

# THE FPHASIF FACTS

Summer: 2013

Florida Public Housing Authority  
Self Insurance Fund, Inc.

Volume I, Issue 3

## Welcome to the Insurance Solution for Your Public Housing Needs



### Board of Directors

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Ronnie Ferguson - Director  
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Corey G. Mathews - Executive  
Director  
Brooke Butler - Insurance Specialist  
Pamela Wester - Insurance Specialist

800-763-4868 - Office  
850-385-2124 - FAX

## COVERAGE UPDATES

### My Community Workplace

We offer access to Mycommunitiworkplace.org, a web-based platform designed specifically for public and nonprofit entities. The site offers management-level training, including sexual harassment prevention, discrimination prevention, and ethical behavior. Model policies and forms are provided as well as a daily article on vital workplace risk issues.

### Mold

As Mold is a standard exclusion on property policies we are excited to announce that the FPHASIF Board voted to purchase mold coverage at no additional cost to its members.



## FPHASIF ANNOUNCES ANCILLARY/CASUALTY LINES POOL

In order to meet additional needs of our insured, FPHASIF is proud to announce long awaited addition of our ancillary/casualty lines pool.

With the addition of these lines, FPHASIF is now able to cover your housing authority:

- Auto Liability
- General Liability

- Public Officials Liability
- Employment Practices Liability

The insurance products offered through FPHASIF are available only to FAHRO members and are a unique benefit from your association that protects and advances the needs of your agency.

All proceeds accumulated from annual premiums become a shared asset of the paying FPHASIF members

and are retained, applied or returned to the members based upon the percentage each housing authority pays into the fund itself.

So, whether your agency needs property, general liability, auto, workers' compensation, directors and officers, public officials or any other type of coverage, FPHASIF is your one-stop shop for all of your insurance needs.



# FLORIDA PUBLIC HOUSING AUTHORITY SELF INSURANCE FUND, INC.



## Frequently Asked Questions

### What is FPHASIF?

FPHASIF is composed entirely of executive directors and risk managers for public housing authorities, who have retained licensed, quality experts in their respective fields (administrators, agents, actuaries, reinsurance brokers, attorneys and accountants), to ensure that first and foremost the product is a solid, safe and reliable product for our members. As an entity, our solvency has been and will remain our primary priority.

### Who qualifies for FPHASIF?

FPHASIF is available to all FAHRO members regardless of size, geographic location and types of properties. In fact, the more public housing authorities that purchase their insurance from FPHASIF, the

greater the premium reduction for everyone. Unlike many of the currently existing "pools," FPHASIF is a self insurance fund, which requires no additional financial liability to "pay" for other members of the fund.

### In addition to property insurance coverage, what other types of coverage does FPHASIF offer?

FPHASIF, along with our reinsurers, not only offers savings on property coverage, but also can access markets for all lines of insurance needed by public housing authorities. This includes general liability coverage, excess liability coverage, automobile, workers' compensation, crime, directors' and officers' liability, public official's liability and bonds and flood coverage.

### Why does FPHASIF not have a carrier rating?

FPHASIF is a self insurance fund operating as a carrier. This means that we bring multiple carriers together to share different areas of risk. Each of the individual carriers FPHASIF uses is A.M. Best "A-Rated" or higher.

By bringing multiple carriers together, FPHASIF is able to provide quality coverage at a competitive rate; and by working with only A.M. Best "A-Rated" or higher carriers, FPHASIF is also providing the protection of those same ratings.

As FPHASIF continues to grow, we will continue to increase our limit accordingly to ensure that our members continue to receive the same quality product that they have come to expect from us.

### Recognition of New Members

We would like to extend a warm welcome to our newest members: Avon Park, City of Fort Myers, Bartow, Gainesville and Winter Park housing authorities.

### 2013 Hurricane Season

Hurricane season is here, don't forget to review/revise your Disaster Preparedness Plan. FPHASIF has a sample plan available by contacting Brooke Butler: [brooke.butler@willis.com](mailto:brooke.butler@willis.com) If you are interested in participating on the FAHRO Disaster Preparedness Committee, please contact Chairperson Beth Kincey - [BKincey@bchaf.org](mailto:BKincey@bchaf.org)

### Board of Directors

The FPHASIF Board of Directors, made up of FAHRO members insured by the fund, is dedicated to protecting our members' risks, first and foremost. Each agency on the board of directors is dependent upon this program's success, has no interest in taking chances and is dedicated to the fund's solvency.

### HUNT Insurance Group-LLC/Willis

As third party administrator for FPHASIF, Hunt has provided reduced premiums, brokerage services, renewal strategy, pool account services and reporting, claim consulting, information systems support and accounting and marketing services. We are pleased to have Hunt as part of the FPHASIF team.



### 2013 Calendar of Events

- 08/6-8/2013- FAHRO Annual Conv./Trade Show  
Portofino Bay Hotel, Orlando, Fla
- 08/06/2013 - FAHRO BOD Meeting
- 08/06/2013 - FPHASIF BOD Meeting
- 09/10/2013 - FPHASIF Board Call
- 10/08/2013 - FPHASIF Board Call
- 11/12/2013 - FPHASIF Board Call
- 12/10/2013 - FPHASIF Board Call

If you have any questions, please contact Corey Mathews at [Corey@FPHASIF.com](mailto:Corey@FPHASIF.com)



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