



REPORT TO THE SHERIFFS 2015



Protecting Those Who Protect Us

Florida Sheriffs Risk Management Fund

2600 Centennial Place • Suite 200 • Tallahassee, Florida 32308

Owned & Operated By Sheriffs - For Sheriffs

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Contents

| | |
|--|----|
| Message from the Chair and Executive Director | 3 |
| About Us | 4 |
| Program Members | 5 |
| Overview of Coverages | 6 |
| FSRMF Governance | 7 |
| 38 Years of Partnership, Performance and Service | 8 |
| Florida Sheriffs Risk Management Institute | 10 |
| Information Technology | 11 |
| Awards | 12 |
| Board of Managers | 14 |
| Executive Management Team | 15 |
| 2015 Financial Highlights | 16 |
| 2016 Legislative Report and Session Outlook | 18 |



A Message from the Chair and Executive Director:

FSRMF is Built on Partnership, Service and Strength

As we celebrate 38 years of service to the Sheriffs of Florida, we are very excited to have the opportunity to reflect on a year that laid the groundwork for a strong and stable future and to look forward to a 2016 that looks very promising for our members.

Last year was an important time in the history of **FSRMF** as we improved in-house processes in claims and customer service, added key staff members and remained fiscally strong. The model we have created for serving the unique insurance needs of Florida's Sheriffs is working as we've created a large and financially stable self-insurance pool committed to reducing risk for our members through our resources, services and partnerships.

The success of the Fund is directly related to strong leadership, and we are pleased to have welcomed two new board members in 2015. Jackson County Sheriff Lou Roberts and Orange County Sheriff Jerry Demings have agreed to serve on the Board of Managers, and we are grateful for their desire to serve their fellow Sheriffs in such an important way.

Last year was also the first full year of our Florida Sheriffs Risk Management Institute managed by **FSRMF** Vice President Mike Crews. The creation of the RMI has breathed new life into our loss control programs and given our risk control specialists additional tools to assist our members in the everyday challenges of reducing claims and



injuries. Our staff regularly make visits to members to review risk management programs and provide recommendations and advice on how to best mitigate risk.

The RMI also launched a Deputy Safety Campaign that includes posters, hot topic fliers and monthly videos, as well as a new system for sharing best practice documents. You can read more about those programs in the RMI update on pages 10 and 11 of this report.

To help ensure that our members have easy access to our most important information, **FSRMF** has launched a mobile application that is now available for both Apple and Android devices. It is a direct connection to RISKy Business articles, information on upcoming training events, RMI training videos and more. We strongly encourage you to download it today.

The following pages will provide a snapshot of the work being done to manage the Fund and its associated programs in the best manner possible. The **FSRMF** staff and Board of Managers thank you for your participation in the **FSRMF** programs and the trust you have placed in us. We look forward to continuing to serve you, our members, with new products and services, competitive rates and value, for years to come.

We wish you a very safe and productive 2016!

Donald F. Eslinger
Chair
FLORIDA SHERIFFS RISK
MANAGEMENT FUND

David F. Harvey, Sheriff (Ret)
Executive Director
FLORIDA SHERIFFS RISK MANAGEMENT
FUND



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 38 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 the **Florida Sheriffs Risk Management Fund** 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 related exposures.

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

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.

Florida Sheriffs Insurance Agency, LLC

The **Florida Sheriffs Insurance Agency** 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 commercial insurance coverage where it is not provided by one of the self-insurance programs and 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

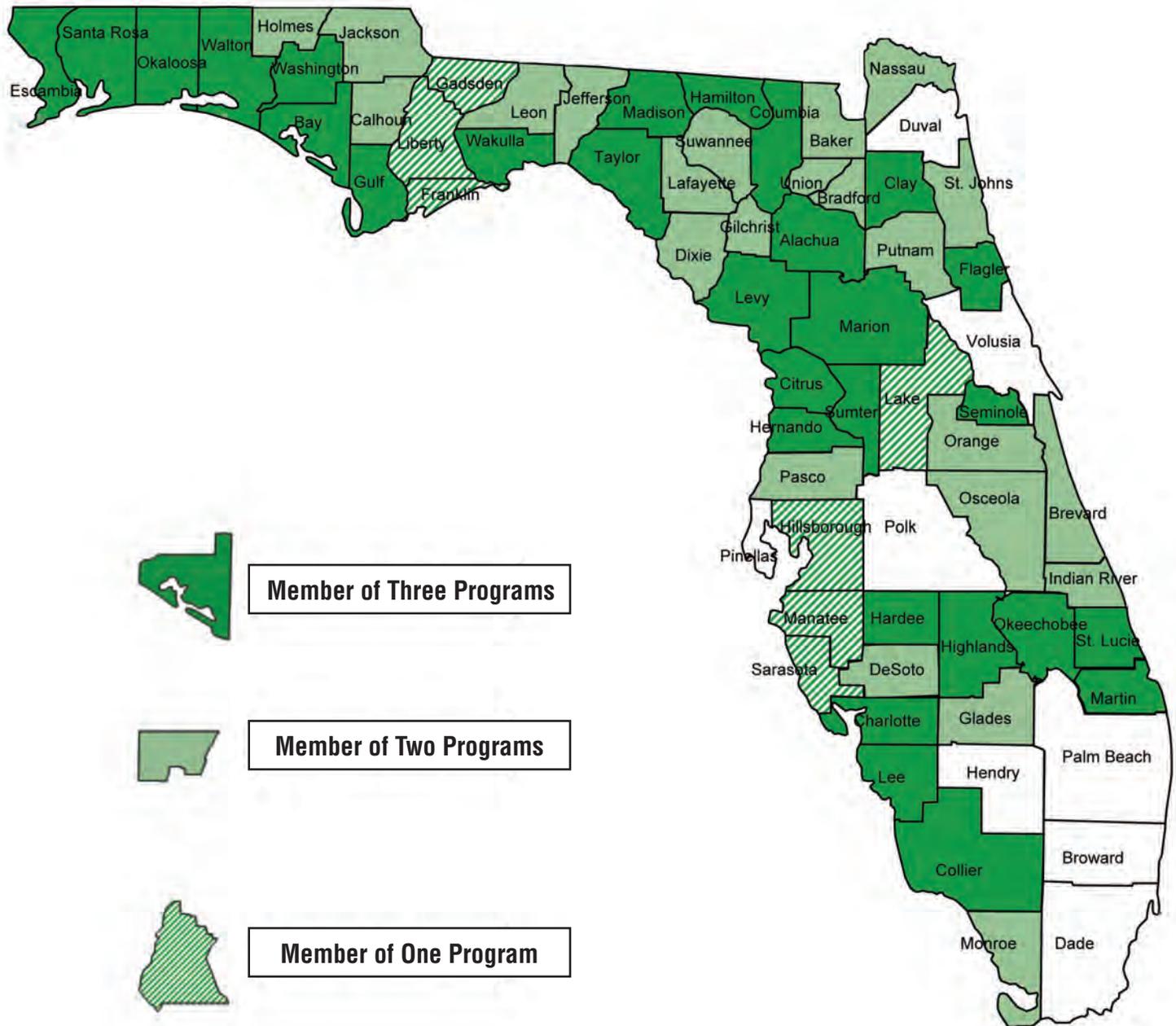
carrier and broker partners. Our goal is to provide the best commercial insurance options available to the Sheriffs. The types of coverages placed by the agency on behalf of sheriffs include, but are not limited to, aviation, statutory death benefits, inmate medical claim reimbursement, equipment, bonds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

The **Florida Sheriffs Insurance Agency** provides a valuable service to the sheriffs it serves and stands ready to serve the sheriffs with their insurance needs well into the future.



FSRMF Program Members

2015-2016 Participants





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.
- **Miscellaneous Business Property** – covers business property owned and utilized by the Sheriff's Office.
- **Data Breach Liability** – covers in the event of 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 FSWCSIP provides statutory workers' compensation benefits and employer's liability insurance to Florida Sheriffs offices. 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 **FSRMF** is governed by a Board of Member Sheriffs. Currently, that Board consists of nine Sheriffs and is chaired by Sheriff Don Eslinger, Seminole County, who has served on the Board for more than 20 years. Other Board members are Sheriff Harrell Reid, Hamilton County, who has served on the Board since 1997, and Sheriff Jeff Dawsy, Citrus County, who has served on the Board since 2003 and currently serves as Vice Chair of the Board. Also on the Board are Sheriffs Susan Benton, Highlands County, and Ken Mascara, St. Lucie County, both of whom have served on the Board since 2007. Sheriff Joey Dobson, Baker County, has served on the Board since 2009, and Sheriff David Hobbs, Jefferson County, has served since 2014. Finally, we are pleased to welcome two new board members this year – Sheriff Lou Roberts, Jackson County, and Sheriff Jerry Demings, Orange 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.



Protecting Those Who Protect Us



38 Years of Partnership, Performance and Service

Since 1978, Florida Sheriffs have enjoyed the security of knowing that their exposures to risk have been covered. Thirty-eight (38) years ago, finding coverage for law enforcement's unique risk exposures was a difficult task. The commercial insurance market was extraordinarily volatile, with costs rising from year to year, and the availability of coverage continuing to diminish. Over the years, the commercial market has 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, is paramount.

The creation of the Florida Sheriffs Self Insurance Fund in 1978, was the start to what is now known as the **Florida Sheriffs Risk Management Fund (FSRMF)**, that also includes the Sheriffs Automobile Risk Program (SHARP) and the Florida Sheriffs Workers' Compensation Self Insurance Program (FSWCSP).

How did we get this far and stay so strong? Through our partnership with our members, the performance of our programs and the specialized service we provide.

PARTNERSHIP

When **FSRMF** was formed 38 years ago, the goal was to have a member-owned, member-governed pool of Florida Sheriffs that work together to self-insure, with a focus on lowering losses and keeping costs stable by proactively managing risk. That goal has been accomplished and is evident in the unique partnership the Florida Sheriffs have developed, with each other, with the staff of **FSRMF** and with the Florida Sheriffs Association (FSA).

FSRMF was created by Sheriffs for Sheriffs. **FSRMF** is managed by a Board of Managers that consists of 9 sitting Sheriffs, who understand the risk involved in providing daily law enforcement services to their respective counties and who can provide the leadership **FSRMF** needs to operate in an effective and efficient manner. When each agency in the group is working toward the same goal, it benefits all members of the group. Preventing losses, or keeping losses low, is a priority, but making sure losses are paid when necessary is key to the successful operation of a Sheriff's Office.

FSRMF has amassed a staff to run its operations that have

more than 605 years of experience in law enforcement and/or serving Sheriff's Office members. **FSRMF** staff have the expertise needed to develop coverages tailored specifically for law enforcement agencies, to handle the claims that occur during the normal course of operations and to provide loss control that is focused on areas most prone to risk in a law enforcement agency. As the needs of Sheriffs change, so do the offerings of **FSRMF**.

The **FSRMF** maintains a close relationship with the Florida Sheriffs Association. Working together to provide resources and educational opportunities to Sheriff's Offices enhances all Sheriffs' ability to run a successful agency. **FSRMF** also recognizes member agencies through its awards programs. These awards are presented during the FSA conferences so that other agencies can see the efforts **FSRMF** member agencies are putting toward loss control and safety. In 2013, the **FSRMF** established the Risk Manager of the Year Award to encourage and recognize outstanding risk management performance by Sheriff's Office personnel. Then in 2015, the Fleet Manager of the Year Award was established. These two individual awards joined the Automobile Award Safety Program for no-accident and no-at-fault accidents for Sheriff's Offices.

PERFORMANCE

It takes exceptional performance to stay in any business for more than 38 years; but in a business that provides liability, automobile and workers' compensation coverage for high risk law enforcement agencies, this accomplishment is phenomenal. Building a stable surplus, keeping a low expense ratio and not earning a profit are just a few of the ways this has been achieved.

Maintaining a stable surplus has enabled **FSRMF** to provide stability in the rates it charges for the various coverages it provides, it has even allowed additional coverages to be provided to members at no additional charge. In many of the past years, dividends have been distributed to members, so they are sharing in the good loss experience of the group. When the loss experience is not as good, the surplus has enabled **FSRMF** to maintain a stable rating structure.

Keeping expenses as low as possible is a priority in any business, but it is of utmost importance when you do not earn a profit. There is no room for error when you have no profit to fall back on. That, again, is where the strong

surplus that FSRMF has built over a 38 year period comes into play.

Continued growth and financial stability has given FSRMF the opportunity to focus on promoting risk management as a means to reduce injuries and deaths, and in turn, lower costs for both the Sheriff's Office members and FSRMF.

SERVICE

Service is the hallmark of membership in FSRMF programs. As previously stated, FSRMF has amassed a dedicated staff of law enforcement experts with more than 605 years of experience to provide daily service to members. Sheriff's Offices are our only customers, so we focus on coverages and services that law enforcement agencies need. The coverages provided to our members are always being reviewed for improvements and to make sure we are offering the most relevant coverages Sheriff's Offices need.

Our claims personnel are dedicated to resolving Sheriff's Office claims in a fast, efficient manner, so members can depend on things being taken care of on their behalf when things don't go as smoothly as planned during the normal course of business.

We are constantly reviewing processes for efficiency, both for the members and for FSRMF staff, and looking to technology to assist. Our website, member portal, and new mobile app provide members with current information that is available when it is needed and at the touch of a button. We have also expanded our staff in the risk management/loss control area to provide additional training and educational resources to our members. They regularly visit our members on-site, conducting safety evaluations and providing recommendations for consideration in addition to hosting training opportunities around the state.

FUTURE GOALS

Our primary goal going into the future is to continue to serve all of 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 38 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



Download the FREE FSRMF Mobile APP

- ✓ RISKy Business
- ✓ Video Content
- ✓ Upcoming Events
- ✓ Newsroom
- ✓ Image Gallery
- ✓ Contact Gallery

Keep Your Deputies Aware and Prepared!

Available on the **App Store**

ANDROID APP ON **Google play**

For more information visit: www.FSRMF.org or Call Toll-free: 866-345-3688 or 850-320-6880



Florida Sheriffs Risk Management Institute

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

In this article, we want to highlight the hard work of the **RMI** team and the many initiatives we have embarked upon to support our ongoing efforts in promoting safety for your offices and members.

We began the year by focusing our efforts on the areas of greatest concern as represented by the number and type of claims we most often see. Enhancing our training programs that are targeted to raise awareness in these areas was a primary goal of the **RMI**. With that in mind, we began to promote our "Deputy Safety Campaign" and recognized the significant and positive results of the five tenets of the Below 100 training program. The **RMI** worked closely with many agencies over the past year in the coordination and delivery of 24 **RMI**-sponsored Below 100 programs. Approximately 1,300 deputies and staff have attended the training directly related to deputy safety.

In addition, the **RMI** developed posters and signs emphasizing the five tenets to be used and displayed in offices as constant reminders of 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 associated costs.

The **RMI** began publishing Quarterly Hot Topics fliers as a reminder to our deputies that many of the incidents we see are avoidable if we pay them more attention. The first hot topic dealt with backing safely. Each quarter we have focused on other topics, which have included distracted driving, wearing your vest and driving through standing water. These have been distributed to your offices to be displayed in visible locations as a reminder that we can make a positive difference by paying closer attention to our surroundings.

Response-to-Resistance/Use-of-Force issues continue to be at the forefront of all criminal justice agencies across the country. The **RMI** was proud to coordinate the delivery of

the article "Use of Force: Are You Prepared for What Happens Next?" with national expert Ken Wallentine. Three programs were delivered across the state in October discussing the challenges facing your offices every day relating to use-of-force issues and the scrutiny in today's world for the days, weeks and months following these events. Over 300 members attended, and this program received rave reviews.

Today's technology is advancing more rapidly than we can keep pace with. Part of the **RMI's** goal is to conduct research on cutting-edge technologies to better assist your deputies and increase their efficiency and effectiveness.

We are proud that over the last year the **RMI** implemented a "ShareFile" system, which allows the **FSRMF** to gather and serve as a "central repository" for written policies. This allows each office 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.

As mentioned above, we have had much discussion regarding the constant scrutiny we are under as it relates to Use-of-Force/Response-to-Resistance incidents across the country. These discussions led the **RMI** to explore the possibility of moving toward a comprehensive, consistent Response to Resistance tracking system made available to each of your offices on a voluntary basis. In December, the **FSRMF** posted a Request For Information (RFI) to gather information from possible vendors that have an interest and/or product we can evaluate and test to determine the applicability and cost as a possible solution to the demands you are currently facing in tracking, reporting and responding to specific requests.

We recently completed our first four training videos, in which we discuss 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 consistent and relevant focus on those things we pay little attention to because they become routine. We will continue to produce one video each month for dissemination and viewing.

In January, the **FSRMF** launched a new mobile application, which can be downloaded free of charge to your Apple,

Android or other devices. Contained within the new application is information readily available relating to news, events, training videos, Risky Business issues, **FSRMF** coverages, and more. We hope by making this information more accessible to your members we will increase our viewing audience with relevant, current information for their benefit.

The field visits and assistance we provide from our loss control specialists are a very important part of our customer service philosophy. 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 your 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 and 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 the initiatives and opportunities we presented.

We are proud of our accomplishments in the last year and look forward to a prosperous and safe 2016.

Information Technology

The **Florida Sheriffs Risk Management Fund** continues to implement technology to better serve our members and create an efficient workflow for **FSRMF** employees.

Currently, **FSRMF** workers' compensation claims are handled through one claims system, and liability and automobile claims are handled through another system. The **FSRMF** is in the process of implementing a new claims system that will provide a platform on which all claims and data will be handled and stored. By having a single platform, as well as migrating to the new claims system, we believe our analytical abilities will be greatly enhanced. As part of that process, we are exploring means to more automatically import claims data, such as creating an interface by which data from the Florida Traffic Crash Report can be entered into the claims system, potentially saving our staff and yours from retyping data multiple times. We are also working with the Florida Department of Highway Safety and Motor Vehicles to give us direct access to accident reports so we can more promptly evaluate and handle automobile claims.

We have also implemented an online repository for policies and procedures from all Sheriffs' Offices that will participate. By creating a repository that your office can directly access, we are offering to our members a better way to research and draft policies and procedures for your office. We will use that same repository to post model policies, or information on suggested policy language, for consideration by your office.

Over the past two years, we have implemented a more

automated underwriting platform to increase our efficiency in processing annual renewals. In addition, to assist you in the process of providing renewal information to us, we implemented an online renewal questionnaire system that enables you to enter exposure information via the **FSRMF** Member Portal. This is utilized by our staff to calculate your renewal contributions and subsequently create your invoices and coverage documents.

Finally, we are working to implement a number of other technology-driven solutions to address current liability issues and make your operations more efficient and effective. Specifically, we are working on use-of-force/response-to-resistance tracking software that we hope to make available to your office. We believe this will provide you with an "early warning" system to help identify officers in need of more training. It would also provide you with information on such events that will help you address questions about use of force or response to resistance that you could encounter in a controversial event similar to what we have seen in Missouri, Chicago and other areas of the country. We are also in talks with an organization that has developed an online training platform that will provide your offices online training on a variety of issues and a means to more efficiently track that training.

FSRMF believes that dollars spent on technology to help us more efficiently and effectively do our jobs and help protect you and your office from injury and claims are dollars well spent. We will continue to search the marketplace for such products.



Awards

The **Florida Sheriffs Risk Management Fund** would like to congratulate the winners of its 2015 Risk Management and Loss Control Awards. These award categories are meant to highlight those Sheriffs' Offices that are partnering with **FSRMF** to reduce claims and thereby save money and 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.

2015 Award Winners: Desoto County Sheriff's Office, Monroe County Sheriff's Office, St. Johns 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. As a result, they understand the value of getting the best and timeliest care possible for their injured employees and continuing to work closely with those employees so that they can return to work as soon as possible.

2015 Award Winners: Bay County Sheriff's Office, Hernando County Sheriff's Office, Seminole 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.

2015 Award Winners: Hamilton County Sheriff's Office, Manatee County Sheriff's Office, St. Johns County Sheriff's Office

Outstanding Risk Manager of the Year Award

Assistant Director Georgene Rye of the Orange County Sheriff's Office has been named the **Florida Sheriffs Risk Management Fund's** 2015 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. Rye was presented with the award at the 2015 FSA Summer Conference.



Georgene Rye

Rye came to the Orange County Sheriff's Office in 1999, after serving in various Human Resources Division roles for the Greater Orlando Aviation Authority, Orange County government and Broward County government. She holds a

master's degree in public administration and is a member of the Society for Human Resource Management, Public Risk Management Association, Florida Sheriffs Association Executive Leadership Conference Human Resource Committee, and the Wellness Councils of America. Assistant Director Rye is highly respected by members of her agency and by the associations, vendors and professional consultants she works with. She continuously seeks ways to improve the efficiency and effectiveness of risk management functions and is dedicated to the well-being of all agency members and their families. Rye is committed to education in the field of risk management and is involved in leadership in risk management and loss control efforts in her agency. She is very deserving of the prestigious award.

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

Outstanding Fleet Manager of the Year Award

Fleet/Radio Manager Steven King of the Alachua County Sheriff's Office has been named the **Florida Sheriffs Risk Management Fund's** 2015 Outstanding Fleet Manager of

the Year. This award is considered one of the highest levels of recognition offered by **FSRMF** and, along with the Outstanding Risk Manager of the Year Award, is one of only two awards presented to individuals. King was presented with the award at the 2015 FSA Summer Conference.

Florida Deputy Sheriffs drive over 300 million miles per year and are more likely to be involved in a crash. Fleet accidents are a leading cause of death and serious injury to law enforcement personnel 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.

King has been with the Alachua County Sheriff's Office for 10 years and received his bachelor's degree in business administration from the University of Florida. He is a graduate of the Florida Department of Law Enforcement's Florida Leadership Academy.

King is constantly reviewing new technology and keeping his fleet unit informed and up-to-date with cost and energy-saving strategies. His creative thinking and supportive leadership of the fleet employees allows the Alachua County Sheriff's Office to have one of the leading fleet units in the state.



Steven King and Sheriff Sadie Darnell were presented the Fleet Manager of the Year Award in Alachua County by David Harvey



Board of Managers



Sheriff Donald Eslinger
Chairman
Seminole County
Serving since 1993



Sheriff Jeff Dawsey
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



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.

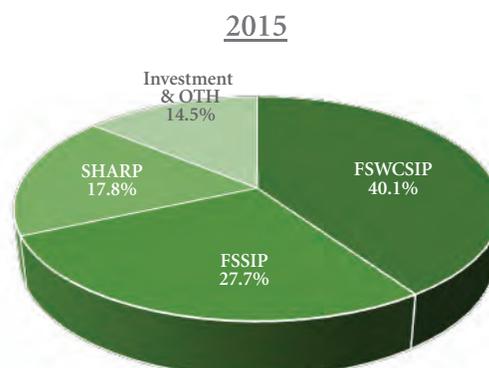
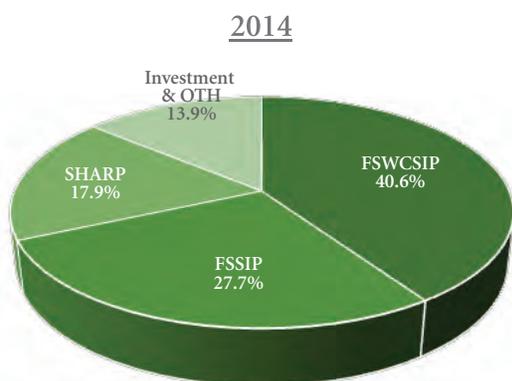


2015 Financial Highlights

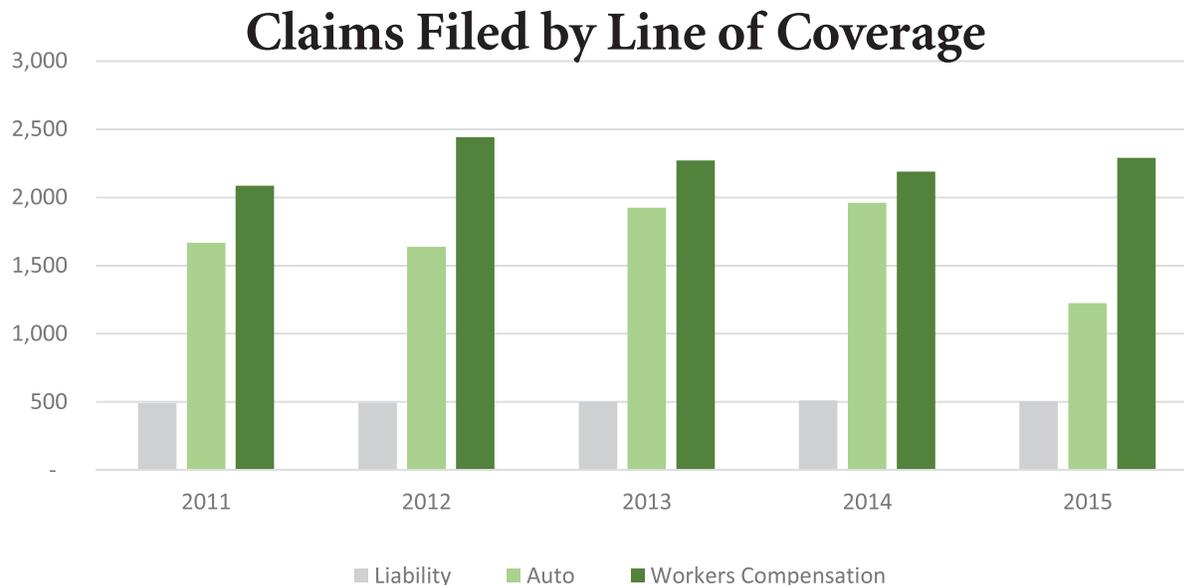
2015 Financial Highlights

Sources of Revenue

| | <u>Year Ended Sep. 30</u> | |
|--|---------------------------|----------------|
| | <u>2014</u> | <u>2015</u> |
| | <i>(in Millions)</i> | |
| Membership Contributions | | |
| Florida Sheriffs Workers' Compensation Self Insurance Program (<i>FSWCSIP</i>) | \$ 22.7 | \$ 23.3 |
| Florida Sheriffs Self-Insurance Program (<i>FSSIP</i>) | 15.5 | 16.1 |
| Sheriffs Automobile Risk Program (<i>SHARP</i>) | 10.0 | 10.3 |
| Investment and Other Income (<i>Investment & OTH</i>) | 7.8 | 8.4 |
| | \$ 56.1 | \$ 58.1 |



2015 Financial Highlights *continued*



| Financial Highlights | | | | | |
|--|-----------|--------|-------------------|--------|--------|
| Year Ended September 30 | | | | | |
| | 2011 | 2012 | 2013 | 2014 | 2015 |
| | | | (\$ in thousands) | | |
| Members Contributions, gross | \$ 54,205 | 53,807 | 51,572 | 48,318 | 49,675 |
| Reinsurance Expense | \$ 6,187 | 6,356 | 6,487 | 6,032 | 6,135 |
| Incurred Claims Loss & Allocated Loss Adjustment Expense | \$ 61,929 | 38,431 | 45,621 | 34,234 | 45,339 |
| Supporting Expense | \$ 8,895 | 11,060 | 10,590 | 9,081 | 7,788 |
| Investment Income | \$ 7,431 | 6,460 | 6,090 | 7,773 | 8,110 |
| Dividends to Members | \$ 1,000 | 5,000 | 2,700 | 5,000 | - |

Our 2014 financial statements were audited by Thomas Howell Ferguson P.A.



2016 Legislative Report and Session Outlook

The **FSRMF** – as a part of its operations as a self-insurance entity – engages lobbyists to protect its interests before the Florida Legislature. The following is a preview of the 2016 session

prepared by **FSRMF** lobbyist Gene Adams of the Pennington Law Firm.

Dan Condon,
Chief Operating Officer

The Florida Legislature began its 2016 legislative session on January 12. The Legislature is experimenting with starting sessions during election years in January rather than the traditional March start date. The Legislature adjourned four days early in April of 2015, having been unable to produce a budget for the state. A three-week budget session resulted in a budget for the state, but two additional special legislative sessions failed to produce reapportioned congressional districts or districts for state senators. The courts will be redrawing those lines for the elections to be held in November of 2016.

At the end of the 2015 session, three claims bills of interest to the **FSRMF** passed and were signed by the Governor. House Bill 3513, codified at Chapter 2015 – 210, Laws of Florida (2015), provided \$1.5 million for the death of Officer Victor Guerrero in an accident with a Pasco County vehicle. House Bill 3505, dealing with Lazaro Rodriguez, who was injured by a City of Hialeah police officer, received \$485,000 from the city. That bill is codified at Chapter 2015 – 208, Laws of Florida (2015). Finally, House Bill 3533, compensating the Manuel Matute family for damages received from a speeding Palm Beach County Sheriff's car paid \$371,800. This bill is codified at Chapter 2015 – 214, Laws of Florida (2015).

As legislators were busy at work on the special sessions, a modest amount of legislation has been filed for the 2016 session.

Because House Speaker Steve Crisafulli and Senate President Andy Gardiner are both fairly conservative, it is not anticipated that any large number of claims bills will be passed by the Legislature during the upcoming legislative session. In addition, the Governor continues to refuse to approve any claims bills against the State of Florida. As in the past several years, policy seems to indicate that only local claims bills that are agreed upon in

amount and in which the local government has agreed to support the bill will be heard by the Legislature.

Senate Bill 62, the claims bill against the Pasco County Sheriff's Office by Jennifer Wohlgemuth still has no companion at the writing of this report. That claim is filed for \$8.6 million for injuries and damages she sustained as a result of an automobile accident with a Pasco Sheriff's Office vehicle. While that bill did receive a hearing in the Senate last year, the House bill did not move out of any committees of reference.

During the summer interim period, legislation dealing with firearms and where those firearms may be carried or displayed has been the biggest controversy for the upcoming session. The question of whether or not those with concealed weapons permits may carry firearms on campus has generated quite a stir among state university administrators, presidents and student organizations advocating carry of firearms for protection.

The campus carry bill in the House, House Bill 4000 by Rep. Greg Steube, has passed all committee reference and has now been placed on the House calendar for floor passage. The Senate Bill by Sen. Greg Evers, SB 68, is currently residing in Senate Judiciary Committee, with the chair stating he has no plans to hear the bill at the present time. The bill died in the Senate during the 2015 legislative session due primarily to the influence of former Sen. John Thrasher, now president of Florida State University. President Thrasher vocally opposes having more guns on campus.

The state university system is also requesting an additional \$20 million to strengthen security and implement the campus carry bill at state universities. It is said university security has been neglected over the last seven years after budgets were cut due to the recession. The state

community college system has asked for \$74 million to beef up security on campuses and to implement the campus carry bill, which will involve more officers to check and review the concealed weapons permits of those carrying weapons.

There are two other controversial bills regarding firearms. Senate Bill 300 by Sen. Don Gaetz and the companion measure sponsored by his son, Rep. Matt Gaetz, are the so-called “open carry bills.” House Bill 163, which allows open carry of firearms by those who possess a concealed weapons permit, continues to generate controversy and talk of further amendments. At this time, the House bill is in its final committee, but many feel there must be amendments, such as a requirement that the gun be carried in a safety holster. Many legislators and business groups are concerned that open wearing of firearms does not promote a good image for the state of Florida. Those in the tourism industry feel that the image of citizens carrying firearms in plain sight might offend out-of-state and out-of-country visitors from different cultures with less opportunity for ownership and use of firearms. The Senate bill must still pass two additional committees.

Another bill regarding firearms that is currently on the calendar for floor action in the House and the Senate is House Bill 41 by Rep. Neil Combee and Senate Bill 130 by Sen. Garrett Richter. These bills prohibit the recreational discharge of firearms in residential areas and provide criminal penalties for failure to comply. This bill is necessary because of legislation sponsored several years ago that pre-empted and prohibited cities and counties from any regulation of firearms. Some residents were setting up firing ranges in the backyard with neighbors quite close. Counties and cities were unable to prevent this due to a lack of jurisdiction to pass ordinances. This would restore regulation by making it a criminal charge to discharge



these weapons in a residential area.

Also affecting law enforcement, House Bill 93 by Rep. Shevrin Jones would require any law enforcement agency that requires law enforcement officers wear body cameras to establish policies and procedures that address the use, maintenance and storage of the camera and videos produced by the camera. That bill has passed all House committees except the Appropriations Committee. The companion bill, Senate Bill 18 by Sen. Chris Smith, has not been heard in committee. It has

three committees of reference, including Criminal Justice, Community Affairs and Fiscal Policy, before it can move to the Senate floor.

As the budget debate begins, it is anticipated the House and Senate will spend substantial amounts of time discussing a recent compact with the Seminole Indian Nation signed by the Governor. That compact would allow the Seminole Indians continued exclusive rights to certain casino gambling games in exchange for payments to the state of around \$500 million per year, depending on profits of the casinos. The pact, however, also requires that certain horse tracks and dog tracks be forced to end horse and dog racing, allows for an additional casino in the Dade County area to have slot machines and makes other provisions for gambling in other areas of the state. These provisions may be quite controversial as many conservatives are opposed to the expansion of gambling as well as providing for additional gambling without traditional racing requirements.

A further controversy is also likely in regard to fantasy sports gaming. Recent actions by attorneys general in New York and other states to declare the fantasy sports leagues illegal have raised the question as to whether or not

continued on next page

2015 Legislative Session Preview *continued*

Florida's gambling laws prevent wagering by citizens over the phone or Internet on these fantasy team websites. Some senators say that sports fantasy leagues are for fun and these fans should not be considered criminals. Other senators believe it is another unregulated expansion of gambling. This will be a part of any gambling legislative consideration. A failure to renew the Seminole gaming compact would result in a loss of \$300 million revenue per year, which helps to fund the state budget and education system. This could lead to Gov. Rick Scott not having sufficient money to fund both his proposed increases to education as well as tax cuts for business designed to stimulate job creation.

Finally, it is felt by many in Tallahassee that the state will have to substantially increase funding for the corrections system. Continuing investigations into deaths in the prison system and exposés by newspapers and television regarding the governance conditions at both men's and women's prisons throughout the state will attract attention and also

lawsuits. The state has continuing difficulty in hiring prison guards, and a large employee turnover rate appears to have contributed to mounting problems throughout the prison system.

The recent termination of the corrections contract medical provider opens the door for additional problems. A bid for the provision of medical services to the prison system will have to be advertised and evaluated with almost a certainty that any choice of a medical provider will be challenged by the non-successful bidders. This could cause a disruption in the provision of medical services, which advocacy groups and legislators are now criticizing for failing to provide adequate services to inmates.

Pennington P.A. will continue to provide updates to the **Florida Sheriff's Risk Management Fund** on issues affecting the Fund and law enforcement as the legislative session progresses. Please let the firm know if you have any questions regarding this report or any legislation pending in the Legislature.



Early Warning Sign:
You view your teammates from a new perspective.

Time to lose weight?

Heed your body's warning

You're flat on your back looking up at concerned faces. Do something about the shape you're in. Excess weight can lead to heart attack, stroke . . . and letting your teammates down.

Make time to get fit

FLORIDA SHERIFFS RISK MANAGEMENT FUND
Protecting Those Who Protect Us



Established 1978