with Levy County, must have an officer or representative fully execute this affidavit. Note, this is a mandatory requirement of s 287.138, Florida Statutes, for all entities that may have access to individuals' personal identifying information.

I Clay Austin (insert name) as Director of Insurance Member Services (insert title) on behalf of Florida League of Cities, Inc. (insert entity name) under penalty of perjury hereby attest as follows:

1. I am over 21 years of age and have personal knowledge of the matters set forth in this affidavit.
2. I certify that Florida League of Cities, Inc. (insert entity name) ("Vendor"):
 - a. Is not owned by the government of a foreign country of concern;
 - b. A government of a foreign country of concern does not have a controlling interest in Vendor; and
 - c. Is not organized under the laws of nor have its principal place of business in a foreign country of concern.
3. For purposes of this Affidavit, "Foreign Country of Concern" means the People's Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic People's Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro, or the Syrian Arab Republic, including any agency of or any other entity of significant control of such foreign country of concern.

FURTHER AFFIANT SAYETH NAUGHT.


Printed Name: Clay Austin

Title: Director of Insurance Member Services

Nongovernmental entity: Florida League of Cities, Inc.

Date: 7/6/2026

STATE OF Florida

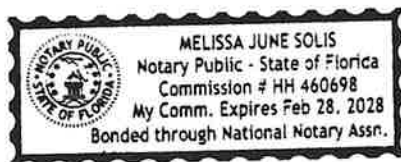
COUNTY OF Orange

SWORN TO AND SUBSCRIBED before me X in person or _____ remote
notarization by _____ as Director of Insurance Member Services on
behalf of Florida League of Cities, Inc., who is personally
known to me or who produced _____ as identification
this 6th day of July, 2026.



Notary Public

(Notary Seal)



CONFLICT OF INTEREST DISCLOSURE STATEMENT

The award hereunder is subject to the provisions of Chapter 112, Florida Statutes. All proposers must disclose with their proposals whether any officer, director, employee or agent is also an officer or an employee of the Board of County Commissioners. All proposers must disclose whether any officer, partner, director or proprietor is the spouse or child of one of the members of the Board of County Commissioners. All proposers must disclose the name of any County officer or employee who owns, directly or indirectly, an interest of five percent (5%) or more in the firm or any of its branches or affiliates. All proposers must also disclose the name of any employee, agent lobbyist, previous employee of the Board, or other person, who has received or will receive compensation of any kind in connection with the response to this ITB. All proposers are also required to include a disclosure statement of any potential conflict of interest that the proposer may have due to other Clients, contracts, or interest associated with the performance of services under this ITB and any resulting agreement. Use additional sheets if necessary.

Names of Officer, Director, Employee or Agent that is also an Employee of the Board:

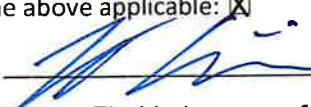
Names of Officer, Partner, Director or Proprietor who is spouse or child of Board Member:

Names of County Officer or Employee that owns five percent (5%) or more in Proposers Firm:

Names of applicable person(s) who have received compensation:

Description of potential conflict(s) with other Clients, contracts or interests:

None of the above applicable: ☒

Signature: 

Printed Name: Clay Austin

Proposer Name: Florida League of Cities, Inc.

Date: 7/6/2026

THIS DOCUMENT MUST BE COMPLETED AND RETURNED WITH YOUR SUBMITTAL

**Request for Taxpayer
Identification Number and Certification**

Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give form to the
requester. Do not
send to the IRS.**

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type.
See Specific Instructions on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

FLORIDA LEAGUE OF CITIES, INC.

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

- ☐ Individual/sole proprietor ☒ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate
☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership)
Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.
☐ Other (see instructions)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____

(Applies to accounts maintained outside the United States.)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions ☐

5 Address (number, street, and apt. or suite no.). See instructions.

301 SOUTH BRONOUGH STREET, SUITE 300

6 City, state, and ZIP code

TALLAHASSEE, FL 32301

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

____ - ____ - ____

or

Employer identification number

5 9 - 6 0 0 1 1 2 4

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

**Sign
Here**

Signature of
U.S. person



Date

2-9-24

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/9/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Digital Insurance LLC - Tallahassee, FL 3375-I Capital Circle NE Tallahassee FL 32308		CONTACT NAME: PHONE (A/C, No, Ext): 850-942-7760 FAX (A/C, No): E-MAIL ADDRESS: demont.coi@onedigital.com	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: Businessfirst Ins Co	
		INSURER B: Federal Insurance Company	
		INSURER C: Chubb Indemnity Insurance Co	
		INSURER D: Underwriters At Lloyds London	
		INSURER E:	
		INSURER F:	

COVERAGES**CERTIFICATE NUMBER:** 512773776**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
C	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			D02831983	1/1/2026	1/1/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included \$
B	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			73648862	1/1/2026	1/1/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10,000			56726531	1/1/2026	1/1/2027	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N ☐	N / A	521-21359	1/1/2026	1/1/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Crime			UC15104208.26	3/22/2026	3/22/2027	Per Occurrence 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

For Informational Purposes Only

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/30/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Edgewood Partners Insurance Center 1 American Lane Greenwich CT 06831-2560	CONTACT NAME: Certificate Unit PHONE (A/C, No, Ext): 404-781-1700 FAX (A/C, No): E-MAIL ADDRESS: Certificate@epicbrokers.com
INSURED Florida League of Cities, Inc. 125 East Colonial Drive Orlando, FL 32801	INSURER(S) AFFORDING COVERAGE INSURER A: Indian Harbor Insurance Company INSURER B: XL Specialty Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:
License#: 0B29370 FLORLEAG	NAIC # 36940 37885

COVERAGES**CERTIFICATE NUMBER:** 1726727350**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A B	E&O (*) D&O, EPL, FIDUCIARY (**)			ELU20640525 ELU20640425	10/1/2025 10/1/2025	10/1/2026 10/1/2026	LIMIT: LIMIT: \$5,000,000 \$5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

EVIDENCE OF INSURANCE

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/30/2025

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PRODUCER Edgewood Partners Insurance Center 1 American Lane Greenwich CT 06831-2560	CONTACT NAME: Certificate Unit PHONE (A/C, No, Ext): 404-781-1700 FAX (A/C, No): E-MAIL ADDRESS: Certificate@epicbrokers.com
INSURED Florida League of Cities, Inc. 125 East Colonial Drive Orlando, FL 32801	INSURER(S) AFFORDING COVERAGE INSURER A: Beazley Excess and Surplus Ins, Inc INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
License#: 0B29370 FLORLEA	NAIC # 17520

COVERAGES**CERTIFICATE NUMBER:** 1463082780**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y ☒ N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Cyber Liability			D3AA4D250101	10/1/2025	10/1/2026	LIMIT: \$2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

EVIDENCE OF INSURANCE

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AUTHORIZED REPRESENTATIVE

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Detail by FEI/EIN Number

Florida Not For Profit Corporation

FLORIDA LEAGUE OF CITIES, INCORPORATED

Filing Information

Document Number	702898
FEI/EIN Number	59-6001124
Date Filed	12/13/1935
State	FL
Status	ACTIVE
Last Event	REINSTATEMENT
Event Date Filed	10/29/2015

Principal Address

301 S. BRONOUGH STREET, SUITE 300
TALLAHASSEE, FL 32301

Changed: 01/03/2011

Mailing Address

POST OFFICE BOX 1757
TALLAHASSEE, FL 32302-1757

Changed: 01/12/2010

Registered Agent Name & Address

Garner, Jeannie
301 S. BRONOUGH ST., Suite 300
TALLAHASSEE, FL 32301

Name Changed: 01/10/2022

Address Changed: 03/29/2016

Officer/Director Detail

Name & Address

Title Past President

Blake, Michael
65 Stone Street
Cocoa, FL 32922

Title President

Smith, Holly D
800 Dunlop Road
Sanibel, FL 33957

Title First Vice President

Franks, Mark
2 Cherokee Rd
Shalimar, FL 32579

Title Second Vice President

Stoeckel, Sarah
555 S Washington Av
Titusville, FL 32796

Annual Reports

Report Year	Filed Date
2024	01/12/2024
2025	01/03/2025
2026	01/08/2026

Document Images

01/08/2026 -- ANNUAL REPORT	View image in PDF format
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Florida Department of State, Division of Corporations

2025 - 2026



Local Business Tax Receipt

(Formerly known as "Business License "
changed per state law HB1269-2006)

Business Name

FLORIDA LEAGUE OF CITIES INC
PO BOX 530065
ORLANDO, FL 32853

Business Owner

FLORIDA LEAGUE OF CITIES INC

Business Location

125 E COLONIAL DR
ORLANDO, FL

NOTICE-THIS TAX RECEIPT ONLY EVIDENCES
PAYMENT OF THE LOCAL BUSINESS TAX PURSUANT
TO CH.205, FLORIDA STATUTES. IT DOES NOT PERMIT
THE HOLDER TO OPERATE IN VIOLATION OF ANY CITY,
STATE, OR FEDERAL LAW. CITY PERMITTING MUST BE
NOTIFIED OF ANY MATERIAL CHANGE TO THE
INFORMATION FOUND HEREIN BELOW. THIS RECEIPT
DOES NOT CONSTITUTE AN ENDORSEMENT OR
APPROVAL OF THE HOLDER'S SKILL OR
COMPETENCY.

Case Number: BUS0021708-001

Issued Date: 07/15/2025

Expiration Date: 09/30/2026

Business type(s):

Description	Year
BUSOFF 9990 BUSINESS OFFICE	2026



Local Business Tax Receipt
City Hall, 400 South Orange Avenue, First Floor
Post Office Box 4990
Orlando, Florida 32802-4990

Phone: 407.246.2204 Fax: 407.246.3420

Email: businesstax@orlando.gov

Prompt! Interactive Voice Response System: 407.246.4444
Visit our website: orlando.gov/permits

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

DENISE P. VOGELGESANG

License Number : W720762

Resident Insurance License

- 0220 - GENERAL LINES (PROP & CAS)
- 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

08/23/2022
02/17/2021

Please Note:

A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a first-time applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 626.2815 or 648.385, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <https://dice.flds.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myfloridacfo.com/division/agents.



Jimmy Patronis
Chief Financial Officer
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

LYNDSEY MOORE JOHANNESSEN

License Number : W154791

Resident Insurance License

● 0220 - GENERAL LINES (PROP & CAS)

Issue Date

10/15/2014

Please Note:

A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a first-time applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 626.2815 or 648.385, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <https://dice.flds.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myfloridacfo.com/division/agents.



Jimmy Patronis
Chief Financial Officer
State of Florida

APPENDIX

FACT FINANCIAL

STATEMENTS

FLORIDA ASSOCIATION OF COUNTIES TRUST
FINANCIAL STATEMENTS
SEPTEMBER 30, 2025

Florida Association of Counties Trust
Financial Statements
September 30, 2025

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Schedule 1 - Required Supplementary Information Ten-Year Claims Development Information	19 - 20
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SHORSTEIN & SHORSTEIN, P.A.

CERTIFIED PUBLIC ACCOUNTANTS

8265 BAYBERRY ROAD

JACKSONVILLE, FLORIDA 32256

JACK F. SHORSTEIN, C.P.A., J.D. (1929-2014)

SAMUEL R. SHORSTEIN

MARK J. SHORSTEIN, C.P.A.

BENJAMIN I. SHORSTEIN, C.P.A.

BARBARA J. HOUSTON, C.P.A.

MARGARET R. CONOVER, C.P.A.

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JEWEL A. McCANCE, C.P.A.

BEVERLY W. PARKER, C.P.A.

MICHAEL H. BROSS, C.P.A.

MARINA CUNNINGHAM, C.P.A.

February 19, 2026

Independent Auditor's Report

To the Board of Trustees of the
Florida Association of Counties Trust:

Opinion

We have audited the accompanying financial statements of the Florida Association of Counties Trust, which comprise the statements of net position as of September 30, 2025 and 2024, and the related statements of revenues, expenses and changes in net position and cash flows for the years then ended, and the related notes to the financial statements, which collectively comprise the basic financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Florida Association of Counties Trust as of September 30, 2025 and 2024, and the changes in its net position and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Florida Association of Counties Trust and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Florida Association of Counties Trust's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Florida Association of Counties Trust's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Florida Association of Counties Trust's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 3-6 and the schedules of ten-year claims development information and claims liability by type of contract on pages 19-21 be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Florida Association of Counties Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

The following discussion and analysis will provide an overview of the financial activities of the Florida Association of Counties Trust (the Trust) for the fiscal years ended September 30, 2025 and 2024. Please read this in addition to the financial statements, notes to the financial statements and other supplementary information provided herein.

Financial Highlights

- Trust assets exceeded liabilities at September 30, 2025 by \$12.1 million and by \$11.8 million at September 30, 2024.
- Trust net position increased \$354,217 from FY2024 to FY2025 and increased by \$3,378,603, from FY2023 to FY2024. The change in net position was primarily due to investment income.
- Total assets increased to \$29.2 million at September 30, 2025, compared to \$26.2 million at September 30, 2024, an increase of \$3.0 million, or 12%. The increase was primarily attributable to growth in investments, which rose by approximately \$3.8 million, reflecting net purchases and favorable market valuation changes during the year.
- Total liabilities increased to \$17.1 million at September 30, 2025, compared to \$14.4 million at September 30, 2024, an increase of \$2.7 million, or 19%. This increase was driven primarily due to an increase in loss and loss adjustment expense reserves, reflecting higher incurred losses during the fiscal year.
- Premiums increased by \$1,008,397 or 13% from FY2024 to FY2025 and increased by \$1,032,195 or 16% from FY2023 to FY2024. The increase in both years was primarily due to increases in ratable exposures.
- Total operating expenses increased by \$2,609,681, or 36% from FY2024 to FY2025 and increased by \$472,230, or 7% from FY2023 to FY2024. The change in both years was primarily attributable to changes in loss and loss adjustment expense.
- Nonoperating revenues decreased by \$1,423,102 from FY2024 to FY2025 and increased by \$2,108,138 from FY2023 to FY2024. These changes reflect fluctuations in the market value of the investment portfolios at the end of each fiscal year.

Florida Association of Counties Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Basic Financial Statements

The Trust is an independent reporting entity accounted for as an enterprise fund in accordance with U.S. generally accepted accounting principles for governments as established by the Governmental Accounting Standards Board (GASB). These governmental accounting rules require the Trust to prepare a series of financial statements. The Statements of Net Position provide information about the assets and liabilities at a specific point in time, in this case, September 30, 2025 and 2024. The Statements of Revenues, Expenses and Changes in Net Position provide information about revenues (additions to net position) and expenses (deductions from net position) recorded during each fiscal year. The Trust uses the flow of economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time the liabilities are incurred. The Statements of Cash Flows provide information about the various cash activities of the Trust for each year and are presented using the direct method with a reconciliation of operating cash flows to operating income.

Notes to the financial statements. The footnotes provide additional information essential to the understanding of the financial statements.

Supplemental Information. In addition to the basic financial statements and accompanying notes, this report also presents certain supplementary information regarding the Trust's ten-year claims development history. Setting member premium rates today to cover assumed risk of possible future loss occurrences is largely guided by claims development. Analysis of trends in claims development indicates whether losses are increasing, decreasing or remaining static.

Income and expenses. The majority of the Trust's income and expenses are contained within a relatively small number of accounts. Premiums are determined by the Board of Trustees annually after consulting with an independent actuary. The Trust pays for covered losses experienced by its members as well as related loss expense. Effective October 1, 2012, the Florida League of Cities, Inc. (the League) became the service company for the Trust processing all claims for the policy years 2012-2013 and later. As of April 2016, the League processes all claims for the Trust. Outside claims adjusters, attorneys and other professionals are contracted on an as-needed basis. Between the time a claim is reported and the time it is resolved, reserves are established for the estimated amount that will have to be paid at some future date to settle the loss. Reserves are based on the claims adjusters' evaluations of individual claims, management's evaluation and an actuarial review of experience with respect to the probable number and nature of claims incurred but not yet reported.

Florida Association of Counties Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Comparative Financial Information

	2025	2024	2023	Change 2025-2024		Change 2024-2023	
				Amount	%	Amount	%
Current Assets	\$ 29,239,309	\$ 26,156,862	\$ 21,134,484	\$ 3,082,447	12%	\$ 5,022,378	24%
Total Assets	29,239,309	26,156,862	21,134,484	3,082,447	12%	5,022,378	24%
Current Liabilities	6,413,539	5,844,449	4,637,736	569,090	10%	1,206,713	26%
Noncurrent Liabilities	10,714,717	8,555,577	8,118,515	2,159,140	25%	437,062	5%
Total Liabilities	17,128,256	14,400,026	12,756,251	2,728,230	19%	1,643,775	13%
Net Position	\$ 12,111,053	\$ 11,756,836	\$ 8,378,233	\$ 354,217	3%	\$ 3,378,603	40%
Premiums	\$ 8,489,966	\$ 7,481,569	\$ 6,449,374	\$ 1,008,397	13%	\$ 1,032,195	16%
Other Income	12,000	12,000	11,000	-	0%	1,000	9%
Total Operating Revenues	8,501,966	7,493,569	6,460,374	1,008,397	13%	1,033,195	16%
Loss and LAE	6,854,182	4,487,958	4,356,992	2,366,224	53%	130,966	3%
Other Operating Expenses	2,989,960	2,746,503	2,405,239	243,457	9%	341,264	14%
Total Operating Expenses	9,844,142	7,234,461	6,762,231	2,609,681	36%	472,230	7%
Nonoperating Revenues	1,696,393	3,119,495	1,011,357	(1,423,102)	46%	2,108,138	208%
Change in Net Position	\$ 354,217	\$ 3,378,603	\$ 709,500	\$ (3,024,386)	90%	\$ 2,669,103	376%

Capital Assets and Long-Term Debt Activity

The Trust owns capital assets related to costs incurred to design and build a website, which is fully amortized.

The Trust has no long-term debt.

Economic Factors and Known Facts

In the 2024-25 fiscal year, the Trust had solid member retention and gained new business during the policy year. The Board of Trustees approved a FY24-25 budget with an increase for general liability rates, cyber liability rates, and auto liability rates.

The Florida League of Cities, Inc. (League) serves as the Trust's service company. As the Trust's service company, the League collects premiums, invoices deductibles, processes payables and adjusts claims.

The Trust invests surplus funds in the Florida Municipal Investment Trust (FMIVT). The funds are invested in nine separate portfolios that range from short-term bond funds to an international equity portfolio.

Florida Association of Counties Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Economic Factors and Known Facts (Continued)

According to the latest estimate released by the Bureau of Economic Analysis in January 2026, Real gross domestic product (GDP) increased to +4.4% in the third quarter of 2025. The increase in real GDP in the third quarter primarily reflected increases in consumer spending, exports, governmental spending, and investment. Compared to the second quarter of +3.8%, the acceleration in real GDP in the third quarter reflected upturns in investment, exports, and government spending, as well as an acceleration in consumer spending. The unemployment rate remains relatively low at 4.3% in January 2026, which reflects a slight increase from the same period of 2025's unemployment rate of 4.0% (according to the Bureau of Labor Statistics). For context, an unemployment rate of 4% or lower is often viewed as full employment.

According to the January 2026 Economic Overview from the Florida Legislature Office of Economic and Demographic Research, Florida's GDP grew at +3.3% in Q2 2025, which was below the U.S. as a whole at +3.8% during the same time period. The Economic Estimating Conference expects continued GDP deceleration to 2.7% and 2.6% over the current and next fiscal year as businesses and consumers transition from a higher inflation, higher interest rate environment to more normal conditions. In November 2025, Florida's unemployment rate was at 4.2% and was lower than the U.S. unemployment rate of 4.6% during the same period.

Florida's counties continue to emphasize financial stability through prudent budgeting and the maintenance of reserves and unrestricted resources that support continuity of operations and long-term resilience. Florida law requires county budgets to be balanced and expressly allows provisions for reserves, including a reserve for contingencies and a reserve for cash balance to be carried over to support ongoing operations. Consistent with widely recognized public finance best practices, maintaining adequate levels of fund balance helps mitigate revenue shortfalls and unanticipated expenditures, and fund balance levels are a commonly monitored indicator of financial flexibility and creditworthiness. Beyond maintaining financial capacity, Florida counties deploy resources to deliver vital local services that directly support residents' quality of life, including public safety, fire and emergency medical services, transportation and roads, parks and libraries, healthcare, growth management, and economic development.

For more than 35 years, the Trust has continued to serve as a reliable partner for counties to insure general liability and automobile liability exposures. The Trust invests in effective risk management services custom-tailored for its member county governments. The Trust remains focused on helping its member counties achieve a key mission of safely and efficiently delivering public services to their communities.

Requests for Information

This financial report is designed to provide a general overview of the Trust's finances. Questions concerning the information provided in this report or requests for additional information should be addressed to the Florida League of Cities, Inc., P.O. Box 538135, Orlando, FL 32853.

Florida Association of Counties Trust
***STATEMENTS OF NET POSITION**
Years Ended September 30, 2025 and 2024

ASSETS

	<u>2025</u>	<u>2024</u>
<u>Current Assets</u>		
Cash and Cash Equivalents	\$ 1,588,562	\$ 2,442,802
Investments	27,357,754	23,601,239
Deductibles Receivable	276,727	55,607
Reinsurance Receivable	50	7,003
Premiums Receivable	150	19,571
Miscellaneous Receivable and Prepaid Expenses	16,066	30,640
Total Current Assets	29,239,309	26,156,862

LIABILITIES

<u>Current Liabilities</u>		
Loss and Loss Adjustment Expense Reserves	5,632,288	4,613,083
Premiums Collected in Advance	646,976	1,108,139
Accounts Payable	134,275	112,227
Other Deferred Income	-	11,000
Total Current Liabilities	6,413,539	5,844,449
<u>Noncurrent Liabilities</u>		
Loss and Loss Adjustment Expense Reserves	10,712,661	8,552,980
Premiums Collected in Advance	2,056	2,597
Total Noncurrent Liabilities	10,714,717	8,555,577
Total Liabilities	17,128,256	14,400,026

NET POSITION

<u>Net Position</u>		
Restricted	233,083	232,452
Unrestricted	11,877,970	11,524,384
Total Net Position	\$ 12,111,053	\$ 11,756,836

*The accompanying notes are an integral part of these financial statements.

Florida Association of Counties Trust
***STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION**
Years Ended September 30, 2025 and 2024

	<u>2025</u>	<u>2024</u>
<u>Operating Revenues</u>		
Premiums	\$ 8,489,966	\$ 7,481,569
Other	12,000	12,000
Total Operating Revenues	<u>8,501,966</u>	<u>7,493,569</u>
<u>Operating Expenses</u>		
Losses and Loss Adjustment Expense	6,854,182	4,487,958
Service Company Fees - FLC	1,493,526	1,329,631
Administrator and Insurance Management Services Fees - FAC	668,487	606,490
Risk Management Services	12,948	4,526
Commissions	202,319	197,545
Professional Fees	497,609	498,663
Other	115,071	109,648
Total Operating Expenses	<u>9,844,142</u>	<u>7,234,461</u>
Operating (Loss)/Income	<u>(1,342,176)</u>	<u>259,108</u>
<u>Nonoperating Revenues</u>		
Investment Income	1,696,393	3,119,495
Total Nonoperating Revenues	<u>1,696,393</u>	<u>3,119,495</u>
<u>Change in Net Position</u>	354,217	3,378,603
<u>Net Position, Beginning of Year</u>	<u>11,756,836</u>	<u>8,378,233</u>
<u>Net Position, End of Year</u>	<u>\$ 12,111,053</u>	<u>\$ 11,756,836</u>

*The accompanying notes are an integral part of these financial statements.

Florida Association of Counties Trust
***STATEMENTS OF CASH FLOWS**
Years Ended September 30, 2025 and 2024

	<u>2025</u>	<u>2024</u>
<u>Cash Flows from Operating Activities</u>		
Premiums Collected, Net of Reinsurance	\$ 8,047,683	\$ 7,848,321
Other Income Collected	1,000	12,000
Loss and Loss Adjustment Expense Paid	(3,889,463)	(3,054,788)
Other Underwriting Expenses Paid	(2,953,338)	(2,745,758)
	<u>1,205,882</u>	<u>2,059,775</u>
<u>Cash Flows from Investing Activities</u>		
Purchases of Investments	(5,700,000)	(4,000,000)
Sales and Redemptions of Investments	3,600,000	2,950,000
Investment Income Collected	39,878	37,852
	<u>(2,060,122)</u>	<u>(1,012,148)</u>
<u>Net (Decrease)/Increase in Cash and Cash Equivalents</u>	(854,240)	1,047,627
<u>Cash and Cash Equivalents, Beginning of Year</u>	<u>2,442,802</u>	<u>1,395,175</u>
<u>Cash and Cash Equivalents, End of Year</u>	<u>\$ 1,588,562</u>	<u>\$ 2,442,802</u>
<u>Reconciliation of Operating (Loss)/Income to Net Cash</u>		
<u>Provided by Operating Activities</u>		
Operating (Loss)/Income	\$ (1,342,176)	\$ 259,108
<u>Adjustments to Reconcile Operating (Loss)/Income to Net Cash</u>		
<u>Provided by Operating Activities</u>		
<u>Change in Assets and Liabilities</u>		
(Increase)/Decrease in Deductibles Receivable	(221,120)	150,296
Decrease in Reinsurance Receivable	6,953	28,880
Decrease/(Increase) in Premiums Receivable	19,421	(19,012)
Decrease/(Increase) in Miscellaneous Receivable and Prepaid Expenses	14,574	(3,272)
Increase in Loss and Loss Adjustment Expense Reserves	3,178,886	1,253,994
(Decrease)/Increase in Premiums Collected in Advance	(461,704)	385,764
(Decrease) in Other Deferred Income	(11,000)	-
Increase in Accounts Payable	22,048	4,017
	<u>\$ 1,205,882</u>	<u>\$ 2,059,775</u>
<u>Noncash Investing Activity</u>		
Increase in Fair Value of Investments	<u>\$ 1,656,515</u>	<u>\$ 3,081,643</u>

*The accompanying notes are an integral part of these financial statements.

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 1 - Organization and Significant Accounting Policies

- A. Organization and Purpose - The Florida Association of Counties Trust (the Trust) is a self-insurance program established in 1989 to provide certain general liability and automobile liability coverage to participating member counties. Trust underwriting and rate-setting policies have been established after consulting with an independent actuary. The Trust is non-assessable. Twenty-two Florida counties, one utility authority and one district were active trust members in 2025, and twenty-two Florida counties and one utility authority were active trust members in 2024.
- B. Reporting Entity and Basis of Accounting – The Trust is an independent reporting entity accounted for as an enterprise fund in accordance with accounting principles generally accepted in the United States of America for governments as established by the Governmental Accounting Standards Board (GASB). The Trust uses the flow of economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time the liabilities are incurred.
- C. The Trust is exempt from income taxes under the provisions of Section 115 of the Internal Revenue Code.
- D. The Trust considers all highly liquid investments purchased with an initial maturity of three months or less to be cash equivalents.
- E. Investments are reported at fair value in accordance with GASB Statement 31. Purchases and sales are recorded on the trade date. Interest is reported on the accrual basis. Investment income includes the net increase or decrease in fair value during the fiscal year.
- F. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results will differ from those estimates.
- G. The Trust considers investment income and investment expenses to be nonoperating revenues and expenses. All other items of income and expense are considered operating revenues and expenses.
- H. Restricted net position is composed of the Extraordinary Loss Reserve Account (ELRA), which was created under the trust agreement. The trust agreement required that members initially contribute, in aggregate, a minimum of \$5,000,000 to the ELRA for initial capitalization of the Trust. The amount was allocated among the members based on the population of each member county. Each new member is also required to make an extraordinary loss reserve contribution in an amount determined by the Board, subject to a minimum amount as provided in the trust agreement.

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 1 - Organization and Significant Accounting Policies (Continued)

In accordance with GASB Interpretation No. 4, extraordinary loss reserve contributions are initially reported as unearned income and recognized as premium income over a ten-year period.

Pursuant to the trust agreement, contributions on deposit in the ELRA are available for the payment of reserve contribution refunds to members and for transfer to unrestricted net position if necessary to fund operations. The trust agreement provides that the Board, at its discretion, may reallocate monies from the ELRA to unrestricted net position (see Note 11).

Note 2 - Cash and Cash Equivalents

Cash and cash equivalents include interest-bearing demand deposits in the amount of \$1,588,562 and \$2,442,802 as of September 30, 2025 and 2024, respectively.

Florida Statutes require that all qualified public depositories holding public funds collateralize deposits in excess of Federal Deposit Insurance Corporation insurance with the State Treasurer. Since the Trust uses only qualified public depositories, all demand deposits are fully insured or collateralized.

Note 3 - Investments and Investment Income

The Board of Trustees approved an investment policy which authorizes investments in a variety of fixed-income and equity securities and real estate. Among the types of instruments the Trust is authorized to invest in are certain mortgage obligations, common stocks, convertible preferred stocks, commingled investment funds, no-load mutual funds, obligations of the United States of America, its agencies and instrumentalities, certain obligations of state, municipal or county governments or their public agencies, corporate debt obligations, asset-backed securities and money market instruments or funds.

The investment policy specifies limitations as to credit quality, maturity and issuer concentration on fixed-income instruments and places limits on the percentage of assets that may be allocated among the various asset classes.

The Florida Municipal Investment Trust (FMIvT) is an external investment pool open to eligible units of local governments to invest in one or more investment portfolios under the direction and daily supervision of an investment advisor. The fair value of the positions in the FMIvT portfolios is the same as the value of the portfolio shares. The Florida League of Cities, Inc. (League) serves as the service company for the Trust, and serves as Administrator, Investment Manager and Secretary-Treasurer for FMIvT.

FMIvT is not subject to SEC or other regulatory oversight. FMIvT is governed by a Board of Trustees which includes the President (or his appointee) and Second Vice President of the League. Detailed information on each of FMIvT's portfolios and funds is available in the respective Informational Statements.

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 3 - Investments and Investment Income (Continued)

The Trust's investments consisted of the following at September 30, 2025:

Description	Fair Value	Modified Duration (Years)
Bond Funds:		
FMIvT 1-3 Year High Quality Bond Fund	\$ 4,074,921	1.75
FMIvT Intermediate High Quality Bond Fund	7,417,691	4.10
FMIvT Broad Market High Quality Bond Fund	2,149,355	5.56
FMIvT Expanded High Yield Bond Fund	2,388,660	3.09
FMIvT Core Plus Fixed Income Fund	1,606,968	5.52
Equity Funds:		
FMIvT Diversified Small to Mid Cap Equity Portfolio	1,525,731	
FMIvT International Equity Portfolio	1,919,932	
FMIvT Diversified Large Cap Equity Portfolio	4,199,295	
Other Funds:		
FMIvT Core Real Estate Portfolio	2,075,201	
Total Investments	<u>\$ 27,357,754</u>	

The Trust's investments consisted of the following at September 30, 2024:

Description	Fair Value	Modified Duration (Years)
Bond Funds:		
FMIvT 1-3 Year High Quality Bond Fund	\$ 3,352,608	1.63
FMIvT Intermediate High Quality Bond Fund	5,992,604	4.10
FMIvT Broad Market High Quality Bond Fund	1,553,192	5.10
FMIvT Expanded High Yield Bond Fund	2,241,647	3.17
FMIvT Core Plus Fixed Income Fund	1,517,911	6.24
Equity Funds:		
FMIvT Diversified Small to Mid Cap Equity Portfolio	1,648,428	
FMIvT International Equity Portfolio	1,566,340	
FMIvT Diversified Large Cap Equity Portfolio	3,716,745	
Other Funds:		
FMIvT Core Real Estate Portfolio	2,011,764	
Total Investments	<u>\$ 23,601,239</u>	

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 3 - Investments and Investment Income (Continued)

Interest Rate Risk: Pursuant to the investment policy, the Trust employs portfolio diversification, controlled durations and maturity limitations to limit its interest rate risk.

Credit Risk: The Trust's investment policy is to apply the prudent-person rule. The investment portfolio shall be designed to attain a market rate of return throughout financial and economic cycles taking into account the Trust's investment objectives, risk constraints and permitted investments pursuant to the investment policy.

The FMIvT 1-3 Year High Quality Bond Fund is rated AAA by Fitch Ratings. The FMIvT Intermediate High Quality Bond Fund and Broad Market High Quality Bond Fund are rated AA by Fitch Ratings. The other FMIvT funds and portfolios are not rated.

Investment income is composed of the following:

	<u>2025</u>	<u>2024</u>
Interest and Dividends	\$ 39,878	\$ 37,852
Net Increase in Fair Value	<u>1,656,515</u>	<u>3,081,643</u>
Total Investment Income	<u>\$ 1,696,393</u>	<u>\$ 3,119,495</u>

The net increase or decrease in fair value includes both realized gains and losses and the change in unrealized gains and losses during each fiscal year.

The Trust values investments pursuant to GASB Statement No. 72, (GASB 72), *Fair Value Measurement and Application*, which defines fair value as the price the Trust would receive upon selling the investment in an orderly transaction to an independent buyer in the principal market for the investment. GASB 72 also establishes a three-tier hierarchy of inputs to valuation techniques used to measure fair value and requires the Trust to categorize its fair value measurements within that hierarchy. The three-tier hierarchy of inputs is summarized in the three broad levels below:

- Level 1 includes unadjusted quoted prices for identical investments in active markets;
- Level 2 includes other significant observable inputs such as quoted prices for similar investments, quoted prices in inactive markets, adjusted quoted prices in active markets and other market-corroborated inputs; and
- Level 3 includes significant unobservable inputs, which are used only when relevant Level 1 and Level 2 inputs are unavailable.

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 3 - Investments and Investment Income (Continued)

The Trust has the following recurring fair value measurements as of September 30, 2025 and 2024:

Investments by fair value level at September 30, 2025:

	<u>Fair Value</u>	<u>Level 2</u>	<u>Level 3</u>
Bond Funds	\$ 17,637,595	\$ 13,641,967	\$ 3,995,628
Equity Portfolios	7,644,958	7,644,958	-
Real Estate Portfolio	<u>2,075,201</u>	<u>-</u>	<u>2,075,201</u>
Totals	<u>\$ 27,357,754</u>	<u>\$ 21,286,925</u>	<u>\$ 6,070,829</u>

Investments by fair value level at September 30, 2024:

	<u>Fair Value</u>	<u>Level 2</u>	<u>Level 3</u>
Bond Funds	\$ 14,657,962	\$ 10,898,404	\$ 3,759,558
Equity Portfolios	6,931,513	6,931,513	-
Real Estate Portfolio	<u>2,011,764</u>	<u>-</u>	<u>2,011,764</u>
Totals	<u>\$ 23,601,239</u>	<u>\$ 17,829,917</u>	<u>\$ 5,771,322</u>

The investments are valued at the net asset values provided by FMIVT, which are based upon the values of the underlying assets of the various funds and portfolios. The values of the bond funds and equity portfolios classified as Level 2 are derived from market-corroborated data. The values of the bond funds and the Core Real Estate Portfolio classified as Level 3 are based on unobservable inputs. Those bond funds classified as Level 2 invest in U.S. Treasury and agency securities, asset-backed securities and corporate bonds and notes. The investment objective of these funds is to meet or exceed the return of its benchmark. The Expanded High Yield Bond Fund and the Core Plus Fixed Income Fund are classified as Level 3 and include securities for which exchange quotations are not readily available, and therefore the values are based on various valuation methodologies and are ultimately determined in good faith by the fund's management. The Core Real Estate Portfolio is also classified as Level 3 and holds securities which own real property, mortgages and notes receivable and interests in partnerships and operating companies. The values are determined based on various valuation techniques, including real property appraisals, and are ultimately determined in good faith by the fund's management.

The Expanded High Yield Bond Fund is designed to provide an investment alternative to members seeking a higher-yielding, longer-term bond fund. The fund's objective is to obtain a high total return as compared to both the relevant high-yield bond index and the investment-grade market by providing exposure to the domestic, Canadian and European high-yield markets.

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 3 - Investments and Investment Income (Continued)

The Core Plus Fixed Income Fund is designed to provide an investment alternative to members seeking a broadly diversified portfolio of fixed-income securities to maximize total investment return through a combination of interest income, capital appreciation and currency gains. The Fund seeks to achieve this investment objective by generally investing in a portfolio of fixed and floating-rate debt securities across the fixed-income opportunity set.

The Core Real Estate Portfolio invests in a single underlying fund, the shares of which are not publicly quoted. The Portfolio is an open-ended commingled real estate investment fund diversified by property type and location that is designed to provide a stable, income-driven rate of return over the long term with potential for growth of income and appreciation of value.

The equity portfolios invest in domestic and foreign stocks. The investment objective of these funds is to meet or exceed the return of its benchmark.

Depending on the fund or portfolio, withdrawals can be made on a semimonthly, monthly or quarterly basis. All funds and portfolios require five to fifteen days' notice, with the exception of the Core Real Estate Portfolio, which can be made on the last business day of each quarter with a minimum notice of ninety days.

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 4 - Loss and Loss Adjustment Expense

Loss and loss adjustment expense reserves are established to provide for the estimated ultimate settlement cost of all claims incurred. Loss reserves are based on reported aggregate claim cost estimates combined with estimates for future development of such claim costs and estimates of incurred but not reported (IBNR) claims. Because actual claims costs depend on such complex factors as inflation and changes in law, claim liabilities are recomputed periodically using actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency and other economic and societal factors. Any adjustments resulting from the settlement of losses will be reflected in earnings at the time the adjustments are determined.

A provision for inflation is implicit in the calculation of estimated future claim costs because reliance is placed both on actual historical data that reflect past inflation and on other factors that are considered to be appropriate modifiers of past experience. Loss and loss adjustment expense reserves are presented at face value net of estimated reinsurance recoverable.

Activity in the reserve for loss and loss adjustment expense is summarized as follows:

	<u>2025</u>	<u>2024</u>	<u>2023</u>
Loss and Loss Adjustment Expense			
Reserves - Beginning of Year	<u>\$ 13,166,063</u>	<u>\$ 11,912,069</u>	<u>\$ 11,497,358</u>
Incurred Related to:			
Current Year	6,212,163	4,376,158	4,705,830
Prior Years	<u>642,019</u>	<u>111,800</u>	<u>(348,838)</u>
Total Incurred	<u>6,854,182</u>	<u>4,487,958</u>	<u>4,356,992</u>
Paid Related to:			
Current Year	610,961	103,327	358,132
Prior Years	<u>3,064,335</u>	<u>3,130,637</u>	<u>3,584,149</u>
Total Paid	<u>3,675,296</u>	<u>3,233,964</u>	<u>3,942,281</u>
Loss and Loss Adjustment Expense			
Reserves - End of Year	<u><u>\$ 16,344,949</u></u>	<u><u>\$ 13,166,063</u></u>	<u><u>\$ 11,912,069</u></u>

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 5 - Premium Income

Premium income is reported net of ceded excess reinsurance premiums.

The effects of reinsurance premiums are as follows:

	2025	2024
Premium Revenue	\$ 9,956,840	\$ 8,864,204
Ceded	<u>(1,466,874)</u>	<u>(1,382,635)</u>
Net Premium Income	<u>\$ 8,489,966</u>	<u>\$ 7,481,569</u>

Note 6 - Reinsurance

The Trust uses reinsurance agreements to reduce its exposure to large losses on all types of insured events. Reinsurance permits recovery of a portion of losses from reinsurers, although it does not discharge the primary liability of the Trust as the direct insurer of the risks reinsured. The Trust does not report reinsured risks as liabilities unless it is probable that those risks will not be covered by the reinsurers. The amount deducted from claims liabilities as of September 30, 2025 and 2024 for reinsurance was approximately \$3,785,000 and \$4,165,000 respectively. In the event that the reinsuring companies do not meet their obligations under existing reinsurance agreements, the Trust would be liable for such amounts.

Note 7 - Related Party Transactions

The Trust entered into a Service Agreement with the League whereby the League provides services with respect to claims, as well as underwriting, risk control and other services specified in the agreement. The Trust pays the League an annual fee of the greater of \$500,000 or fifteen percent of premium, as defined in the agreement. The Trust also reimburses the League for certain expenses. The agreement provides for annual automatic renewal, unless cancelled by either party.

For the years ended September 30, 2025 and 2024, the Trust incurred League service fees of \$1,493,526 and \$1,329,631, respectively. Accounts payable includes amounts due to the League of \$23 and \$1,868 at 2025 and 2024, respectively.

Note 8 - Administrator and Insurance Management Services – Florida Association of Counties

Pursuant to an agreement with the Florida Association of Counties (FAC), FAC serves as the administrator of the Trust for a fee of 5% of annual premium. The agreement is for a term of two years and is subject to automatic renewal for additional periods of two years unless cancelled one year prior to renewal. For the years ended September 30, 2025 and 2024, the Trust incurred FAC administrator fees of \$485,187 and \$431,528 respectively.

Florida Association of Counties Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 8 - Administrator and Insurance Management Services – Florida Association of Counties
(Continued)

Pursuant to separate FAC agreements, FAC provides marketing and insurance management services to the Trust. The agreements have multi-year terms, cancellation provisions, and compensation through FAC for the cost of an insurance manager plus a 10% administrative fee. For the years ended September 30, 2025 and 2024, the Trust incurred FAC fees under these agreements of \$183,300 and \$174,962 respectively.

Accounts payable includes total amounts due to FAC of \$35,588 and \$30,033 at September 30, 2025 and 2024, respectively.

Note 9 - Consulting Services

The Trust contracts with The Krizner Group to provide professional consulting services to trust members. These services include annual audits for compliance with varying state and federal employment laws, supervisory training, unlimited advice via an employer hotline, and risk management training conferences at various sites and times during the year. Pursuant to the contract effective July 1, 2023, the Trust pays The Krizner Group \$30,000 per month for these services. The agreement continues for sixty months from the effective date or until either party provides one hundred and twenty days written notice of its intent to cancel or modify the terms of the agreement.

Note 10 - Distribution of Investment Income to Members

The trust agreement provides that members may be entitled to receive their percentage share of investment income received during any year. However, such distributions may be decreased or eliminated during a given year if the Board so determines. The Board has determined that none of the investment income earned in fiscal 2025 or 2024 will be distributed at this time.

Note 11 - Extraordinary Loss Reserve Account

Pursuant to the trust agreement, extraordinary loss reserve contributions are deposited into the ELRA, and funds on deposit in the ELRA shall be applied for the payment of reserve contribution refunds to members and for transfer to unrestricted net position if necessary to fund operations (see Note 1).

For member counties that have withdrawn from the Trust, their proportionate share of the ELRA as of the effective date of withdrawal may be repaid over a three-year period. Proportionate shares may be repaid at the sole discretion of the Board after a four-year waiting period beginning with notification of withdrawal. From inception through September 30, 2025, nine counties have withdrawn from the Trust and, as of their dates of notification of withdrawal, their proportionate shares approximated \$224,000. The Board has determined that the proportionate shares of the ELRA for withdrawn counties will not be repaid at this time.

Florida Association of Counties Trust
REQUIRED SUPPLEMENTARY INFORMATION
TEN-YEAR CLAIMS DEVELOPMENT INFORMATION
September 30, 2025

Schedule 1

The Governmental Accounting Standards Board requires public entity risk pools to present claims development information for the last ten years. The information on the next page illustrates how the Trust's premium (net of reinsurance), investment and other income compare to related costs of loss (net of loss assumed by reinsurers) and other expenses of the Trust as of the end of each of the last ten years.

The rows of the schedule are defined as follows:

1. This line shows the total of each fiscal year's gross premium, investment income, premium ceded to reinsurers, and net earned premium and investment income.
2. This line shows each fiscal year's other operating costs not allocable to individual claims.
3. This line shows the Trust's gross incurred claims and allocated claim adjustment expense, claims assumed by reinsurers and net incurred claims and allocated claim adjustment expense (both paid and accrued) as originally reported at the end of the first year in which the event that triggered coverage under the contract occurred (called policy year).
4. This section of 10 rows shows the cumulative net amounts paid as of the end of successive years for each policy year.
5. This line shows the latest reestimated amount of claims assumed by reinsurers as of the end of the current year for each policy year.
6. This section of 10 rows shows how each policy year's net incurred claims increased or decreased as of the end of successive years. This annual reestimation results from new information received on known claims, reevaluation of existing information on known claims, as well as emergence of new claims not previously known.
7. This line compares the latest reestimated net incurred claims amount to the amount originally established (line 3) and shows whether this latest estimate of claims cost is greater or less than originally thought.

As data for individual policy years mature, the correlation between original estimates and reestimated amounts commonly is used to evaluate the accuracy of net incurred claims currently recognized in less mature policy years. The columns of the table show data for successive policy years.

Florida Association of Counties Trust
REQUIRED SUPPLEMENTARY INFORMATION
TEN-YEAR CLAIMS DEVELOPMENT INFORMATION
September 30, 2025

Schedule 1

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
	<i>(In Thousands)</i>									
1. Premiums and Investment Revenue										
Earned	\$ 4,799	\$ 5,070	\$ 5,094	\$ 6,248	\$ 6,606	\$7,687	\$5,097	\$8,731	\$11,996	\$11,665
Ceded	725	650	697	756	918	938	1,103	1,259	1,382	1,467
Net Earned	4,074	4,420	4,397	5,492	5,688	6,749	3,994	7,472	10,614	10,198
2. Unallocated Expenses	1,579	1,505	1,690	1,682	1,825	2,020	2,192	2,428	2,682	2,998
3. Estimated Losses and Expenses, End of Policy Year:										
Incurred	2,930	3,520	3,609	3,773	4,862	7,029	4,160	5,287	4,966	6,466
Ceded	800	850	700	510	1,705	3,100	759	765	760	430
Net Incurred	2,130	2,670	2,909	3,263	3,157	3,929	3,401	4,522	4,206	6,036
4. Net Paid (Cumulative) as of:										
End of Policy Year	155	222	160	288	580	542	212	358	103	611
One Year Later	692	678	819	607	733	1,150	481	1,101	507	
Two Years Later	970	1,084	1,612	2,081	1,104	2,605	1,224	2,157		
Three Years Later	1,257	1,704	2,271	2,576	1,692	3,510	1,660			
Four Years Later	1,510	2,193	2,785	3,725	1,853	4,107				
Five Years Later	1,807	2,364	2,945	4,053	2,127					
Six Years Later	1,943	2,415	3,036	4,249						
Seven Years Later	1,972	2,424	3,248							
Eight Years Later	1,995	2,499								
Nine Years Later	2,002									
5. Re-estimated ceded losses and expenses	155	55	800	830	480	750	400	450	515	-
6. Re-estimated incurred losses and expenses										
End of Policy Year	2,130	2,670	2,909	3,263	3,157	3,929	3,401	4,522	4,206	6,036
One Year Later	2,470	2,542	3,159	3,251	3,401	4,265	3,427	4,654	3,825	
Two Years Later	2,140	2,600	3,453	3,783	3,214	4,611	3,153	4,923		
Three Years Later	2,079	2,735	3,434	3,905	2,874	4,412	3,078			
Four Years Later	2,325	2,770	3,441	4,134	2,867	5,486				
Five Years Later	2,192	2,776	3,422	4,573	2,976					
Six Years Later	2,035	2,490	3,513	4,526						
Seven Years Later	2,019	2,547	3,597							
Eight Years Later	2,012	2,527								
Nine Years Later	2,008									
7. Increase (Decrease) in Estimated Incurred Losses and Expenses from End of Policy Year	(122)	(143)	688	1,263	(181)	1,557	(323)	401	(381)	-

Florida Association of Counties Trust
REQUIRED SUPPLEMENTARY INFORMATION
CLAIMS LIABILITY BY TYPE OF CONTRACT
Years Ended September 30, 2025 and 2024

Schedule 2

The schedule below presents the changes in the claims liabilities
for the past two years for the Trust's two types of contracts.

	Automobile Liability	General Liability <i>(In Thousands)</i>	Totals
Loss and Loss Adjustment Expense Reserves as of September 30, 2023	\$ 625	\$ 11,287	\$ 11,912
Incurred Loss and Loss Adjustment Expense in 2024:			
Provision for Insured Events of Current Year	322	4,054	4,376
Increase/(Decrease) in Provision for Insured Events of Prior Years	169	(57)	112
	<u>491</u>	<u>3,997</u>	<u>4,488</u>
Payments in 2024:			
Loss and Loss Adjustment Expense Attributable to Insured Events of the Current Year	17	86	103
Loss and Loss Adjustment Expense Attributable to Insured Events of Prior Years	266	2,865	3,131
	<u>283</u>	<u>2,951</u>	<u>3,234</u>
Loss and Loss Adjustment Expense Reserves as of September 30, 2024	<u>833</u>	<u>12,333</u>	<u>13,166</u>
Incurred Loss and Loss Adjustment Expense in 2025:			
Provision for Insured Events of Current Year	782	5,430	6,212
Increase/(Decrease) in Provision for Insured Events of Prior Years	198	444	642
	<u>980</u>	<u>5,874</u>	<u>6,854</u>
Payments in 2025:			
Loss and Loss Adjustment Expense Attributable to Insured Events of the Current Year	236	375	611
Loss and Loss Adjustment Expense Attributable to Insured Events of Prior Years	465	2,599	3,064
	<u>701</u>	<u>2,974</u>	<u>3,675</u>
Loss and Loss Adjustment Expense Reserves as of September 30, 2025	<u>\$ 1,112</u>	<u>\$ 15,233</u>	<u>\$ 16,345</u>

APPENDIX

FMIT FINANCIAL

STATEMENTS

FLORIDA MUNICIPAL INSURANCE TRUST
FINANCIAL STATEMENTS
SEPTEMBER 30, 2025

**Florida Municipal Insurance Trust
Financial Statements
September 30, 2025**

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MARINA CUNNINGHAM, C.P.A.

March 2, 2026

Independent Auditor's Report

To the Board of Trustees of the
Florida Municipal Insurance Trust:

Opinion

We have audited the accompanying financial statements of the Florida Municipal Insurance Trust, which comprise the statement of net position as of September 30, 2025, and the related statements of revenues, expenses and changes in net position and cash flows for the year then ended, and the related notes to the financial statements, which collectively comprise the basic financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Florida Municipal Insurance Trust as of September 30, 2025, and the changes in its net position and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Florida Municipal Insurance Trust and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Florida Municipal Insurance Trust's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Florida Municipal Insurance Trust's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Florida Municipal Insurance Trust's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 4-9 and Schedules 1 and 2 on pages 22-24 be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context.

We have applied certain limited procedures to the management's discussion and analysis in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. Schedules 1 and 2 are presented to supplement the basic financial statements and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. We have also previously audited, in accordance with auditing standards generally accepted in the United States of America, the basic financial statements for each of the nine years in the period ended September 30, 2024 (none of which are presented herein); and we expressed unmodified opinions on those basic financial statements. In our opinion, the information set forth in the required supplementary information for each of the ten years in the period ended September 30, 2025 appearing in Schedule 1 and the two years in the period ending September 30, 2025 in Schedule 2 are fairly stated in all material respects in relation to the basic financial statements as a whole.

Shorstein + Shorstein, P.A.

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

The following discussion and analysis will provide an overview of the financial activities of the Florida Municipal Insurance Trust (the Trust) for the fiscal year ended September 30, 2025. Please read this in addition to the financial statements, notes to the financial statements, and other supplementary information provided herein.

Financial Highlights

- Assets exceeded Trust liabilities at September 30, 2025 by \$212.2 million.
- Net Position increased \$45.6 million in 2024-2025 mainly due to strong investment income, a decrease in claims and claims expenses (primarily from prior year favorable claims development) and growth in earned premium income for the fiscal year.
- As of September 30, 2025, the Trust held \$516 million in investments, primarily in the various portfolios of the Florida Municipal Investment Trust (FMIT), an external investment pool, as allowed under the Trust's investment policy.

Basic Financial Statements

The Trust is an independent reporting entity accounted for as an enterprise fund in accordance with U.S. generally accepted accounting principles for governments as established by the Governmental Accounting Standards Board (GASB). These governmental accounting rules require the Trust to prepare a series of financial statements. The Statement of Net Position provides information about the assets and liabilities at a specific point in time, in this case, September 30, 2025. The Statement of Revenues, Expenses, and Changes in Net Position provides information about revenues (additions to net position) and expenses (deductions from net position) recorded during the entire fiscal period from October 2024 through September 2025. The Trust uses the flow of economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time the liabilities are incurred. The Statement of Cash Flows provides information about the various cash activities of the Trust for the year and is presented using the direct method with a reconciliation of operating cash flows to operating income.

Notes to the financial statements. The footnotes provide additional information essential to the understanding of the financial statements.

Supplemental information. In addition to the basic financial statements and accompanying notes, this report also presents certain supplementary information regarding the Trust's ten-year claims development history. Setting member premium rates today to cover the assumed risk of possible future loss occurrences is largely guided by claims development. Analysis of trends in claims development indicates whether losses are increasing, decreasing or static.

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Income and expenses. The majority of the Trust's operating income and expenses are contained within a relatively small number of accounts. Following is a brief description of those accounts.

Premium income. The Trust provides insurance to members in much the same way as insurance companies provide insurance protection for customers. Coverages are rated for each individual member based on established rates, adjusted by experience modifiers and discounts to reflect the actual loss experience of the member. The experience modifier is based on prior experience adjusted by certain factors. Member premium rating is accomplished by the Trust's Administrator Underwriting Division, which has assigned each member to one of its staff underwriters.

Investment income. The Trust has a highly diversified investment portfolio. The target allocations established under the Trust's investment policy are 10% real estate, 20% equity, and 70% fixed income (including cash). The Trust's investments are managed primarily through the equity, bond and real estate portfolios of the FMIvT. The Trust complies with the provisions of GASB Statement 31 by including in investment income the change in fair value of its investments.

Claim payments and reserves. The Trust pays for covered losses experienced by its members as well as related claims expenses. The Florida League of Cities, Inc. (League) has a contractual agreement with the Trust to function as its administrator. The League processes and manages all liability, property and workers' compensation claims in-house. United Healthcare Insurance Company processes health claims. The League contracts with external claims adjusters, attorneys, medical experts, and other professionals on an as-needed basis. Between the time a claim is reported and the time it is resolved, reserves are established for the estimated amount that will have to be paid at some future date to settle the loss. Reserves are also established for claims that have occurred but are not yet known to the Trust. This recognizes losses in the current year for claims anticipated to be paid in future periods. This process allows a correlation between current year premiums and estimated total incurred losses resulting from the current fiscal year coverages.

Administrative expenses and contract service fees. In providing coverage and other member services, the Trust incurs administrative expenses and contract service fees with both the administrator and outside vendors. All of these expenses are budgeted and monitored on a quarterly basis for compliance with budgetary limits. The administrator assesses their fees based on member premiums and number of claims handled.

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Comparative Financial Information

Table 1
Statements of Net Position
(In Thousands)

	<u>2024-2025</u>	<u>2023-2024</u>	<u>Difference</u>	<u>% Change</u>
<u>Current Assets</u>				
Cash and Investments	\$ 553,200	\$ 497,200	\$ 56,000	11.3%
Receivables	28,200	37,800	(9,600)	-25.4%
Prepaid Expenses	26,600	32,400	(5,800)	-17.9%
Total Current Assets	608,000	567,400	40,600	7.2%
<u>Noncurrent Assets</u>				
Receivables	-	100	(100)	-100.0%
Deposits	900	900	-	0.0%
Total Noncurrent Assets	900	1,000	(100)	-10.0%
Total Assets	608,900	568,400	40,500	7.1%
<u>Current Liabilities</u>				
Liability for Claims and Claim Expenses	108,200	116,800	(8,600)	-7.4%
Premiums Collected in Advance	19,100	17,700	1,400	7.9%
Accounts Payable and Accrued Expenses	5,700	8,400	(2,700)	-32.1%
Total Current Liabilities	133,000	142,900	(9,900)	-6.9%
<u>Noncurrent Liabilities</u>				
Liability for Claims and Claim Expenses	263,700	258,900	4,800	1.9%
Total Liabilities	396,700	401,800	(5,100)	-1.3%
<u>Net Position</u>				
Unrestricted	212,200	166,600	45,600	27.4%
Total Net Position	\$ 212,200	\$ 166,600	\$ 45,600	27.4%

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Table 2
Statements of Revenues, Expenses and
Changes in Net Position
(In Thousands)

	<u>2024-2025</u>	<u>2023-2024</u>	<u>Difference</u>	<u>% Change</u>
<u>Operating Revenues</u>				
Premium Income	\$ 238,000	\$ 209,500	\$ 28,500	13.6%
Other Income	500	600	(100)	-16.7%
Total Operating Revenues	<u>238,500</u>	<u>210,100</u>	<u>28,400</u>	<u>13.5%</u>
<u>Operating Expenses</u>				
Claims and Claim Expenses	166,800	170,400	(3,600)	-2.1%
Administrative and Other Expenses	55,200	49,000	6,200	12.7%
Total Operating Expenses	<u>222,000</u>	<u>219,400</u>	<u>2,600</u>	<u>1.2%</u>
<u>Operating Income (Loss)</u>	<u>16,500</u>	<u>(9,300)</u>	<u>25,800</u>	<u>277.4%</u>
<u>Nonoperating Revenues</u>				
Investment Income	29,100	46,500	(17,400)	-37.4%
<u>Change in Net Position</u>	<u>45,600</u>	<u>37,200</u>	<u>8,400</u>	<u>22.6%</u>
<u>Net Position, Beginning of Year</u>	<u>166,600</u>	<u>129,400</u>	<u>37,200</u>	<u>28.7%</u>
<u>Net Position, End of Year</u>	<u>\$ 212,200</u>	<u>\$ 166,600</u>	<u>\$ 45,600</u>	<u>27.4%</u>

Some of the more important fund transactions during 2024-2025 were:

- The Trust incurred investment income of \$29.1 million during the fiscal year, resulting in a positive return on invested assets of 5.59%. The allocation to fixed income portfolios (including cash and cash equivalents) contributed \$17.7 million of investment income during the year, while the allocation to equities contributed \$9.7 million of investment income. Core real estate investment income produced positive income of \$1.7 million.
- The overall claim and claims expense was \$166.8 million for 2024-2025, which is a 2.1% decrease from 2023-2024 claims and claims expense of \$170.4 million. The overall decrease in claims expense in the current fiscal year was mainly due to favorable claims development activity from prior policy years as well as a relatively benign 2025 landfalling hurricane season.
- For the fiscal year ended September 30, 2025, the Trust reported earned premium income of \$238 million compared to \$209.5 million in the previous year, or a 13.6% increase. The primary reason for the year-over-year increase resulted from changes in casualty exposures and rates.

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Capital Asset and Long-Term Debt Activity

The Trust has no capital assets or long-term debt.

Economic Factors

United States Economy

According to the U.S. Bureau of Economic Analysis (BEA) updated estimate released January 22, 2026, real gross domestic product (GDP) increased at an annual rate of 4.4% in the third quarter of 2025. The increase in real GDP in the third quarter primarily reflected increases in consumer spending, exports, government spending, and investment. Compared to the second quarter increase of 3.8%, the acceleration in real GDP in the third quarter reflected upturns in investment, exports, and government spending, as well as an acceleration in consumer spending. The unemployment rate remains relatively low at 4.3% in January 2026, which reflects an increase from 4.0% in January 2025, according to the U.S. Bureau of Labor Statistics. For context, an unemployment rate near 4% is often viewed as consistent with a "full employment" labor market.

State of Florida Economy

According to the Florida Legislature Office of Economic and Demographic Research report titled *Florida: An Economic Overview* (January 20, 2026), Florida's real GDP growth rate was 3.3% in the second quarter of 2025, which was below the U.S. growth rate of 3.8% during the same period. The Economic Estimating Conference expects continued deceleration in Florida's growth rate to 2.7% and 2.6% over the current and next fiscal year, respectively, as economic conditions normalize. In November 2025, Florida's unemployment rate was 4.2% and was lower than the U.S. unemployment rate of 4.6% during the same period.

Local Government Economy

Many Florida municipalities and local governments continue to emphasize financial stability through prudent budgeting and the maintenance of reserves and unrestricted resources that support continuity of operations and long-term resilience. Municipalities adopt an annual budget where available resources, including balances brought forward from prior fiscal years, must equal total appropriations for expenditures and reserves.

Consistent with widely recognized public finance best practices, maintaining adequate levels of fund balance helps mitigate revenue shortfalls and unanticipated expenditures, and fund balance levels are commonly monitored indicators of financial flexibility and creditworthiness.

Beyond maintaining financial capacity, Florida municipalities deploy resources to deliver essential local services that support residents' quality of life, including utilities (water, wastewater, and stormwater), police, fire prevention and emergency medical services, road building and maintenance, parks and recreation, and planning and code enforcement, among other community services.

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2025

Economic Factors (Continued)

Insurance Markets

For many lines of coverage, the overall U.S. property and casualty insurance market remains well capitalized. Across several lines, adequate capacity and increased competition helped moderate rate momentum during 2025.

Florida's property insurance market shows signs of softening after multiple years of rate increases driven by catastrophic hurricane losses. The longevity of the current market environment remains highly dependent on catastrophe activity, capital adequacy to support the market, and the level of competition.

The commercial liability insurance marketplace remains relatively stable. In Florida, insurers continue to express cautious optimism regarding the impacts of the Florida Tort Reform Act of 2023 (House Bill 837), and early indications suggest the reforms may contribute to improved claim dynamics over time. Exposure growth has been strong in recent years due to wage inflation but has begun to stabilize.

Automobile insurance remains one of the most challenging segments of the market. Rates continue to rise for commercial lines, driven by increased labor costs, higher prices for auto parts, and the growing complexity of vehicle repairs. Accident frequency and claim severity remain elevated, reflecting a combination of driving behavior trends, advanced vehicle technology, and higher replacement and repair costs.

Florida's workers' compensation market remains generally stable for many public sector class codes. Workers' compensation benefits are governed by state law, and rate level changes reflect a combination of benefit levels, claim frequency and severity trends, wage growth, and medical cost dynamics. Recent experience has continued to show favorable frequency trends, while statutory changes to medical reimbursement levels can add cost pressure over time.

The health insurance market, nationally and in Florida, has experienced elevated claims severity and medical and pharmacy cost trends in recent years, contributing to premium increases for many groups. High-cost conditions and specialty medications are key drivers, including advanced treatments such as gene therapy and increased utilization of GLP-1 medications. While these therapies may improve health outcomes for some members, their near-term impact on plan costs can be significant and remains an active focus for plan sponsors and carriers.

Requests for Information

This financial report is designed to provide a general overview of the Trust's finances. Questions concerning the information provided in this report or requests for additional financial information should be addressed to the Florida League of Cities, Chief of Insurance and Financial Services, P.O. Box 538135, Orlando, FL 32853.

Florida Municipal Insurance Trust
***STATEMENT OF NET POSITION**
September 30, 2025

ASSETS

Current Assets

Cash and Cash Equivalents	\$ 37,189,407	
Investments	515,999,861	
Premiums Receivable, Net	6,208,538	
Reinsurance Recoveries Receivable, Net	19,939,486	
Receivable for Members' Deductibles	1,980,336	
Prepaid Reinsurance	25,723,098	
Prepaid Expenses - Other and Miscellaneous Receivables	<u>873,803</u>	
Total Current Assets		\$ 607,914,529

Noncurrent Assets

Deposits		<u>919,833</u>
Total Assets		<u>608,834,362</u>

LIABILITIES

Current Liabilities

Liability for Claims and Claim Expenses	108,158,576	
Premiums Collected in Advance	19,071,706	
Accounts Payable	4,694,584	
Accrued Expenses:		
Administrative, Service, and Sponsorship Fees	<u>1,005,854</u>	
Total Current Liabilities		132,930,720

Noncurrent Liabilities

Liability for Claims and Claim Expenses		<u>263,711,873</u>
Total Liabilities		<u>396,642,593</u>

NET POSITION

Unrestricted	<u>212,191,769</u>	
Net Position		<u>\$ 212,191,769</u>

* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
***STATEMENT OF REVENUES, EXPENSES AND**
CHANGES IN NET POSITION
For the Year Ended September 30, 2025

<u>Operating Revenues</u>	
Premium Income	\$ 237,918,014
Other Income	536,717
Total Operating Revenues	238,454,731
<u>Operating Expenses</u>	
Claims and Claim Expenses	166,792,397
Administrative and Service Fees	37,592,612
Assessments - Florida Department of Labor and Employment Security	660,377
Sponsorship Fee	7,913,897
Fraud Unit Expense	1,666,356
Other Expenses	7,338,378
Total Operating Expenses	221,964,017
<u>Operating Income</u>	16,490,714
 <u>Nonoperating Revenues</u>	
Investment Income	29,065,431
Change in Net Position	45,556,145
 <u>Net Position, Beginning of Year</u>	 166,635,624
<u>Net Position, End of Year</u>	\$ 212,191,769

* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
***STATEMENT OF CASH FLOWS**
For the Year Ended September 30, 2025

Cash Flows from Operating Activities

Cash Received from Members for Premiums	\$ 307,802,525
Reinsurance Recoveries	29,663,368
Florida Special Disability Trust Fund Collections	207,420
Cash Received for Commissions	466,456
Cash Payments for Claims	(188,777,889)
Cash Payments to Suppliers for Goods and Services	(121,736,224)
Cash Payments to Florida Special Disability Trust Fund	<u>(671,273)</u>

Net Cash Provided by Operating Activities	<u>26,954,383</u>
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Cash Flows from Investing Activities

Interest on Cash and Investments	1,997,670
Proceeds from Sale of Investments	20,464,374
Purchase of Investments	<u>(59,964,374)</u>

Net Cash Used by Investing Activities	<u>(37,502,330)</u>
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<u>Net Decrease in Cash and Cash Equivalents</u>	(10,547,947)
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<u>Cash and Cash Equivalents, Beginning of Year</u>	<u>47,737,354</u>
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<u>Cash and Cash Equivalents, End of Year</u>	<u><u>\$ 37,189,407</u></u>
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* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
***STATEMENT OF CASH FLOWS**
For the Year Ended September 30, 2025

Reconciliation of Operating Income to Net Cash

Provided by Operating Activities

Operating Income	\$ 16,490,714
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Change in Assets and Liabilities

Increase in Premiums Receivable	(1,981,749)
Decrease in Reinsurance Recoveries Receivable	11,058,023
Decrease in Receivable from Florida Special Disability Trust Fund	207,420
Decrease in Receivable for Members' Deductibles	453,464
Decrease in Prepaid Expenses - Other and Miscellaneous Receivables	172,574
Decrease in Prepaid Reinsurance	5,668,426
Decrease in Liability for Claims and Claim Expenses	(3,833,611)
Increase in Premiums Collected in Advance	1,374,834
Decrease in Accounts Payable	(1,173,897)
Decrease in Accrued Expenses	(1,481,815)

Net Cash Provided by Operating Activities

\$ 26,954,383

Supplemental Schedule of Noncash Transactions

The increase in the fair value of investments was \$27,049,811.

* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 1 - Organization and Significant Accounting Policies

- A. Organization and Purpose - The Florida Municipal Insurance Trust (the Trust) is a self-insurance program established to provide certain liability, property, casualty, health, and other coverages to participating units of local government in Florida, pursuant to various provisions of Florida Statutes.

Trust underwriting and rate-setting policies have been established after consulting with an independent actuary. The Trust is non-assessable. Trust members at year-end included 256 cities, 24 county subdivisions and 210 special districts, all located within Florida.

- B. Reporting Entity and Basis of Accounting - The Trust is an independent reporting entity accounted for as an enterprise fund in accordance with accounting principles generally accepted in the United States of America for governments as established by the Governmental Accounting Standards Board (GASB). The Trust uses the flow of economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time the liabilities are incurred.
- C. The Trust is exempt from income taxes under the provisions of Section 115 of the Internal Revenue Code.
- D. The Trust considers all unrestricted highly liquid investments purchased with an original maturity of three months or less to be cash equivalents.
- E. Investments are reported at fair value in accordance with GASB Statement 31.
- F. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
- G. The Trust uses the allowance method to account for uncollectible receivables. The allowance is based on management's estimate of possible bad debts. The allowance for doubtful accounts is \$350,000 at September 30, 2025.
- H. The Trust considers all revenues from premium and commission income that comprise the Trust's core business activities to be operating revenues. All expenses are considered to be operating expenses. Investment income is considered to be nonoperating revenue.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 2 - Cash and Cash Equivalents

Cash and cash equivalents include demand deposits and short-term investments with original maturities of three months or less. These investments were recorded at cost, which approximates fair value.

Florida Statutes require that all qualified public depositories holding public funds collateralize deposits in excess of Federal Deposit Insurance Corporation insurance with the State Treasurer. Since the Trust uses only qualified public depositories, all demand deposits are fully insured or collateralized.

At year-end, short-term investments of \$10,117,163 and \$5,603,946 were invested in the Vanguard Treasury Money Market Fund and Allspring Government Fund Admin Cls, respectively with an average maturity of 42 and 43 days, respectively. The Vanguard Treasury Money Market Fund is not rated by any of the credit rating agencies and the Allspring Government Fund Admin Cls is rated AAA by S&P.

Note 3 - Investments and Investment Income

The Board of Trustees has an investment policy authorizing investments in a variety of fixed-income and equity instruments and real estate. Among the types of instruments the Trust is authorized to invest in are: certain mortgage loans, common stocks, convertible preferred stocks or bonds, repurchase agreements, commingled governmental trusts, no-load investment funds, no-load mutual funds, obligations of the United States of America, its agencies and instrumentalities, securities of state, municipal and county governments or their public agencies, corporate debt obligations, asset-backed securities and money market instruments and/or funds.

The investment policy specifies limitations as to credit quality, maturity, and issuer concentration on fixed-income instruments, and places limits on the percentage of assets that may be allocated among the various asset classes.

The Florida Municipal Investment Trust (FMIvT) is a governmental external investment pool open to eligible units of local governments to invest in one or more investment portfolios under the direction and daily supervision of an investment advisor. FMIvT is not subject to SEC or other regulatory oversight. The fair value of the positions in the FMIvT funds and portfolios are the same as the value of the fund and portfolio shares.

FMIvT is governed by a Board of Trustees consisting of the President (or his appointee) and Second Vice President of the Florida League of Cities, Inc. (League), one representative of the Trust, one representative of the Florida Municipal Pension Trust Fund and up to three additional appointed members who are elected officials of the governmental entities who actively participate in FMIvT. The League serves as Administrator, Investment Manager and Secretary-Treasurer for FMIvT. Detailed information on each of FMIvT's portfolios and funds is available in the respective Informational Statements.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 3 - Investments and Investment Income (Continued)

The Trust's investments consisted of the following at September 30, 2025:

<u>Investment Type</u>	<u>Fair Value</u>	<u>Modified Duration (In Years)</u>
Bond Funds		
FMLVT 1-3 Year High Quality Bond Fund	\$ 78,487,478	1.75
FMLVT Intermediate High Quality Bond Fund	141,417,633	4.10
FMLVT Broad Market High Quality Bond Fund	35,406,415	5.56
FMLVT Expanded High Yield Bond Fund	62,283,768	3.09
FMLVT Core Plus Fixed Income Fund	39,727,550	5.52
Equity Portfolios		
FMLVT Diversified Small to Mid Cap Equity Portfolio	22,403,477	
FMLVT Diversified Large Cap Equity Portfolio	58,453,323	
FMLVT International Equity Portfolio	29,949,414	
Real Estate		
FMLVT Core Real Estate Portfolio	<u>47,870,803</u>	
Total Investments	<u><u>\$ 515,999,861</u></u>	

Interest Rate Risk: As a means of limiting its exposure to fair value losses from rising interest rates, the Trust's investment policy employs portfolio diversification, controlled duration strategies, and maturity durations as the primary methods of controlling risk. In addition, the policy establishes a minimum investment of \$1,000,000 in liquid investments having a maturity of 90 days or less. Investments may include mortgage and mortgage-backed securities having an average weighted useful life of less than ten years. The Trust's investment policy does not limit the duration of other bonds or governmental investment trusts.

Credit Risk: The Trust's investment policy is to apply the prudent-person rule. The investment portfolio shall be designed to attain a market rate of return throughout financial and economic cycles, taking into account the Trust's investment risk constraints as discussed in the investment policy. The Trust's credit quality policy does not limit its investments in U.S. government agency obligations or bond funds. The FMLVT 1-3 Year High Quality Bond Fund is rated AAA by Fitch Ratings. The FMLVT Broad Market High Quality Bond Fund and the FMLVT Intermediate High Quality Bond Fund are rated AA by Fitch Ratings. The FMLVT Expanded High Yield Bond Fund and the FMLVT Core Plus Fixed Income Fund are not rated by any nationally recognized statistical rating agency at this time.

The change in fair value includes both realized gains and losses and the change in unrealized gains and losses during each fiscal year.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 3 - Investments and Investment Income (Continued)

The Trust values investments pursuant to GASB Statement No. 72, (GASB 72), *Fair Value Measurement and Application*, which defines fair value as the price the Trust would receive upon selling the investment in an orderly transaction to an independent buyer in the principal market for the investment. GASB 72 also establishes a three-tier hierarchy of inputs to valuation techniques used to measure fair value and requires the Trust to categorize its fair value measurements within that hierarchy. The three-tier hierarchy of inputs is summarized in the three broad levels below:

- Level 1 includes unadjusted quoted prices for identical investments in active markets;
- Level 2 includes other significant observable inputs such as quoted prices for similar investments, quoted prices in inactive markets, adjusted quoted prices in active markets and other market-corroborated inputs; and
- Level 3 includes significant unobservable inputs, which are used only when relevant Level 1 and Level 2 inputs are unavailable.

The Trust has the following recurring fair value measurements as of September 30, 2025:

<u>Investments by Fair</u>				
<u>Value Level</u>	<u>Fair Value</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Bond Funds	\$ 357,322,844	\$ -	\$ 255,311,526	\$ 102,011,318
Equity Portfolios	110,806,214	-	110,806,214	-
Real Estate Portfolio	47,870,803	-	-	47,870,803
Total Investments	<u>\$ 515,999,861</u>	<u>\$ -</u>	<u>\$ 366,117,740</u>	<u>\$ 149,882,121</u>

The investments are valued at the net asset values provided by FMIvT, which are based upon the values of the underlying assets of the various funds and portfolios. The values of the bond funds and equity portfolios classified as Level 2 are derived from market-corroborated data. The values of the bond funds and the Core Real Estate Portfolio classified as Level 3 are based on unobservable inputs. Those bond funds classified as Level 2 invest in U.S. Treasury and agency securities, asset-backed securities and corporate bonds and notes. The investment objective of these funds is to meet or exceed the return of its benchmark. The Expanded High Yield Bond Fund and the Core Plus Fixed Income Fund are classified as Level 3 and include securities for which exchange quotations are not readily available, and therefore the values are based on various valuation methodologies and are ultimately determined in good faith by the fund's management. The Core Real Estate Portfolio is also classified as Level 3 and holds securities which own real property, mortgages and notes receivable and interests in partnerships and operating companies. The values are determined based on various valuation techniques, including real property appraisals, and are ultimately determined in good faith by the fund's management.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 3 - Investments and Investment Income (Continued)

The Expanded High Yield Bond Fund is designed to provide an investment alternative to members seeking a higher-yielding, longer-term bond fund. The Fund's objective is to obtain a high total return as compared to both the relevant high-yield bond index and the investment-grade market by providing exposure to the domestic, Canadian and European high-yield markets.

The Core Plus Fixed Income Fund is designed to provide an investment alternative to members seeking a broadly diversified portfolio of fixed-income securities to maximize total investment return through a combination of interest income, capital appreciation and currency gains. The Fund seeks to achieve this investment objective by generally investing in a portfolio of fixed- and floating-rate debt securities across the fixed-income opportunity set.

The Core Real Estate Portfolio invests in a single underlying fund, the shares of which are not publicly quoted. The Portfolio is an open-ended commingled real estate investment fund diversified by property type and location that is designed to provide a stable, income-driven rate of return over the long term with potential for growth of income and appreciation of value.

The equity portfolios invest in domestic and foreign stocks. The investment objective of these funds is to meet or exceed the return of its benchmark.

Depending on the fund or portfolio, withdrawals can be made on a semimonthly, monthly or quarterly basis. All funds and portfolios require five to fifteen days' notice, with the exception of the Core Real Estate Portfolio, which can be made on the last business day of each quarter with a minimum notice of ninety days.

Note 4 - Premium Income

Premium income for the current policy year is based on management's estimates and will be adjusted upon completion of all premium audits. Premiums receivable represents primarily the estimated post year-end premium adjustments, net of a \$25,000 allowance for bad debts. Premium income is reported net of ceded excess reinsurance premiums and incentive credits.

Premium Income	\$ 340,791,199
Ceded Excess Reinsurance Premiums	(70,543,287)
Incentive Credits	<u>(32,329,898)</u>
Net Premium Income	<u><u>\$ 237,918,014</u></u>

The Trustees established an incentive plan to provide for premium reductions to members based on each member's past experience in the Trust and other criteria.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 5 - Excess Reinsurance

The Trust uses reinsurance agreements to reduce its exposure to large losses on all types of insured events. Reinsurance permits recovery of a portion of losses from reinsurers, although it does not discharge the primary liability of the Trust as direct insurer of the risks reinsured. The Trust does not report reinsured risks as liabilities unless it is probable that those risks will not be covered by reinsurers. The amount deducted from claims liabilities as of September 30, 2025 for reinsurance was approximately \$119,000,000. In the event that any of the reinsuring companies do not meet their obligations under existing reinsurance agreements, the Trust would be liable for such amounts.

Reinsurance recoveries receivable represents recoverable amounts for claims paid on or before September 30, 2025, net of a \$325,000 allowance for bad debts.

Prepaid reinsurance consists of the unexpired premiums for property risk excess and catastrophe policies expiring March 31, 2026.

Note 6 - Deposits

The Trust is a pool member of the NLC Mutual Company, a mutual property/casualty insurance company providing one or more layers of reinsurance coverage to state municipal league sponsored risk-sharing pools. A capital contribution of \$919,833 was recorded as a deposit. The capital contribution is non-transferable, and the right to withdraw capital is suspended by the By-Laws to four or more years after the election to withdraw is first made.

Note 7 - Claims and Claim Expenses

The provision for claims and claim expenses includes paid and unpaid claims and expenses associated with settling claims, including legal fees. The liability for claims and claim expenses is based on claims adjusters' evaluations of individual claims, management's evaluation, and an actuarial review of experience with respect to the probable number and nature of claims arising from losses that have been incurred but have not yet been reported. The liability represents the estimated ultimate cost of settling the claims, including the effects of inflation and other societal and economic factors. Any adjustments resulting from the settlement of losses will be reflected in earnings at the time the adjustments are determined.

Members may choose to retain a level of risk by adding deductible provisions to their policies. The receivable for members' deductibles represents the members' retained portion of the claims paid on or before September 30, 2025, but not yet reimbursed to the Trust.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 7 - Claims and Claim Expenses (Continued)

The following represents changes in the liability during the past two years:

	Year Ended September 30,	
	2025	2024
<u>Liability for Claims and Claim Expenses -</u>		
<u>Beginning of Year</u>	<u>\$ 375,704,059</u>	<u>\$ 352,229,071</u>
<u>Claims and Claim Expenses</u>		
Provision for Insured Events of the Current Year	195,136,521	180,585,023
Increase (Decrease) in Provision for Insured Events of Prior Years	(28,344,124)	(10,228,621)
Total Claims and Claim Expenses	<u>166,792,397</u>	<u>170,356,402</u>
<u>Payments</u>		
Claims and Claim Expenses Attributable to Insured Events of the Current Year	91,903,237	69,387,957
Claims and Claim Expenses Attributable to Insured Events of Prior Years	78,722,770	77,493,457
Total Payments	<u>170,626,007</u>	<u>146,881,414</u>
<u>Liability for Claims and Claim Expenses -</u>		
<u>End of Year</u>	<u>\$ 371,870,449</u>	<u>\$ 375,704,059</u>

Note 8 - Premiums Collected in Advance

Premiums collected in advance represents premiums collected prior to October 1, 2025 but allocable to the year ending September 30, 2026.

Note 9 - Administrative and Service Fees

Administrative and service fees in the amount of \$34,881,810 were paid to the League for claims administration and other administrative services pursuant to one-year agreements. In addition, the League was paid \$500,000 for reinsurance management services, which are included in other expenses. A number of members of the Trust's Board of Trustees are also members of the League's Board of Directors.

Administrative fees in the amount of \$2,710,802 were paid to United Healthcare for HMO health claims administration.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2025

Note 10 - Sponsorship Fee

The Trust incurred \$7,913,897 in sponsorship fees for sponsoring and promoting the Trust, of which \$7,574,010 was incurred with the League.

Note 11 - Fraud Unit Expense

The Trust has contracted with the League to operate a special investigative unit to pursue and minimize fraudulent insurance acts committed against the Trust.

Florida Municipal Insurance Trust
REQUIRED SUPPLEMENTARY INFORMATION
TEN-YEAR CLAIMS DEVELOPMENT INFORMATION
September 30, 2025

Schedule 1

The Governmental Accounting Standards Board (GASB) requires public entity risk pools to present claims development information for the last ten years. The information on the next page illustrates how the Trust's premium (net of reinsurance), investment and other income compare to related costs of loss (net of loss assumed by reinsurers) and other expenses of the Trust as of the end of each of the last ten years.

The rows of the schedule are defined as follows:

1. This line shows the total of each fiscal year's gross premium, investment and other income, premium ceded to reinsurers, and net earned premium, investment and other income. Pursuant to GASB Statement 34, earned income is reported net of incentive credits.
2. This line shows each fiscal year's other operating costs not allocable to individual claims.
3. This line shows the Trust's gross incurred claims and allocated claim adjustment expense, claims assumed by reinsurers and net incurred claims and allocated claim adjustment expense (both paid and accrued) as originally reported at the end of the first year in which the event that triggered coverage under the contract occurred (called policy year).
4. This section of 10 rows shows the cumulative net amounts paid as of the end of successive years for each policy year.
5. This line shows the latest reestimated amount of claims assumed by reinsurers as of the end of the current year for each policy year.
6. This section of 10 rows shows how each policy year's net incurred claims increased or decreased as of the end of successive years. This annual reestimation results from new information received on known claims, reevaluation of existing information on known claims, as well as emergence of new claims not previously known.
7. This line compares the latest reestimated net incurred claims amount to the amount originally established (line 3) and shows whether this latest estimate of claims cost is greater or less than originally thought.

As data for individual policy years mature, the correlation between original estimates and reestimated amounts commonly is used to evaluate the accuracy of net incurred claims currently recognized in less mature policy years. The columns of the table show data for successive policy years.

Florida Municipal Insurance Trust
REQUIRED SUPPLEMENTARY INFORMATION
TEN-YEAR CLAIMS DEVELOPMENT INFORMATION
September 30, 2025

Schedule 1

		Fiscal and Policy Year Ended September 30,									
		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1.	Premium, Investment, and Other Income										
	Earned	\$ 170,049,585	178,740,403	172,480,017	187,984,760	193,926,357	230,696,304	163,893,482	246,630,551	334,628,723	338,063,449
	Ceded	24,122,791	21,219,547	22,462,699	25,897,585	32,257,787	39,982,735	43,915,564	63,836,972	78,019,778	70,543,287
	Net Earned	\$ 145,926,794	157,520,856	150,017,318	162,087,175	161,668,570	190,713,569	119,977,918	182,793,579	256,608,945	267,520,162
2.	Unallocated Expenses	\$ 35,631,784	35,991,297	36,940,354	33,021,412	32,978,921	35,763,034	37,171,309	44,249,561	49,016,431	55,171,620
3.	Estimated Incurred Claims and Expense, End of Policy Year										
	Incurred	\$ 118,539,350	123,465,273	125,231,882	202,686,912	152,554,739	160,541,932	184,019,185	167,420,157	189,081,675	218,310,966
	Ceded	6,030,367	4,727,636	5,104,247	62,892,661	17,374,011	6,688,010	9,267,761	8,294,997	8,496,652	23,174,445
	Net Incurred	\$ 112,508,983	118,737,637	120,127,635	139,794,251	135,180,728	153,853,922	174,751,424	159,125,160	180,585,023	195,136,521
4.	Claims Paid (Cumulative), Net of Reinsurance, as of:										
	End of policy year	\$ 46,826,583	51,356,097	51,594,108	64,156,885	53,127,213	57,735,043	56,830,610	66,667,090	69,387,957	91,903,237
	One year later	64,980,408	74,297,523	69,774,782	84,074,362	79,546,236	92,362,151	96,688,859	96,302,841	101,341,374	
	Two years later	75,966,244	82,740,421	79,080,675	97,063,785	88,307,240	104,846,548	115,200,758	111,965,183		
	Three years later	85,453,281	90,767,245	87,571,319	109,147,921	98,559,307	113,907,567	128,544,750			
	Four years later	90,651,232	95,628,616	92,482,998	114,294,592	103,760,783	119,715,097				
	Five years later	93,097,806	99,335,682	95,329,203	118,751,296	106,095,665					
	Six years later	95,399,675	100,746,527	98,305,848	120,934,448						
	Seven years later	97,584,018	101,280,755	98,828,390							
	Eight years later	99,715,790	103,216,945								
	Nine years later	100,464,399									
5.	Reestimated Ceded Claims and Expense	\$ 2,785,367	10,196,813	3,960,247	112,201,704	8,016,431	15,041,473	109,405,410	25,509,302	8,664,112	23,174,445
6.	Reestimated Incurred Claims and Expense:										
	End of policy year	\$ 112,508,983	118,737,637	120,127,635	139,794,251	135,180,728	153,853,922	174,751,424	159,125,160	180,585,023	195,136,521
	One year later	112,598,643	121,141,703	115,664,747	136,345,922	129,715,853	146,075,323	174,107,382	156,274,306	166,022,349	
	Two years later	114,230,671	115,875,880	116,131,591	140,675,626	123,250,591	144,122,319	174,637,191	155,078,621		
	Three years later	110,826,944	115,006,915	113,976,380	135,182,245	121,466,064	141,034,216	164,967,513			
	Four years later	113,245,637	112,158,806	110,349,543	133,206,296	122,046,879	138,465,417				
	Five years later	111,080,204	111,424,183	108,914,120	130,133,736	119,713,894					
	Six years later	109,375,838	109,091,591	109,359,144	129,670,276						
	Seven years later	109,724,726	108,010,200	109,568,354							
	Eight years later	108,873,869	111,466,544								
	Nine years later	108,295,389									
7.	Increase (Decrease) in Estimated Incurred Claims and Expense from End of Policy Year	\$ (4,213,594)	(7,271,093)	(10,559,281)	(10,123,975)	(15,466,834)	(15,388,505)	(9,783,911)	(4,046,539)	(14,562,674)	-0-

Florida Municipal Insurance Trust
REQUIRED SUPPLEMENTARY INFORMATION
CLAIMS LIABILITY BY TYPE OF CONTRACT
September 30, 2025

Schedule 2

The schedule below presents the changes in the claims liabilities
for the past two years for the Trust's four types of contracts.

	<u>Tort Liability</u>		<u>Property</u>		<u>Workers' Compensation</u>		<u>Health</u>	
	Year Ended September 30,		Year Ended September 30,		Year Ended September 30,		Year Ended September 30,	
	2025	2024	2025	2024	2025	2024	2025	2024
Liability for Claims and Claim Expenses, Beginning of Year	<u>\$ 104,902,356</u>	<u>93,514,319</u>	<u>62,263,133</u>	<u>57,934,675</u>	<u>200,772,570</u>	<u>194,971,077</u>	<u>7,766,000</u>	<u>5,809,000</u>
Claims and Claim Expenses:								
Provision for Insured Events of the Current Year	\$ 43,618,292	42,645,984	44,250,000	38,800,000	43,475,462	41,128,919	63,792,767	58,010,120
Increase (Decrease) in Provision for Insured Events of Prior Years	<u>(4,835,205)</u>	<u>363,044</u>	<u>(15,487,000)</u>	<u>(7,920,000)</u>	<u>(5,671,870)</u>	<u>(2,188,634)</u>	<u>(2,350,049)</u>	<u>(483,031)</u>
Total Claims and Claim Expenses	<u>\$ 38,783,087</u>	<u>43,009,028</u>	<u>28,763,000</u>	<u>30,880,000</u>	<u>37,803,592</u>	<u>38,940,285</u>	<u>61,442,718</u>	<u>57,527,089</u>
Payments:								
Claims and Claim Expenses Attributable to Insured Events of the Current Year	\$ 2,989,889	2,348,303	25,787,386	10,468,606	6,749,230	6,234,560	56,376,732	50,336,488
Claims and Claim Expenses Attributable to Insured Events of Prior Years	<u>30,967,699</u>	<u>29,272,688</u>	<u>20,907,693</u>	<u>16,082,936</u>	<u>21,497,392</u>	<u>26,904,232</u>	<u>5,349,986</u>	<u>5,233,601</u>
Total Payments	<u>\$ 33,957,588</u>	<u>31,620,991</u>	<u>46,695,079</u>	<u>26,551,542</u>	<u>28,246,622</u>	<u>33,138,792</u>	<u>61,726,718</u>	<u>55,570,089</u>
Liability for Claims and Claim Expenses, End of Year	<u>\$ 109,727,855</u>	<u>104,902,356</u>	<u>44,331,054</u>	<u>62,263,133</u>	<u>210,329,540</u>	<u>200,772,570</u>	<u>7,482,000</u>	<u>7,766,000</u>

TABLE OF CONTENTS

Submitted as a separate document per RFP requirements	Part 3 – Pages 1-17
Price Proposal	
Includes:	
Cover Page – Page 1	
FACT and FMIT Price Proposal Premium Summary – Page 2	
FACT Price Proposal – Pages 3-6	
FMIT Price Proposal – Pages 7-17	

**PART 3
PRICE PROPOSAL**

Proposer shall describe basis for billing for the Services, such as a fixed fee for each Task or hourly rates with a not to exceed amount per Task. Please include time/cost for travel to public meetings. For Budget purposes, it is critical to the County to have a maximum cost for these Services.

FACT and FMIT structure their programs to deliver the best value through bundled coverages tailored to the needs of Florida's local governments. Separating certain coverages may result in higher overall costs, reduced limits, or the loss of key member benefits. However, we are always willing to review specific needs and provide guidance on structuring coverage to meet member priorities.

The enclosed FACT and FMIT quote proposals represent the total cost of coverage. Our ability to retain more risk, avoid the layering of commissions, and tailor coverages specifically to local governments enables us to offer competitive premiums and enhanced member benefits.

Billing Basis and Maximum Cost

- FACT and FMIT do not charge hourly rates, task-based fees, consulting fees, broker fees, commissions, markups, or travel expenses.
- There are no additional charges for services, tasks, attendance at public meetings, or related travel.
- FACT is invoiced annually, and FMIT is invoiced quarterly. Interest-free.

The Price Proposal has been submitted as a separate document in accordance with the RFP requirements and includes:

- FACT and FMIT Price Proposal Premium Summary
- FACT Price Proposal
- FMIT Price Proposal

FACT and FMIT Joint Proposal for Levy County 2026-2027 Policy Year Premium Summary

Coverage	Premium (Annual)
FACT Multi-Class Liability	\$77,242
FACT Errors & Omissions Liability	\$77,857
FACT Employee Benefits Liability	Included
FACT Cyber Liability	\$11,183
FMIT Blanket Real & Personal Property*	\$495,360
FMIT Disaster Preparedness and Recovery Program	Included
FMIT Inland Marine	Included
FMIT Crime & Bond Coverage	Included
FMIT Automobile Liability*	\$69,562
FMIT Automobile Physical Damage*	\$14,750
FMIT Workers' Compensation Coverage	\$118,504
Mandatory FACT New Member Extraordinary Loss Reserve Fund Contribution (One-Time)	\$7,143
Subtotal Annual Premium for 2026-2027 Policy Year	\$871,601
One-Time Incentive Credit**	(\$95,000)
Total Net Premium for 2026-2027 Policy Year	\$776,601

* FMIT will offer a fixed 2-year rate guarantee for the coverage lines designated above (*). Changes in exposure information, coverage lines and limits, or scope of risks will impact the premiums. In the event of Member cancellation of any line of coverage within the current coverage year or subsequent coverage year, Member shall owe the greater of sixty (60) days of fully earned premium for all canceled line(s) of coverage or the amount calculated pursuant to any other cancellation provisions specified in the coverage agreement.

** FMIT is offering a one-time incentive credit of \$95,000 for the initial Policy Year 10/1/26-09/30/27 to help the County regarding any transitional costs (such as claims run-out costs) due to switching insurance carriers.

The premiums reflected above are a summary of the premiums quoted per the individual FACT and FMIT proposals. Please see the respective individual proposals for coverage specifics, as well as for coverage options on limits, deductibles, prior acts, and wind-coverage options for specific locations. Note that the one-time incentive credit of \$95,000 continues to apply if options are selected.

**COVERAGE PROPOSAL
FOR**

LEVY COUNTY BOARD OF COUNTY COMMISSIONERS

PROPOSED EFFECTIVE DATE: OCTOBER 1, 2026

SERVICED AND PREPARED BY:
DEPARTMENT OF INSURANCE SERVICES OF THE
FLORIDA LEAGUE OF CITIES, INC.
PO BOX 538135 • ORLANDO FL 32853-8135

"THE FLORIDA ASSOCIATION OF COUNTIES TRUST PROMISE"

**The FACT will provide exceptional coverages and service for your insurance needs.
Your business is important to us.**

We will make every effort to match any competitor's pricing for similar exposures, coverages, terms and conditions contingent on the ability of the competitor to verify that its rates are established by an independent actuary and its reinsurance structure is currently in place. The competitor's reinsurer(s) must have an AM Best rating of an A or better, as the FACT prides itself on not only the financial solvency of the Trust itself but also of the reinsurance partners with whom we do business.

This proposal remains in effect until October 1, 2026.

A specimen agreement is attached. This proposal contains a brief, general description of coverages. It is not intended to describe or cover all the terms, limits, conditions and exclusions of the agreement.

The FACT agreement language will supersede any differences between the agreement and this proposal summary.



FLORIDA ASSOCIATION OF COUNTIES TRUST

**Levy County Board of County Commissioners
PROPOSAL**

October 1, 2026 - October 1, 2027

I. Multi-Class Liability (Occurrence Form)

Including Bodily Injury, Property Damage
Personal Injury and Advertising Injury
Errors and Omissions and Federal Civil Rights Liability

Limits of Liability

Aggregate	\$3,000,000
General Liability per occurrence	\$1,000,000
Florida Statutory Liability per occurrence	\$300,000
Florida Statutory Liability per person	\$200,000
Claims Bill Coverage Extension	\$1,000,000

**II. Designated Wrongful Employment Practices Liability
(Occurrence Form)**

Including Employment Discrimination, Sexual Harassment
Wrongful Termination and Whistleblower Retaliation

Limits of Liability

Aggregate	\$2,000,000
Florida Statutory Liability per occurrence	\$300,000
Florida Statutory Liability per person	\$200,000
Other than Florida State Law Claims	\$1,000,000
Claims Bill Coverage Extension	\$1,000,000

III. Employee Benefits Liability (Occurrence Form)

Covers benefit plan errors and omissions

Limits of Liability

Aggregate	\$2,000,000
Liability per occurrence	\$1,000,000
Florida Liability per occurrence	\$300,000
Florida Liability per person	\$200,000
Claims Bill Coverage Extension	\$1,000,000

IV. Cyber Liability (Claims Made Form)

Cyber Coverages including Privacy, Network Security and Data Breach

Limits of Liability

Annual Aggregate	\$1,000,000
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FLORIDA ASSOCIATION OF COUNTIES TRUST

Levy County Board of County Commissioners
PROPOSAL

October 1, 2026 - October 1, 2027

V. Premium Summary - With Claims Bill Coverage

Multi-Class Liability including Errors & Omissions, Pollution/Sprayed Herbicides or Insecticides, Medical Attendants' / Medical Directors' Malpractice, Designated Wrongful Employment Practices Liability (DWEPL), and Employee Benefits Liability (EBL) and Cyber Coverages including Privacy, Network Security and Data Breach - Excluding Sheriff's Department

Excludes Law Enforcement

Multi-Class Liability	\$10,000 Deductible	\$77,242
Errors & Omissions Liability	\$10,000 Deductible	\$77,857
Employee Benefits Liability	\$10,000 Deductible	Included
Cyber Liability	\$35,000 Deductible	\$11,183
Total		\$166,282

****One-Time Additional Charge (Optional) - \$8,992 payable over four years**

Four Years Prior Acts Coverage: \$1,000,000 Limit of Liability

Errors and Omissions, Public Officials Liability & Employment Practices Liability **\$2,248 ****

VI. One-Time Additional Charge (Mandatory)

FACT New Member Extraordinary Loss

Reserve Fund Contribution **\$7,143**

VII. TOTAL ANNUAL PREMIUM

\$175,673

Includes One-Time Additional Charge (Mandatory)

FACT New Member Extraordinary Loss

Reserve Fund Contribution

Premium is payable in full within 30 days of inception.

****The total E&O Prior Acts Coverage Net Premium is \$8,992, which will be billed over a four year installment period. The amount shown as Net Premium above (\$2,248) represents the first year's installment. If the County awards FACT for coverage, including E&O Prior Acts Coverage, and cancels or non-renews coverage within four (4) policy years, the County will be obligated to pay the remaining balance of the total E&O Prior Acts Coverage Net Premium within 30 calendar days of policy cancellation.**

****Coverage for prior acts is retroactively extended for claims that occurred but were not reported to the designated member or to the Florida Association of Counties Trust until the effective date of coverage, whether or not reported to the prior insurer. No coverage will be provided for any occurrence that may cause a potential claim that the insured was aware of prior to the effective date of this endorsement and which was not reported to the prior insurer.**



FLORIDA ASSOCIATION OF COUNTIES TRUST

Levy County Board of County Commissioners
PROPOSAL - OPITIONS
October 1, 2026 - October 1, 2027

DEDUCTIBLE / LIMIT OPTIONS

	<i>Limit</i>	<i>Deductible</i>	<i>Annual Premium</i>	<i>Check Accepted</i>	<i>Option Rejected</i>
<i>Multi-Class Liability/Errors & Omissions Liability</i>					
Option 1	\$1,000,000		\$155,099	☐	☐
Option 2	\$2,000,000		\$220,099	☐	☐
<i>Cyber Liability</i>					
Option 1	\$1,000,000		\$11,183	☐	☐
Option 2	\$2,000,000		\$33,546	☐	☐

**COVERAGE PROPOSAL
FOR**

LEVY COUNTY BOARD OF COUNTY COMMISSIONERS

PROPOSED EFFECTIVE DATE: OCTOBER 1, 2026

ADMINISTERED AND PREPARED BY:
DEPARTMENT OF INSURANCE SERVICES OF THE
FLORIDA LEAGUE OF CITIES, INC.
PO BOX 538135 • ORLANDO FL 32853-8135

"THE FLORIDA MUNICIPAL INSURANCE TRUST PROMISE"

**The FMIT will provide exceptional coverages and service for your insurance needs.
Your business is important to us.**

We will make every effort to match any competitor's pricing for similar exposures, coverages, terms and conditions contingent on the ability of the competitor to verify that its rates are established by an independent actuary and its reinsurance structure is currently in place. The competitor's reinsurer(s) must have an AM Best rating of an A or better, as the FMIT prides itself on not only the financial solvency of the Trust itself but also of the reinsurance partners with whom we do business.

This proposal remains in effect until October 1, 2026.

A specimen agreement is attached. This proposal contains a brief, general description of coverages. It is not intended to describe or cover all the terms, limits, conditions and exclusions of the agreement.

The FMIT agreement language will supersede any differences between the agreement and this proposal summary.



Proposal for 2026-2027

Levy County Board of County Commissioners
FMIT 0336

PROPERTY COVERAGE

Limit

Blanket Real & Personal Property \$114,624,728

An Asset Valuation will be provided at no charge.

Insured assets adjusted due to valuation will be endorsed onto the policy. Additional premium or return premium will be included on the next installment billing.

Business Income \$2,000,000
 (Note: the limit stated is in addition to the limit shown on page 2 of proposal)

Electronic Data Processing:

- | | |
|------------------------|----------------------|
| - Equipment: | Included in Contents |
| - Software: | Included in Contents |
| - Equipment Breakdown: | Included in Contents |

Agreed Amount

Valuation Basis: Replacement Cost

Coverage Form: Special

Deductibles: \$10,000 Per Occurrence - Real & Personal Property, Other Property

Named Storm Deductible is 5% of the scheduled Building, Personal Property, Other Property (including property in the open) and Business Income. The percentages are calculated using the Schedule of Values on file with FMIT. The Named Storm deductible is calculated separately and applied individually to each Building, Personal Property, Other Property and Business Income per occurrence.

Business Income waiting period is 72 hours.

Piers, wharves, docks, boardwalks and bridges are wind excluded with cause of loss – Basic Form applied. See options page for wind quote if applicable.

PROPERTY COVERAGE EXTENSIONS:

Excess Flood Coverage	\$25,000,000
Flood Zones A & V deductible is excess of NFIP (\$500,000 per building)	
Other Flood Zones - AOP deductible or other flood limits purchased, whichever is greater, per occurrence	
Terrorism	\$5,000,000
Newly Acquired or Constructed Property	\$2,000,000
Extra Expense	\$1,000,000
Newly Acquired Business Personal Property	\$500,000
Business Income	\$500,000
Valuable Papers & Records	\$500,000
Accounts Receivable	\$500,000
Property Damage Mitigation Coverage (Named Storm)	\$500,000
Unintentional Errors & Omissions	\$250,000
Electronic Data Processing Equipment (Software)	\$250,000
Personal Property Off Premises	\$250,000
Property In Transit	\$250,000
Off Premises Power Failure	\$100,000
Pollutant Clean Up & Removal	\$100,000
Preservation of Property	\$100,000
Service Interruption Coverage	\$100,000
Leasehold interest	\$100,000
Personal Property of Others	\$50,000
Fungus Clean Up & Removal	\$25,000
Debris Removal	25% of Loss
Building Ordinance Coverage, Including Demolition	25% of Loss
Recertification of Equipment/Fire Extinguisher Recharge	\$250/Day
Police Dogs & Horses	
Death in line of duty	\$15,000
Annual Maximum	\$30,000
Antiques & Objects of Art	
Per Item	\$15,000
Annual Maximum	\$250,000
Arson Reward	\$5,000
Non-Scheduled Property in the Open	\$500,000

INLAND MARINE COVERAGE:

SCHEDULED INLAND MARINE EQUIPMENT - Items over \$25,000	Limit:	\$19,272,960
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Deductible:	\$1,000	Items valued \$25,001 - \$50,000
		Items \$50,000 - \$100,000 have minimum of \$1,000 deductible
		Items greater than \$100,000 have minimum of \$2,000 deductible or 2% of the item's scheduled limit, whichever is greater.

BLANKET INLAND MARINE EQUIPMENT - Items \$25,000 or Less	Limit:	\$1,000,000
--	--------	-------------

Deductible: \$500

Blanket Inland Marine coverage is defined as: Coverage for all unscheduled Inland Marine equipment, Emergency Portable Equipment and Communications Equipment valued at \$25,000 or less is subject to \$500 deductible.
(Note: All Watercraft must be scheduled.)

Coverage Basis: Actual Cash Value

Deductible: Applies per occurrence

INLAND MARINE COVERAGE EXTENSIONS:

- | | |
|--|-----------|
| ➤ Rental Reimbursement for Contractor's Equipment for Covered Loss | \$5,000 |
| ➤ Limited Contractor's Equipment Replacement Cost | \$250,000 |
| ➤ Installation Floater - Member's Building Materials | \$100,000 |

EQUIPMENT BREAKDOWN COVERAGE

Subject to any applicable limits on the Property, Allied Lines and Crime Declarations, the Equipment Breakdown Limit is the most we will pay for loss or damage arising from any "one accident."

These coverages apply to all locations covered on the policy, unless otherwise specified.

I. Coverages	Limits
Equipment Breakdown	Subject to the Real and Personal Property Limit described in proposal or \$50,000,000, whichever is less.
Business Income	Subject to the Business Income Limit described in proposal.
Extra Expense	Subject to the Extra Expense Limit described in proposal.
Expediting Expense	\$1,000,000
Hazardous Substances	\$1,000,000
Spoilage	\$500,000
Data Restoration	\$500,000
"Fungus," Wet Rot, Dry Rot And Bacteria	\$25,000
Service Interruption*	Subject to Business Income, Extra Expense, and Spoilage Limits
Water Damage	Included in Property Coverage.
II. Deductibles	
Direct Coverages	Subject to the Real and Personal Property deductible described in proposal.
Indirect Coverages	Subject to the Time Element deductible described in proposal.

III. Other Conditions

*Unless the interruption exceeds 24 hours, we will not pay for any loss under Service Interruption.

"Covered equipment" does not include "electrical generating equipment"; however, this exclusion does not apply to emergency generators.

AUTOMOBILE COVERAGE**Limits**

Comprehensive Automobile Liability	\$2,000,000
Deductible:	\$10,000

Personal Injury Protection	\$10,000
Deductible:	\$0

Automobile Physical Damage

Comprehensive Coverage	\$10,000 Deductible
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Collision Coverage	\$10,000 Deductible
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Note: "Vehicles with \$0 value on schedule provided were not included in the quote for APD."

Coverage Includes:

- Hired & Non-Owned Liability
- Rental Reimbursement - scheduled vehicles
- Lease Differential - scheduled vehicles
- Limited Replacement Cost - owned private passenger vehicles, SUVs, Pickup Trucks
- Member's Personal Effects

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for Automobile Liability.

CRIME & BOND COVERAGE**Limits****Bond Coverage:**

Employee Theft - Per Loss	\$500,000
Deductible:	\$1,000

Faithful Performance - Per Loss	\$500,000
Deductible:	\$1,000

Finance Director	\$500,000
Deductible:	\$0

Crime Coverage:

Theft of Money & Securities - Loss Inside	\$500,000
Deductible:	\$1,000

Outside the Premises	\$500,000
Deductible:	\$1,000

Forgery or Alteration	\$500,000
Deductible:	\$1,000

WORKERS' COMPENSATION PAYROLLS

	Limit
Workers' Compensation	Statutory
Employers Liability	\$1,000,000 / \$1,000,000 / \$1,000,000

CODE	DESCRIPTION	PAYROLL
5509	STREET OR ROAD MAINTENANCE	2,273,014
7520	WATERWORKS OPERATION	102,587
7590	INCINERATOR PERSONNEL	73,156
7704	FIREFIGHTERS	2,450
7705	AMBULANCE SERVICE	5,156,781
7720	POLICE OFFICERS	73,493
8380	AUTOMOBILE SERVICE OR REPAIR	508,107
8385	BUS CO: GARAGE EMPLOYEES	45,645
8602	SURVEYOR	123,283
8810	CLERICAL	7,311,745
8820	ATTORNEY - ALL EMPLOYEES	172,401
8831	HOSPITAL OR VETERINARY	332,521
9015	BUILDINGS - OPERATION BY OWNER	407,299
9102	PARK NOC	240,362
9402	SEWER CLEANING	161,206
9403	GARBAGE, ASHES OR REFUSE	835,588
9410	MUNICIPAL, TOWNSHIP, COUNTY EMPLOYEES NOC	678,753
TOTAL PAYROLL		\$18,498,391

Deductible: \$10,000

Experience Modification Factor: 10/1/2025 0.66

Safety Credit: Yes

Drug Free Credit: Yes

The Workers' Compensation premium is subject to adjustment when the October 1, 2026 experience modification is received.

Premium calculation includes 5% Drugfree Credit and 2% Safety Credit - Requires receipt of approved applications.

Payrolls and WC premium, including any applicable incentive credits, are subject to Final Audit.

PREMIUM SUMMARY

Coverage Line	Annual Premium
Blanket Real & Personal Property	\$495,360
FMIT Disaster Preparedness and Recovery Program	INCLUDED
Inland Marine	INCLUDED
Equipment Breakdown Coverage	INCLUDED
Crime & Bond Coverage	INCLUDED
Automobile Liability	\$69,562
Automobile Physical Damage	\$14,750
Workers' Compensation Coverage	\$118,504
Total FMIT Premium	\$698,176
FMIT/FACT is offering a one-time incentive credit of \$95,000 for the initial Policy Year 10/01/26 - 09/30/27 to help the County regarding any transitional costs (such as claims run-out costs) due to switching insurance carriers.	
	-\$95,000
Net FMIT Premium for 2026-2027 Policy Year	\$603,176

Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of the actual FMIT Insuring Agreement(s) and/or Policies will apply.

FMIT will offer a fixed 2-year rate guarantee for Automobile and Property coverage lines. Changes in exposure information, coverage lines and limits, or scope of risks will impact the premiums. In the event of Member cancellation of any line of coverage within the current coverage year or subsequent coverage year, Member shall owe the greater of sixty (60) days of fully earned premium for all cancelled line(s) of coverage or the amount calculated pursuant to any other cancellation provisions specified in the coverage agreement.

Please Read the following Important Notes

The premiums quoted above are priced according to the coverage lines presented. Any change or deletion of coverages may result in re-pricing of remaining coverage lines.

INTEREST FREE INSTALLMENT PLAN

First InstallmentSecond InstallmentThird InstallmentFourth Installment

25% minimum due

25% minimum due

25% minimum due

25% minimum due

October 1, 2026

January 1, 2027

April 1, 2027

July 1, 2027

Payment will be forwarded to the Florida League of Cities in Tallahassee

DEDUCTIBLE / LIMIT OPTIONS

	<i>Limit</i>	<i>Deductible</i>	<i>Annual Premium</i>	<i>Check Option Accepted Rejected</i>
<i>Property</i>				
Option 1	n/a		\$495,360	0 0
Option 2 - Including Piers, Wharves, and Docks Boardwalks and Bridge Wind Coverage	n/a	*	\$608,450	0 0
* 5% of total insured value per location or a minimum of \$10,000 whichever is greater each and every loss, each location, other than Zone 1 which is 3% of total insured value per location or a minimum of \$10,000 whichever is greater each and every loss, each location.				
<i>Automobile Liability</i>				
Option 1	\$2,000,000		\$69,562	0 0
Option 2	\$5,000,000		\$87,916	0 0
<i>Automobile Physical Damage</i>				
Option 1 - Comp/Coll	n/a	\$10,000	\$14,750	0 0
Option 2 - Comp/Coll	n/a	\$1,000	\$36,388	0 0
Option 3 - Comp/Coll	n/a	\$5,000	\$22,447	0 0

SWORN STATEMENT ON PUBLIC ENTITY CRIME

Sworn Statement Pursuant to Section 287.133(3)(a), Florida Statutes

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted to Levy County Board of County Commissioners
By Clay Austin, Director of Insurance Member Services
(Print individual name and title)
For Florida League of Cities, Inc.
(Print name of entity submitting statements)
Whose business address is 135 East Colonial Drive, Orlando FL 32801
and if applicable whose Federal Employer Identification Number (FEIN) is 59-6001124.
If the entity has no FEIN, include Social Security Number of the individual signing this Sworn Statement:
_____.

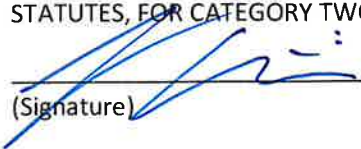
2. I understand that a "public entity crime" as defined in paragraph 287.133(1)(a), Florida Statutes, mean violation of any state or federal law by a person with respect to and directly related to the transactions of business with any public entity or with an agency or political subdivision of any other state or with the United States including, but not limited to any proposal or contract for goods or services to be provided to any public entity or any agency or political subdivision of any other state or the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or conviction of a public entity crime, with or without adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a Jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
 - a. A predecessor or successor of a person convicted of public entity crime; or
 - b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which proposals or applies to proposal on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
6. Based on information and belief, the statement which I have marked below is true in a relation to the entity submitting this sworn statement. (Please indicate which statement applies).

☒ Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or any affiliate of the entity has been charged with and convicted of a public entity crime within the past 36 months.

☐ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime within the past 36 months AND (Please indicate which additional statement applies).

☐ The entity submitting the sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime within the past 36 months. However, there has been a subsequent proceeding before a Hearing Officers of the State of Florida, Division of Administrative Hearings and the Final Order by the Hearing Officer determined that it was not in the public interest place the entity submitting this sworn statement on the convicted vendor list. (Attached is a copy of the final order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THE PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED AND FOR THE PERIOD OF THE CONTRACT ENTERED INTO, WHICHEVER PERIOD IS LONGER. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES, FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.


(Signature)

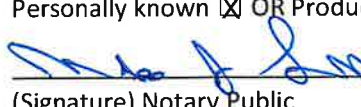
State of Florida

County of Orange

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of July, 2026, by Clay Austin (name), as

Director of Insurance Member Services (title) for Florida League of Cities, Inc. (name of proposer)

Personally known ☒ OR Produced Identification ☐ (type of identification).


(Signature) Notary Public

My Commission expires 2/28/2028



(SEAL)

THIS DOCUMENT MUST BE COMPLETED AND RETURNED WITH YOUR SUBMITTAL

NON-COLLUSION AFFIDAVIT

I, Clay Austin of the County of Orange

According to law on my oath, and under penalty of perjury, depose and say that:

1. I am Director of Insurance Member Services of the firm of Florida League of Cities, Inc. providing that I executed the said proposal with full authority to do so.
2. This response has been arrived at independently without collusion, consultation, communication or agreement for the purpose of restricting competition, as to any matter relating to qualifications or responses of any other responder to induce any other person, partnership or corporation to submit, or not to submit, a response for the purpose of restricting competition;
3. The statements contained in this affidavit are true and correct, and made with full knowledge that Levy County relies upon the truth of the statements contained in this affidavit in awarding contracts for any services resulting from this ITB for said project.


(Signature of Proposer Representative)

7/6/2026
(Date)

State of Florida

County of Orange

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of July, 2026, by Clay Austin (name), as Director of Insurance Member Services (title) for Florida League of Cities, Inc. (name of proposer) Personally known ☒ OR Produced Identification ☐ (type of identification).


(Signature) Notary Public

(SEAL)

(Printed, typed or stamped commissioned name of notary public)

My Commission expires 2/28/2028



THIS DOCUMENT MUST BE COMPLETED AND RETURNED WITH YOUR SUBMITTAL

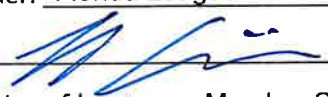
DRUG-FREE WORKPLACE FORM

The undersigned Bidder in accordance with Section 287.087, Florida Statutes hereby certifies that the Bidder Florida League of Cities, Inc. (name of firm or individual) does:

1. Publish a statement notifying employees that the unlawful manufacture, distributions, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United State or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

Name of Bidder: Florida League of Cities, Inc.

Signature: 

Title: Director of Insurance Member Services

Date: 7/6/2026

ANTI-HUMAN TRAFFICKING AFFIDAVIT

DIRECTIONS: All nongovernmental entities that are or potentially will be contracting, renewing or extending contracts with Levy County, must have an officer or representative fully execute this affidavit. Note, this is a mandatory requirement of s 787.06(13), Florida Statutes effective July 1, 2024.

I Clay Austin (insert name) as Director of Insurance Member Services (insert title) on behalf of Florida League of Cities, Inc. (insert entity name) under penalty of perjury hereby attest as follows:

1. I am over 21 years of age and have personal knowledge of the matters set forth in this affidavit.
2. Florida League of Cities, Inc. (insert entity name) does not use coercion for labor or services as defined in s. 787.06(2)(a), Florida Statutes.
3. More particularly, Florida League of Cities, Inc. (insert entity name) does not participate in any of the following actions:
 - a. Using or threatening to use physical force against any person;
 - b. Restraining, isolating or confining or threatening to restrain, isolate or confine any person without lawful authority and against her or his will;
 - c. Using lending or other credit methods to establish a debt by any person when labor or services are pledged as a security for the debt, if the value of the labor or services as reasonably assessed is not applied toward the liquidation of the debt or the length and nature of the labor or services are not respectively limited and defined;
 - d. Destroying, concealing, removing, confiscating, withholding, or possessing any actual or purported passport, visa, or other immigration document, or any other actual or purported government identification document, of any person;
 - e. Causing or threatening to cause financial harm to any person;
 - f. Enticing or luring any person by fraud or deceit; or
 - g. Providing a controlled substance as outlined in Schedule I or Schedule II of s. 893.03, Florida Statutes to any person for the purpose of exploitation of that person.

FURTHER AFFIANT SAYETH NAUGHT.


Printed Name: Clay Austin

Title: Director of Insurance Member Services

Nongovernmental entity: Florida League of Cities, Inc.

Date:

STATE OF Florida
COUNTY OF Orange

SWORN TO AND SUBSCRIBED before me X in person or _____ remote notarization by
_____ as Director of Insurance Member Services on behalf of
Florida League of Cities, Inc., who is personally known to me or who
produced _____ as identification this 6th day of
July, 202 6.


Notary Public

(Notary Seal)

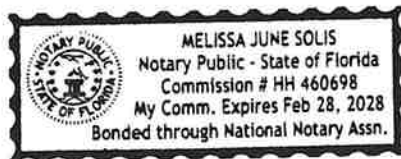


EXHIBIT B

FOREIGN COUNTRY OF CONCERN AFFIDAVIT

DIRECTIONS: All nongovernmental entities that are or potentially will be contracting, renewing or extending contracts with Levy County, must have an officer or representative fully execute this affidavit. Note, this is a mandatory requirement of s 287.138, Florida Statutes, for all entities that may have access to individuals' personal identifying information.

I Clay Austin (insert name) as Director of Insurance Member Services (insert title) on behalf of Florida League of Cities, Inc. (insert entity name) under penalty of perjury hereby attest as follows:

1. I am over 21 years of age and have personal knowledge of the matters set forth in this affidavit.
2. I certify that Florida League of Cities, Inc. (insert entity name) ("Vendor"):
 - a. Is not owned by the government of a foreign country of concern;
 - b. A government of a foreign country of concern does not have a controlling interest in Vendor; and
 - c. Is not organized under the laws of nor have its principal place of business in a foreign country of concern.
3. For purposes of this Affidavit, "Foreign Country of Concern" means the People's Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic People's Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro, or the Syrian Arab Republic, including any agency of or any other entity of significant control of such foreign country of concern.

FURTHER AFFIANT SAYETH NAUGHT.


Printed Name: Clay Austin

Title: Director of Insurance Member Services

Nongovernmental entity: Florida League of Cities, Inc.

Date: 7/6/2026

STATE OF Florida

COUNTY OF Orange

SWORN TO AND SUBSCRIBED before me X in person or _____ remote
notarization by _____ as Director of Insurance Member Services on
behalf of Florida League of Cities, Inc., who is personally
known to me or who produced _____ as identification
this 6th day of July, 2026.



Notary Public

(Notary Seal)



**Request for Taxpayer
Identification Number and Certification**

Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give form to the
requester. Do not
send to the IRS.**

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type.
See Specific Instructions on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

FLORIDA LEAGUE OF CITIES, INC.

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

- ☐ Individual/sole proprietor ☒ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate
☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership)
Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.
☐ Other (see instructions) _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____

(Applies to accounts maintained outside the United States.)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions ☐

5 Address (number, street, and apt. or suite no.). See instructions.

301 SOUTH BRONOUGH STREET, SUITE 300

6 City, state, and ZIP code

TALLAHASSEE, FL 32301

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

____ - ____ - ____

or

Employer identification number

5 9 - 6 0 0 1 1 2 4

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

**Sign
Here**

Signature of
U.S. person



Date

2-9-24

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/9/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Digital Insurance LLC - Tallahassee, FL 3375-I Capital Circle NE Tallahassee FL 32308		CONTACT NAME: PHONE (A/C, No, Ext): 850-942-7760 FAX (A/C, No): E-MAIL ADDRESS: demont.coi@onedigital.com	
		INSURER(S) AFFORDING COVERAGE	NAIC #
		INSURER A : Businessfirst Ins Co	11697
		INSURER B : Federal Insurance Company	20281
		INSURER C : Chubb Indemnity Insurance Co	12777
		INSURER D : Underwriters At Lloyds London	15792
		INSURER E :	
		INSURER F :	

COVERAGES**CERTIFICATE NUMBER:** 512773776**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
C	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			D02831983	1/1/2026	1/1/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included \$
B	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			73648862	1/1/2026	1/1/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10,000			56726531	1/1/2026	1/1/2027	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N ☐	N / A	521-21359	1/1/2026	1/1/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Crime			UC15104208.26	3/22/2026	3/22/2027	Per Occurrence 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

For Informational Purposes Only

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/30/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Edgewood Partners Insurance Center 1 American Lane Greenwich CT 06831-2560	CONTACT NAME: Certificate Unit PHONE (A/C, No, Ext): 404-781-1700 FAX (A/C, No): E-MAIL ADDRESS: Certificate@epicbrokers.com
INSURED Florida League of Cities, Inc. 125 East Colonial Drive Orlando, FL 32801	INSURER(S) AFFORDING COVERAGE INSURER A: Indian Harbor Insurance Company INSURER B: XL Specialty Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:
License#: 0B29370 FLORLEAG	NAIC # 36940 37885

COVERAGES**CERTIFICATE NUMBER:** 1726727350**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE AGGREGATE
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	☐ Y ☐ N	N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT
A B	E&O (*) D&O, EPL, FIDUCIARY (**)			ELU20640525 ELU20640425	10/1/2025 10/1/2025	10/1/2026 10/1/2026	LIMIT: LIMIT: \$5,000,000 \$5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

EVIDENCE OF INSURANCE

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/30/2025

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PRODUCER Edgewood Partners Insurance Center 1 American Lane Greenwich CT 06831-2560	CONTACT NAME: Certificate Unit PHONE (A/C, No, Ext): 404-781-1700 FAX (A/C, No): E-MAIL ADDRESS: Certificate@epicbrokers.com
INSURED Florida League of Cities, Inc. 125 East Colonial Drive Orlando, FL 32801	INSURER(S) AFFORDING COVERAGE INSURER A: Beazley Excess and Surplus Ins, Inc INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
License#: 0B29370 FLORLEA	NAIC # 17520

COVERAGES**CERTIFICATE NUMBER:** 1463082780**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y ☒ N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Cyber Liability			D3AA4D250101	10/1/2025	10/1/2026	LIMIT: \$2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

EVIDENCE OF INSURANCE

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by FEI/EIN Number](#) /

Detail by FEI/EIN Number

Florida Not For Profit Corporation

FLORIDA LEAGUE OF CITIES, INCORPORATED

Filing Information

Document Number	702898
FEI/EIN Number	59-6001124
Date Filed	12/13/1935
State	FL
Status	ACTIVE
Last Event	REINSTATEMENT
Event Date Filed	10/29/2015

Principal Address

301 S. BRONOUGH STREET, SUITE 300
TALLAHASSEE, FL 32301

Changed: 01/03/2011

Mailing Address

POST OFFICE BOX 1757
TALLAHASSEE, FL 32302-1757

Changed: 01/12/2010

Registered Agent Name & Address

Garner, Jeannie
301 S. BRONOUGH ST., Suite 300
TALLAHASSEE, FL 32301

Name Changed: 01/10/2022

Address Changed: 03/29/2016

Officer/Director Detail

Name & Address

Title Past President

Blake, Michael
65 Stone Street
Cocoa, FL 32922

Title President

Smith, Holly D
800 Dunlop Road
Sanibel, FL 33957

Title First Vice President

Franks, Mark
2 Cherokee Rd
Shalimar, FL 32579

Title Second Vice President

Stoeckel, Sarah
555 S Washington Av
Titusville, FL 32796

Annual Reports

Report Year	Filed Date
2024	01/12/2024
2025	01/03/2025
2026	01/08/2026

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2025 - 2026



Local Business Tax Receipt

(Formerly known as "Business License "
changed per state law HB1269-2006)

Business Name

FLORIDA LEAGUE OF CITIES INC
PO BOX 530065
ORLANDO, FL 32853

Business Owner

FLORIDA LEAGUE OF CITIES INC

Business Location

125 E COLONIAL DR
ORLANDO, FL

NOTICE-THIS TAX RECEIPT ONLY EVIDENCES
PAYMENT OF THE LOCAL BUSINESS TAX PURSUANT
TO CH.205, FLORIDA STATUTES. IT DOES NOT PERMIT
THE HOLDER TO OPERATE IN VIOLATION OF ANY CITY,
STATE, OR FEDERAL LAW. CITY PERMITTING MUST BE
NOTIFIED OF ANY MATERIAL CHANGE TO THE
INFORMATION FOUND HEREIN BELOW. THIS RECEIPT
DOES NOT CONSTITUTE AN ENDORSEMENT OR
APPROVAL OF THE HOLDER'S SKILL OR
COMPETENCY.

Case Number: BUS0021708-001

Issued Date: 07/15/2025

Expiration Date: 09/30/2026

Business type(s):

Description	Year
BUSOFF 9990 BUSINESS OFFICE	2026



Local Business Tax Receipt
City Hall, 400 South Orange Avenue, First Floor
Post Office Box 4990
Orlando, Florida 32802-4990

Phone: 407.246.2204 Fax: 407.246.3420

Email: businesstax@orlando.gov

Prompt! Interactive Voice Response System: 407.246.4444
Visit our website: orlando.gov/permits

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

DENISE P. VOGELGESANG

License Number : W720762

Resident Insurance License

- 0220 - GENERAL LINES (PROP & CAS)
- 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

08/23/2022
02/17/2021

Please Note:

A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a first-time applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 626.2815 or 648.385, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <https://dice.flds.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myfloridacfo.com/division/agents.



Jimmy Patronis
Chief Financial Officer
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

LYNDSEY MOORE JOHANNESSEN

License Number : W154791

Resident Insurance License

● 0220 - GENERAL LINES (PROP & CAS)

Issue Date

10/15/2014

Please Note:

A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a first-time applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 626.2815 or 648.385, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <https://dice.flds.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myfloridacfo.com/division/agents.



Jimmy Patronis
Chief Financial Officer
State of Florida