



CHILDREN'S SERVICES COUNCIL OF LEON COUNTY

INSURANCE PROPOSAL

Effective: 03/01/2022-10/01/2022

Presented By:

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This proposal is not an insurance policy and is being provided for your review only. Please refer to your policy for the complete description of all terms, conditions, and exclusions of coverage. This proposal is based on exposures made known to the Agency; any changes in these exposures should be reported promptly to us in order that proper coverage(s) may be placed. In the event of difference, the policy will prevail.

Preferred Governmental Insurance Trust

PROPOSED CRIME COVERAGES

Higher limits may be available upon request

Type of Policy:

Commercial Crime - Loss Sustained

Limits of Coverage:

Employee Dishonesty	\$	500,000
Forgery or Alteration	\$	500,000
Theft, Disappearance and Destruction		
- Inside the Premises	\$	500,000
- Outside the Premises	\$	500,000
Computer Fraud Including Funds Transfer Fraud	\$	500,000

Deductible:

Each Occurrence	\$	1,000
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Terms & Conditions Include (but are not limited to):

Standard Policy Terms and Conditions

Exclusions Include (but are not limited to):

Standard Policy Exclusions

Preferred Governmental Insurance Trust

PROPOSED LIABILITY COVERAGES

Higher limits may be available upon request

Coverage will pay sums which the insured becomes legally liable to pay for damages because of bodily injury or property damage to which this insurance applies.

Type of Form:

Commercial General Liability – Occurrence Form
Hired and Non-Owned Auto Liability – Occurrence Form
Employee Benefits Liability – Occurrence Form

Commercial General Liability Limits:

Bodily Injury & Property Damage	\$ 1,000,000
Personal Injury & Advertising Injury	Included
Products Completed Operations Limit	Included
Medical Payments	\$ 5,000
Fire Damage	Included
Herbicide & Pesticide Aggregate Limit	\$ 1,000,000
Aggregates	
All Other Coverages	N/A
Products/Completed Operations	N/A

Hired and Non-Owned Auto Liability Limits:

Each Occurrence	\$ 1,000,000
Deductible	\$ 2,500

Employee Benefits Liability Limits:

Per Person	\$ 1,000,000
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Preferred Governmental Insurance Trust

PROPOSED LIABILITY COVERAGES (Continued):

Terms & Conditions Include (but are not limited to):

25% Minimum Earned Premium

Defense Costs – Outside the limit for General Liability

Standard Policy Terms and Conditions

Exclusions Include (but are not limited to):

Standard Policy Exclusions

Exposure Basis:	
Basis	Exposure
Payroll	\$286,668

Premium is not Subject to Annual Audit
Premium is not 100% Minimum & Deposit

Preferred Governmental Insurance Trust

PROPOSED PUBLIC OFFICIALS LIABILITY COVERAGE

Higher limits may be available upon request

Should the policy be cancelled or non-renewed, you may be entitled to purchase insurance protection for claims which may be made after the cancellation date. The premium charged for this insurance is based upon the number of years you have been insured (prior acts years) and the limits purchased.

Type of Form:

Public Officials Liability Coverage - Claims Made Form

Limits of Liability:

Public Officials Liability	\$ 1,000,000
Supplementary Payments	
Per Employee	\$ 2,500
Annual Aggregate	\$ 5,000
Non Monetary	\$ 100,000
Aggregate	N/A

Defense Costs are in addition to the limit of liability

Retention:

Public Officials Liability Coverage – Each Claim	\$ 0
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Retro Date:

Policy Inception Date

Terms & Conditions Include (but are not limited to):

Standard Policy Terms and Conditions

Exclusions Include (but are not limited to):

Standard Policy Exclusions

Exposure Basis:	
Basis	Exposure
Payroll	\$286,668

Preferred Governmental Insurance Trust

PROPOSED EMPLOYMENT PRACTICES LIABILITY COVERAGES

Higher limits may be available upon request

Should the policy be cancelled or non-renewed, you may be entitled to purchase insurance protection for claims which may be made after the cancellation date. The premium charged for this insurance is based upon the number of years you have been insured (prior acts years) and the limits purchased.

Type of Form:

Employment Practices Liability – Claims-Made Form

Employment Practices Liability Limits:

Each Claim	\$ 1,000,000
Aggregate	N/A

Defense Costs are in addition to the limit of liability
Self Insured Retention does apply to defense cost.
Duty to Defend

Retention:

Each Claim	\$ 0
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Retro Active Date:

Policy Inception Date

Extended Reporting Period:

Automatic – 60 days
12 months – 200% of expiring premium

Preferred Governmental Insurance Trust

**PROPOSED EMPLOYMENT PRACTICES LIABILITY COVERAGES
(Continued):**

Terms & Conditions Include (but are not limited to):

Standard Policy Terms and Conditions

Exclusions Include (but are not limited to):

Standard Policy Exclusions

Exposure Basis:	
Basis	Exposure
Full Time Employees	4

Preferred Governmental Insurance Trust

PROPOSED CYBER LIABILITY COVERAGES

Higher limits may be available upon request

Type of Form:

Cyber Liability Claims Made Form

Limits of Liability:

Aggregate \$ 2,000,000

3rd Party Coverages:

Privacy & Security Liability \$ 2,000,000

Media Content Services Liability \$ 2,000,000

PCI DSS - Sublimit \$ 1,000,000

1st Party Coverages:

Cyber Extortion & Ransomware \$ 2,000,000

Data Breach & Crisis Management \$ 2,000,000

Data Recovery \$ 1,000,000

Business Interruption and Extra Expense \$ 2,000,000

Cyber Crime - Aggregate \$ 250,000

Utility Fraud - Aggregate \$ 100,000

Bricking Coverage - Sublimit \$ 250,000

System Failure – BI/EE - Sublimit \$ 1,000,00

Dependent Business Interruption - Sublimit \$ 1,000,000

BI/EE Incl above sublimit

Sytem Failure - Sublimit \$ 500,000

Deductible:

Each Claim \$ 25,000

Business Interruption Waiting Period 10 Hours

Preferred Governmental Insurance Trust

PROPOSED CYBER LIABILITY COVERAGES (Continued0):

Terms & Conditions Include (but are not limited to):


Standard Policy Terms and Conditions
Full Prior Acts
Criminal Reward Coverage
Court Attendance Cost Reimbursement
Multi-Factor Authentication (MFA) Retention
Duty to Cooperate
Invoice Manipulation

Exclusions Include (but are not limited to):

Standard Policy Exclusions

PROPOSED WORKERS' COMPENSATION & EMPLOYERS' LIABILITY COVERAGE

GUARANTEED COST RATES AS OF 01/01/2022

CLASS CODE	CLASSIFICATION DESCRIPTION	PAYROLLS	22/23 Rate	21/22 Rate	
8810	Clerical office employees NOC	\$ 286,668	\$ 0.16		\$ 459
	<i>Gross Total Payrolls</i>	\$ 286,668			
		PREMIUM ADJUSTMENT	RATE	SUB-TOTAL	
		Manual Premium (JUA Minimum Exceeded)			\$ 269
		Waiver of Subrogation			
		Increased Employers Liability	1.40%		\$ 269
		Safety Credit			
		Drug-Free Credit			
		Experience Modifier (Exp 1.0)	1.00	\$ -	\$ 269
		FCCPAP Credit			
		Estimated Standard Premium			\$ 1,079
		Assigned Risk Adjustment Prog	0.00	\$ (1,079)	\$ -
		Deposited Premium		\$ -	\$ 1,079
		Expense Constant/JUA Flat Fee			\$ 160
		Terrorism Premium			
		Total Estimated Annual Premium			\$ 1,239
Item 3A of the policy - Workers' Compensation States where there is a known or expected exposure Florida					
Item 3B of the policy - Employers' Liability Limit - (Higher Limits are Available Upon Request) Applies only to the states listed in 3A					
Bodily Injury by Accident - Each Accident					\$ 1,000,000
Bodily Injury by Disease - Policy Limit					\$ 1,000,000
Bodily Injury by Disease - Each Employee					\$ 1,000,000
Item 3C of the policy Corporate Officers, Sole Proprietors, or Partners Covered					

This exhibit is based on estimated payrolls.

Changes in payroll, rate, class code, or experience modification factor, will affect premium.

An Audit will be performed by the carrier to determine the final cost of the program.

SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION

Premiums as Proposed:	Current:	Proposed:
Crime	N/A	\$ 587.00
Fees / Surcharges / Taxes		\$ -
General Liability	\$ 573.00	\$ 1,467.00
Fees / Surcharges / Taxes	\$ 112.65	\$ -
Hired/ Nonowned Automobile	N/A	\$ 292.00
Fees / Surcharges / Taxes		\$ -
Public Officials & Employment Practices Liability	\$ 6,823.00	\$ 3,388.00
Fees / Surcharges / Taxes	\$ 603.65	\$ -
Cyber Liability	N/A	\$ 1,025.00
Fees / Surcharges / Taxes		\$ -
Workers' Compensation	\$ 1,440.00	\$ 1,079.00
Fees / Surcharges / Taxes	\$ 160.00	\$ 160.00
Total Premium - Prorated 10 months		\$ 7,998.00
Annual	\$ 9,712.30	\$ 13,530.00

***Public Officials & Employment Practices Liability – Quote Only**

Options:

Property coverage available upon request

A.M. BEST FINANCIAL RATING

The insurance company providing coverage has the following A. M. Best* Financial rating:

* **Rating Guide:** A++ to C- = Highest to lowest rating
15 to 1 = Largest to smallest rating

Line of Coverage:	Carrier:	Rating for Stability:	Rating for Assets / Surplus:
Package/ Workers Compensation	Preferred Governmental Insurance Trust		

** Denotes excess & surplus lines insurance company. See attached Statement Acknowledging that Coverage has been placed with a Non-Admitted Carrier. Please review and return to Brown & Brown. Brown & Brown does not have direct binding authority with this excess and surplus lines market.

A.M. BEST FINANCIAL RATING (*Continued*)

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Rating Guide	
<i>Secure</i>	<i>Vulnerable</i>
A++, A+ (Superior)	B, B- (Fair)
A, A- (Excellent)	C++, C+ (Marginal)
B++, B+ (Good)	C, C- (Weak)
	D (Poor)
	E (Under Regulatory Supervision)
	F (In Liquidation)
	S (Suspended)

Financial Size Category Guide	
<i>Class Adj. PHS (\$ Millions)</i>	<i>Class Adj. PHS (\$ Millions)</i>
I Less than 1	IX 250 to 500
II 1 to 2	X 500 to 750
III 2 to 5	XI 750 to 1,000
IV 5 to 10	XII 1,000 to 1,250
V 10 to 25	XIII 1,250 to 1,500
VI 25 to 50	XIV 1,500 to 2,000
VII 50 to 100	XV 2,000 or greater
VIII 100 to 250	

NOTICE AND ACKNOWLEDGEMENT OF FINANCIAL CONDITION

Brown & Brown of Florida, and its parent company, Brown & Brown, Inc. (collectively "Brown & Brown") do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of "A-" or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity or otherwise predict whether the financial condition of any such entity might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement and any subsequent renewal of the coverage indicated below:

- Coverage is being placed through **Preferred Governmental Insurance Trust** ("**Preferred**"), which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such **Preferred** is not rated by the A.M. Best Company.
- **Preferred** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like **Preferred** may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from **Preferred** and agree to abide by the conditions of membership established by **Preferred**.
- You should consider the information provided, including the **Preferred** coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

By: _____
[NAME OF AUTHORIZED REPRESENTATIVE OF INSURED]

Named Insured: Children's Services Council of Leon County

Policy Number:

Policy Period:

Date of Notice:

* **A.M. Best Rating Guide:** Rating for Stability: A++ to D = Highest
to lowest rating Rating for Assets/ Surplus: 15 to 1 -
Largest to smallest rating



APPENDIX

WHY PREFERRED

The Preferred Governmental Insurance Trust has a number of significant advantages and features from both a coverage and service standpoint.

PROGRAM FEATURES

FINANCIAL STRENGTH

Preferred's surplus to written premium stands at 1.24 to 1. The Trust has no long term debt and over \$250 million in assets.

AGENCY DISTRIBUTION

Preferred is the only Trust in Florida that utilizes a totally dedicated and independent agency distribution system for optimal Member service.

SHARED LOSS PROPERTY LIMIT

Preferred provides a shared loss property limit for all Members of the Trust that exceeds the **1 in 250 year** storm event. There is only a 0.4% probability that an event will occur that exceeds the limit of property coverage purchased.

AUDITS

At Preferred, only workers' compensation is subject to audit thus avoiding additional premium charges beyond policy expirations on other lines of coverage.

SPECIALIZED CLAIM SERVICE

Claims administration services are provided by PGCS Claim Services who is solely dedicated to Florida's public sector.

CLAIMS ACCESS

24/7 On-line claims access for all Members.

COVERAGE ADVANTAGES

NON-MONETARY

Preferred **automatically** provides coverage for non-monetary claims including injunctive relief, EEOC, public records law, and inverse condemnation allegations for those members who purchase public officials liability coverage through Preferred.

LIABILITY DEFENSE COSTS

Outside both the limits carried and member deductibles chosen.

INLAND MARINE

Preferred offers "blanket inland marine" coverage for equipment individually valued under \$25,000.

CYBER LIABILITY

Preferred offers cyber liability coverage of **\$2,000,000** for those members who purchase public officials liability coverage through Preferred.

WINDSTORM

We offer named storm coverage and provide the most attractive deductible terms in Florida's public sector marketplace.

FLOOD DEDUCTIBLE

Except for zones A & V, the flood deductible **matches** selected AOP deductible.



DISTINCTIVE SERVICES

PROPERTY APPRAISALS

Preferred provides building appraisals from a nationally recognized appraisal firm at **no cost** to members. Preferred also has an ongoing appraisal program for all members.

PREFERRED TIPS

Training incentive program for safety and risk management for our members with a matching incentive of up to \$5,000 per coverage year.

PREFERRED DISASTER RESPONSE

Our disaster recovery program provides Members with a choice of pre-approved vendors and online access to track the recovery process.

BADGE

We provide a cardiac case management program known as “BADGE” to all police and fire department personnel in the event of a workers’ compensation presumption claim.

RISK RETENTION OPTIONS

Preferred provides a full range of risk retention options that are available from 1st dollar to self-insured excess placements.

RISK MANAGEMENT RESOURCE CENTER

Members benefit from a comprehensive human resource, cyber, ADA, safety, and emergency/disaster support platform. This includes actionable advice from employment law attorneys, training handbooks, online tools, express updates, and webinars at **no cost**.

MY COMMUNITY WORKPLACE

My Community Workplace website featuring a wide range of available resource materials on Human Resources and Risk Management.

ONLINE TRAINING

Online training provided through a partnership with Vector Solutions (f.k.a. TargetSolutions) at **no cost** to Members with over **680 courses** to choose from on a variety of relevant topics, such as Driving Safety and Working in Extreme Temperatures.

STREAMING VIDEO TRAINING

Our partnership with Streamery (f.k.a. Training Network Now) provides members with no cost access to an extensive online streaming video training service of over **700 videos** to assist in meeting their training needs.

**Preferred Governmental Insurance Trust
fulfills what Florida needs: an insurance program
exclusively customized and dedicated to the public sector.**

**This is why we are clearly
PREFERRED**



Find us on 

KEY PROGRAM TALKING POINTS

- Preferred (Preferred Governmental Insurance Trust) established in 1999
- Administered by Public Risk Underwriters of Florida, Inc. located in Lake Mary, Florida
- Governed by locally elected officials
- Claims Administration services provided by Preferred Governmental Claim Services (PGCS)
- Provides all lines of property & casualty insurance to Florida's public sector
- Preferred's (Excess) structure provided by A- or better rated carriers by A. M. Best
- Municipalities, Counties, Taxing Districts, School Boards, Authorities (Housing, Aviation, Water, Electric, Port, Utility) are all eligible for coverage with Preferred
- Heavy focus on education, safety training, claims management and HR assistance
- Utilize local, independent agents for distribution
- As of 10/1/2020, Preferred has approximately 390 public entities statewide with annualized premiums of \$112M and \$90M in member surplus
- Currently insure 17 of Florida's 67 counties
- Preferred provides property appraisals for its members at no cost
- Provides Cyber Liability coverage with \$2M limits
- Safety Grant program with up to \$5,000 annual reimbursement for safety initiatives
- On-Line Training platform provided by national firm with over 680 course offerings
- Select attorney panel for liability and workers compensation litigation
- Defense costs associated with liability claims outside both deductibles and limits carried
- Disaster recovery and FEMA assistance built into our claims handling service
- Preferred's marketing and underwriting staff possesses over 30 years experience working with governmental insurance trusts and on the elected official level

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www.roperpa.com

Brionez & Brionez, P.A.

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Carr Allison

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RELATED INFORMATION

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 1-850-656-3747 or, if you prefer, submit your question or request online at: <http://www.bbinsurance.com/customerinquiry.shtml>.

RELATED INFORMATION (*Continued*)

Compensation: If we are being compensated upon a fixed dollar amount or fixed percentage fee (meaning that the contract specifies our compensation and states anywhere in the document that additional compensation will not be paid to us or any other party) any additional compensation to us or any other party, including wholesale brokers or third-party intermediaries, is strictly prohibited. Likewise, if our contract sets compensation based upon a fixed dollar amount or fixed percentage fee and the contract specifies that additional compensation shall be credited to the insured, any additional compensation to any party, including brokers, wholesale brokers or third-party intermediaries, must be promptly returned to you. If our contract is not based upon such fixed fee terms, no owned or affiliated party, including brokers, wholesale brokers or third-party intermediaries, may accept any type of compensation without full disclosure by the undersigned broker to you of the dollar amount or percentage of compensation prior to binding your coverage.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 1-800-877-2769 or, if you prefer, submit your question or request online at:

AUTOMOBILE SYMBOL DEFINITIONS

<u>Symbol</u>	<u>Description</u>
1	<i>Any Auto.</i>
2	<i>Owned Autos only.</i> Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	<i>Owned private passenger autos only.</i> Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	<i>Owned autos other than private passenger autos only.</i> Only those autos, you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	<i>Owned autos subject to no-fault.</i> Only those autos you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	<i>Owned autos subject to a compulsory uninsured motorists law.</i> Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	<i>Specifically Described Autos.</i> Only those autos described in item three of the declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in item three).
8	<i>Hired Autos Only.</i> Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent or borrow from any of your employees or partners or members of their households.
9	<i>Non-owned Autos Only.</i> Only those "autos" you do not own, lease, hire, rent or borrow and that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.

SURETY BONDS

Brown & Brown has the capability to handle surety bonds. Our experienced professionals are proficient in Construction and Commercial Bonds. Construction bonds typically include Bid, Performance, Payment, Maintenance and Warranty bonds. Commercial bonds cover obligations typically required by law, statute or regulation. The following are just a few of the industry types that we can service:

- Condominium Associations
- Developers
- General Contractors
- Financial Services Industry
- Hazardous Materials and Waste
- Healthcare
- Manufacturing
- Oil & Gas
- Property Managers
- Restaurants
- Retail Industry
- Service Contractors
- Subcontractors
- Wholesalers/Suppliers/Distributors

Types of Commercial Bonds commonly written by Brown & Brown include:

Agricultural Dealers Bond	Medicare/Medicaid Bonds	Release of Lien Bonds
Appeal Bonds	Miscellaneous Bonds	Replevin Bonds
Citrus Dealer Bonds	Mobile Home Dealer Bonds	Right-of-Way Bonds
Court Bonds	Mortgage Broker Bonds	Seller of Travel Bonds
Customs Bonds	Motor Vehicle Dealer Bonds	Supply Bonds
Employee Dishonesty Bonds	Notary Public Bonds	Tax Bonds
Fidelity Bonds	Patient Trust Bonds	Title Agents Bonds
Franchise Dealer Bonds	Professional Solicitors Bonds	Utility Deposit/Payment Bonds
Fuel Tax Bonds	Public Official Bonds	Warehouse Bonds
Garnishment Bonds	Reclamation Bonds	Workers' Compensation Bonds
License & Permit Bonds	Recreational Vehicle Dealer Bonds	Yacht Broker/Salesman Bonds

EMPLOYEE BENEFITS

Brown & Brown is an insurance intermediary for Employee Benefits insurance. We are experts in analyzing plan design information and claim experience in order to make sure our clients have the best employee benefits package for their employee's at the most competitive cost. We broker the following products:

- Medical Insurance – Fully Insured / Self Insured / Dividend Plans
- Consumer Driven Health Plans – H.S.A's / HRA's
- Dental Insurance
- Basic and Voluntary Life Insurance
- Short and Long Term Disability
- Vision Insurance
- Flex Spending Accounts
- Employee Assistance Plan
- COBRA Administration
- Voluntary Products
- Legal Plans

We also realize the service intensive nature of Employee Benefits packages. Therefore, we have experienced Account Executives and Account Managers to assist our clients with all aspects of employee benefit plans including:

- Billing, Claims, Eligibility issues
- Electronic Enrollment
- Open Enrollment Assistance
- Benefits at a Glance / Benefit Business Cards
- Compensation Statements
- HR/ Benefits Website
- Employee Surveys

For more information or questions, please contact our Employee Benefits Leader, Greg Jaap, at (850) 701-0454 or email at Greg.Jaap@bbrown.com.