Insuring Florida's Future

Founded in 1999, Preferred is a non-assessable insurance risk pool made of and for its members, focusing on the unique needs of Florida's public sector. Our robust membership and financial strength stem from a conservative platform of managed risk. Program administration is provided by Public Risk Underwriters of Florida (PRU).

A key distinguishing feature and advantage of Preferred is the exclusive utilization of independent agents who specialize in public sector risk throughout the state for distribution.

WHY IS THIS IMPORTANT?

Our members receive local, personalized service and have built-in representation and advocacy to achieve optimal results.

Preferred's membership is represented by Elected Officials from all segments of Florida's Public Sector. Our Board of Trustees understands your needs and works diligently to bring you enhanced programs and services.

Specialized member-oriented claims service is provided by Preferred Governmental Claims Solutions (PGCS). With more than 40 years in claims experience, PGCS is Florida's foremost governmental third-party administrator. The cornerstones of their claims administration are communication, quick access, and sound return-to-work policies.

Preferred is a proven structure of strength created to protect Florida's public sector.

FL License #L055432
PO Box 958455 Lake Mary, FL 32795 | 321.832.1450 | pgit.org

Service is the heart of what we do

Our Loss Control & Member Services team takes a proactive approach designed to reduce and prevent claims by customizing our services to your needs ***at no additional cost.***

DEDICATED LOSS CONTROL CONSULTANTS PROVIDE:

+ Onsite safety inspections
+ Safety training on hundreds of topics
+ Safety program development, review & evaluation
+ Claims analysis & management
+ Claims reviews and Claims 101's
+ Disaster preparedness services

PREFERRED RISK MANAGEMENT RESOURCE CENTER FOR MEMBERS WHO PURCHASE THEIR EPLI COVERAGE FROM PREFERRED:

Cyber Security Resources

+ Breach health check
+ Customizable Incident Response Plan
+ Unlimited Access to Cybersecurity Experts
+ Immediate crisis management & response
+ Digital Forensic, IR Readiness and Data Review services and consultations available

HR Helpline Services

+ Unlimited access to HR and Employment Law experts

ADA Website Compliance Resources

+ WAVE by WebAIM accessibility evaluation tool
+ Expert guidance on ADA compliance

VECTOR SOLUTIONS Online training platform with over 600 training courses on HR/Employment Practices, OSHA Compliance, Motor Vehicle Safety, etc.

PREFERRED VIRTUAL TRAINING ACADEMY
Virtual training on a wide variety of topics provided by our Loss Control Consultants and industry experts.

STREAMERY 24/7 mobile streaming from anywhere with over 700 training topics

PREFERRED TIPS 50/50 matching safety & loss control grant program up to $5,000.

50,000+
Completed Training Courses

$4,000,000+
in TIPS Grants

70%
Risk Management Resource Center Utilization

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Your Member Services & Loss Control Team

Kevin Meehan oversees Trust Services. He is responsible for implementing service initiatives for Preferred members and agents. He develops and improves educational training programs, member service platforms, and member safety incentive programs. He is ultimately responsible for increasing member engagement to improve member loss experience and reduce out of pocket costs.

Pam Hancock leads the Loss Control team. She has been in the insurance industry for more than 25 years and has worked primarily with governmental entities during her career. She provides safety training, program/policy development, safety committee oversight, performs claims reviews, trending analysis and inspections. With an emphasis on education and a deep understanding of the claims process, Pam has become a valuable resource to Preferred members. Pam is a Certified ADA Coordinator.

Sarah Dodd is a Senior Loss Control Consultant with expertise in ergonomics, health and wellness, and workplace safety. She has over a decade of experience related to healthcare, insurance and public-sector organizations. Sarah brings a human-centered approach to risk mitigation and injury prevention and has master's degrees in sport and exercise science and safety management and the GSP, CHSP and CPSI credentials. Sarah has advised executive leaders on OSHA compliance, workplace violence prevention, emergency preparedness and system-wide safety initiatives. She is known for translating complex risk challenges into practical, people-first solutions that strengthen organizational resilience. Sarah is a member of the American Society of Safety Professionals (ASSP).

Michelle Fraleigh As a Senior Loss Control Consultant for the Panhandle and Central Florida region, Michelle brings a wealth of insurance and risk management experience, people skills and professional knowledge to the table. She's a seasoned risk management and safety professional with over 15 years of experience in public sector agencies and regulatory bodies. 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. She holds a master's degree in executive leadership with a focus on Organizational Behavior and has a proven track record in designing and implementing risk mitigation and safety management programs. Michelle is known for her strategic approach, expertise in policy development, and commitment to protecting organizational assets and public well-being. She serves the Panhandle/Central Region members in Florida.

Lauren Quinto As a Preferred Loss Control Consultant, Lauren works directly with members to identify exposures, provide recommendations, and support the development of safety and risk management programs. She also acts as a liaison between members, underwriting, claims, and risk teams. Lauren serves Southwest Florida Region members in counties including Charlotte, Citrus, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Manatee, Lee, Okeechobee, Pasco, Pinellas, Polk and Sarasota. Lauren holds a Bachelor of Science degree in Business Administration and is an active member of the Tampa Bay PRIMA chapter.

Mike Stephens has been involved with Loss Control and Member Services since 2004. Mike has completed the OSHA 501 Trainer Course in Occupational Safety and Health Standards (General Industry) and has attained certification as a Safety Auditor. Mike's safety awareness and dedication to customer service are what make him an essential part of the Member Services and Loss Control team. Mike is the resources and services coordinator and support specialist for all Preferred members.

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Personalized Top-Tier Claims Service

450
Government Entities Served by PGCS

20
Average Years of Teammate Industry Experience

12
Average Years of Teammate Tenure at PGCS

3
Decades of Claims Service

24/7
Claims Service

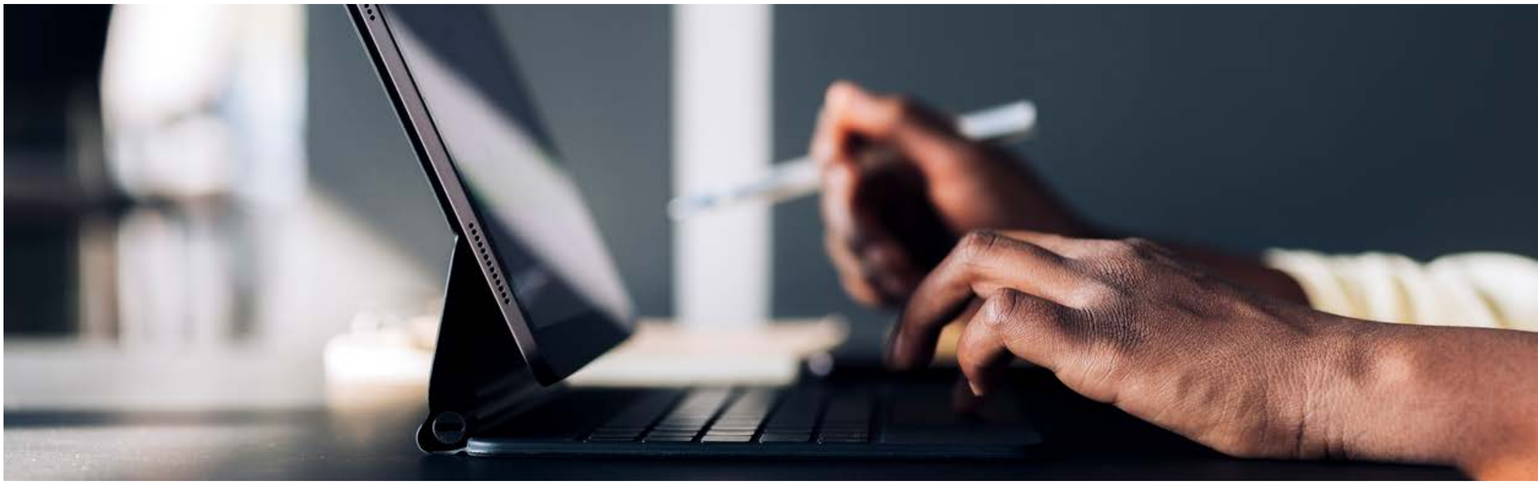
PGCS Claim Services

PGCS Leadership Team

Stacy Hargrove, Vice President of Liability Claims is responsible for the daily operations of the Liability Claims Department at PGCS. Stacy Hargrove has more than 33 years of experience handling all types of liability claims and subrogation matters. She has held various positions within the claims industry and has proactively handled a variety of liability claim types including auto accident, slip and fall, premises liability, employer liability, and subrogation recovery; all with client accolades for excellent customer service and knowledge. Stacy has extensive litigation management experience and works directly with defense counsel in defending litigated claims. She has also monitored several trials and has been successful in partnering with her legal team to achieve favorable defense verdicts as well as other positive resolutions. Stacy has a wealth of knowledge in the liability arena and is an integral and valued member of the PGCS team.

Cheryl Riley, Director of WC Claims is responsible for the overall direction and leadership of the PGCS workers' compensation claims unit. While at PGCS, Cheryl has steadily promoted and held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claims Manager prior to her current position of Director of Workers' Compensation Claims. Cheryl's dedication to customer-centric solutions and focus on building strong 'partner' relationships has been successful for PGCS and its customers. Cheryl holds a Florida All Lines license, and has earned the designation of a Board Certified Workers' Compensation Litigation Claims Specialist.

Innovative Solutions. Accurate Valuations.



In partnership with Centurisk, Preferred provides property appraisals **for all property locations at no cost to our members.** The field appraisals provide critical information on primary and secondary building characteristics, flood zones, and valuations. Field appraisals are conducted by Centurisk on a rolling five-year schedule, trending reports are available in the interim upon request. Once the appraisal is completed, members then have the choice to insure at appraised values to maintain blanket coverage. If a Member chooses to underinsure the property, the coverage agreement will be endorsed to "stated value".

Centurisk

You receive exclusive access to the AMP platform, which offers an innovative approach for property tracking and valuation management. AMP provides dynamic reporting capabilities and features an intuitive design, which allows your team to get up and running in minutes. Vital property information is maintained in AMP, including a change history for each asset. Up-to-date property valuations and information are automatically imported into AMP and our experienced team offers personalized training to optimize your use of the system and reporting tools.

AMP
ASSET MANAGEMENT PLATFORM

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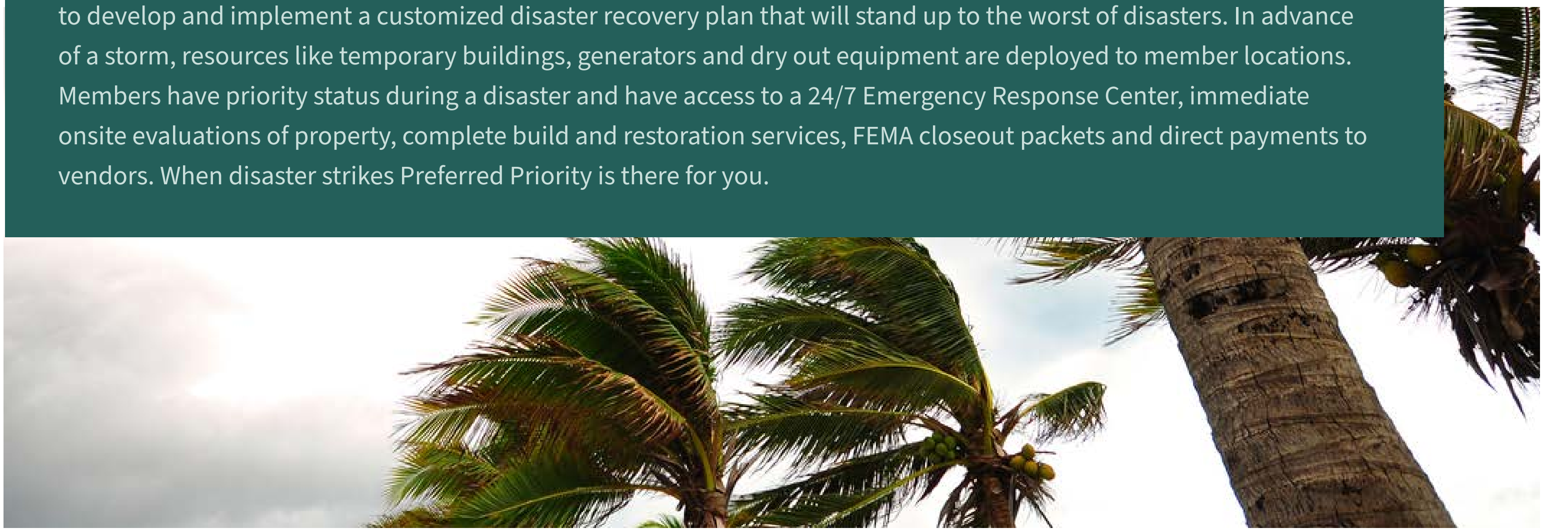
Disaster Preparedness and Response

Preferred Priority is with you every step of the way

Preferred Priority is an enhanced disaster recovery service designed for Preferred members to streamline the disaster recovery process. This customized service starts with preparedness. Our loss control consultants work with members to develop and implement a customized disaster recovery plan that will stand up to the worst of disasters. In advance of a storm, resources like temporary buildings, generators and dry out equipment are deployed to member locations. Members have priority status during a disaster and have access to a 24/7 Emergency Response Center, immediate onsite evaluations of property, complete build and restoration services, FEMA closeout packets and direct payments to vendors. When disaster strikes Preferred Priority is there for you.



Preferred Priority is a member-centric emergency response partnership with BluSky Restoration, ensuring each member receives top-priority service without delays. This partnership is designed to provide immediate access to essential resources and expertise in times of crisis. BluSky Restoration's dedicated team is ready 24/7, including holidays and weekends, to deliver rapid and effective mitigation and property restoration services. Our agreement guarantees that every member benefits from a seamless, efficient response, helping them quickly return to normal operations with minimal disruption.

When a named storm is approaching, our field adjusters from Engle Martin are staged nearby with all contact and policy information for each member so that they can provide damage inspections immediately after a storm. Engle Martin uses cutting edge drone technology to identify damage mitigation opportunities that you may not have known existed. The EM adjusters also have access to prior appraisals and COPE data, which helps streamline and expedite the claims process. This real time response enables us to get advance claim payments in your hands **within days**.

To finalize your claim, we provide a claim resolution packet, which includes all documentation to support your claim in addition to FEMA closeout assistance.

Liability Defense Panel

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Workers' Compensation Defense Panel

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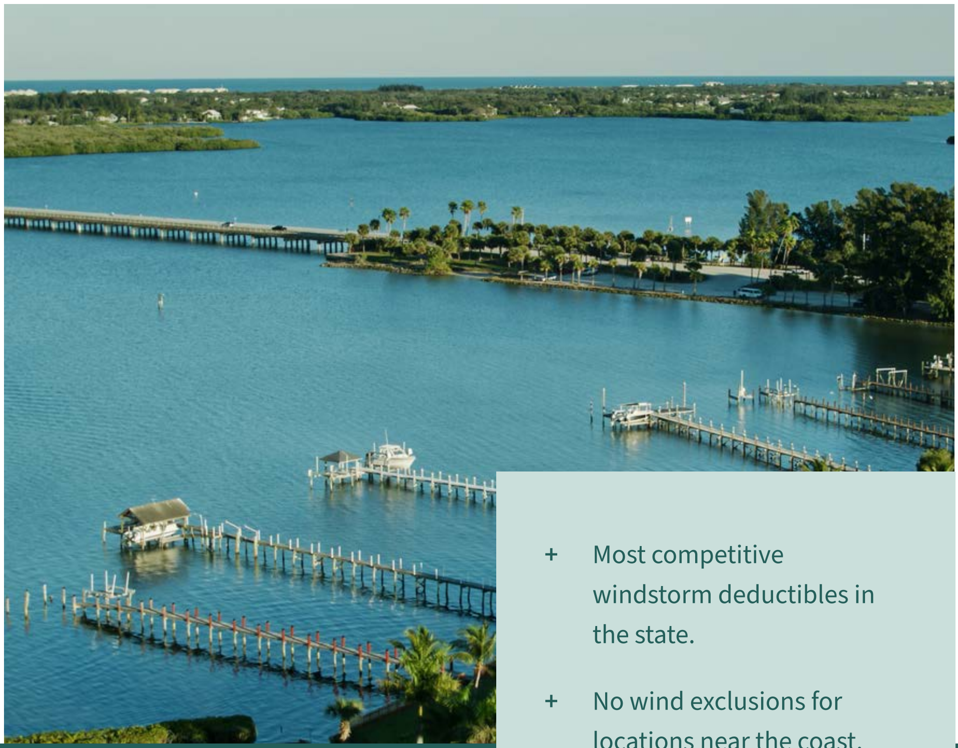
Coverage Advantages

+ **SUPERIOR WINDSTORM COVERAGE:** While other risk pools exclude wharves, piers, docks, signs, antennas, and communication towers, our program provides wind coverage for these scheduled locations.

+ **PREFERRED PROPERTY PROGRAM** is a shared limit. The amount of limit purchased is determined annually. In responding to numerous windstorm events for more than 20 years, Preferred's losses have never exceeded the shared limit purchased.



+ $100,000 of Non-Monetary coverage for Injunctive Relief, EEOC, Public Records and Inverse Condemnation allegations.
+ Professional Liability offered on either claims made or occurrence form.
+ Cyber Liability limits up to $2,000,000 for both 1st and 3rd party claims.
+ Available Limits up to $10,000,000 on all liability lines.
+ Public Officials and Employment Practices liability with no aggregate limit.
+ Defense costs are outside of the limit of liability, deductible does not apply to defense.
+ Deadly Weapon protection coverage free of charge. Crisis Response provided by CrisisRisk, a leading national response firm.
+ Unmanned Aircraft (Drone) Liability coverage of $500,000.

+ Most competitive windstorm deductibles in the state.
+ No wind exclusions for locations near the coast.
+ No additional premium charged for a single location or total site locations acquired or newly constructed during the year with values less than $15,000,000.
+ Property in the open (PITO) coverage is provided up to 1,000 feet of an existing location with no valuation restrictions.
+ Blanket Inland Marine Coverage for individual equipment valued less than $25,000.

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