

The logo for FFIB (First Florida Insurance Brokers) is displayed in a large, bold, blue serif font.

First Florida Insurance Brokers

A BALLATOR COMPANY

*Creating Unique Risk Solutions*

# MANATEE COUNTY BOARD OF COUNTY COMMISSIONERS

**EXCESS LIABILITY  
EXCESS WORKERS' COMPENSATION  
CYBER LIABILITY**

**INSURANCE PROPOSAL**

**TERM**

**October 1, 2019 to October 1, 2020**

*Presented By:*  
**Maggie Boykin, ARM-P**  
*Vice President - Property & Casualty*

*Prepared By:*  
**Sharon Cardoso, AAI, ACSR, CISR, CPIA**  
*Senior Account Manager*

**100 SOUTH ASHLEY DRIVE, SUITE 250  
TAMPA, FL 33602**

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813-223-3932 – FAX**

[www.ffinsbr.com](http://www.ffinsbr.com)

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**NAMED INSURED AND MAILING ADDRESS**

**Manatee County Board of County Commissioners  
1112 Manatee Avenue West  
Bradenton, FL 34202**

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**WORKERS' COMPENSATION LOSS SUMMARY REPORT**

MCBOCC Workers' Compensation 10 Year Loss Summary As of May 10, 2019								
Policy Inception	# of Claims	Open Claims	Total Paid (All)	Total Reserves	Total Incurred	Over \$500K	Over \$650K	Over \$750K
10/1/2009	269	2	\$ 1,756,861.29	\$ 210,509.25	\$ 1,967,370.54	\$ -	\$ -	\$ -
10/1/2010	201	2	\$ 1,943,082.33	\$ 135,405.58	\$ 2,078,487.91	\$ -	\$ -	\$ -
10/1/2011	224	0	\$ 1,423,038.38	\$ -	\$ 1,423,038.38	\$ -	\$ -	\$ -
10/1/2012	213	2	\$ 1,507,603.81	\$ 93,953.20	\$ 1,601,557.01	\$ -	\$ -	\$ -
10/1/2013	322	3	\$ 2,140,397.87	\$ 252,456.52	\$ 2,392,854.39	\$ 58,502.15	\$ -	\$ -
10/1/2014	361	7	\$ 2,536,090.96	\$ 398,070.73	\$ 2,934,161.69	\$ -	\$ -	\$ -
10/1/2015	353	6	\$ 1,970,322.17	\$ 553,076.05	\$ 2,523,398.22	\$ -	\$ -	\$ -
10/1/2016	357	6	\$ 1,710,590.07	\$ 512,065.43	\$ 2,222,655.50	\$ 22,615.00	\$ -	\$ -
10/1/2017	385	8	\$ 887,281.99	\$ 420,151.82	\$ 1,307,433.81	\$ -	\$ -	\$ -
10/1/2018	237	33	\$ 460,251.01	\$ 608,829.64	\$ 1,069,080.65	\$ -	\$ -	\$ -
<b>Total</b>	<b>2922</b>	<b>69</b>	<b>\$ 16,335,519.88</b>	<b>\$ 3,184,518.22</b>	<b>\$ 19,520,038.10</b>	<b>\$ 81,117.15</b>	<b>\$ -</b>	<b>\$ -</b>

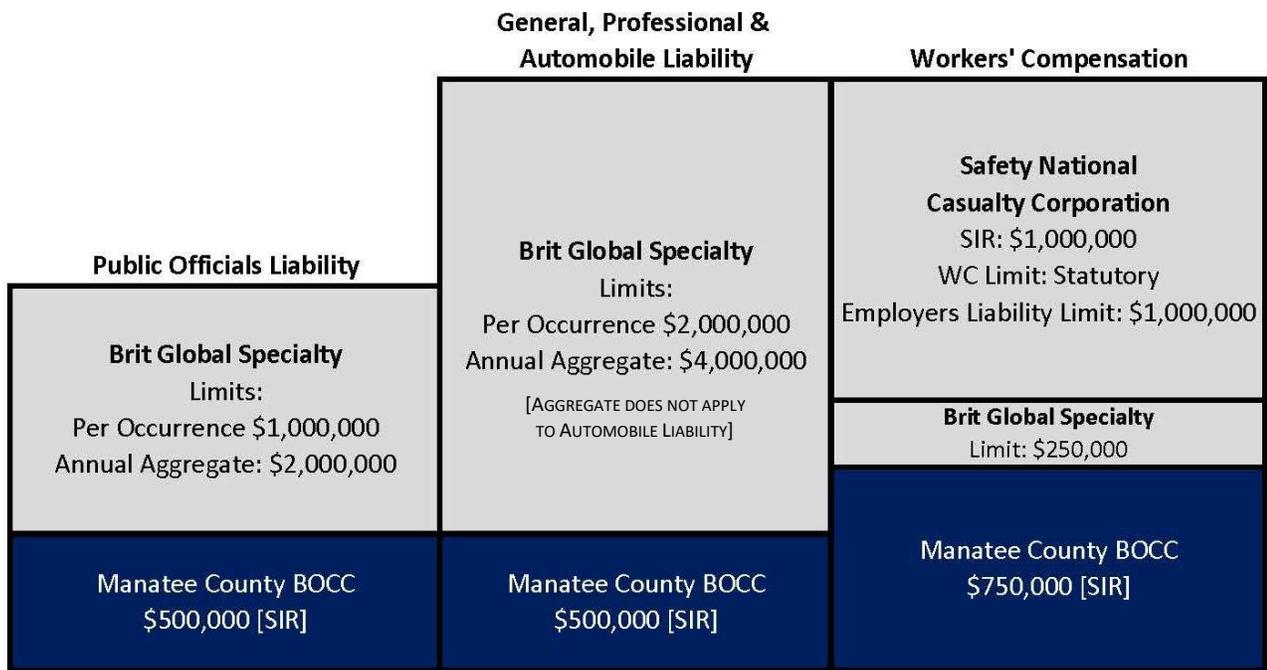
**AUTOMOBILE LIABILITY LOSS SUMMARY REPORT**

MCBOCC Automobile Liability 10 Year Loss Summary As of April 30, 2019								
Policy Inception	# of Claims	Open Claims	Total Paid	Total Reserved	Total Incurred	XS \$100K	XS \$250K	XS \$500K
10/1/2009	37	0	\$ 407,354.81	\$ -	\$ 407,354.81	\$ -	\$ -	\$ -
10/1/2010	3	0	\$ 70,034.07	\$ -	\$ 70,034.07	\$ -	\$ -	\$ -
10/1/2011	8	0	\$ 201,110.31	\$ -	\$ 201,110.31	\$ 10,096.61	\$ -	\$ -
10/1/2012	48	0	\$ 445,173.62	\$ -	\$ 445,173.62	\$ 18,002.74	\$ -	\$ -
10/1/2013	45	0	\$ 174,812.92	\$ -	\$ 174,812.92	\$ -	\$ -	\$ -
10/1/2014	77	1	\$ 146,737.88	\$ 7,230.16	\$ 153,968.04	\$ -	\$ -	\$ -
10/1/2015	88	10	\$ 337,488.18	\$ 109,704.97	\$ 447,193.15	\$ 57,198.81	\$ -	\$ -
10/1/2016	97	15	\$ 234,014.19	\$ 305,166.50	\$ 539,180.69	\$ 95,514.60	\$ -	\$ -
10/1/2017	71	18	\$ 108,276.42	\$ 126,929.06	\$ 235,205.48	\$ -	\$ -	\$ -
10/1/2018	43	25	\$ 72,140.19	\$ 116,995.03	\$ 189,135.22	\$ -	\$ -	\$ -
<b>Total</b>	<b>517</b>	<b>69</b>	<b>\$ 2,197,142.59</b>	<b>\$ 666,025.72</b>	<b>\$ 2,863,168.31</b>	<b>\$ 180,812.76</b>	<b>\$ -</b>	<b>\$ -</b>

**GENERAL/PROFESSIONAL LIABILITY LOSS SUMMARY REPORT**

MCBOCC General/Professional Liability 10 Year Loss Summary As of April 30, 2019								
Policy Inception	# of Claims	Open Claims	Total Paid	Total Reserve	Total Incurred	XS \$100K	XS \$250K	XS \$500K
10/1/2009	68	1	\$ 250,088.24	\$ 3,292.50	\$ 253,380.74	\$ -	\$ -	\$ -
10/1/2010	79	0	\$ 127,002.04	\$ -	\$ 127,002.04	\$ -	\$ -	\$ -
10/1/2011	72	0	\$ 353,697.41	\$ -	\$ 353,697.41	\$ 11,319.08	\$ -	\$ -
10/1/2012	99	2	\$ 227,679.26	\$ 51,225.49	\$ 278,904.75	\$ -	\$ -	\$ -
10/1/2013	253	2	\$ 579,748.19	\$ 23,164.50	\$ 602,912.69	\$ 45,484.85	\$ -	\$ -
10/1/2014	134	4	\$ 122,303.07	\$ 37,119.69	\$ 159,422.76	\$ -	\$ -	\$ -
10/1/2015	57	6	\$ 104,987.22	\$ 80,412.50	\$ 185,399.72	\$ -	\$ -	\$ -
10/1/2016	62	16	\$ 132,260.77	\$ 126,577.55	\$ 258,838.32	\$ -	\$ -	\$ -
10/1/2017	54	14	\$ 48,011.85	\$ 104,280.91	\$ 152,292.76	\$ -	\$ -	\$ -
10/1/2018	37	18	\$ 25,054.01	\$ 49,683.00	\$ 74,737.01	\$ -	\$ -	\$ -
<b>Total</b>	<b>915</b>	<b>63</b>	<b>\$ 1,970,832.06</b>	<b>\$ 475,756.14</b>	<b>\$ 2,446,588.20</b>	<b>\$ 56,803.93</b>	<b>\$ -</b>	<b>\$ -</b>

**CURRENT POLICY STRUCTURE VISUAL**



WORKERS' COMPENSATION PAYROLL

CODE	DESCRIPTION	EXPIRING 2018-2019 DECLARED PAYROLL	RENEWAL 2019-2020 DECLARED PAYROLL
5191	Office Machine Installation	\$25,916	\$0
5509	Street or Road Maintenance	\$4,748,983	\$4,986,432
6217	Excavation & Drivers	\$959,651	\$1,007,634
7382	Driver or Garage Employee	\$4,058,491	\$4,261,415
7403	Aircraft All Other Employees	\$57,458	\$60,331
7422	Aviation--NOC--Other Than Helicopter	\$76,007	\$79,807
7425	Aviation--Helicopters: Flying	\$73,742	\$77,429
7520	Waterworks Operation and Drive	\$7,345,617	\$7,712,898
7580	Sewage Disposal Plant Operation	\$3,383,661	\$3,552,845
7705	Ambulance Service and EMS	\$6,945,989	\$7,293,289
7720	Police Officers	\$59,596,963	\$62,576,811
8380	Automobile Service or Repair	\$1,780,182	\$1,780,182
8602	Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts, and Drivers	\$747,692	\$785,077
8742	Salesperson, Collectors, Messengers	\$276,611	\$290,442
8810	Clerical	\$69,421,734	\$72,892,821
8820	Attorney – All Employees	\$1,748,827	\$1,836,269
8831	Hospital or Veterinary	\$898,032	\$942,934
8868	College or School – Professional Employees	\$229,998	\$241,498
9015	Buildings – Operation by Owner	\$4,016,698	\$4,217,533
9101	College or School – All Other Employees	\$53,994	\$56,693
9102	Park NOC	\$4,362,057	\$4,580,160
9154	Theater NOC: All Other Employees	\$461,727	\$484,814
9403	Garbage, Ashes or Refuse	\$63,786	\$66,975
9410	Municipal, Township, County Employees NOC	\$7,443,771	\$7,815,959
9516	Television, Radio, Video – All Other Employees	\$660,237	\$693,249
	<b>Total Payroll</b>	<b>\$179,437,825</b>	<b>\$188,382,505</b>
		<i>difference</i>	<b>\$8,944,680</b> <b>4.8%</b>

**EXCESS LIABILITY PROPOSAL**

	<b>EXCESS LIABILITY &amp; WORKERS' COMPENSATION /EMPLOYERS LIABILITY</b>	
	<b>EXPIRING</b>	<b>RENEWAL</b>
<b>COMPANY</b>	Lloyds of London [Brit Syndicate] [Non-Admitted - A XV]	Lloyds of London [Brit Syndicate] [Non-Admitted - A XV]
<b>POLICY PERIOD</b>	10/01/18 to 10/01/19	10/01/19 to 10/01/20
<b>COVERAGE:</b> General liability, automobile liability, public officials' miscellaneous liability, excess workers' compensation and employers liability, employee benefits liability and contingent law enforcement liability		
<b>SELF-INSURED RETENTIONS</b>		
▶ General Liability	\$500,000	✓
- Sexual Harassment Liability	\$500,000	✓
- Sexual Abuse Liability	\$500,000	✓
▶ Automobile Liability	\$500,000	✓
▶ Public Officials Miscellaneous Liability	\$500,000	✓
- Errors & Omissions	\$500,000	✓
- Employment Practice Liability	\$500,000	✓
- Sexual Harassment Liability	\$500,000	✓
- Sexual Abuse Liability	\$500,000	✓
▶ Excess Workers' Compensation & Employers Liability		
- Coverage A – Excess Workers' Compensation	\$750,000	✓
- Coverage B – Employers' Liability	\$750,000	✓
▶ Employee Benefits Liability	\$500,000	✓
▶ Law Enforcement Liability	\$500,000	✓
- Sexual Harassment Liability	\$500,000	✓
- Sexual Abuse Liability	\$500,000	✓
<b>GENERAL LIABILITY LIMITS [SEXUAL HARASSMENT/SEXUAL ABUSE LIMITS ARE PART OF, AND NOT IN ADDITION TO EXCESS LIMIT OF INSURANCE]</b>		
▶ Excess Limit of Insurance [Per Occurrence/Annual Aggregate]	\$2,000,000/\$4,000,000	✓
▶ Sexual Harassment Liability [Per Occurrence/Annual Aggregate]	\$2,000,000/\$4,000,000	✓
▶ Sexual Abuse Liability [Per Occurrence/Annual Aggregate]	\$2,000,000/\$4,000,000	✓
<b>AUTOMOBILE LIABILITY LIMITS</b>		
▶ Combined Single Limit	\$2,000,000	✓
▶ Medical Payments [ground up any one <b>person</b> ]	\$5,000	✓
▶ Medical Payments [ground up any one <b>occurrence</b> ]	\$25,000	✓
▶ Aggregate	Nil	✓
▶ Uninsured/Underinsured Motorist [ground up any one occurrence]	Not Covered	✓
▶ No Fault	Statutory Minimum	✓
<b>PUBLIC OFFICIALS MISCELLANEOUS LIABILITY LIMITS</b>		
▶ Excess Limit of Insurance [Per Claim/Annual Aggregate]	\$1,000,000/\$2,000,000	✓
▶ Errors & Omissions Liability [Per Claim/Annual Aggregate]	\$1,000,000/\$2,000,000	✓
▶ Employment Practices Liability [Per Claim/Annual Aggregate]	\$1,000,000/\$2,000,000	✓
▶ Sexual Harassment Liability [Per Claim/Annual Aggregate]	\$1,000,000/\$2,000,000	✓
▶ Sexual Abuse Liability [Per Claim/Annual Aggregate]	\$1,000,000/\$2,000,000	✓
▶ Retroactive Date	10/01/2013	✓
<b>WORKERS' COMPENSATION &amp; EMPLOYERS LIABILITY LIMIT</b>		
▶ Excess Workers' Compensation [Per Occurrence]	\$250,000	✓
▶ Employers' Liability [Per Occurrence]	\$250,000	✓
<b>EMPLOYEE BENEFITS LIABILITY LIMITS</b>		
▶ Excess Limit of Insurance [Per Claim/Annual Aggregate]	\$2,000,000/\$4,000,000	✓
▶ Retroactive Date	10/01/2013	✓
<b>THE FOLLOWING APPLIES WHEN TWO (2) OR MORE SECTIONS OF COVERAGE APPLY TO A COVERED LOSS ["CLASH COVERAGE"]</b>		
▶ Excess Limit of Insurance: General Liability	\$2,000,000	✓
▶ Excess Limit of Insurance: Automobile Liability	\$2,000,000	✓
▶ Excess Limit of Insurance: Public Officials Miscellaneous Liability	\$1,000,000	✓
▶ Excess Limit of Insurance: Excess Workers' Compensation & Employers Liability for a qualified self-insurer	\$250,000	✓
▶ Excess Limit of Insurance: Employee Benefits Liability	\$2,000,000	✓
▶ Excess Limit of Insurance: Aggregate of All Sections of Coverage	\$9,250,000	✓
▶ Maximum total of all excess limits of insurance coverages combined plus the difference between the sum of all the self-insured retentions applicable to each section of coverage and the smallest self-insured retention applicable to any section of coverage	\$12,000,000	✓

**NOTE:**  
ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2019 AND/OR BINDING OF PROGRAM.

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**EXCESS LIABILITY PROPOSAL**

	<b>EXCESS LIABILITY &amp; WORKERS' COMPENSATION/EMPLOYERS LIABILITY</b>	
	<b>EXPIRING</b>	<b>RENEWAL</b>
<b>TERMS &amp; CONDITIONS</b>	Not Applicable	Please see Page 7
<b>EXCLUSIONS</b> [NOT LIMITED TO...]		
▶ Automobile Physical Damage	✓	✓
▶ Law Enforcement Liability	✓	✓
▶ Flood & Surface Water	✓	✓
▶ Earthquake	✓	✓
▶ Named Windstorm	✓	✓
▶ Crime	✓	✓
▶ Dishonest, Fraudulent, Criminal or Malicious Act	✓	✓
▶ ERISA	✓	✓
▶ Failure to Perform A Contract	✓	✓
▶ Liability Assumed Under a Contract	✓	✓
▶ Loss Insured by Full Coverage Workers' Compensation	✓	✓
▶ Mold/Fungus/Bacteria	✓	✓
▶ Nuclear Energy	✓	✓
▶ Pollution	✓	✓
▶ War/Military Action	✓	✓
▶ Terrorism [TRIA] – can be purchased for an additional premium (see below)	✓	✓
▶ War	✓	✓
<b>SUBJECT TO</b>		
Clarification regarding the auto for law enforcement. Please confirm if the Sheriff's policy provides any coverage for use of an auto? If so, does it define the line between regular driving, hot pursuit and even indirect injury from hot pursuit?		
<b>BASE PREMIUM [NOT INCLUSIVE OF TERRORISM]</b>	\$256,000.00	\$256,000.00
<b>TERRORISM PREMIUM [TRIA]</b>	\$3,101.00	\$2,700.00
<b>SUB TOTAL PREMIUM</b>	<b>\$259,101.00</b>	<b>\$258,700.00</b>
<b>NOTE:</b> <small>ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2016 AND/OR BINDING OF PROGRAM</small>	<i>difference</i>	<b>(\$401) (0.154%)</b>

**Our free risk management services:**

In an attempt to help control frequency and severity of claims, Brit Global Specialty USA is willing to contribute **\$2,500** of loss control resources/funding in the event of binding. Any approved funds must be used during the policy year in which they were approved and will expire if not used. All funding amounts are subject to underwriter's approval. In order to apply for loss control funding, please contact your retail producer or Brad Bohler (brad.bohler@britinsurance.com) for the appropriate loss control funding request form. Once completed, the request will be reviewed with underwriters for approval.

There are certain parameters that must be met in order for your loss control funding to be approved:

1. Services being requested are not "typical" services – For example, training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of the clients overall risk management program. **If not, we can provide free of charge via our TEAM (Train Education and Manage) platform.**

Return to work policy development, police liability, fire, confined space entry and emergency planning are specialized and will be viewed as such.

2. Cost sharing of loss control efforts in the amount of 50% of the requested amount.

If \$5,000 is requested the client must be contributing at least \$2,500 in other loss control services within their operation or the funding will be reduced to match the 50/50 split.

3. Once approved, the funding will be paid only after the approved services have been completed and documentation from the servicing organization is provided in written format to Brit Global Specialty USA.

Brit Global Specialty USA SIR Package clients receive access - at no cost - to the TEAM platform, a self-directed risk management LMS platform which purchased individually would cost approximately \$30,000 annually. The TEAM platform is a robust online resource offering:

- Unlimited training courses from a list of approximately 135 courses covering areas such as employment practices liability, fundamental of safety, leave-related laws, workplace risk management, human resources, and student related risks.
- Weekly training bulletins and articles about new and/or updated matters of interest.
- Comprehensive model handbook.
- Self-guided human resources assessments.
- Built-in management tools (LMS) to track and run reports on usage (e.g., completion of training).
- Customizability to: have your logo on the landing page ... upload your own policies and procedures ... determine the access levels for all users.
- Much, much more - all free of charge to you - just contact your retail producer or Brad Bohler to establish a secure username and password or visit [www.britinsurance.com/team](http://www.britinsurance.com/team) for additional information.

These services are an extension of Brit Global Specialty's partnership with our clients. We recognize the need for customized risk management tools, and we proudly provide the TEAM platform to you with our compliments to help you manage risk.

*Creating Unique Risk Solutions*

TERMS & CONDITIONS  
BRIT GLOBAL SYNDICATE

**TERMS & CONDITIONS**

The Named Assured's in-house claims administrators shall handle claims for all other lines of business. Multiple lines losses involving Section V should be coordinated between the two according to the Clash Coverage provisions of the Policy.

Signed TPA Guidelines were received during the 2017-2018 term. **Please be advised that we will require newly signed TPA Guidelines every three years unless a new TPA is appointed.**

Mold will be excluded with exception to the coverage provided under the WC sections.

Signed Uninsured/Underinsured Motorist Coverage and Personal Injury Protection Forms must be received by Underwriters **within 30 days of binding.**

A signed TRIA form is due **within 15 days of binding.**

Additional premium for Terrorism Coverage, as per Policyholder Disclosure Notice of Terrorism Insurance Coverage LMA 9104, is shown on page 1 above for the period of this insurance. Please note that there is no Terrorism coverage for Coverage Section V (Worker's Compensation) if Terrorism is rejected.

Failure to Supply Exclusion is to apply except to the supply of water.

Liability coverage for Lake Manatee Earthen Dam is subject to Underwriters review of the most recent inspection report prior to inception and confirmation that any deficiencies will be addressed **within 90 days of inception** or as otherwise agreed by underwriters.

Per Endorsement 4, it is understood and agreed that the **ASSURED** shall not waive, either in the adjustment of claims or in the defense of suits against the **ASSURED**, any governmental immunity, including Florida Tort Immunity as described in FL statute 768.28, unless Underwriters and the Assured agree mutually in writing to do so.

Per Endorsement 6, it is understood and agreed that coverage as afforded under **Coverage Section VIII Law Enforcement Liability** of the policy shall be limited to indemnify the **NAMED ASSURED** only for loss or any defense costs whereby the **NAMED ASSURED** is named in a **SUIT/S** which arise out of the actions of the Manatee County Sheriff's Department.

Per Endorsement 13, It is understood and agreed that **Coverage Section III AUTOMOBILE Liability** shall provide coverage subject to the terms and conditions of this Policy for liabilities arising out of the use of law enforcement **AUTOMOBILES** except this policy shall not provide coverage for: i) An **AUTOMOBILE** used during pursuit of a fleeing **AUTOMOBILE** where no collision results between the **ASSURED'S** vehicle and the claimant or property of the claimant. ii) A collision where the **ASSURED** intentionally collides with another **AUTOMOBILE** in an attempt to apprehend an occupant of that **AUTOMOBILE** or said **ASSURED** driver intentionally collides with any person in an attempt to apprehend that person, when necessary to prevent loss of life and to protect the public.

Cancellation – At binding, the Assured commits to a Minimum Earned Premium of 50% of the gross premium. There are no flat cancellations allowed.

**All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's financial responsibility requirements shall not issue Automobile ID cards showing any policy information from this policy. That entity should contact their Department of Motor Vehicles for guidance on handling the proof of insurance requirements.**

If this document is a quotation, and Underwriters receive any new information after this document is issued that reflects any material change in the underwriting exposure, we may at our option withdraw or modify the quotation at any time prior to Underwriters' acceptance of the binder. In the event of a material change, Underwriters may at their sole discretion, modify and/or withdraw this quotation even if the quotation has already been accepted by the Assured.

This document does not amend, extend or alter the coverage afforded by the Wording and Endorsements. For Page 8 of 10 further information or a complete copy of the Wording and Endorsements please contact the broker (contact details on page 1).

**CONTINGENT LAW ENFORCEMENT ACTIVITIES  
COVERAGE LIMITATION ENDORSEMENT – SECTION VIII**

It is understood and agreed that coverage as afforded under SECTION VIII LAW ENFORCEMENT ACTIVITIES of the policy shall be limited to indemnify the NAMED ASSURED only for loss or any defense costs whereby the NAMED ASSURED is named in a SUIT/S which arise out of the actions of the Manatee County Sheriff's Department.

It is further understood and agreed that coverage as afforded under SECTION VIII LAW ENFORCEMENT ACTIVITIES is excluded in its entirety for the Manatee County Sheriff's Department and any other ASSURED.

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**EXCESS WORKERS'  
COMPENSATION PROPOSAL**

**MANATEE COUNTY BOARD OF COUNTY COMMISSIONERS**  
EXCESS LIABILITY, EXCESS WORKERS' COMPENSATION, & CYBER LIABILITY INSURANCE PROPOSAL  
TERM: OCTOBER 1, 2019 TO OCTOBER 1, 2020

<b>EXCESS WORKERS' COMPENSATION SAFETY NATIONAL</b>			
	<b>EXPIRING</b>	<b>RENEWAL OPTION 1</b>	<b>RENEWAL OPTION 2</b>
<b>COMPANY</b>	Safety National [Admitted - A+ XIV]	Safety National [Admitted - A+ XIV]	Safety National [Admitted - A+ XIV]
<b>POLICY PERIOD</b>	10/01/16 to 10/01/19	10/01/19 to 10/01/20	10/01/19 to 10/01/21
<b>PAYROLL REPORTING PERIOD</b>	10/01/18 to 10/01/19	10/01/19 to 10/01/20	10/01/19 to 10/01/20
<b>SELF-INSURED RETENTION</b>			
▶ Excess Workers' Compensation	\$1,000,000	✓	✓
<b>CONTRACT TERMS</b>			
▶ Liability Period	10/01/2016 – 10/01/2019	10/01/2019 – 10/01/2020	10/01/2019 – 10/01/2021
▶ Payroll Reporting Period	10/01/2018 – 10/01/2019	10/01/2019 – 10/01/2020	10/01/2019 – 10/01/2020
▶ Payroll	\$179,437,824 [4% increase]	\$188,382,506 [4.984% increase]	\$188,382,506 [4.984% increase]
▶ Manual Premium	\$4,930,108	\$4,721,920	\$4,721,920
▶ Experience Modification Factor	1.0	1.0	1.0
▶ Standard Premium	\$4,930,108	\$4,721,920	\$4,721,920
▶ Self-Insured Retention	\$1,000,000	\$1,000,000	\$1,000,000
▶ Specific Limit	Statutory	Statutory	Statutory
▶ Employers Liability Limit [Per Occurrence]	\$1,000,000	\$1,000,000	\$1,000,000
▶ Premium Rate	\$100 Payroll	\$100 Payroll	\$100 Payroll
▶ Payroll Rate	\$0.1321	\$0.1321	\$0.1321
▶ Minimum Premium	\$547,302	\$211,525	\$423,050
<b>SUBJECT TO</b>			
The application notes that there is some transportation of employees to/from worksite locations. We need to have some clarity provided on if any of this transportation would include regular transport of multiple/groups of employees.			
For trips with multiple employees traveling in a vehicle, please advise:			
Vehicle type (i.e. car, van, 13 seater, bus)			
Average number of employees per trip			
Average number of trips a week			
Average distance of each trip			
<b>ANNUAL DEPOSIT PREMIUM</b>	<b>\$237,037.00</b>	<b>\$248,853.00</b>	<b>\$248,853.00</b>
	<i>difference</i>	<b>\$11,816.00</b> <b>4.984%</b>	<b>\$11,816.00</b> <b>4.984%</b>

**NOTE:**  
ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2019 AND/OR BINDING OF PROGRAM.

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TERMS & CONDITIONS  
SAFETY NATIONAL

**Comments:**

1. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.
2. Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, and Safety Training Source. Medical Management Program. These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.
3. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization of 2015 (collectively, the Act), terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 80% to 85% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%.

**Rate Commitment & Conditions:**

For purposes of this Rate Commitment:

2019 Policy Period refers to the policy period of: 10/01/2019 - 10/01/2020

2020 Policy Period refers to the policy period of: 10/01/2020 - 10/01/2021

If the below conditions are all met, Safety National agrees that there will be no change in the premium rate per exposure for the 2020 Policy Period over the rates that had been applied to the 2019 Policy Period.

The SIR and Limits will remain as expiring per the 2019 Policy Period bound with Safety National.

- 1) No certified "act of terrorism", as defined and set forth under the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015 (collectively, "the Act), occurs during the 2019 Policy Period.
- 2) No significant change in exposure as applicable to the type of policy with "significant" being understood to mean a (+/-) 15% change in exposure for any of the Policies over that for the 2019 Policy Period bound with Safety National.
- 3) No significant change in underwriting exposure through development of, or acquisition of, non-core business, with "significant" being understood to be a change that is in excess of 5% for any Policy over that in place for 2019 Policy Period bound with Safety National. Safety National does consider any change in aircraft to be considered significant.
- 4a) No new, individual incurred loss (DOI after 10/01/2019) during the 2019 Policy to exceed 50% of that Policy's applicable SIR/Retention amount with such losses to be valued as of 07/01/2020 or within 90 days prior to 10/01/2020.
- 4b) No development of existing claims (DOI prior to 10/01/2019) during the 2019 Policy to exceed 70% of the Policy's applicable SIR/Retention amount with such losses to be valued as of 07/01/2020 or within 90 days prior to 10/01/2020. Excluded from this is claim:  
Claim with DOI 08/08/16 valued at \$522,615 valued as of 5/10/19.  
Claim with DOI 10/28/13 valued at \$558,502 valued as of 5/10/19.

The parties understand and agree that, if all the above stated conditions are not met as applicable to a particular policy period renewal, the Premium Rate per payroll/exposure for the 2020 Policy Period shall not be subject to any limitation nor guarantee with respect to rate increases.

For the second year payroll period we will require only the following underwriting information:

---updated payroll by class code

---updated loss information as outlined above

---insured's agreement to work with Safety National to complete the premium audit (whether voluntary or physical) in a timely manner. We do a premium audit at the end of each 12 month policy period.

**NOTE:**

ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2019 AND/OR BINDING OF PROGRAM.

**CYBER LIABILITY PROPOSAL**

	CYBER LIABILITY			
	EXPIRING 10/01/2018 TO 10/01/2019	RENEWAL OPTION 1 10/01/2019 TO 10/01/2020	RENEWAL OPTION 2 10/01/2019 TO 10/01/2020	RENEWAL OPTION 3 10/01/2019 TO 10/01/2020
<b>CARRIER</b> <b>A.M. BEST RATING</b>	Illinois National Insurance Company A XV [Admitted]	National Union Fire Insurance Company of Pittsburgh, PA A XV [Admitted]	National Union Fire Insurance Company of Pittsburgh, PA A XV [Admitted]	National Union Fire Insurance Company of Pittsburgh, PA A XV [Admitted]
<b>LIMIT OF LIABILITY</b>	\$1,000,000	\$1,000,000	\$3,000,000	\$5,000,000
<b>COVERAGE SECTION</b>				
<b>MC: MEDIA CONTENT INSURANCE</b>				
SUBLIMIT OF LIABILITY	\$1,000,000	✓	\$3,000,000	\$5,000,000
RETENTION	\$25,000	✓	✓	✓
RETROACTIVE DATE	Full Prior Acts	✓	✓	✓
CONTINUITY DATE	02/02/2018	✓	✓	✓
<b>S&amp;P: SECURITY AND PRIVACY LIABILITY INSURANCE</b>				
LIMIT OF LIABILITY	\$1,000,000	✓	✓	✓
REGULATORY ACTION SUBLIMIT OF LIABILITY	\$1,000,000	✓	✓	✓
RETENTION	\$25,000	✓	✓	✓
RETROACTIVE DATE	Full Prior Acts	✓	✓	✓
CONTINUITY DATE	02/02/2018	✓	✓	✓
<b>NI: NETWORK INTERRUPTION INSURANCE</b>				
LIMIT OF LIABILITY	\$1,000,000	✓	✓	✓
WAITING PERIOD	12 Hours	✓	✓	✓
RETENTION	\$25,000	✓	\$50,000	\$100,000
RETROACTIVE DATE	N/A	✓	✓	✓
CONTINUITY DATE	02/02/2018	✓	✓	✓
<b>EM: EVENT MANAGEMENT INSURANCE</b>				
LIMIT OF LIABILITY	\$1,000,000	✓	✓	✓
RETENTION	\$25,000	✓	\$50,000	\$100,000
RETROACTIVE DATE	N/A	✓	✓	✓
CONTINUITY DATE	02/02/2018	✓	✓	✓
<b>CE: CYBER EXTORTION INSURANCE</b>				
LIMIT OF LIABILITY	\$1,000,000	✓	✓	✓
RETENTION	\$25,000	✓	\$50,000	\$100,000
RETROACTIVE DATE	N/A	✓	✓	✓
CONTINUITY DATE	02/02/2018	✓	✓	✓
<b>RG: REPUTATION GUARD</b>				
LIMIT OF LIABILITY	\$50,000	✓	✓	✓
RETENTION	\$0	✓	✓	✓
COINSURANCE	0%	✓	✓	✓
RETROACTIVE DATE	N/A	✓	✓	✓
CONTINUITY DATE	02/02/2018	✓	✓	✓
<b>TOTAL ANNUALIZED PREMIUM</b>	<b>\$19,934</b>	<b>\$20,618</b>	<b>\$44,829</b>	<b>\$60,845</b>
	<i>difference</i>	\$684 3.43%	\$24,895 124.88%	\$40,911 205.23%

**NOTE:**  
 ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
 IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2018 AND/OR BINDING OF PROGRAM.

**TOTAL PACKAGE PREMIUM BREAKDOWN - \$1MIL CYBER LIMIT**

CARRIER	EXPIRING	RENEWAL OPTION 1 10/01/19 TO 10/01/20	RENEWAL OPTION 2 10/01/19 TO 10/01/20
BRIT PRIMARY EXCESS LIABILITY PREMIUM	\$256,000	\$256,000	\$256,000
SAFETY NATIONAL EXCESS WORKERS' COMPENSATION PREMIUM	\$237,037	\$248,853	\$248,853
<b>SUB TOTAL PREMIUM</b>	<b>\$493,037</b>	<b>\$504,853</b>	<b>\$504,853</b>
BRIT TERRORISM PREMIUM [TRIA]	\$3,101	\$2,700	\$2,700
<b>TOTAL COMBINED CASUALTY AND WC PREMIUM</b>	<b>\$496,138</b>	<b>\$507,553</b>	<b>\$507,553</b>
	<i>difference</i>	\$11,415 2.30%	\$11,415 2.30%
CYBER LIABILITY ANNUALIZED PREMIUM [PER EXPIRING]	\$19,934	\$20,618	\$20,618
<b>TOTAL PREMIUM</b>	<b>\$516,072</b>	<b>\$528,171</b>	<b>\$528,171</b>
	<i>difference</i>	\$12,099 2.34%	\$12,099 2.34%

**NOTE:**  
ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2019 AND/OR BINDING OF PROGRAM.

**TOTAL PACKAGE PREMIUM BREAKDOWN - \$3MIL CYBER LIMIT**

CARRIER	EXPIRING 10/01/18 TO 10/01/19	RENEWAL OPTION 1 10/01/19 TO 10/01/20	RENEWAL OPTION 2 10/01/19 TO 10/01/20
BRIT PRIMARY EXCESS LIABILITY PREMIUM	\$256,000	\$256,000	\$256,000
SAFETY NATIONAL EXCESS WORKERS' COMPENSATION PREMIUM	\$237,037	\$248,853	\$248,853
<b>SUB TOTAL PREMIUM</b>	<b>\$493,037</b>	<b>\$504,853</b>	<b>\$504,853</b>
BRIT TERRORISM PREMIUM [TRIA]	\$3,101	\$2,700	\$2,700
<b>TOTAL COMBINED CASUALTY AND WC PREMIUM</b>	<b>\$496,138</b>	<b>\$507,553</b>	<b>\$507,553</b>
	<i>difference</i>	\$11,415 2.30%	\$11,415 2.30%
CYBER LIABILITY ANNUALIZED PREMIUM [\$3MIL LIMIT]	\$19,934	\$44,829	\$44,829
<b>TOTAL PREMIUM</b>	<b>\$516,072</b>	<b>\$552,382</b>	<b>\$552,382</b>
	<i>difference</i>	\$36,310 7.03%	\$36,310 7.03%

**NOTE:**  
ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2019 AND/OR BINDING OF PROGRAM.

**TOTAL PACKAGE PREMIUM BREAKDOWN - \$5MIL CYBER LIMIT**

CARRIER	EXPIRING	RENEWAL OPTION 1 10/01/19 TO 10/01/20	RENEWAL OPTION 2 10/01/19 TO 10/01/20
BRIT PRIMARY EXCESS LIABILITY PREMIUM	\$256,000	\$256,000	\$256,000
SAFETY NATIONAL EXCESS WORKERS' COMPENSATION PREMIUM	\$237,037	\$248,853	\$248,853
<b>SUB TOTAL PREMIUM</b>	<b>\$493,037</b>	<b>\$504,853</b>	<b>\$504,853</b>
BRIT TERRORISM PREMIUM [TRIA]	\$3,101	\$2,700	\$2,700
<b>TOTAL COMBINED CASUALTY AND WC PREMIUM</b>	<b>\$496,138</b>	<b>\$507,553</b>	<b>\$507,553</b>
	<i>difference</i>	\$11,415 2.30%	\$11,415 2.30%
CYBER LIABILITY ANNUALIZED PREMIUM [\$5MIL LIMIT]	\$19,934	\$60,845	\$60,845
<b>TOTAL PREMIUM</b>	<b>\$516,072</b>	<b>\$568,398</b>	<b>\$568,398</b>
	<i>difference</i>	\$52,326 10.13%	\$52,326 10.13%

**NOTE:**  
ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2019 AND/OR BINDING OF PROGRAM.

CARRIER	A.M. BEST as of	A.M. BEST RATING	SURPLUS LINES	Action Response
Safety National Casualty Corporation	09/26/18	A+ XV	No	Quoted
Lloyd's of London [Brit Syndicate]	07/10/19	A XV	Yes	Quoted
National Union Fire Ins. Co. of Pittsburgh, PA	07/12/19	A XV	No	Quoted

A. M. BEST FINANCIAL STRENGTH GUIDE					
A++ to A+	A to A-	B++ to B+	B to B-	C++ to C+	C to C-
Superior	Excellent	Very Good	Good	Fair	Marginal

**(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)**

FSC I	Up	to	1,000	FSC IX	250,000	to	500,000
FSC II	1,000	to	2,000	FSC X	500,000	to	750,000
FSC III	2,000	to	5,000	FSC X	750,000	to	1,000,000
FSC IV	5,000	to	10,000	FSC XI	1,000,000	to	1,250,000
FSC V	10,000	to	25,000	FSC XII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000	FSC XIII	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000	FSC XV	2,000,000	to	more
FSC VIII	100,000	to	250,000				

**Best's Insurance Reports**, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

First Florida Insurance Brokers used A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. First Florida Insurance Brokers makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Copies of the **Best's Insurance Reports** on the insurance companies are available upon your request.

IMPORTANT DISCLOSURES

Actuarial

The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms are included in this proposal for your review.

The information contained in this proposal is based on the historical loss experience and exposures provided to First Florida Insurance Brokers. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

Compensation

In general, First Florida Insurance Brokers may be compensated as follows:

1. First Florida Insurance Brokers is compensated from the usual and customary commissions or fees received from the brokerage and servicing of policies handled for a client's account. As permitted by law, we occasionally receive both commissions and fees, with client authorization.
2. First Florida Insurance Brokers may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both First Florida and other brokers in the insurance marketplace.
3. In placing, renewing, consulting on or servicing any retail insurance policy, First Florida Insurance Brokers has not participated in Property and Casualty contingent commission agreements with insurance companies that provide for additional compensation if underwriting, profitability, volume and retention goals are achieved.
4. First Florida Insurance Brokers strongly supports compensation transparency with annual disclosures to clients.

Non-Admitted

If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.

If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.

**AUTHORIZATION TO BIND**

After careful consideration of proposal dated August 6, 2019, we accept your insurance program as indicated below:

**EXCESS LIABILITY & WORKERS' COMPENSATION  
AND CYBER LIABILITY**

	EXCESS LIABILITY & WORKERS' COMPENSATION – OPTION 1 [1 YEAR RATE GUARANTEE ON WORKERS' COMP] • <u>Premium \$507,553</u>
	EXCESS LIABILITY & WORKERS' COMPENSATION – OPTION 2 [2 YEAR RATE GUARANTEE ON WORKERS' COMP] • <u>Premium \$507,553</u>
	CYBER LIABILITY – OPTION 1 [\$1,000,000] • <u>Premium \$20,618</u>
	CYBER LIABILITY – OPTION 2 [\$3,000,000] • <u>Premium \$44,829</u>
	CYBER LIABILITY – OPTION 3 [\$5,000,000] • <u>Premium \$60,845</u>

- Decline BRIT Terrorism Coverage per proposal page 10
- Bind above selected option as presented, dated August 6, 2019
- Bind above lines of coverage with the following exception(s)

It is understood and agreed that referenced proposals provide only a summary of the insurance program. The actual policy will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of purchased program.

Please provide the County with respective binder and invoice for above selected program, at your earliest convenience, prior to effective date of October 1, 2019; as well as, term certificate(s) of insurance, if applicable.

\_\_\_\_\_  
 Linda Klasing, MBA, ACA, CWCL, Risk Manager  
 Manatee County Board of  
 County Commissioners

\_\_\_\_\_  
 Maggie Boykin, ARM-P  
 Vice President – Property & Casualty  
 First Florida Insurance Brokers

\_\_\_\_\_  
 Dated

\_\_\_\_\_  
 Dated

August 6, 2019

Ms. Linda Klasing, Risk Manager  
Manatee County Board of County Commissioners  
1112 Manatee Ave West, Suite 969  
Bradenton, FL 34206

RE: Manatee County Board of County Commissioners  
Excess Liability, Excess Workers' Compensation & Cyber Liability  
Effective: October 1, 2019

Dear Ms. Klasing:

As a follow-up to our proposal and in the interest of providing you insurance consistent with your needs and requirements, we have exhausted our alternatives and are offering Excess Liability and Excess Workers' Compensation coverage with the following market:

Lloyds of London [Brit Syndicate]

The above insurance market is not licensed in the State of Florida but is approved to write business in the State of Florida on a surplus lines basis. In the event this market becomes insolvent, the Florida Guarantee fund will not provide coverage.

If you have questions, please do not hesitate to contact us. As confirmation that you have read and understand this letter, please sign the copy of the letter provided and return it to our office for our files.

Very truly yours,

FIRST FLORIDA INSURANCE BROKERS



Maggie Boykin, ARM-P  
Vice President – Property & Casualty

Approved and Accepted By  
**Linda Klasing, MBA, ACA, CWCL, Risk Manager**  
**MANATEE COUNTY**  
**BOARD OF COUNTY COMMISSIONERS**

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Signature – Date Signed