



## September 1, 2026 - Regular Meeting

### **Subject**

Renewal of Excess Workers' Compensation and Excess Liability Insurance Policies,  
Effective October 1, 2026, through October 1, 2027

### **Category**

CONSENT AGENDA

### **Briefings**

Briefing Provided Upon Request

### **Contact and/or Presenter Information**

Nicole Bezdek, Risk Manager, ext. 3739

### **Action Requested**

Motion to:

1. Approve the renewal of Excess Workers' Compensation insurance coverage and Excess Liability insurance coverage policies in an amount not to exceed \$825,478.00 in accordance with the attached proposal from First Florida Insurance Brokers, described as Renewal Option 1, and to authorize the County Attorney, or her designee, to execute and deliver to the appropriate parties all necessary documents consistent with approving the renewal of this insurance.
2. Authorize the County Attorney, or her designee, to approve any related amendments and/or endorsements to the respective Excess Workers' Compensation insurance and Excess Liability insurance policies, provided such amendments and/or endorsements do not materially alter the scope of coverage, do not result in the total aggregate cost for the foregoing premiums exceeding \$850,000.00, or otherwise conflict with the Self-Insurance Program, Article VII, Chapter 2-2, and to authorize the County Attorney, or her designee, to execute all related, required documents.

### **Enabling/Regulating Authority**

Self-Insurance Program, Article VII, Chapter 2-2, Manatee County Code of Ordinances

### **Applicable Advisory Board**

N/A

### **Background Discussion**

The Board of County Commissioners of Manatee County, Florida, has historically authorized the purchase of excess workers' compensation and excess liability insurance to protect Manatee County (County) from catastrophic monetary loss. In accordance with Section 768.28, Florida Statutes, and Chapter 440, Florida Statutes, the Risk Management Division of the County Attorney's Office administers the County's self-insurance fund to finance the County's self-insurance program, including purchasing insurance of this nature.

The County's property insurance program is renewed each year on June 1st and is not included in this agenda item.

To ensure sufficient coverage limits, the County purchases excess coverage necessary to protect against large losses, to provide higher limits required by contracts, or to cover a claims bill pursuant to Section 768.28, Florida Statutes. The current excess workers' compensation and excess liability policies expire on October 1, 2026, and contain the following provisions: a \$750,000 self-insured retention for excess workers' compensation; a liability total loss limit of \$2,000,000 per occurrence and \$4,000,000 in the aggregate, with a \$500,000 self-insured retention for excess liability; a public officials liability total loss limit of \$1,000,000 per occurrence and \$2,000,000 in the aggregate, with a \$500,000 self-insurance retention.

The County self-administers the liability claims, and a third-party administrator, Commercial Risk Management, administers workers' compensation claims.

The 2026-2027 renewal premium for the excess workers' compensation insurance and excess liability insurance for the County is \$825,478.00, effective October 1, 2026, to October 1, 2027. This represents an increase in premium of \$52,698.00 (or about 6.82%).

The Risk Manager and County Attorney recommend that the Board approve the renewal of the insurance policies as proposed. Approval of the action requested would authorize the County Attorney or her designee to execute and deliver to the appropriate parties all necessary documents consistent with approving the renewal of this insurance as herein described.

In addition to the above, the County Attorney requests authorization to allow her, or her designee, to approve any related amendments and/or endorsements to the respective Excess Workers' Compensation insurance and Excess Liability insurance policies, provided such amendments and/or endorsements do not materially alter the scope of coverage, do not result in the total aggregate cost for the foregoing premiums exceeding \$850,000.00, or otherwise conflict with Self-Insurance Program, Article VII, Chapter 2-2.

#### **Attorney Review**

Other (Requires explanation in field below) D'Agostino

This is a County Attorney's Office item.

#### **Instructions to Board Records** [emailed 9/2/2026](#)

If approved, please return a stamped copy of this agenda item certifying its approval to Nicole Bezdek at [nicole.bezdek@mymanatee.org](mailto:nicole.bezdek@mymanatee.org).

#### **Cost and Funds Source Account Number and Name**

Not to exceed \$850,000.00; Fund 5050001500 Risk Management General Liability Fund

**Amount and Frequency of Recurring Costs**

None

# FIRST FLORIDA Insurance Brokers

an **accretive** company

*Creating Unique Risk Solutions*

**MANATEE COUNTY,  
A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA  
EXCESS LIABILITY & EXCESS WORKERS' COMPENSATION  
INSURANCE PROPOSAL  
TERM**

**October 1, 2026 to October 1, 2027**

**Presented By:**

**Maggie Boykin, ARM-P**  
*Vice President – Property & Casualty*

**100 SOUTH ASHLEY DRIVE, SUITE 250  
TAMPA, FL 33602**

**813-902-3502 – PHONE  
813-223-3932 – FAX**

**JULY 29, 2026**

**WWW.FFINSBR.COM**

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NAMED INSURED AND MAILING ADDRESS

Manatee County,  
a political subdivision of the State of Florida  
1112 Manatee Avenue West  
Bradenton, FL 34202

*This proposal contains most terms, conditions, limits and deductibles provided under the program.  
However, refer to the policy forms for specific and complete terms and conditions.*

PREPARED BY

**FIRST FLORIDA**  
Insurance Brokers

an **accretive** company

**100 SOUTH ASHLEY, SUITE 250  
TAMPA, FL 33602  
PHONE: (813) 902-3502  
FAX: (813) 223-3932  
TOLL FREE: (866) 404-7637**

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CURRENT POLICY STRUCTURE

|                                                                                           | General, Professional &<br>Automobile Liability                                                                                                    | Workers' Compensation                                                                                                                   |
|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Public Officials Liability                                                                |                                                                                                                                                    |                                                                                                                                         |
| <b>Ambridge</b><br>Limits:<br>Per Occurrence \$1,000,000<br>Annual Aggregate: \$2,000,000 | <b>Ambridge</b><br>Limits:<br>Per Occurrence \$2,000,000<br>Annual Aggregate: \$4,000,000<br>[Aggregate does not apply to<br>Automobile Liability] | <b>Safety National<br/>Casualty Corporation</b><br>SIR: \$1,000,000<br>WC Limit: Statutory<br>Employers Liability Limit:<br>\$1,000,000 |
|                                                                                           |                                                                                                                                                    | <b>Ambridge</b><br>Limit: \$250,000                                                                                                     |
| Manatee County BOCC<br>\$500,000 [SIR]                                                    | Manatee County BOCC<br>\$500,000 [SIR]                                                                                                             | Manatee County BOCC<br>\$750,000 [SIR]                                                                                                  |

**WORKERS' COMPENSATION PAYROLL**

| <b>WORKERS' COMPENSATION PAYROLL</b> |                                                                          |                                                |                                                |
|--------------------------------------|--------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| <b>CODE</b>                          | <b>DESCRIPTION</b>                                                       | <b>EXPIRING 2025-2026<br/>DECLARED PAYROLL</b> | <b>RENEWAL 2026-2027<br/>PROJECTED PAYROLL</b> |
| 5509                                 | Street or Road Maintenance                                               | \$293,377                                      | \$8,029,837                                    |
| 6217                                 | Excavation & Drivers                                                     | \$1,234,428                                    | \$1,290,786                                    |
| 7382                                 | Driver or Garage Employee                                                | \$6,792,488                                    | \$6,936,578                                    |
| 7403                                 | Aviation Ground Personnel and Non-Flying Crew                            | \$0                                            | \$11,168                                       |
| 7520                                 | Waterworks Operation and Drive                                           | \$11,095,880                                   | \$11,773,634                                   |
| 7580                                 | Sewage Disposal Plant Operation                                          | \$4,542,280                                    | \$4,717,853                                    |
| 7705                                 | Ambulance Service and EMS                                                | \$15,554,352                                   | \$16,239,719                                   |
| 7720                                 | Police Officers                                                          | \$1,607,963                                    | \$8,256,636                                    |
| 8380                                 | Automobile Service or Repair                                             | \$2,803,921                                    | \$3,030,720                                    |
| 8602                                 | Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts, and Drivers | \$1,150,237                                    | \$1,360,081                                    |
| 8742                                 | Salesperson, Collectors, Messengers                                      | \$300,356                                      | \$315,279                                      |
| 8810                                 | Clerical                                                                 | \$89,403,759                                   | \$97,968,417                                   |
| 8820                                 | Attorney – All Employees                                                 | \$2,327,838                                    | \$2,352,452                                    |
| 8831                                 | Hospital or Veterinary                                                   | \$2,057,838                                    | \$2,166,263                                    |
| 8868                                 | College or School – Professional Employees                               | \$268,414                                      | \$245,093                                      |
| 9015                                 | Buildings – Operation by Owner                                           | \$6,084,652                                    | \$6,178,601                                    |
| 9101                                 | College or School – All Other Employees                                  | \$49,497                                       | \$14,009                                       |
| 9102                                 | Park NOC                                                                 | \$11,190,607                                   | \$12,354,609                                   |
| 9154                                 | Theater NOC: All Other Employees                                         | \$354,780                                      | \$351,771                                      |
| 9403                                 | Garbage, Ashes or Refuse                                                 | \$101,490                                      | \$101,457                                      |
| 9410                                 | Municipal, Township, County Employees NOC                                | \$15,017,600                                   | \$15,752,457                                   |
| 9516                                 | Television, Radio, Video – All Other Employees                           | \$293,377                                      | \$1,064,686                                    |
| <b>Total Payroll</b>                 |                                                                          | <b>\$172,495,134</b>                           | <b>\$200,512,105</b>                           |
|                                      |                                                                          | <i>difference</i>                              | \$28,016,971<br>16.24%                         |

## EXCESS WORKERS' COMPENSATION PROPOSAL

| EXCESS WORKERS' COMPENSATION                 |                                        |                                        |
|----------------------------------------------|----------------------------------------|----------------------------------------|
|                                              | EXPIRING<br>10/01/2025 TO 10/01/2026   | RENEWAL<br>10/01/2026 TO 10/01/2027    |
| COMPANY                                      | Safety National<br>[Admitted   A++ XV] | Safety National<br>[Admitted   A++ XV] |
| POLICY PERIOD                                | 10/01/25 to 10/01/26                   | 10/01/26 to 10/01/27                   |
| SELF-INSURED RETENTION                       |                                        |                                        |
| ▸ Excess Workers' Compensation               | ✓                                      | ✓                                      |
| CONTRACT TERMS                               |                                        |                                        |
| ▸ Liability Period                           | 10/01/2025 – 10/01/2026                | 10/01/2026 – 10/01/2027                |
| ▸ Payroll Reporting Period                   | 10/01/2025 – 10/01/2026                | 10/01/2026 – 10/01/2027                |
| ▸ Payroll                                    | \$172,495,134                          | \$200,512,105                          |
| ▸ Manual Premium                             | \$2,183,475                            | \$2,812,288                            |
| ▸ Experience Modification Factor             | 1.00                                   | 1.00                                   |
| ▸ Standard Premium                           | \$2,183,475                            | \$2,812,288                            |
| ▸ Self-Insured Retention                     | \$1,000,000                            | \$1,000,000                            |
| ▸ Specific Limit                             | Statutory                              | Statutory                              |
| ▸ Employers Liability Limit [Per Occurrence] | \$1,000,000                            | \$1,000,000                            |
| ▸ Premium Rate [Per \$100 Payroll]           | \$0.165                                | \$0.1421                               |
| ▸ Minimum Premium                            | \$256,155                              | \$256,435                              |
| ANNUAL DEPOSIT PREMIUM                       | <b>\$284,617</b>                       | <b>\$284,928</b>                       |
|                                              | <i>difference</i>                      | \$311<br>0.11%*                        |

\*13.88% RATE DECREASE

## NOTE:

ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2026 AND/OR BINDING OF PROGRAM.

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## TERMS & CONDITIONS SAFETY NATIONAL

### Contingencies:

1. Please provide description of 500 "other" vehicles prior to binding.
2. **Subject to description of use for watercraft prior to binding.**
3. The Excess Workers' Compensation program quote is contingent upon also binding any other lines quoted with Safety National. Safety National may consider providing revised or additional quote options for individual lines of coverage subject to further underwriting review and approval.
4. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended, extended, and/or re-authorized (the Act), terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 80% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%
5. Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, Safety Training Source, and Office Ergonomics Solution. Medical Management Program: These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, LongTerm Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.
6. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.

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**MANATEE COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA**  
**EXCESS LIABILITY & EXCESS WORKERS' COMPENSATION INSURANCE PROPOSAL**  
**TERM: OCTOBER 1, 2026 TO OCTOBER 1, 2027**

**EXCESS LIABILITY PROPOSAL**

|                                                                                                                                                                                                                                                             | <b>EXCESS LIABILITY &amp; WORKERS' COMPENSATION / EMPLOYERS LIABILITY</b>       |                                                                                 |                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                             | <b>EXPIRING<br/>10/01/2025 TO 10/01/2026</b>                                    | <b>RENEWAL OPTION 1<br/>10/01/2026 TO 10/01/2027</b>                            | <b>RENEWAL OPTION 2<br/>10/01/2026 TO 10/01/2027</b>                            |
| <b>COMPANY</b>                                                                                                                                                                                                                                              | Lloyds of London<br>[Ambridge Partners LLC Syndicate]<br>[Non-Admitted   A+ XV] | Lloyds of London<br>[Ambridge Partners LLC Syndicate]<br>[Non-Admitted   A+ XV] | Lloyds of London<br>[Ambridge Partners LLC Syndicate]<br>[Non-Admitted   A+ XV] |
| <b>POLICY PERIOD</b>                                                                                                                                                                                                                                        | 10/01/25 to 10/01/26                                                            | 10/01/26 to 10/01/27                                                            | 10/01/26 to 10/01/27                                                            |
| <b>SELF-INSURED RETENTIONS</b>                                                                                                                                                                                                                              |                                                                                 |                                                                                 |                                                                                 |
| ▶ General Liability                                                                                                                                                                                                                                         | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| - Sexual Harassment Liability                                                                                                                                                                                                                               | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| ▶ Automobile Liability                                                                                                                                                                                                                                      | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| ▶ Errors and Omissions Liability                                                                                                                                                                                                                            |                                                                                 |                                                                                 |                                                                                 |
| - Unless listed below:                                                                                                                                                                                                                                      | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| - Errors & Omissions                                                                                                                                                                                                                                        | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| - Employment Practice Liability                                                                                                                                                                                                                             | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| - Sexual Harassment Liability                                                                                                                                                                                                                               | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| ▶ Excess Workers' Compensation & Employers Liability                                                                                                                                                                                                        |                                                                                 |                                                                                 |                                                                                 |
| - Coverage A – Excess Workers' Compensation                                                                                                                                                                                                                 | \$750,000                                                                       | ✓                                                                               | ✓                                                                               |
| - Coverage B – Employers' Liability                                                                                                                                                                                                                         | \$750,000                                                                       | ✓                                                                               | ✓                                                                               |
| ▶ Employee Benefits Liability                                                                                                                                                                                                                               | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| ▶ Sexual Abuse Liability                                                                                                                                                                                                                                    | \$500,000                                                                       | ✓                                                                               | ✓                                                                               |
| ▶ Contingent Law Enforcement Liability                                                                                                                                                                                                                      | Not Covered                                                                     | ✓                                                                               | ✓                                                                               |
| <b>GENERAL LIABILITY LIMITS [SEXUAL HARASSMENT LIMITS ARE PART OF, AND NOT IN ADDITION TO EXCESS LIMIT OF INSURANCE]</b>                                                                                                                                    |                                                                                 |                                                                                 |                                                                                 |
| ▶ Excess Limit of Insurance [Per Occurrence/Annual Aggregate]                                                                                                                                                                                               | \$2,000,000/\$4,000,000                                                         | ✓                                                                               | \$5,000,000/\$5,000,000                                                         |
| ▶ Sexual Harassment Liability [Per Occurrence/Annual Aggregate]                                                                                                                                                                                             | \$2,000,000/\$4,000,000                                                         | ✓                                                                               | \$5,000,000/\$5,000,000                                                         |
| ▶ Damage to Premises Rented to Insured [Per Occurrence]                                                                                                                                                                                                     | \$1,000,000                                                                     | ✓                                                                               | ✓                                                                               |
| <b>AUTOMOBILE LIABILITY LIMITS</b>                                                                                                                                                                                                                          |                                                                                 |                                                                                 |                                                                                 |
| ▶ Excess Limit of Insurance [Per Occurrence]                                                                                                                                                                                                                | \$2,000,000                                                                     | ✓                                                                               | ✓                                                                               |
| ▶ Medical Payments [ground up any one <u>person</u> ]                                                                                                                                                                                                       | \$5,000                                                                         | ✓                                                                               | ✓                                                                               |
| ▶ Medical Payments [ground up any one <u>occurrence</u> ]                                                                                                                                                                                                   | \$25,000                                                                        | ✓                                                                               | ✓                                                                               |
| ▶ Aggregate                                                                                                                                                                                                                                                 | Nil                                                                             | ✓                                                                               | ✓                                                                               |
| ▶ Uninsured/Underinsured Motorist [ground up any one occurrence]                                                                                                                                                                                            | Not Covered                                                                     | ✓                                                                               | ✓                                                                               |
| ▶ No Fault                                                                                                                                                                                                                                                  | Statutory Minimum                                                               | ✓                                                                               | ✓                                                                               |
| <b>ERRORS AND OMISSIONS LIABILITY LIMITS</b>                                                                                                                                                                                                                |                                                                                 |                                                                                 |                                                                                 |
| ▶ Excess Limit of Insurance [Per Claim/Annual Aggregate]                                                                                                                                                                                                    | \$1,000,000/\$2,000,000                                                         | ✓                                                                               | ✓                                                                               |
| ▶ Retroactive Date                                                                                                                                                                                                                                          | 10/01/2013                                                                      | ✓                                                                               | ✓                                                                               |
| <b>WORKERS' COMPENSATION &amp; EMPLOYERS LIABILITY LIMIT</b>                                                                                                                                                                                                |                                                                                 |                                                                                 |                                                                                 |
| ▶ Excess Workers' Compensation [Per Occurrence]                                                                                                                                                                                                             | \$250,000                                                                       | ✓                                                                               | ✓                                                                               |
| ▶ Employers' Liability [Per Occurrence]                                                                                                                                                                                                                     | \$250,000                                                                       | ✓                                                                               | ✓                                                                               |
| <b>EMPLOYEE BENEFITS LIABILITY LIMITS</b>                                                                                                                                                                                                                   |                                                                                 |                                                                                 |                                                                                 |
| ▶ Excess Limit of Insurance [Per Claim/Annual Aggregate]                                                                                                                                                                                                    | \$2,000,000/\$4,000,000                                                         | ✓                                                                               | ✓                                                                               |
| ▶ Retroactive Date                                                                                                                                                                                                                                          | 10/01/2013                                                                      | ✓                                                                               | ✓                                                                               |
| <b>SEXUAL ABUSE LIABILITY LIMIT</b>                                                                                                                                                                                                                         |                                                                                 |                                                                                 |                                                                                 |
| ▶ Excess Limit of Insurance [Per Claim/Annual Aggregate]                                                                                                                                                                                                    | \$2,000,000/\$4,000,000                                                         | ✓                                                                               | ✓                                                                               |
| 1. In the event of a covered loss involving more than one Coverage Section, the insured will only be liable for one self-insured retention. This will be the self-insured retention for the coverage section that results in the largest ultimate net loss. | ✓                                                                               | ✓                                                                               | ✓                                                                               |
| 2. Underwriters will indemnify the insured for ultimate net loss arising within each self insured retention applicable to the coverage section involved in the loss, less the self insured retention determined in Paragraph 1. Above                       | ✓                                                                               | ✓                                                                               | ✓                                                                               |
| 3. Indemnity paid under Clash Coverage is in addition to amounts payable under the schedule of specific excess limits of insurance                                                                                                                          | ✓                                                                               | ✓                                                                               | ✓                                                                               |

✓ Per Expiring  
Change from Expiring

**NOTE:**  
ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2026 AND/OR BINDING OF PROGRAM.

*Creating Unique Risk Solutions*

**MANATEE COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA**  
**EXCESS LIABILITY & EXCESS WORKERS' COMPENSATION INSURANCE PROPOSAL**  
**TERM: OCTOBER 1, 2026 TO OCTOBER 1, 2027**

**EXCESS LIABILITY PROPOSAL**

| EXCESS LIABILITY & WORKERS' COMPENSATION/EMPLOYERS LIABILITY                |                                      |                                              |                                              |
|-----------------------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------|
|                                                                             | EXPIRING<br>10/01/2025 TO 10/01/2026 | RENEWAL OPTION 1<br>10/01/2026 TO 10/01/2027 | RENEWAL OPTION 2<br>10/01/2026 TO 10/01/2027 |
| <b>EXCLUSIONS [NOT LIMITED TO...]</b>                                       |                                      |                                              |                                              |
| ▶ Automobile Physical Damage                                                | ✓                                    | ✓                                            | ✓                                            |
| ▶ Law Enforcement Liability                                                 | ✓                                    | ✓                                            | ✓                                            |
| ▶ Sheriff's Office Exclusion                                                | ✓                                    | ✓                                            | ✓                                            |
| ▶ Jail Operations Exclusion                                                 | ✓                                    | ✓                                            | ✓                                            |
| ▶ Flood & Surface Water                                                     | ✓                                    | ✓                                            | ✓                                            |
| ▶ Earthquake                                                                | ✓                                    | ✓                                            | ✓                                            |
| ▶ Named Windstorm                                                           | ✓                                    | ✓                                            | ✓                                            |
| ▶ Crime                                                                     | ✓                                    | ✓                                            | ✓                                            |
| ▶ Dishonest, Fraudulent, Criminal or Malicious Act                          | ✓                                    | ✓                                            | ✓                                            |
| ▶ ERISA                                                                     | ✓                                    | ✓                                            | ✓                                            |
| ▶ Failure to Perform A Contract                                             | ✓                                    | ✓                                            | ✓                                            |
| ▶ Liability Assumed Under a Contract                                        | ✓                                    | ✓                                            | ✓                                            |
| ▶ Loss Insured by Full Coverage Workers' Compensation                       | ✓                                    | ✓                                            | ✓                                            |
| ▶ Mold/Fungus/Bacteria                                                      | ✓                                    | ✓                                            | ✓                                            |
| ▶ Nuclear Energy                                                            | ✓                                    | ✓                                            | ✓                                            |
| ▶ Pollution                                                                 | ✓                                    | ✓                                            | ✓                                            |
| ▶ War/Military Action                                                       | ✓                                    | ✓                                            | ✓                                            |
| ▶ Terrorism [TRIA] – can be purchased for an additional premium (see below) | ✓                                    | ✓                                            | ✓                                            |
| ▶ War                                                                       | ✓                                    | ✓                                            | ✓                                            |
| <b>PREMIUM</b>                                                              |                                      |                                              |                                              |
| MINIMUM PREMIUM                                                             | \$242,000                            | \$268,000                                    | \$302,503                                    |
| BASE PREMIUM                                                                | \$484,000                            | \$536,000                                    | \$605,000                                    |
| TERRORISM PREMIUM [TRIA]                                                    | \$4,163                              | \$4,550                                      | \$6,275                                      |
| <b>SUB TOTAL PREMIUM</b>                                                    | <b>\$488,163</b>                     | <b>\$540,550</b>                             | <b>\$611,275</b>                             |
|                                                                             | <i>difference</i>                    | \$52,387<br>10.73%                           | \$123,112<br>25.22%                          |

*Creating Unique Risk Solutions*

**Our free risk management services:**

In an attempt to help control frequency and severity of claims, Underwriters are willing to contribute **\$2,500** of loss control resources/funding in the event of binding. Ambridge loss control funds are provided on a 50/50 matching basis. Any approved funds must be used during the policy year in which they were approved and will expire if not used. All funding amounts are subject to underwriter's approval. In order to apply for loss control funding, please contact your retail producer or [info@theteamplatform.com](mailto:info@theteamplatform.com) for the appropriate loss control funding request process. Once completed, the request will be reviewed with underwriters for approval.

1. There are certain parameters that must be met in order for your loss control funding to be approved:

Services being requested are not "typical" services, for example: training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of the client's overall risk management program. **If not, we can provide free of charge via our TEAM (Train Education And Manage) platform.**

Return to work policy development, police liability, fire, confined space entry and emergency planning are specialized and will be viewed as such.

If Ambridge allocated \$2,500 in Loss Control Funds, they will reimburse the client of any pre-approved Loss Controls initiative by reimbursing up to \$2,500 of up to a \$5,000 Client expenditure. (A 50/50 Cost Share Basis).

2. Once approved, the client will be reimbursed, only after the approved services have been completed and documentation from the servicing organization is provided in written format to Ambridge Partners LLC.

Ambridge Partners LLC Public Entity & Non-Profit clients receive access - at no cost - to the TEAM platform, a self-directed risk management LMS platform which purchased individually would cost approximately \$30,000 annually. The TEAM platform is a robust online resource offering:

- Unlimited training courses from a list of over 300 courses covering areas such as employment practices liability, fundamental of safety, leave-related laws, workplace risk management, human resources, and student related risks.
- Weekly training bulletins and articles about new and/or updated matters of interest.
- Comprehensive model handbook.
- Self-guided human resources assessments.
- Built-in management tools (LMS) to track and run reports on usage (e.g., completion of training).
- Customizability to: have your logo on the landing page.... upload your own policies and procedures ...determine the access levels for all users.
- Much, much more - all free of charge to you - just contact your retail producer or [info@theteamplatform.com](mailto:info@theteamplatform.com) to establish a secure username and password.

These services are an extension of Ambridge Partners LLC partnership with our clients. We recognize the need for customized risk management tools, and we proudly provide the TEAM platform to you with our compliments to help you manage risk.

**Terms and Conditions:**

Commercial Risk Management is the appointed Third Party Administrator

Quote based on Ambridge Public Entity & Non-Profit Wording

Per Endorsement Number 6, it is understood and agreed that the **INSURED** shall not waive, either in the adjustment of claims or in the defense of suits against the **INSURED**, any governmental immunity, including Florida Tort Immunity as described in FL statute 768.28, unless Underwriters and the Assured agree mutually in writing to do so.

Per Endorsement Number 15, it is hereby understood and agreed that coverage for Manatee County Sheriff's Office as afforded under **Coverage Section II General Liability, Coverage Section III Automobile Liability, Coverage Section IV Errors and Omissions Liability, Coverage Section V Excess Workers' Compensation and Employers' Liability, Coverage Section VI Employee Benefits Liability and Coverage Section VIII Law Enforcement Liability and Coverage Section X Sexual Abuse Liability** is excluded in its entirety.

Per Endorsement Number 16, it is hereby understood and agreed that coverage under this Policy does not apply to liability arising out of the operations of the Manatee County Jail. This exclusion shall not apply to **Coverage Section II General Liability** only as respects premises liability for property owned by the **NAMED INSURED** and leased by the Sheriff or used by the Sheriff as a jail or under the care, custody or control of the Sheriff. This is applicable to the second option presented within this proposal.

Signed Uninsured/Underinsured Motorist Coverage Forms must be received by Underwriters within 30 days of binding

Signed TRIA form must accompany all binder requests.

Additional premium for Terrorism Coverage, as per Policyholder Disclosure Notice of Terrorism Insurance Coverage LMA 9104, is shown on page 1 above for the period of this insurance. **Please note that Terrorism coverage for Coverage Section V (Worker's Compensation) cannot be rejected.**

Cancellation – At binding, the Insured commits to a Minimum Earned Premium of 50% of the gross premium. There are no flat cancellations allowed.

All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's financial responsibility requirements shall not issue Automobile ID cards showing any policy information from this policy. That entity should contact their Department of Motor Vehicles for guidance on handling the proof of insurance requirements.

If this document is a quotation, and Underwriters receive any new information after this document is issued that reflects any material change in the underwriting exposure, we may at our option withdraw or modify the quotation at any time prior to Underwriters' acceptance of the binder. In the event of a material change, Underwriters may at their sole discretion, modify and/or withdraw this quotation even if the quotation has already been accepted by the Insured.

This document does not amend, extend or alter the coverage afforded by the Wording and Endorsements. For further information or a complete copy of the Wording and Endorsements please contact the broker (contact details on page 1).

**TOTAL PROGRAM PREMIUM**

|                                                      | TOTAL PACKAGE PREMIUM BREAKDOWN      |                                              |                                              |
|------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------|
|                                                      | EXPIRING<br>10/01/2025 TO 10/01/2026 | RENEWAL OPTION 1<br>10/01/2026 TO 10/01/2027 | RENEWAL OPTION 2<br>10/01/2026 TO 10/01/2027 |
| SAFETY NATIONAL EXCESS WORKERS' COMPENSATION PREMIUM | \$284,617                            | \$284,928                                    | \$284,928                                    |
| AMBRIDGE PRIMARY EXCESS LIABILITY PREMIUM            | \$484,000                            | \$536,000                                    | \$605,000                                    |
| <b>SUB TOTAL PREMIUM</b>                             | <b>\$768,617</b>                     | <b>\$820,928</b>                             | <b>\$889,928</b>                             |
|                                                      |                                      |                                              |                                              |
| AMBRIDGE TERRORISM PREMIUM [TRIA]                    | \$4,163                              | \$4,550                                      | \$6,275                                      |
|                                                      |                                      |                                              |                                              |
| <b>TOTAL COMBINED CASUALTY AND WC PREMIUM</b>        | <b>\$772,780</b>                     | <b>\$825,478</b>                             | <b>\$896,203</b>                             |
|                                                      |                                      | \$52,698<br>6.82%                            | \$123,423<br>15.97%                          |
|                                                      | <i>difference</i>                    |                                              |                                              |

**NOTE:**  
 ABOVE PROGRAM PREMIUM QUOTATION SUBJECT TO CHANGE, RE-RATE AND/OR CARRIER WITHDRAWAL  
 IN THE EVENT OF A CATASTROPHIC LOSS OCCURRING PRIOR TO OCTOBER 1, 2026 AND/OR BINDING OF PROGRAM.

*Creating Unique Risk Solutions*

| A. M. BEST FINANCIAL STRENGTH GUIDE |           |           |         |           |          |
|-------------------------------------|-----------|-----------|---------|-----------|----------|
| A++ to A+                           | A to A-   | B++ to B+ | B to B- | C++ to C+ | C to C-  |
| Superior                            | Excellent | Very Good | Good    | Fair      | Marginal |

**(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)**

|          |         |    |         |  |          |           |    |           |
|----------|---------|----|---------|--|----------|-----------|----|-----------|
| FSC I    | Up      | to | 1,000   |  | FSC IX   | 250,000   | to | 500,000   |
| FSC II   | 1,000   | to | 2,000   |  | FSC X    | 500,000   | to | 750,000   |
| FSC III  | 2,000   | to | 5,000   |  | FSC X    | 750,000   | to | 1,000,000 |
| FSC IV   | 5,000   | to | 10,000  |  | FSC XI   | 1,000,000 | to | 1,250,000 |
| FSC V    | 10,000  | to | 25,000  |  | FSC XII  | 1,250,000 | to | 1,500,000 |
| FSC VI   | 25,000  | to | 50,000  |  | FSC XIII | 1,500,000 | to | 2,000,000 |
| FSC VII  | 50,000  | to | 100,000 |  | FSC XV   | 2,000,000 | to | more      |
| FSC VIII | 100,000 | to | 250,000 |  |          |           |    |           |

**Best's Insurance Reports**, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

First Florida Insurance Brokers used A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. First Florida Insurance Brokers makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Copies of the **Best's Insurance Reports** on the insurance companies are available upon your request.

**IMPORTANT DISCLOSURES**

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Actuarial</b>    | <p>The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your organization. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms are included in this proposal for your review.</p> <p>The information contained in this proposal is based on the historical loss experience and exposures provided to First Florida Insurance Brokers. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Compensation</b> | <p>In general, First Florida Insurance Brokers may be compensated as follows:</p> <ol style="list-style-type: none"> <li>1. First Florida Insurance Brokers is compensated from the usual and customary commissions or fees received from the brokerage and servicing of policies handled for a client's account. As permitted by law, we occasionally receive both commissions and fees, with client authorization.</li> <li>2. First Florida Insurance Brokers may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both First Florida and other brokers in the insurance marketplace.</li> <li>3. In placing, renewing, consulting on or servicing any retail insurance policy, First Florida Insurance Brokers has not participated in Property and Casualty contingent commission agreements with insurance companies that provide for additional compensation if underwriting, profitability, volume and retention goals are achieved.</li> <li>4. First Florida Insurance Brokers strongly supports compensation transparency with annual disclosures to clients.</li> </ol> |
| <b>Non-Admitted</b> | <p>If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

**AUTHORIZATION TO BIND**

After careful consideration of proposal dated July 29, 2026, we accept your insurance program as indicated below:

**EXCESS LIABILITY AND WORKERS' COMPENSATION**

**EXCESS LIABILITY & WORKERS' COMPENSATION - OPTION 1**

- WORKERS' COMPENSATION [SAFETY NATIONAL] - \$284,928
- EXCESS LIABILITY & WORKERS' COMPENSATION [AMBRIDGE] - \$536,000
- EXCESS LIABILITY & WORKERS' COMPENSATION TERRORISM [AMBRIDGE] - \$4,550
- TOTAL RENEWAL PREMIUM: \$825,478

**EXCESS LIABILITY & WORKERS' COMPENSATION - OPTION 2**

- WORKERS' COMPENSATION [SAFETY NATIONAL] - \$284,928
- EXCESS LIABILITY & WORKERS' COMPENSATION [AMBRIDGE] - \$605,000
- EXCESS LIABILITY & WORKERS' COMPENSATION TERRORISM [AMBRIDGE] - \$6,275
- TOTAL RENEWAL PREMIUM: \$896,203

☐ Bind above selected option as presented, dated July 29, 2026

☐ Bind above lines of coverage with the following exception(s)

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It is understood and agreed that referenced proposals provide only a summary of the insurance program. The actual policy will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of purchased program.

Please provide the County with respective binder and invoice for above selected program, at your earliest convenience, prior to effective date of October 1, 2026; as well as, term certificate(s) of insurance, if applicable.

\_\_\_\_\_  
 Nicole Bezdek, Risk Manager  
 Manatee County, a political subdivision  
 of the State of Florida

\_\_\_\_\_  
 Maggie Boykin, ARM-P  
 Vice President – Property & Casualty  
 First Florida Insurance Brokers

\_\_\_\_\_  
 Dated

\_\_\_\_\_  
 Date

July 29, 2026

Nicole Bezdek, Risk Manager  
Manatee County a political subdivision of the State of Florida  
1112 Manatee Ave West, Suite 969  
Bradenton, FL 34206

RE: Manatee County Board a political subdivision of the State of Florida  
Excess Liability, Excess Workers' Compensation Insurance Renewal  
Effective: October 1, 2026

Dear Ms. Bezdek:

As a follow-up to our proposal and in the interest of providing the County with insurance consistent with your needs and requirements, we have exhausted our alternatives and are offering Excess Liability and Excess Workers' Compensation coverage with the following market:

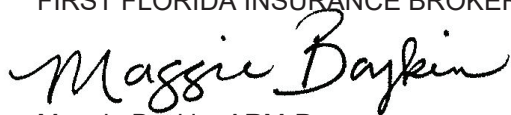
Lloyds of London [Ambridge Partners LLC Syndicate]

The above insurance market is not licensed in the State of Florida but is approved to write business in the State of Florida on a surplus lines basis. In the event this market becomes insolvent, the Florida Guarantee fund will not provide coverage.

If you have questions, please do not hesitate to contact us. As confirmation that you have read and understand this letter, please sign the copy of the letter provided and return it to our office for our files.

Very truly yours,

FIRST FLORIDA INSURANCE BROKERS



Maggie Boykin, ARM-P  
Vice President – Property & Casualty

Approved and Accepted By

**Nicole Bezdek, Risk Manager  
MANATEE COUNTY  
A POLITICAL SUBDIVISION OF  
THE STATE OF FLORIDA**

\_\_\_\_\_  
Signature – Date Signed