



Florida Sheriffs
Risk Management Fund
REPORT to the SHERIFFS
2016



New FSRMF Headquarters
Coming in 2017

Protecting Those Who Protect Us

2600 Centennial Place • Suite 200 • Tallahassee, Florida 32308

Owned & Operated By Sheriffs – For Sheriffs

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A Message from the Executive Director:

By David Harvey, Sheriff, (Ret.)

Retiring and Reflecting on 44 Years of Leadership and Service

At my age, I don't always like counting the years, but I recently came to the realization that I have been in law enforcement for more than half my life. After graduating from Florida State University in 1972, I worked as a parole officer for four years, and then for 35 years I had the privilege of serving the people of Wakulla County as their Sheriff. During those three and a half decades, I also had the opportunity to expand my experiences by getting involved with the Florida Sheriffs Association, where I served as President in 1984, worked on various joint task forces with other Sheriffs and celebrated the accomplishments of the men and women of our state dedicated to protecting the communities they serve. Now at the end of this year, I will retire with 44 years of uninterrupted service in a profession I love and move on to the next chapter in my life.

As much as I appreciated those experiences, I believe my greatest opportunity began when I was elected to serve as a founding Board member of the **Florida Sheriffs Self Insurance Fund (FSSIF)** in 1978. It was a time in which the commercial insurance market was extraordinarily volatile, with costs rising from year to year, and the availability of coverage for Sheriffs continuing to diminish.

Over the years, the commercial market had been hot and cold regarding insuring law enforcement exposures, leaving agencies vulnerable to having extreme rate increases, or even having coverage cancelled for claims activity. Having a dedicated organization to provide continued coverage, through the good times and the bad, was paramount.

In response to that need, the **FSSIF** was created and would evolve into what is today the Florida Sheriffs Risk Management Fund (FSRMF), which also includes the Sheriffs Automobile Risk Program (SHARP) and the Florida Sheriffs Workers' Compensation Self Insurance Program (FSWCSIP). After serving as Chairman of the Board for 20 years, in 2011 I had the tremendous honor of being selected as the Fund's first Executive Director and have served



in that capacity now for more than five years.

I won't bore you with every detail of the dramatic evolution of the Fund, but we have provided many of the important details on page 8 of this Report. The high points are definitely worth revisiting. I know they are to me, as I approach the end of my term leading the organization.

I leave knowing that the Fund is healthy and has strong leadership in place that will be more than capable of handling all future challenges and opportunities.

I am extremely proud of our executive leadership team, our entire staff and our Board of Managers in working together to achieve so much in just five short years. Our dreams have certainly come true, but there is much more on the horizon. We have four new board members coming on next year and our chair, Seminole County Sheriff Don Eslinger, is retiring to assume the position of FSRMF Executive Director.

Don is a long-time friend, consummate professional, and he has proven himself more than capable through his years of service and leadership with the Fund. We are very fortunate to have him as our next leader.

Finally, I want to take a moment to especially recognize my loyal and dedicated executive assistant Judy Langston for serving with me during this journey. For 12 years Judy has been my loyal friend and confidant to me as Chairman of the Fund, Sheriff and now as Executive Director. The Fund would not be where it is today without Judy.

So as I say good-bye, please know that while I am excited about what life has next for me, it is incredibly difficult to leave an organization and profession that I have served for over four decades. I am very proud of what we have accomplished together.

Finally, I want to thank all of the Fund member Sheriffs and their staffs for your participation and trust and for the opportunity to serve you.



About Us

Florida Sheriffs Risk Management Fund

The **Florida Sheriffs Risk Management Fund (FSRMF)** is a self-insurance fund created for Sheriffs by Sheriffs. **FSRMF** offers three self-insurance programs: **Florida Sheriffs Self Insurance Program (FSSIP)**, which covers law enforcement liability and public officials liability; **Sheriffs Automobile Risk Program (SHARP)**, which covers automobile liability and physical damage; and **Florida Sheriffs Workers' Compensation Self Insurance Program (FSWCSIP)**, which covers workers' compensation and employer's liability. Our coverages and services are designed specifically for Sheriffs and their unique insurance needs.

The **FSRMF** is the result of an evolutionary process that began more than 39 years ago. Over the years, Florida's Sheriffs have proven time and again that they know how to solve problems for the citizens of Florida – as well as their thousands of deputies and other employees. The history and the financial strength of **FSRMF** fulfills a commitment to keep the citizens of Florida – as well as those committed to protect them – safe and secure.

FSRMF is managed by a board comprised of nine Sheriffs elected by the membership. The day-to-day operations are handled by a team of dedicated attorneys, underwriting, marketing, claims, insurance and risk control professionals who have extensive working knowledge of insurance, law

enforcement and the related exposures.

FSRMF is endorsed by the Florida Sheriffs Association (FSA) because they know how vital it is to have an organization that is run by Sheriffs and is dedicated to providing customized and affordable coverages.

The **FSRMF** has long provided loss control services to its members in an effort to limit losses to third parties and injuries to officers and employees. In 2014, that effort was elevated to a higher level with the creation of the **Florida Sheriffs Risk Management Institute**. The Institute brings to **FSRMF** members a heightened effort to assist in controlling losses and injury by a combination of greater data analytics, additional training and more research, as well as policy and procedure review and assistance.

In 2016, the Membership approved the amendment of the **FSRMF** Interlocal Agreement to allow other Constitutional Officers, such as Tax Collectors, Property Appraisers, Supervisors of Elections, Clerks of the Circuit Court and Counties to join the **FSWCSIP**. This change provides Constitutional Officers the opportunity to enjoy the benefits of pooling their workers' compensation risks with other entities, thereby spreading the risk over a more diverse group of employees.

Florida Sheriffs Insurance Agency, LLC

The **Florida Sheriffs Insurance Agency (FSIA)** began operations in 2013. The primary purpose of the agency is to assist Florida Sheriffs in managing their exposures to loss and to provide a vehicle for the purchase of insurance coverage where it is needed to protect the assets of the Sheriff's Office.

The agency employs seven staff members whose daily functions include marketing, assessing insurance needs, gathering underwriting information and working with our

carrier and broker partners. Our goal is to provide the best commercial insurance options available to the Sheriffs. The types of coverages placed by the agency on behalf of Sheriffs include, but are not limited to, aviation, statutory death benefits, inmate medical claim reimbursement, equipment, bonds and general liability.

The **FSIA** provides a valuable one-stop-shop service to the Sheriffs it serves.



Overview of Coverages

Liability

- **Law Enforcement Liability** – provides coverage for the Sheriffs and their employees for claims for damages arising out of the performance of their official law enforcement duties including but not limited to, claims of excessive force, false arrest or imprisonment and violation of property and constitutional rights.
- **Public Officials Liability** – provides coverage for the Sheriffs and their employees relating to their employment and labor practices or ethics complaints and proceedings.
- **General Liability** – provides coverage for liability relating to the Sheriff's Office premises, as well as for damages for liability assumed under contract.
- **Fire Rescue Operations Liability and Public Officials Liability** – provides coverage for liability relating to the Sheriff's operation of fire services, including firefighters, emergency medical technicians and paramedics.

In addition to the standard liability coverages, the FSRMF also offers a number of additional specialized coverages created to protect Florida's Sheriffs and their employees in specific circumstances based on their unique needs.

- **Additional Covered Member** – protects the County if sued for actions of the Sheriff's Office.
- **Watercraft Liability** – covers the operation of watercraft for patrol, search and rescue, recovery, drug enforcement, etc.
- **Watercraft Hull** – provides physical damage coverage for owned watercraft.
- **Confiscated/Impounded Equipment** – covers property in the care, custody and control of the Sheriff's Office.
- **K-9 Accidental Death & Dismemberment** – covers the accidental death and/or destruction of a K-9.
- **K-9 Illness & Disease** – covers veterinary charges incurred for medical care for injury or illness of a K-9.
- **Flash Roll Money** – covers money used in undercover "sting" operations.
- **Broad Form Money & Securities** – covers loss by theft, mysterious disappearance, fire, burglary or robbery of money and securities on a 24-hour basis.
- **Employee Dishonesty Bond** – covers all employees for any dishonest act of the employee (e.g., embezzlement).

- **Horse Accidental Death & Destruction** – covers accidental death and/or destruction of a horse.
- **Special Events Coverage** – covers law enforcement-related events hosted by or sponsored by the Sheriff's Office.
- **Miscellaneous Business Property** – covers business property owned and utilized by the Sheriff's Office.
- **Data Breach Liability** – covers the accidental release or unauthorized access to personal information maintained by the Sheriff's Office.

SHARP - Automobile

The **Sheriffs Automobile Risk Program (SHARP)** provides automobile liability and physical damage coverage to members of the FSRMF.

Automobile Coverage – Liability & Physical Damage (including non-owned and hired automobile)

- **Automobiles** – owned, leased or borrowed autos
- **Motorcycles** – owned, leased or borrowed motorcycles
- **Specialty Vehicles** – Rook, SWAT command center, etc.
- **Parade Vehicles**
- **Fire/Rescue Vehicles** – ambulance, fire truck, etc.
- **Garage Liability** – incidental garage liability coverage, including garage keepers legal liability

Workers' Compensation

- The **Florida Sheriffs Workers' Compensation Self Insurance Plan (FWCSIP)** provides statutory workers' compensation benefits and employer's liability insurance to Florida Sheriffs Offices and to other Constitutional Officers who wish to participate. What is distinctive about coverage afforded under the FSWCSIP is the integration of underwriting with the breadth of risk management, loss control and claims services provided by the FSRMF.

Additional Coverage

We recognize that you may require additional coverage for exposures that are not specifically addressed by the FSRMF programs. Through the **Florida Sheriffs Insurance Agency, LLC**, we are able to assist you in procuring insurance coverage in the commercial market in order to meet your needs.



FSRMF Governance

The **Florida Sheriffs Risk Management Fund** is governed by a Board of Member Sheriffs. Currently, that Board consists of nine Sheriffs and is chaired by Sheriff Ken Mascara, St. Lucie County, who has served on the Board for 10 years. Other Board members include Sheriff Harrell Reid, Hamilton County, who has served on the Board since 1997; Sheriff David Hobbs, Jefferson County, who has served since 2014; as well as Sheriff Lou Roberts, Jackson County, and Sheriff Jerry Demings, Orange County, both of whom were elected to the Board in 2015. This year, we are pleased to welcome four new Board members: Sheriff Mike Harrison, Gulf County; Sheriff Bill Farmer, Sumter County; Sheriff Kevin Rambosk, Collier County and Sheriff Mark Hunter, Columbia County.

We would also like to thank our four retiring Board members, who had collectively served more than 50 years on the Board of Managers. Their work on behalf of our members was significant and greatly appreciated. They are Sheriff Joey Dobson, Baker County; Sheriff Susan Benton, Highlands County; Sheriff Don Eslinger, Seminole County; and Sheriff Jeff Dawsy, Citrus County.

The members of the Board serve without remuneration and the Board meets at least four times a year, often for more than one day. The Board reviews the financial status of the **FSRMF**, including its investments; makes decisions on the settlement of large claims and rates for coverage and otherwise guides the staff of the **FSRMF** as would a Board of Directors provide guidance to the officers of a private corporation. Due to the complexity and uniqueness of some of the issues faced by the Board, the **FSRMF** worked on a succession plan for Board members in 2014, which includes the creation of a familiarization PowerPoint presentation and other materials to help potential new Board members be better able to serve as Board members in the future, if called on to do so.

As you can imagine, the financial and other terms of an insurance operation are often not the most exciting topics of conversation, and the staff of the **FSRMF** greatly appreciates the service provided to the **FSRMF** and its members by the members of the Board of Managers.



Left to right - Sheriff Joey Dobson, Sheriff Susan Benton, Sheriff Don Eslinger, Sheriff Jeff Dawsy, Sheriff David Harvey, (Ret.)



2016 Board of Managers



Sheriff Donald Eslinger
Chairman
Seminole County
Serving since 1993



Sheriff Jeff Dawsy
Vice Chairman
Citrus County
Serving since 2003



Sheriff Harrell Reid
Hamilton County
Serving since 1997



Sheriff Susan Benton
Highlands County
Serving since 2007



Sheriff Ken Mascara
St. Lucie County
Serving since 2007



Sheriff Joey Dobson
Baker County
Serving since 2009



Sheriff David Hobbs
Jefferson County
Serving since 2014



Sheriff Lou Roberts
Jackson County
Serving since 2015



Sheriff Jerry Demings
Orange County
Serving since 2015



New Board Members for 2017

FSRMF is pleased to welcome four new members to the Board of Managers. Thank you for your willingness to serve the members of the Fund in this important role.

Gulf County Sheriff Mike Harrison

Sheriff Harrison graduated from Wewahitchka High School before earning a BS degree in political science from Florida State University. He also attended the Pat Thomas Law Enforcement Academy.



His career highlights include Florida Department of Law Enforcement, 1991-1995; Gadsden County Sheriff's Office, 1995-2004; Gulf County Sheriff's Office, 2005-2008; Florida Department of Children and Families, 2009; Florida Department of Corrections, and the Office of Inspector General, 2009-2012. He was elected Sheriff of Gulf County in 2012 and was re-elected in 2016.

Honors and affiliations include Law Enforcement Officer of the Year, Tupelo Masonic Lodge, 2005; coach and league officer, Dixie Youth Softball; director, Upward Basketball League; Regional Domestic Security Task Force; Florida Intelligence Unit; Statewide Cargo Theft Task Force; team leader, Child Abduction Response Team.

Sumter County Sheriff William "Bill" Farmer

Sheriff Farmer attended Sumter County Public Schools before earning his AA degree in criminal justice from Lake Sumter Community College and BA degree in criminology from St. Leo University. He then went on to participate in the National Sheriffs' Institute Executive Development Program, Florida Criminal Justice Executive Institute and the FBI National Academy.



In addition, Sheriff Farmer served in the U.S. Army from 1966 to 1968.

Sheriff Farmer's career highlights include time working in Washington D.C. for the FBI, work in the Florida Division of Corrections, serving as a patrolman for the Webster and Wildwood Police Departments and 46 years with the Sumter County Sheriff's Office. He was elected Sheriff of

Sumter County in 1996, re-elected in 2000, ran unopposed in 2004, 2008 and 2012, before being re-elected in 2016.

His honors and affiliations include Sumter Gideon Camp: past president, Florida Sheriffs Association Board of Directors, 2003 to 2011; Florida Sheriffs Youth Ranches, 2003-2008, 2012; board of directors: United Way Lake/Sumter Counties, Central Florida Crime Line, Lake/Sumter Habitat for Humanity, Sumter County Chamber of Commerce, Lake/Sumter Community College Foundation, Lake/Sumter Hospice and Children's Advocacy Center Lake/Sumter Counties; member, advisory committee: Lake-Sumter Community College, Central Florida Community College Criminal Justice; Emergency Planning Committee, Withlacoochee Regional Planning Council; Region VI Criminal Justice Standards and Training Council; member: Florida and International Homicide Investigator's Association, Florida Division of International Association for Identification, Florida and Sumter County Cattleman Associations, Sumter County Farmer's Market, Sumter Youth Charities; chairman of the board: Florida Sheriffs Association, 2005-2006; Florida Sheriffs Youth Ranches, 2005-2008, vice president, Florida Sheriffs Association, 2008-2009; president, Florida Sheriffs Association 2009- 2010; member of the board, Florida Sheriff's Youth Ranches; chairman of the board, Florida Sheriffs Youth Ranches, 2012- 2013.

Collier County Sheriff Kevin Rambosk

Sheriff Rambosk attended Midland Park High School in Midland Park, N.J. before earning his AA degree in police science from Bergen Community College. He then went on to study public safety administration at William Paterson University where he earned his BS degree. He later earned his MBA from Nova University before graduating from the FBI National Academy.



Throughout his long career in law enforcement, Sheriff Rambosk has served with the Ridgewood, N.J. Police Reserve and Midland Park, N.J. Civil Defense, Ambulance Corp and Fire Department Reserve. He also worked in the Loss Prevention Department in Sears and the Internal Security Division of the New Jersey Sports and Exhibition

Authority. From 1978-1991, Sheriff Rambosk served as an officer and captain of Patrol Operations in the Naples

Police Department. He went on to work for the City of Naples in various capacities, including interim director of community services and assistant manager. He served as the city's Chief of Police in 1995 and City Manager in 1999 before becoming the captain of the Organized Crime Division, chief of operations, undersheriff and chief of staff at the Collier County Sheriff's Office. In 2008, he was elected Sheriff of Collier County, and he was re-elected in 2012 and 2016.

Sheriff Rambosk's honors and affiliations include Amateur Radio Extra Class License KR4YX; Distinguished Academic Achievement Award, Nova University; Outstanding Community Policing Award while chief of police in Naples, National League of Cities; Outstanding Performance Award, Naples Community Services Advisory Board; Law Enforcement Commendation Medal, Sons of the American Revolution; 2010 Innovation Award, Collier County Economic Development Council; member: Immigration and Border Security Committee, National Sheriffs' Association; Executive Law Enforcement Advisory Board of D.A.R.E. America International; 2011 Leadership Award, Florida D.A.R.E. Officers Association; former board of directors, Leadership Collier Foundation; board of directors: Greater Naples Chamber of Commerce, Collier Senior Resources, The Shelter for Abused Women and Children; committee member at-large and former Scoutmaster, Boy Scouts of America; vice chair, Substance Abuse Coalition of Collier County; co-chair, SW Florida Regional Domestic Security Task Force; 2012 Men of Distinction Award, The Education Foundation of Collier.

Columbia County Sheriff Mark Hunter

Sheriff Hunter attended Columbia High School before attending Edward Waters College where he earned his BA degree in organizational management. He later attended the U.S. Army Command and General Staff College as well as the Chief Executive Seminar. He is a graduate of the FBI National Academy.



After 30 years of service as a citizen soldier, Sheriff Hunter retired from the Florida Army National Guard as a Lt. Colonel.

Sheriff Hunter has worked as a patrol deputy and school resource officer with the Suwannee County Sheriff's Office, instructor at the North Florida Community College, special agent and district supervisor with the Division of Alcoholic Beverages and Tobacco Enforcement and undersheriff of the Columbia County Sheriff's Office. He was elected Sheriff of Columbia County in 2008 and was re-elected in 2012 and 2016.

Honors and affiliations include Elk's Lodge 893, 1987-present; district chairman, Suwannee River District Boy Scouts of America, 2008-2011; co-chair, Florida Department of Law Enforcement Pill Mill Strike Force, 2011-present; Board of Directors, Florida Sheriffs Association, 2012-present, chairman, 2015, secretary, 2016; committee member, Florida Model Jail Standards, 2012-present. Florida Chapter FBI National Academy Association, 2014-present.



Building a Brand and Taking Ownership

By David Harvey, Sheriff, (Ret.), Executive Director

The **Florida Sheriffs Risk Management Fund** was created by Sheriffs for Sheriffs to offer insurance products that meet the specific needs and protect the unique vulnerabilities of our state's 67 Sheriffs Offices.

While "Protecting Those Who Protect Us" remains our primary mission, the way in which that has been carried out has changed dramatically since the Fund was created. Today, we have in-house claims service, expanded coverage options that meet the exposures of modern law enforcement and a **Risk Management Institute** dedicated to reducing risk and preventing loss.

We are fortunate to have a dedicated Board of Managers comprised of nine active Florida Sheriffs, a talented and experienced staff, and members throughout the state committed to partnering with us to keep costs down and save lives.

Here is a short history of the Fund and how we got here.

The **Florida Sheriffs Self Insurance Fund (FSSIF)** was created in 1978, during a time in which the commercial insurance market was extraordinarily volatile, with costs rising from year to year, and the availability of coverage for Sheriffs continuing to diminish. Over the years, the commercial market had been hot and cold regarding insuring law enforcement exposures, leaving agencies vulnerable to having extreme rate increases, or even having coverage cancelled for claims activity. Having a dedicated organization to provide continued coverage, through the good times and the bad, was paramount.

In response to that need, the **FSSIF** was created and would evolve into what is today the **FSRMF**, which also includes the **Sheriffs Automobile Risk Program (SHARP)** and the **Florida Sheriffs Workers' Compensation Self Insurance Program (FSWCSIP)**.

Below are a few of the highlights of that evolution:

On October 1, 1978, through the work of the Florida Sheriffs Association, the **FSSIF** was born with 52 Florida Sheriffs pooling their professional liability coverages. The Fund was, and still is, governed by a Board of Managers currently consisting of nine Sheriffs elected from, and by,

the participating members.

Over the next 30 years, the Sheriffs continued to pool their insurance contributions, add new lines of coverage, build reserves and establish additional programs to meet the insurance needs of the Florida Sheriffs. In 1984, we created the Florida Sheriffs Multiple Employer Trust to provide health and employee benefits coverage. In 1986, **SHARP** was introduced to provide automobile liability and physical damage coverage to participants. In 1992, the Sheriffs started the **FSAWCP** to provide statutory workers' compensation benefits and employer's liability insurance to Sheriffs and their employees. In 2002, that program ceased and was replaced by the **FSWCSIF**. Those programs were governed by their own Boards of Managers.

In 2010, the Fund made even more significant changes as the process of increasing operational and governance efficiencies began to take shape with an eye toward taking operations in-house.

In 2011, the Sheriffs voted during the FSA General Meeting to bring the Sheriffs Self Insurance Programs in-house and hire Retired Sheriff and original Fund Board Member David Harvey as the Fund's first Executive Director. That October, my Executive Assistant Judy Langston and I moved into temporary offices at the Florida Sheriffs Association headquarters.

In 2012, the Fund moved into our current location and renovated 15,000 square feet of space for Underwriting, Finance, Claims, Workers' Compensation and Loss Control. In April of that year, we signed the historic Transitional Service Agreement with Hunt/Willis International that officially moved our operations in-house beginning in January 2013, allowing **FSRMF** to save our members money and provide even better customer service. Most of the staff from the Third-Party Administrator (Hunt/Willis International) transitioned seamlessly to our in-house operations and the turn-key office space we created.

We also formed a wholly owned subsidiary, the **Florida Sheriffs Insurance Agency, LLC**, to assist Sheriff's Offices

in the purchase of insurance coverage not available through one of the **FSRMF** self-insurance programs.

Now that the operational transition was complete, we were able to begin working on enhancing member communications. We created **RISKy Business**, an email newsletter sent to members every quarter with updates on policies, best practices and recognition of outstanding member achievement in loss control. We also published our first **Annual Report to Sheriffs**, providing member accountability for our financial and operational activities. In October, the newly consolidated Board of Managers and the **FSRMF** staff conducted a Strategic Planning Session, from which goals were created that are still in place today.

Here are some additional highlights of what was accomplished in 2011-2016.

- Developed and implemented in-house systems, infrastructure and operations providing efficient claims, underwriting and policy processing
- We started distributing only electronic copies of policies
- **FSRMF** Board approved multi-program discount for members
- New award categories were created to recognize the Outstanding Risk Manager and Outstanding Fleet Manager of the Year
- Inaugural training of Below 100 program was held at **FSRMF** (To date, 2,500 officers from 21 agencies have completed the training)
- **FSRMF**'s Online Member Portal went live for member Sheriffs
- **FSRMF** established the **FSRMF Risk Management Institute (RMI)** and hired Mike Crews as Vice President. The RMI serves as a resource and training center for our Sheriffs' Offices to champion fatality, injury and risk reduction.
- Our Safety Campaign continued to be enhanced by initiatives such as Below 100 tenet posters, parking lot signage, decals, hot topic fliers, monthly videos and a new system for sharing best practice documents

- *To reduce annual occupancy cost, land was purchased for building new office headquarters and space planning began
- **FSRMF** was recognized by the Association of Governmental Risk Pools (AGRIp) for meeting the national standards for accreditation
- **FSRMF**'s mobile app and RMI web pages were launched
- Video series created to highlight RMI Hot Topic Fliers and testimonials related to the value of following the 5 tenets of the Below 100 program
- Reduced administrative cost, after full payment of transition fees, by approximately \$1 million to \$1.3 million annually

As we look to the future, our goals remain the same – to continue to serve all the insurance needs of Florida Sheriffs. This goal is attainable through the continued partnership, performance and service that **FSRMF** programs have enjoyed over the past 39 years. In addition, the products and services offered through the Florida Sheriffs Insurance Agency enable us to achieve the “one-stop shop” environment that positions us to continue to serve the Florida Sheriffs well into the future.



FSRMF Executive Director David Harvey and longtime Executive Assistant Judy Langston share a moment with FSA Executive Director Steve Casey.



Florida Sheriffs Risk Management Institute

By Mike Crews, Vice President

The **Florida Sheriffs Risk Management Fund (FSRMF)** and the **Risk Management Institute (RMI)** team have been working diligently over the last year to provide your deputies and staff with constant, relevant information and training that has a positive impact on them as they perform their daily tasks, especially during those critical decision-making events. Our mission is to ultimately reduce the number of fatalities and injuries!

We are pleased to highlight the hard work of the **RMI** team and many of the initiatives we have embarked upon to support our ongoing efforts to promote safety for your offices and members.

We began the year by focusing our efforts on those areas of greatest concern as represented by the number and type of claims we most often see. Enhancing our training programs to continue to raise awareness in these areas was one of our primary goals. With that in mind, we continued promoting our “Deputy Safety Campaign” and the positive results of the 5 Tenets of the Below 100 training program.

Approximately 2,500 deputies and staff have attended the training directly related to deputy safety. As we travel the state, we are pleased to see the posters and signs displayed in your offices as constant reminders of those things that can have a tremendous effect on reducing fatalities and injuries. As we review the claims and loss information, we continually see some common themes emerge relating to the more prevalent, frequent and costly events that drive the frequency and severity of your claims and the associated costs.

The **RMI** has continued to develop and publish our quarterly Hot Topics Fliers as a reminder to our deputies that many of the incidents we see are avoidable if we pay a little closer

attention each day. Each quarter we have focused on topics that include “K-9 Safety, Weapon Retention, Ambush Awareness and Mental and Emotional Wellbeing of Officers. During 2016, we completed six new training videos in which we discussed many of the issues outlined above. These serve as a supplement to the training programs and initiatives tied

directly to our Deputy Safety Campaign. These videos are short presentations that may be viewed as a part of shift briefings, roll call, or individually when time permits. Again, this is a part of our overall strategy for constant and consistent focus on those things we pay little attention to because they become routine. We will continue to produce a video each month for dissemination and viewing.

Today’s technology is advancing more rapidly than we generally can keep pace with. Much of our efforts in 2016 have focused on evaluating emerging and cutting-edge technologies that have proven to provide positive results in the reduction of claims and injuries. Response to Resistance/Use of Force

issues continue to be at the forefront of all criminal justice agencies across the country. We are excited that earlier this year the **FSRMF** Board approved purchasing the LEFTA Use of Force/Response to Resistance Tracking program. This purchase allows any Sheriff’s Office that wants to use this product the opportunity to track and generate reports and data analytics for all Use of Force Incidents. There are NO costs for the Sheriff’s Office and this tool will provide you consistent, real-time access to all of your Use of Force information.



Dave Dunbar and Brent Coughlin visit with Columbia County Sheriff Mark Hunter.



Brent Coughlin, Gene Revell and Rocky Clement visit with Driver Robert Burkhardt and Lt. Gary Bonick in Citrus County.

As you are aware, the U.S. Attorney General recently released an article outlining the requirements that will begin in 2017 to report Use of Force information on an annual basis. Our hope is that this system will assist you in fulfilling that requirement when implemented as well.

As you might imagine, a large number of the claims we see are related to vehicle crashes and accidents across the state. In reviewing the claims information for the past five years, we saw that while vehicle crashes are inherent in our business, a significant number of these crashes were determined to be “At-Fault” caused by our deputies. We again began to research and evaluate current technology available that could perhaps provide assistance in reducing the frequency and severity of these crashes.

We are excited to have entered into a partnership with DRIVECAM. This partnership provides access to the DriveCam hardware and software for a 120-day FREE pilot test for any Sheriff’s Office that would like to participate. The preliminary data we have seen from a couple of our Sheriffs who have already moved forward with participation is quite eye-opening. This is another great opportunity made available with the support of the FSRMF Board and again, there are NO COSTS associated with the pilot program.

We are continuing to increase participation in the “ShareFile” system we launched last year, which allows the

FSRMF to gather and serve as a “central repository” for all of your written policies. This allows each of your offices to have online access to administrative, operational, law enforcement and corrections policies from across the state. We know that you are routinely developing new or enhancing existing policies and we hope that having this information readily available for your benefit is proving to be a tremendous asset.

Most important to our Customer Service Philosophy are the field visits and assistance we provide through our Loss Control Specialists. Whether conducting a survey on any of the three areas of coverage or conducting a jail or property room inspection, our goal is to provide assistance to you, our customers, whenever needed. We understand the challenges you and our deputies face each day, and we want to ensure we are providing you with the tools, programs and systems to allow for the most effective and efficient use of your time as well as minimize the risk your deputies and offices are exposed to each day.

As always, we want to thank you for your continued support of the FSRMF and RMI. Together, we are making a positive difference in our state and we look forward to future discussion on these exciting initiatives and opportunities.

We are proud of our accomplishments in the last year and look forward to a prosperous and safer 2017.

Information Technology

We are pleased to announce that on October 3, 2016, after many months of planning, we successfully launched our new claims software system, called “Origami Risk” or just “Origami,” for all FSSIP and SHARP claims. Origami replaces our previous claims system, “Riskmaster,” which we had been using for FSSIP and SHARP claims since 2004.

Origami is an internet-based system that harnesses some of the latest programming technologies and offers us capabilities we did not have before. We are excited about the multiple benefits that Origami will deliver to the FSRMF and each of its member Sheriff’s Offices. For example, over the next couple of months, we will roll out a member portal to each member Sheriff’s Office. For the first time, our members will be able to access their real-time claims data and run multiple types of reports to better “slice and dice” their

claims data. In addition, our Origami member portals will allow each Sheriff’s Office to directly report new claims to us through the member portal, which will streamline the new claim submission process.

Our Workers Compensation claims have always been managed in a separate claims system, apart from our FSSIP and SHARP claims. However, with Origami, we are now in a position to also bring in Workers Compensation claims data into our claims system, alongside of FSSIP and SHARP claims. We expect to import our Workers Compensation claims data into Origami by the middle of 2017. Once this occurs, we will be able to do something we’ve never done before - identify and quantify the cost of all claims, across all lines of coverage, that arise from a particular incident.



FSRMF Awards Recognize Commitment to Safety

The **Florida Sheriffs Risk Management Fund** would like to congratulate the winners of its 2016 Risk Management and Loss Control Awards. These award categories are meant to highlight those Sheriffs' Offices that are partnering with **FSRMF** to not only save money, but to save lives.

Award consideration is partially determined by the losses of a Sheriff's Office over the more recent three-year period, as compared with other **FSRMF** members, giving due consideration to the size and geographical location of the agency.

Excellence in Risk Management and Loss Control Award

FSRMF gives this award to three Sheriffs' Offices that have demonstrated a serious commitment to risk management and loss control efforts. Recipients must have demonstrated great responsiveness and cooperation with regard to adopting recommendations and efforts of the **FSRMF** loss control staff. The winners of this award have shown their dedication and commitment to safe practices and procedures.



2016 Award Winners: Hamilton County Sheriff's Office, Bay County Sheriff's Office, Collier County Sheriff's Office

Most Effective Return to Work Program Award

This award recognizes three Sheriffs' Offices that have the most effective return-to-work programs for injured employees. Recipients have the lowest average lost days from work due to occupational accident and injury for that time period, and have shown concerted and effective efforts to return employees to work. These agencies recognize that their personnel are their agency's most important resource and, as a result, the value of getting the best and timeliest care possible for and continuing to work closely with their injured employee so that they can return to work.



2016 Award Winners: Hernando County Sheriff's Office, Levy County Sheriff's Office, Okaloosa County Sheriff's Office

Excellence in Labor Relations and Ethics Award

FSRMF recognizes three Sheriffs' Offices with this award for their commendable loss experience with regard to labor and/or ethics-related claims. Recipients have the lowest labor-related claims frequency and loss severity for their size, and have demonstrated a commitment to treating their employees fairly, equally and in compliance with the various labor laws that apply to their operations. They strive to reach and maintain the highest ethical standards in the operation of their office.



2016 Award Winners: Gulf County Sheriff's Office, Charlotte County Sheriff's Office, Alachua County Sheriff's Office

Outstanding Risk Manager of the Year Award

Grants and Contracts Coordinator Derek Whidden of the Escambia County Sheriff's Office has been named the **Florida Sheriffs Risk Management Fund's** 2016 Outstanding Risk Manager of the Year. This award is considered one of the highest levels of recognition offered by **FSRMF** and is one of only two awards presented to an individual. Whidden was presented with the award at the 2016 FSA Summer Conference.



Whidden came to the Escambia County Sheriff's Office in 2005, after serving in the armed forces, where he specialized in explosive safety and handling. He received his Master of Business Administration degree with a major concentration on healthcare administration from TUI and an undergraduate degree in computer science from the

University of Maryland.

During his tenure at the Escambia County Sheriff's Office, Whidden has had many accomplishments including the implementation of a workers' compensation return to work program, leading the transition from contracted inmate medical to in-house providers and spearheading the transition from full healthcare insurance

to self-insurance healthcare, resulting in savings to the Sheriff's Office and taxpayers in excess of \$1 million per year.

Whidden was presented with this award for his demonstration of the highest level of commitment to managing, preventing and mitigating losses and thereby preserving life, property and productivity to the betterment of his Sheriff's Office.

Outstanding Fleet Manager of the Year Award

Fleet Services Director John Blackwood of the Seminole County Sheriff's Office has been named the **Florida Sheriffs Risk Management Fund's** 2016 Outstanding Fleet Manager of the Year. This award is considered one of the highest levels of recognition offered by **FSRMF** and is one of only two awards presented to an individual.



Florida Deputy Sheriffs are more likely to be involved in a crash and collectively drive over 300 million miles per year. Fleet accidents are a leading cause of death and serious injury to law enforcement and members of the public. Fifteen percent of fleet crashes result in injury to law enforcement officers, and 51 percent of fleet crashes nationwide result in civil lawsuits. This award commends a fleet manager's efforts to reduce automobile accidents caused by actions of Deputy Sheriffs and other agency employees.

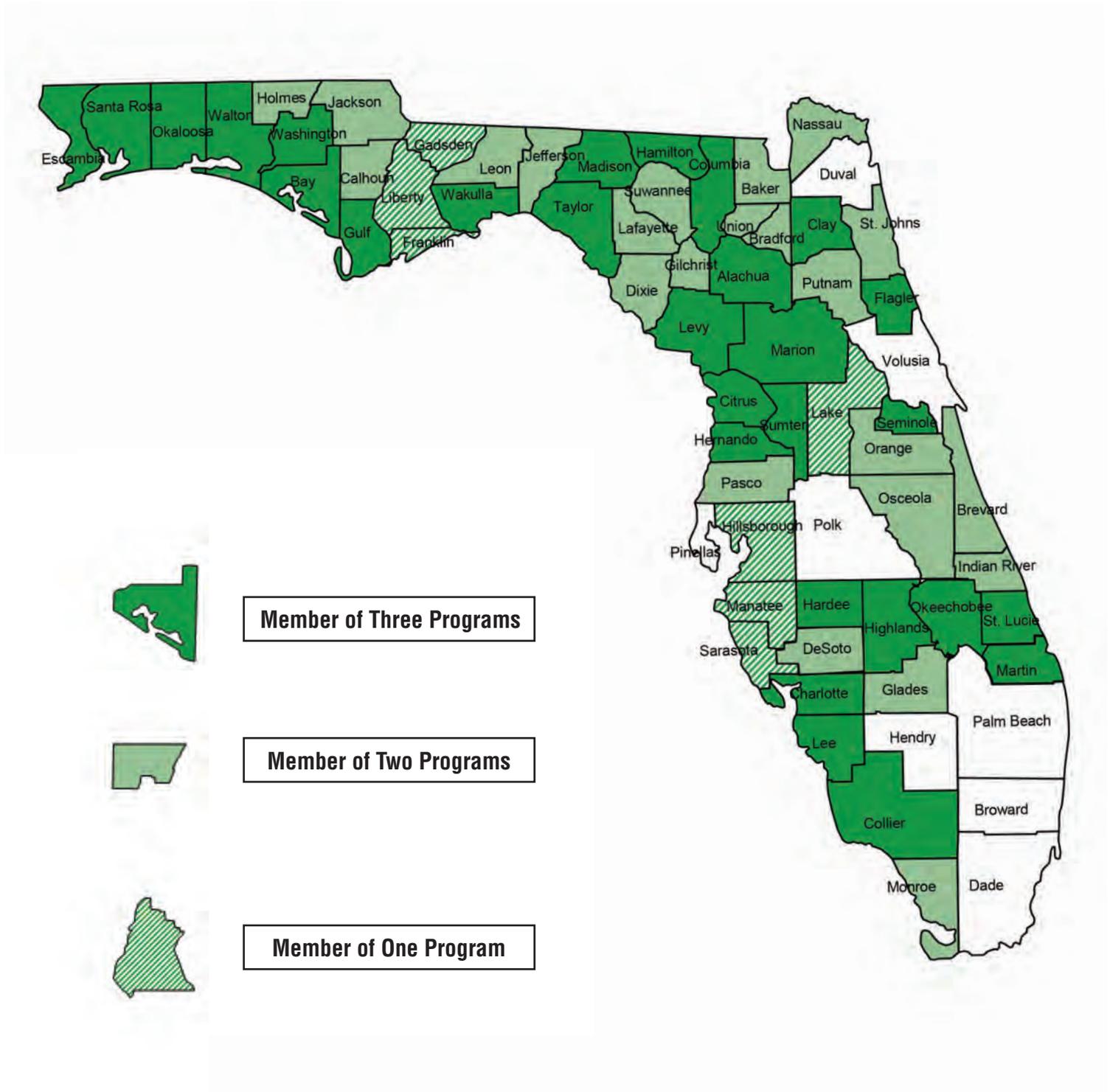
Blackwood has been with the Seminole County Sheriff's Office for 16 years as a member of its Fleet Services Division. He serves on the agency's CRASH Committee and has reviewed and managed over 2,000 agency crashes. He served on the Ford Police Advisory Board from 2008 to 2015, and was influential in the development of the new Ford Inceptor Taurus and Explorer vehicles.

Blackwood is constantly reviewing new technology and improving the efficiency and effectiveness of the Fleet Services Division by focusing on increased safety, comfort, durability and reliability of the vehicles. His innovative thinking and cost-saving initiatives have allowed Seminole County Sheriff's Office to improve the safety of their vehicles while reducing maintenance costs.



FSRMF Program Members

2016 Participants

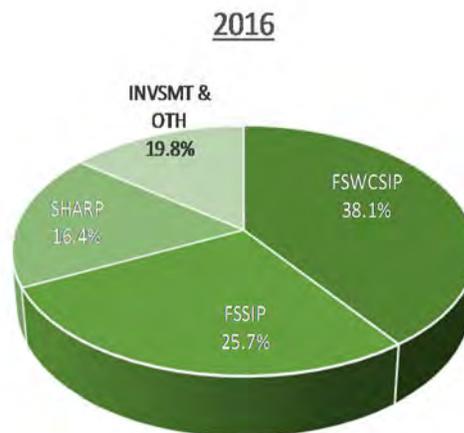
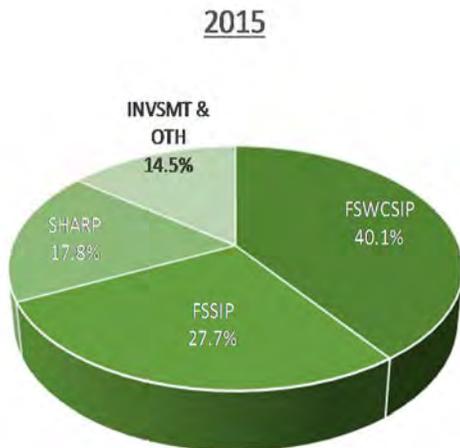




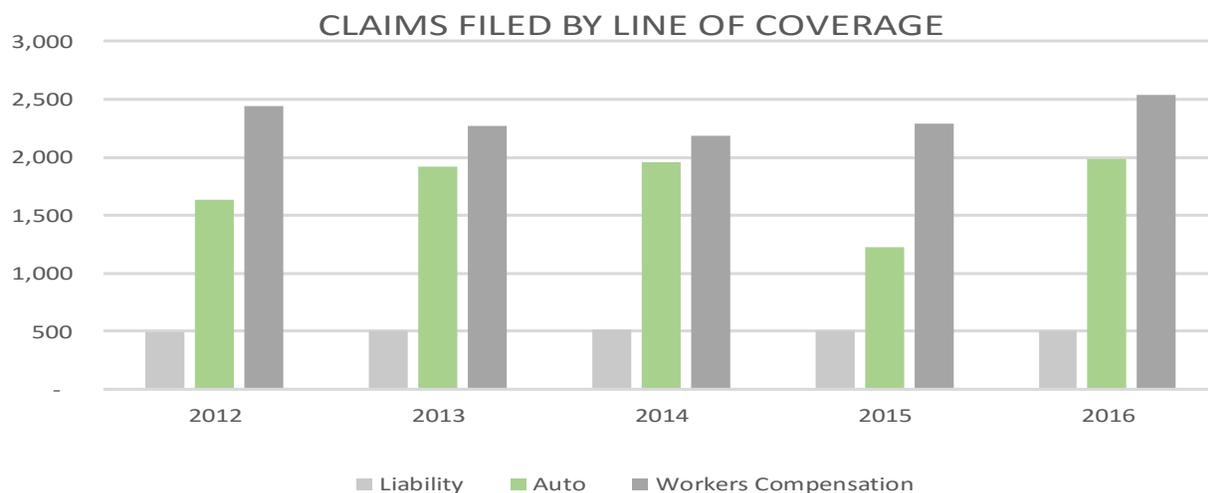
2016 Financial Highlights

Sources of Revenue

	<u>Year Ended Sep. 30,</u>	
	<u>2015</u>	<u>2016</u>
	<i>(in Millions)</i>	
Membership Contributions		
Florida Sheriffs Workers' Compensation Self Insurance Program (FSWCSIP)	\$ 23.3	\$ 25.1
Florida Sheriffs Self-Insurance Program (FSSIP)	16.1	16.9
Sheriffs Automobile Risk Program (SHARP)	10.3	10.8
Investment and Other Income (<i>INVSMT & OTH</i>)	8.4	13.0
	\$ 58.1	\$ 65.8



2016 Financial Highlights *continued*



FINANCIAL HIGHLIGHTS					
Year Ended September 30,					
	2012	2013	2014	2015	2016
	(\$ in thousands)				
Members Contributions, gross	\$ 53,807	51,572	\$ 48,318	\$ 49,675	\$ 52,845
Reinsurance Expense	\$ 6,356	6,487	\$ 6,032	\$ 6,135	\$ 8,534
Incurred Claims Loss & Allocated Loss Adjustment	\$ 38,431	45,621	\$ 34,234	\$ 45,339	\$ 32,034
Supporting Expense	\$ 11,060	10,590	\$ 9,081	\$ 7,788	\$ 8,150
Investment Income	\$ 6,460	6,090	\$ 5,761	\$ 8,110	\$ 12,664
Dividends to Members	\$ 5,000	2,700	\$ 5,000	\$ -	\$ 2,000

Our 2016 financial statements were audited by Thomas Howell Ferguson P.A.



2016 Executive Management Team



David F. Harvey
Executive Director

David Harvey is a former Sheriff, having served the citizens of Wakulla County in that position for 35 years until his retirement in 2011 to accept the position of Executive Director. He is a graduate of Florida State University, past president of the FSA, and also a founding board member of the **Florida Sheriffs Self Insurance Fund**, having served on the board from 1978-2011, 20 of those years as Chair. He was elected to the national AGRiP (Association of Government Risk Pools) Board of Directors in 2012.



Dan Condon
Chief Operating Officer

Dan Condon oversees all the insurance activities of the Fund. He is a graduate of the Florida State University College of Law and began his legal career as Assistant County Attorney for Escambia County. He then became General Counsel to the Escambia County Sheriff's Office. In 1988 he began working with the Sheriffs' insurance programs as a Claims Attorney and later as Director of the Claims Department. Prior to his current role as Chief Operating Officer, he oversaw the Program Services Department, the Claims Department and the Loss Control Risk Management Department.



Michael Stephenson
*Vice President
Liability Claims*

Michael Stephenson has worked on behalf of the Florida Sheriffs for more than 15 years beginning in 1999 when he served as outside trial counsel defending FSRMF member Sheriffs. In 2006 he continued his work with FSRMF becoming Claims Attorney and later Director of the Claims Department, overseeing professional liability claims and automobile liability claims. He is a member of the Florida Bar and a graduate of the Stetson University College of Law and the University of Texas.



Joanna Mueller
*Vice President
Member Services*

Joanna Mueller is responsible for all marketing, underwriting, rating, coverage and daily customer service to Fund members. She is also the Manager of the **Florida Sheriffs Insurance Agency (FSIA)**. She began working with the Sheriffs' insurance programs in 2008 and has more than 25 years of experience in the insurance industry including work with self insurance programs and regulatory oversight of insurance companies with the Office of Insurance Regulation. Joanna is a graduate of Florida State University with a Bachelor of Science degree in Risk Management/Insurance.



Michael D. Crews
*Vice President
Florida Sheriffs Risk Management Institute*

Michael (Mike) Crews is responsible for directing the new **Florida Sheriffs Risk Management Institute**, including loss control services that are provided to our member Sheriffs. He began his career with the Florida Department of Law Enforcement (FDLE) in 1987 and held positions within the program area, including Director of the Florida Criminal Justice Executive Institute and FDLE Leadership Center. He has also served as the Secretary for the Florida Department of Corrections. Mike is a graduate of Florida State University and is a certified instructor through the Criminal Justice Standards and Training Commission.



Judy Boling
*Vice President
Workers' Compensation Claims*

Judy Boling oversees the activities of the Fund's workers' compensation programs, including the third-party claims administrator, medical bill review provider and nurse case management services. She works to ensure members' employees, who are injured in the course and scope of their duties, receive timely, quality treatment at the right cost and are able to return to work as soon as possible. She is a graduate of Southeastern College in Lakeland and has 25 years of workers' compensation claims and litigation experience.



Wayne Matthews, CPA
*Chief Financial Officer, Human
Resource Manager*

Wayne Matthews is responsible for all human resources and accounting of the Fund. As a certified public accountant (CPA), Wayne has had experience with mergers and acquisitions, auditing and taking a company public. Wayne previously served as a CPA with a national firm, and as Chief Financial Officer with Bankers Insurance Company for 14 years. He is a graduate of the University of Florida and is a member of the American Institute of Certified Public Accountants and holds a P&C general lines insurance license.



New FSRMF Executive Director

Retired Sheriff Don Eslinger Appointed New FSRMF Executive Director

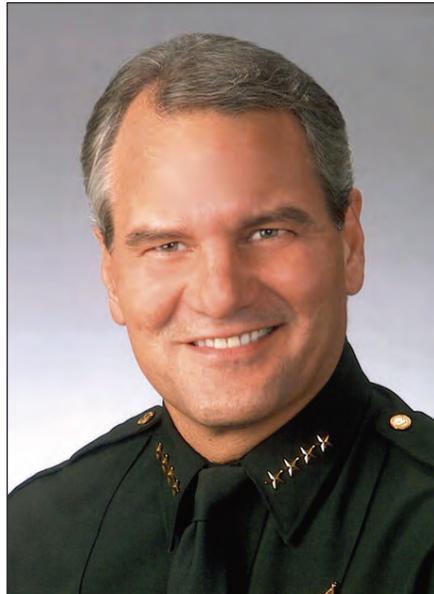
The **Florida Sheriffs Risk Management Fund** is pleased to introduce its new Executive Director, Retired Seminole County Sheriff Don Eslinger.

Sheriff Eslinger is the former FSRMF Board Chair and has been a member of the Board of Managers since 1993. He is uniquely qualified for this position, and we look forward to a bright future under his leadership starting in January 2017.

Sheriff Eslinger attended public schools in Warren, Mich. before concentrating on criminal justice studies at Macomb County Community College in Michigan. He earned his BA degree in applied behavioral science from National Louis University and graduated from the FBI National Academy.

He worked for the Seminole County Sheriff's Office for 36 years where he advanced to the rank of major. He was appointed Sheriff of Seminole County in 1990 and was elected in 1992. He was re-elected in 1996, 2000, 2004, 2008 and 2012 before retiring this year.

His many honors and affiliations include Leadership Award, Republican Executive Committee; Seminole Community Mental Health Center Excellence Award; Florida Crime Prevention Association's President's Award; Elected Official of the Year 2005, Seminole County Regional Chamber of Commerce; Good Government Award, Private Business Association of Seminole County, 2006; Seminole County Leadership Award, Office of the State Attorney 18th Judicial Circuit, 2008; Leadership



Legends Award, Silver Beaver Award for distinguished service to young people, Boy Scouts of America, 2009; Community Service Award, Seminole Association of School Administrators, 2009; Spirit of Youth Award, Girls & Boys Town of Central Florida; Florida President's Award, National Alliance for the Mentally Ill; Service to Mankind Award, Sertoma Club; R. David Thomas Child Advocate of the Year Award, Children's Home Society; Leadership Award, Florida Partners in Crisis; Friend of Youth Award, Optimist Club of Sanford, 2006; CALEA, Egon Bittner Award, 2012; Leadership Seminole, 2008; governance board, Central Florida

Intelligence Exchange; board of directors: Law Enforcement Technology Training and Research, Inc.; Treatment Advocacy Center, Arlington, VA; Florida Network of Youth & Family Services; chairman, board of managers, Florida Sheriff's Risk Management Fund; past president, board of directors, Florida Sheriffs Association; advisory board, Envision Seminole and Keep Seminole Beautiful; advisory board member: FDLE's Missing Children Information Clearinghouse, Florida Tax Watch Center for Smart Justice; executive board: Central Florida Criminal Justice Association, Central Florida Boy Scout Council, Kids House of Seminole; Law Enforcement Advisory Committee, Seminole Community College; member: Safe House of Seminole, Founders' Council; chairman, Zone 5, Florida Sheriffs Association Task Force; member, Governor's Criminal & Juvenile Justice Information Systems Council; co-chairman, Governor's Central Florida Drug Enforcement Strike Force.