



# REPORT TO THE SHERIFFS

2014



*Protecting Those Who Protect Us*

**Florida Sheriffs Risk Management Fund**

2600 Centennial Place • Suite 200 • Tallahassee, Florida 32308

*Owned & Operated By Sheriffs - For Sheriffs*

Phone: 850-320-6880 • Website: [www.fsrmf.org](http://www.fsrmf.org)





# Contents

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Message from the Executive Director .....	4
About Us .....	6
Program Members .....	7
Overview of Coverages .....	8
<b>FSRMF</b> Governance .....	9
Busy Year for <b>FSRMF</b> .....	10
Florida Sheriffs Risk Management Institute .....	12
Information Technology .....	13
Awards .....	14
Board of Managers .....	16
<i>In Memoriam</i> : Larry Campbell, Leon County Sheriff .....	17
Executive Management Team .....	18
2014 Financial Highlights .....	19
2015 Legislative Session Preview .....	21
What's Next for <b>FSRMF</b> .....	23



# Message from the Executive Director

Dear Sheriffs:

On January 1, 2013, the Florida Sheriffs Risk Management Fund officially transitioned to in-house administration after an operational audit three years earlier determined that the change would increase the efficiency and effectiveness of the Fund.

Now, two years later, we are seeing many of our original goals becoming a reality. We are refining procedures, adding programs and continually seeking ways to ensure the safety and well-being of Florida Sheriffs and their staffs. "Protecting Those Who Protect Us" is more than a slogan, and we take great pride in helping to make that happen.

Since the creation of the first line of coverage of the Fund in 1978, we have remained focused on our mandate to offer specialized auto, liability and statutory workers' compensation coverage to our members. But as our members know, being successful requires a willingness to adapt to changing circumstances and needs. We have embraced our opportunities for change and are looking forward to what they will mean for the future success of the Fund and the Florida Sheriffs.

Here are a few of those changes that we are most excited about:

- In 2014, we were pleased to sponsor FSA Institute training events and continue the Below 100 training to Florida Sheriffs' Offices. Approximately 300 Deputy Sheriffs, representing 25 different agencies, have received the Below 100 training.
- We are seeking professional accreditation through the national Association of Governmental Risk Pools (AGRiP), the recognized authority for public-entity risk pooling in North America.
- The Florida Sheriffs Insurance Agency wrote more than 100 policies for 57 agencies, helping to make us a full-service insurance resource to help Sheriffs manage exposures to loss and purchase needed additional coverages.



*David F. Harvey, Sheriff (Ret)  
Executive Director*

- Our online member portal was activated allowing members to access and update their coverage data. We also began delivering searchable electronic copies of coverage documents to members. We are now working to expand the portal to an internet-based claims submission reporting system for members, as well as a system for submitting underwriting information.
- We successfully completed a member satisfaction survey with 100 percent of respondents reporting "Extremely Satisfied" with the level of service offered by **FSRMF**.
- Our members elected Jefferson County Sheriff David Hobbs to the Board of Managers to replace the late Union County Sheriff Jerry Whitehead, who passed away unexpectedly last year.
- Following the retirement of longtime Chief Financial Officer Barbara Harding, we welcomed our new Chief Financial Officer, Wayne Matthews, CPA, who brings his expertise from the insurance industry along with a long history of managing successful investment strategies.

Without question, the biggest change made last year was the development of the **Florida Sheriffs Risk Management Institute (FSRMI)**. The Institute will be officially launched in January 2015 and will serve as a resource and training center for our Sheriffs' Offices to champion fatality, injury and risk reduction.

With the creation of the Institute, we are taking a completely new approach to how a statewide insurance pool operates. For instance, we are saying to our members that underwriting and claims are important, and we're going to take care of you when something happens. But in the bigger picture, we don't want you to have that claim in the first place.

We're going to invest in our members by helping them reduce claims and helping them to think differently about the process. It's not just business as usual: You experience a loss, submit a claim and we handle it. We want to mitigate losses and reduce the claims against your office.

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You may be asking, “Why now?” We’re moving in this direction because the Sheriffs came to us and said, “We need help in this area.” Our members understand that an investment in reducing claims will very likely be returned in the form of lower coverage costs and possible dividends, and that is money returned to the Sheriff’s Office that can be used for other purposes. It’s good for the taxpayers, but it’s also giving members an additional dividend in the form of services.

All these changes required some significant personnel changes as well. Veteran law enforcement officer, Gene Revell, replaces retiring long-time **FSRMF** employee Robert “Shorty” Joyner as a Loss Control Specialist. We are also very excited to have David Dunbar and Dick Hunt, long-time employees of the Fund, joining the Institute staff. Finally, we welcome Mike Crews, former Secretary of the Florida Department of Corrections (DOC), as Vice President of the **Florida Sheriffs Risk Management Institute**.

I would like to take a moment to express how pleased I am to welcome Mike to the team. His time at DOC, as well as serving as the director of the Florida Department of Law Enforcement’s (FDLE) Florida Criminal Justice Executive Institute, will serve our members well. At FDLE, he trained hundreds of Sheriffs and Police Chiefs throughout the state.

But nothing could be more valuable than Mike’s experience at the DOC, where he managed 24,000 employees and a \$2 billion budget, but more impressively, he led the way to embrace a greater emphasis on risk management. We are

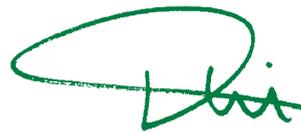
seeking to rethink the culture of our law enforcement members to include risk management, and we are excited that Mike will be leading that charge.

In 2014, we laid the groundwork to accomplish amazing things for our members, and our staff, which has more than 300 combined years of experience serving Florida’s Sheriffs, is ready to go. Our amazing team of attorneys, underwriting, marketing, claims, insurance and risk control professionals remains focused on serving law enforcement in the state of Florida.

In closing, I would like to thank our Board of Managers; our Executive Team of Dan Condon, Joanna Mueller, Michael Stephenson, Judy Boling, Mike Crews and Wayne Matthews; our dedicated staff; and our member agencies for making 2014 such a successful and rewarding year. We look forward to all that stands before us in 2015 and accomplishing it together.

Finally, and most importantly, as your Executive Director hired by the Board of Managers, I am pleased to report that the **FSRMF** is financially strong as you will note in this report on pages 19-20.

I am proud to present the 2014 Annual Report and to wish you and yours a happy and prosperous 2015.



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



*(L to R) Dan Condon,  
Joanna Mueller, Michael D. Crews,  
David F. Harvey, Sheriff (Ret),  
Wayne Matthews, Michael  
Stephenson, Judy Boling*



# About Us

## Florida Sheriffs Risk Management Fund

The **Florida Sheriffs Risk Management Fund (FSRMF)** is a self-insurance fund created by Sheriffs for 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 (FSWC SIP)**, 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 35 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.

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 insurance from the commercial market where it is needed to protect the assets of the Sheriff's Office.

The Agency, which works closely with the staff of the **Florida Sheriffs Risk Management Fund**, consists of seven staff members whose daily functions include marketing, assessing insurance needs, gathering underwriting information and working with our carrier and broker partners to obtain the best 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 floaters and general liability for gyms and firing ranges.

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** is managed by a Board of Managers 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 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 will bring to **FSRMF** members a heightened effort to assist them in controlling losses and injuries by a combination of greater data analytics, additional training and more research, as well as policy and procedure review and assistance.

The **Florida Sheriffs Multiple Employer Trust (FSMET)** was established by Florida Sheriffs for Sheriffs and is governed by an elected Board of Trustees. The **FSMET** is administered by Hunt Insurance Group, LLC and is endorsed by the Florida Sheriffs Association.

The **FSMET** acts like an umbrella, protecting each Sheriff's Office Plan housed under it. By joining the Trust, participants benefit by increasing their negotiation leverage with carriers, as well as being able to better control and manage their own finances.

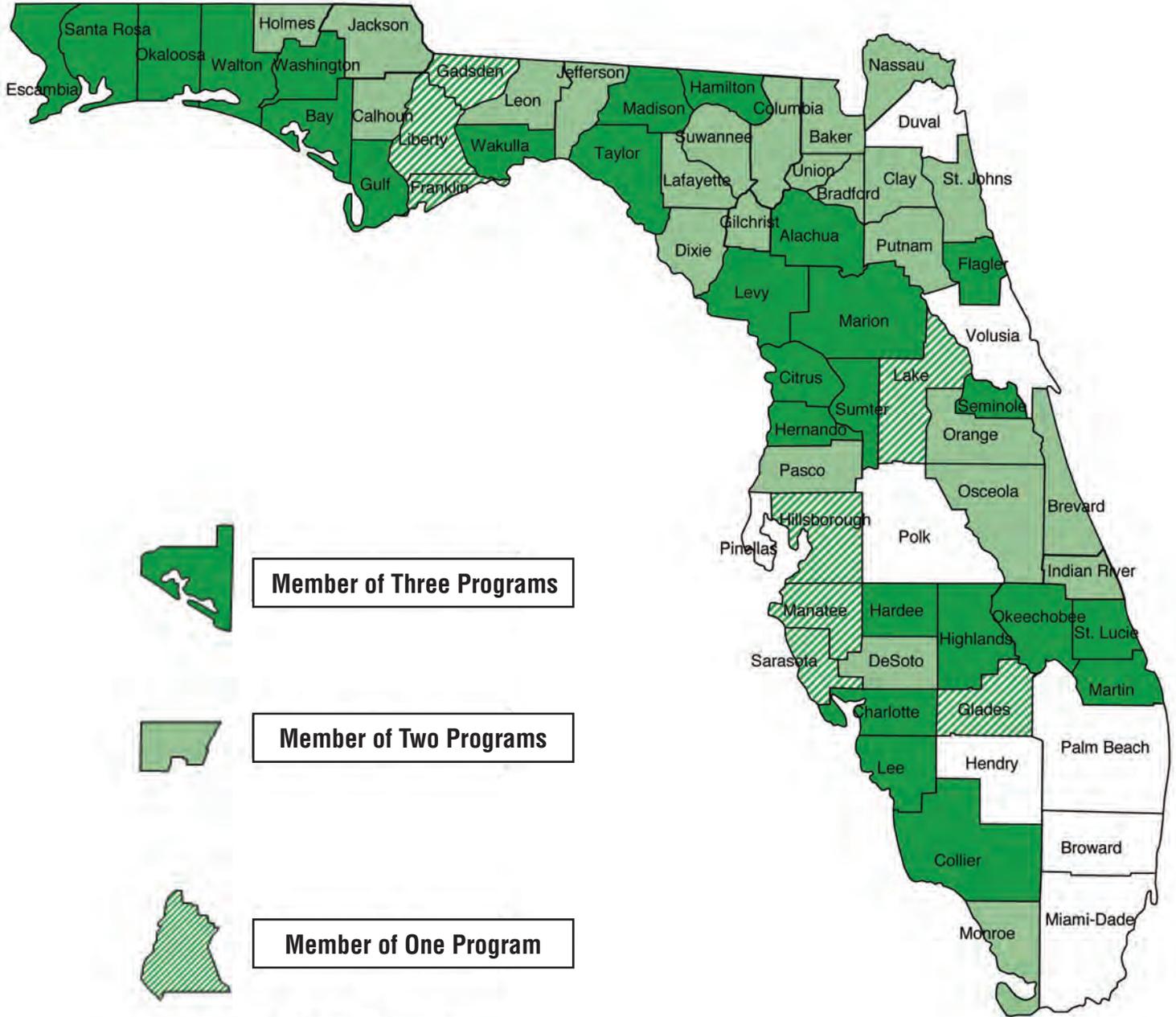
The **FSMET** allows each Sheriff's Office the following options: to self-fund, fully insure or a combination of both. Offices may choose any or all of a wide variety of benefits, including but not limited to:

- Medical
- Dental
- Vision
- Basic Life/AD&D/Line of Duty
- Long/Short Term Disability
- Section 125
- Dependent Care / Flexible Spending Account
- Voluntary Benefits
- Defined Contribution Plans



# FSRMF Program Members

## 2014-2015 Participants



Hillsborough CSO – CPID Only

Sarasota CSO – Miscellaneous Coverages Only



# 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 and, in certain instances, 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 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.

- **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 and their employees. The program is endorsed by the Florida Sheriffs Association.
- 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 the insurance provided by the FSRMF may not meet all the needs of a Sheriff's Office. To meet your needs for special events and additional coverages that fall outside the Fund's agreements, we are able to help place insurance in the commercial market on your behalf through the **Florida Sheriffs Insurance Agency**.



# FSRMF Governance

The **FSRMF** is governed by a Board of Member Sheriffs. Currently, that Board consists of eight 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. Finally, the remaining Board members are Sheriff Joey Dobson and Sheriff Sadie Darnell, of Baker County and Alachua County, respectively, both of whom have served on the Board since 2009, and Sheriff David Hobbs, Jefferson County, who was appointed to the Board in 2014 to succeed the late Sheriff Jerry Whitehead, Union 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 a Board of Directors would 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. As part of that plan, reference material was developed to help potential board members become more familiar with the details of the operations of the **FSRMF**.

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*



# A Busy Year for FSRMF

## 2014 Timeline

**January 14** – FSRMF sponsored a Civil Liability Class in Orange County through the FSA Training Institute

**January 17** – FSU professors visited FSRMF for the purpose of possible internships for students

**January 24** – FSRMF Executive Director attended the AGRiP Board Meeting in Santa Fe, NM

**January 30** – FSRMF Committee and Board Meetings in Destin

**February 10** – Thurgaland Promotions began work on an introductory video for FSRMF

**February 18** – FSRMF Loss Control Staff previewed a virtual firearms simulator program

**February 20** – FSRMF sponsored Below 100 Training in St. Lucie County

**February 21** – FSRMF sponsored Below 100 Training in Orange County

**February 26** – FSRMF sponsored a Civil Liability Class in Okaloosa County through the FSA Training Institute

**March 3** – FSRMF Loss Control Staff previewed a collision avoidance system

**March 9** – FSRMF staff and Board Members attended the Spring AGRiP Governance and Leadership Conference in San Francisco, CA

**March 27** – FSRMF sponsored simulated firearms training at the Baker County Sheriff's Office

**April 10** – FSMET held an Employee Benefits Seminar in Tallahassee

**April 24** – FSMET held an Employee Benefits Seminar in Lake Mary

**April 27** – FSRMF Committee and Board Spring Retreat at Honey Lake Plantation

**May 5** – FSRMF participated in the FSA Law Enforcement Memorial Ceremony

**May 9** – FSRMF's website Member Portal went live for Member Sheriffs to view information about their coverages and loss control

**May 12** – FSRMF participated in the FSA Executive Leadership Conference in Naples

**May 20** – FSRMF began work on the Accreditation Self-Evaluation through AGRiP

**May 29** – FSRMF sponsored Below 100 Training in Hernando County

**May 30** – FSRMF sponsored Below 100 Training in Leon County



**June 6** – FSRMF sponsored Below 100 Training in Alachua County

**June 9** – FSRMF participated in the FSA Executive Assistant's Conference in Naples

**July 9** – FSRMF presented at the 2014 Commander's Academy in Tallahassee

**July 15** – FSRMF sponsored Below 100 Training at Gulf Coast State College

**July 24-25** – FSRMF Committee and Board Meeting in Ponte Vedra Beach

**July 28** – FSRMF gave a Sheriff Member Update at the FSA Business Meeting in Ponte Vedra Beach

**August 3** – FSRMF Senior Management Staff attended the AGRiP CEO and Senior Staff Institute Training Conference in Lake Geneva, WI

**August 16** – FSRMF held a workshop at the Workers' Compensation Conference in Orlando for Member Sheriffs

**October 5** – FSRMF staff and Board Members attended the AGRiP Fall Education Conference in Savannah, GA

**October 10** – FSRMF participated in Below 100 Training during the High Liability Training at the Public Safety Institute in Tallahassee

**October 14** – FSRMF sponsored the FSA Fleet Administrative and Vehicle Expo in Orlando

**October 27** – FSRMF held a Committee and Board Fall Retreat in Port St. Lucie

**October 30** – FSRMF sponsored Fourth Amendment Search & Seizure training in Tallahassee through the FSA Training Institute

**November 6-7** – FSRMF sponsored Below 100 training in Monroe County

**November 13** – FSRMF sponsored Fourth Amendment Search & Seizure training in Alachua County through the FSA Training Institute

**November 26** – FSRMF completed the AGRiP Self Evaluation Form and submitted for AGRiP Accreditation

**December 4** – FSRMF sponsored Fourth Amendment Search & Seizure training in Seminole County through the FSA Training Institute

**December 18** – FSRMF sponsored Fourth Amendment Search & Seizure training in Santa Rosa County through the FSA Training Institute



*FSRMF honors the family of the late Sheriff Jerry Whitehead at the FSA Summer Conference.*



*Sheriff Donald Eslinger speaks at the FSA Summer Conference.*



*Florida Sheriffs stop by the FSRMF booth, manned by Joanna Mueller and Judy Boling*



# Florida Sheriffs Risk Management Institute

## Focus on Safety and Loss Control

The **Florida Sheriffs Risk Management Fund** recognizes the need for an increased focus on safety and loss control within our Sheriffs' Offices. In pursuit of this mission and in an effort to better serve our members and help them mitigate and reduce injury and loss, we have launched the **FSRMI**.

The **FSRMI** was created to be a proactive loss-control resource to our members and thereby assist them in operating their agencies in a safe and professional manner, avoiding litigation, successfully defending litigation and reducing injuries and fatalities.

The **FSRMI** represents our coordinated and focused efforts through a team dedicated solely to the mission of education, training and loss reduction. The team is stressing that while underwriting and claims are important, in the bigger picture, we don't want members to have those claims in the first place.

The **FSRMI's** mission is made up of four primary components: research, policy review, data analytics and training.

The first component is research. The **FSRMI** staff will conduct research into new technologies and tools available to members, as well as policies and other issues that impact either officer safety or liability for all Sheriff's Office employees.

The second component is policy review and guidance. The staff will maintain a library of policies and procedures, both actual and model, as well as develop future model policies to assist **FSRMI** members in identifying specific needs of their agencies and modifying their policies and procedures accordingly.

The third component is data analytics. Claims data, national data and the impact of new equipment, technologies and tactics on safety and liability will be reviewed, analyzed and used to determine future training topics and identify future issues and trends relating to policies and other operational issues to be addressed.

The fourth component is training. Several training options will be offered, including risk reduction, Below 100 and Safety Institute Certification classes. Below 100 classes focus on wearing seatbelts and vests, watching vehicle speed, evaluating what's most important and guarding against complacency. Approximately 300 Deputy Sheriffs, representing 25 different agencies, have already been trained.

The **FSRMI** will also feature fatality and injury reduction programs and systems in the areas of auto, liability and workers' compensation.

Although loss prevention has been a priority at **FSRMI** since it was created in 1977, the **FSRMI** represents a new era in loss control and prevention.

The impetus for creating the **FSRMI** came from the Sheriffs who expressed a need for help in the area of loss control. They requested the same help in setting up systems and procedures they already have in other operational areas such as patrol, criminal investigation, a crime lab or running a jail. The **FSRMI** will be providing each Sheriff's Office with its own toolkit, created specifically to set up their loss control division. There also will be statewide meetings for risk managers to answer questions and share best practices. The goal will be to provide support to help Sheriffs put more of a priority on loss control.

To make it all happen, the Fund is investing in a dedicated **FSRMI** staff committed to delivering the programs and providing the service necessary to make such broad loss control goals a reality. The team is led by Vice President Mike Crews. Mike, as a former Secretary of the Florida Department of Corrections (DOC), managed a \$2 billion budget and more than 24,000 employees. In addition to his experience at the DOC, Mike was formerly with the Florida Department of Law Enforcement as the Director of the Florida Criminal Justice Executive Institute. He also is a former corrections officer and probation officer. In addition, the team consists of a mix of insurance and law enforcement professionals with almost all members having more than 25 years' experience in their respective fields.

As we launch the new **FSRMI** and dramatically expand our loss control efforts, we remain based on the same foundation that has guided our efforts to save lives for the past 35 years. We still strive to remember two important factors when engaged in loss control efforts. First, reducing unnecessary risks not only saves dollars, it saves lives as well. Second, by nature, law enforcement operations involve levels of risk not seen in other businesses or operations. Our goal is to reduce unnecessary risks, which involves a delicate balance between the inherent high risk nature of law enforcement operations and conducting those operations in a manner that minimizes the potential for injury to the public and the staff of Fund members.



# 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.

During the past year we have continued to implement our document management system, Laserfiche, which enables the **FSRMF** office to work in a more efficient, paperless environment. All open claim files, many closed claim files as well as all current financial documents, are now stored in an electronic format. New claims and other documents are being scanned into electronic files as they are received. In addition, Laserfiche is being used to develop workflows in all areas of **FSRMF**. It is also being utilized for daily scanning of incoming mail, payment of claims, loss reports and settlement authority requests.

The **FSRMF** also continues to implement an internet-based platform, CHSI Connections, as a tool for contact management, loss control surveys, automated underwriting of member coverages and invoicing of member

contributions. In addition to the new underwriting platform that was developed and used for the renewal process this past year, we launched a **member portal** on our website, [www.fsrmf.org](http://www.fsrmf.org), where members can easily access their contact information, coverage information and safety and loss control information. We will be working toward adding access to billing information as well as claims information during 2015. For the past two renewal periods, **FSRMF** delivered only electronic copies of coverage documents to members. These electronic documents are easily searchable and available for quick access either on a member's computer or through the member portal.

**FSRMF** has an automated claims system, RiskMaster, which tracks claims and makes the claims-handling process very efficient and effective. We are working on an internet-based claim submission reporting system for members via the member portal. This will assist members with faster reporting and handling of claims.





# Awards

The Florida Sheriffs Risk Management Fund would like to congratulate the winners of its 2014 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.

**2014 Award Winners:** Escambia County Sheriff's Office, Lee County Sheriff's Office and Okaloosa County Sheriff's Office

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.

**2014 Award Winners:** Gulf County Sheriff's Office, Manatee County Sheriff's Office and St. Lucie 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 most timely care possible for and continuing to work closely with their injured employee so that they can return to work.

**2014 Award Winners:** Charlotte County Sheriff's Office, Marion County Sheriff's Office and Walton 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



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# Outstanding Risk Manager of the Year Award

Kevin Ostrowsky of the Charlotte County Sheriff's Office has been named the **Florida Sheriffs Risk Management Fund's** Outstanding Risk Manager of the Year. This award is considered the highest level of recognition offered by **FSRMF** and is the only award presented to an individual. Ostrowsky was presented the award at the 2014 FSA Summer Conference.

Before beginning work with the Charlotte County Sheriff's Office (CCSO), Ostrowsky worked as an insurance consultant in the private sector for 25 years. He began work at the CCSO in 2009 as the Insurance Program Director, and became the Human Resource Director in 2013. He is currently pursuing an Associate in Risk Management Designation.

Ostrowsky 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

“Kevin has become a great asset to the Office since joining us in 2009,” said Charlotte County Sheriff Bill Prummell. “His knowledge, background, and innovations have saved



the Office and the County millions of dollars. His commitment to the Sheriff's Office and the wellbeing of the members of the Office is and continues to be a priority for him.”





# Board of Managers

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**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 Sadie Darnell**  
*Alachua County*  
*Serving since 2009*



**Sheriff Joey Dobson**  
*Baker County*  
*Serving since 2009*



**Sheriff David Hobbs**  
*Jefferson County*  
*Serving since 2014*

# *In Memoriam:* **Larry Campbell, LEON COUNTY SHERIFF**

All of us at the Florida Sheriffs Risk Management Fund and Institute join Florida Sheriffs, their staffs and the entire law-enforcement community in mourning the loss of Larry Campbell, Leon County Sheriff, who passed away December 24, 2014, at the age of 72. Sheriff Campbell succumbed to a long and brave battle with cancer.



Sheriff Campbell was born in Jacksonville, grew up in Tallahassee and graduated from Leon High School before joining the Marines and becoming a platoon sergeant. He was a graduate of both Florida State University and the FBI National Academy and attended the National Sheriffs' Institute.

While still attending FSU, Sheriff Campbell began his career in law enforcement as a patrol deputy at the Leon County Sheriff's Office (LCSO). Sheriff Campbell joined the Florida Sheriff's Bureau (now FDLE) in 1967 and worked his way from special agent to deputy director before coming back to the LCSO where he served as undersheriff for 15 years. He was elected Sheriff of Leon County in 1996 and served until his death.

Sheriff Campbell was devoted to his family, his community and his colleagues in law enforcement. Under his leadership, the LCSO has been a long-time member and participant in FSRMF programs. Sheriff Campbell served on the FSRMF Board of Managers from 2007 until the time of his death. He was a member of countless community groups and participated in both local and national charities ranging from Cops for Kids to the United Way. Sheriff Campbell oversaw accreditation of the Sheriff's Office and was instrumental in the implementation of the new consolidated emergency dispatch system.

This larger-than-life law enforcement veteran was respected and honored by the community and his colleagues alike. "It was my honor and privilege to serve with Sheriff Larry Campbell," said FSRMF Board of Managers Chairman and Seminole County Sheriff

Don Eslinger. "His commitment to the public safety of the citizens of our state for over 50 years is unparalleled. Sheriff Campbell will be long remembered for his immeasurable contributions to the Florida Sheriffs Risk Management Fund, Florida Sheriffs Association, Leon County and the state of Florida. His distinguished legacy of service inspires us all to greater heights and will serve as a model for this and future generations of law enforcement officers and executives to emulate."

"Larry Campbell stood for honesty and justice," said FSRMF Executive Director and retired Wakulla County Sheriff David Harvey. "He was a Sheriff's Sheriff and an outstanding man and friend who truly cared about those he served. Behind that big tough exterior was a heart of gold."

Florida Gov. Rick Scott sent his condolences to Sheriff Campbell's family and the Leon County Sheriff's Office. "As a former United States Marine, with more than 50 years of law-enforcement experience, Sheriff Campbell truly dedicated his life to protecting and serving Florida families," Governor Scott said. "He was also deeply passionate about encouraging his fellow law enforcement officers to join him in volunteering to better the Leon County community."

A funeral service was held for Sheriff Campbell on Tuesday, December 30, at St. Peter's Anglican Church, where the Sheriff had been a member. Friends, family, community members, colleagues and local and state dignitaries came to pay tribute to a man who spent his life in service to others. Governor Scott called for flags to be flown at half-staff in his honor.

Sheriff Campbell leaves behind his wife, Mabelle; his three children: Jack, Jeannette and Stephanie; his grandchildren and many other family members and friends. His family has requested that, in lieu of flowers, friends and colleagues would remember Sheriff Campbell through memorial contributions to the Florida Sheriffs Youth Ranches or another charity.



# 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.

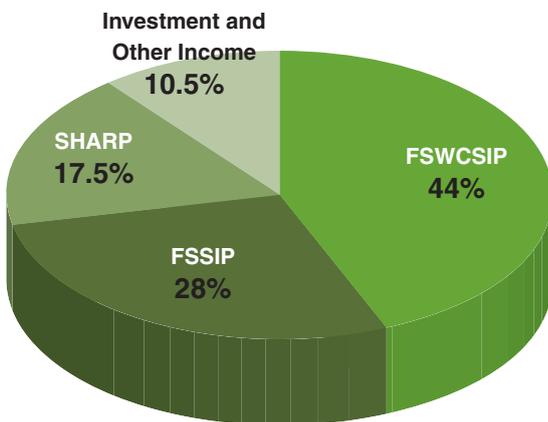


# 2014 Financial Highlights

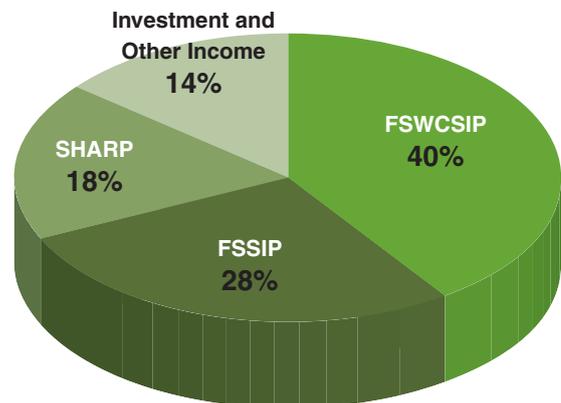
## Sources of Revenue

	<u>Year Ended Sep. 30,</u>	
	<u>2013</u>	<u>2014</u>
	<i>(in Millions)</i>	
<b>Membership Contributions</b>		
Florida Sheriffs Workers' Compensation Self Insurance Program (FSWCSIP)	\$ 25.3	\$ 22.7
Florida Sheriffs Self-Insurance Program (FSSIP)	16.2	15.5
Sheriffs Automobile Risk Program (SHARP)	10.1	10.0
<b>Investment and Other Income (INVSMT &amp; OTH)</b>	<b>6.1</b>	<b>7.8</b>
	<b><u>\$ 57.7</u></b>	<b><u>\$ 56.1</u></b>

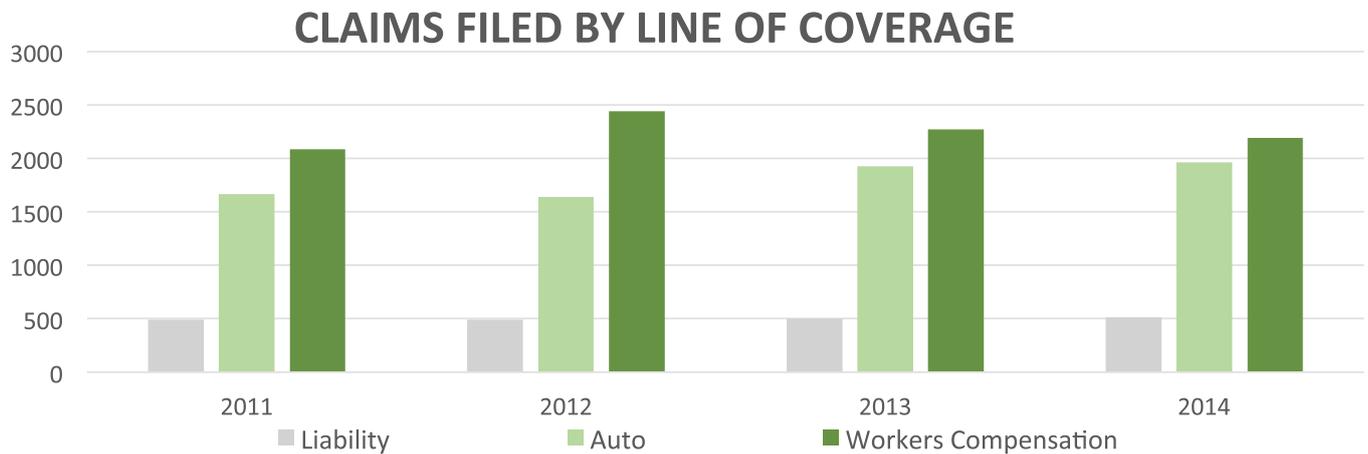
2013



2014



# 2014 Financial Highlights *continued*



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

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



# 2015 Legislative Session Preview

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 report on the 2015 Legislative

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

**Dan Condon,**  
*Chief Operating Officer*

The 2015 Legislative Session began with an organizational session on November 18, 2014. The Legislature did not meet at all in December and will have five weeks of committees in early 2015, before session starts. Session begins on March 3, 2015 and ends on May 1, 2015.

The announced interim committee meeting schedule is as follows for both the House and Senate:

**January 2015 - Week of the 5th**

**January 2015 - Week of the 20th**

**February 2015 - Week of the 2nd**

**February 2015 - Week of the 9th**

**February 2015 - Week of the 16th**

Several claims bills were filed by the deadline regarding law enforcement personnel. The Wohlgemuth Claims Bill against Pasco County is filed again for 2015 as SB 30 by Senator Montford. It has never been heard in any committee of the Legislature. Other claims bills already filed include SB 36, by Senator Diaz de la Portilla. This bill involves an off-duty Tampa officer who was killed on his motorcycle when struck by a Pasco County employee. This bill is notable for the size of the jury award, \$7.8 million. There was obviously some sympathy for the police officer, and this is the second large award now pending against Pasco County along with the Wohlgemuth claim against the Sheriff's Office.

At the filing deadline in the Senate, four additional claims bills against law enforcement agencies were filed. In addition to those previously mentioned, SB 44 by Senator Grimsley, SB 52 by Senator Negron, SB 76 and SB 78 by Senator Flores, have been filed.

Only SB 52 is against a Sheriff, the Palm Beach County Sheriff's Office. SB 44 is against the City of Hialeah, SB 76 is against the City of Miami and SB 78 is against the City of North Miami. Senate Bill 52 involves a traffic accident with a Sheriff's car, with the claim settled for \$500,000. This bill seeks to allow the Palm Beach Sheriff's Office to pay the \$382,000 remaining after the statutory limit was previously paid.

Two issues that may come to the Legislature are the issue of workers' compensation attorney fees and the issue of the limit of temporary disability payments when maximum medical improvement has not been reached. Both of these issues are currently before the Florida Supreme Court. In the *Castellanos* case, the challenge is to attorney fees and whether the cap on fees is reasonable or is unconstitutional as affecting the access to courts by workers. In the *Westphal* case, the question is whether a workers' benefits can be cut off when the limit of temporary benefits is reached but there is no ruling on permanent disability or maximum medical improvement. The firefighter in that case had reached the statutory limit on paid temporary disability payments. Both rulings are expected in early 2015. Depending on the outcome, legislation may be needed to address the cases.

Issues already set for the 2015 Session include a serious effort by the Legislature to look at water resources, springs protection, cleanup of Lake Okeechobee discharges and water conservation measures. With the passing of Amendment 1, the Legislature will need to devote time to implementing legislation as well as time to reprioritize funding as the amendment mandates funding for state

*continued on next page*

# 2015 Legislative Session Preview *continued*

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lands and natural resource protection. Speaker Designate Crisafuli and Senate President Designate Gardner both see springs protection, rate of flow and water quality protection as vital to Florida's future. There will most likely be substantive legislation and large amounts of spending on these issues. The Senate will also be looking to protect and clean up the Indian River Lagoon as a project of Senator Negrón. Look for the environmental community to resist notions of the Legislature to use the dedicated funds from Amendment 1 to fund current programs and for a lawsuit to develop if the Legislature does not allocate sufficient funds to preservation and land acquisition.

Now that Amendment 2 has been defeated, the House and Senate may address several contentious and hotly debated issues related to the so-called "Charlotte's Web" use of marijuana authorized this last session. Issues include who can grow, sell, market, prescribe and utilize the medical form of the drug. Lawsuits were filed over the administrative rules attempting to put regulations in place for the use of the drug. After a multi-day hearing, the administrative judge held the rules invalid and ordered the Department of Health to begin the rulemaking process anew. Rule hearings began the week of December 28.

Education spending will also be an issue during the upcoming session. During the gubernatorial campaign, former Governor Crist stated that education spending was cut under Governor Scott. In response, Governor Scott says he will commit the majority of any budget surplus to education spending. This would be a \$1 billion increase in



education funds. Look for this to collide with the water resource protection funding which is the priority for the Legislature.

Three bills dealing with tort reform were pushed this past session but were delayed for consideration in a non-election year. SB 1492 and HB 1393 would have limited consideration of punitive damages. SB 1494 and HB 187 were bills dealing with limiting bad faith against insurance companies and setting up a reasonable process for settlement of claims before bad faith lawsuits could be filed.

Finally, HB 379 and SB 1128 would have limited medical damages to those damages that could be proven as medically necessary and would stop doctors from performing tests and procedures to claim additional medical damages. The bill would provide a process to challenge procedures as medically needed for the plaintiff. All were sidelined early in the session. Expect insurance companies and the Florida Chamber to pursue these vigorously in the next session.

Finally, there will most likely be a thorough review of the Department of Corrections and the management and staff of the department. Reports have surfaced that the Inspector General's Office knew of problems and illegal activity in the department and failed to inform management as well as failed to act on complaints and information. Look for the Senate and House to call in the newly appointed Corrections Secretary to account for the problems at the first opportunity. This could lead to legislation regarding jail and corrections issues, which will need close review for the effect on local jail policies.



# What's Next for FSRMF

## Our Vision:

*The well-being and financial solvency of the Office of Sheriff through affordable self-insurance and effective risk management*

## Our Mission:

*To protect the public interest by providing unique risk management services for Florida's Sheriffs where rates and solutions are superior and innovative*

## Our Values

- Responsibility
- Integrity
- Service
- Knowledge
- Stability

## Our Goals

- To ensure the effective management of the **Florida Sheriffs Risk Management Fund (FSRMF)**
- To ensure the financial stability of **FSRMF** assets
- To manage liability and increase the safety of Sheriff's Office personnel by reducing risk
- To enhance awareness of the **Florida Sheriffs Risk Management Fund** and its activities
- To maintain a sound organization through effective use of personnel, equipment, facilities and information technology
- To ensure committed, effective, on-going Board leadership and oversight

# Thank You, Members, for Partnering with FSRMF to Help Us Better Protect You!



## FLORIDA SHERIFFS

RISK MANAGEMENT FUND *Protecting Those Who Protect Us*

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