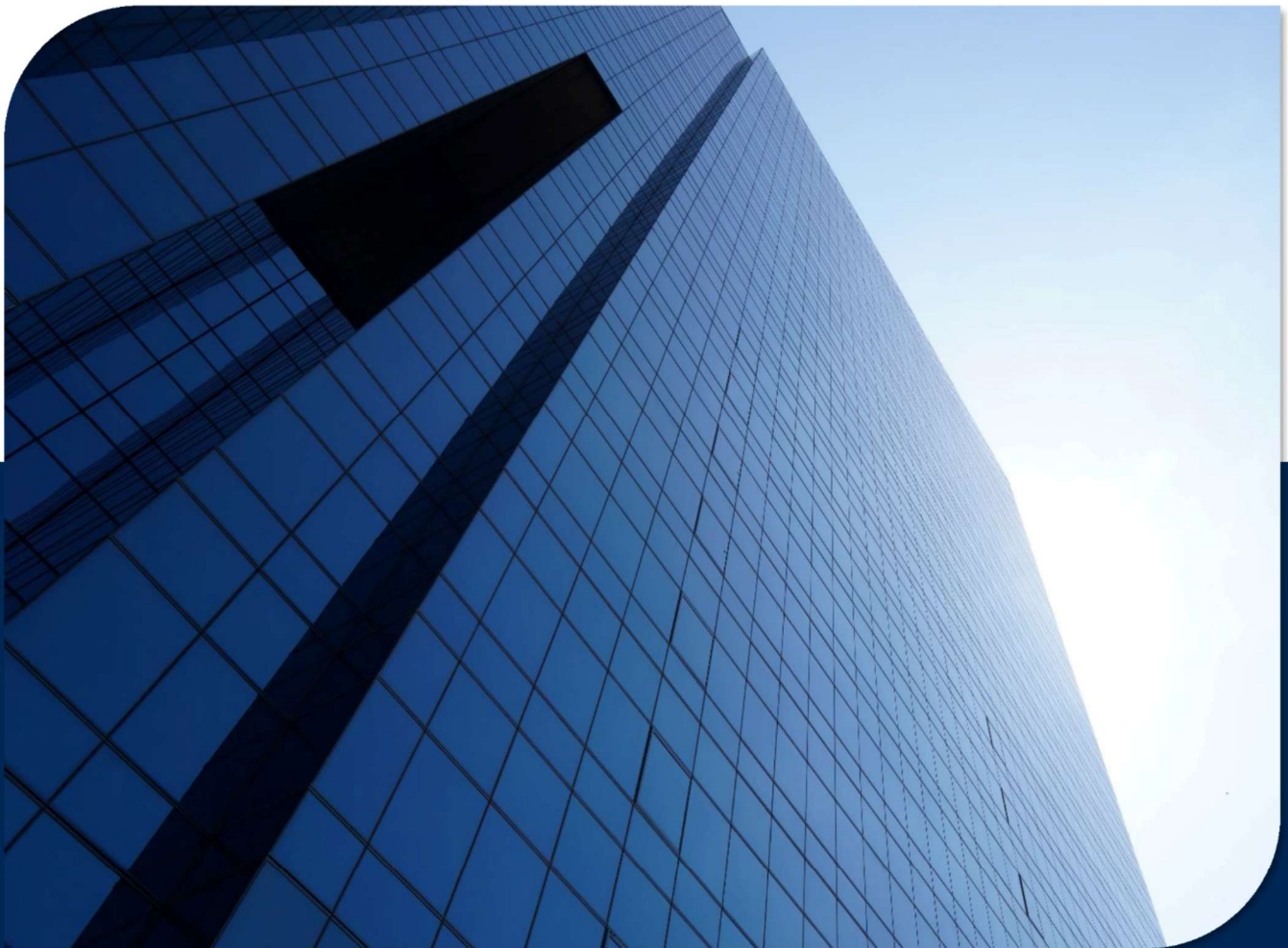




PROPERTY & CASUALTY

# **Proposal Prepared for Polk County**

Policy Period 01/01/2026 - 01/01/2027



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# About Brown & Brown

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Brown & Brown was founded in 1939 as a two-partner firm and has risen to become one of the largest insurance brokerages in the world. Powered by a culture that values high performance and perseverance, Brown & Brown is arguably the most efficient operating platform in the insurance brokerage business. With a long-standing history of proven success, Brown & Brown continues to grow and thrive in the extremely competitive and constantly changing insurance industry.

23,000+  
TEAMMATES

700+  
LOCATIONS

Ranked in  
**Top 10**  
INSURANCE  
BROKERS  
In the nation according to  
Business Insurance Magazine

## Our Mission

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most.

## Guiding Principles

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. The cornerstones of our organization's guiding principles are people, performance, service and innovation.

## Our Culture

Brown & Brown's deeply rooted culture is built on honesty, integrity, innovation, superior capabilities and discipline. Our culture is not built through "big company" messaging; it is created by those who put in the work and remain true to shared values and a commitment to always doing what is best for our customers and our communities.

The cornerstone of our success starts with the tremendous emphasis our leadership team places on making Brown & Brown a great place to work. We don't have employees at Brown & Brown, only teammates, and we are proud to have repeatedly been certified as a Great Place to Work®. As a result, our organization has experienced minimal talent turnover.

We believe that teammates who enjoy their work environment will reflect that enjoyment in their interactions with their customers, resulting in an enhanced customer experience. We put a premium on retaining teammates, allowing our customers to enjoy years of consistent service and strategy execution from the same individuals.

We value creativity in our teammates and encourage the sharing of innovative ideas. Our teams care about each other and contribute meaningfully to our strong, collaborative environment internally. We receive regular compliments from our competitors, customers and the insurance carrier marketplace regarding the caliber of talent and the character of the teammates we recruit and retain.



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## Local People and Powerful Solutions

We use our size to benefit our customers through market leverage, scalability and expansive resources. Our global resources are available to support critical items such as regulation changes, pharmacy, international, benefits administration and much more. We layer our global resources with a local, dedicated service team. This local team delivers a high-touch experience for day-to-day support and long-term strategic planning, granting you the benefits of a leading brokerage without losing the personal, swift support of a local team.

## Growth Oriented

Brown & Brown ended 2024 with \$4.8B in revenue, with a global presence spanning 18 countries, and growing.

Brown & Brown's annual report can be found on our website at <https://investor.bbrown.com/annual-reports>.

## Scalable Solutions

Regardless of your business size or industry, we have the capabilities and experience to support you. From main street businesses to multinational corporations, our extensive specialties span the full spectrum of size and complexity. As you push forward through organic growth, mergers or acquisitions, our teams are equipped to provide you with a strategic path—no matter where you are on your growth journey.



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# Preparing You for Tomorrow’s Risks—Today™

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We pride ourselves on combining global strength with local, personalized service. Brown & Brown is proud of our 23,000+ talented teammates spanning 700+ locations globally. Through our deep local connections and the resources of a global leader, we take an agile, forward-thinking approach to risk.

We have become a leading insurance brokerage because we view insurance differently and utilize our vast experience and wide-reaching network to deliver superior service and solutions to our customers, both large and small. We believe that our teammates and the relationships they form with our customers are our strengths. Our reputation has been built on a solid foundation of teamwork, strengthened by people who are dedicated to providing the highest degree of service. Our team thanks you for the opportunity to work together. Please find our contact information below.

## Service Team

Name	Title	Email	Business Phone
Nicole Long CIC	Senior Vice President	Nicole.Long@bbrown.com	(321)214-2305
Wendy Robertson	Senior Key Client Account Manager	Wendy.Robertson@bbrown.com	(321)214-2315
Tyler Kitzmiller	Commercial Insurance Advisor	Tyler.Kitzmiller@bbrown.com	(321)214-2383



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# Named Insured

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Named Insured
Polk County Government, A Political Subdivision of the State of Florida
Polk County
Polk County Board of County Commissioners
Polk County Clerk of the Court
Polk County Property Appraiser
Polk County Sheriff's Office
Polk County Supervisor of Elections
Polk County Tax Collector
Polk Regional Water Cooperative (PRWC)
Polk Transportation Planning Organization (TPO)

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.



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# Workers' Compensation

## Workers' Compensation Insurance

Part One of the policy applies to the Workers' Compensation Law of the states listed below:

State
FL

## Employers' Liability Insurance

Part Two of the policy applies to work in each state listed in Item A

Each Accident Limit	Disease Policy Limit	Disease Each Employee	Retention
\$1,000,000	\$1,000,000	\$1,000,000	\$1,750,000*

Higher limits may be available.  
\*Additional options available.

## Other States Insurance

Part Three of the policy applies to the states, if any listed below:

Does not apply to ND, OH, WA, and WY (Monopolistic States).



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## Payroll by Class Code

Class Code	Description	Payroll
251	Irrigation Works Operations	\$948,544
5191	Office Machine or Appliance	\$0
5213	Concrete Construction NOC	\$0
5506	Street or Road Construction	\$366,726
5509	Street or Road Maintenance	\$7,693,988
6217	Excavation and Drivers	\$1,049,595
6325	Conduit Construction – Cable and Wire	\$0
7380	Chauffeurs & Helpers NOC	\$145,076
7403	Airport or Helicopter Operators	\$75,412
7425	Aircraft Operation NOC	\$614,360
7520	Waterworks Operation	\$3,562,122
7580	Sewage Disposal Plant Operator	\$2,674,527
7600	Telephone/Graph Co-All Other	\$53,275
7610	Television Broadcasting	\$334,952
7704	Firefighters & Drivers	\$48,516,221
7705	Ambulance Service Companies	\$6,415,232
7720	Police Officers & Drivers	\$94,283,666
8380	Auto Service or Repair Center	\$2,542,454
8601	Engineer/Architect Consulting	\$496,658
8602	Surveyors	\$1,001,236
8742	Salespersons	\$835,653
8810	Clerical Office or Libraries	\$110,501,556
8820	Attorney	\$1,213,473
8831	Hospital – Veterinary	\$2,403,016
8832	Physician & Clerical	\$0
8841	Nursing Home – Professionals	\$429,275
8868	Schools – Professional	\$257,070
8871	Clerical Telecommuter Employee	\$0
9015	Buildings	\$4,452,873
9047	Nursing Home	\$66,991
9102	Park – All Employees & Drivers	\$4,531,322
9402	Street or Sewer Cleaning	\$371,389
9403	Garbage/Refuse/Debris Removal	\$189,520
9410	Municipal Employee NOC	\$13,009,579
9516	TV, A/V, Radio, Equipment Installation, Service, Repair	\$342,612

Description	1-year
Workers' Compensation Coverage	Statutory
Experience Modifier	1.00
Self-Insured Retention	\$1,750,000
Rate per \$100 of Payroll	\$0.0992
Estimated Annual Payroll	\$309,367,382
Estimated Annual Manual Premium	\$6,345,514
Estimated Policy Period Premium	\$306,892
Deposit Premium	\$306,892
Minimum Premium	\$276,203

Added States of Hire must be reported when payroll begins in that state. Policy is subject to audit.



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## Terms, Conditions, Endorsement Exclusions and/or Limitations include but are not limited to:

- CMB-13-FL Endorsement Schedule
- CMB-1-FL Amendment to Schedule Item 1
- CMB-11-FL Amendment to Schedule Item II
- CMB-199-FL Florida Terrorism Risk Insurance Program Reauthorization
- ISI-256-FL Scheduled Aircraft Surcharge – Accident Statutory; Policy Statutory
- ISI-261-FL Voluntary Compensation
- ISI-264-NFC Waiver of Subrogation by Written Contract Endorsement
- ISI-FL Florida Endorsement – Amends Named Insured



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# Premium Summary

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Line of Business	Premium	Insurance Carrier
Excess Workers' Compensation	\$306,892.00	Midwest Employers Casualty Company
<b>Total</b>	<b>\$306,892.00</b>	

This quote is valid for (60) days or until the proposed effective date, whichever is first.

\*90% Minimum Earned Premium / Premium is Minimum & Deposit / Fees are fully earned / No Flat Cancellations.

## Payment Plans

Line of Business	Billing Plan	Payment Plan
Excess Work Comp	Agency Bill	Payment in full or premium finance

**Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:**

- Payment in full or signed finance contract and down payment required.
- MECC must be notified of any aircraft changes occurring during the policy period.
- Florida is subject to premium surcharge. The amount of the surcharge is not included in any premium amount shown above. The amount of the surcharge is subject to change as directed by the Department of Insurance and other agencies.



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# A. M. Best

## A. M. Best Rating of Proposed Carriers

Line of Business	Insurance Company	Rating	Admitted / Non-Admitted
Workers Compensation	Midwest Employers Casualty Company	A+ XV	Admitted

## General Rating

Rating Categories	Rating Symbols	Rating Categories	Rating Symbols
Superior	A+ to A++	Marginal	C+ to C++
Excellent	A to A-	Weak	C to C-
Good	B+ to B++	Poor	D
Fair	B to B-		

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

## Financial Size Category

Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)
Class I	Up-\$1,000	Class VI	\$25,000-\$50,000	Class XI	\$750,000-\$1,000,000
Class II	\$1,000-\$2,000	Class VII	\$50,000-\$100,000	Class XII	\$1,000,000-\$1,250,000
Class III	\$2,000-\$5,000	Class VIII	\$100,000-\$250,000	Class XIII	\$1,250,000-\$1,500,000
Class IV	\$5,000-\$10,000	Class IX	\$250,000-\$500,000	Class XIV	\$1,500,000-\$2,000,000
Class V	\$10,000-\$25,000	Class X	\$500,000-\$750,000	Class XV	\$2,000,000-Greater

The Financial Size Category is an indication of the size of an Insurer and is based on reported policyholder's surplus conditional or technical reserve funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities (\$ in Thousands)

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown, Inc. Brown & Brown, Inc. does not guarantee financial condition of the insurers listed above.



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# Compensation Disclosure

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**Compensation.** As a licensed insurance producer/broker/agent, Brown & Brown entities (“we”) are generally authorized by our license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. Our role as an insurance producer in any ordinary transaction typically involves one or more of these activities. We will receive compensation in the form of commission or fees for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages. Commission compensation will be based on the insurance contract you purchase and may vary depending on a number of factors including the insurance contract(s) and the insurer(s) the purchaser selects. 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 customer-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.

You may obtain information about compensation expected to be received by us based in whole or part on the sale of insurance to you, and (if applicable) compensation expected to be received based in whole or part on any alternative quotes presented to you by us, by requesting such information from us.

**Questions and Information Requests.** If you have any questions, or require additional information, please contact your Brown & Brown team, or, if you prefer, submit your question or request online at <https://www.bbrown.com/us/contact/contact-general/>



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