

I O A

INSURANCE OFFICE OF AMERICA

THE ONLY  
INSURANCE AGENCY  
YOU'LL EVER NEED

[www.ioausa.com](http://www.ioausa.com)

**CITY OF DELTONA**  
**BIDDER INFORMATION FORM**

**COMPANY NAME:** Insurance Office of America

**ADDRESS:** 1890 South 14<sup>th</sup> Street, Suite 220

**CITY:** Fernandina Beach

**STATE:** Florida

**ZIP CODE:** 32034

**PHONE NUMBER:** (904) 261-3330

**FAX NUMBER:** (904) 261-9960

**PROJECT CONTACT:** Heyward Burnet IV

**E-MAIL ADDRESS:** Heyward.Burnet@ioausa.com

**REMITTANCE (PAYMENT) MAILING INFORMATION**

**ADDRESS:** 1855 W State Road 434 Longwood, FL 32750

**CITY:** Longwood

**STATE:** Florida

**ZIP CODE:** 32750

**PHONE NUMBER:** (407) 788-3000

**FAX NUMBER:** (407) 788-7933

**PROJECT CONTACT:** Diana Carrion

**E-MAIL ADDRESS:** Diana.Carrion@ioausa.com

**FEDERAL TAX ID NO.:** 59-2472656

**TAX ID TYPE:** FEDERAL TAX ID

**QUALIFICATIONS SUMMARY**  
**CITY OF DELTONA**  
**REQUEST FOR PROPOSAL**  
**PROPERTY AND CASUALTY INSURANCE PROGRAM**

1. **AGENT/BROKER NAME:** Heyward Burnet IV
2. **AGENCY OR FIRM NAME:** Insurance Office of America
3. **ADDRESS:** 1890 South 14<sup>th</sup> Street, Suite 220, Fernandina Beach, FL 32034
4. **TELEPHONE:** (904)261-3330
5. **FAX:** (904) 261-9960                      **EMAIL:** Heyward.Burnet@ioausa.com
6. **NUMBER OF YEARS IN BUSINESS:** 25
7. **NUMBER OF PUBLIC ENTITIES SERVICED:** 6
8. **NUMBER OF PUBLIC ENTITIES SERVICED IN FLORIDA:** 4
9. **WHAT IS YOUR FLORIDA PREMIUM VOLUME:** \$3,000,000 +
10. **Do you have experience in placing property coverage for similar sized entities? If yes, please list the name(s) of the entities.**  
  
Yes – Please see attached.
11. **List the key personnel that will be assigned to the City’s account, including name, licenses held and years of experience in servicing public entity accounts. Attach an additional sheet if necessary.**  
  
Please see attached.
12. **List the name(s) of and officer, director, agent or other key personnel who is an official or employee of the City.**

N/A

**13. List any information pertinent to the selection of your submittal proposal. Be sure to include service, experience or qualifications which may give you an advantage over other proposers.**

Exclusive access to IOA Risk Services Platform that is designed and proven to reduce workers comp claims by 60%, turnover by 30% and fleet under utilization by 20%. It is expected that total annual savings as a result of this program would be \$874,292. Please see attached calculation.



**City of Deltona**  
Public Sector - No Deductible

HEYWARD BURNET IV  
904-261-3330

T-COR

<u>Year</u>	<u>Paid</u>	<u>Reserve</u>	<u>Incurred</u>	<u># of Claims</u>	<u>Premium</u>	<u>Loss Ratio</u>
2007	\$217,737	\$0	\$217,737	42	\$465,540	47%
2008	\$388,041	\$338,139	\$726,180	33	\$465,540	156%
2009	\$460,377	\$142,715	\$603,092	42	\$465,540	130%
2010	\$88,906	\$0	\$88,906	39	\$465,540	19%
2011	\$338,615	\$170,376	\$508,991	38	\$465,540	109%

Average Losses: **\$428,981** # of Claims: **39**

Carrier: PGIT

Policy #: **TURNOVER**

Effective Date: 10/1/2013 Employees: 300

Premium: \$465,540 Turnover Rate: 4%

Experience Mod: **1.18** Annual New Hires: 12.3

State: Florida Cost of Each New Hire: **\$2,500**

Average Losses: **\$428,981** Annual Cost of Turnover: **\$30,750**

Indirect Expense - 140% **\$600,574** **FLEET UTILIZATION**

Mod Cost - .75: **\$176,905** # of Vehicles: 132

Dividend - 22%: **\$102,419** 20% Under-Utilization: 20%

Turnover Cost: **\$30,750** # of Vehicles Under Utilized: 26.4

Risk Practices Opportunity Annual Cost: **\$910,648** Savings per Unit: **\$20,000**

Reduction - 30% Turnover / 60% Claims: **\$564,355** Total Fleet Utilization Credit: **\$528,000**

Savings: **\$346,292** **TOTAL SAVINGS: \$874,292**

**14. Explain your ability to access, utilize and leverage the property insurance market.**

IOA will write in excess of \$1.2 Billion in premiums with over 50 different insurance carriers. Our clout dictates superior pricing in the marketplace.

**15. List any exclusive access you may have to including specialized markets, programs or trusts and explain the advantages of their program(s).**

The IOA Risk Services Platform is exclusive to IOA agents and is designed and proven to reduce turnover by 30% and workers comp claims by 60%

**16. Additional Comments:**

See attachment

7.11 The City of Deltona is interested in reviewing various deductible options. A complete and detailed premium analysis calculation to include all discounts and deviations is required for each of the following options:

It is the intent of this proposal to assume incumbent carrier program at terms agreeable by underwriter effective 10/1/2013.

7.12 A duty to defend arrangement is mandatory. Attorney fees are paid by the insurer and are not applied to the deductible. The City of Deltona would like to review the list of attorneys which will be available to them. If attorney fees are applied to the deductible or if the City is responsible for the payment of attorney fees, your proposal will be rejected.

If duty to defend is within limits of incumbent carrier and not charged as expense of deductible, we will assume same obligations as long as incumbent is agreeable at renewal.

7.13 The incumbent offers a disaster mitigation and recovery/claims management service at no additional cost to members. If Proposers or Respondents offer any kind of related service program, please include specifics, including program features, costs and length of time offered.

Disaster Mitigation and Recovery/ Claims Management Services are provided at no additional cost.

7.14 Please explain how claims retention is handled and how layers of coverage are used to provide Casualty, Property and Workers' Compensation protection.

Same Terms will be utilized as terms offered by incumbent carrier.

7.15 If the Proposer or Respondent offers any kind of grant programs, that enable the City to offset insurance premium costs of any kind, please specify what the grant terms are for the program.

No Grant is available.

7.16 For each coverage proposed, please specify how Loss Control, Underwriting, Claims Administration and Case Management are handled, naming who performs the service and how they are engaged by the Proposer or Respondent (Employee/Contract).

IOA Risk Services will be assigned to this account. Please see attached.

7.17 If the Proposer or Respondent offers a return of premium program for any coverage line, please specify the terms of that program, how long it has been in existence, and the probability of its continuance.

N/A

7.18 All Proposers or Respondents must present pricing for occurrence based policies, not claims made.

IOA to assume incumbent carrier program.

## REFERENCES

Provide specific references for at least five (5) customers (preferably public entities), including customers served by the firms nearest office to the City. They should be of similar sizes, complexity and magnitude to the City. Additional references may be provided by attachment.

### PROPOSER:

1. **ORGANIZATION:** City of Apopka  
**ADDRESS:** 120 E. Main Street, Apopka, FL 32703  
**CONTACT, PHONE NUMBER:** Bea Franqui, Admin Manager, (407) 703-1803  
**INSURANCE SERVICES PROVIDED:** PROPERTY AND CASUALTY LINES
2. **ORGANIZATION:** Seminole County Schools, FL  
**ADDRESS:** 400 E. Lake Mary Boulevard, Sanford, FL 32773  
**CONTACT, PHONE NUMBER:** Ned Julian, School Board Exec. Director (407) 320-0010  
**INSURANCE SERVICES PROVIDED:** PROPERTY AND CASUALTY LINES
3. **ORGANIZATION:** Camden County, Georgia  
**ADDRESS:** P.O. Box 99, Woodbine, GA 31569  
**CONTACT, PHONE NUMBER:** Staci Bowick, HR Manager (912) 576-7507  
**INSURANCE SERVICES PROVIDED:** PROPERTY AND CASUALTY LINES
4. **ORGANIZATION:** University of Central Florida  
**ADDRESS:** P.O. Box 163555, Orlando, FL 32816-3555  
**CONTACT, PHONE NUMBER:** Brian Reed, Director of HR & RM (407) 823-6353  
**INSURANCE SERVICES PROVIDED:** PROPERTY AND CASUALTY LINES
5. **ORGANIZATION:** Canaveral Port Authority  
**ADDRESS:** 445 Challenger Rd, Cape Canaveral, FL 32920  
**CONTACT PHONE NUMNER:** John Walsh, CEO, (321) 783-7831  
**INSURANCE SERVICES PROVIDED:** PROPERTY AND CASUALTY LINES

RESPONSE FORM

RESPOND TO: CITY OF DELTONA

Kate Krauss, Purchasing Manager  
Deltona City Hall  
2345 Providence Blvd.  
Deltona, FL 32725

I acknowledge receipt of Addenda No (s) 2

I have included

- Response Form
- Lobbying and Conflict of Interest Clause
- Non-Collusion Affidavit
- Drug-Free Workplace Form
- Public Entity Crime Statement

I have included a current copy of the professional licenses as noted in the RFP document.

**Check mark items above, as reminder that they are included)**

Mailing Address: 1890 South 14<sup>th</sup> St. Telephone: (904) 261-3330  
Fernandina Beach, Fax: (904) 261-9960  
FL 32034 Date: 4/28/13

Signed H. Heyward Burnett Jr Witness: PS [Signature]  
H. Heyward Burnett Jr 4/28/13  
 (Print Name)  
Vice President  
 (Title)

STATE OF: Florida  
 COUNTY OF: NASSAU

Subscribed and sworn to (or affirmed) before me on April 28, 2013

(date) by \_\_\_\_\_ (name of affiant) He/She is personally known to me or has produced \_\_\_\_\_ (type of identification) as identification

Diana Lee Carrion  
 NOTARY PUBLIC

My Commission Expires: 6-19-2013



LOBBYING AND CONFLICT OF INTEREST CLAUSE

ETHICS CLAUSE

" Insurance Office of America "  
(Company)

"...warrants that he/it has not employed, retained or otherwise had act on his/her behalf any former City officer or employee in violation of Section \_\_\_\_\_ of Ordinance No. \_\_\_\_\_ or any City officer or employee in violation of Section \_\_\_\_ of Ordinance No. \_\_\_\_\_. For breach or violation of this provision the City may, in its discretion, terminate this Agreement without liability and may also, in its discretion, deduct from the Agreement or purchase price, or otherwise recover, the full amount of any fee, commission, percentage, gift, or consideration paid to the former City officer or employee."

H. H. B. A. E.  
(Signature)

4/28/13  
(Date)

STATE OF: Florida

COUNTY OF: Nassau

Subscribed and sworn to (or affirmed) before me on April 28, 2013

(date) by \_\_\_\_\_ (name of affiant) He/She is personally known to me or has produced \_\_\_\_\_ (type of identification) as identification.



Diana Lee Carrion  
NOTARY PUBLIC

My Commission Expires: 6-19-2013

NON-COLLUSION AFFIDAVIT

I, Heyward Burnet IV of the city of Fernandina Beach according to law on my oath, and under penalty of perjury depose and say that

- 1 I am Vice President of the firm of Insurance Office of America the bidder making the Proposal for the project described in the Request for Proposals for Property and Casualty Insurance and that I executed the said proposal with full authority to do so;
- 2 The prices in this bid have been arrived at independently without collusion, consultation, communication or agreement for the purpose of restricting competition, as to any matter relating to such prices with any other bidder or with any competitor;
- 3 Unless otherwise required by law, the prices which have been quoted in this bid have not been knowingly disclosed by the bidder and will not knowingly be disclosed by the bidder prior to bid opening, directly or indirectly, to any other bidder or to any competitor;
- 4 No attempt has been made or will be made by the bidder to induce any other person, partnership or corporation to submit, or not to submit, a bid for the purpose of restricting competition; and
- 5 The statements contained in this affidavit are true and correct, and made with full knowledge that the City of Deltona relies upon the truth of the statements contained in this affidavit in awarding contracts for said project.

H HW BA  
 (Signature)  
4/28/13  
 Date:

STATE OF: Florida  
 COUNTY OF: Nassau

Subscribed and sworn to (or affirmed) before me on April 28, 2013  
 (date) by \_\_\_\_\_ (name of affiant) He/She is personally known  
 to me or has produced \_\_\_\_\_ (type of identification) as  
 identification



Diana Lee Carrion  
 NOTARY PUBLIC  
 My Commission Expires: 6-19-2013

DRUG-FREE WORKPLACE FORM

The undersigned vendor in accordance with Florida Statute 287 087 hereby certifies that:

(Name of Business)

- 1. Publishes a statement notifying employees that the unlawful manufacture, distribution, dispensing possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition
2. Informs employees about the dangers of drug abuse in the workplace, the business policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations
3. Gives each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1)
4. In the statement specified in subsection (1), notifies the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 (Florida Statutes) or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Imposes a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, or any employee who is so convicted
6. Makes a good faith effort to continue to maintain a drug-free workplace through implementation of this section

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

H. H. Bto
(Signature)
4/28/13
Date:

STATE OF: Florida
COUNTY OF: Nassau

Subscribed and sworn to (or affirmed) before me on April 28, 2013 (date) by
(name of affiant) He/She is personally known to me or
has produced (type of identification) as identification



Diana Lee Carrion
NOTARY PUBLIC
My Commission Expires: 6-19-2013

**PUBLIC ENTITY CRIME STATEMENT**

"A person or affiliate who has been placed on the convicted vendor list following a conviction for public entity crime may not submit a bid on a contract to provide any goods or services to a public entity, may not submit a bid on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids on leases of real property to public entity, may not be awarded or perform work as a contractor, supplier, subcontractor or CONTRACTOR under a contract with any public entity and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, Florida Statutes, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list."

I have read the above and state that neither Heyward Burnett IV (Proposer's name) nor any Affiliate has been placed on the convicted vendor list within the last 36 months

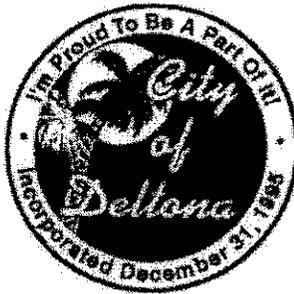
H. H. Burnett  
(Signature)  
4/28/13  
Date



STATE OF: Florida  
COUNTY OF: Nassau

Subscribed and sworn to (or affirmed) before me on April 28, 2013  
(date) by \_\_\_\_\_ (name of affiant). He/She is personally known to me or has produced \_\_\_\_\_ (type of identification) as identification.

Diana Lee Carrion  
NOTARY PUBLIC  
My Commission Expires: 6-19-2013



ADDENDUM #2 TO BID # 13008  
PROPERTY AND CASUALTY INSURANCE  
May 2, 2013

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This addendum is to update the property schedule to include the facilities at 76 S Courtland that were inadvertently omitted and should be considered for pricing.

ALL OTHER SPECIFICATIONS AND CONDITIONS REMAIN UNCHANGED.

RECEIPT OF THIS ADDENDUM IS HEREBY ACKNOWLEDGED

Insurance Office of America  
NAME OF BUSINESS

BY: H. Howard Burnett  
SIGNATURE/DATE

Heyward Burnett IV, Vice President  
NAME & TITLE, TYPED OR PRINTED

1890 South 14<sup>th</sup> St., Suite 220  
MAILING ADDRESS

Ferrandina Beach, FL 32034  
CITY, STATE, ZIP CODE

(904) 261-3330  
AREA CODE AND TELEPHONE NUMBER

RETURN SIGNED ADDENDUM WITH YOUR BID  
ACKNOWLEDGING RECEIPT OF IT

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

5/1/2013

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Insurance Office of America, Inc. P.O. Box 162207 Altamonte Springs, FL 32716-2207	<b>CONTACT NAME:</b> PHONE (A/C. No. Ext): (800) 243-6899      FAX (A/C. No.): (407) 788-7933 E-MAIL ADDRESS:	
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b>  Insurance Office of America, Inc. 1855 W. State Rd. 434 Longwood, FL 32750	<b>INSURER A:</b> Transportation Ins Co      NAIC # 20494	
	<b>INSURER B:</b> Continental Casualty Company      20443	
	<b>INSURER C:</b> Valley Forge Ins Co      20508	
	<b>INSURER D:</b> Indian Harbor Ins Co      36940	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY			2088039333	5/1/2013	5/1/2014	EACH OCCURRENCE \$ 2,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 2,000,000
							GENERAL AGGREGATE \$ 4,000,000
							PRODUCTS - COMP/OP AGG \$ 4,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						\$
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						\$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY			2025139692	5/1/2013	5/1/2014	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS						PROPERTY DAMAGE (PER ACCIDENT) \$
							\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB			2089105847	5/1/2013	5/1/2014	EACH OCCURRENCE \$ 10,000,000
	<input type="checkbox"/> EXCESS LIAB						AGGREGATE \$ 10,000,000
	<input type="checkbox"/> CLAIMS-MADE						\$
	DED <input checked="" type="checkbox"/> RETENTION \$ 10,000						\$
C	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			1063670622	1/1/2013	1/1/2014	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER
	<input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N	N/A				E.L. EACH ACCIDENT \$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 500,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000
C	Workers Compensation			2083117925	1/1/2013	1/1/2014	California WC 1,000,000
D	Professional Lia			ELU12424911	12/31/2011	12/31/2013	10,000,000 Agg 10,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101 Additional Remarks Schedule if more space is required)

Re: RFP #13008 For Property and Casualty Insurance  
 30 day notice of cancellation, per policy provisions.

**CERTIFICATE HOLDER****CANCELLATION**

City of Deltona  
 attn: Kate Krauss, CPPO, CPPB, SPSM  
 Purchasing Manager  
 2345 Providence Blvd  
 Deltona, FL 32725

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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**REQUEST FOR PROPOSALS # 13008 FOR: PROPERTY AND CASUALTY  
INSURANCE**

**DUE DATE: MAY 7, 2013**



PRESENTED BY:

H. HEYWARD BURNET IV  
VICE PRESIDENT  
(904)261-3330  
[HEYWARD.BURNET@IOAUSA.COM](mailto:HEYWARD.BURNET@IOAUSA.COM)

1890 S. 14<sup>TH</sup> STREET, SUITE 220  
AMELIA ISLAND, FL 32034

INSURANCE OFFICE OF AMERICA, INC. – NATIONAL HEADQUARTERS  
1855 WEST STATE ROAD 434, LONGWOOD, FLORIDA 32750  
[WWW.IOAUSA.COM](http://WWW.IOAUSA.COM)  
800-243-6899  
407-788-3000  
407-788-7933 FAX

**IMPORTANT: THIS PROPOSAL IS AN OUTLINE OF THE SERVICES PROPOSED BY INSURANCE OFFICE OF AMERICA FOR THE CITY OF DELTONA AND IS BASED ON THEIR SPECIFIC BENEFITS PROGRAM DATA. DISTRIBUTION OR SHARING OF THIS PROPOSAL WITH ANY OTHER PARTY OR ORGANIZATION IS PROHIBITED WITHOUT PRIOR WRITTEN CONSENT FROM INSURANCE OFFICE OF AMERICA.**

# CITY OF DELTONA

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# CITY OF DELTONA

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## *EXECUTIVE SUMMARY*

Insurance Office of America appreciates the opportunity to present this Proposal for Property and Casualty insurance in response to the Request for Proposal issued by City of Deltona (Herein referred to as COD)

Insurance Office of America is a privately held, full-service insurance agency founded in 1988 and is one of the fastest-growing independent agencies in the United States. IOA is ranked as the largest in Florida and 10th largest privately-held agency nationally by Insurance Journal. In rankings of the largest insurance brokers overall, (including public and privately held entities) IOA is the 28th largest broker in America, according to Business Insurance magazine. IOA was named one of the top three Commercial Insurance Agencies of the year. IOA is a full service broker providing Property & Casualty, Workers' Compensation, Risk Management, Benefit Services and Retirement Plans

We have 22 offices nationally and more than 650 employees to serve you. Additionally, we have 200 plus agents, more than 80 of whom are IOA Partners. Our national headquarters is in Longwood, Florida.

As your partner, we work with you to design and implement a custom-tailored program that can incorporate traditional insurance coverage, alternative risk financing techniques, human resources outsourcing, or any possible combination of the products and services we have to offer.

Cost effective insurance and risk management programs designed to reduce our client's total cost of risk and access to a broad spectrum of major world-wide insurance carriers has enabled IOA to transform the insurance industry.

From our proposal, you will learn that:

- Insurance Office of America has the expertise as an insurance broker and to provide risk management services as required by COD.
- COD will have a dedicated account team that will partner with your organization to provide risk management and insurance services.

We have reviewed your scope of services as outlined in the Request for Proposal and agree to the terms and conditions, to offer expert brokerage services supporting COD corporate and risk management objectives. Once again, we appreciate this opportunity to provide City of Deltona with the following proposal.

# CITY OF DELTONA

## *RESPONSES TO RFP*

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### Managerial and Service Skills

#### A. Company

##### 1. ORGANIZATION, STRUCTURE, SIZE AND TECHNICAL RESOURCES:

Insurance Office of America (IOA)  
1855 West State Road 434  
Longwood, FL 32750  
[www.ioausa.com](http://www.ioausa.com)

Insurance Office of America (IOA) is a privately held corporation founded in 1988 and was incorporated in the state of Florida.  
FEIN 59-2472656.

Insurance Office of America's current Board of Directors consists of:

John Ritenour- Chairman of the Board & IOA producer  
Heath Ritenour- CEO & IOA producer  
Jeff Lagos- President & IOA producer  
Wes Scovannon- CFO of IOA  
Bruce Berthelson- COO of IOA  
Danny Anderson- Senior Vice-President of IOA & IOA producer  
Rob Motley- Senior Vice-President of IOA & IOA producer  
Bruce Eades- Senior Vice-President of IOA & IOA producer  
Ricky Lott- Senior Vice-President of IOA & IOA producer  
Herman Perry- Senior Vice-President of IOA & IOA producer  
John Tenuto- Senior Vice-President of IOA & IOA producer

Insurance Office of America is privately held ESOP Corporation with each of the following individuals currently owning more than 10% of the available shares of Insurance Office of America.

John Ritenour- Chairman  
Heath Ritenour- CEO

# CITY OF DELTONA

## *RESPONSES TO RFP*

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Insurance Office of America's innovative idea of partnering with agents revolutionized the traditional agency structure by building greater value for the agent and the customer. With vested interest in their book of business, agents strive to develop long-lasting business relationships through exceptional service and competitive marketing.

IOA agents/brokers are not only agents, but are partners with a vested interest in the company and their clients. Unlike the compensation structure that exists with many other top brokers in the country, our services are not limited by the percentage of profit directed by home office. IOA agents receive the same compensation for new and renewal business unlike many other agencies that lower the renewal compensation to encourage producers to seek new accounts.

IOA partners have worked for top 5 brokers, top US insurance companies and Fortune 500 businesses.

IOA provides insurance solutions to clients in nearly all business sectors.

IOA offers a multitude of integrative solutions giving you a single source for your business needs

IOA's service is unparalleled. We consistently exceed our client's expectations.

Insurance Office of America is a privately held, full-service insurance agency founded in 1988 and is one of the fastest-growing independent agencies in the U.S. It is Florida's largest privately-held insurance agency; in the top 10 privately-held agencies by *Insurance Journal-National*; and in the top 30 largest U.S. brokers according to *Business Insurance* magazine. Headquartered in Florida, we think globally but act locally with offices located coast to coast, with personal services designed specifically for each individual client.

As your partner, we work with you to design and implement a custom-tailored program that can incorporate traditional insurance coverage, alternative risk financing techniques, human resources outsourcing, or any possible combination of the products and services we have to offer.

Cost effective insurance and risk management programs designed to reduce our client's total cost of risk and access to a broad spectrum of major world-wide insurance carriers has enabled IOA to transform the insurance industry.

As you come to know IOA, you begin to understand that we do things a little differently. From the breadth and depth of our products and services to the exceptional customer service we provide, IOA's goal is to develop long-term relationships with everyone we do business with, including our clients, partners and employees, built on integrity and trust. This philosophy has renewed the faith of many in an industry that traditionally only looks to follow the path of least resistance. You can now have a single, innovative insurance partner to turn to for all your insurance needs as well as a variety of value-added services.

# CITY OF DELTONA

## *RESPONSES TO RFP*

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- a) **Describe your process of soliciting and analyzing the insurance proposals from various insurance carriers and your ability to verify the reasonableness of the price for the coverage and your ability to negotiate changes for the benefit of our organization.**

IOA has preferred contracts with most major insurance carriers. These carriers understand how IOA has grown organically and how we are positioned for growth in the future. We are confident that the carriers are committed to helping IOA continue the growth we have demonstrated with them and in turn give us the best pricing available. In addition, we are able to show the carriers a plan of Client Training that will make your account more profitable, committed and "Best in Class" for your industry. This documentation, as part of our submission to the carriers along with our track record of reducing our client's losses allows carriers to offer best pricing. Simply put, without a plan and without the agency assistance, it would be difficult to get best pricing.

Our expertise in Risk Management, along with our relationships with our carriers, allows us to negotiate all coverages and policies with our underwriters. The underwriters from our major carriers are in our office on a monthly basis to make sure that there are no outstanding issues with any of our mutual insured's. This type of relationship with our carriers develops a mutual respect within the industry between our underwriters and our Agents and Account Executives.

At IOA, we have two primary jobs, which all of our actions center around. First, we are to help control your risks and exposures in order to minimize losses and protect your assets. Second, we are to present your account to the marketplace in the most favorable light possible to achieve the best terms and conditions to satisfy your risk management needs. Everything we do as your broker revolves around one of these two principles. We utilize our carrier relationships to secure competitive and comprehensive coverage. Our typical renewal cycle is 90 to 120 days and includes multiple options where possible. IOA utilizes "Loss Forecaster," which does our trending and analysis for benchmarking. This tool allows you to understand how other employers across the United States are performing and/or relate to other groups your size and industry. In addition, we have access to multiple sources including Watson Wyatt, Mercer, & Hewitt and SIGMA. Typically we provide benchmarking statistics as a part of the pre-renewal process, but can be provided more frequently if needed.

We utilize a database that helps us benchmark a wide variety of items that help us counsel our clients on the appropriate coverage and limits to purchase and get an idea of the premiums charged for clients of similar size and operations across the country. In addition to the national database, we look at our own extensive client base to help determine the appropriate carriers, coverage and pricing for individual risks. As a company, we have over \$1,200,000,000 in premium placed through over 200 companies.

# CITY OF DELTONA

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In designing a competitive insurance program for City of Deltona, a key element will be benchmarking against other public entity organizations, as well as benchmarking against regional and national trends. We will tailor our comparative analysis to meet City of Deltona's objectives and help determine where your insurance program stands relative to general trends and industry norms. Your Insurance Office of America Team will work with you to collect targeted data and identify specific components that may require modification to strengthen City of Deltona's competitive position.

## *RESPONSES TO RFP*

### **2. THE ORGANIZATION'S PAST EXPERIENCE AND PERFORMANCE ON ENGAGEMENTS, INCLUDING SUCCESSFUL EXPERIENCE SERVICING LOCAL GOVERNMENT IN FLORIDA.**

One of the insured's that we have that is listed in the references was referred to us by the legal counsel for Orange County Public Schools (14<sup>th</sup> largest school district in the country). The attorney had worked with our agency partner previously and had remembered his professionalism and expertise in working with municipalities.

The City of Apopka's insurance program was completely revamped after a careful review was done of their safety program, losses, structure and coverages. Our agency partner took them from a guaranteed cost program to a large deductible program, saving them both premium and claim dollars.

Camden County Board of Commissioners experienced a Workers Compensation loss ratio in excess of 75% over a 5 year period. We partnered with Camden County to implement Best Practices from a Pre-Hire, Post-Offer, Pre-Claim and Post-Claim. The results produced a loss ratio of less than 5% in 2012, saving the county in excess of \$400,000.

# CITY OF DELTONA

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## *RESPONSES TO RFP*

### 3. REFERENCES:

#### A) 5 CURRENT CLIENTS

City of Apopka, Florida  
120 E. Main Street  
Apopka, FL 32703  
Bea, Franqui, Admin. Manager  
407-703-1803

Seminole County Schools, Florida  
400 E. Lake Mary Boulevard  
Sanford, FL 32773  
Ned Julian, School Board Exec. Director  
407-320-0010

University of Central Florida  
P.O. Box 163555  
Orlando, FL 32816-3555  
Brian Reed, Director of HR & RM  
407-823-6353

Camden County, Georgia  
P.O. Box 99  
Woodbine, GA 31569  
Staci Bowick, HR Manager  
912-576-7507

City of Raleigh, North Carolina  
127 W. Hargett Street  
Suite 406  
Raleigh, NC 27601  
Janna Kelley, Risk Manager  
919-966-2244

Canaveral Port Authority  
445 Challenger Rd.  
Cape Canaveral, FL 32920  
John Walsh, CEO  
(321) 783-7831

#### B) 3 FORMER CLIENTS

City of Wilson, North Carolina  
P.O. Box 10  
Wilson, NC 27893  
Dathan Shows, Asst City Manager  
525-399-2306

City of Asheville, North Carolina  
C/O Miall Consulting  
18 Northwood Road  
Asheville, NC 28804  
John Miall (Retired)  
828-777-8873

North American Bus Industries, Limited  
106 National Drive  
Anniston, AL 36207  
Lisa Gardner  
256-454-1157

# CITY OF DELTONA

## RESPONSES TO RFP

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### B. Staffing

- Identify by name key professional and support personnel to be assigned to COD and specify qualifications and availability.

Heyward Burnet, Vice President  
904-261-3330  
Heyward Burnet@IOAUSA.com

Diana Carrion, Account Manager II  
904-261-3330  
Diana Carrion@IOAUSA.com

Amy Wacker, IOA Risk Manager  
770-250-0196  
Amy.Wacker@IOAUSA.com

Tina Socha, IOA Claims Adjuster  
407-998-4247  
Tina.Socha@IOAUSA.com

Judy Combs, Risk Services Trainer  
407-998-5136  
Judy.Combs@IOAUSA.com

Trey Spencer, Public Risk Agent  
904-261-3330  
Trey.Spencer@IOAUSA.com

Denise Martin, Team Support  
904-261-3330  
Denise.Martin@IOAUSA.com

Fred Tucker, IOA Claims  
407-998-5488  
Fred.Tucker@IOAUSA.com

Aaron Morgan  
Implementation Coordinator  
904-261-3330  
Aaron.Morgan@IOAUSA.com

Kelly Olan, Life & Safety  
Public Entity Safety Coordinator  
864-787-8410  
Kelly@lifeandsafety.com

# CITY OF DELTONA

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## *RESPONSES TO RFP*

- Provide detailed resumes of key team members, to include licenses and certificates.

### **Heyward Burnet IV, Vice President**

Heyward joined Insurance of America in October of 2007. He became a Partner in IOA in 2009. Heyward started in the insurance industry in 2007 with a national brokerage firm and bought the agency location in 2000 with 5 other producer partners. The agency grew five times its size in seven years. He then sold his ownership in the firm and joined IOA.

Upon joining IOA, Heyward served as a founding member of IOA Risk Services in developing the IOA Risk Services Platform and implementation into the IOA organization.

Heyward has clients from coast-to-coast; however, he focuses primarily on companies in the Southeastern United States.

He currently serves as Branch Manager of the Jacksonville office.

Heyward was educated at Georgia Southern University, is an avid golfer and usher for his church. He is married with two children.

## **IOA - RISK SERVICES – CLAIMS MANAGEMENT STAFF**

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### **Fred C. Tucker – Claims Manager / Claims Consultant**

Fred has over 13-years of experience in the claims industry handling all lines of service throughout the country including the majority of municipalities throughout Florida and maintains a Florida All Lines Adjusters license. The majority of his expertise is Property, Auto and General Liability. He has handled Workers Compensation claims as well, but his specialty is Property Coverage analysis and coverage issue resolution.

### **Tina Socha – Claims Consultant**

Tina has over 15-years of experience in the claims industry handling all lines of service. The focus of her experience is in claims management. She has worked in multiple lines handling all aspects of the claim for various commercial clients, including various Fortune 500 companies. She has maintained a Florida All Lines Adjuster license although while employed by a carrier and third party administrators, she was promoted from various adjusting positions to a supervisor as well as an account manager. She has handled and managed high exposure claims involving litigation and serious bodily injuries.

## **Diane M. Gregg, SCLA – Claims Consultant**

Diane has over 25-years of experience handling all lines of insurance from personal lines to commercial lines. The majority of her expertise has been in the area of Workers' Compensation and Commercial Auto, General Liability and Product and Drug Liability. She has handled Commercial Property as well as Personal Lines Property. She carries the all lines adjuster's license in the State of Florida and is also licensed and has claims experience in various other states/jurisdictions.

Diane has worked as a Sr. Claims Analyst and Specialist as well as a Supervisor for two major insurance carriers and a TPA. She has experience in resolving heavily litigated cases and knows the meaning of cost containment and saving a dollar. In the industry, she is known and respected for her professionalism in solving complex issues and works diligently with accounts as a team player.

Diane carries the designation of SCLA-Senior Claim Law Associate obtained through the American Educational Institute, Inc.

## **Kelly Ann Lopez – Experience Mod Specialist**

Kelly has over 20 years of experience in the insurance industry. Her experience consists of reviewing worker's compensation final audits and disputes. She has 18 years of experience in the Worker's compensation NCCI manual rules, classifications and procedures. Kelly's expertise is in reviewing the Experience Modification rate for worker's comp policy holders. She currently assists the agents at IOA in the promulgation, projection, and reviewing and solving any discrepancies reflected on the clients experience rating according to the NCCI experience manual rules and regulations. She currently maintains a General Lines /P & C 220 license.

## **Amy M. Wacker, MBA, CWCP – Risk Manager**

Amy brings a diverse background to IOA Risk services, having held prior professional positions in workers compensation claims management, social services, and retail banking. She complements this experience with an educational background which includes degrees in Master of Business Administration, Bachelor of Science in Human Development and Family Relations, and is a licensed workers compensation claims adjuster. Supplementing her background diversity, during her college years Amy also worked for temporary staffing agencies and has hands-on experience working in production, shipping, receiving, packaging, and safety. Amy has played an integral part of our IOA Risk Services department by leading and assisting in the implementation and development of our online tools, training manuals for the Claims Portal and Learning Management system. She leads the Risk Management department and is in charge of facilitating, personalizing, and implementing the IOA Risk Services Program, which focuses on client specified training, best in class safety and claims management, and building services around our customers' needs. Amy is also active outside of work, and has volunteered over 20 years teaching children's Sunday school. She has also enjoyed being a Cub Scout Leader for the past 3 years.

# CITY OF DELTONA

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## **Judy Combs - Risk Consultant**

Judy Combs has over 25 years of experience in the safety industry, including co-owning an EPA and OSHA Compliance consulting firm, at one time managing over 500 clients. She is adept at assessing a company's safety needs, and identifying/implementing workplace safety programs and services to control their losses and manage their risks. She is a graduate of the University of Kentucky, and is obtaining advanced licensure in workers compensation claims consultation.

## **Walt Booth - Risk Support Specialist**

Walt is a new member to the IOA team who is very bright and enthused to be working in the Insurance industry and with IOA. He recently graduated with a double major from The University of North Georgia in Dahlonega, Georgia with degrees in Accounting and Finance. While in college, Walt served as the President of his Fraternity, Sigma Chi where he lead several campus wide fund raising events and dealt with managing and mitigating risks. He also served as treasurer for Inter-Fraternal council. He is an active member at Lakewood Baptist Church, and Jaycees, and spends all his free time outside, playing golf, softball, running, fishing, and hunting

### Professional and Technical Capabilities

- A) **Responsiveness and thoroughness of the broker's approach and plan proposed to meet the objectives of this RFP as outlined in the Scope of Services**

#### **Availability of Certificate of Insurance Management;**

Certificates of Insurance are guaranteed to be handled within 24 hours; however, most are immediately handled upon receipt. IOA tracks and files all certificates issued for the client and verifies the list on a regular basis to confirm renewal of the certificates being issued. In addition, IOA's online risk management software can help create a system for managing incoming certificates to the client, so the client knows when to request updated certificates from its vendors. Also, should COD need an OCIP program, our lead OCIP agent will arrange the servicing and handling of certificates of insurance from participating contractors.

#### **Availability of RMIS; ability to provide consulting services in the areas of risk identification; premium allocation and experience modification assistance; technical risk and insurance training capabilities**

IOA also offers in-house Risk Management Insurance Services that can be accessed by clients. The fee for this service can be negotiated (and depending on the scope, may be no additional charge) within an existing fee structure, in addition to commission, or on an a la carte basis should the services become necessary during the year. IOA's RMIS program can include scheduled in person visits, surveys, loss control, experience modification reviews, workplace safety reviews, risk and exposure identification, and several other services.

# CITY OF DELTONA

The following grid highlights some of the services and capabilities of IOA with a corresponding timeline:

ACTIVITY/RESPONSIBILITY	MONTH											
	1	2	3	4	5	6	7	8	9	10	11	12
<b>ACCOUNT MANAGEMENT</b>												
IOA Appointed Broker	X											
Meet with Client Company Develop Transition Program	X											
Set up Claims Administration, Information Management & Objectives		X										
Initiate Safety Management Review and Establish Key Objectives		X										
Prepare Insurance Schedules and Summaries			X									
Obtain Policies from Carriers, Review for accuracy		X										
Regular Service Review Meetings			X			X			X			X
Develop and Deliver Policy Binder		X										
Claim Review			X			X			X			X
Deliver Loss Development Factors									X			
Agree Upon Terms of Next Year's Service Schedule												X
Begin Gathering Renewal Data and Actuarial Data									X			
Contract Document Audits & Analysis						X						
<b>CLAIMS MANAGEMENT</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>
Evaluate/prepare claims procedures	X											
Prepare claims investigation manual	X											
Establish special claims coordinators	X											
Arrange for visits to each jobsite at time of award	X											
Establish settlement / reserving threshold for client involvement	X											
Quality assurance audits			X			X			X			X
Review reservation of rights /disclaimers of coverage	X	X	X	X	X	X	X	X	X	X	X	X
Coordinate attorney selection	X	X	X	X	X	X	X	X	X	X	X	X
<b>LOSS CONTROL</b>												
Evaluate safety program of client	X					X						
Complete site visits	X			X				X				X
Initiate safety incentive program			X			X			X			X

Please note this is just an example. An actual tailor-made service plan will be developed upon a full review of your current program.



# CITY OF DELTONA

## *RESPONSES TO RFP*

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### **B) Description of marketing approach and methodology for soliciting coverage quotations on behalf of COD.**

#### *OBJECTIVES & SCOPE OF SERVICES - APPROACH & METHODOLOGY*

Insurance Office of America shall partner with City of Deltona in order to support their corporate and risk management objectives with the focus to protect the corporate assets, earnings, and reputation, support best practices in risk management, minimize costs, and establish and maintain partnerships with IOA, insurance carriers and service providers.

Services will include but are not limited to:

Design, implementation, maintenance and servicing of the risk management and insurance programs

Marketing and placement of insurance, including issuance of request for proposals, as required

Review vendor contracts and evidence of coverage

Act as a liaison and an advocate for COD's with insurance companies

Support COD's strategic objectives and corporate governance initiatives

Participate in COD's risk management meetings and make plan recommendations

#### *APPROACH & METHODOLOGY*

Our client relationships begin with our unique risk assessment to identify and measure the specific exposures that could create a financial burden for your organization.

This includes:

- Identifying and defining your operational exposures and risks, including property, auto liability, liability, professional liability and workers' compensation.
- Evaluating current systems and policies.
- Analyzing current risk financing programs and their benefits, including coverage, cost, service, and loss history.

Using your specific requirements as a launching point for development of a customized solution, our team will recommend an appropriate strategy to meet your risk objectives. This program may be a combination of various risk financing vehicles, including traditional insurance. Many

options come under consideration as we strive to determine the correct strategy to meet your organization's risk requirements.

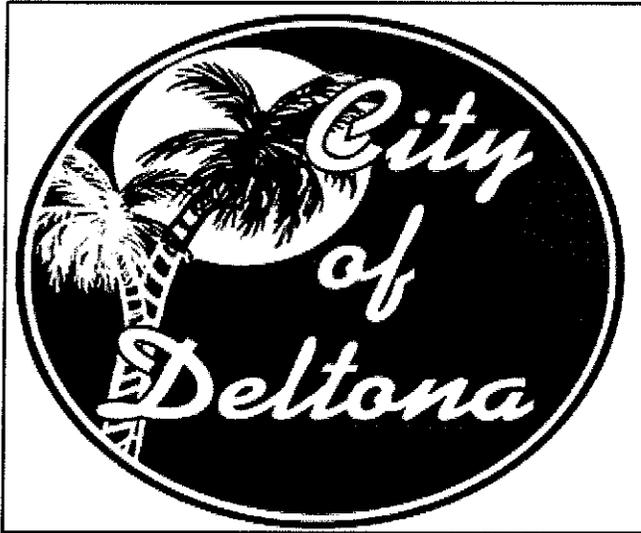
### *RESPONSES TO RFP*

#### **C) Description of any special, reasonable innovations that will enhance the project.**

The following provides value added benefit to IOA clients at no additional cost:

**Learning Management System (LMS)** allows individual training on HR, Safety, Risk Management and wellness. We have over 200 titles available. Our LMS allows the customer the ability to manage their training and we can offer consolation on what training track each employee would go through. We have training specific to the FBC like blood borne Pathogens for healthcare workers and hazard communication for healthcare workers. Our safety audit process will identify training requirements and we can set up a customized training track for each department and each individual within your organization. Our LMS does is a very cost effective way to achieve compliance but it goes way beyond that. Our risk management courses are designed to help you lower the cost of your claims. For example, we are proud to offer a Certified Claims Coordinator Training Program that teaches your claims coordinators best practices for handling Florida Workers' Compensation Claims. We have our own proprietary workflow for managing claims and we incorporate that into the training. Complete lists of courses offered are attached in the appendix for your review.

# On-Boarding / Training Portal



Welcome to the Training Center. Please Log In

Log In

Email:

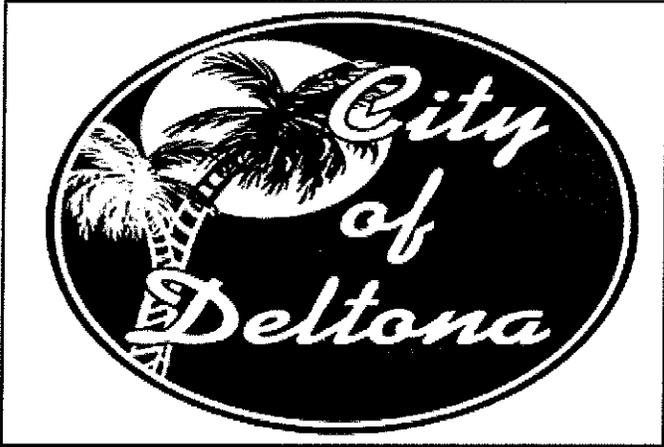
Password:

Keep me logged in

[Forgot your password?](#)

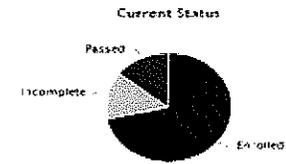
Submit

# CITY OF DELTONA



Welcome to the Training Center

Status



Calendar

March 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

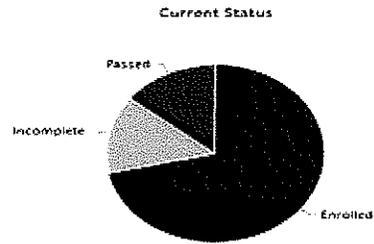
# CITY OF DELTONA

 <b>Avoiding Back Injuries</b>	Status: <b>not attempted</b> 
 Avoiding Back Injuries	not attempted  
 <b>Hazard Communication and OHS and Your Right to Know</b>	Status: <b>incomplete</b> 
 Hazard Communication OHS and Your Right to Know	incomplete  
 <b>PPE What Employees Need to Know</b>	Status: <b>not attempted</b> 
 PPE What Employees Need to Know	not attempted  
 <b>Accident Investigation</b>	Status: <b>not attempted</b> 
 Accident Investigation	not attempted  
 <b>Defensive Driving For Noncommercial Motorists</b>	Status: <b>not attempted</b> 
 Defensive Driving For Noncommercial Motorists	not attempted  
 <b>Handling Customer Complaints</b>	Status: <b>not attempted</b> 

# CITY OF DELTONA

**Transcript for: AmveStar Capital**

Email: SampleAmveStarCapital  
 Language: english  
 Group: AmveStar Capital LLC  
 Total Logins: 5  
 Last Login: 3/21/2013 8:32:47 AM



Course Name	Status	Score	Time Spent	Completed Date	
Accident Investigation	not attempted				
Avoiding Back Injuries	not attempted				
Back Safety	passed	90	00:00:53	3/19/2013 3:19:22 PM	
Defensive Driving For Noncommercial Motorists	not attempted				
Handling Customer Complaints	not attempted				
Hazard Communication and GHS and Your Right to Know	incomplete				
PPE What Employees Need to Know	not attempted				

## CITY OF DELTONA

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**Compass™ Claims Portal** - Allows you the opportunity to file and track workers' compensation claims within our client intranet portal. We have unique action plans built within the system to ensure that all parties are doing everything they can to mitigate the cost of workers' compensation claims.

**MyWave**- we provide customized "MyWave" sites to our customers because we understand the challenges of owning a business and managing employees. Sites include:

- A library of articles, brochures, employee newsletters, payroll stuffers, forms, and reports

- Links to insurance, safety, and wellness websites

- Community center to exchange information with thousands of industry peers

- Benchmark Surveys to compare your practices to other businesses and employers

- Business Insurance customers also receive Safety Manuals, OSHA Compliance, Programs, and a complete OSHA 300/301 log reporting/analysis system

- Ability to post your own documents for in-house use

**EAF** is an association of employers organized to provide a forum for the purpose of creating and maintaining a stable environment of positive employer/employee relations in the Florida business community. EAF represents close to 750 companies with 300,000 employees in virtually every business sector. As a client of IOA, EAF membership is complementary.

**Life and Safety Consultants, Inc.** is a consulting firm specializing in determining the Gaps associated with an organizations Risk Management, OSHA Compliance and Human Resource practices and developing the strategy to improve on the Safety Culture of the organization.

**These services and other ancillary services combined make up the IOA Risk Services Platform that is designed and proven to reduce turnover by 30% and workers compensation claims by 60%.**