

RESOLUTION NO. 22-195

A RESOLUTION OF THE CITY OF PANAMA CITY BEACH, FLORIDA, APPROVING AN AGREEMENT WITH FLORIDA LEAGUE OF CITIES, INC. FOR WINDSTORM INSURANCE FOR THE CITY IN THE ANNUAL PREMIUM AMOUNT OF \$463,018.

BE IT RESOLVED that the appropriate officers of the City are authorized to accept and deliver on behalf of the City that certain Agreement between the City and Florida League of Cities, Inc., relating to the purchase of windstorm insurance for the City, in the annual premium amount of Four Hundred Sixty Three Thousand, Eighteen Dollars (\$463,018.00), in substantially the form **attached** as Exhibit A and presented to the Council today, with such changes, insertions or omissions as may be approved by the City Manager and whose execution shall be conclusive evidence of such approval.

THIS RESOLUTION shall be effective immediately upon passage.

PASSED in regular session this 28th day of July, 2022.

CITY OF PANAMA CITY BEACH

By: 
Mark Sheldon, Mayor

ATTEST:


Lynne Fasone, City Clerk

City of Panama City Beach
PCB22-76 RFP
Windstorm Insurance

Represented by:

Tom Conley, Account Executive

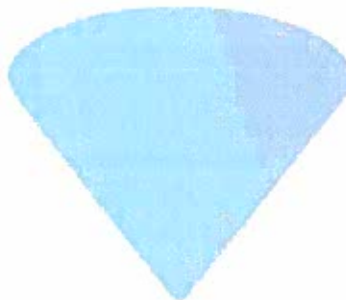
PO Box 538135

Orlando FL 32853-8135

Phone: 850.251.8722

Email: tconley@flcities.com

Submittal Date: July 27, 2022 at 10:00 A.M. CDT



ELECTRONIC COPY

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TAB 1

Introduction/Cover Letter



Protecting the Communities We Call Home

July 26, 2022

City of Panama City Beach City Hall
ATTN: Purchasing Manager
17007 Panama City Beach Parkway
Panama City Beach, FL 32413

RE: Request for Proposals PCB22-76 RFP Windstorm Insurance

Dear Purchasing Manager:

The Florida **Municipal** Insurance Trust (FMIT) is pleased to submit this proposal in response to the City of Panama City Beach's above referenced RFP.

We appreciate the partnership we have had with the City of Panama City Beach for more than 25 years and look forward continuing to provide the City with coverage, services and solutions for your property and casualty needs. Awarding the FMIT with this request for proposal, the City will add Windstorm Insurance to its existing FMIT Property Program resulting in efficiency and access to world class disaster response and recovery services.

We understand cities, that's why "municipal" is in our name.

We are the Florida **Municipal** Insurance Trust. Throughout our 45 years, the FMIT has continued to be a benchmark-setting, market leader among **municipal**-focused risk pools not only throughout Florida, but across the country. The Florida League of Cities (the League), administrator of the Florida **Municipal** Insurance Trust (FMIT), is your state-wide advocacy association for the cities, towns and villages of Florida. The League established its first insurance program in 1977 to provide workers' compensation coverage and services to municipalities when the commercial insurance market pulled out of the local government industry. Early success of that program led to the establishment of Trusts for the liability, property and health lines of coverage. This firmly established the Florida League of Cities as an early leader of these services in Florida. The FMIT, governed by elected **municipal** officials, is a non-assessable local government risk-sharing pool. This translates to **no additional or hidden costs, such as runoff claims or administrative costs**. Other competing risk pools in the state may charge these types of costs to you upon exiting their programs, even after your coverage period is over with them.

Other competing risk pools include a large share of counties, schools and special districts, which is why you read the term "public entity" throughout their proposal. We are the Florida League of Cities and we concentrate on tailoring our products and services to fit cities, not just "public entities". And, over 250 Florida municipalities have recognized this city-centric focus, which is why FMIT dominates the Florida **municipal** insurance marketplace.



PO Box 538135
Orlando, FL 32853-8135

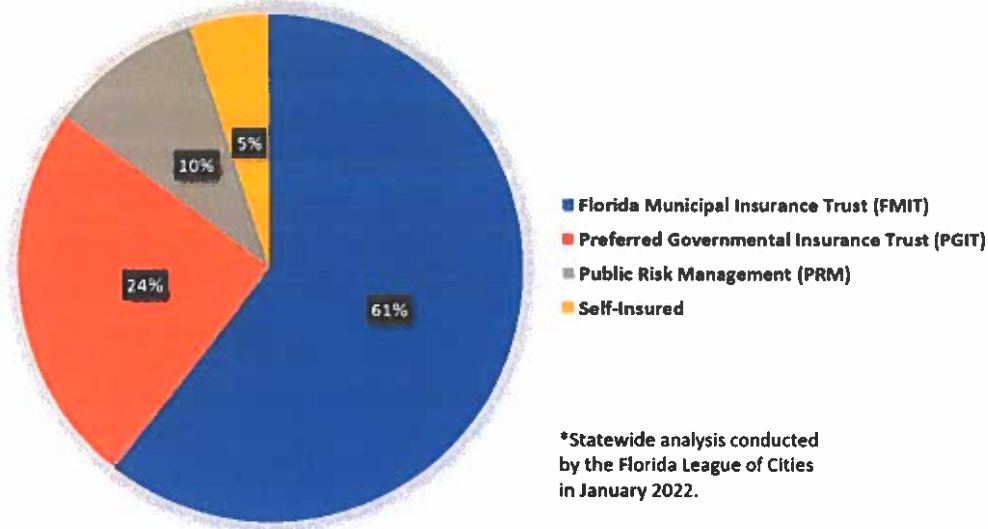


Phone: 407.425.9142
Fax: 407.425.9378



insurance.flcities.com

Florida Municipal Market Share



Our principal office is in Tallahassee Florida where our Special Investigation Unit (SIU) is located amongst many other League departments. Except for SIU, all of our insurance and technology services are located in our Orlando Florida office, which is the office that services the City of Panama City Beach. With having over 100 insurance professionals, we are able to serve our Florida members to the high levels that should be expected.

Again, there are many reasons the vast majority of cities have chosen to insure with the **FMIT** for over 40 years. As you read through our proposal, we are confident you will recognize the **FMIT Difference** - through our strong financial position, unmatched customer service, robust risk and safety management programs, and superior coverages, limits and deductible structures.

We hope to continue serving the City of Panama City Beach insurance needs over the coming policy year. Please contact me if you have any questions or need additional information. Thank you for your consideration.

Sincerely,

Tom Conley
Account Executive
Florida League of Cities, Inc.
Phone: 850.251.8722
Email: tconley@flcities.com

TAB 2

Evidence of Respondent's Experience

TAB 2 EVIDENCE OF RESPONDENT'S EXPERIENCE

The Florida League of Cities, administrator of the **Florida Municipal Insurance Trust (FMIT)**, is the state-wide advocacy association for the cities, towns and villages of Florida. The League was formed in 1922, incorporated in 1935 and established its first insurance program in 1977 to provide workers' compensation coverage and services to governmental entities. Early success of that program led to the establishment of Trusts for the liability, property and health lines of coverage. This firmly established the League as the leader of these services in Florida.

In 1987, the League opened its Public Risk Services office to administer the programs in-house. Subsequently, the insurance programs were consolidated under the name "**Florida Municipal Insurance Trust (FMIT)**". Throughout our 45 years, the **FMIT** has continued to be a benchmark-setting, market leader among municipal-focused risk pools not only throughout Florida, but across the country.

The Florida League of Cities Department of Insurance Services has over 100 employees, which includes the insurance departments of Trust Services, Risk and Safety Management, Property & Liability Claims, Workers' Compensation Claims, and Underwriting.

The **FMIT**, governed by elected officials, is a non-assessable local government risk-sharing pool that provides insurance services for more than 500 public entities in Florida, of which over 250 are municipalities. **FMIT's financial results for the Trust's financial year concluded September 30, 2021. We are proud to report that your Trust remains in tremendous financial health with an audited net position (or "surplus") of approximately \$210 million and total assets of approximately \$557 million.** As your risk management partner, we routinely retain a bigger portion of risk to keep your premiums competitive; we put forth coverage enhancements uniquely geared toward the needs of municipalities; and we invest in risk and safety management programs designed to lower your insurance costs.

The Florida League of Cities' belief is that your insurance provider should be more than just a company that collects premium. Insurance is not a commodity, and not all insurance programs are created equally. We are structured as an association program for the sole benefit of our municipalities and reinvest into cost-saving measures on behalf of our membership, not shareholders. We understand municipalities and why "municipal" is in our name. The **FMIT** Difference comes through our strong financial position, unmatched customer service, robust risk and safety management programs, and superior coverages, limits and deductible structures.

Also unique to the **FMIT**, the League handles ALL the operations of the **FMIT** - claims handling, underwriting, risk and safety management, account management, etc. This translates to an efficient model for you to operate and communicate with us. It also allows for quick and decisive action by the **FMIT** when needed. Competing risk pools can have up to four different companies involved, which may leave you navigating across multiple companies to fulfill your insurance needs.

Through advocacy efforts and education, the Florida League of Cities (League), administrator of the **Florida Municipal Insurance Trust (FMIT)**, helps protect cities' local decision-making powers to ensure local voices are making local choices. The League is the premier provider of many products and services developed especially for Florida's municipalities. Our strength and success are dependent upon the support and participation of our members.

At the League, our members' coverage is about much more than limits, deductibles, policy language and premiums. Our industry reputation and strength have been built on the value and service we have provided to Florida's public entities for over 40 years, a timeframe no other company can touch. And today, we provide more value than ever. The League



administers all facets of our member's claims in house and has done so for over 25 years. This format allows the League to work closely with our members for better claim outcomes. Customer service is of the utmost importance to us. Each and every day it's our mission to meet and exceed our members' customer service needs so our members can rest assured that all facets of member's risk management is handled with our focused attention to detail, accuracy and sensitivity. In order to remain at the forefront of our industry, we strive to continuously improve our offerings and services to provide our membership and their employees the best coverage and most helpful, efficient and compassionate customer service in the business.

CLAIMS MANAGEMENT SERVICES:

Our claims management services are provided to our members (you) at **no additional cost**.

Litigated Claims:

Communication is critical in a litigated claim.

When a claim becomes litigated, the claim is immediately referred to the assigned defense attorney. The adjuster will communicate with the member and advise when the claim has been referred to defense.

The adjuster attends every mediation with authority to resolve all pending issues. We encourage that the member also attends these mediations if they like, either in person, virtually or telephonically. We keep the member apprised of settlement of claims.

The adjuster will have formalized conferences with the attorney and claim supervisors on depositions, responses to petitions and final hearings. We communicate with our defense panel and solicit their legal opinions on claims even if the claim in question is not litigated.

Legal Services:

The Florida League of Cities (FLC) and the Florida Municipal Insurance Trust (FMIT) have contractual relationships with a panel of defense firms. These firms perform services on an hourly basis and their costs are covered as part of the loss for covered Liability and Workers' Compensation claims.

These firms have all been part of our municipal defense team for many years and bring a high level of public sector expertise to our members.

It is also important to note that the defense costs for all of our coverages are outside the limits of liability coverage chosen. Other programs may have defense costs inside the limit of coverage for Errors & Omissions claims and this type of coverage can severely reduce the limit of coverage available in the event damages are awarded against the City.

The FMIT will defend the City of Panama City Beach for claims at no additional cost. Loss adjustment expenses, including legal services, will not erode your deductible. This may be different for other insurance pools and/or carriers.

Claims Management System and Loss Reports:

Through the FMIT Member Dashboard, the City of Panama City Beach has online access to the policies, claims status, and loss run reports for all lines of coverage. Additionally, you have the ability to update property, inland marine and



vehicle schedules.

The Property & Liability and Workers' Compensation Dashboards allow access to the adjuster notes to allow City staff to more closely monitor and assist with claims. If it is the desire of the City, the FMIT will conduct quarterly claims reviews on open claims for Property, Liability and Workers' Compensation.

EXTENSIVE INSURANCE PACKAGE:

The FMIT offers the most extensive insurance package in the State of Florida that is designed to help municipalities reduce risk and save money. The best way to keep cost low for cities, towns, and villages is to have broad coverage and services. One of the many perks of being an FMIT member is all coverage enhancements and services will be included in the City's policies at **no additional cost**. Coverage enhancements and services include but are not limited to:

- **No Aggregate Limits on Professional Liability Coverages** – The FMIT offers per-occurrence limits on professional liability coverages (Public Officials Liability, Errors & Omissions Liability, Employment Practices Liability, Employee Benefits Liability) with no annual aggregate limit. We provide members with the policy's per claim limit on each and every claim. These types of claims can be severe, and more importantly, are not protected by sovereign immunity. Aggregate limits are designed to benefit the carrier and not the member (City). They erode the policy limit with every claim filed and establish the maximum amount the policy will pay in any given year. The FMIT does not have aggregate limits. We provide members with the policy's per claim limit on each and every claim.
- **FMIT's Employment Law Advisor (ELA)** – The Florida Municipal Insurance Trust's exclusive Employment Law Advisor (ELA) program offers access to a Florida-based attorney with significant public-sector employment law experience. And, the best part is there is **no cost** to members of the FMIT with liability coverage for employment practices. We can help with a wide range of employment-related matters, including: Hiring, Discipline, Promotion/Demotion, Transfer, Reassignment, Layoff, Termination, Complaints of Discrimination, Harassment, Unfair Treatment & Rehabilitation.
- **Special Investigation Unit (SIU)** – In an effort to reduce fraudulent claims against the FMIT, we created the Special Investigation Unit (SIU) in 1999. Using the latest technology and member input to investigate suspicious claims, the SIU's efforts have resulted in criminal prosecutions, reduced settlement amounts and modified physician and judge's orders. Since the inception of this program, more than 70 arrests related to fraudulent claims have been made, resulting in estimated cost savings to FMIT of more than \$8.3 million and more than \$2.2 million in court-ordered restitution. These are real dollars returned to the FMIT.
- **Active Assailant Coverage** – The FMIT provides pre- and post-crisis management service and coverage to protect against losses sustained in the aftermath of an active assailant or hostage event.
- **Asset Valuation Surveys** – At no cost to our members, we perform Asset Valuation Surveys on a cycle of every three to five years. This Survey will assist the City in identifying all assets and properly valuing those assets. City staff will be able to view all of this data through proprietary software call simpliCity. The simpliCity software is fully integrated with our property claims department. This allows property claims to be handled more quickly and payments expedited to our members.
- **FMIT Disaster Preparedness, Response & Recovery Services and TurnKey Recovery™ Managed Direct Repair Program** – The FMIT utilized feedback from our membership and created a one-of-a-kind Disaster Recovery and TurnKey Recovery™ Managed Direct Repair Program that is dedicated to protecting the places we all call home. The instant savings and excellent customer service for our members' experience is a direct result of the FMIT encompassing our Disaster Recovery and TurnKey Recovery™ Program as a policy endorsement under the FMIT property policy. No other carrier in the state of Florida offers this amazing service and at **no additional cost to you**.



2021 - 2022



Local Business Tax Receipt

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

Business Name
FLORIDA LEAGUE OF CITIES INC
P.O. 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: 08/05/2021

Expiration Date: 09/30/2022

Business type(s):

Description	Year
BUSOFF 9990 BUSINESS OFFICE	2022

PAID: \$62.50 2002-07894313 5/6/2022

Tax Collector Scott Randolph

Local Business Tax Receipt

Orange County, Florida

This local Business Tax Receipt is in addition to and not in lieu of any other tax required by law or municipal ordinance. Businesses are subject to regulation of zoning, health and other lawful authorities. This receipt is valid from October 1 through September 30 of receipt year. Delinquent penalty is added October 1.

2021

EXPIRES 9/30/2022

5000-0974117

5000 BUSINESS OFFICE

\$50.00

125 EMPLOYEES



TOTAL TAX \$50.00
PENALTIES \$12.50
PREVIOUSLY PAID \$62.50
TOTAL DUE \$0.00

SITTIG MIKE EX DIRECTOR

FLORIDA LEAGUE OF CITIES INC
SITTIG MIKE EX DIRECTOR
125 E COLONIAL DR
ORLANDO FL 32801-1201

125 E COLONIAL DR
U - ORLANDO, 32801

PAID: \$62.50 2002-07894313 5/6/2022

This receipt is official when validated by the Tax Collector.

Orange County Code requires this local Business Tax Receipt to be displayed conspicuously at the place of business in public view. It is subject to inspection by all duty authorized officers of the County.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

THOMAS BLEDSOE CONLEY

License Number : A052903

Resident Insurance License

- 0215 - LIFE INCL VAR ANNUITY & HEALTH
- 0220 - GENERAL LINES (PROP & CAS)
- 0218 - LIFE & HEALTH

Issue Date

- 02/10/1990
- 06/17/2004
- 04/21/1990

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 625.2815 or 648.385, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <https://difs.flds.com>. To validate the accuracy of this license you may review the individual license record under "License Search" on the Florida Department of Financial Services website at <http://www.MyFloridaCFO.com/Division/Agents>

Please Note:



Jimmy Patronis
Chief Financial Officer
State of Florida

TAB 3

Coverage Proposal

COVERAGE PROPOSAL
FOR

CITY OF PANAMA CITY BEACH

PROPOSED EFFECTIVE DATE: AUGUST 1, 2022

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.

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 2022-2023

City of Panama City Beach

PROPERTY COVERAGE - Wind Storm/Named Storm Only

Limit

\$67,645.653 (Includes added Property In the Open)

Deductibles: \$500 Per Occurrence - Non Wind Storm/Non Named Storm

Wind Storm/Named Storm Deductible is 3% 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.

This quote is for Wind Storm/Named Storm Only. This is a 14 month premium. Should this quote be accepted the current policy will be endorsed effective 8/1/22 to 10/1/22 and will be included on the 10/1/22 to 10/1/23 Renewal.

PREMIUM SUMMARY

Coverage Line

Annual Premium

PROPERTY COVERAGE - Wind Storm/Named Storm Only

\$463,018

Total Wind Storm/Named Storm Premium

\$463,018

INTEREST FREE INSTALLMENT PLAN

First Installment

25% minimum due

October 1, 2022

Second Installment

25% minimum due

January 1, 2023

Third Installment

25% minimum due

April 1, 2023

Fourth Installment

25% minimum due

July 1, 2023

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>
Property				
Option 1 - Wind Storm/ Named Storm Only (current policy)	n/a	\$500 - Non Wind Storm/Non Named Storm	\$463,018	0 0
Option 2 - Wind Storm/ Named Storm Only	n/a	\$10,000 - Non Wind Storm/Non Named Storm	\$439,867	0 0

ATTACHMENT A
PROPOSER'S CERTIFICATION

I have carefully examined the Request for Proposal, and any other documents accompanying or made a part of this RFP.

I certify that all information contained in this submittal is truthful to the best of my knowledge and belief. I further certify that I am duly authorized to submit this Request for Proposal.

I further certify, under oath, that this submittal is made without prior understanding, agreement, connection, discussion, or collusion with any other person, firm or corporation submitting an RFP for this proposal; no officer, employee or agent of the City of Panama City Beach or of any other proposer interested in said submittal; and that the undersigned executed this Proposer's Certification with full knowledge and understanding of the matters therein contained and was duly authorized to do so.

NAME OF BUSINESS: Florida League of Cities, Inc.

BY: *Chris Krepcho*
SIGNATURE

NAME & TITLE, TYPED OR PRINTED: Chris Krepcho, Director of Insurance Services

MAILING ADDRESS: PO Box 538135

CITY, STATE, ZIP CODE: Orlando FL 32853-8135

TELEPHONE NUMBER: 800.445.6248

EMAIL: msolis@flicities.com

State of: Florida

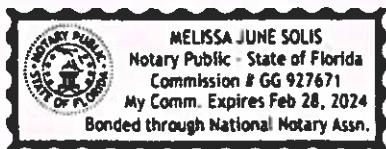
County of: Orange

Acknowledged and subscribed before me on the 22nd day of July,
2022, by Chris Krepcho, as the Director of Insurance Services of
[business] Florida League of Cities, Inc.

Melissa June Solis
Signature of Notary

Notary Public, State of Florida

Personally Known X -OR- Produced Identification of: _____)



End of Attachment A

ATTACHMENT B
ADDENDUM PAGE

The undersigned acknowledges receipt of the following addenda to the Request for Proposals (Give number and date of each):

Addendum No. _____ Dated: No addendums

Addendum No. _____ Dated: _____

Addendum No. _____ Dated: _____

Addendum No. _____ Dated: _____

Addendum No. _____ Dated: _____

FAILURE TO SUBMIT ACKNOWLEDGMENT OF ANY ADDENDUM THAT AFFECTS THE SUBMITTAL IS CONSIDERED A MAJOR IRREGULARITY AND WILL BE CAUSE FOR REJECTION OF THE PROPOSAL.

NAME OF BUSINESS: Florida League of Cities, Inc.

BY:  _____
SIGNATURE

NAME & TITLE, TYPED OR PRINTED: Chris Krepcho, Director of Insurance Services

End of Attachment B

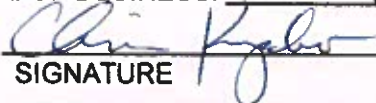
ATTACHMENT C
DRUG-FREE WORKPLACE FORM

The undersigned vendor, on July 22, 2022, in accordance with section 287.087, Florida Statutes, certifies that [business] Florida League of Cities, Inc. does:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, 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' policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, 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 Proposal a copy of the statement specified in Paragraph 1.
4. In the statement specified in Paragraph 1, notify the employees that, as a condition of working on the commodities or contractual services that are under Proposal, 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 States 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 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 Paragraphs 1 through 5.
7. **Check one:**
 As the person authorized to sign this statement; I certify that this firm complies fully with above requirements.

As the person authorized to sign this statement; this firm does not comply fully with the above requirements.

NAME OF BUSINESS: Florida League of Cities, Inc.

BY: 
SIGNATURE

NAME TYPED OR PRINTED: Chris Krepcho

TITLE, TYPED OR PRINTED Director of Insurance Services

End of Attachment

**ATTACHMENT D
PUBLIC ENTITY CRIME FORM**

**SWORN STATEMENT UNDER SECTION 287.133 (3)(A) FLORIDA STATUTES,
ON PUBLIC ENTITY CRIMES**

**THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC
OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.**

1. This sworn statement is submitted with Proposal, Proposal or Contract
City of Panama City Beach Request for Proposals PCB22-76 RFP Windstorm Insurance

2. This sworn statement is submitted
Florida League of Cities, Inc.
whose business address is:
Florida League of Cities, Inc.
125 East Colonial Drive
Orlando FL 32801

and (if applicable) Federal Employer Identification Number (FEIN) is 59-6001124
(If the entity has no FEIN, include the Social Security Number of the
individual signing this sworn statement:

Florida League of Cities, Inc.

3. My name is Chris Krepcho and my relationship
to the entity named above is Director of Insurance Services
4. I understand that a "public entity crime" as defined in Paragraph
287.133(a)(g), Florida Statutes, means a violation of any state or federal law
by a person with respect to and directly related to the transaction 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 of the United States and
involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy,
or material misrepresentation.
5. I understand that "convicted" or "conviction" as defined in paragraph
287.133(a)(b), Florida Statutes, means finding of guilt or a conviction of a
public entity crime with or without an adjudication of guilt, in any federal or
state trial court of records relating to charges brought by indictment or
information after July 1, 1989, as a result of a jury verdict, non-jury trial, or
entry of a plea of guilty or nolo contendere.

6. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:

1. A predecessor or successor of a person convicted of a public entity crime; or

2. 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 of shares constituting a controlling income among persons when not for fair interest in another person, or a pooling of equipment or income among persons when not for fair market value under a length agreement, shall be a prima facie case that one person controls another person. A person who was knowingly convicted of a public entity crime, in Florida during the preceding 36 months shall be considered an affiliate.

7. 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 the state or of the United States with the legal power to enter into a binding contract for 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, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

8. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989.

The entity submitting this sworn statement, or one or more of the officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. (Please attach a copy of the final order)

The person or affiliate was placed on the convicted vendor list. There has been a subsequent proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in public interest to remove the person or affiliate from the convicted vendor list. (Please attach a copy of the final order)

_____ The person or affiliate has not been placed on the convicted vendor list. (Please describe any action taken by, or pending with, the Department of General Services.)

Chris Kuyler
(Signature)

Florida League of Cities, Inc.
(Company)

Date: 7/22/2022

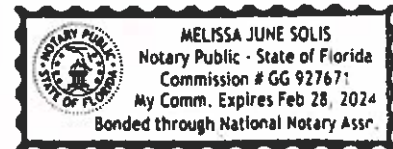
RFP# PCB22-53
STATE OF FLORIDA
COUNTY OF Orange

PERSONALLY, APPEARED BEFORE ME, the undersigned authority, who, after first being sworn by me, affixed his/her signature at the space provided above on this 22nd day of July, 2022, and is personally known to me, or has provided _____ (driver's license/military id) as identification.

Melissa June Solis

My Commission expires: 2/28/2024

Notary Public



End of Attachment D

ATTACHMENT E
E-VERIFY FORM

PER FLORIDA STATUTE 448.095, CONTRACTORS AND SUBCONTRACTORS MUST REGISTER WITH AND USE THE E-VERIFY SYSTEM TO VERIFY THE WORK AUTHORIZATION STATUS OF ALL NEWLY HIRED EMPLOYEES.

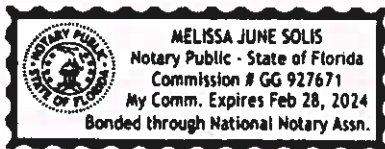
THIS FORM MUST BE COMPLETED AND SUBMITTED WITH THE PROPOSAL/PROPOSAL. FAILURE TO SUBMIT THIS FORM AS REQUIRED MAY DEEM YOUR SUBMITTAL NONRESPONSIVE.

The affiant, by virtue of the signature below, certifies that:

1. The Contractor and its Subcontractors are aware of the requirements of Florida Statute 448.095.
2. The Contractor and its Subcontractors are registered with and using the E-Verify system to verify the work authorization status of newly hired employees.
3. The Contractor will not enter into a contract with any Subcontractor unless each party to the contract registers with and uses the E-Verify system.
4. The Subcontractor will provide the Contractor with an affidavit stating that the Subcontractor does not employ, contract with, or subcontract with unauthorized alien.
5. All employees hired by Contractor on or after January 1, 2021 have had their work authorization status verified through the E-Verify system.
6. The City may terminate this Contract on the good faith belief that the Contractor or its Subcontractors knowingly violated Florida Statutes 448.09(1) or 448.095(2)(c).
7. If this Contract is terminated pursuant to Florida Statute 448.095(2)(c), the Contractor may not be awarded a public contract for at least 1 year after the date on which this Contract was terminated.
8. The Contractor is liable for any additional cost incurred by the City as a result of the termination of this Contract.

STATE OF Florida

COUNTY OF Orange



My Commission Expires: 2/28/2024

NOTARY SEAL ABOVE




Authorized Signature
Chris Krepcho

Printed Name
Director of Insurance Services

Title
Florida League of Cities, Inc.

Name of Entity/Corporation



Notary Public

Melissa Solis
Printed Name

ATTACHMENT F
NON-COLLUSION AFFIDAVIT

STATE OF FLORIDA

COUNTY OF Orange

Chris Krepcho being, first duly sworn, deposes and says that he is of Florida League of Cities, Inc., Director of Insurance Services, the party making the foregoing Proposal or Bid; that such Bid is genuine and not collusive or sham; that said contractor is not financially interested in or otherwise affiliated in a business way with any other contractor on the same contract; that said contractor has not colluded, conspired, connived, or agreed, directly or indirectly, with any contractors or person, to put in a sham bid or that such other person shall refrain from bidding, and has not in any manner, directly or indirectly, sought by agreement or collusion, or communication or conference, with any person, to fix the bid price or affiant or any other contractor, or to fix any overhead, profit or cost element of said bid price, or that of any other contractor, or to secure any advantage against the City of Panama City Beach, Florida, or any person or persons interested in the proposed contract; and that all statements contained in said proposal or bid are true; and further, that such contractor has not directly or indirectly submitted this bid, or the contents thereof, or divulged information or data relative thereto to any association or to any member or agent thereof.

Chris Krepcho

Affiant

Sworn to and subscribed before me this 22nd day of July, 2022.

Melissa Solis

Notary Public



Melissa Solis

Printed Name

ATTACHMENT G

CONFLICT OF INTEREST STATEMENT

Check one:

To the best of our knowledge, the undersigned Respondent has no potential conflict of interest due to any other clients, contracts, or property interest for this project.

Or

The undersigned Respondent, by attachment to this form, submits information which may be a potential conflict of interest due to other clients, contracts, or property interest for this project. This includes and requires disclosure of any officer, director, partner, proprietor, associate or agent of the Respondent who is also an officer or employee of the City or of its boards or committees.

LITIGATION STATEMENT

Check One:

The undersigned Respondent has had no litigation and/or judgments entered against it by any local, state or federal entity and has had no litigation and/or judgments entered against such entities during the past five (5) years.

The undersigned Respondent, by attachment to this form, submits a summary and disposition of individual cases of litigation and/or judgments entered by or against any local, state or federal entity, by any state or federal court, during the past ten (10) years.

COMPANY: Florida League of Cities, Inc.

SIGNATURE: 

NAME: Chris Krepcho

TITLE: Director of Insurance Services

DATE: 7/22/2022

Failure to check the appropriate blocks above may result in disqualification of your proposal. Likewise, failure to provide documentation of a possible conflict of interest, or a summary of past litigation and/or judgments, may result in disqualification of your proposal.

TAB 4

Financial Strength

**TAB 4
FINANCIAL STRENGTH**

The **Florida Municipal Insurance Trust (FMIT)** has proudly operated as a duly authorized government risk pool for over 40 years and is not a private insurance company. Therefore, it is not rated by a financial rating agency. The **FMIT** operations are subject to prudent actuarial standards and financial measures that are found in a financial rating agency's ratings. Our financials are filed annually with the State of Florida.

The **FMIT** is governed by a Board of Trustees that is comprised of 15 elected municipal officials that are insured members of the **FMIT**. The **FMIT** is professionally administered by the Florida League of Cities and is the oldest (since 1977) and largest Trust in the State of Florida. The Board is also advised by independent auditors and actuaries and has more than 25 A-, A or A+ rated re-insurance partners that participate in the program.

The **FMIT** Difference comes through our strong financial position, unmatched customer service, robust risk and safety management programs, and superior coverages, limits and deductible structures. **FMIT** has been consistently serving municipalities for over four decades, which is why we are also the most financially sound risk pool in the state. The **FMIT's** financial strength is unparalleled in the State of Florida with total assets of approximately \$557 million and a surplus of approximately \$210 million (as of **FMIT's** most recently audited financial statements at September 30, 2021). Further to **FMIT's** financial strength, **FMIT** has a Premium-to-Surplus ratio of 1.00 - which means that **FMIT** has \$1.00 of surplus "cushion" for every \$1.00 in premium. This ratio is a common ratio used by the Insurance Regulatory Information Systems (IRIS) to measure an insurer's financial strength. **Surplus provides a cushion for absorbing losses, and this ratio measures the adequacy of the cushion. The higher the ratio, the more risk the insurer bears in relation to surplus (thus, "the lower, the better"). We have seen this ratio inaccurately inverted to show Surplus-to-Premium values, which should be interpreted as "the higher, the better".**

	Assets	Surplus	Premium	Premium-to-Surplus Ratio
Florida Municipal Insurance Trust (FMIT) (as of September 30, 2021)	\$557 million	\$210 million	\$209 million	1.00
Preferred Governmental Insurance Trust (PGIT) (as of September 30, 2021)	\$261 million	\$82 million	\$115 million	1.40
Public Risk Management (PRM) (as of September 30, 2020)	\$46 million	\$15 million	\$35 million	2.33

TAB 5

Other Information and Evidence

TAB 5 OTHER INFORMATION AND EVIDENCE

The **FMIT** was created by municipalities for municipalities to provide tailored municipal insurance coverage and services; **municipal** is in **FMIT's** name. The Florida League of Cities (the League) administers every facet of the **FMIT's** operations – from claims handling to underwriting – and offers unmatched claims-paying ability and equity returns for its membership. The Florida League of Cities Department of Insurance Services has more than 100 employees, which includes expert staff who specialize in trust services, risk and safety management, property and liability claims, workers' compensation claims and underwriting.

As your current partner, the City of Panama City Beach can continue to expect the following from your FMIT team members. As a valued member of the FMIT, we understand the City of Panama City Beach's objectives and work requirements and our ability to satisfy those objectives and requirements. We are an extension of City staff and will continue to provide service at **no additional cost** to the City.

Tom Conley is your Account Executive and primary contact to the Florida League of Cities. He is a licensed agent who is currently based in Jefferson County and assists the City with the following services and more:

- Review the final application with your staff for accuracy, including property schedules, automobile schedules, etc.
- If needed, introductions of key **FMIT** staff members that will be assisting City staff including the property & liability claims supervisor and adjusters, workers' compensation claim manager and adjusters, and underwriting staff.
- Review the claims reporting process and provide all contact information. The Florida League of Cities administers every facet of the **FMIT's** operations, including claims handling. We offer unmatched claims-paying ability and equity returns for our **FMIT** membership.
- Review **FMIT** special services and programs such as Safety Grants, Data Recovery Grant program, Employment Law Advisor (ELA) program, online learning, and the **FMIT** Member Dashboard.
- Familiarize your staff with the Synergy website, establish login codes and introduce the key Synergy Disaster Recovery Team Members.
- Discuss scheduling the Asset Survey to update the property schedule in detail. The first rule of insured property risk management is "knowing what you own". The **FMIT's** Asset ID program provides its members with a **no-cost** comprehensive review of scheduled and newly identified assets. Surveys capture asset dimensions, construction data, photos and GPS coordinates. This program saves members up to tens of thousands of dollars every three to five years in appraisal costs. Members are also protected from potential co-insurance penalties due to underinsuring their assets.
- Discuss learning opportunities, such as our ongoing Human Resources and Risk & Safety Management seminars provided regionally by FLC staff. Also, through our online **FMIT** Learning Library, members have access to past webinars hosted by the **FMIT** for viewing at your convenience. Plus, the **FMIT** offers online and streaming courses to members at no charge with no viewing limit. Throughout COVID, we hosted a number of webinars in an effort to keep our membership current and up to date with all the risk management changes in the workplace. In addition, prior to each hurricane season, we host symposiums to prepare our members for the storm season ahead.

Bobby Livingston is your Underwriter. Bobby works closely with the account executives and risk consultants to ensure our members receive the highest level of customer service. He is acquainted with every aspect of the **FMIT** policy and assists our members daily with policy maintenance. Bobby assists City staff with the below tasks and more.



- Collect and analyze member insurance exposures.
- Accumulate city, town and village background information for the assessment of each member's risk.
- Write quotes for any changes to the property/auto schedule through the fiscal year
- Determine annual premiums.
- Assist members with locating and interpreting policy language.
- Prepare insurance policy terms and conditions.
- Issue certificates of insurance.

Sam Slay is your Risk & Safety Consultant and assists the City's staff with the below tasks and more.

- Attend an initial session with your team and Tom Conley to clearly discuss needs and expectations.
- Schedule time to inspect any key areas where attention is needed.
- Discuss the Risk Control Survey procedure checklist with staff and implement as needed.
- On-site visits to the City take place quarterly and more often as needed.
- Review current losses with your staff to better determine training needs.
- Discuss your assets. We use statistical trends or patterns to find the locations, materials, machines, equipment, tools and operations that cause the highest frequency or largest severity of loss. Our methods include:

Field Surveys, Technical Assistance, Safety Analysis, Loss Analysis

- Evaluate all available information, including analysis findings, site visits, historical loss data, etc. This gives your entity a target or targets to concentrate on, ultimately reducing or eliminating future loss from the same root cause. Schedule time to inspect any key areas where attention is needed.
- Develop and implement an action plan. At this time, we evaluate your current programs and provide constructive assistance through traditional risk management.
- Review **FMIT** special services and programs such as Safety Grants, Data Recovery Grant program, Employment Law Advisor (ELA) program, Safety Excellence Initiative (SEI), online learning, and the **FMIT** Member Dashboard.
- Discuss learning opportunities, such as our ongoing Human Resources and Risk & Safety Management seminars provided regionally by FLC staff. Also, through our online **FMIT** Learning Library, members have access to past webinars hosted by the **FMIT** for viewing at your convenience. Plus, the **FMIT** offers online and streaming courses to members at no charge with no viewing limit. Throughout COVID, we hosted a number of webinars in an effort to keep our membership current and up to date with all the risk management changes in the workplace. In addition, prior to each hurricane season, we host symposiums to prepare our members for the storm season ahead.

The **Florida Municipal Insurance Trust (FMIT)** is the only municipal insurance carrier that provides a dedicated Risk and Safety Consultant at **no additional cost** to the City. The Risk and Safety Consultant is in place to help reduce cost and increase safety in the City.

As an extension of your staff, our professional risk and safety management team will continue to work with the City to identify and address potential hazards and risks. Together, we create a safer environment to protect your assets (especially your employees!) and save you money. With a wide array of resources exclusively for members, the **FMIT** is your go-to resource for risk, safety and health training – both online and on-site. We also offer financial assistance and incentives through our Safety Grant and Data Recovery Grant Programs. And, our newest value-added program, the Safety Excellence Initiative (SEI), offers a turnkey roadmap to implement or improve safety management systems. The **Florida Municipal Insurance Trust (FMIT)** has been providing insurance products and services to Florida municipalities since 1977, and is the oldest Trust operating in Florida. It is administered by the Florida League of Cities (your municipal association) and all insurance staff are employees of the Florida League of Cities (the League).



FMIT DISASTER PREPAREDNESS, RESPONSE & RECOVERY SERVICES AND TURNKEY RECOVERY™ MANAGED DIRECT REPAIR PROGRAM:

The **FMIT** utilized feedback from our membership and created a one-of-a-kind Disaster Recovery and TurnKey Recovery™ Managed Direct Repair Program that is dedicated to protecting the places we all call home. The instant savings and excellent customer service for our members' experience is a direct result of the **FMIT** encompassing our Disaster Recovery and TurnKey Recovery™ Program as a policy endorsement under the **FMIT** property policy. No other carrier in the state of Florida offers this amazing service and at **no additional cost to you**. Please check out our new **FMIT** Disaster Recovery video [here](#).

This exclusive partnership (joint venture relationship) between SynergyNDS (disaster response and recovery partner) and the **Florida Municipal Insurance Trust (FMIT)** provides rapid on-site recovery for property claims and disaster recovery. The partnership began in 2010 and, as of today, offers the following unique services to our member cities (you) at **no cost**:

- Asset valuations that include all property (not limited to just high value buildings) to allow for a complete fixed asset survey for finance and insurance purposes.
- Asset valuations and insurance property schedules linked electronically and members can view in real time online.
- Property claims system utilizes same system and all invoices and ongoing work can be viewed in real time by City staff. The recovery team, FLC adjusters and your staff are all viewing the same system and progress in real time to monitor and speed recovery.
- Property claims system written in a format consistent with current Federal Emergency Management Agency (FEMA) Public Assistance (PA) requirements for data storage. Separate claim file for each building.

Through our partnership with disaster recovery and response specialist SynergyNDS, we include tracking software that continually updates online and identifies critical assets at no cost to our members. This seamless integration allows for your staff to review your property asset schedule in real time and to also allow for more efficient claims processing and communication since the same software platform serves as the claims handling platform as well. Your staff has online access to all aspects of this software. In addition, each property location has its own claim number and information to be fully compliant with Federal Emergency Management Agency (FEMA) requirements for a post claim audit.

We have been tested by major hurricanes and can confidently claim that our disaster preparedness, response and recovery program is second to none. Unlike other risk pools, we provide a recovery response and build back program that is fully managed in-house. In contrast, other competing programs offer a list of vendors depending on your region of the state. When disaster strikes, your City would bear the burden of managing and coordinating the recovery response between third-party vendors and any reinsurance partners that would be present after a major loss event. That is a cumbersome responsibility after experiencing a loss.

Our goal is to handle all the background details quickly and efficiently, so you can focus on recovery efforts within your community without having to worry about the build back that is inevitable after a loss. We accomplish this by being the only carrier that offers:

- **Direct Access:** **FMIT** member has direct access to Synergy staff. We make contact prior to the event to ensure you have a partner on-site ready to assist.
- **Vendor Choice:** Any vendor can be used within your area. Our team will work with you and your



recommendations for contractors that are best suited for the job and your local economy. Our structure allows flexibility for your municipality.

- **No Hidden Fees:** Other insurance carriers include additional fees for dedicated complex projects, costing you money that you did not have budgeted. The **FMIT** will manage these projects at no additional cost to you. We do more than just protect the communities we call home, we support the community you call home.
- **Dedicated Property Limits:** The **FMIT** is the **ONLY** trust that can provide dedicated property limits. This makes a difference because in a major event, like a catastrophic hurricane, other carriers may be forced to provide a pro-rata share when it comes time to pay out their claims. This could potentially leave the City on the hook for any amounts above the pro-rata payout.
- **No Minimum Deductible:** When you incur damage during a named storm, other carriers will impose a minimum deductible before anything is paid to you. **FMIT** has no such minimum deductible. Instead, we will simply apply a 3% deductible, regardless of the level of damage. Also, the **FMIT** will cover certain stabilization and remediation expenses with a **\$0 deductible**, while other carriers will impose your per-location 3% Named Storm Deductible before you receive any payment.
- **Property Damage Mitigation Coverage:** The **FMIT** provides immediate stabilization services (such as water extraction and remediation services) through its disaster recovery partnership with SynergyNDS. This unique coverage has a **\$0 deductible**. Our goal is to bring your buildings operational and return you to business-as-usual as quickly and efficiently as possible. The **FMIT** is the only carrier that provides this coverage to its membership.
- **Wind Driven Rain Property Coverage:** Following a hurricane, many other insurance carriers and risk pools deny claims due to Wind-Driven Rain Property losses. The **FMIT** covers them.
- **FEMA Public Assistance and Audit Support:** The information gathered by **FMIT** during the damage assessments and estimates related to each asset is stored and available to the member and **FMIT**. This data can be used to complete FEMA damage inventory spreadsheets, project worksheets and FEMA cost-estimating documents.
- **Asset Tracking Software:** This asset schedule can be accessed online by City staff and is directly linked to underwriting and claims at **FMIT**. This seamless process allows for the most efficient tracking and communication for changes in the property schedule or at the time of a claim.

Below are some of our most significant projects undertaken in the past several years:

August 13, 2015 – City of Panama City Beach Wastewater Treatment Plant Operations Building – Under **FMIT's** industry leading TurnKey RecoverySM Program, SynergyNDS responded to a loss reported by the City on August 13, 2015 of 1-2 inches of sewage (CAT 3 water) throughout the main level of the operations building (roughly 4,000 sq ft). There was elevated moisture (wicking) on all main walls (sheetrock) up to the 2 feet mark. Synergy immediately mobilized a critical response team to remove CAT 3 water, make flood cuts of sheetrock and remove the base. Various flooring types throughout were affected and removed (carpet squares and VCT) and ceramic tiles cleaned. Wood doors throughout were delaminating and replaced. Kitchen cabinets were above water line; however, the wood base in which they sat on was affected. Additionally, cabinets and their bases were pulled away from the walls to remove/dry sheetrock. Synergy called in an elevator company to determine if it was affected and it was not. Once mitigation was complete, Synergy procured additional build-back services for the sheetrock, painting, electrical, flooring and other trades. The full restoration of the building was completed within approximately 45 days, with the City only responsible for paying their deductible of \$500. All other covered costs were paid directly to vendors.

September 11, 2017 - Hurricane Irma Damages to Cocoa Beach Police Station – Winds from hurricane tore a large portion of roof off of the City of Cocoa Beach Police Station causing physical damage to the envelope of the building, which allowed intrusion of water from heavy rains. Approximately 2/3 of the building was damaged, including roof, exterior walls/windows, interior walls, ceilings, electrical, plumbing, network cables, roof

mounted equipment and flooring. FMIT Damage Assessment team was on-site within hours of reported damages to capture initial assessment and implement mitigation procedures (testing, tarping, water removal, drying, demolition, etc.). Offices were uninhabitable, so FMIT coverage provided for setup of a temporary police station using modular units on city-owned property adjacent to the Police Station to ensure continuity of operations for the months following the storm. The building was fully repaired under the FMIT TurnKey RecoverySM Program and occupied by the City only five months after initial damages occurred. FMIT's TurnKey RecoverySM Program paid over \$1.6 million in response and recovery costs in order to rebuild the station, which is still in use today.

October 10, 2018 - Hurricane Michael Damages to Various Locations in City of Panama City – Hurricane Michael was a Category 5 storm that made landfall on October 10, 2018 in the panhandle of Florida. City of Panama City experienced 227 individual projects involving property damage, 105 of which were managed by the FMIT TurnKey RecoverySM Program. Losses ranged from \$1,000, to over \$4,000,000 in damage at some locations that were integral to daily operations. One example is the Panama City Police Department Administration Building that had extensive damage resulting from the storm. Over half of the building was affected, including wind/water damage to the roof, loss of rooftop A/C units, and 2 feet of water damage inside the structure. The TurnKey RecoverySM Program was activated to manage the project, with Extra Expense distributed to provide air-conditioned temporary office spaces for the Police Department, as well as temporary power to the building to allow operations to continue for the City. Recovery costs covered through the FMIT TurnKey RecoverySM Program exceeded \$27.5 million and overall indemnity payments made to the Member City exceeded \$45 million for a total of over \$72.5 million in indemnity payments (inclusive of \$1 million of Extra Expense costs).

October 10, 2018 - Hurricane Michael Damages to Various Locations in City of Callaway – Hurricane Michael was a Category 5 storm which made landfall on October 10, 2018 in the panhandle of Florida. City of Callaway experienced 31 individual projects involving property damage, 18 of which were managed by the FMIT TurnKey RecoverySM Program. Losses ranged from \$8,000, to over \$1,600,000 in damage for a total of approximately \$3.8 million in damages. The largest loss occurred to the City Hall, which the City elected to use FMIT's TurnKey RecoverySM program. Damages to the building included: significant roof damage over the whole building, vertical water damage in every room, standing water in building, shattered windows, and contents that sustained significant damage. This required total demolition/removal of all affected building components, setup of temporary modular office(s) and temporary power. The City Hall project resulted in over \$1.6 million in reconstruction costs, all of which were paid by FMIT, minus the Member's applicable deductible.

September 16, 2020 - Hurricane Sally Damages to Various Locations in City of Pensacola – With the eye making landfall just west of the Florida panhandle in Alabama as a Category 2 storm (100+ mph sustained winds), the eastern side of Hurricane Sally caused extensive damage to Pensacola's assets. The damage from high winds and storm surge resulted in 86 total projects needing immediate attention. Warehouse #9 located in the Port of Pensacola, sustained some of the worst damages (\$1,800,000 in damages) to its walls and roof panels. Up to 40% of the structural materials had been blown from the building and the surge had caused water to be dispersed throughout the building. FMIT Damage Assessment teams were on-site completing damage assessments within a few hours of landfall. FMIT's TurnKey RecoverySM Program was implemented to oversee the management and payment of all recovery costs, minus only the Member's deductible.