

INSURING FLORIDA'S FUTURE



Preferred[®]
PGIT GOVERNMENTAL
INSURANCE TRUST

THE PREFERRED HISTORY: SUCCESS

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

Preferred stays on the forefront of specialized insurance for property, casualty and workers' compensation because it is non-profit and self-governed by local elected officials with a membership comprised solely of Florida public entities.

Preferred encompasses every segment of the public sector including the following types of entities:

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

Preferred provides comprehensive coverage, from one source, customized for you.

Property
Workers' Compensation
Automobile Liability and Physical Damage
General Liability
Unmanned Aircraft (Drone)
Public Officials' Liability
Employment Practices Liability
Educators' Legal Liability
Law Enforcement Liability
Crime
Cyber Liability
Flood

Preferred Governmental Insurance Trust fulfills what Florida needs: an insurance program exclusively customized and dedicated to the public sector

OUR EXPERT BOARD KNOWS YOUR BUSINESS

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

The **Board of Trustees** is comprised of locally elected public officials who work wisely and diligently to set policy, keeping Preferred as the premier public entity insurer of its kind. Preferred's Trustees protect members and the fund through an extremely conservative strategy: buying excess-of-loss coverage at fiscally sound levels.

THE POWER OF GROUPS AND PEOPLE

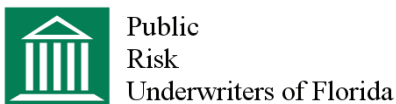
What does a specialized insurance trust do for you? In the case of Preferred, it gives you the **purchasing power** of a very large trust with billions of covered property values—far more financial negotiating power than a single public entity can muster. As a Preferred member, you are part of a formidable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

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

The **local, independent agents** appointed by Preferred are a key asset. Located throughout the state, they have unparalleled experience in governmental pooling. Preferred agents can **precisely tailor** and deliver products and services because they know, in-depth, the operation and risk exposures of all types of public entities.

A STRUCTURE OF STRENGTH

The administrator for **Preferred** is **Public Risk Underwriters of Florida, Inc.[®]**, Florida's premier public entity specialist of its kind. PRU is wholly owned by Brown & Brown Insurance, which is one of the top insurance brokerage firms in the world.



Insurance Solutions for Public Entities

UNDERWRITING AND ADMINISTRATION

Behind Preferred's underwriting platform are decades of success built on integrity and market relationships. Our team of underwriters' vast insurance expertise enhances the actuarial and scientific data used to underwrite individual risks within the trust. Services delivered are both broad and precise. Reliability is assured.

UNDERWRITING

- Diverse risk financing options: guaranteed cost, deductible, self-insured retention
- Competitive premium discounts based on favorable experience and sound safety practices
- Flexibility of coverage design, including mono-line or package basis

ADMINISTRATION

- General counsel, panel defense counsel and litigation services by specialists in governmental law
- Membership relations for networking and professional development
- Legislative Pulse newsletter from Tallahassee-based law firm
- Professional marketing that guarantees local agent support, governmental knowledge and an ever-growing group of members
- State filing, accounting and independent CPA audited financials as needed
- Preferred News—a quarterly publication covering the spectrum of government insurance issues
- Property Appraisals—Preferred provides building appraisals from a nationally recognized appraisal firm at no cost to new members. Preferred also has an ongoing appraisal program for all members

SAFETY AND RISK MANAGEMENT

All Preferred members receive customized, comprehensive safety management programs using state-of-the-art techniques. We will work with your team or design the practices you need to reduce your loss experience. On-site, off-site and online, Preferred's member services are second to none.

- **Identification and analysis** of risk exposures, loss trends and job hazards
- **Recommendation and implementation** of safety control measures
- **Specialized education and training programs:** from recordkeeping to workplace safety analysis, from drug-free policies to defensive driving, from ergonomics to lifting safety
- **Safety consultant** on-call
- **Self-inspection** program development
- **Accident investigation training:** prompt, in-depth detailing of workplace injuries and occurrences
- **E-tools:** safety and loss control documents, inspection forms, safety briefs, checklists, library resources, forms
- **Online training** provided through a partnership with Target Solutions at no cost to members with a wide variety of courses to choose from on OSHA Compliance, Motor Vehicle Safety, and HR/Employee Practices
- **HR & Cyber Support Center** is an employment law and cyber security focused resource that is designed to control costs, save time, and complement the valuable services that Preferred provides
- **My Community Workplace** website featuring a wide range of available resource materials on Human Resources and Risk Management at no cost to members
- **Preferred TIPS** training incentive program for safety and risk management for our members with a matching incentive of up to \$5,000 per coverage year

**{ Improve safety, control risk, reduce claims,
lower premiums - your agenda is ours }**

CLAIMS SERVICES

Preferred's claims administrator is PGCS Claim Services. With more than 25 years in claims experience, PGCS is Florida's foremost governmental third-party administration company. The cornerstones of our claims administration are communication, quick access and sound return-to-work policies. Unparalleled experience in Florida's public workplaces makes the claims process personal to each member.

- 24/7 claim reporting by fax, email or online
- 24/7 online access for claim status and adjustor notes, loss runs, trend analysis and data charts
- Access to trained nurses for direction to initial medical facility
- Catastrophic adjustment teams
- In-depth claim review via quarterly meetings
- Dedicated subrogation unit to pursue at-fault third-party reimbursements
- Special investigation unit (SIU) for fraudulent claims
- BADGE cardiac case management program offered to all police and fire department personnel in the event of a workers' compensation presumption claim
- Preferred Response disaster recovery program provides members with a choice of pre-approved vendors



WWW.PGCS-TPA.COM