



KEY LARGO FIRE RESCUE & EMERGENCY MEDICAL SERVICES DISTRICT

Seat 1: Tony Allen; Seat 2: Frank Conklin; Seat 3: Kenny Edge; Seat 4: George Mirabella; Seat 5: Danny Powers

FINAL PUBLIC HEARING & DISTRICT MEETING AGENDA

September 20, 2021

Pursuant to Monroe County Emergency Directive 20-06 and Center for Disease Control (“CDC”) social distancing guidelines established to contain the spread of the COVID-19 virus, this meeting will be accessible virtually via Zoom Meetings. Members of the public who wish to comment on matters before the District Board may do so by either: Sending an email to the clerk@klfremms.org or Calling (301) 715-8592, and upon receiving voice prompt, dialing Meeting ID: 602 743 6243 and Password: 33037 *Members of the public who participate in the meeting through this option must mute themselves until called upon to speak.* Website: <https://us02web.zoom.us/j/6027436243?pwd=Ylp2b3JYckhlQVpwVkFIMmVKbEtuZz09>

1. AGENDA

1a. Call to Order

1b. Pledge of Allegiance

1c. Roll Call

2. APPROVAL OF AGENDA & MINUTES

2a. Approval of September 20, 2021 Agenda

2b.1 Approval of September 13, 2021 1st Public Hearing Minutes

2b.2 Approval of September 13, 2021 District Meeting Minutes

3. PUBLIC COMMENT

4. BUDGET FY 2021-2022

5. RESOLUTION 2021-008

A RESOLUTION OF THE KEY LARGO FIRE RESCUE AND EMERGENCY MEDICAL SERVICES DISTRICT, FLORIDA, ADOPTING THE FINAL LEVY OF AD VALOREM TAXES FOR THE DISTRICT FOR THE FISCAL YEAR 2021-2022; PROVIDING FOR SEVERABILITY AND PROVIDING AN EFFECTIVE DATE.

6. RESOLUTION 2021-009

A RESOLUTION OF THE KEY LARGO FIRE RESCUE AND EMERGENCY MEDICAL SERVICES DISTRICT, FLORIDA, PROVIDING FOR ADOPTION OF THE FINAL BUDGET OF THE DISTRICT FOR THE FISCAL YEAR COMMENCING ON OCTOBER 1, 2021, AND ENDING ON SEPTEMBER 30, 2022; PROVIDING FOR SEVERABILITY: AND PROVIDING AN EFFECTIVE DATE.

7. CHAIRMAN REPORT

8. SECRETARY REPORT



KEY LARGO FIRE RESCUE & EMERGENCY MEDICAL SERVICES DISTRICT

Seat 1: Tony Allen; Seat 2: Frank Conklin; Seat 3: Kenny Edge; Seat 4: George Mirabella; Seat 5: Danny Powers

FINAL PUBLIC HEARING & DISTRICT MEETING AGENDA *(Continued)*

September 20, 2021

9. OLD BUSINESS

9a. Fire Hydrant Project

10. NEW BUSINESS

10a. TENTATIVE ADD ON – Renewal of Fuel Tank Insurance Policy

11. FINANCE REPORT

12. LEGAL REPORT

13. AMBULANCE CORPS REPORT

14. FIRE DEPARTMENT REPORT

15. COMMISSIONER ITEMS

16. NEXT MEETING.

16a. KLFR&EMS October 18 (if required) or 25, 2021 District Meeting

17. ADJOURN

NEXT MEETINGS

October 18, 2021 District Meeting (If required)

October 25, 2021 District Meeting

November 8, 2021 District Meeting (If required)

November 22, 2021 Strategic Planning Workshop & District Meeting

December 13, 2021 District Meeting

December 27, 2021 District Meeting (if required)

DOCUMENTS

AI 02a. Final Public Hearing & District Meeting Agenda

AI 02b.1 Minutes 1st Public Hearing September 13, 2021

AI 02b.2 Minutes District Meeting Minutes September 13, 2021

AI 04. Proposed Budget September 20, 2021

AI 05. Resolution 2021-008

AI 06. Resolution 2021-009

Persons who wish to be heard shall send submit a
Speaker Request Form to the Chairman or request to speak via Zoom.

RESOLUTION 2021-008

A RESOLUTION OF THE KEY LARGO FIRE RESCUE AND EMERGENCY MEDICAL SERVICES DISTRICT, FLORIDA, ADOPTING THE FINAL LEVY OF AD VALOREM TAXES FOR THE DISTRICT FOR THE FISCAL YEAR 2021-2022; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, pursuant to special act of the legislature Chapter 2005-329, the Key Largo Fire Rescue and Emergency Medical Services District (the “District”) was created and approved by vote of the electors to levy up to One Mill ad valorem taxation for the purpose of providing funding for fire protection and emergency medical services in the Key Largo geographical area; and

WHEREAS, pursuant to Section 200.065, *Florida Statutes*, the Key Largo Fire Rescue and Emergency Medical Services District, Florida (the “District”) has established a proposed millage rate; and

WHEREAS, pursuant to Section 200.065, *Florida Statutes*, within 101 days of the certification of taxable value the District is required to adopt a final millage rate; and

WHEREAS, on September 13, 2021, the District held a public hearing to consider any adjustment of its proposed millage rate, to consider its tentative operating budget for Fiscal Year 2021-2022 (the “FY 2021-2022”), and adopt a tentative millage rate in accordance with Section 200.065(2)(c), *Florida Statutes*; and

WHEREAS, on September 20, 2021, the District held a public hearing to consider any adjustment of its tentative millage rate, to adopt a final millage rate and to adopt a final operating budget for Fiscal Year 2021-2022 in accordance with Section 200.065(2)(d), *Florida Statutes*.

NOW THEREFORE, BE IT RESOLVED BY THE DISTRICT BOARD OF THE KEY LARGO FIRE RESCUE AND EMERGENCY MEDICAL SERVICES DISTRICT, FLORIDA AS FOLLOWS:

Section 1. Millage Approved and Adopted. The FY 2021-2022 final operating millage rate for the District is 1.0000 mill, which is greater than the rolled-back rate of .9574 mills by 4.45%.

Section 2. Severability. The provisions of this Resolution are declared to be severable and if any section, sentence, clause or phrase of this Resolution shall for any reason be held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining sections,

sentences, clauses, and phrases of this Resolution but they shall remain in effect, it being the legislative intent that this Resolution shall stand notwithstanding the invalidity of any part.

Section 3. Effective Date. This resolution shall be effective immediately upon its adoption.

PASSED AND ADOPTED this 20th day of September 2021.

Tony Allen, Chairman

Vicky Fay - District Clerk

APPROVED AS TO FORM AND LEGALITY
FOR THE USE AND BENEFIT OF KEY LARGO FIRE RESCUE AND
EMERGENCY MEDICAL SERVICES DISTRICT ONLY:

DISTRICT LEGAL COUNSEL

Motion to adopt by _____, Seconded by _____

FINAL VOTE AT ADOPTION:

Chairman Tony Allen	_____
Vice Chairman George Mirabella	_____
Secretary/Treasurer Kenneth Edge	_____
Commissioner Frank Conklin	_____
Commissioner Danny Powers	_____

RESOLUTION NO. 2021-009

**A RESOLUTION OF THE KEY LARGO FIRE RESCUE AND
EMERGENCY MEDICAL SERVICES DISTRICT, FLORIDA,
PROVIDING FOR ADOPTION OF THE FINAL BUDGET OF
THE DISTRICT FOR THE FISCAL YEAR COMMENCING
ON OCTOBER 1, 2021, AND ENDING ON SEPTEMBER 30,
2022; PROVIDING FOR SEVERABILITY; AND PROVIDING
AN EFFECTIVE DATE.**

WHEREAS, on September 13, 2021, the Key Largo Fire Rescue and Emergency Medical Services District (the "District") Board held a public hearing to consider adjustment of its proposed millage rate, to consider its tentative operating budget for Fiscal Year 2021-2022 (the "FY 2021-2022"), and adopt a recomputed proposed millage rate in accordance with Section 200.065(2)(c), Florida Statutes; and,

WHEREAS, on September 20, 2021, the District Board held a public hearing to consider adjustment of its tentative millage rate, to adopt a final millage rate, and to adopt a final operating budget for Fiscal Year 2021-2022 in accordance with Section 200.065(2)(d), Florida Statutes; and,

WHEREAS, the Key Largo Fire Rescue and Emergency Medical Services District of Monroe County, Florida, set forth the appropriations and revenue estimate for the Budget for Fiscal Year 2021-2022 in the amount of \$7,763,073.

NOW THEREFORE, BE IT RESOLVED BY THE KEY LARGO FIRE RESCUE AND EMERGENCY MEDICAL SERVICES DISTRICT, FLORIDA, AS FOLLOWS:

Section 1. Budget Approved and Adopted. The final budget of the District for the fiscal year beginning on October 1, 2021, and ending September 30, 2022 (the "Budget") was considered at a public hearing and is hereby approved and adopted.

Section 2. Severability. The provisions of this Resolution are declared to be severable

and if any section, sentence, clause or phrase of this Resolution shall for any reason be held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining sections, sentences, clauses, and phrases of this Resolution but they shall remain in effect, it being the legislative intent that this Resolution shall stand notwithstanding the invalidity of any part.

Section 3. Effective Date. This Resolution shall be effective immediately upon adoption.

PASSED AND ADOPTED this 20th day of September, 2021.

Tony Allen, Chairman

ATTEST:

Vicky Fay - District Clerk

APPROVED AS TO FORM AND LEGALITY
FOR THE USE AND BENEFIT OF KEY LARGO FIRE RESCUE AND
EMERGENCY MEDICAL SERVICES DISTRICT ONLY:

DISTRICT LEGAL COUNSEL

Motion to adopt by _____, Seconded by _____

FINAL VOTE AT ADOPTION:

Chairman Tony Allen	_____
Vice Chairman George Mirabella	_____
Secretary/Treasurer Kenneth Edge	_____
Commissioner Frank Conklin	_____
Commissioner Danny Powers	_____

KEY LARGO FIRE RESCUE AND EMS DISTRICT FY 2021-2022 TENTATIVE BUDGET

9/2/2021

		2 Rescues
REVENUES		
	<i>Prior Year Millage Rate:</i>	1.0000
	<i>Roll- Back Rate:</i>	0.9574
	<i>Taxable Value</i>	4,012,300,320
	<i>Millage Rate :</i>	1.0000
	<i>% over roll-back rate</i>	4.45%
Ad Valorem Taxes (97% collection rate)	\$	3,891,931
Intergovernmental Revenue - Monroe County - Contribution for Capital Infrastructure (\$150,000 for capital outlay)		150,000
SAFER Grant - 5 Personnel Year #3 (2/13/19 start) (3 year term - 75% funding provided year 1 & 2, 35% funding year 3)		28,852
Interest Income		4,800
Total Revenues	\$	4,075,583
UNASSIGNED FUND BALANCE OCT 1, 2021		2,836,353
COMMITTED FUND BALANCE TRAUMA DISTRICT OCT 1, 2021 (EMS)		247,771
COMMITTED FOR VEH REPL FUND BALANCE OCT 1, 2021		603,366
TOTAL REVENUES, FUND BALANCES AND OTHER FINANCING SOURCES	\$	7,763,073
EXPENDITURES		
Key Largo Fire/EMS District Board		
Operating Expenditures	\$	363,177
Reserve Transfers		225,000
Subtotal District Board	\$	588,177
Key Largo Fire & Rescue		
Operating Expenditures	\$	2,218,580
Capital Outlay		178,750
Subtotal Key Largo Volunteer Fire Department	\$	2,397,330
Key Largo Ambulance		
Operating Expenditures	\$	1,083,601
Capital Outlay		469,874
Subtotal Key Largo Volunteer Ambulance Corp.	\$	1,553,475
Total Expenditures & Transfers	\$	4,538,982
FUND BALANCE		
UNASSIGNED FUND BALANCE SEPT 30, 2022		2,839,378
COMMITTED FUND BALANCE TRAUMA DISTRICT SEPT 30, 2022		-
COMMITTED FOR VEH REPL FUND BALANCE SEPT 30, 2022		609,713
TOTAL EXPENDITURES & FUND BALANCES	\$	7,763,073

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - DISTRICT

Department: 1100 District Board
Exp Transaction Code 511 (except as indicated below)

Acct #	Computation / Explanation	FY 21-22 Tentative Budget	FY 20-21 Adopted Budget	FY20-21 Projected Actuals	Budget Increase / (Decrease)
110	Board Member Stipends				
	5 Members @ \$ 350 / month x 12 months	21,000	21,000	21,000	-
210	FICA Taxes: @ 7.65 % of Wages	1,607	1,607	1,607	-
511.240	Worker's Compensation	1,000	752	752	248
514.310	Legal Services	45,000	45,000	42,302	-
512.311	District Clerk Services	19,000	19,000	17,637	-
513.320	Accounting and Financial Services				-
.01	District Audit	10,000	10,000	10,000	-
.02	Financial and Accounting Services	60,000	60,000	36,727	-
	<i>Total Accounting & Financial Services</i>	70,000	70,000	46,727	-
400	Travel & Per Diem - Training, Seminars, Meetings	4,000	4,000	50	-
450	Insurance & Risk Management:				
	Public Position Bond	100	100	100	-
	General & Mgt Liability, Commercial Auto and Excess Liability	2,133	2,133	1,851	-
	<i>Total Risk Management</i>	2,233	2,233	1,951	-
470	Printing and Binding	3,000	3,000	2,001	-
490	General Departmental: Miscellaneous Expenses				
.01	MoCo Property Appraiser Charges	68,579	61,960	64,697	6,619
.02	MoCo Tax Collector Charge (@3% of Ad Valorem Collection)	116,758	110,708	107,354	6,050
.03	Discretionary Expenditures	1,000	1,000	155	-
	<i>Total General Departmental</i>	186,337	173,668	172,206	12,669
411	Advertising	5,500	5,500	1,920	-
510	Office Supplies & Equipment	500	500	290	-
540	Dues, Subscriptions and Publications	4,000	2,300	2,065	1,700

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - DISTRICT

Department: 1100 District Board
Exp Transaction Code 511 (except as indicated below)

Acct #	Computation / Explanation	FY 21-22 Tentative Budget	FY 20-21 Adopted Budget	FY20-21 Projected Actuals	Budget Increase / (Decrease)
Department Total Operations		\$ 363,177	\$ 348,560	\$ 310,508	\$ 14,617
919	Transfer to Committed Funds for Vehicle & Equipment Replacement	225,000	225,000	225,000	-
Department Total Including Transfers to Reserves		\$ 588,177	\$ 573,560	\$ 535,508	\$ 14,617

Total Operating Budget	363,177	354,610
Total Capital & Reserve Budget	225,000	225,000
Total	588,177	579,610

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - FIRE DEPARTMENT

Department: 1250 Key Largo Volunteer Fire Department
Exp Transaction Code 522 (except as indicated below)

Updated 08/03/2021

Acct #	Computation / Explanation	FY 21-22 Tentative Budget	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
120	Regular Salaries & Wages:				
	Administrative Stipend (\$750 per month 3- Full Time Captains, Lieutenants)	27,000	27,000	27,000	-
.02	Station Officers / Driver Engineers /Firefighter-EMT-B/P's - full-time including Step Raises, 4% D/E Cert. pay & 20%/10% Officer pay - includes 2 additional full-time FF	1,055,573	910,006	884,915	145,567
	<i>Total Regular Salaries & Wages</i>	1,082,573	937,006	911,915	145,567
121	Volunteer Pay:				
.01	Volunteer Chief's Reimbursement - Chief has declined	-	-	-	-
.02	Volunteer Assistant Chief's Reimbursement	-	-	-	-
.03	Volunteer firefighters (Station 24 and Station 25) - less volunteer participation	125,000	180,000	123,544	(55,000)
	<i>Total Volunteer Pay</i>	125,000	180,000	123,544	(55,000)
140	Overtime wages - WC injury coverage has been driving OT up	200,000	199,445	171,188	555
210	Employer Payroll Taxes @ 7.65% of Pay	107,679	97,540	87,143	10,139
220	Retirement Plan - 401(k) - more participation by paid staff but almost no volunteer participation	80,000	45,000	50,793	35,000
230	Employee Insurance Benefits				
	Medical/Dental/Vision/Life Insurance for Full Time Employees - Increased to \$645 per employee (17) per month to account for 9.5% increase.	131,580	103,500	103,500	28,080
	Statutory AD&D	2,928	2,538	2,538	390
	<i>Total Insurance Benefits</i>	134,508	106,038	106,038	28,470
240	Worker's Compensation	55,572	47,559	45,008	8,013
250	Unemployment Tax	2,835	2,835	2,835	-
312	Professional Services:				
	Grant Writing Services	2,805	2,750	-	55
	Firefighter Annual Physicals	22,440	22,000	16,385	440
	Background Checks, Drug Testing, Drivers License Checks	1,000	1,530	910	(530)
	<i>Total Professional Services</i>	26,245	26,280	17,295	(35)
314	Legal Services (Requires District Board Approval)	-	-	-	-
320	Accounting Fees - additional 2 FF plus 3% increase	12,900	12,122	10,582	778
400	Travel & Per Diem - (Greater FL Fire School, Orlando Fire Conference, Seminars, etc.)	1,000	4,590	1,504	(3,590)
410	Phones, Television & Internet (Station Phones, Air Cards) approx. \$1200 per month for all	15,000	11,220	14,728	3,780
411	Advertising	520	510	-	10
412	Postage & Freight	520	510	82	10

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - FIRE DEPARTMENT

Department: 1250 Key Largo Volunteer Fire Department
Exp Transaction Code 522 (except as indicated below)

Updated 08/03/2021

Acct #	Computation / Explanation	FY 21-22 Tentative Budget	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
430	Utilities				
.01	Electric	28,091	27,540	25,294	551
.02	Water	10,404	10,200	8,572	204
.03	Fire Hydrant Maintenance @ \$ 50 per hydrant - Hydrant's increased to 304 total in KL	15,200	14,025	11,850	1,175
.04	Propane Gas - based on projected	400	750	260	(350)
.07	TV Service - based on projected	5,500	4,794	5,278	706
	<i>Total Utilities</i>	59,595	57,309	51,254	2,286
440	Rent & Leases:				
	Station 24 Copier/Scanner/Fax Lease	3,550	4,500	4,230	(950)
	Oxygen Tank Rental	500	1,000	1,000	(500)
	Annual Lease Payment - DEP Station 25 Property	300	300	300	-
	Red Alert NFRIS Incident Reporting Program Support and Maintenance & SmartCop CAD	7,500	6,120	4,862	1,380
	Software - Fire Manager Scheduling and Time & Attendance Software	2,200	2,040	2,200	160
	<i>Total Rent & Leases</i>	14,050	13,960	12,592	90
450	Risk Management				
	Package Policy (Property, General & Mgmt. Liability, Portable Equip, Umbrella & Auto)	59,711	59,821	59,821	(110)
	Cancer Benefit Insurance (New FL Statue)	1,831	1,795	1,795	36
	Accident and Sickness	5,610	5,500	5,320	110
	Storage Tank Liability	1,785	1,750	1,611	35
	<i>Total Risk Management</i>	68,937	68,866	68,547	71
460	Repair & Maintenance: Equipment - Aerial Testing, Hose Testing, Pump Testing, Hydraulic	25,000	35,000	26,049	(10,000)
461	Repair & Maintenance: Buildings & Grounds	17,000	70,000	117,459	(53,000)
462	Repair & Maintenance: Vehicles	56,100	55,000	36,046	1,100
470	Printing and Binding	104	102	-	2
490	General Departmental: General Office & Administrative Costs				
.05	Other including Recruitment & Retention	1,500	3,500	1,267	(2,000)
.06	Computer/IT services	6,500	6,500	6,794	-
	<i>Total General Departmental</i>	8,000	10,000	8,061	(2,000)
491	Training - Instructor Fees, Education, Student Text and Fire Prevention				
.01	In-house training courses (Outside/In-house instructors/vendors) - Pump Ops, Officer	34,000	8,500	8,500	25,500
.02	Out of area training - Intercontinental Fire Academy, etc.	-	3,500	3,500	(3,500)

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - FIRE DEPARTMENT

Department: 1250 Key Largo Volunteer Fire Department
Exp Transaction Code 522 (except as indicated below)

Updated 08/03/2021

Acct #	Computation / Explanation	FY 21-22 Tentative Budget	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
.03	Fire Prevention (KLVFD Only) - Fire Safety Demonstrations at School	3,000	3,000	3,000	-
.04	Education & Text Books	1,000	2,550	3,097	(1,550)
.05	KAPLAN online education (60 firefighters)	4,845	4,750	4,500	95
	<i>Total Training</i>	<i>42,845</i>	<i>22,300</i>	<i>22,597</i>	<i>20,545</i>
510	Office Supplies & Computers	5,200	4,200	6,158	1,000
520	Operating Supplies				
.01	Fire Ground Safety (highway vests, cones, etc.)	1,000	1,750	938	(750)
.02	Daily Operating/Maintenance Supplies including small tools less then 1k (hoses, nozzles,	10,000	25,000	80,274	(15,000)
.03	Medical Supplies & Equipment	8,160	8,000	15,116	160
.05	Station Cleaning/Housekeeping Supplies	5,000	5,000	6,292	-
.06	Firefighting Gear - (including helmets, gloves, hoods, boots, coat & pants) based on no	18,000	24,000	23,158	(6,000)
.07	Clothing, Apparel - Pants, extrication gloves, tee shirts, patches, etc.	9,000	9,000	13,384	-
.08	Fire fighting Foam or suppression agent	8,000	11,220	4,680	(3,220)
	<i>Total Operating Supplies</i>	<i>59,160</i>	<i>83,970</i>	<i>143,842</i>	<i>(24,810)</i>
521	Fuel: Gasoline (for portable equipment)	75	75	94	-
522	Fuel: Diesel	15,000	20,000	13,872	(5,000)
540	Dues, Subscriptions and Publications	3,162	3,100	3,100	62
620	Capital Outlay: Buildings	-	-	-	-
	Station 24 Second Story	-	-	34,950	-
	<i>Total Capital Outlay: Buildings</i>	<i>-</i>	<i>-</i>	<i>34,950</i>	<i>-</i>
630	Capital Outlay: Infrastructure Improvements - Fire Hydrants				
	\$150,000 from Monroe County ILA	150,000	150,000	150,000	-
	<i>Total Capital Outlay: Infrastructure Improvements - Fire Hydrants</i>	<i>150,000</i>	<i>150,000</i>	<i>150,000</i>	<i>-</i>

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - FIRE DEPARTMENT

Department: 1250 Key Largo Volunteer Fire Department
Exp Transaction Code 522 (except as indicated below)

Updated 08/03/2021

Acct #	Computation / Explanation	FY 21-22 Tentative Budget	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
640	Capital Outlay: Equipment				
	Toughbook Computer	-	5,500	4,484	(5,500)
	Mobile Preplan RedNMX Software for Toughbooks for in-field inspections	-	3,850	3,835	(3,850)
	Masimo Rad-57 Pulse Ox with CO Oximeter with SpMet for both Adult & Pediatric	3,850	4,994	-	(1,144)
	Structural Collapse Camera	-	14,995	15,145	(14,995)
	Physio Control Lifepak 1000 AD with add on for ECG Display with Pediatric capability	4,400	4,379	-	21
	Classroom IT upgrades	-	-	6,883	-
	FireCom Cab Communication Headsets for E24 and E25	13,000	-	-	13,000
	<i>Total Capital Outlay: Equipment</i>	21,250	33,718	30,347	(12,468)
641	Capital Outlay: Vehicles				
	Air 24 Replacement	-	170,000	176,748	(170,000)
642	Capital Outlay: Small Tools & Equipment				
	Various Tools, Equipment, etc. Costing >\$1,000 but < \$ 5,000 per each item and a useful life of 1 year or more	7,500	12,000	23,643	(4,500)
805	Upper Keys Honor Guard	-	2,040	-	(2,040)
	<i>Total Upper Keys Honor Guard</i>	-	2,040	-	(2,040)
<i>Total Operating Budget</i>		2,218,580	2,116,577	2,052,326	102,003
<i>Total Capital Budget</i>		178,750	365,718	415,688	(186,968)
<i>Total</i>		<u>2,397,330</u>	<u>2,482,295</u>	<u>2,468,014</u>	<u>(84,965)</u>

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - AMBULANCE CORP

Department: 1300 Key Largo Volunteer Ambulance Corp
Exp Transaction Code 526 (except as indicated below)

Acct #	Computation / Explanation	FY 21-22 Tentative Budget 2 Rescues	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
120	Regular Salaries & Wages:				
.01	Administrative (1 Position) - includes 8 holidays	43,520	58,801	22,991	(15,281)
.02	Paramedic Payroll - includes 8 holidays and 2 additional full-time (and 6 additional full-time for third truck) for full-time and part-time personnel	445,982	362,376	see net figure below	83,606
	Less: EMS Income Applied to Offset Reimbursement -	(150,000)	(268,000)	see net figure below	118,000
	Total Paramedic Payroll Reimbursement	295,982	94,376	94,376	201,606
	Total Regular Salaries & Wages	339,502	153,177	117,367	186,325
121	Volunteer Pay: Volunteer Reimbursement - Includes \$500 per month for Deputy Chief of Administration - based on 1.5 volunteers per day for both Rescue for two Rescue system and 1 volunteer per Rescue on the three Rescue system.	113,492	191,030	182,378	(77,538)
140	Overtime Wages - based on sick and vacation time	75,000	24,930	24,930	50,070
210	Employer Payroll Taxes @ 7.65% of Full Time Wages and Volunteer Pay	51,867	48,741	46,002	3,126
220	Retirement Contributions - 401K (8% employer contribution)	34,240	2,500	3,914	31,740
230	Benefits for 7 or 13 full-time medics (up to \$575 per mo. each FT emp.)	49,984	34,500	12,660	15,484
240	Worker's Compensation	22,194	21,217	19,736	977
250	Unemployment Tax	300	300	300	-
312	Professional Services: Medical Director, etc.			-	
.02	Medical Director - includes 3% increase	18,543	18,720	18,000	(177)
.03	Background Checks, drug testing	780	765	180	15
.04	Other - Grant Writing	2,081	2,250	-	(169)
	Total Professional Services	21,404	21,735	18,180	(331)
320	Accounting and Financial Services - includes 3% increase	11,985	11,330	10,908	655
400	Travel & Per Diem - Training, Seminars, Meetings	2,000	4,000	1,548	(2,000)

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - AMBULANCE CORP

Department: 1300 Key Largo Volunteer Ambulance Corp
Exp Transaction Code 526 (except as indicated below)

Acct #	Computation / Explanation	FY 21-22 Tentative Budget 2 Rescues	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
410	Station Phone Services: (4 phone & 2 fax lines), DSL/Internet, Wireless Air Cards for laptops in trucks - reduced # of lines	10,924	11,200	17,570	(276)
411	Advertising	416	400	400	16
412	Postage & Freight	364	357	350	7
430	Utilities				
.05	Electric & Propane	12,500	11,730	11,876	770
.06	Water	2,000	3,264	1,632	(1,264)
	<i>Total Utilities</i>	14,500	14,994	13,508	(494)
440	Rental Equipment - O2 rental bottles, etc.	4,682	4,590	3,646	92
450	Insurance & Risk Management				
	Fire/Wind/Flood	34,767	34,085	24,662	682
	Auto & Umbrella	10,710	10,359	6,910	351
	Disability Insurance (All Members) -	3,825	3,570	2,794	255
	<i>Total Insurance & Risk Management</i>	49,302	48,014	34,366	1,288
460	Repair & Maintenance: Equipment	42,917	42,075	30,124	842
461	Repair & Maintenance: Buildings (does not includes \$3,000 for ceiling tile replacement in the kitchen and classroom upstairs Station 23)	26,010	40,000	44,924	(13,990)
462	Repair & Maintenance: Vehicles - based on projected amount	48,000	20,000	47,014	28,000
470	Printing and Binding	1,301	1,275	1,275	26
490	General Departmental: Miscellaneous Expenses				
.08	Computer R&M	6,242	6,000	5,606	242
.10	Employee Assistance Program - add 2 + 6 personnel (program through AETNA approx. \$2 per month per member)	1,224	1,100	1,260	124
.12	Membership & Retention	2,601	2,500	1,300	101
	<i>Total General Departmental</i>	10,067	9,600	8,166	467

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - AMBULANCE CORP

Department: 1300 Key Largo Volunteer Ambulance Corp
Exp Transaction Code 526 (except as indicated below)

Acct #	Computation / Explanation	FY 21-22 Tentative Budget 2 Rescues	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
491	Training - Instructor Fees, Education				
.07	ACLS/PALS (taught in alternating years)	1,561	1,530	1,530	31
.08	ClinCon or EMS Expo	-	1,795	1,795	(1,795)
.10	Misc. Training/Books & pig tracheas	936	918	918	18
.15	Handtevy Pals class	-	-	-	-
.20	Kaplan/FireEMS Academy online training for members (45 @ \$40)	1,873	1,800	1,800	73
.25	Advanced Airway Management	2,497	2,448	2,448	49
.30	ACS with 12-lead	-	2,448	2,448	(2,448)
.40	Advanced Stroke Life Support	2,497	2,448	2,448	49
.50	Training mannequin - less \$5,000 donation (from Kay)	3,750	-	-	3,750
<i>Total Training</i>		13,114	13,387	13,387	(273)
510	Office Supplies	2,601	2,550	2,745	51
520	Operating Supplies				
.09	Station Supplies: Ambulance & Building	14,000	11,500	11,424	2,500
.10	Medical Supplies: Bandages/First Aid/Drip Sets	63,000	50,000	59,622	13,000
.11	Uniforms, Clothing and Apparel, Membership Supplies	6,500	5,500	7,152	1,000
.12	Small Tools:	6,000	6,500	-	(500)
<i>Total Operating Supplies</i>		89,500	73,500	78,198	16,000
522	Fuel: Diesel	14,000	12,500	10,750	1,500
524	Medicine & Drugs : Supplies: Medicine & Controlled Substances	21,000	18,000	18,954	3,000
	Narcan to Community	624	612	inc above	12
<i>Total Medicine & Drugs</i>		21,624	18,612	18,954	3,012

KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
BUDGET DETAILS - AMBULANCE CORP

Department: 1300 Key Largo Volunteer Ambulance Corp
Exp Transaction Code 526 (except as indicated below)

Acct #	Computation / Explanation	FY 21-22 Tentative Budget 2 Rescues	FY 20-21 Adopted Budget	FY 20-21 Projected Actuals	Budget Increase / (Decrease)
540	Dues, Subscriptions and Publications	12,311	14,443	12,311	(2,132)
643	Capital Outlay: Buildings				
	Replace Station 23 office carpet with tile	-	7,750	7,750	(7,750)
	Replace entryway awnings	3,250	-	5,500	3,250
	<i>Total Capital Outlay: Buildings</i>	3,250	7,750	13,250	(4,500)
640	Capital Outlay: Equipment				
	3 Toughbook computers	-	16,500	9,102	(16,500)
	Employee ID Badge Printer	-	1,825	2,195	(1,825)
	<i>Total Capital Outlay: Equipment</i>	-	18,325	11,297	(18,325)
641	Capital Outlay: Vehicles - 2008 & 2011 Ambulance Replacement, 1 paid for from using remaining Trauma District Funding	466,624	225,000	-	241,624

Department Total

<i>Total Operating Budget</i>	1,083,601	840,957	775,611	242,644
<i>Total Capital Budget</i>	469,874	251,075	24,547	218,799
<i>Total</i>	<u>1,553,475</u>	<u>1,092,032</u>	<u>800,158</u>	<u>461,443</u>

**KEY LARGO FIRE RESCUE AND EMS DISTRICT
FY 2021-2022
VEHICLE REPLACEMENT SCHEDULE**

9/2/2021

Year	Beginning Balance	Contributions	Purchases & Other Distributions	Ending Balance	Vehicle to be Replaced
09/30/21	\$ 525,114	\$ 255,000	\$ (176,748)	\$ 603,366	Cascade/Air Truck Remount
09/30/22	603,366	225,000	(218,653)	609,713	ambulance (new in 2011 & 2008) + use of Trauma Funding of \$247,771
09/30/23	609,713	225,000	-	834,713	
09/30/24	834,713	225,000	-	1,059,713	
09/30/25	1,059,713	250,000	(260,837)	1,048,876	ambulance (new in 2015)
09/30/26	1,048,876	250,000	(268,662)	1,030,214	ambulance (new in 2016)
09/30/27	1,030,214	250,000	-	1,280,214	
09/30/28	1,280,214	250,000	-	1,530,214	
09/30/29	1,530,214	250,000	-	1,780,214	
09/30/30	1,780,214	275,000	(357,657)	1,697,557	ambulance (new in 2020)
09/30/31	1,697,557	275,000	(311,453)	1,661,104	ambulance (new in 2021)
09/30/32	1,661,104	275,000	(742,821)	1,193,283	E25
09/30/33	1,193,283	275,000	(765,106)	703,177	E24
09/30/34	703,177	275,000	(468,354)	509,823	Tanker
09/30/35	509,823	300,000	(350,543)	459,280	ambulance (new in 2025)
09/30/36	459,280	300,000	(361,059)	398,221	ambulance (new in 2026)
09/30/37	398,221	300,000	-	698,221	
09/30/38	698,221	300,000	-	998,221	
09/30/39	998,221	300,000	(1,117,215)	181,006	Ladder

Equipment/Vehicle Type	Dept	Unit #	Year New	Service Life	Replace Year	Years to Replacement	Estimated Replacement Cost in FY22
Technical Rescue Pumper	Fire Rescue	SQUAD-24	2013	20	NA	NA	-
Tanker/Pumper	Fire Rescue	TANKER-24	2014	20	2034	13	309,637
Ladder / Pumper	Fire Rescue	LADDER-24	2014	25	2039	18	637,132
Class A Engine	Fire Rescue	ENGINE-25	2017	15	2032	11	521,000
Class A Engine	Fire Rescue	ENGINE-24	2018	15	2033	12	521,000
Cascade Air Fill & Lighting Truck	Fire Rescue	AIR-24	2022	20	2042	21	234,450
Type III Ambulance	EMS		2008	10	2018	-3	225,000
Type III Ambulance	EMS		2011	10	2021	0	225,000
Type III Ambulance	EMS		2015	10	2025	4	225,000
Type III Ambulance	EMS		2016	10	2026	5	225,000



PUBLIC RISK INSURANCE ADVISORS

PART OF THE
BROWN & BROWN TEAM

INSURANCE PROPOSAL PREPARED FOR

Key Largo Fire Rescue & Emergency Medical Services District

October 1, 2021 – October 1, 2022

PRESENTED BY:
Kyle Stoekel, Public Risk Advisor
September 14, 2021

P.O. Box 2416 | Daytona Beach, FL 32115

Phone: 386.252.6176 | Fax:
386.239.4049

www.bbpria.com



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Our Story

Public Risk Insurance Advisors (PRIA) is a proud member of the Brown & Brown family – an 80-year-old, publicly traded, Florida corporation currently ranked as the 6th largest insurance brokerage in the United States of America. Our Brown & Brown family is now more than 10,000 teammates, spanning from London to Los Angeles. Through our collaborative efforts, we design, place, and service more than \$20 Billion in annual insurance products. We passionately undertake these efforts on behalf of our clients – ranging from individuals and small businesses, to state governments and Fortune 500 companies.

The PRIA team is a highly-specialized unit of insurance advisors 100% trained to deliver industry-leading services to public entities in the State of Florida. Since 1992, we have continuously refined that specialization and enhanced our services, while becoming the largest public entity brokerage in Florida. Our team provides Property & Casualty and Employee Benefits services to governments from Key West to the Panhandle and represents more than 250 clients.

We have proven over nearly three decades of service to local governments that we are a highly sophisticated and accountable team of insurance professionals, laser-focused on providing both world-class brokerage services and concierge-level support to our clients. We have built our reputation by empowering our governmental clients to outperform their industry peers, lower their cost of risk, and enhance their employee benefits programs - all while staying within their annual budgetary constraints. Our team is committed to serve those who serve the public – and provide superior service to our clients, their staff, and their employees.

An Introduction to Your Service Team

Account Executives

Matt Montgomery Executive Vice President	(386) 239-7245	mmontgomery@bbpria.com
Robin Russell, ARM-P, CISR, CSRM Director of Operations	(386) 239-4044	rrussell@bbpria.com
Paul Dawson, ARM-P Senior Vice President / Public Risk Advisor	(386) 239-4045	pdawson@bbpria.com
Michelle Martin, CIC Senior Vice President / Public Risk Advisor	(386) 239-4047	mmartin@bbpria.com
Brian Cottrell, CIC, CRM Vice President / Public Risk Advisor	(386) 239-4060	bcottrell@bbpria.com
Kyle Stoekel, ARM-P, CIC Public Risk Advisor	(386) 944-5805	kstoekel@bbpria.com
Victoria "Tori" Reedy Executive Coordinator	(386) 239-4043	vreedy@bbpria.com

Service Representatives

Melody Blake, ACSR Public Risk Specialist	(386) 239-4050	mblake@bbpria.com
Patricia "Trish" Jenkins, CPSR Public Risk Specialist	(386) 239-4042	pjenkins@bbpria.com
Danielle Coggon, CISR Public Risk Specialist	(386) 239-4048	dcoggon@bbpria.com
Christina Carter, CIC, CRM Public Risk Specialist	(386) 333-6069	ccarter@bbpria.com
Schylar Howard Public Risk Specialist	(386) 265-6117	showard@bbpria.com
Emily Bailey Public Risk Specialist	(386) 333-6085	ebailey@bbpria.com
Alexa Gray Assistant Public Risk Specialist	(386) 333-6068	agray@bbpria.com

Certificate Requests: certificates@bbpria.com ***Claim Reporting:*** claims@bbpria.com

Our Service Team philosophy focuses on accountability at all levels of account management. Our goal is not simply to meet your service needs, but to exceed them. All the employees at PRIA are dedicated to achieving this goal and distinguishing ourselves from the competition.

Storage Tank Liability Aboveground

Term: October 1, 2021 to October 1, 2022

Company: ACE American Insurance Company
(Rated A++ XV by A.M. Best)

Form: Claims Made

Schedule of Covered Storage Tanks:

Insured Facility Name and Address	Tank ID No.	Tank Size (gal.)	Tank Type (UST or AST)	Retroactive Date
Station 25 220 Reef Drive Key Largo, Florida 33037	9810338	2,500	AST	06/01/2010

Limit of Liability:

Coverage Section	Limit of Liability	Retention	Retroactive Date
Per Storage Tank Incident (Claims and Remediation Costs)	\$1,000,000	\$5,000	06/1/2010
Storage Tank Incidents Aggregate (Claims and Remediation Costs) for	\$1,000,000		
Legal Defense Expenses Aggregate	\$1,000,000		
Total Policy Aggregate	\$2,000,000		

Subject to:

1. Receipt and review of completed and signed Chubb TankSafe application and tank inventory, prior to binding.

Storage Tank Liability Aboveground

Forms include but not limited to:

Form	Edition Date	Form Name
PF-31181	10/10	TankSafe Policy Form (US)
PF-54022	02/20	Extended Reporting Period Scope Confirmation (First-Party Discovery) Endorsement
PF-31164	09/10	Schedule of Covered Storage Tanks Endorsement
PF-31172	09/10	Financial Responsibility Condition Endorsement
PF-31174	09/10	Loading and Unloading Coverage (Time Element Reporting) Endorsement
CC-1K11i	02/18	Signatures
PF-47337b	02/20	Terrorism Risk Insurance Act Coverage (Florida-Specific) Endorsement
TRIA11e	08/20	Disclosure Pursuant to Terrorism Risk Insurance Act
ALL-20887a	03/16	Chubb Producer Compensation Practices & Policies
ALL-5X45	11/96	Questions about your Insurance?
PF-31833b	03/21	Florida Amendatory Endorsement
All-21101	11/06	Trade or Economic Sanctions Endorsement
ILP001	01/04	OFAC Advisory Notice to Policyholders

Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:

ACE provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Basic Extended Reporting Period – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Optional Extended Reporting Period – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 30 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Storage Tank Liability Underground

Term: October 1, 2021 to October 1, 2022

Company: ACE American Insurance Company
(Rated A++ XV by A.M. Best)

Form: Claims Made

Schedule of Covered Storage Tanks:

Insured Facility Name and Address	Tank ID No.	Tank Size (gal.)	Tank Type (UST or AST)	Retroactive Date
Station 24 1 East Drive Key Largo, Florida 33037	9601841	2,500	UST	10/01/2010

Limit of Liability:

Coverage Section	Limit of Liability	Retention	Retroactive Date
Per Storage Tank Incident (Claims and Remediation Costs)	\$1,000,000	\$5,000	10/1/2010
Storage Tank Incidents Aggregate (Claims and Remediation Costs) for	\$1,000,000		
Legal Defense Expenses Aggregate	\$1,000,000		
Total Policy Aggregate	\$2,000,000		

Subject to:

1. Receipt and review of completed and signed Chubb TankSafe application and tank inventory, prior to binding.

Storage Tank Liability Underground

Forms include but not limited to:

Form	Edition Date	Form Name
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PF-31172	09/10	Financial Responsibility Condition Endorsement
PF-31174	09/10	Loading and Unloading Coverage (Time Element Reporting) Endorsement
CC-1K11i	02/18	Signatures
PF-47337b	02/20	Terrorism Risk Insurance Act Coverage (Florida-Specific) Endorsement
TRIA11e	08/20	Disclosure Pursuant to Terrorism Risk Insurance Act
ALL-20887a	03/16	Chubb Producer Compensation Practices & Policies
ALL-5X45	11/96	Questions about your Insurance?
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All-21101	11/06	Trade or Economic Sanctions Endorsement
ILP001	01/04	OFAC Advisory Notice to Policyholders

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When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

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Optional Extended Reporting Period – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 30 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Premium Recapitulation

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
Storage Tank Liability			
Aboveground	\$469.00	<input type="checkbox"/>	<input type="checkbox"/>
Underground	\$1,245.00	<input type="checkbox"/>	<input type="checkbox"/>

I authorize PRIA to request the underwriters to bind coverage on the items indicated above and acknowledge receipt of the Compensation and Financial Condition Disclosure(s) provided in this proposal.

(Signature)

(Name & Title)

(Date)

 **SIGN HERE**

Key Largo Fire Rescue & Emergency Medical Services District



Notes of Importance:

1. Quotes provided in the proposal are valid until 10/01/2021. After this date terms and conditions are subject to change by the underwriters.
2. Not all coverages requested may be provided in this quotation.
3. **The total premium is due within 30 days of inception. Premium financing can be arranged if needed.**
4. Quote is not bound until written orders to bind are received from the insured and the Company subsequently accepts the risk.
5. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
6. Higher limits of liability may be available. Please consult with your agent.
7. This proposal is based upon exposures to loss made known to the Public Risk Insurance Advisors. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
8. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

Retail Compensation Disclosure

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 (386) 252-6176 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>.

Key Largo Fire Rescue & Emergency Medical Services District



Guide to Bests Ratings		
Best Category	Rating	Description
Secure	A++	Superior
Secure	A+	Superior
Secure	A	Excellent
Secure	A-	Excellent
Secure	B++	Very Good
Secure	B+	Very Good
Vulnerable	B	Fair
Vulnerable	B-	Fair
Vulnerable	C++	Marginal
Vulnerable	C+	Marginal
Vulnerable	C	Weak
Vulnerable	C-	Weak
Vulnerable	D	Poor
Vulnerable	E	Under Regulatory Supervision
Vulnerable	F	In Liquidation
Vulnerable	S	Rating Suspended
Not Rated	NR-1	Insufficient Data
Not Rated	NR-2	Insufficient Size and/or operating experience
Not Rated	NR-3	Rating Procedure Inapplicable
Not Rated	NR-4	Company Request
Not Rated	NR-5	Not Formally Followed
Rating Modifier	u	Under Review
Rating Modifier	q	Qualified
Affiliation Code	g	Group
Affiliation Code	p	Pooled
Affiliation Code	r	Reinsured

Guide to Best's Financial Size Categories		
Reflects size of insurance company based on their capital, surplus and conditional reserve funds in U.S. dollars.	I	Less than \$1,000,000
	II	\$1,000,000 - \$2,000,000
	III	\$2,000,000 - \$5,000,000
	IV	\$5,000,000 - \$10,000,000
	V	\$10,000,000 - \$25,000,000
	VI	\$25,000,000 - \$50,000,000
	VII	\$50,000,000 - \$100,000,000
	VIII	\$100,000,000 - \$250,000,000
	IX	\$250,000,000 - \$500,000,000
	X	\$500,000,000 - \$750,000,000
	XI	\$750,000,000 - \$1,000,000,000
	XII	\$1,000,000,000 - \$1,250,000,000
	XIII	\$1,250,000,000 - \$1,500,000,000
	XIV	\$1,500,000,000 - \$2,000,000,000
	XV	Greater than \$2,000,000,000

Public Risk Insurance Advisors always strives to place your coverage with highly secure insurance companies. We cannot, however, guarantee the financial stability of any carrier.