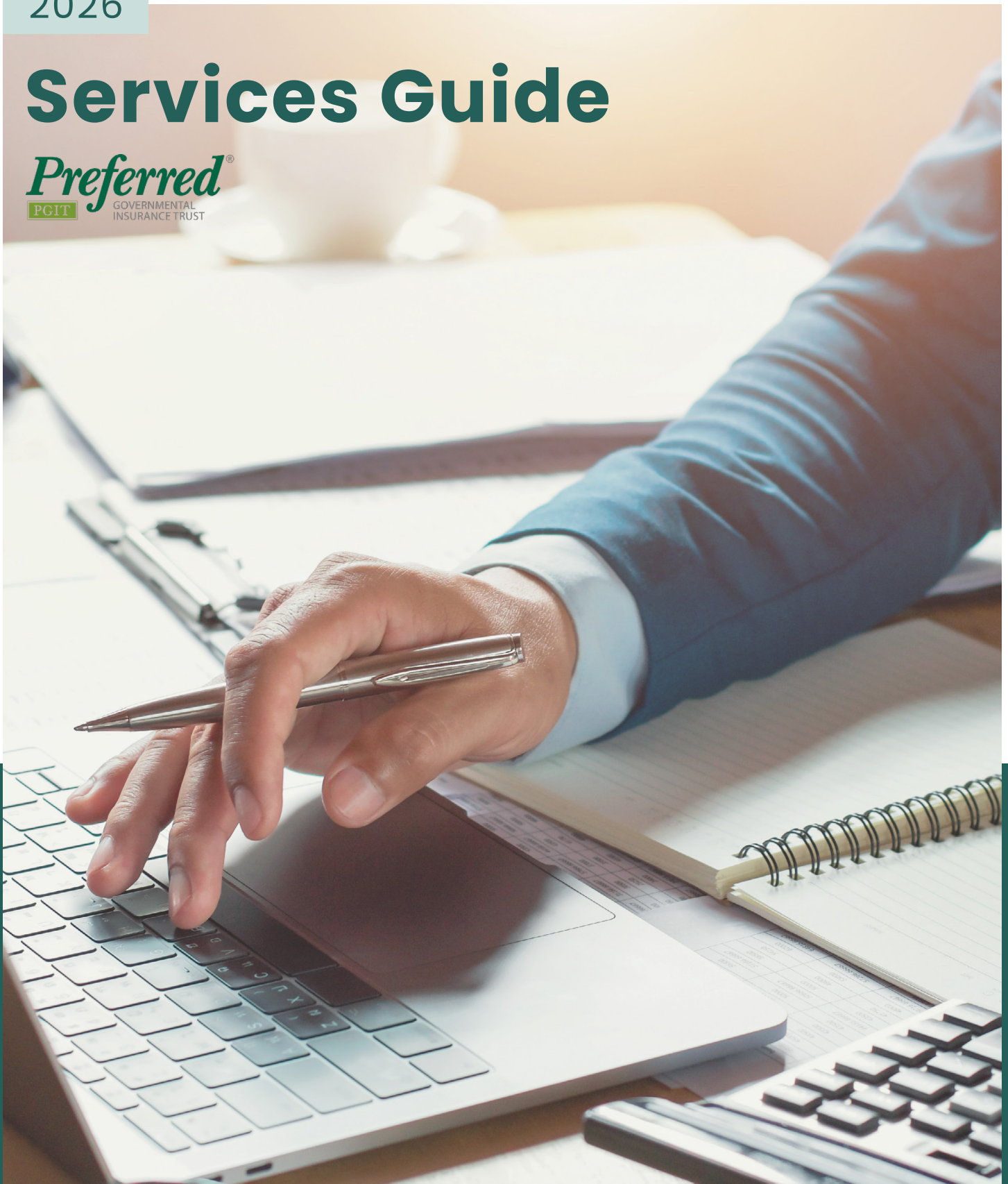


2026

Services Guide



Preferred Governmental Insurance Trust (Preferred) is a member-owned insurance risk pool serving Florida's public entities since 1999. With a statewide presence and localized options, Preferred is the only Insurance Trust in Florida that uses a totally dedicated and independent agency distribution system for optimal member service.

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Service is the heart of what we do.

This Services Guide is designed to outline and describe the comprehensive resources and services available to the members of the Preferred Governmental Insurance Trust. The Preferred Loss Control team is available to assist members with their loss control service and risk management needs.



To effectively serve our members, we will implement the following additional measures as needed:

- Maintain effective relationships with agents by keeping them informed of each member's resource requirements and service needs.
- Work closely with PGCS Claim Services to share information and refine data that is used to evaluate our members and target specific areas where services may be required to assist in improving member claims costs.

It is of paramount importance that the level of service we provide meets or exceeds the expectations of our members. We take a pro-active approach to serving our members and encourage you to contact us with your thoughts and input.

Loss Control Consultants & Service Regions

Pam Hancock

Director of Loss Control Services

Cell: (321) 960-3432 | Email: PHancock@PublicRisk.com

Pam has worked in the public entity space for more than 30 years. Her experience includes working in program development, marketing, training and as liaison between clients, underwriting, claims and risk management.

She is a Certified ADA Coordinator and has completed the 10-hour OSHA Outreach Training course in General Industry Safety and Health. Pam also completed the Fundamentals of Employment Law with State College of Florida. Her educational background is in business and computer programming.

Pam is an active member of Southwest Florida PRIMA and the Florida Association of Special Districts.

As the Director of Loss Control Pam serves Preferred members throughout the state of Florida.

Chris Kittleson

Director of Loss Control Technical Services

Cell: (321) 525-0353 | Email: CKittleson@PublicRisk.com

Christopher H. Kittleson is the Director of Loss Control Technical Services for Public Risk Underwriters of Florida and provides Loss Control services for public entities in the Southeast Florida region. With over 25 years of Safety & Health consulting experience in both the public/private sector, Chris has developed expertise in the areas of Safety Program Development, Return-to-Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University, St. Cloud, MN with a Bachelor's of Science in Engineering Technology, has earned his Associate in Risk Management (ARM), is a National Safety Council Certified Defensive Driving Course Instructor, as well as a Professional Member of the American Society of Safety Professionals (ASSP), Past President of the South Florida Chapter of ASSP and was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of ASSP.

Chris serves the Southeast Regional members located within the following Florida counties: Brevard, Broward, Dade, Indian River, Martin, Monroe, Palm Beach, St. Lucie.

Michelle Proctor

Senior Loss Control Consultant

Phone: (850) 428-3227 | Email: mproctor@publicrisk.com

Michelle Proctor is an accomplished risk management and safety professional with over 15 years of experience across public sector agencies and regulatory bodies. She holds a master's degree in executive leadership with a concentration in Organizational Behavior and has developed a proven track record in designing and implementing comprehensive risk mitigation and safety management programs.

Most recently, Michelle served as Risk Manager for Nassau County, where she oversaw enterprise risk strategies, safety compliance, and insurance administration for one of the fastest growing counties in FL. Her earlier roles in state regulatory agencies equipped her with deep expertise in policy development, compliance enforcement, and stakeholder engagement.

Michelle is recognized for her client focused and strategic approach to risk and safety, her ability to navigate complex regulatory environments, and her commitment to protecting organizational assets and public well-being.

Michelle serves the Panhandle/Central Region members located within the following Florida counties: Alachua, Baker, Bay, Bradford, Calhoun, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Lake, Leon, Levy, Liberty, Madison, Marion, Nassau, Okaloosa, Orange, Putnam, Santa Rosa, Seminole, St. Johns, Sumter, Suwanee, Taylor, Union, Volusia, Wakulla, Walton, Washington.

Lauren Quinto

Loss Control Consultant

Cell: (727) 466-8899 | Email: lquinto@publicrisk.com

Lauren holds a Bachelor of Science degree in Business Administration and is an active member of Tampa Bay PRIMA chapter with a strong passion for helping members stay safe and supported in their work environments.

Lauren began her career as a Human Resource Generalist, where she discovered her interest in safety and risk. As a Preferred Loss Control Consultant, she works directly with members to identify exposures, provide practical recommendations and support the development of effective safety and risk management programs. Lauren also acts as a key liaison between members, underwriting, claims and risk teams ensuring smooth communication and consistent support.

Lauren serves our Southwest Florida Region members located within the following Florida counties: Charlotte, Citrus, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Manatee, Lee, Okeechobee, Pasco, Pinellas, Polk and Sarasota.

Please contact the Preferred Loss Control Team with any questions you have.

Safety & Risk Management Services Overview



To better serve our members, we provide a full complement of services, resources and support. All services and resources are free to Preferred members.

Below is a quick summary of the many resources provided to Preferred members:

+ Safety & Risk Management Consultative Services

The Preferred Loss Control Team provides safety and risk management consultative services based on the best practices of accident prevention and claims management. Through the development and implementation of a customized service plan, your Loss Control Consultant will assist you and your organization in reducing claims frequency/severity as well as controlling insurance costs.

+ Claims Management

Your Public Risk Underwriters of Florida Loss Control Consultant will assist with the coordination of Claims Reviews and Claims 101 training, which are provided by Preferred Governmental Claims Solutions (PGCS). The intent is to assist members with posturing claims for positive outcomes as well as educate members on the best practices of claims management.

+ Preferred TIPS Program

Provides a reimbursement of up to 50 percent for relevant safety equipment/risk management training up to a maximum of \$5,000 per policy period.

The success of any Public Entity is tied to its ability to protect and preserve its human and physical assets. This basic premise serves as the cornerstone of an effective safety and risk management program and underscores the importance of safety and risk management to the community. Preferred Loss Control Consultants are very aware of the valuable contribution that a comprehensive Loss Control Program can make to your bottom line.

+ Online Learning Center

An online training platform offering more than 800 courses covering topics related to HR/employment practices, OSHA compliance, motor vehicle safety, cyber awareness as well as dozens of law enforcement and local government specific topics.

+ Streaming Video Training

An on-line video streaming service offering an extensive video library of over 700 videos allows you to watch videos 24/7 on your preferred mobile device. Topics include transport safety, hazmat, workplace safety, construction safety and human resource/legal compliance.

+ Preferred Risk Management Resource Center

Available to members who have their EPLI coverage with Preferred. The Center provides access to numerous resources on employment law, cyber security, ADA website compliance, safety and emergency/disaster response, as well as access to Florida-based employment law experts. HR and cyber experts can be contacted via phone or email.

+ My Community Workplace

A valuable on-line resource that provides up-to-date information, expert commentary, cutting edge training and information on topics ranging from workplace sexual harassment and workplace discrimination to wrongful termination, cyber awareness, ethical behavior and child protection.

+ Preferred News

We provide a quarterly newsletter covering key governmental insurance issues, relevant articles and member news.

+ Preferred Seminars/Webinars

Educational seminars/webinars offered throughout the policy year on relevant topics that include presentations by Public Entity experts and Preferred's panel of defense attorneys.

Preferred TIPS

The Preferred TIPS matching grant program allows for all members to receive up to \$5,000 in a given policy year for up to \$10,000 spent on eligible items.



Program information and requirements can be found on the current Preferred TIPS application.

Examples of eligible reimbursements include:

- Safety related signs
- ADA compliance measures
- Police accreditation program fees
- Driver training
- Ergonomic training
- Sidewalk repairs
- Most any safety related training or equipment
- Employment practices related training



Contact

Please contact your regional Loss Control Consultant or email PreferredTIPS@PublicRisk.com should you have any questions, or need a copy of the current Preferred TIPS application. You can also complete a TIPS application online at: pgit.org/tips.

Online Learning Center



Features and benefits of online learning powered by Vector Solutions:

- Access to over 700 training courses on HR practices, OSHA compliance, motor vehicle safety, cyber awareness and more.
- Enables members to define, measure and monitor key risk metrics to keep employees safe and protect assets.
- Accessible 24/7 with cross-browser compatible courses that users can complete at their convenience.
- Allows onsite administrators to assign, deliver, track, document and report on training courses easily.

Features and benefits of online learning powered by Lexipol/LocalGovU:

- Tailored public safety training for local governments, including 100+ courses and 10 law enforcement-specific courses via Police1Academy.
- Enhances workplace safety, compliance and readiness for critical incidents.
- Supports compliance and continuing education credits.
- Tracks training assignments, employee progress and organizational readiness. Administrators can manage and report on training to streamline compliance.
- Popular courses: Active Shooter Preparedness, PoliceOne Academy courses for Law Enforcement, Cybersecurity and AI Awareness, Sexual Harassment Prevention, Workplace Safety & Wellness.

Preferred provides our members with innovative web-based training platforms

For further details on this valuable resource tool, please contact your Regional Loss Control Consultant.

The Preferred Training Academy



Get to know your Preferred service providers by engaging with our 30- to 60-minute live training sessions. These interactive, personalized, educational sessions are hosted by key claims, risk management and member services personnel from Preferred. In the process, we will get to know you and gain a better understanding of your unique needs as well as those of your organization. All sessions are appropriate for new and experienced personnel.

Live training sessions for Preferred members

Preferred 100 is designed to give you an overview of the Preferred Governmental Insurance Trust and what makes Preferred membership special. We are 100% there for you!

Preferred Services 101 is presented by our Director of Loss Control Services and provides an overview of the unparalleled array of services and resources available to you as a member of Preferred including the Preferred TIPS matching grant program, best in class online training platforms, service planning, safety committee planning and participation, and much more!

Risk Management 101 teaches you how and why sound risk management practices can help your organization reduce and prevent claims. Topics covered include best practices, risk management as an analytical process, claims analysis and current risk management trends and updates.

Claims 101 explains the claims process from start to finish. We will review claims contacts as well as best practices for reporting claims. **Workers' Compensation Claims 101** covers compensability and the types of benefits available under Florida law. Best practices for handling and reporting claims are covered.

Liability Claims 101 covers types of liability coverages on your Preferred Coverage Agreement as well as best practices for information gathering and claims coordination. **Workers' Compensation Claims 101** and **Liability Claims 101** can be combined into one 45-minute session.

Workers' Compensation Presumption Claims 102 is an attorney-led session available for organizations with first responders subject to Florida's heart-lung presumption law.

Cyber Claims 101 is an hour-long session that covers best practices for avoiding cyber claims, our best-in-class cyber claims response and the extensive cyber related resources available to you as a member of Preferred.

Property 101 explains the first party property loss process including coverage types, definitions, how to submit a claim, best practices, contacts and how the roles of Engle Martin and PGCS adjusters support our members.

Property 102 focuses on key elements of Preferred Priority, our seamless disaster recovery program designed exclusively for Preferred members. We review how this innovative service assists your organization with reporting and mitigating storm related property claims (including FEMA) and a description of how Preferred, PGCS, BluSky and Engle Martin can help you before, during and after a storm.

Claims Portal 101 helps you leverage your claims data in a way that can drive powerful change at your organization. This training helps members utilize our new claims portal to its fullest potential by producing stunning PowerBI loss trend reports that can help you focus risk management efforts where they can make the greatest impact. Short training videos are available as well.

We view every training as a unique opportunity to connect with our Preferred members and bring added value to your organization. Preferred agents are encouraged to attend and participate. To schedule your personalized, live training sessions today, please reach out to Pam Hancock or Kevin Meehan with the contact information included below.

Kevin Meehan Director of Trust Services
kmeehan@publicrisk.com

Pam Hancock Director of Loss Control
phancock@publicrisk.com

Preferred Virtual Training Academy



The Preferred Virtual Training Academy provides virtual training by our experienced Loss Control Consultants, as well as industry experts on a variety of topics such as workplace safety and claims handling, human resources and cyber security. Training is interactive and customized to better meet the educational needs of your organization. As always, training is provided at no additional cost to Preferred members. Some of the benefits of using virtual training include:



Convenience

Employees can take training at their workstation at the traditional workplace or from a remote location.



Productivity

Virtual training allows employees to use their time more effectively. Safety: Employees do not have to physically gather in groups.



Efficiency

No requirement to reserve/setup training room, as well as coordinate setup of audio/visual equipment.



Cost effectiveness

Employees do not need to travel off site to receive training.

We encourage you to contact your Preferred Loss Control Consultant to learn more about our Virtual Training Academy and begin the process of selecting training topics. In addition, a comprehensive list of customized training topics to meet your needs is available upon request.

Streaming Video Training



This training resource gives our members unlimited access to Streamery's extensive video streaming library of videos covering workplace safety, driving safety, construction safety, and human resource/legal compliance. Video titles are available in both English and Spanish to support your organization's training initiatives.

Features of Streamery video streaming service include:

- An easily accessible, extensive video library of over 700 training videos
- Video course materials to include leader guides, quizzes and completion certificates
- Tablet and mobile capable – Now you can watch videos on your preferred mobile device, such as tablets and smartphones. Videos available 24/7.

As part of Preferred's initiative to provide improved products/services offered to our members, we encourage you to use the Streamery video streaming service for assistance with your safety and risk management training needs.

To learn more on how your organization can take advantage of this exciting free training resource, contact your Preferred Control Consultant.

Risk Management Resource Center



The Preferred Risk Management Resource Center (PRMRC) is available to members who have their EPLI coverage with Preferred. The Resource Center is an employment law, cyber security, ADA compliance and safety-focused resource designed to control costs, save time and complement the valuable services that Preferred provides.

The PRMRC has been recently improved to include:

- Over 22,000 pieces of relevant content and applications
- More than 200 online training courses
- And more!

Human Resource (HELPLINE) Services include:

- Confidential, documented and real time responses to your employment law questions from experts in human resource and employment law. This service is available to members via phone and email.
- Online Unlawful Harassment Training for all supervisors and employees
- A Florida specific employee handbook building tool
- Customizable HR risk management resources including federal and state-specific forms and posters

Cyber security resources include:

- Cyber Assessment – Easy-to-use tool to measure data breach exposure with instant feedback on how to protect your organization from potential cyber risks
- Robust privacy and security templates, including a customizable incident response plan (IRP), which can be specifically tailored to meet industry and regulatory requirements
- Unlimited access to cybersecurity experts via phone or email
- Resources for keeping staff up to date on a range of issues related to privacy, data security and compliance
- Latest news and events regarding data breaches, regulations, class-action lawsuits, cyber threats and protective technologies

ADA website compliance:

- ADA compliance fact sheet and checklist - Resource tools to review an organization's online presence
- WAVE® by WebAIM Accessibility Evaluation Tool - Evaluate accessibility of an organization's website

Safety resources include:

- Safety procedures & practices
- Workers' compensation resources
- Union relations resources
- Unemployment compensation resources
- Layoff resources
- OSHA training videos

Emergency and disaster resources include:

- Sample communications
- Plans
- Policies
- Posters and notices
- Federal and state resources
- Helpful checklists

Members who have their EPLI coverage with Preferred may register to use this valuable service by speaking to their Preferred Loss Control Consultant.

My Community Workplace Website

The My Community Workplace is available to all Preferred members. This free online resource that can save you time and money by providing cutting edge training and information for your workplace. Members may register to use this valuable resource at MyCommunityWorkplace.org.

Online Training

Online training modules for managers and supervisors are available 24/7 at no cost to the member. This could result in a potential savings of thousands of dollars a year in training costs.

Training courses available:

- Preventing Workplace Sexual Harassment
- Preventing Workplace Discrimination
- Preventing Wrongful Termination
- Promoting Ethical Behavior
- Promoting Child Safe Environments

Up-to-Date Information and Expert Commentary

Topics include:

- Best practices for employment practices and child protection
- Leadership and management skills
- Cyber awareness
- Exclusive articles written for the specialized interests, such as government entities, schools and not-for-profits

Knowledge Vault

- Library and checklists – Thousands of articles covering vital workplace issues, grouped according to topic, as well as self-audit checklists
- Links to important federal and state government websites
- Model Handbook – Over 95 model policies on workplace issues ranging from equal employment opportunity to social media (certain key policies are available in English and Spanish)
- Loss Scenarios – Examples of situations that have caused liability for organizations like yours

Notice: MyCommunityWorkplace.org is a product of The McCalmon Group, Inc., platform administrator solely responsible for its content.



Onsite Safety Survey Program



Our Loss Control Consultants are always available to meet your onsite/in person needs including conducting training on hundreds of topics and assisting members with safety surveys and inspections.

The primary goal is to identify unsafe conditions and/or unsafe behavior that could contribute to an accident, injury and/or illness. General surveys/inspections can be provided as well as surveys/inspections with a specific emphasis, i.e., slip, trip and fall hazards or ADA. We have developed safety inspection checklists to assist our members in providing regular and recurring inspections on a proactive basis. These checklists allow members to proactively identify workplace safety hazards and provide corrective action before an accident, injury and/or illness occurs.

We can assist in finding and reducing these hazards!

- + Public Beach
- + Cafeteria / Kitchen
- + City Hall
- + Public Dog Park
- + Fire Station
- + Meeting / Exhibit Hall
- + Public Park
- + Park Trails
- + Playground
- + Police Station
- + Schools
- + Skate Park
- + Sports Complex (indoor)
- + Sports Complex (outdoor)
- + Public Swimming Pool
- + Trenching & Shoring
- + Public Utilities
- + Vehicle Maintenance Garage

iMPACT for Public Safety: Program Brief

A NEW MEMBER SERVICE OF **Preferred** PG&I GOVERNMENTAL INSURANCE TRUST IN PARTNERSHIP WITH **BENCHMARK** ANALYTICS

Elevating outcomes through evidence-based practices

Benchmark Analytics is a research-based organization that assesses risk and statistically measures what top performing public safety agencies do differently. Preferred's loss control consultants are now delivering these insights through the **iMPACT** program. iMPACT delivers Benchmark's evidence-based practices, helping agencies of all sizes prioritize ways to:

- + Ensure the well-being of its citizens
- + Reduce risk of liability claims
- + Improve officer engagement and retention



How the iMPACT Program works:

PART 1

Agency completes survey

Your agency receives customized access to Benchmark's Evidence-Based Practices research. This program spans over 550 law enforcement agencies around the United States analyzing claims patterns for over 16,000 policy years. The result is a customized report identifying programs or practices your command staff can consider that shows strong statistical evidence of reducing officer injuries and agency claims.

To get started, command staff members complete a survey about their agency. Preferred's loss control consultant will follow-up to schedule a 2-hour briefing for command staff.

PART 2

Evidence-based practices discussion and follow-up

In this interactive discussion, Preferred's loss control consultant and agency command staff:

- + Meet command staff; discuss agency and community context
- + Clarify survey answers
- + Discuss innovation and successes
- + Identify opportunities to deploy new evidence-based practices
- + Follow-up support

Benchmark Research Consortium includes:

555 Agencies tracking Evidence-Based Practices

Over a 25 - year time series spanning

16,000+ claims years

For more information, please reach out to your Preferred loss control consultant.

Claims Management & Training



Preferred Governmental Claims Solutions (PGCS) provides members with the ability to manage their claims more effectively. By accessing the online claims management database, members can report claims online, obtain copies of loss runs, create reports to monitor trends and review claim notes to get up-to-date information on a claim as well as determine claim status.



Registering for PGCS Online Claims Data Access:

To register, visit www.pgcs-tpa.com and click the Member/Client button or contact your Preferred Loss Consultant today.



Loss Control Assistance with Claims Management:

Upon activation of the online claims management database, your Regional Loss Control Consultant is available to assist you with claims management activities that include the following:

- Coordinate claims review by line of coverage
- Coordinate Claims 101 training
- On-site registration assistance with the PGCS claims database
- PGCS database training to include database features/benefits, report generation as well as current claims status
- Assist with the development/implementation of your Return-to-Work (RTW) Program
- Assist with the development/implementation of your claims reporting policy
- Conduct Worker's Compensation Fraud training

Members can report claims online, obtain copies of loss runs, create reports to monitor trends and review claim notes to get up-to-date information on a claim as well as determine claim status.

Preferred Priority: Frequently asked questions



What is Preferred Priority and who are PGCS, Engle Martin and BluSky?

Preferred Priority is an enhanced disaster recovery program designed exclusively for Preferred members. All components of Preferred Priority are member-friendly and designed to help you to get back to normal as quickly as possible. Members report their storm claims to PGCS, whose adjusters and supervisors are available to assist you throughout the claims process. Engle Martin adjusters will arrive onsite and perform rapid assessments of damage to your property. Along with PGCS, they work directly with the vendor/contractor of your choice throughout the claims process. BluSky is a one stop shop for your mitigation and restoration needs. They have the ability to deploy extensive resources for Preferred members. BluSky has a long history of getting Florida public entities back on their feet as soon as possible.



What is the purpose of the Pre-Work Authorization letter for BluSky?

The signed letter allows BluSky to prioritize the staging and availability of resources like generators, portable buildings, etc. for Preferred members like you. The signed agreement gives your member organization priority status during a disaster allowing for a quicker response to your emergency needs.

Are the services listed in the Pre-Storm Priority Work Authorization form offered at no additional charge to the city?

There is no fee for BluSky. The services they provide are billed based on Xactimate cost estimates and are submitted and evaluated as a part of your property claim. There is always an application of deductible as part of your total loss that will be factored in when determining your net recovery. PGCS will work very closely with Engle Martin and BluSky throughout the process to clearly show the application of the deductible per location, your estimates of total loss and what your net recovery will be.

Are Preferred members required to have a Pre-Storm Work Authorization signed before engaging BluSky?

We encourage members to execute a Pre-Storm Work Authorization, but members are not required to engage BluSky. The signed authorization will help BluSky with the pre-storm planning and staging process. It allows BluSky to deploy resources and services where members like you need them.

Can Preferred pay vendors like BluSky directly for member claims costs?

Upon request, PGCS and Engle Martin will work with members on direct payment options. Please note any payments would be made after any applicable deductible or uncovered portions of the losses.

What can Preferred Priority do to help us to effectively navigate the FEMA process?

PGCS and Engle Martin are available to answer your FEMA-related questions. In addition, PGCS will provide you with supporting documentation that is needed for your FEMA submission.

How can Preferred members contact BluSky?

BluSky's 24/7/365 Emergency Disaster Response line is 800.266.5677. You can also reach their team at Preferred@GoBluSky.com. When you call or email, please identify yourself as a member of Preferred. For more specific questions or information, members can contact Morgan Jordan with BluSky at 407.947.1642 or Morgan.Jordan@GoBluSky.com.

Property Appraisal Services



Preferred Governmental Insurance Trust offers free, comprehensive property appraisals to members who purchase their property insurance through Preferred. Appraisals are conducted by a nationally recognized firm that specializes in conducting property appraisals for all types of public entities.

Appraisal Service Highlights:

- Building appraisals for all locations at no cost to Preferred members.
- Ongoing appraisal program for all members.
- AMP Property Risk Management Platform enhances communication between Preferred and its members. AMP provides real-time appraisal results and greater efficiency in utilization and management of property data.

Appraisal Services Include:

- Appraisal of Buildings / Structures
- Appraisal Data Recording
- Modeling of Building Contents
- Classification of Flood Zones
- Secondary CAT Modeling Data
- Primary Cope Data (includes GPS Coordinates)
- Value Comparison Reports



Please contact us for additional information on this valuable service.