

# Comprehensive Self-Insured Program – Third Party Administration Services

RFP # 20250389 Response



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# Letter of Transmittal

June 12, 2025

**Senior Division Manager - Purchasing**

Charlotte County Administration Complex

18500 Murdock Circle, Suite 344

Port Charlotte, Florida 33948-1094

**Reference: RFP 20250389 – Comprehensive Self-Insurance Program - Third Party Administration Services**

Dear Senior Division Manager:

Thank you for considering Preferred Governmental Claim Solutions, Inc. (PGCS) as a continued strategic partner to provide Comprehensive Self-Insurance Program - Third Party Administration Services for Charlotte County (hereinafter referred to as “County”).

PGCS is confident that upon review of our response to the County’s request for proposal, it will be evident that our company possesses the financial strength, superior products, and service delivery model that the County seeks. In this response, we will demonstrate that our superior workers’ compensation and liability claim expertise, industry-leading technology, and exceptional service will support the County and deliver excellent results.

PGCS fully understands the financial challenges the County faces in today’s market. Therefore, we have submitted a proposal that combines exceptional service and customer satisfaction in the most effective and efficient program. Simply put, our experienced people and exceptional processes distinguish PGCS from all other competitors.

PGCS is owned and supported by Davies. This affiliation provides our organization with the size, economic strength, stability, and resources necessary to deliver exceptional Third Party Claims Administration Services to the County.

Additionally, PGCS is partnered with USIS, Inc. d/b/a AmeriSys, formerly a Brown & Brown company, now a Davies company, to provide Medical Management services to PGCS clients. AmeriSys has collaborated with industry leader’s instrumental in delivering services required for timely and cost-effective claims handling. Founded in 1985, AmeriSys is a regional medical management/managed care organization and is URAC Workers’ Compensation Utilization Management certified. URAC is the nationally recognized certifying body for these programs and services.

The financial and management depth and resources afforded by our parent company Davies assures our customers that we will be there for them even during the most troubling times.

Why PGCS Stands Out as the Optimal Partner for the County:

**1. Public Entity Claims Management Focus** - PGCS’s client base is comprised solely of public entities. Our laser focus on claims and issues unique to public entities generally, and county’s more specifically, positions us to provide the most effective solutions to the County. PGCS’s unique claims approach, including a 24/7 professionally staffed nurse triage program, proactively addresses potentially complex claims at the onset of the injury, significantly impacting our clients’ programs and reducing their total cost of risk.

**2. Customer Service** - PGCS will provide the County a tailored program, measured by objective, performance driven standards. We are committed to providing the County with continued exceptional service that will exceed expectations.

**3. Proven Results** – Our public entity claims handling expertise and medical management service model have contributed to a reduction in average cost per claim. We are confident we can repeat that success for the County. In addition, PGCS has served the County for 10 years, providing superior



workers' compensation and liability claims administration, and that service and the rapport we have developed can continue uninterrupted. With our track record of delivering the highest quality results for the County, we are truly offering the County the finest professionals in our industry.

Thank you for the opportunity to provide services to the County. We truly value the relationship we have developed through the years and absolutely recognize that we would be providing services on your behalf for your employees, your colleagues, your citizens and very often friends. Moreover, we clearly understand we must protect the financial and human resources that are paid for by the hard-earned tax dollars of your citizens.

Viviane Ruiz, President of Worker's Compensation Ancillary Services, is authorized to enter, negotiate and execute contracts on behalf of Preferred Governmental Claim Solutions (PGCS), as a wholly owned subsidiary of Davies, and making our collaborative proposal even easier for the County.

The proposal includes PGCS response to RFP# 20250389 for Comprehensive Self-Insurance Program - Third Party Administration Services and response to Scope of Services and all required forms.

We look forward to oral presentations where we can provide additional information and/or answer any questions about how our organization can assist you in continuing to provide a superior claims program for the County.

Respectfully,

A handwritten signature in black ink, appearing to read 'Viviane Ruiz', with a long, sweeping horizontal line extending from the end of the signature.

Viviane Ruiz

President of Worker's Compensation Ancillary Services

Preferred Governmental Claim Solutions, Inc. (PGCS)

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## Pricing Proposal

Preferred Governmental Claim Solutions, (PGCS) will perform Third Party Workers' Compensation, Auto and General Liability Claims Administration services for the Charlotte County Board of County Commissioners starting October 1, 2025. Pricing is based upon life of contract. Contract is renewable upon mutually agreed upon terms.

Annual Flat Rate Service Fee     \$76,960.00

<b>Workers' Compensation Services</b>	<b>Fees</b>
<b>Lost Time Claims*</b>	<b>Included</b>
<b>Medical Only Claims*</b>	<b>Included</b>
<b>Report Only (unknown)</b>	<b>Included</b>
<b>Excess Reporting – WC &amp; Liability Claims</b>	<b>Included</b>
<b>EDI</b>	<b>Included</b>
<b>COBC (Medicare Reporting)</b>	<b>Included</b>
<b>Unlimited Access to Internet Claims System</b>	<b>Included</b>
<b>Subrogation &amp; SITF – WC &amp; Liability Claims</b>	<b>18% of recoveries</b>
<b>Telephonic Case Management</b>	<b>\$84/hr</b>
<b>Cardiac Telephonic Case Management</b>	<b>\$90/hr</b>
<b>Field Case Management *** (Account Approval Required)</b>	<b>Current Market Rates (Currently \$85/hr)</b>
<b>Pre-Certification **</b>	<b>\$125 per occurrence</b>
<b>Utilization Review **</b>	<b>\$84/hr</b>
<b>Medical Director/Physician Advisor Services</b>	<b>\$275 - \$325/hr</b>
<b>Medical Bill Review</b>	<b>\$6.95 per bill</b>
<b>Network(s) Access &amp; Repricing</b>	<b>28% of contracted savings (Below the fee schedule).</b>
<b>1099 Preparation</b>	<b>Included</b>

\* Life of Contract Pricing - 4% CPI will be added each year

\*\* Physician Advisor Fees not included

\*\*\* \$0.50 per mile plus expenses

Items that would be allocated to the claim file, though not a complete list would be as follows:

- Index Bureau Reporting
- Surveillance
- IMEs
- Vocational Services
- Court Reporters
- Transcripts
- Medical Records
- Legal Services
- Investigators
- Medical Management Services
  - Telephonic Case Management
  - Utilization Review
  - Field Case Management
  - PPO Access

<b>Property &amp; Liability Services</b>	<b>Fees</b>
<b>General Liability - Bodily Injury Claims*</b>	<b>Included</b>
<b>General Liability - Property Damage Claims*</b>	<b>Included</b>
<b>Automobile - Bodily Injury Claims*</b>	<b>Included</b>
<b>Automobile - Property Damage Claims*</b>	<b>Included</b>
<b>Public Officials (POL) Claims*</b>	<b>Included</b>
<b>Employment Practices Claims*</b>	<b>Included</b>
<b>Boiler &amp; Machinery Claims*</b>	<b>Included</b>
<b>Property Claims*</b>	<b>Included</b>
<b>Cyber Liability Claims*</b>	<b>Included</b>
<b>EMT Liability Claims*</b>	<b>Included</b>
<b>Other Third Party Liability Claims*</b>	<b>Included</b>

\* Life of Contract Pricing

Items that would be allocated to the claim file, though not a complete list would be as follows:

- Engineers and Other Experts
- Surveillance / Investigators
- Court Reporters
- Independent Adjusters – In-Depth Field Investigations
- Legal Services
- Index Bureau Reporting
- Property /Auto – Loss Appraisals
- Transcripts

## Scope of Services

PGCS has read and agrees to the following Scope of Services outlined below to administer the Charlotte County's Self-Insurance Third Party Administration Program.

These services include: Workers' Compensation and Liability Claims Administration on behalf of the County.

### 1. Where appropriate, analyze medical information and the statements taken from witnesses, as well as contact and control claimants.

#### Workers' Compensation

The claims supervisor reviews each new Lost Time claim on the day it is received and provides specific written instruction to the assigned claims specialist within one workday of receipt. These instructions will assist the claims specialist with information to determine compensability, possible "red flags", subrogation (or other offset potential), as well as any jurisdictional or claims management issues. The claims specialist is then given a due date to return the claim to the supervisor within 7 days with the initial contacts (3-point contact) completed (within 1 business day) as well as a detailed claim review, thorough investigation, reserve recommendations and if possible, the decision on compensability. The supervisor will follow up to verify that all criteria have been completed in a timely manner. Diaries are then set for follow up by the claim's specialist, the supervisor, and the NCM if applicable.

If a detailed investigation is needed in order to determine compensability, this is assigned with employer approval without delay. Medical records may also need to be obtained in an expedited manner in order to make a compensability decision within 14 days.

Compensability investigations begin by reviewing the facts of each case. i.e.:

- Was the employee injured while performing his regular duties within the course and scope of his employment?
- Did the injury occur on the employer premises?
- Idiopathic?
- Are there any pre-existing conditions?
- Is the injured worker a "repeat claimant"?

The claims specialist or nurse case manager will obtain most of this information during the initial 3-point contact. If further investigation is needed to decide, recorded statements may be taken.

If PGCS recommends a denial of the claim based on the investigation results, the claims specialist will discuss the claim and request approval of denial from the County. The County will have final authority to determine if the claim should be denied. If the County approves the denial recommendation, PGCS will so notify the injured worker by DWC-12, and inform the County.

The following is an excerpt of the 3-Point contact from our Procedure Manual:

- PROMPT initial contact – within one business day. Verify SSN and Date of Birth. Each attempt needs to be thoroughly documented in system notes.
- Employer - Obtain all the details on the accident including subrogation potential and witnesses. Find out what type of employee he/she is. Inquire about light duty availability.
- Employee - Details of the accident, any prior workers' compensation claims, auto accidents or other injuries. A detailed medical history is vital to determining major contributing cause and compensability of the claim. Explanation should be given to the employee to notify the employer when released to light duty to determine if suitable employment is available within the restrictions. (Contact must be done within 1 business day)

- Medical provider – Contact with the medical provider to obtain a DWC-25 to document the diagnosis, prognosis, work status and future treatment plan. Explain that all authorizations should be approved by PGCS/AmeriSys.
- Investigation - all claims must be thoroughly investigated during the initial contacts. If compensability decision cannot be made within 14 days and a more detailed investigation is needed a 120-day letter will be sent and the case will be assigned to a vendor partner for recorded statements, medical sweep, and on-scene investigation if needed.

A file is exported and sent to ISO at the initial indemnity payment; any report received is scanned to the claim file. The claims specialist can request an ISO search at any time.

## 2. Monitor all claims referred to defense counsel for disposition. (Counsel to be named by County).

Defense counsel is assigned when it is apparent that the issues cannot be resolved between the claims specialist and opposing counsel. The claims specialist, with the approval of the County, will assign defense giving direction as to how to proceed with the defense of the file. The claims specialist will maintain communication with defense counsel and the client determining strategy on a go-forward basis to bring the file to fair and equitable resolution for all parties. In an effort to control costs, PGCS' philosophy is for the claims specialist to maintain control of the file rather than surrendering all to the direction of defense counsel.

## 3. Prepare appropriate payment instruments and agreements for the settlement of each claim obligation and medical bills considered proper.

PGCS with the County's approval, and settlement agreements prepared by defense counsel, will issue payments on the County's behalf for the settlement of claims and/or payments for properly submitted medical bills.

## 4. Investigate all accidents to determine fault.

It is PGCS policy that all reported claims will be investigated to fullest extent warranted. The claims specialist will perform the investigation to include all available information from the claimant, the account, witnesses, medical providers and experts if warranted. All determinations of compensability and all determinations of liability and the damages owed will be made in accordance with the laws.

## 5. Obtain all relevant documentation including, but not limited to, Police Reports and Appraisals.

A critical part of the investigation process involves the accumulation of relevant pertinent documents. Our PGCS adjusting staff will gather all necessary formal documents from involved agencies, i.e., Police, Fire, EMS, etc. We will also have documents produced from both internal and other external sources (Field appraisals, weather reports, Independent Adjusters, defense counsel and other professional services). These documents will be retained in our claim system to be used in the overall claim evaluation.



## 6. Contact and maintain control on all claimants.

Contact with the physician and the injured worker and defense attorneys, if applicable, is done bi-weekly or more frequently if the claim/situation demands it. Files are maintained on a diary to help the claims specialist prioritize work.

## 7. Handling of all loss adjustments, investigations and settlements falling within and above the County's Self- Insured Retention.

Settlement can be costly and can greatly impact the financial standing of our clients. PGCS carefully weighs whether a settlement will be in the best interest of the client. Determination must be made on whether the claim has exceeded the self-insured retention level; if so, settlement authority is also obtained from the reinsurance carrier. Once the claims specialist has performed a full evaluation, the County is provided the facts and figures to support our position on the proposed settlement. Once the County has provided settlement authority, the claims specialist will discuss their offer with the injured employee or defense attorney. Prior to mediation the claims specialist evaluates the claim and makes their recommendation to the defense attorney for discussion on determining the best course of action, including the beginning and final offer. The claims specialist will lead all discussions with all parties, utilizing the attorney for legal advice.

## 8. Review all reported injury cases to determine if the Workers' Compensation Act is involved.

Compensability investigations begin by reviewing the facts of each case. i.e.:

- Was the employee injured while performing his regular duties within the course and scope of his employment?
- Did the injury occur on the employer premises?
- Idiopathic?
- Are there any pre-existing conditions?
- Is the injured worker a "repeat claimant"?

The claims specialist will obtain most of this information during the initial 3-point contact. If further investigation is needed in order to decide, recorded statements may be taken.

## 9. Determine compliance of the injuries and illnesses in accordance with the Workers' Compensation Act.

PGCS prides itself on customization of programs to maximize utilization management. It begins with ensuring compensability of the injury and the treatments being prescribed are related to the reported injury. Once that has been determined, then all measures are taken to return the injured employee back to gainful employment. Questions are posed to the Authorized Treating Physician (ATP) regarding functional limitations rather than blanket off work statements. This allows the County to maximize modified duty positions by focusing on what the injured employee can do, rather than what they cannot do. It is our goal to have and maintain an excellent rapport with the provider community. AmeriSys offers peer to peer contact to help resolve any issues regarding medical necessity. It is in this way we ensure a strong relationship with the provider community that understands the intentions and goals of the County to provide an expedited and safe return to work for its employees, thereby lowering costs.

Coordination and referral to network medical providers allows for the best network penetration and the best network discounts.

The Telephonic Case-Manager (TCM) acts as the center point of contact ensuring delivery and communication to all approved providers of PBM and appropriate parties, forwarding appropriate issues to the utilization review department as necessary.

## 10. Determine eligibility and make payments of authorized medical benefits in accordance with the law.

The claims specialist will review all submitted medical bills and support medical documentation.

The claims specialist will approve medical bills within 3 days of receipt so that payments are processed on time.

The medical bill review system pairs professionally trained analysts with an automated cost containment system that has been developed specifically for Workers' Compensation claims, which will exceed your requirements. Our reviewers, along with a Registered Nurse when indicated, will identify un-bundling of surgical coding, hospital itemizations, over-utilization and medical necessity. The system is unique in that it can red flag the reviewer in the event that a provider has not billed in accordance with fee schedule rules. Our review process is indicated by the following criteria for each billing submitted.

- a) Identify up-coding
- b) Identify unbundling of outpatient, surgical, laboratory, or diagnostic procedures
- c) Application of State Fee Schedule
- d) Identification of Usual and Customary rates
- e) Identification of unnecessary services/procedures
- f) Identification of duplicate billings as well as possible duplicates
- g) Identification of PPO discounts
- h) Verification of pre-certification criteria and/or length of stay
- i) Adjudication of payment, denial or request for additional information within 20 days.

## 11. Determine and request payment of temporary disability compensation as authorized in accordance with medical reports received, current medical fee schedule, rehabilitation efforts made, and reports by the employer.

The claim specialist will immediately review all medical reports received on the claim and make a determination if the employee is eligible for indemnity benefits.

## 12. Process all settlements and appear at hearings where required.

The claims specialist, the supervisor, if necessary, the County contact and the defense attorney, if involved, participate in the settlement conference. The settlement guidelines, including authority levels are determined at that time to assure that everyone is aware and in agreement with the limitations and litigation strategy.

### 13. Review all open cases periodically to establish the status of disabled employees to assist in the settlement of their cases and report status to County's representative.

PGCS suggests the following meeting schedule. PGCS is dedicated to customizing in-person and/or phone meetings/reviews to meet the needs of the County.

- Participate in an annual meeting with the County and appropriate attorneys to review all legal claims.
- Participate in an annual meeting with the County to review medical providers.
- Twice per year, meet with the County to review all open cases to assist in the settlement of the cases. Such reviews include a written plan of action and review and verification of outstanding reserves.
- Participate in quarterly meetings with County staff to review program-wide issues.
- Participate in monthly meetings to review all light duty claims and any other claims as requested by County staff. Participate in other meetings as required.
- PGCS staff is available to meet for any additional meetings throughout the year as requested by the County.

### 14. Determine the degree of permanent disability and wage loss. Recommend payment of wage loss benefits as authorized in accordance with the Statutes and/or settlements or awards.

All workers' compensation claims are evaluated for compensability, injury (type and occurrence), dependency, wage information and reserving. All of this is evaluated at the onset of each claim. The evaluation process will be clearly documented in the claims system.

### 15. Provide assistance in providing rehabilitation of injured employees in the consultation for retraining or reassignment of employees with limited physical performance arising from the injury.

PGCS will assist the County in arranging for rehabilitation or retraining of employees in appropriate cases. Charges for these programs shall be considered allocated expenses and charged to the County.

### 16. Where appropriate, analyze medical information and the statements taken from witnesses and contact claimants.

#### **Liability**

The liability claims specialists are responsible for providing thorough, accurate, timely communication and advice to the County to resolve all claim related issues. The claims specialist will handle all cases professionally to assure a mutually beneficial resolution in a timely and cost-effective manner. The handling of the claims will involve, but not be restricted to:

- a) Initial investigation to determine liability.
- b) Investigation to determine the damages.
- c) Identify and pursue any and all third party (subrogation) possibilities.
- d) Establish, monitor and assure the accuracy of any reserves.
- e) Notify the excess carrier of any claim that is catastrophic or has excess potential.
- f) Adhere to all recommendations provided through the claim review process.
- g) Prepare and manage all litigation.

- h) Adhere to the timely filing of any and all legal documents.
- i) Close all files as deemed appropriate on a timely basis.

It is policy that all reported claims will be investigated to the fullest extent warranted. The claims specialist will perform the investigation to include all available information from the injured employee, the account, witnesses, medical providers and experts if warranted. All determinations of liability and the damages owed will be made in accordance with the laws.

The claims specialist will perform an investigation including obtaining information from the injured employee, the account, witnesses, medical providers and experts. The claims specialist will gather documentation and obtain any estimates needed to properly evaluate the claim. This will include but not be limited to:

1. Recorded statement where warranted by liability and / or damages. A summary of this statement should be included with the tape.
2. Verification of any physical injuries will be made. With any claim involving a physical injury, a medical release form will be obtained.
3. The police and incident reports will be obtained on all claims.
4. The fire department reports will be obtained on all property claims.
5. Photographs will be taken on all property claims. Photographs will be dated and carry a description.
6. Estimates and/or appraisals will be obtained on all automobile physical/property damage claims. Photographs will be obtained on all automobile claims.

## Report of Liability Claim

A liability claim is reported to the appropriate party by web entry, phone, email or fax, and entered to the system. The loss document is electronically entered to the claim in the system, which initiates a 'New Claim' diary for the claims specialist and the supervisor (in red) and creates a case note with the attachment. All subsequent documents received via mail are scanned and attached to the claim utilizing the appropriate case note type; faxes and emails are also attached to the claim. Each time a document is attached to the claim, a 'mail' diary is created for the claim's specialist.

## Claims Specialist Action

The 2-point contact will be completed by the claims specialist within one business day of receipt of the new claim notification diarized in the system and each contact will be documented in the system notes, including the person's name and telephone number.

### Client Contact:

Client is contacted to discuss the claim and to secure the following information:

- Facts of loss, and all information available on identity of claimant(s)
- Does the client dispute liability on claim? If so, why?

### Claimant Contact

Claimant is contacted to gather facts of the loss and the following data:

- The extent of the injury, if any, or damages being claimed.
- Current medical treatment and treating physician, if bodily injury is involved.

**17. Assist in the collection of claims against others for damage to County's property and subrogation of liability claims. The County is seeking a TPA that will develop a Subrogation program to assist the recovery of expenses where appropriate, this should be clearly shown in proposers' response.**

We carefully evaluate all subrogation possibilities and follow the claim to ensure the best recovery possible. Subrogation activities and recoveries are reported in the system.

PGCS handles Subrogation claims in-house.

The claims specialist will identify the potential for subrogation information gathered in the initial investigation of the claim, during which time contacts are made and available documentation such as official reports (police reports, etc.) are obtained. If the initial investigation indicates possible third party liability as a factor in the loss, the claim will be referred to the Subrogation Specialist for further review, and if subrogation potential exists, lien letters will be sent by certified mail to the appropriate parties. The claim will be placed on a diary so that contact is maintained with all parties in regard to the status of our subrogation and applicable timelines. Success is determined when all parties reach a consensus as to the amount of our lien recovery, with the Subrogation Specialist pursuing a maximum recovery.

Recoveries are reviewed, logged and prepared for entry by the Administrative Assistant and then entered to the system by the Accounting Dept. Recovery checks are then forwarded on to the attention of the designated representative at the client's location for deposit to the client's bank account. Each month, the Exception Register is reviewed by the Accounting Manager to verify all recoveries received have been entered properly. An Exception Register is sent monthly to the designated client representative detailing the recoveries received for that month. In addition, a copy of the recovery check and any supporting documentation is saved in the system claim file.

**18. Make recommendations on salvage matters.**

We carefully evaluate all salvage possibilities and follow the claim to ensure the best recovery possible. Salvage activities and recoveries are reported in the system and if it is determined that salvage recovery exists, we will engage the services of a salvor to assist with the best recovery possible.

**19. File all reports with the Excess Insurance carrier.**

PGCS has a dedicated excess reporting unit for communication to and securing reimbursement from the excess and/or reinsurance carriers.

**20. The service agent shall provide proper identification cards for all vehicles to show liability insurance coverage. These shall comply with the Florida Statutes covering insurance identification cards. The firm shall also provide accident kits for vehicles.**

Accepted and Agreed.



## 21. Consult with the authorized County representatives on all questionable or contested cases.

PGCS will consult the authorized County representatives on all questionable claims and claims recommended for denial based on the investigation results. The claims specialist will discuss the claim and request approval of denial from the County. The County will have final authority to determine if the claim should be denied.

## 22. Maintain a current roster of acceptable physicians for treatment of industrial accidents on a first aid and specialized basis, as well as maintain procedures for establishing close liaison with the treating physician.

PGCS will assist the County in the selection of a panel of physicians or other providers of health care to initially treat employees and a panel of medical specialist to provide long-term or specialty care. The County will have final approval of any medical doctors placed into the provider care network. To facilitate timely continuation of ongoing medical treatment, PGCS will utilize services of the County for all referrals to and/or the selection of medical facilities and specialists.

## 23. The firm awarded the proposal must provide meaningful loss and claim information that shall include detail loss information on all losses and claims. The ability to access these reports online is a requirement. Reports should be by product line (i.e. Auto Comprehensive, Auto Collision, Auto Medical Payments, Auto Bodily Injury, Auto Property Damage, Property Loss, Building or Contents, Comprehensive General Liability). Reports shall show vehicle numbers, location of property loss, dates, claimant names, employee names, and department codes. The reports must be flexible and integrated so that it can be a truly worthwhile management information system to give current accurate and analytical data on the overall cost and in a manner acceptable to the County's Risk Manager. Reports shall be provided on a monthly basis in whatever reasonable quantity is desired and shall indicate, but not be limited to, the work location of the worker, claim number, date of accident, name of injured employee, description of accident, nature of injury, age and sex of the injured employee, department and division name & code, status of claim, and actual paid and reserve amounts of claims separated into medical and indemnity sections. All reports shall be filed with the County Risk Management Division on a monthly basis. All reports must be accessible via internet for client to run reports as designed and have user-friendly ad hoc reporting capability.

Accepted and Agreed.

### **Claim Access – Risk Management Information System**

PGCS utilizes RISKMASTER, a comprehensive claims management solution, for both workers' compensation and property & liability claims. RISKMASTER is an occurrence/event-based system which tracks claims around a central occurrence/event and tracks financials at both claim & event

level. It captures a myriad of data elements ranging from type of accident, locations, NCCI coding for workers' compensation claims, all claimant information, litigation management, vehicle information, etc. RISKMASTER processes, manages and analyzes critical claims data for:

- General Liability
- Property and Casualty
- Workers' Compensation
- Automotive Liability
- Incident/Occurrence Administration
- First Reports of Injury (FROI)
- OSHA Compliance
- Insurance Policies
- Actuarial Reporting
- Adjuster/Case Management
- Funds Management
- EDI

For all claim types, the following information is tracked, but is not limited to:

- Persons involved (drivers, employees, witnesses, etc.)
- Adjuster information (including multiples)
- Litigation information
- Defendant information
- Claimant information (including attorney information)
- Location of incident
- Cause of incident
- All financial information across several lines

For vehicle accident claims, additional information is tracked:

- Accident type
- Accident description (coded types)
- Vehicle information linked to fleet information provided

For workers' compensation claims, additional information tracked is as follows:

- Dependents
- Restricted or work loss information
- Employment information
- OSHA information
- All NCCI information

The system provides flexibility to implement supplemental fields on any screen (event, claim, provider, payment, etc.) to track additional data elements. Examples would be a WC claim supplemental built to track presumption claims. Also another GL/Prop claim screen supplemental built to track catastrophe name.

Some additional important features to note:

- There are numerous code tables, all of which are user-defined And can be added or changed as needed.
- An extensive organizational hierarchy would allow 5 levels of customer-defined data to be used. Events are attached at the lowest level so aggregation can be done at any level needed.
- Multiple bank accounts can be setup at various levels in the organizational hierarchy.

- All claims are attached to policies which are entered to show every level of retention from the ground up or deductible up for each organization.
- Integration to outside systems for bill review, notice of injury/loss, etc.
- 1099 processing done seamlessly on each customer utilizing data from all or just certain bank accounts.

PGCS provides a claim portal to submit claims, generate reports, and review claims. The claim portal is based on a data warehouse which is updated nightly. Reports include loss runs and payment registers in multiple formats, including charts and graphs. There is no additional charge for user access to the claim portal. Permissions are based on both the user role and the organization hierarchy. Real-time access to claims in RISKMASTER is available for a limited number of users and a per-user license fee. Permissions are based on both the user role and the organization hierarchy.

PGCS shall provide the County, at no additional cost, the ability to access comprehensive, real-time online electronic claim, financial and reporting data and information. PGCS shall provide the County regularly scheduled statistical and loss reports as agreed upon by the parties in an acceptable format. Data capabilities will include:

Loss runs will be provided monthly sorted separately by policy year and department/location. Loss runs will list each claim separately. Specific summary reports also will be provided.

PGCS will provide the County real-time, online access to all claim files, including adjuster notes, supervisory notes, case management notes, diary items, payment records, medical bills and expense bills in an electronic format with internet-based access via our website at [www.pgcs-tpa.com](http://www.pgcs-tpa.com)

PGCS will provide reporting capabilities to evaluate the success of the program and whether our staff, medical clinicians, associated services vendor(s), and contracted entities are performing services and achieving the best possible outcomes in an effective and efficient manner.

PGCS will provide the County with data and reports to comply with its annual audit and actuarial requirements.

24. The firm accepted shall furnish all necessary supplies, forms (i.e. claim forms, auto, general liability, notice of injury, prescription first fill forms), and related documentation at its own expense. Charlotte County desires to update all of its current forms with the selected vendor and where possible integrate electronic transfer of forms/documents to and from the selected Vendor and the county's RMIS system.

Accepted and Agreed.

25. The County currently uses a Risk Management Information System (RMIS) to enter claims as incidents, when the incident is converted into a claim it is electronically transmitted to the TPA. The proposer must provide a manner and methodology as to how they can accommodate a two-way interface with the RMIS. For the TPA claim intake (RMIS to TPA), the expectation will be that minimally the TPA can accept a data feed via SFTP on a daily basis. Preferably, the TPA will be able to accept files on a multiple times per day basis. For data going from the TPA to the RMIS (updating the claim files within the RMIS), please propose frequency of data transfer, what data transfer would be appropriate to exchange, at an expected frequency of weekly at a minimum.

At PGCS, we strive to maintain the security of the County's data as it is transmitted from one location to the other, therefore our preferred method of establishing two-way data transfer between systems is via SFTP. We can accept and send data on a daily, weekly or monthly frequency. Daily claims feed between systems would be ideal as this will keep the TPA and the RMIS system in sync.

26. All penalties and interest incurred due to any Audit of Claims management by the State of Florida, or their representative(s), and shown to be the TPA's responsibility, shall be paid by the TPA. The County, or their representative reserves the right to request, and obtain in a format and place of the county's choosing, any documents including but not limited to Adjuster's Notes, Medical Bills, forms and the like necessary for the claims management services to comply with all applicable State, Federal and Administrative codes.

Accepted and Agreed.

27. The County desires the TPA to be available in person, or via electronic means at a minimum, for Quarterly Claim File reviews for Workers' Compensation and Liability Claims.

PGCS agrees to meet in person or via electronic means at a minimum, for quarterly file reviews as the County prefers. PGCS staff is available to meet for any additional meetings throughout the year as requested by the County.

# TECHNICAL PROPOSAL

## Proposal for Offering Workers' Compensation Claims Adjustment Services Experience, Background and Organization

Preferred Governmental Claim Solutions, Inc. (PGCS), a Davies Company, is a third-party claims administrator whose focus is solely on servicing Florida public entities. PGCS shares common leadership and is organizationally combined with AmeriSys. Since its founding in 1956, PGCS has provided claims administration services to over 400 governmental entities including schools, cities, towns, counties, community development districts, and fire districts.

Our connection to a well-established parent company enhances our operational capabilities and ensures long-term stability. Davies is a multi-award-winning professional services and technology business serving diverse markets via core operations in claims, insurance services, consulting, technology, and legal solutions.

In addition to our core third party administration service, Davies provides a full range of first-class tech-enabled claims solutions including desk-led technical claims handling, field adjusting, appraisals, and subrogation for insurers, brokers, MGAs, corporations, public entities, and municipalities. Davies has established and expanded its operations in the US over the last few years through a combination of organic growth and strategic acquisitions to develop specialized claims handling divisions that span workers' compensation; all lines of liability, including general liability, auto liability, professional liability, product liability, and public officials' errors and omissions claims; as well as property, transportation, and life and health across all 50 states. Davies now employs more than 2,600 professionals in the US and manages over 300,000 claims annually. Our specialized divisions within our claim solutions unit have the expertise and experience to handle diverse claims and deliver the highest level of customer service to meet the individual needs of our clients.

Davies has been handling claims in the US for over 70 years via integrated organizations, which now provide TPA services, including handling workers compensation and injury on duty claims. Davies offers an end-to-end range of comprehensive claims solutions and unmatched flexibility through our customizable service and pricing options, to accomplish your objectives. From process flows and reporting styles, every aspect of our adjusting solution is tailored to each client. This personalized approach coupled with our best practices in claims handling ensures a targeted focus on reducing the overall cost of claims, optimizing the customer experience, and eliminating avoidable litigation.

Davies represents hundreds of diverse clients, including more than 550 public entities, maintaining an average client relationship of 14 years, with some exceeding 30 years. Each year we handle over 50,000 workers' compensation claims for our clients. Thousands of new claims are handled annually for public entities, including cities, counties, transportation/transit administrations, school districts, villages, towns, and fire departments. Public entities comprise approximately 70% of Davies' current client base. Davies maintains an excellent reputation for superior claims handling and has provided relevant references that reflect our market leading status. We believe that we have a clear understanding of your objectives and are confident in our ability to improve your claims performance, reduce spend and deliver superior service.

Though we have developed an efficient and effective model, we are not stagnant. We are continually improving our programs and services to assure that you as our partner have the benefit of maximum support and best practices. Our Medical Management partner, AmeriSys, has developed programs to address the opioid epidemic and the Presumption law which now includes PTSD. These are examples of our continued commitment to improvement and enhancement of services on behalf of our clients.

Our extensive experience providing claims administration, medical management and related services to state governments, self-insured entities public entities and private companies, insurance companies, and self-insurance funds/trusts, and the Florida Workers' Compensation Insurance



Guaranty Association provides us with the unique experience and expertise to handle the Third Party Claims Administration services for Charlotte County.

Medical management is a very significant component of work-related injury and illness management. AmeriSys has extensive experience and systems to effectively handle and deal with medical issues seen in the workers' compensation environment today; from traditional musculo-skeletal injuries to complex disease exposure and disease processes. For example, we currently provide medical management services for the State of Florida WC Medical Management Program which includes Intake/Triage and Medical Management, including the servicing of Presumption claims, for approximately 13,000 reported claims per year. The State of Georgia has been a client since 2002 with AmeriSys providing the WC/MCO, Telephonic Case Management, Triage, Bill Review and Network access services.

Though some of these specialty medical claims programs may not have direct relevance to the County, our ability to rapidly develop and deploy specific programs for unique and/or arising issues, such as Heart Presumption Claims, PTSD, Opioid Usage, MRSA (Methicillin Resistant Staph Aureus), Anthrax exposure and others, demonstrates our commitment to our customers.

Our staff of Claims, Medical Case Managers, I/T, and Accounting professionals delivers the best product in the market place. Our claims administration program consists of workers' compensation, general liability, bodily injury, personal injury, property, auto liability, auto physical damage, employment practices liability, school leaders/educators liability and public officials liability. PGCS also provides a catastrophic adjusting team in the event of a hurricane, natural, or man-made disaster.

PGCS provides our clients a dedicated Subrogation Unit to pursue reimbursements from at-fault third parties. PGCS also has a dedicated excess reporting and recovery unit for communication to and securing reimbursement from excess and/or reinsurance carriers.

PGCS provides a state-approved Special Investigation Unit (SIU) to prevent and pursue fraudulent claims. This service is provided via a twenty-four hour seven day a week hotline.

Communication with our clients is the cornerstone of our claims administration program. Professional claims specialist, nurses, management, quarterly in-depth claim review meetings, 24/7 claim reporting, utilization of attorneys specializing in public entity defense, litigation management, and return to work programs are just a sample of how PGCS has set the standard for the industry.

PGCS is committed to partnering with our clients to provide professional and aggressive claim management programs. While we are recognized as the leader in the industry, we are always striving to improve the quality of our programs and expand the services we offer.

Please reference the following Qualifying Servicing Entity from the State of Florida.



CHIEF FINANCIAL OFFICER  
**JIMMY PATRONIS**  
STATE OF FLORIDA

February 20, 2025

Ms. Viviane Ruiz  
Vice President  
P.O. Box 616648  
Orlando, Florida 32861-6648

Re: Qualified Servicing Entity Annual Report  
Preferred Governmental Claim Solutions

Dear Ms. Ruiz:

The Qualified Servicing Entity Annual Report for your company has been received. The Division has reviewed this annual filing and found that your company is in compliance with Rule 69L-5.230(11) F.A.C. (Retaining Authorization as a Qualified Servicing Entity). This letter confirms that your company has been recertified for the period **March 1, 2025, through February 28, 2026.**

Attached is a copy of Form DFS-F2-SI-23 (Qualified Servicing Entity Annual Report Form), to be used for future filing of this report with the Division. Also attached is a copy of Form DFS-F2-SI-19 (Certification of Servicing for Self-Insurers), this form is to be completed within thirty (30) days after entering a contract for servicing of workers compensation claims.

Your next annual report is due in our office no later than **March 1, 2026.**

Should you have any questions or need further assistance, please contact me at (850) 413-1784 or via e-mail at [Dwayne.Manning@myfloridacfo.com](mailto:Dwayne.Manning@myfloridacfo.com).

Sincerely,

A handwritten signature in blue ink that reads "Dwayne Manning".

Dwayne Manning  
Sr. Management Analyst Supervisor

Attachments

<b>Self Insured Clients</b>	<b>Contact Person</b>	<b>Address</b>	<b>Phone Numbers</b>	<b>Start Date</b>	<b>Coverages Handled</b>
Brevard County BOCC	Julie Jones, Risk Manager	2725 Judge Fran Jamieson Way Bldg. B. Viera, Florida 32940	321-617-7247	10/1/2003	WC & Liability
Charlotte County	Raymond W. Carter, Risk Manager	18500 Murdock Cir E-4 Port Charlotte, Florida 33948	941-743-1334	10/1/2010	WC & Liability
City of Altamonte Springs	Traci Krewson, Risk Manager	225 Newburyport Ave Altamonte Spring, Florida 32701	407-571-8068	10/1/1991	Work comp
City of Bradenton	David Aura, Risk Manager	101 Old Main Street, Bradenton, Florida 34205	941-932-9482	10/1/2001	Work comp
City of Delray Beach	Paula Wolfe, Risk Manager	80 Depot Ave, Suite 1, Delray Beach, Florida 33444	561-243-7150	10/1/2013	WC & Liability
City of Ft. Myers	Marva Kauth, Risk Manager	2200 Second Street, Ft. Myers, Florida 33901	239-321-7065	10/1/2004	WC & Liability
City of Hallandale Beach	Jim Bushman, Risk Manager	400 South Federal Hwy Hallandale Beach, Florida 33009	954-457-1310	10/1/1993	Work Comp
Hillsborough County	Brenda Cogdell	601 E Kennedy Blvd Tampa, Florida 33602	813-635-8282	3/1/2024	WC & Liability
City of Homestead	Natalia Amaya, Risk & Safety Manager	100 Civic Court, Homestead, Florida 33030	305-224-4467	10/1/1998	Work Comp

City of Kissimmee	Roxane Walton, Director of HR and Risk Mgmt	101 N. Church Street, Suite 236 Kissimmee, Florida 34741- 5054	407-518- 2117	10/1/2003	WC & Liability
City of Leesburg	Jim Williams, Financial Director	501 West Meadow Street Leesburg, Florida 34749	352-728- 9768	3/1/2011	Work Comp
City of Plantation	Dawn Mehler, Assistant City Administrator	400 NW 73rd. Ave. Plantation, Florida 33317	954-797- 2226	10/1/1994	Work Comp
Escambia County BOCC	Robert Dye	321 Palafox Place Suite 200 Pensacola, Florida 32501	850-595- 4769	10/1/2005	Work Comp
Memorial Healthcare Systems	Sylvia Scremin, Manager Workers' Compensation	3111 Stirling Rd Hollywood, Florida 33021	954-276- 0943	11/1/2001	Work Comp
City of North Miami Beach	Shaun Gelvez, Assistant Director	17011 NE 19 <sup>th</sup> Avenue, 2nd floor North Miami Beach, Florida 33162	305-787- 6022	12/29/2017	WC & Liability
Osceola County BOCC	Mounia Derkouch, Risk Manager	1 Courthouse Square Suite 4200 Kissimmee, Florida 34741	407-742- 1430	7/1/2016	Work Comp
Town of Davie	Jose Lugo, Risk Manager	6591 Orange Drive, Davie, Florida 33314	954-797- 1097	10/1/2006	WC & Liability
Town of Palm Beach	Bob Miracle, Deputy Town Manager	360 S. County Road Palm Beach, Florida 33480	561-838- 5496	10/1/2015	WC & Liability

Preferred Gov Ins Trust	Jennifer Martin Executive Vice President	615 Crescent Executive Court, Ste 600 Lake Mary, Florida 32746	321-832-1691	10/1/1999	WC & Liability
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Detailed specifications should be provided of the product standards under which this proposal will operate.

### Workers' Compensation Claim Handling Approach

The claims supervisor reviews each new Lost Time claim on the day it is received and provides specific written instruction to the assigned claims specialist within one workday of receipt. These instructions will assist the claims specialist with information to determine compensability, possible “red flags”, subrogation (or other offset potential), as well as any jurisdictional or claims management issues. The claims specialist is then given a due date to return the claim to the supervisor within 7 days with the initial contacts (3-point contact) completed (within 1 business day) as well as a detailed claim review, thorough investigation, reserve recommendations and if possible, the decision on compensability. The supervisor will follow up to verify that all criteria have been completed in a timely manner. Diaries are then set for follow up by the claim’s specialist, the supervisor, and the NCM if applicable.

If a detailed investigation is needed to determine compensability, this is assigned with employer approval without delay. Medical records may also need to be obtained in an expedited manner to make a compensability decision within 14 days.

Compensability investigations begin by reviewing the facts of each case. i.e.:

- Was the employee injured while performing his regular duties within the course and scope of his employment?
- Did the injury occur on the employer premises?
- Idiopathic?
- Are there any pre-existing conditions?
- Is the injured worker a “repeat claimant”?

The claims specialist or nurse case manager will obtain most of this information during the initial 3 point contact. If further investigation is needed in order to decide, recorded statements may be taken.

If PGCS recommends a denial of the claim based on the investigation results, the claims specialist will discuss the claim and request approval of denial from the County. The County will have final authority to determine if the claim should be denied. If the County approves the denial recommendation, PGCS will so notify the injured worker by DWC-12, and inform the County.

The following is an excerpt of the 3-Point contact from our Procedure Manual:

- PROMPT initial contact – within one business day. Verify SSN and Date of Birth. Each attempt needs to be thoroughly documented in system notes.
- Employer - Obtain all the details on the accident including subrogation potential and witnesses. Find out what type of employee he/she is. Inquire about light duty availability.
- Employee - Details of the accident, any prior workers’ compensation claims, auto accidents or other injuries. A detailed medical history is vital to determining major contributing cause and



compensability of the claim. Explanation should be given to the employee to notify the employer when released to light duty to determine if suitable employment is available within the restrictions. (Contact must be done within 1 business day)

- Medical provider – Contact with the medical provider to obtain a DWC-25 to document the diagnosis, prognosis, work status and future treatment plan. Explain that all authorizations should be approved by PGCS/AmeriSys
- Investigation - all claims must be thoroughly investigated during the initial contacts. If compensability decision cannot be made within 14 days and a more detailed investigation is needed a 120-day letter will be sent and the case will be assigned to a vendor partner for recorded statements, medical sweep, and on-scene investigation if needed.

A file is exported and sent to ISO at the initial indemnity payment; any report received is scanned to the claim file. The claims specialist can request an ISO search at any time.

Contact with the physician and the injured worker and defense attorneys, if applicable, is done bi-weekly or more frequently if the claim/situation demands it. Files are maintained on a diary to help the claims specialist prioritize work.

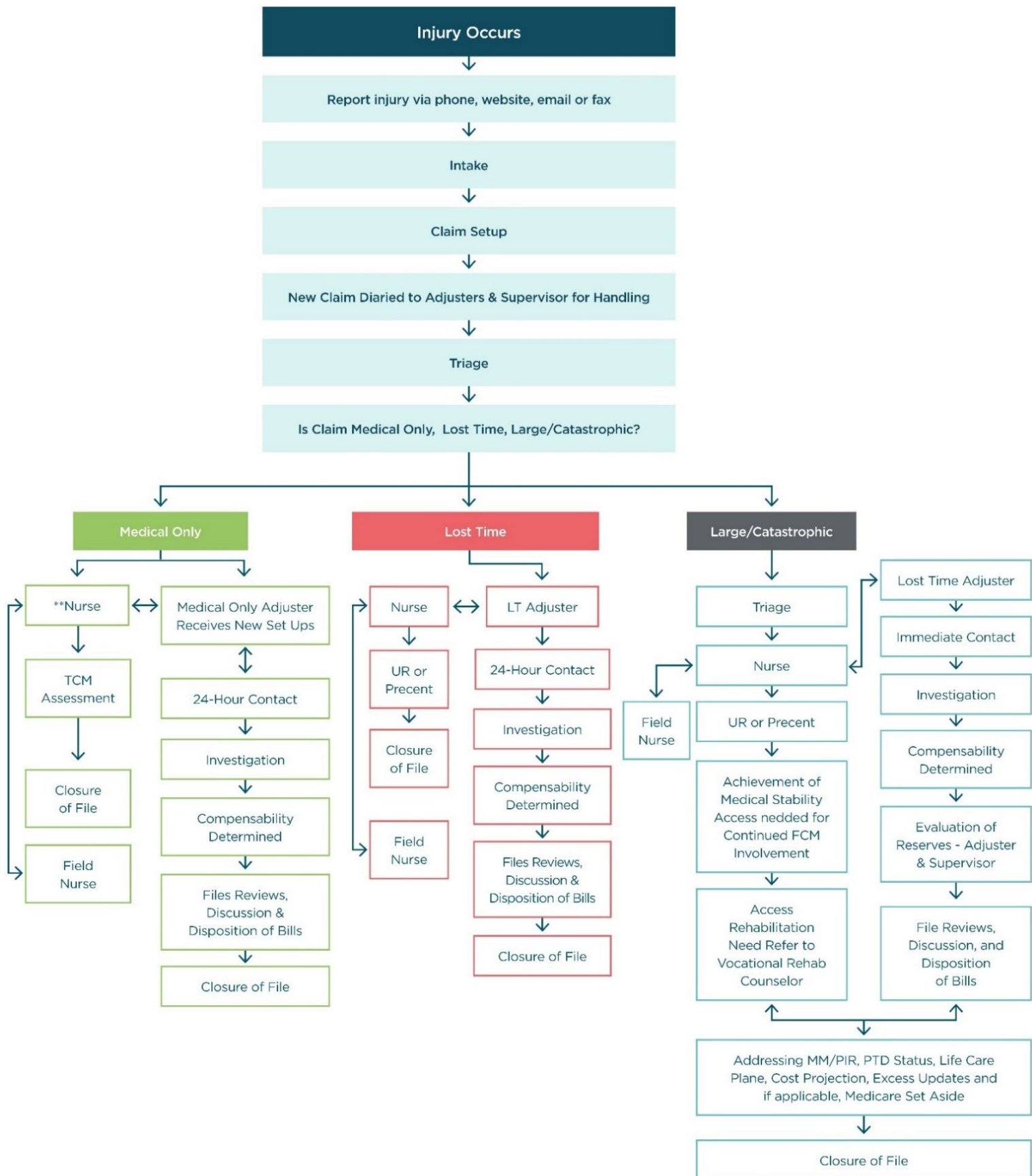
**Medical Only** is any claim wherein the injured worker did not lose more than 7 days from work and is treating for medical.

**Indemnity** is any claim wherein there is lost time from work of 7 days or more, or a Medical Only claim reaches \$10,000.00 in medical expense. We may also classify a claim as Lost Time if there is a need for investigation to determine compensability, or the claim is litigated, regardless of lost time.

Generally, once a Medical Only claim reaches or exceeds \$10,000 in medical expense it is transferred to an indemnity file. It would also be transferred should the injured employee start to lose time from work and lost days exceed 7 days. The claim would also be transferred to lost time in the event it becomes litigated.

Our goal is to keep the employee at work. But if that is not possible, the claims specialist and the employer work as a team to facilitate a quick return-to-work in a modified/transitional duty position as soon as a release to Return to Work (RTW) and restrictions are received. We have found that RTW in a modified duty position helps keep the employee's morale high and the claims costs low. The goal is to bring the claim to conclusion in the most economical way possible while still providing quality medical care for the injured employee. Internal claims handling guidelines are essential to providing excellent claims administration services. Our flexibility allows us to deliver a complete claims administration program that is tailored to the unique needs of the client.

## Life of a Workers' Compensation Claim



# References

## Reference #1: Preferred Governmental Insurance Trust

Contact Name: Jennifer Martin, Executive Vice President

Address: 615 Crescent Executive Court, Ste 600 Lake Mary, Florida, 32746

Email: jmartin@publicrisk.com

Phone: (321) 832-1691

Scope of Work: WC and Liability Claims, Third Party Claims Administration

Date of Contract: 1999 - current

## Reference #2: Brevard County BOCC

Contact Name: Julie Jones, Risk Manager

Address: 2725 Judge Fran Jamieson Way, Blg B, Viera, Florida, 32940

Email: Julie.Jones@brevardcounty.us

Phone: (321) 637-5446

Scope of Work: W/C and Liability Claims Administration, Third Party Claims Administration

Date of Contract: 2003 - current

## Reference #3: Fort Meyers, FL

Contact Name: Marva G Kauth

Address: 2200 Second Street, Ft Myers, Florida 33901

Email: mkauth@cityftmyers.com

Phone: (239) 321-7065

Scope of Work: W/C and Liability Claims Administration, Third Party Claims Administration

Date of Contract: 2004 - current

# Personnel and Experience

PGCS has the following designated team in place, which includes: (1) WC Lost Time Claims Specialist and (1) WC Claims Specialist (Medical Only).

Liability (1) Senior Claims Specialist and (1) Claims Specialist I.

## **Viviane Ruiz, President - WC and Ancillary Services**

Viviane has over 17 years of experience, currently providing the leadership, management, and vision necessary to ensure our clients have the proper systems, operational controls, people systems, and administrative and reporting procedures in place to effectively grow the organization and to ensure financial strength and operating efficiency. She collaborates across the executive team to develop and implement plans for the operational infrastructure of systems, processes, and personnel to accommodate the rapid growth objectives of our organization. Viviane has a Bachelor's Degree in Computer Information Systems, a Master's Degree in Business Administration, and a Master's Degree in Information Systems with a concentration in Health Information Technology.

## **Jenny Ross - Vice President WC Claims**

Jenny has over 30 years of industry experience, with expertise in private and public entity claims, including oversight of presumption claims for fire and police. Her leadership and oversight supports team growth, customer-centric relationships, and compliance with policies and regulations.

## **Cheryl Riley – Director of WC Claims**

Cheryl is responsible for the overall management of the workers' compensation, liability and property units consisting of the Preferred Governmental Insurance Trust and the PGCS Self-Insured Client units. Cheryl began her career in the insurance industry with CNA in 1984. After joining United Self Insured Services in 2002, Cheryl transferred to PGCS in 2007. While at PGCS she has held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claim Manager prior to her current position of Director of Claims. Cheryl holds a Florida all lines claims adjuster license. Cheryl has also earned the designation of a Board Certified Workers' Compensation Litigation Adjuster.

## **Sondra Eid - Supervisor, Workers' Compensation**

Sondra is responsible for supervision and oversight of the workers' compensation claims for Charlotte County. Sondra began claim handling career at USIS in 2005 handling Florida workers' compensation claims which includes experience handling municipalities. In 2023 Sondra was promoted to supervisor. Sondra joined the PGCS team as a supervisor in 2025. Sondra holds a Florida Claims Adjuster License. Sondra has earned the designation of a Board Certified Workers' Compensation Adjuster.

## **Angela Looney – Claims Specialist II (Lost Time Adjuster)**

Angela's responsibilities include handling Workers' Compensation Lost Time files for Charlotte County in a timely manner in accordance with company and client policy and procedure, and state regulations. This includes investigation and adjusting lost time files which includes authorizing payment of medical bills, timely payment of indemnity benefits, maintaining frequent contact with the employer, claimants, attorneys and physicians. Angela has over 30 years of workers' compensation adjusting experience.

### **Maria Beahm – Claims Specialist I (Medical Only Adjuster)**

Maria's responsibilities include handling Workers' Compensation Medical Only files for Charlotte County in a timely manner in accordance with company and client policy and procedure, and state regulations. This includes authorizing payment of medical bills, maintaining frequent contact with the employer, claimants, attorneys and physicians; ensuring any change of status is acknowledged and file is moved to Lost Time adjuster. Maria has 20 of workers' compensation adjusting experience.

### **Stacy Hargrove – Vice President, Liability Claims**

Stacy is responsible for the overall management of the liability and property unit consisting of the Preferred Governmental Insurance Trust, the PGCS Self-Insured Client and USIS, Inc units. Stacy began her career in the insurance industry with Liberty Mutual as an adjuster in 1986. Working her way up to into management with a national insurance carrier where she oversaw their National Account Auto Liability department. Since joining USIS in 2011, Stacy and has held various positions and has been in her current role since 2019.

Stacy holds a Florida Claims Adjuster License

### **Natalie Bowen – Supervisor, Liability**

Natalie is responsible for supervision of the liability department. She received her Bachelor of Arts in Legal Studies at the University of Central Florida. Natalie has over twenty-six years of experience in the insurance industry and began her career handling workers' compensation claims. In 1996 she made the transition to liability working for Gallagher Bassett handling property and casualty claims across the United States. Natalie holds a Florida Claims Adjuster License. Natalie has been employed with PGCS since 2007.

### **Jana Ingram – Liability Senior Claims Specialist**

Jana is responsible for the adjustment of liability claims including general liability, auto liability, law enforcement, employment practices and professional lines. Jana began her career in the insurance industry with Progressive Insurance as a Claims Generalist in 2007. Prior to joining PGCS Jana worked with Hiscox handling architects & engineers professional liability claims. Jana has handled general liability claims since 2010 and joined PGCS team in 2023. Jana holds a Florida all lines adjuster license.

### **Brittany Hampton – Liability Claims Specialist**

Brittany is responsible for handling first-party auto claims, third-party auto, and general liability property damage claims. Brittany began her insurance career with Allstate as a first notice of loss adjuster in 2015. She later handled property claims, auto liability claims, and specialty large loss theft claims. Since joining PGCS in 2024, Brittany continues build relationships with clients, to expand her claims knowledge and grow in her career. Brittany holds a Florida Claims Adjuster License

Team Member	Expertise/Tasks
Cheryl Riley Director of WC Claims	Responsible for the Account Management of Charlotte County and for all claims operations.
Sondra Eid Supervisor, Workers Compensation	Responsible for the ultimate oversight of active claim files.
Angela Looney Claims Specialist II, Work Comp Lost Time	Responsible for the investigation, evaluation, disposition and settlement of Workers' Compensation lost time claims, including complex and high exposure claims, with minimal supervision.
Maria Beahm Claims Specialist I, Work Comp Medical Only	Responsibilities include handling Workers' Compensation Medical Only files in a timely manner in accordance with company and client policy and procedure, and state regulations.
Stacy Hargrove Vice President/Manager, Liability and Property	Responsible for the ultimate oversight of active claim files.
Natalie Bowen Supervisor Liability	Responsible for oversight and guidance of active claim files handled by a team of adjusters.
Jana Ingram Senior Claims Specialist	Responsible for adjusting all package claim types from the inception of the claim to conclusion, including professional lines, law enforcement, complex claims and high exposure.
Brittany Hampton Claims Specialist I	Responsible for investigation, evaluation and settlement of first- and third-party auto property damage claims in a timely manner to include pursuit of recovery through subrogation.

### Maximum and Typical Case Load

Our standard for Lost Time Claims Specialists handle a maximum case load of 145 and the Medical Only Claims Specialist 350 claims. Caseloads are monitored via weekly claim count reports – system-generated for claim supervisors and managers.

The goal is to have our claims specialist handle a caseload well below the industry standard, so they have time to truly manage your claims and establish a real working relationship with you. It is our experience that these caseloads allow our claims specialist to provide excellent claims management.

### Facilities

PGCS Home Office is in Maitland, Florida. The County's claims will be handled from our Maitland, Florida location.



PGCS has a total of 55 full-time employees. Of that, the total number of claims specialists is 38. PGCS serves 400+ members of the Preferred Governmental Insurance Trust along with 18 self-insured clients.

There will not be any additional facilities or equipment required.

## Reports

Please find the following Client Stewardship Report as well as Charlotte County's Medical Bill Review Activity Report.

Charlotte BoCC  
2024 - 10/1/2024 To 9/30/2025  
SIR WC 2024

SIR WC 2024					This Period*			To Date			
Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
022120-Tax Collector											
433342	Neils, Danielle	WCMO	10/1/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
433341	Caruthers, Tiffany	WCMO	10/1/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	0	2	2	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00
120401-County Administration											
435816	Martindell, Michael	WCMO	1/3/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
435314	Duncan , Lori	WCMO	1/3/2025	CP	\$1,053.84	(\$1,053.84)	\$0.00	\$1,053.84	\$0.00	\$0.00	\$8,200.00
435302	Tollar, Dawn	WCMO	1/3/2025	O	\$210.00	(\$210.00)	\$0.00	\$1,662.50	\$0.00	\$0.00	\$5,500.00
435241	Ayers , Jessica	WCMO	1/3/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
435237	Henderson, Kathryn	WCLT	1/3/2025	O	\$2,768.34	(\$1,018.34)	\$0.00	\$7,318.34	\$0.00	\$0.00	\$14,000.00
Dept Total	Claim Count: O + C = Total	3	2	5	\$4,032.18	(\$2,282.18)	0.00	\$10,034.68	\$17,665.32	\$0.00	\$27,700.00
145201-Fleet Management											
439657	Gutierrez Jr, Lorrie L.	WCMO	5/28/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	1	0	1	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00
152013-Land Info & Planning											
436126	Potter, Christine	WCMO	1/27/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	0	1	1	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00
191401-Facilities Management											
437788	Dold, David	WCMO	3/21/2025	O	\$120.00	(\$120.00)	\$0.00	\$615.00	\$0.00	\$0.00	\$5,250.00
436948	Puricelli, William Edward	WCMO	2/26/2025	O	\$0.00	\$0.00	\$0.00	\$1,570.83	\$0.00	\$0.00	\$5,250.00
Dept Total	Claim Count: O + C = Total	2	0	2	\$120.00	(\$120.00)	0.00	\$2,185.83	\$8,314.17	\$0.00	\$10,500.00
232601-Fire Rescue Department											
439551	Paoella, Frank-Michael	WCBLT	5/18/2025	O	\$0.00	\$4,250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,250.00
438575	Golden, Larry	WCLT	4/20/2025	O	\$1,036.00	(\$1,036.00)	\$0.00	\$1,036.00	\$0.00	\$0.00	\$11,750.00
437492	Verne, Cory	WCMO	3/18/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
437272	Leggett, Cobi	WCMO	3/7/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
436315	Sainz, Corban Andres	WCMO	2/19/2025	O	\$197.03	(\$197.03)	\$0.00	\$211.03	\$0.00	\$0.00	\$3,750.00
436238	Averbeck, Matthew	WCBLT	2/12/2025	O	\$459.38	(\$459.38)	\$0.00	\$8,726.72	\$0.00	\$0.00	\$28,800.00
436194	Gilley, Jaysma	WCMO	2/11/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,750.00
436009	Farias, Juanita	WCLT	2/7/2025	OL	\$2,159.29	(\$1,059.29)	\$0.00	\$3,697.19	\$0.00	\$0.00	\$9,500.00

## Preferred Governmental Claim Solutions Client Experience Report

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
435589	Stadel, Aleta L	WCMO	1/26/2025	O	\$252.79	(\$252.79)	\$0.00	\$711.65	\$0.00	\$0.00	\$3,750.00
435542	Diaz, Edward	WCMO	1/23/2025	O	\$71.20	(\$71.20)	\$0.00	\$783.20	\$0.00	\$0.00	\$2,000.00
435213	Rodriguez Ocasio, Christopher	WCMO	1/11/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,750.00
434878	Kendrick, Chsirtopher	WCMO	12/19/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434283	Wcislo, Nathin	WCMO	11/5/2024	O	\$10.50	(\$10.50)	\$0.00	\$10.50	\$0.00	\$0.00	\$3,750.00
434279	Ignacio, Raul	WCLT	12/3/2024	O	\$1,201.78	(\$1,201.78)	\$0.00	\$81,230.30	\$11,160.50	\$0.00	\$171,694.01
434066	Lopez, Alexander J	WCBMO	11/30/2024	O	\$0.00	\$0.00	\$0.00	\$1,048.63	\$0.00	\$0.00	\$2,500.00
434058	Hardesty, Mitchell	WCMO	11/5/2024	CP	\$0.00	\$0.00	\$0.00	\$754.59	\$0.00	\$0.00	\$3,250.00
434054	Gage, Ryan	WCMO	11/5/2024	C	\$0.00	(\$523.66)	\$0.00	\$1,226.34	\$0.00	\$0.00	\$1,226.34
434006	Adamo, Matthew L	WCMO	11/5/2024	O	\$0.00	\$0.00	\$0.00	\$833.84	\$0.00	\$0.00	\$1,750.00
434005	Hornborg, Nicholas	WCMO	11/5/2024	O	\$0.00	\$0.00	\$0.00	\$833.84	\$0.00	\$0.00	\$1,550.00
433715	Barche, Thomas	WCMO	11/13/2024	C	\$0.00	\$0.00	\$0.00	\$6,002.75	\$0.00	\$0.00	\$6,002.75
432225	Brown, Beau	WCMO	10/3/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432205	Smith, Jesse	WCMO	10/3/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432191	Jacobs, Breanna	WCMO	10/10/2024	C	\$0.00	\$0.00	\$0.00	\$6,032.55	\$0.00	\$0.00	\$6,032.55
432188	Chermansky, Kyle	WCMO	10/3/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432187	Faircloth, Tyler	WCMO	10/3/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432186	Douglas, Austin B	WCMO	10/3/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432185	Garcia, Georgy	WCMO	10/3/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>15</b>	<b>12</b>	<b>27</b>	<b>\$5,387.97</b>	<b>(\$561.63)</b>	<b>0.00</b>	<b>\$113,139.13</b>	<b>\$155,916.52</b>	<b>\$0.00</b>	<b>\$269,055.65</b>
<b>363201-Landfill - Sanitary</b>											
439570	Hash, Shannon N.	WCMO	5/21/2025	O	\$0.00	\$3,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,750.00
437133	Cavaleri, Joseph	WCBLT	2/21/2025	O	\$2,558.95	\$2,441.05	\$0.00	\$3,180.25	\$0.00	\$0.00	\$10,250.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>\$2,558.95</b>	<b>\$6,191.05</b>	<b>0.00</b>	<b>\$3,180.25</b>	<b>\$10,819.75</b>	<b>\$0.00</b>	<b>\$14,000.00</b>
<b>363313-Solid Waste</b>											
439203	Decker, Scott	WCLT	5/10/2025	OL	\$627.48	\$35,872.52	\$0.00	\$627.48	\$5,000.00	\$0.00	\$36,500.00
436062	Francis, Cherise	WCMO	2/6/2025	C	\$66.70	(\$1,307.85)	\$0.00	\$5,258.85	\$0.00	\$0.00	\$5,258.85
435018	Williams, Keith	WCLT	1/6/2025	O	\$2,079.20	(\$2,079.20)	\$0.00	\$5,173.90	\$0.00	\$0.00	\$25,500.00
432273	Garretson, Thomas	WCMO	10/3/2024	O	\$5,291.36	(\$291.36)	\$0.00	\$10,281.63	\$0.00	\$0.00	\$15,500.00
431882	Ross, Lora Marie	WCMO	10/1/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>\$8,064.74</b>	<b>\$32,194.11</b>	<b>0.00</b>	<b>\$21,341.86</b>	<b>\$61,416.99</b>	<b>\$0.00</b>	<b>\$82,758.85</b>

## Preferred Governmental Claim Solutions Client Experience Report

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
<b>378001-CCU Administration</b>											
435065	Rosario, Betty Ann	WCMO	1/3/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>378005-CCU - Customer Service</b>											
435149	Morse, Jamie L	WCMO	1/3/2025	O	\$882.25	(\$882.25)	\$0.00	\$4,440.13	\$0.00	\$0.00	\$10,600.00
435026	Marcinczyk, Jessica	WCMO	1/3/2025	O	\$184.22	(\$184.22)	\$0.00	\$3,504.28	\$0.00	\$0.00	\$5,250.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>\$1,066.47</b>	<b>(\$1,066.47)</b>	<b>0.00</b>	<b>\$7,944.41</b>	<b>\$7,905.59</b>	<b>\$0.00</b>	<b>\$15,850.00</b>
<b>378010-CCU - Utilities</b>											
435043	Howard, Alex Ryan	WCMO	1/7/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>378012-CCU - Quality Control</b>											
439233	Stroude, Joel-Majeed	WCMO	5/12/2025	O	\$0.00	\$3,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,750.00
438927	Smith, Wyatt M.	WCMO	4/30/2025	O	\$0.00	\$550.00	\$0.00	\$0.00	\$0.00	\$0.00	\$550.00
435474	Smatlak, Stacey	WCMO	1/21/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432580	Moody, Donald W	WCMO	10/16/2024	C	\$0.00	\$0.00	\$0.00	\$619.34	\$0.00	\$0.00	\$619.34
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>\$0.00</b>	<b>\$4,300.00</b>	<b>0.00</b>	<b>\$619.34</b>	<b>\$4,300.00</b>	<b>\$0.00</b>	<b>\$4,919.34</b>
<b>378018-CCU - Lifting Stations</b>											
439369	Tichacek, Johnathan	WCMO	5/16/2025	O	\$0.00	\$1,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,100.00
437316	Tichacek, Johnathan	WCMO	3/10/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$550.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>\$0.00</b>	<b>\$1,100.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$1,650.00</b>	<b>\$0.00</b>	<b>\$1,650.00</b>
<b>378019-CCU - Sewer Lines</b>											
438426	Ford, Andrea-Cay	WCMO	4/11/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$550.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$550.00</b>	<b>\$0.00</b>	<b>\$550.00</b>
<b>445401-Road Maintenance &amp; Operations</b>											
439679	Boule Jr, Robert W.	WCMO	5/22/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
439456	Edwards, John Taylor	WCLT	5/21/2025	O	\$0.00	\$57,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$57,500.00
437780	Brennan, Patrick Michael	WCMO	3/27/2025	CP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$550.00
434235	Zoia II, Gary	WCMO	11/21/2024	O	\$0.00	\$0.00	\$0.00	\$1,156.00	\$0.00	\$0.00	\$5,250.00
432940	Choken, Andrew Evan	WCMO	10/18/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$550.00
432370	Kodrzycki, Steven	WCLT	10/14/2024	OSL	\$585.60	(\$585.60)	\$0.00	\$7,755.78	\$3,397.10	\$0.00	\$16,500.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>\$585.60</b>	<b>\$56,914.40</b>	<b>0.00</b>	<b>\$8,911.78</b>	<b>\$71,438.22</b>	<b>\$0.00</b>	<b>\$80,350.00</b>

## Preferred Governmental Claim Solutions Client Experience Report

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
<b>794401-Library Admin/Bookmobile</b>											
434365	Guerzo , Crispin	WCMO	11/13/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>794601-Parks Rec Ballfield Maintenance</b>											
438415	Graham, Ronald Lee	WCMO	4/10/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
433902	Sotomayor, Adam	WCMO	11/18/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>794605-Parks Rec Park Maintenance</b>											
434857	Henry, Donald	WCLT	12/27/2024	O	\$226.37	(\$226.37)	\$0.00	\$2,699.07	\$0.00	\$0.00	\$18,150.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>\$226.37</b>	<b>(\$226.37)</b>	<b>0.00</b>	<b>\$2,699.07</b>	<b>\$15,450.93</b>	<b>\$0.00</b>	<b>\$18,150.00</b>
<b>794610-Parks Rec Administration</b>											
432999	Winslow, Denny Leigh	WCMO	10/21/2024	OU	\$0.00	\$0.00	\$0.00	\$4,053.87	\$0.00	\$0.00	\$11,000.00
432687	Rodetsky, Ethan H	WCMO	10/2/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$4,053.87</b>	<b>\$6,946.13</b>	<b>\$0.00</b>	<b>\$11,000.00</b>
<b>794632-South County Recreation Center</b>											
437528	Jimenez, Yuliana I	WCMO	3/14/2025	O	\$780.00	\$9,170.00	\$0.00	\$780.00	\$0.00	\$0.00	\$10,500.00
433225	Coleman, Kyle	WCMO	10/31/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>\$780.00</b>	<b>\$9,170.00</b>	<b>0.00</b>	<b>\$780.00</b>	<b>\$9,720.00</b>	<b>\$0.00</b>	<b>\$10,500.00</b>
<b>794650-Oyster Creek Pool</b>											
435956	Marchuk, Anastasiia	WCLT	2/5/2025	O	\$12,798.24	(\$12,798.24)	\$0.00	\$17,959.84	\$0.00	\$0.00	\$41,200.00
435046	Roy, Thomas	WCBLT	12/28/2024	O	\$358.05	(\$358.05)	\$0.00	\$4,669.78	\$0.00	\$0.00	\$7,200.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>\$13,156.29</b>	<b>(\$13,156.29)</b>	<b>0.00</b>	<b>\$22,629.62</b>	<b>\$25,770.38</b>	<b>\$0.00</b>	<b>\$48,400.00</b>
<b>794652-South County Pool</b>											
435050	Mast, Jaelyn	WCMO	12/22/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Charlotte BoCC-Charlotte County Board of County Commissioners</b>											
438520	Rosario, Gabriel	WCMO	4/15/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,750.00
437603	Kilyk, Dennis	WCMO	3/20/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
437459	Saurez, Karina	WCMO	3/15/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,750.00
437261	Caskey, Janet	WCLT	3/11/2025	OL	\$31,424.73	(\$31,424.73)	\$0.00	\$35,065.86	\$5,000.00	\$0.00	\$47,500.00
436048	Strefling, Jacob	WCLT	2/11/2025	O	\$12,599.95	(\$7,099.95)	\$0.00	\$24,093.34	\$0.00	\$1,295.00	\$62,000.00
434472	Montanaro, Frank	WCMO	12/11/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
433459	Walker, Jacob	WCBLT	11/8/2024	C	\$0.00	\$0.00	\$0.00	\$8,842.42	\$0.00	\$0.00	\$8,842.42
432633	Dvorak, Zori Mari	WCMO	10/14/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432569	Truitt, Ryan	WCMO	10/15/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	4	5	9	\$44,024.68	(\$38,524.68)	0.00	\$68,001.62	\$57,840.80	\$1,295.00	\$125,842.42
SIR WC 2024 Totals	Claim Count: O + C = Total	48	34	82	\$80,003.25	\$53,931.94	\$0.00	\$265,521.46	\$455,704.80	\$1,295.00	\$721,226.26
	Fund Year 2024 Totals	Open	Closed	Total	TOTPTP	TOTRESCH	TOTCTP	TOTPTD	TOTRES	TOTCTD	TOTINC
		48	34	82	\$80,003.25	\$53,931.94	0.00	\$265,521.46	\$455,704.80	\$1,295.00	\$721,226.26



## Preferred Governmental Claim Solutions Client Experience Report

Charlotte BoCC  
2024 - 10/1/2024 To 9/30/2025  
SIR PKG 2024

SIR PKG 2024					This Period*			To Date			
Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
191403-Admin Center - Murdock											
434592	Lopez, Liduvina	GLBI	11/22/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	0	1	1	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00
232601-Fire Rescue Department											
439116	Charlotte County Board of County Commissioners	APCL	2/24/2025	O	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00
437900	Charlotte County Board of County Commissioners	APCL	4/1/2025	C	\$0.00	\$0.00	\$0.00	\$110.71	\$0.00	\$0.00	\$110.71
437500	CASEY, KATHY	ALPD	11/13/2024	CD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
433009	Franco-Pantoja, Juan	ALPD	10/23/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	1	3	4	\$0.00	\$5,000.00	0.00	\$110.71	\$5,000.00	\$0.00	\$5,110.71
252003-Permitting											
435840	Patterson, Karen	GLPD	12/13/2024	C	\$0.00	\$0.00	\$0.00	\$225.00	\$0.00	\$0.00	\$225.00
432688	Charlotte County Board of County Commissioners	APCL	10/18/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	1	1	2	\$0.00	\$0.00	0.00	\$225.00	\$0.00	\$0.00	\$225.00
310721-Natural Resources											
433563	Colosi, Michael	PUBDR	10/29/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
431927	Charlotte County Bocc	APCL	10/1/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	1	1	2	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00
363201-Landfill - Sanitary											
439146	Charlotte County Board of County Commissioners	APCL	5/9/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	1	0	1	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00
363311-Solid Waste Department											
439581	Hotchkiss, Douglas	GLPD	5/24/2025	O	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
Dept Total	Claim Count: O + C = Total	1	0	1	\$0.00	\$2,000.00	0.00	\$0.00	\$2,000.00	\$0.00	\$2,000.00
363313-Solid Waste											
434459	Mott, Brian	GL	11/30/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434381	Mott, Brian	ALPD	11/30/2024	CD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	0	2	2	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00

## Preferred Governmental Claim Solutions Client Experience Report

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
<b>378001-CCU Administration</b>											
438214	Merkel, Troy	GLPD	3/29/2025	CD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>378003-CCU - Technical Services</b>											
438049	Charlotte County Board of County Commissioners	APCL	4/1/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432310	Charlotte County Bocc	APCL	10/15/2024	OU	\$8,012.39	(\$5,000.00)	\$0.00	\$8,012.39	\$0.00	\$0.00	\$8,012.39
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>\$8,012.39</b>	<b>(\$5,000.00)</b>	<b>0.00</b>	<b>\$8,012.39</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$8,012.39</b>
<b>378010-CCU - Utilities</b>											
439117	Sotomayor, Vanessa	ALPD	11/16/2024	O	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
438930	Titanz Plumbing & Air Conditioning Inc.	GLNFSB	3/5/2025	C	\$199.00	\$0.00	\$0.00	\$199.00	\$0.00	\$0.00	\$199.00
435786	Mango, Cole	ALPD	1/31/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
435781	Mango, Cole	APCL	1/31/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>\$199.00</b>	<b>\$1,000.00</b>	<b>0.00</b>	<b>\$199.00</b>	<b>\$1,000.00</b>	<b>\$0.00</b>	<b>\$1,199.00</b>
<b>378012-CCU - Quality Control</b>											
439690	Mary Ann Miller Obo Oak Hollow Property Owners Ass	GLPD	5/22/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
439479	Costa, Michael	ALPD	5/2/2025	O	\$0.00	\$1,525.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,525.00
438096	Conover, Joseph	ALPD	4/3/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
436192	Charlotte County Bocc	ALPD	2/14/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>\$0.00</b>	<b>\$1,525.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$1,525.00</b>	<b>\$0.00</b>	<b>\$1,525.00</b>
<b>378018-CCU - Lifting Stations</b>											
432928	Carvalho, Lucas	ALBI	10/2/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00
432226	Gomez, Javier	ALPD	10/12/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
431905	Carvalho, Lucas	ALPD	10/2/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$1,001.00</b>	<b>\$0.00</b>	<b>\$1,001.00</b>
<b>378019-CCU - Sewer Lines</b>											
438985	Bosco, Patricia	GLPD	2/12/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
437869	Hyacinthe, Jean	GLNFSB	3/17/2025	C	\$0.00	\$0.00	\$0.00	\$810.00	\$0.00	\$0.00	\$810.00
437391	Licari, Ron	GLPD	1/17/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
435488	Holland, Richard	GLNFSB	1/15/2025	C	\$0.00	\$0.00	\$0.00	\$15,361.74	\$0.00	\$0.00	\$15,361.74
435451	Parker, Tanner	ALBI	10/21/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## Preferred Governmental Claim Solutions Client Experience Report

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
433083	Blubaugh, Colton	ALBI	10/21/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00
432686	Blubaugh, Colton	ALPD	10/21/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$16,171.74</b>	<b>\$1,001.00</b>	<b>\$0.00</b>	<b>\$17,172.74</b>
<b>378020-CCU - Low Pressure Sewer</b>											
435114	Gaines, William	GL	1/4/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
435082	Gaines, William	GLNFSB	1/4/2025	C	\$0.00	\$0.00	\$0.00	\$7,049.13	\$0.00	\$0.00	\$7,049.13
434959	Maines, Renee	GLNFSB	12/23/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434880	Maines, Renee	GLNFSB	12/23/2024	C	\$0.00	\$0.00	\$0.00	\$460.00	\$0.00	\$0.00	\$460.00
432982	Bayar, John	GLNFSB	10/2/2024	C	\$0.00	\$0.00	\$0.00	\$2,607.00	\$0.00	\$0.00	\$2,607.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$10,116.13</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,116.13</b>
<b>378022-Eastport Operations</b>											
432917	Charlotte County Board of County Commissioners	APCL	10/25/2024	CS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>445105-Traffic Signs &amp; Marking</b>											
436183	Sylvester Excavating Inc	ALPD	2/12/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
436181	Sylvester Excavating Inc, Sylvester Excavating Inc	ALPD	2/12/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>445111-Street Lighting &amp; Signals</b>											
439232	Francis, Cherylann	ALBI	5/2/2025	O	\$0.00	\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00
439018	Francis, Cherylann	ALPD	5/2/2025	O	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>\$0.00</b>	<b>\$2,001.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$2,001.00</b>	<b>\$0.00</b>	<b>\$2,001.00</b>
<b>445401-Road Maintenance &amp; Operations</b>											
439574	Powers, Christopher	GLPD	5/13/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
438259	Fontaine, Stan	GLPD	1/27/2025	CD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
437050	Wells, Eric	GLPD	2/14/2025	CD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
436910	Jack, Cliff	GLPD	2/25/2025	C	\$0.00	\$0.00	\$0.00	\$246.36	\$0.00	\$0.00	\$246.36
435105	Turner, Angela	GL	12/24/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
435027	Turner, Angela	GLPD	12/24/2024	CD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
433578	Needham, Wiliam	GLPD	11/1/2024	C	\$0.00	\$0.00	\$0.00	\$352.00	\$0.00	\$0.00	\$352.00
433400	Kodrzycki, Steven	ALUM	10/14/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
433093	Nichols, Stephanie	GLPD	10/18/2024	CD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## Preferred Governmental Claim Solutions Client Experience Report

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
432989	McBride, Lorraine	GLPD	10/17/2024	C	\$0.00	\$0.00	\$0.00	\$1,016.69	\$0.00	\$0.00	\$1,016.69
432469	Charlotte County Bocc	APCL	10/14/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,500.00
432217	Charlotte County Board of County Commissioners	APCL	10/14/2024	OU	\$0.00	\$0.00	\$0.00	\$2,400.81	\$0.00	\$0.00	\$2,400.81
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>3</b>	<b>9</b>	<b>12</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$4,015.86</b>	<b>\$2,500.00</b>	<b>\$0.00</b>	<b>\$6,515.86</b>
<b>645301-Transit Department</b>											
438404	Iacobacci, Susan	ALPD	4/12/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
437262	Anthony, Marc	GL	2/18/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
437244	Anthony, Marc	ALPD	2/18/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
436960	Anthony, Marc	ALBI	2/18/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00
435983	Absolute Window And Shutter Inc	ALPD	2/7/2025	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434818	Gilmer, Zoie	GL	11/25/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434817	Gilmer, Zoie	ALBI	11/25/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00
434811	Shorepoint Port Charlotte, Shorepoint Port Charlotte	GL	12/2/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434800	Arnold, Karen	ALPD	12/16/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434697	Shorepoint Port Charlotte	ALPD	12/2/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
434598	Arnold, Karen	ALPD	12/16/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432337	Mervil, Alex	APCL	10/8/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432303	Mervil, Alex	GLPD	10/8/2024	C	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>4</b>	<b>9</b>	<b>13</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$1,002.00</b>	<b>\$0.00</b>	<b>\$1,002.00</b>
<b>663001-Mosquito Control</b>											
439086	Charlotte County Board of County Commissioners	APCL	5/7/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
436968	Charlotte County Board of County Commissioners	APCL	2/27/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
432021	Fisher, David	ALPD	10/3/2024	C	\$0.00	\$0.00	\$0.00	\$5,527.88	\$0.00	\$0.00	\$5,527.88
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$5,527.88</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,527.88</b>
<b>794507-Charlotte Sports Park</b>											
436795	Shade, Evertt	GLBI	1/17/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00
<b>Dept Total</b>	<b>Claim Count: O + C = Total</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>	<b>\$1.00</b>	<b>\$0.00</b>	<b>\$1.00</b>

Claim #	Employee/Claimant	Claim Type	Occur Date	Status	Paid	Reserve Chgs	Collected	Paid	Reserved	Collected	Incurred
794605-Parks Rec Park Maintenance											
439357	Charlotte County Board of County Commissioners	APCL	5/1/2025	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dept Total	Claim Count: O + C = Total	1	0	1	\$0.00	\$0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00
Charlotte BoCC-Charlotte County Board of County Commissioners											
434591	Bellin, Jessica	GLPD	11/15/2024	O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
Dept Total	Claim Count: O + C = Total	1	0	1	\$0.00	\$0.00	0.00	\$0.00	\$2,000.00	\$0.00	\$2,000.00
SIR PKG 2024 Totals	Claim Count: O + C = Total	32	43	75	\$8,211.39	\$6,526.00	\$0.00	\$44,378.71	\$19,031.00	\$0.00	\$63,409.71
	Fund Year 2024 Totals	Open	Closed	Total	TOTPTP	TOTRESCH	TOTCTP	TOTPTD	TOTRES	TOTCTD	TOTINC
		32	43	75	\$8,211.39	\$6,526.00	0.00	\$44,378.71	\$19,031.00	\$0.00	\$63,409.71

Preferred Governmental Claim Solutions  
Client Experience Report

Member Totals for All Years	Open	Closed	Total	TOTPTP	TOTRESCH	TOTCTP	TOTPTD	TOTRES	TOTCTD	TOTINC
	80	77	157	88,214.64	\$60,457.94	\$0.00	\$309,900.17	\$474,735.80	\$1,295.00	\$784,635.97



Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
191403 - Admin Center - Murdock

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Lopez, Liduvina 434592	GLBI	11/22/2024 Closed	12/17/2024 03/04/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fall or Slip - On Same Level				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges injuries from a trip and fall				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals											
		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		0	1	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00
232601 - Fire Rescue Department											
Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Franco-Pantoja, Juan 433009	ALPD	10/23/2024 Closed	10/29/2024 03/31/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV struck parked OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CASEY, KATHY 437500	ALPD	11/13/2024 Closed	03/19/2025 04/07/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Collision or Sideswipe with Another				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV sideswiped OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Charlotte County Board of County Commi 439116	APCL	02/24/2025 Open	05/09/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	5,000.00	5,000.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	5,000.00	5,000.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	5,000.00	5,000.00
				Yes							
				OV struck Engine 8							
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte County Board of County Commi 437900	APCL	04/01/2025 Closed	04/02/2025 04/04/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	110.71	110.71
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	110.71	110.71
				Motor Vehicle - Collision or Sideswipe with Anothe							
				OV struck IV mirror							
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	5,000.00	5,000.00
		1	0	1	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	110.71	110.71
		1	3	4	Reserves	0.00	0.00	0.00	0.00	5,000.00	5,000.00
					Gross Incurred	0.00	0.00	0.00	0.00	5,110.71	5,110.71
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

252003 - Permitting

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Charlotte County Board of County Commi 432688	APCL	10/18/2024 Open	10/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Yes							
				OV backed out of driveway and struck IV 38275							
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
252003 - Permitting

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Patterson, Karen 435840	GLPD	12/13/2024 Closed	02/04/2025 03/18/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	225.00	0.00	0.00	0.00	0.00	0.00	225.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Damage to 3rd Party Property excluding vehicles				Gross Incurred	225.00	0.00	0.00	0.00	0.00	0.00	225.00
Claimant alleges damage to door lock				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals											
		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	225.00	0.00	0.00	0.00	0.00	225.00
		1	1	2	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	225.00	0.00	0.00	0.00	0.00	225.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

310721 - Natural Resources

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Charlotte County Bocc 431927	APCL	10/01/2024 Closed	10/02/2024 01/06/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rear-End damage Vehicle Accident				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OV rear ended IV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Colosi, Michael											
433563	PUBDR	10/29/2024 Open	11/13/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A verified complaint for declaratory and injunctive relief was filed on 10/29/2024 by michael				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
310721 - Natural Resources

Department Totals	Opened	Closed	Total									
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1	1	2	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

363201 - Landfill - Sanitary

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Charlotte County Board of County Commi 439146	APCL	05/09/2025 Open	05/12/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OV backed into IV bumper				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Department Totals	Opened	Closed	Total								
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1	0	1	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1	0	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

363311 - Solid Waste Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Hotchkiss, Douglas 439581	GLPD	05/24/2025 Open	05/27/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Reserves	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
				Gross Incurred	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
Claimant alleges tailgate damage while backing into bay one				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
363311 - Solid Waste Department

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00
	1	0	1	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1	0	1	Reserves	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00
				Gross Incurred	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

363313 - Solid Waste

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Mott, Brian 434381	ALPD	11/30/2024 Closed	12/10/2024 04/02/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rock flew off IV damaging OV windshield				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mott, Brian 434459	GL	11/30/2024 Closed	12/13/2024 12/16/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
broken windshield Loss Description: citizen was getting on i-75 at tuckers grade, a rock flew				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	2	2	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378001 - CCU Administration

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Merkl, Troy 438214	GLPD	03/29/2025 Closed	04/04/2025 04/15/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Damage to 3rd Party Property excluding vehicles				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges vehicle damage from a manhole cover				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		0	1	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

378003 - CCU - Technical Services

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total			
Charlotte County Bocc 432310	APCL	10/15/2024 Open	10/15/2024	Payments	0.00	0.00	0.00	0.00	0.00	8,012.39	8,012.39			
				Reserves	0.00	0.00	0.00	0.00	0.00	-5,000.00	-5,000.00			
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Payments	0.00	0.00	0.00	0.00	0.00	8,012.39	8,012.39			
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Vehicle Accident on Streets/Roadway - not at intersection				Gross Incurred	0.00	0.00	0.00	0.00	8,012.39	8,012.39
				OV pulled in front IV causing accident				Collections	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte County Board of County Commi 438049	APCL	04/01/2025 Open	04/02/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	
				OV backed into parked charlotte county vehicle				Collections	0.00	0.00	0.00	0.00	0.00	0.00



Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378003 - CCU - Technical Services

Department Totals	Opened	Closed	Total									
				Payments	0.00	0.00	0.00	0.00	0.00	8,012.39	8,012.39	
				Reserves	0.00	0.00	0.00	0.00	0.00	-5,000.00	-5,000.00	
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	8,012.39	8,012.39	
	2	0	2	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	8,012.39	8,012.39	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

378010 - CCU - Utilities

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Sotomayor, Vanessa 439117	ALPD	11/16/2024 Open	05/09/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Reserves	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00
Yes				Gross Incurred	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00
IV backed into OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mango, Cole 435786	ALPD	01/31/2025 Closed	02/03/2025 04/10/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sideswipe Auto Accident				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mango, Cole 435781	APCL	01/31/2025 Closed	02/03/2025 03/13/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Collision with a Fixed Object				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
mva - went into the next lane striking another car. Loss Description:				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Titanz Plumbing & Air Conditioning Inc. 438930	GLNFSB	03/05/2025 Closed	05/01/2025 05/15/2025	Payments	199.00	0.00	0.00	0.00	0.00	0.00	199.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	199.00	0.00	0.00	0.00	0.00	0.00	199.00
Yes				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sewer Pipe Breakage				Gross Incurred	199.00	0.00	0.00	0.00	0.00	0.00	199.00
Claimant alleges sewer main damage from improper sewer main placement				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378010 - CCU - Utilities

Department Totals	Opened	Closed	Total									
				Payments	199.00	0.00	0.00	0.00	0.00	0.00	0.00	199.00
				Reserves	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
	2	1	3	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	199.00	0.00	0.00	0.00	0.00	0.00	0.00	199.00
	1	3	4	Reserves	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
				Gross Incurred	1,199.00	0.00	0.00	0.00	0.00	0.00	0.00	1,199.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

378012 - CCU - Quality Control

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Charlotte County Bocc 436192	ALPD	02/14/2025 Open	02/14/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Conover, Joseph 438096	ALPD	04/03/2025 Open	04/03/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Costa, Michael 439479	ALPD	05/02/2025 Open	05/21/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1,525.00	0.00	0.00	0.00	0.00	0.00	1,525.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1,525.00	0.00	0.00	0.00	0.00	0.00	1,525.00
				Gross Incurred	1,525.00	0.00	0.00	0.00	0.00	0.00	1,525.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mary Ann Miller Obo Oak Hollow Property 439690	GLPD	05/22/2025 Open	05/29/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378012 - CCU - Quality Control

Department Totals	Opened	Closed	Total									
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1,525.00	0.00	0.00	0.00	0.00	0.00	0.00	1,525.00
	2	0	2	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	4	0	4	Reserves	1,525.00	0.00	0.00	0.00	0.00	0.00	0.00	1,525.00
				Gross Incurred	1,525.00	0.00	0.00	0.00	0.00	0.00	0.00	1,525.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

378018 - CCU - Lifting Stations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Carvalho, Lucas 432928	ALBI	10/02/2024 Open	10/25/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1.00	0.00	0.00	0.00	0.00	0.00	1.00
				Gross Incurred	1.00	0.00	0.00	0.00	0.00	0.00	1.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Carvalho, Lucas 431905	ALPD	10/02/2024 Open	10/02/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	1,000.00	1,000.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	1,000.00	1,000.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gomez, Javier 432226	ALPD	10/12/2024 Closed	10/14/2024 03/31/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378018 - CCU - Lifting Stations

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2	1	3	Reserves	1.00	0.00	0.00	0.00	0.00	1,000.00	1,001.00	1,001.00
				Gross Incurred	1.00	0.00	0.00	0.00	0.00	1,000.00	1,001.00	1,001.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

378019 - CCU - Sewer Lines

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Parker, Tanner 435451	ALBI	10/21/2024 Open	01/21/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Collision or Sideswipe with Another				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Blubaugh, Colton 433083	ALBI	10/21/2024 Open	10/28/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1.00	0.00	0.00	0.00	0.00	0.00	1.00
Motor Vehicle - Collision or Sideswipe with Another				Gross Incurred	1.00	0.00	0.00	0.00	0.00	0.00	1.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Blubaugh, Colton 432686	ALPD	10/21/2024 Open	10/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	1,000.00	1,000.00
Motor Vehicle - Collision or Sideswipe with Another				Gross Incurred	0.00	0.00	0.00	0.00	0.00	1,000.00	1,000.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Holland, Richard 435488	GLNFSB	01/15/2025 Closed	01/23/2025 02/19/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	15,361.74	0.00	0.00	0.00	0.00	0.00	15,361.74
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	15,361.74	0.00	0.00	0.00	0.00	0.00	15,361.74
Sewer backup				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378019 - CCU - Sewer Lines

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Hycinthe, Jean 437869	GLNFSB	03/17/2025 Closed	04/01/2025 04/14/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	810.00	0.00	0.00	0.00	0.00	0.00	810.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sewer Backup				Gross Incurred	810.00	0.00	0.00	0.00	0.00	0.00	810.00
Sewer backup				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Licari, Ron 437391	GLPD	01/17/2025 Closed	03/17/2025 05/19/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges irrigation system doesn't work				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bosco, Patricia 438985	GLPD	02/12/2025 Open	05/05/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges a cut internet line				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		1	1	2	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	16,171.74	0.00	0.00	0.00	0.00	16,171.74
		4	3	7	Reserves	1.00	0.00	0.00	0.00	1,000.00	1,001.00
					Gross Incurred	16,172.74	0.00	0.00	0.00	1,000.00	17,172.74
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378020 - CCU - Low Pressure Sewer

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Gaines, William 435114	GL	01/04/2025 Closed	01/09/2025 01/13/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Yes											
overflow/ backup inside home Loss Description: overflow/ backup inside home											
Bayar, John 432982	GLNFSB	10/02/2024 Closed	10/29/2024 11/05/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	2,607.00	0.00	0.00	0.00	0.00	0.00	2,607.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	2,607.00	0.00	0.00	0.00	0.00	0.00	2,607.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Yes											
Sewer backup at charlotte harbor bingo											
Maines, Renee 434880	GLNFSB	12/23/2024 Closed	01/02/2025 01/08/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	460.00	0.00	0.00	0.00	0.00	0.00	460.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	460.00	0.00	0.00	0.00	0.00	0.00	460.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Yes											
Sewer back up											
Maines, Renee 434959	GLNFSB	12/23/2024 Closed	01/06/2025 01/07/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Yes											
sewer back up due to bad poly plug letting dirt into the system. Loss Description: sewer bac											
Gaines, William 435082	GLNFSB	01/04/2025 Closed	01/08/2025 04/01/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	7,049.13	0.00	0.00	0.00	0.00	0.00	7,049.13
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	7,049.13	0.00	0.00	0.00	0.00	0.00	7,049.13
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Sewer Backup											
Sewer backup											

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
378020 - CCU - Low Pressure Sewer

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	10,116.13	0.00	0.00	0.00	0.00	0.00	0.00	10,116.13
	0	5	5	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	10,116.13	0.00	0.00	0.00	0.00	0.00	0.00	10,116.13
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

378022 - Eastport Operations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Charlotte County Board of County Commi 432917	APCL	10/25/2024 Closed	10/28/2024 11/21/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Collision or Sideswipe with Anothe OV backed onto IV				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	1	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

445105 - Traffic Signs & Marking

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Sylvester Excavating Inc, Sylvester Excav 436181	ALPD	02/12/2025 Closed	02/14/2025 02/20/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
side swipe damage Loss Description: county truck collided with dump truck, dump truck wa				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
445105 - Traffic Signs & Marking

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Sylvester Excavating Inc 436183	ALPD	02/12/2025 Closed	02/14/2025 02/24/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Vehicle Accident on Streets/Roadway - not at intersection				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		0	2	2	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

445111 - Street Lighting & Signals

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Francis, Cherylann 439232	ALBI	05/02/2025 Open	05/14/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1.00	0.00	0.00	0.00	0.00	0.00	1.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1.00	0.00	0.00	0.00	0.00	0.00	1.00
Motor Vehicle - Collision or Sideswipe with Anothe				Gross Incurred	1.00	0.00	0.00	0.00	0.00	0.00	1.00
IV rear ended OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Francis, Cherylann 439018	ALPD	05/02/2025 Open	05/06/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
Motor Vehicle - Collision or Sideswipe with Anothe				Gross Incurred	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
IV rear ended OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00



Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR PKG 2024

445111 - Street Lighting & Signals

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	2,001.00	0.00	0.00	0.00	0.00	0.00	0.00	2,001.00
	2	0	2	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2	0	2	Reserves	2,001.00	0.00	0.00	0.00	0.00	0.00	0.00	2,001.00
				Gross Incurred	2,001.00	0.00	0.00	0.00	0.00	0.00	0.00	2,001.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

445401 - Road Maintenance & Operations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Kodrzycki, Steven 433400	ALUM	10/14/2024 Closed	11/07/2024 12/03/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OV struck IV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte County Board of County Commi 432217	APCL	10/14/2024 Open	10/14/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	2,400.81	2,400.81
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	2,400.81	2,400.81
OV struck IV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte County Bocc 432469	APCL	10/14/2024 Open	10/18/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	2,500.00	2,500.00
Rear-End damage Vehicle Accident				Gross Incurred	0.00	0.00	0.00	0.00	0.00	2,500.00	2,500.00
OV rear ended IV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Turner, Angela 435105	GL	12/24/2024 Closed	01/09/2025 01/13/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
" Loss Description: angela was driving on harborview rd and hit a pot hole on harborvie				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Preferred Governmental Claim Solutions

## Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR PKG 2024

445401 - Road Maintenance &amp; Operations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
McBride, Lorraine 432989	GLPD	10/17/2024 Closed	10/29/2024 11/08/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	1,016.69	0.00	0.00	0.00	0.00	0.00	1,016.69
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	1,016.69	0.00	0.00	0.00	0.00	0.00	1,016.69
Claimant alleges damage to landscape pot				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nichols, Stephanie 433093	GLPD	10/18/2024 Closed	10/30/2024 11/18/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Miscellaneous				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges vehicle damage from a drop off in the road				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Needham, William 433578	GLPD	11/01/2024 Closed	11/14/2024 12/05/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	352.00	0.00	0.00	0.00	0.00	0.00	352.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pot Holes				Gross Incurred	352.00	0.00	0.00	0.00	0.00	0.00	352.00
Claimant alleges damages to vehicle due to depression in road				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Turner, Angela 435027	GLPD	12/24/2024 Closed	01/07/2025 01/23/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges vehicle damage from a pothole				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fontaine, Stan 438259	GLPD	01/27/2025 Closed	04/08/2025 05/13/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges vehicle damage from a pothole				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
445401 - Road Maintenance & Operations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Wells, Eric 437050	GLPD	02/14/2025 Closed	03/03/2025 05/27/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Damage to 3rd Party Property excluding vehicles				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges vehicle damage from road crossing pipe replacement				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jack, Cliff 436910	GLPD	02/25/2025 Closed	02/26/2025 04/14/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	246.36	0.00	0.00	0.00	0.00	0.00	246.36
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	246.36	0.00	0.00	0.00	0.00	0.00	246.36
Claimant alleges tire damage due to condition of the road				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Powers, Christopher 439574	GLPD	05/13/2025 Open	05/27/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claimant alleges damaged tire and rim from a pothole				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		1	2	3	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	1,615.05	0.00	0.00	0.00	2,400.81	4,015.86
		3	9	12	Reserves	0.00	0.00	0.00	0.00	2,500.00	2,500.00
					Gross Incurred	1,615.05	0.00	0.00	0.00	4,900.81	6,515.86
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

# Preferred Governmental Claim Solutions

## Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR PKG 2024

645301 - Transit Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Gilmer, Zoie 434817	ALBI	11/25/2024 Open	12/30/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1.00	0.00	0.00	0.00	0.00	0.00	1.00
Yes				Gross Incurred	1.00	0.00	0.00	0.00	0.00	0.00	1.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anthony, Marc 436960	ALBI	02/18/2025 Open	02/28/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1.00	0.00	0.00	0.00	0.00	0.00	1.00
Yes				Gross Incurred	1.00	0.00	0.00	0.00	0.00	0.00	1.00
IV struck motorcycle				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shorepoint Port Charlotte 434697	ALPD	12/02/2024 Closed	12/23/2024 04/17/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV scrapped against canopy				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arnold, Karen 434598	ALPD	12/16/2024 Closed	12/17/2024 12/31/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transit bus caught ov trailer hitch				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arnold, Karen 434800	ALPD	12/16/2024 Closed	12/30/2024 12/30/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
transit bus caught ov trailer hitch Loss Description: driver was pulling out of parking lot, rear				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
645301 - Transit Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Absolute Window And Shutter Inc 435983	ALPD	02/07/2025 Closed	02/10/2025 04/17/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Collision or Sideswipe with Another				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV hit mirror of another OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anthony, Marc 437244	ALPD	02/18/2025 Open	03/10/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV struck motorcycle				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Iacobacci, Susan 438404	ALPD	04/12/2025 Open	04/14/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00
Motor Vehicle - Collision or Sideswipe with Another				Gross Incurred	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00
IV rear ended OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mervil, Alex 432337	APCL	10/08/2024 Closed	10/15/2024 11/25/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Collision or Sideswipe with Another				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gilmer, Zoie 434818	GL	11/25/2024 Closed	12/30/2024 01/22/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
the front bumper of v1 made contact with the rear of v2. minor scuffing evident on the front				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
645301 - Transit Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Shorepoint Port Charlotte, Shorepoint Po 434811	GL	12/02/2024 Closed	12/30/2024 12/31/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
driver, d henry, was moving forward in a forward direction under the canopy that was damag				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anthony, Marc 437262	GL	02/18/2025 Closed	03/11/2025 03/11/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loss Description: mva				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mervil, Alex 432303	GLPD	10/08/2024 Closed	10/15/2024 10/16/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motor Vehicle - Collision or Sideswipe with Anothe				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV struck OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		4	9	13	Reserves	1,002.00	0.00	0.00	0.00	0.00	1,002.00
					Gross Incurred	1,002.00	0.00	0.00	0.00	0.00	1,002.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
663001 - Mosquito Control

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Fisher, David 432021	ALPD	10/03/2024 Closed	10/04/2024 03/11/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	5,395.88	0.00	0.00	132.00	0.00	0.00	5,527.88
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	5,395.88	0.00	0.00	132.00	0.00	0.00	5,527.88
IV tapped rear of OV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte County Board of County Commi 436968	APCL	02/27/2025 Open	02/28/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OV ran stop sign and struck IV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charlotte County Board of County Commi 439086	APCL	05/07/2025 Open	05/08/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OV rear ended IV				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		1	0	1	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	5,395.88	0.00	0.00	132.00	0.00	5,527.88
		2	1	3	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	5,395.88	0.00	0.00	132.00	0.00	5,527.88
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024  
794507 - Charlotte Sports Park

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Shade, Evertt 436795	GLBI	01/17/2025 Open	02/24/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	1.00	0.00	0.00	0.00	0.00	0.00	1.00
Fall or Slip - On Same Level				Gross Incurred	1.00	0.00	0.00	0.00	0.00	0.00	1.00
Claimant was pressure washing the boardwalk when a security guard drove over the hose				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		1	0	1	Reserves	1.00	0.00	0.00	0.00	0.00	1.00
					Gross Incurred	1.00	0.00	0.00	0.00	0.00	1.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

794605 - Parks Rec Park Maintenance

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Charlotte County Board of County Commi 439357	APCL	05/01/2025 Open	05/19/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OV failed to stop at traffic light striking IV trailer				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		1	0	1	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		1	0	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00



Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR PKG 2024

Charlotte BoCC - Charlotte County Board of County Commissioners

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Bellin, Jessica 434591	GLPD	11/15/2024 Open	12/17/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
Damage to 3rd Party Property excluding vehicles				Gross Incurred	2,000.00	0.00	0.00	0.00	0.00	0.00	2,000.00
Claimant is seeking compensation for an incident occurred near a storm drain				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals											
		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		1	0	1	Reserves	2,000.00	0.00	0.00	0.00	0.00	2,000.00
					Gross Incurred	2,000.00	0.00	0.00	0.00	0.00	2,000.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00
SIR PKG 2024 Policy Totals											
		Opened	Closed	Total	Payments	199.00	0.00	0.00	0.00	0.00	8,012.39
					Reserves	6,526.00	0.00	0.00	0.00	0.00	6,526.00
		13	4	17	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	33,722.80	0.00	0.00	132.00	0.00	10,523.91
		32	43	75	Reserves	9,531.00	0.00	0.00	0.00	0.00	9,500.00
					Gross Incurred	43,253.80	0.00	0.00	132.00	0.00	20,023.91
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
022120 - Tax Collector

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total	
Caruthers, Tiffany 433341	WCMO	10/01/2024 Closed	11/06/2024 12/03/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Inflammation								
				Body Systems and Multiple Body Systems								
				Exposure								
Moisture in building from rain. Possible exposure to mold. Upper respiratory issues, watery				Collections	0.00	0.00	0.00	0.00	0.00	0.00		
Neils, Danielle 433342	WCMO	10/01/2024 Closed	11/06/2024 12/27/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Inflammation								
				Body Systems and Multiple Body Systems								
				Exposure								
Moisture in building from rain. Possible exposure to mold. Upper respiratory issues, watery				Collections	0.00	0.00	0.00	0.00	0.00			
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	
		0	0	0	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	
					Payments	0.00	0.00	0.00	0.00	0.00	0.00	
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00	
					Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	

120401 - County Administration

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Henderson, Kathryn 435237	WCLT	01/03/2025 Open	01/03/2025	Payments	0.00	0.00	2,586.60	181.74	0.00	0.00	2,768.34
				Reserves	0.00	0.00	-2,586.60	1,568.26	0.00	0.00	-1,018.34
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection	Body Systems and Multiple Body Systems Exposure			Payments	0.00	0.00	6,986.60	331.74	0.00	0.00	7,318.34
Reserves				0.00	0.00	5,013.40	1,668.26	0.00	0.00	6,681.66	
Gross Incurred				0.00	0.00	12,000.00	2,000.00	0.00	0.00	14,000.00	
Mold Exposure: Mold found in dispatch floor tiles under working area. Water intrusion into u				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
120401 - County Administration

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total	
Duncan , Lori 435314	WCMO	01/03/2025 Open	01/15/2025	Payments	0.00	0.00	1,039.59	14.25	0.00	0.00	1,053.84	
				Reserves	0.00	0.00	-1,039.59	-14.25	0.00	0.00	-1,053.84	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	1,039.59	14.25	0.00	0.00	1,053.84	
				Reserves	0.00	0.00	6,960.41	185.75	0.00	0.00	7,146.16	
				Gross Incurred	0.00	0.00	8,000.00	200.00	0.00	0.00	8,200.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Infection								
				Body Systems and Multiple Body Systems								
				Exposure								
Mold Exposure: Mold found in dispatch floor tiles under working area. Water intrusion into u				Collections	0.00	0.00	0.00	0.00	0.00	0.00		
Tollar, Dawn 435302	WCMO	01/03/2025 Open	01/14/2025	Payments	0.00	0.00	210.00	0.00	0.00	0.00	210.00	
				Reserves	0.00	0.00	-210.00	0.00	0.00	0.00	-210.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	1,662.50	0.00	0.00	0.00	1,662.50	
				Reserves	0.00	0.00	3,337.50	500.00	0.00	0.00	3,837.50	
				Gross Incurred	0.00	0.00	5,000.00	500.00	0.00	0.00	5,500.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Infection								
				Body Systems and Multiple Body Systems								
				Exposure								
Mold Exposure: Mold found in dispatch floor tiles under working area. Water intrusion into u				Collections	0.00	0.00	0.00	0.00	0.00	0.00		
Ayers , Jessica 435241	WCMO	01/03/2025 Closed	01/13/2025 03/04/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Infection								
				Body Systems and Multiple Body Systems								
				Exposure								
Mold Exposure: Mold found in dispatch floor tiles under working area. Water intrusion into u				Collections	0.00	0.00	0.00	0.00	0.00	0.00		
Martindell, Michael 435816	WCMO	01/03/2025 Closed	01/31/2025 03/01/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Inflammation								
				Lungs								
				Exposure								
Mold Exposure: Mold found in dispatch floor tiles under working area. Water intrusion into u				Collections	0.00	0.00	0.00	0.00	0.00	0.00		
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	3,836.19	195.99	0.00	4,032.18	
		0	0	0	Reserves	0.00	0.00	-3,836.19	1,554.01	0.00	-2,282.18	
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	
					Payments	0.00	0.00	9,688.69	345.99	0.00	10,034.68	
		3	2	5	Reserves	0.00	0.00	15,311.31	2,354.01	0.00	17,665.32	
					Gross Incurred	0.00	0.00	25,000.00	2,700.00	0.00	27,700.00	
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR WC 2024

145201 - Fleet Management

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Gutierrez Jr, Lorrie L. 439657	WCMO	05/28/2025 Open	05/28/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Multiple Physical Injuries Only Multiple Body Parts Fall or Slip - From Different Level				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE fell off the back of a truck..				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals											
					Opened	Closed	Total				
								Payments	0.00	0.00	0.00
								Reserves	0.00	0.00	0.00
					1	0	1	Collections	0.00	0.00	0.00
								Payments	0.00	0.00	0.00
					1	0	1	Reserves	0.00	0.00	0.00
								Gross Incurred	0.00	0.00	0.00
								Collections	0.00	0.00	0.00

152013 - Land Info & Planning

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Potter, Christine 436126	WCMO	01/27/2025 Closed	02/13/2025 04/01/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain Multiple Body Parts Strain or Injury By - Misc				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE's right hand, wrist and arm hurt while typing/mouse.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals											
					Opened	Closed	Total				
								Payments	0.00	0.00	0.00
								Reserves	0.00	0.00	0.00
					0	0	0	Collections	0.00	0.00	0.00
								Payments	0.00	0.00	0.00
					0	1	1	Reserves	0.00	0.00	0.00
								Gross Incurred	0.00	0.00	0.00
								Collections	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
191401 - Facilities Management

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total		
Puricelli, William Edward 436948	WCMO	02/26/2025 Open	02/27/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				Payments	0.00	0.00	1,548.71	22.12	0.00	0.00	1,570.83		
				Reserves	0.00	0.00	3,451.29	227.88	0.00	0.00	3,679.17		
				Gross Incurred	0.00	0.00	5,000.00	250.00	0.00	0.00	5,250.00		
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				Mr. Puricelli was disposing of a pallet into the dumpster and received a cut to his forearm-R									
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Dold, David 437788	WCMO	03/21/2025 Open	03/28/2025	Payments	0.00	0.00	120.00	0.00	0.00	0.00	120.00		
				Reserves	0.00	0.00	-120.00	0.00	0.00	0.00	-120.00		
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				Payments	0.00	0.00	615.00	0.00	0.00	0.00	615.00		
				Reserves	0.00	0.00	4,385.00	250.00	0.00	0.00	4,635.00		
				Gross Incurred	0.00	0.00	5,000.00	250.00	0.00	0.00	5,250.00		
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				While EE was removing filters from top of air handler at Grace St annex to get to and acces									
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	120.00	0.00	0.00	120.00		
					Reserves	0.00	0.00	-120.00	0.00	0.00	-120.00		
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00		
					Payments	0.00	0.00	2,163.71	22.12	0.00	2,185.83		
		2	0	2	Reserves	0.00	0.00	7,836.29	477.88	0.00	8,314.17		
					Gross Incurred	0.00	0.00	10,000.00	500.00	0.00	10,500.00		
					Collections	0.00	0.00	0.00	0.00	0.00	0.00		

232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Averbeck, Matthew 436238	WCBLT	02/12/2025 Open	02/18/2025	Payments	0.00	0.00	454.13	5.25	0.00	0.00	459.38
				Reserves	0.00	0.00	-454.13	-5.25	0.00	0.00	-459.38
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	1,036.00	7,568.14	122.58	0.00	0.00	8,726.72
				Reserves	0.00	1,964.00	17,431.86	677.42	0.00	0.00	20,073.28
				Gross Incurred	0.00	3,000.00	25,000.00	800.00	0.00	0.00	28,800.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Engine 4 responded to a medical call inc#25-004947.While stepping out of the engine, emp							
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Preferred Governmental Claim Solutions

## Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR WC 2024

232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Paolella, Frank-Michael 439551	WCBLT	05/18/2025 Open	05/22/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	4,000.00	250.00	0.00	0.00	4,250.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain Lower Back Area (Incl. Lumbar & Strain or Injury By - Misc EE was moving bag of diving equipment from caddy to back of ambulance and tweaked his				Reserves	0.00	0.00	4,000.00	250.00	0.00	0.00	4,250.00
				Gross Incurred	0.00	0.00	4,000.00	250.00	0.00	0.00	4,250.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lopez, Alexander J 434066	WCBMO	11/30/2024 Open	11/30/2024	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	1,041.63	7.00	0.00	0.00	1,048.63
				Reserves	0.00	0.00	958.37	493.00	0.00	0.00	1,451.37
Infection Body Systems and Multiple Body Systems Exposure Blood exposure to nose, mouth and eyes for Firefighter Alexander Lopez that occurred tod				Gross Incurred	0.00	0.00	2,000.00	500.00	0.00	0.00	2,500.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	232.88	99.40	869.50	0.00	1,201.78
				Reserves	0.00	0.00	-232.88	-99.40	-869.50	0.00	-1,201.78
Ignacio, Raul 434279	WCLT	12/03/2024 Open	12/03/2024	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	3,765.02	69,389.10	4,236.68	3,839.50	0.00	81,230.30
				Reserves	0.00	26,234.98	47,304.91	5,763.32	11,160.50	0.00	90,463.71
				Gross Incurred	0.00	30,000.00	116,694.01	10,000.00	15,000.00	0.00	171,694.01
Miscellaneous Causes - Other Than Physical Cause o Woke at the station prior to his last call coughing and feeling ill. At call I noticed not feeling				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	1,546.86	612.43	0.00	0.00	2,159.29
				Reserves	0.00	0.00	-1,546.86	487.57	0.00	0.00	-1,059.29
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Farias, Juanita 436009	WCLT	02/07/2025 Open	02/10/2025	Payments	0.00	0.00	3,084.76	612.43	0.00	0.00	3,697.19
				Reserves	0.00	3,000.00	1,915.24	887.57	0.00	0.00	5,802.81
				Gross Incurred	0.00	3,000.00	5,000.00	1,500.00	0.00	0.00	9,500.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain Multiple Body Parts Fall or Slip - On Stairs sprain/strain Loss Description: inspector was walking down the stairs when she lost traction				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	1,036.00	0.00	0.00	0.00	0.00	1,036.00
				Reserves	0.00	-1,036.00	0.00	0.00	0.00	0.00	-1,036.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Golden, Larry 438575	WCLT	04/20/2025 Open	04/21/2025	Payments	0.00	1,036.00	0.00	0.00	0.00	0.00	1,036.00
				Reserves	0.00	3,964.00	6,500.00	250.00	0.00	0.00	10,714.00
				Gross Incurred	0.00	5,000.00	6,500.00	250.00	0.00	0.00	11,750.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Heat Prostration Body Systems and Multiple Body Systems Miscellaneous Causes - Other Than Physical Cause o While fighting brush fire, I became hot and overheated.				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	1,036.00	0.00	0.00	0.00	0.00	1,036.00
				Reserves	0.00	3,964.00	6,500.00	250.00	0.00	0.00	10,714.00
				Gross Incurred	0.00	5,000.00	6,500.00	250.00	0.00	0.00	11,750.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Douglas, Austin B 432186	WCMO	10/03/2024 Closed	10/14/2024 11/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Exposure											
Exposure to meningitis during treatment of a patient.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Smith, Jesse 432205	WCMO	10/03/2024 Closed	10/14/2024 11/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Exposure											
Exposure to meningitis during treatment of a patient.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	
Garcia, Georgy 432185	WCMO	10/03/2024 Closed	10/14/2024 11/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection											
Body Systems and Multiple Body Systems											
Exposure											
Exposure to meningitis during treatment of a patient.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	
Faircloth, Tyler 432187	WCMO	10/03/2024 Closed	10/14/2024 11/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Exposure											
Exposure to meningitis during treatment of a patient.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	
Brown, Beau 432225	WCMO	10/03/2024 Closed	10/12/2024 11/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes											
Exposure											
Exposure to meningitis during treatment of a patient.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	

# Preferred Governmental Claim Solutions

## Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR WC 2024

232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Chermansky, Kyle 432188	WCMO	10/03/2024 Closed	10/14/2024 11/22/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure to meningitis during treatment of a patient.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jacobs, Breanna 432191	WCMO	10/10/2024 Closed	10/14/2024 03/20/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection				Payments	0.00	0.00	6,007.76	24.79	0.00	0.00	6,032.55
Foot				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure				Gross Incurred	0.00	0.00	6,007.76	24.79	0.00	0.00	6,032.55
Employee's boots got wet by hurricane milton water, boots were wet and unable to be chan				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Adamo, Matthew L 434006	WCMO	11/05/2024 Open	11/27/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection				Payments	0.00	0.00	823.34	10.50	0.00	0.00	833.84
Body Systems and Multiple Body Systems				Reserves	0.00	0.00	676.66	239.50	0.00	0.00	916.16
Yes				Gross Incurred	0.00	0.00	1,500.00	250.00	0.00	0.00	1,750.00
exposure Loss Description: employee was exposed to tuberculosis while on scene of a med				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wcislo, Nathin 434283	WCMO	11/05/2024 Open	12/03/2024	Payments	0.00	0.00	0.00	10.50	0.00	0.00	10.50
				Reserves	0.00	0.00	0.00	-10.50	0.00	0.00	-10.50
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection				Payments	0.00	0.00	0.00	10.50	0.00	0.00	10.50
Body Systems and Multiple Body Systems				Reserves	0.00	0.00	3,500.00	239.50	0.00	0.00	3,739.50
Exposure				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
Employee was exposed to Tuberculosis while on scene of a medical incident..				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hardesty, Mitchell 434058	WCMO	11/05/2024 Open	12/02/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection				Payments	0.00	0.00	749.34	5.25	0.00	0.00	754.59
Body Systems and Multiple Body Systems				Reserves	0.00	0.00	2,250.66	244.75	0.00	0.00	2,495.41
Exposure				Gross Incurred	0.00	0.00	3,000.00	250.00	0.00	0.00	3,250.00
The EE was exposed to a patient wit tuberculosis on a medical incident on 11/5/2024.The e				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00



# Preferred Governmental Claim Solutions

## Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR WC 2024

232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
<b>Hornborg, Nicholas</b> 434005	WCMO	11/05/2024 Open	11/27/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	823.34	10.50	0.00	0.00	833.84
Infection Body Systems and Multiple Body Systems Yes				Reserves	0.00	0.00	676.66	39.50	0.00	0.00	716.16
				Gross Incurred	0.00	0.00	1,500.00	50.00	0.00	0.00	1,550.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Employee was exposed to tuberculosis while on scene of a medical incident..							
<b>Gage, Ryan</b> 434054	WCMO	11/05/2024 Closed	12/02/2024 05/13/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	-286.92	-236.74	0.00	0.00	-523.66
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	1,213.08	13.26	0.00	0.00	1,226.34
Infection Body Systems and Multiple Body Systems Exposure				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	1,213.08	13.26	0.00	0.00	1,226.34
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				The EE was exposed to a patient wit tuberculosis on a medical incident on 11/5/2024.The e							
<b>Barche, Thomas</b> 433715	WCMO	11/13/2024 Closed	11/18/2024 03/02/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	5,779.24	223.51	0.00	0.00	6,002.75
Sprain Lower Back Area (Incl. Lumbar & Strain or Injury By - Misc				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	5,779.24	223.51	0.00	0.00	6,002.75
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				During a call, the vehicle went over a speed bump an I was lifted off my seat and landed on							
<b>Kendrick, Chsirtopher</b> 434878	WCMO	12/19/2024 Closed	12/30/2024 01/15/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain Shoulder(s) Strain or Injury By - Lifting				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				During incident #24-039672, lift assistance. I was assisting to lift a very large subject from a							
<b>Rodriguez Ocasio, Christopher</b> 435213	WCMO	01/11/2025 Open	01/13/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Puncture Finger(s) Cut,Puncture,Scrape - Misc				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				exposure - needle stick Loss Description: needle stick holding in site for partner. needle we							

# Preferred Governmental Claim Solutions

## Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR WC 2024

232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
<b>Diaz, Edward</b> 435542	WCMO	<b>01/23/2025</b> Open	01/24/2025	<b>Payments</b>	0.00	0.00	71.20	0.00	0.00	0.00	71.20
				<b>Reserves</b>	0.00	0.00	-71.20	0.00	0.00	0.00	-71.20
				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Inflammation				<b>Payments</b>	0.00	0.00	783.20	0.00	0.00	0.00	783.20
Lungs				<b>Reserves</b>	0.00	0.00	716.80	500.00	0.00	0.00	1,216.80
Miscellaneous Causes - Other				<b>Gross Incurred</b>	0.00	0.00	1,500.00	500.00	0.00	0.00	2,000.00
EE was wearing an airpack during training drill and being beat by the airpack, apparently he				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Stadel, Aleta L</b> 435589	WCMO	<b>01/26/2025</b> Open	01/27/2025	<b>Payments</b>	0.00	0.00	245.41	7.38	0.00	0.00	252.79
				<b>Reserves</b>	0.00	0.00	-245.41	-7.38	0.00	0.00	-252.79
				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				<b>Payments</b>	0.00	0.00	697.70	13.95	0.00	0.00	711.65
Shoulder(s)				<b>Reserves</b>	0.00	0.00	2,802.30	236.05	0.00	0.00	3,038.35
Strain or Injury By - Lifting				<b>Gross Incurred</b>	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
During incident # 25-002865 I was getting out equipment after transferring patient from a be				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Gilley, Jaysma</b> 436194	WCMO	<b>02/11/2025</b> Open	02/14/2025	<b>Payments</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				<b>Reserves</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Puncture				<b>Payments</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Finger(s)				<b>Reserves</b>	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
Cut,Puncture,Scrape - Object Lifted or Handled				<b>Gross Incurred</b>	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
L index finger got stuck by needle after IM admin of med. to PT.				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sainz, Corban Andres</b> 436315	WCMO	<b>02/19/2025</b> Open	02/20/2025	<b>Payments</b>	0.00	0.00	182.75	14.28	0.00	0.00	197.03
				<b>Reserves</b>	0.00	0.00	-182.75	-14.28	0.00	0.00	-197.03
				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other				<b>Payments</b>	0.00	0.00	182.75	28.28	0.00	0.00	211.03
Body Systems and Multiple Body Systems				<b>Reserves</b>	0.00	0.00	3,317.25	221.72	0.00	0.00	3,538.97
Exposure				<b>Gross Incurred</b>	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
As I was changing tube for a hard tip, some of the patient's blood shot into my eye.				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Leggett, Cobi</b> 437272	WCMO	<b>03/07/2025</b> Closed	03/11/2025 04/01/2025	<b>Payments</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				<b>Reserves</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yes				<b>Payments</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				<b>Reserves</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain or Injury By - Lifting				<b>Gross Incurred</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
While handling a PT, the PT seized and fell. I caught the PT and lifted them. Following this i				<b>Collections</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Preferred Governmental Claim Solutions

## Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

2024 - 10/01/2024 TO 09/30/2025

SIR WC 2024

232601 - Fire Rescue Department

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total	
Verne, Cory 437492	WCMO	03/18/2025 Closed	03/19/2025 04/30/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
All Other Occupational Disease				Payments	0.00	0.00	0.00	0.00	0.00	0.00		
Body Systems and Multiple Body Systems				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Miscellaneous Causes - Other Than Physical Cause o				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Began having severe abdominal pain along with diarrhea and vomiting.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Department Totals		Opened	Closed	Total	Payments	0.00	1,036.00	2,733.23	749.24	869.50	0.00	5,387.97
					Reserves	0.00	-1,036.00	979.85	364.02	-869.50	0.00	-561.63
		1	1	2	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	5,837.02	98,143.38	5,319.23	3,839.50	0.00	113,139.13
		15	12	27	Reserves	0.00	35,162.98	99,050.71	10,542.33	11,160.50	0.00	155,916.52
					Gross Incurred	0.00	41,000.00	197,194.09	15,861.56	15,000.00	0.00	269,055.65
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

363201 - Landfill - Sanitary

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Cavaleri, Joseph 437133	WCBLT	02/21/2025 Open	03/04/2025	Payments	0.00	761.11	1,629.00	168.84	0.00	0.00	2,558.95
				Reserves	0.00	4,238.89	-1,629.00	-168.84	0.00	0.00	2,441.05
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion Shoulder(s) Fall or Slip - On Same Level I was picking up trash on the side of the road and was stepping on a thin piece of plywood, t				Payments	0.00	761.11	2,239.80	179.34	0.00	0.00	3,180.25
				Reserves	0.00	4,238.89	2,760.20	70.66	0.00	0.00	7,069.75
				Gross Incurred	0.00	5,000.00	5,000.00	250.00	0.00	0.00	10,250.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hash, Shannon N. 439570	WCMO	05/21/2025 Open	05/23/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sprain Foot Striking Against/Stepping On - Misc EE stepped down out of dump truck with all weight on toes on left foot and felt a pop in heel				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
363201 - Landfill - Sanitary

Department Totals	Opened	Closed	Total									
				Payments	0.00	761.11	1,629.00	168.84	0.00	0.00	2,558.95	
				Reserves	0.00	4,238.89	1,871.00	81.16	0.00	0.00	6,191.05	
	1	0	1	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	761.11	2,239.80	179.34	0.00	0.00	3,180.25	
	2	0	2	Reserves	0.00	4,238.89	6,260.20	320.66	0.00	0.00	10,819.75	
				Gross Incurred	0.00	5,000.00	8,500.00	500.00	0.00	0.00	14,000.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

363313 - Solid Waste

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Williams, Keith 435018	WCLT	01/06/2025 Open	01/07/2025	Payments	0.00	0.00	1,992.38	86.82	0.00	0.00	2,079.20
				Reserves	0.00	0.00	-1,992.38	-86.82	0.00	0.00	-2,079.20
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion				Payments	0.00	0.00	5,064.90	109.00	0.00	0.00	5,173.90
Multiple Body Parts				Reserves	0.00	0.00	19,935.10	391.00	0.00	0.00	20,326.10
Slip and Fall				Gross Incurred	0.00	0.00	25,000.00	500.00	0.00	0.00	25,500.00
Stepped out of dozer onto track to guide truck into spot. when the wind blew my feet started				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Decker, Scott 439203	WCLT	05/10/2025 Open	05/12/2025	Payments	0.00	627.48	0.00	0.00	0.00	0.00	627.48
				Reserves	0.00	4,372.52	25,000.00	1,500.00	5,000.00	0.00	35,872.52
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	627.48	0.00	0.00	0.00	0.00	627.48
Knee				Reserves	0.00	4,372.52	25,000.00	1,500.00	5,000.00	0.00	35,872.52
Fall or Slip - On Stairs				Gross Incurred	0.00	5,000.00	25,000.00	1,500.00	5,000.00	0.00	36,500.00
Exiting men's side of bathroom trailer, step hinge broke and caused EE to abruptly grab han				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ross, Lora Marie 431882	WCMO	10/01/2024 Closed	10/01/2024 11/03/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foot				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Struck or Injured By - Falling or Flying Object				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
disassembling a metal desk and it fell on my left foot/toes				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Garretson, Thomas 432273	WCMO	10/03/2024 Open	10/15/2024	Payments	0.00	0.00	5,284.79	6.57	0.00	0.00	5,291.36
				Reserves	0.00	0.00	-284.79	-6.57	0.00	0.00	-291.36
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion				Payments	0.00	0.00	10,188.32	93.31	0.00	0.00	10,281.63
Hand				Reserves	0.00	0.00	4,811.68	406.69	0.00	0.00	5,218.37
Struck or Injured By - Object Being Lifted or Hand				Gross Incurred	0.00	0.00	15,000.00	500.00	0.00	0.00	15,500.00
Handle on tarp roller system snapped back and hit my hand very hard.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
363313 - Solid Waste

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total	
Francis, Cherise 436062	WCMO	02/06/2025 Closed	02/11/2025 05/27/2025	Payments	0.00	0.00	0.00	0.00	66.70	0.00	66.70	
				Reserves	0.00	0.00	0.00	-505.75	-802.10	0.00	-1,307.85	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Strain				Payments	0.00	0.00	0.00	4,494.25	764.60	0.00	5,258.85	
Multiple Body Parts				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Strain or Injury By - Misc				Gross Incurred	0.00	0.00	0.00	4,494.25	764.60	0.00	5,258.85	
strain/sprain Loss Description: phone fell into the trailer, phone was retrieved from trailer an				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Department Totals		Opened	Closed	Total	Payments	0.00	627.48	7,277.17	93.39	66.70	0.00	8,064.74
					Reserves	0.00	4,372.52	22,722.83	900.86	4,197.90	0.00	32,194.11
		1	1	2	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	627.48	15,253.22	4,696.56	764.60	0.00	21,341.86
		3	2	5	Reserves	0.00	4,372.52	49,746.78	2,297.69	5,000.00	0.00	61,416.99
					Gross Incurred	0.00	5,000.00	65,000.00	6,994.25	5,764.60	0.00	82,758.85
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

378001 - CCU Administration

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Rosario, Betty Ann 435065	WCMO	01/03/2025 Closed	01/08/2025 03/02/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection				Payments	0.00	0.00	0.00	0.00	0.00	0.00	
Body Systems and Multiple Body Systems				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
mold exposure Loss Description: yesterday she was helping employees move their belongin				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		0	1	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
378005 - CCU - Customer Service

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Marcinczyk, Jessica 435026	WCMO	01/03/2025 Open	01/07/2025	Payments	0.00	0.00	184.22	0.00	0.00	0.00	184.22
				Reserves	0.00	0.00	-184.22	0.00	0.00	0.00	-184.22
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other				Payments	0.00	0.00	3,504.28	0.00	0.00	0.00	3,504.28
Multiple Body Parts				Reserves	0.00	0.00	1,495.72	250.00	0.00	0.00	1,745.72
Exposure				Gross Incurred	0.00	0.00	5,000.00	250.00	0.00	0.00	5,250.00
Mold exposure- On 1/3/2025 trailer 1 rugs with mold were removed..				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Morse, Jamie L 435149	WCMO	01/03/2025 Open	01/09/2025	Payments	0.00	0.00	877.00	5.25	0.00	0.00	882.25
				Reserves	0.00	0.00	-877.00	-5.25	0.00	0.00	-882.25
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Multiple Physical Injuries Only				Payments	0.00	0.00	4,376.63	63.50	0.00	0.00	4,440.13
Nose				Reserves	0.00	0.00	5,623.37	536.50	0.00	0.00	6,159.87
Exposure				Gross Incurred	0.00	0.00	10,000.00	600.00	0.00	0.00	10,600.00
Mold exposure- On 1/3/2025 trailer 1 rugs with mold were removed..				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total							
					Payments	0.00	0.00	1,061.22	5.25	0.00	1,066.47
					Reserves	0.00	0.00	-1,061.22	-5.25	0.00	-1,066.47
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	7,880.91	63.50	0.00	7,944.41
					Reserves	0.00	0.00	7,119.09	786.50	0.00	7,905.59
		2	0	2	Gross Incurred	0.00	0.00	15,000.00	850.00	0.00	15,850.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

378010 - CCU - Utilities

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Howard, Alex Ryan 435043	WCMO	01/07/2025 Closed	01/08/2025 02/18/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sprain				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foot				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fall or Slip - From Different Levels				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Alex stepped in a 1 foot hole that was covered with sod injuring his foot-R. He was locating				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
378010 - CCU - Utilities

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	1	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

378012 - CCU - Quality Control

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Moody, Donald W 432580	WCMO	10/16/2024 Closed	10/21/2024 03/24/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	0.00	606.83	12.51	0.00	0.00	619.34
Ankle				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain or Injury By - Twisting				Gross Incurred	0.00	0.00	606.83	12.51	0.00	0.00	619.34
strain/sprain Loss Description: walked off curbing and twisted ankle.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Smatlak, Stacey 435474	WCMO	01/21/2025 Closed	01/21/2025 03/24/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lower Arm				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain or Injury By - Pushing or Pulling				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Disconnecting electrical plug from truck, did not lift catch/cover and slipped off when pulling				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Smith, Wyatt M. 438927	WCMO	04/30/2025 Open	05/01/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	500.00	50.00	0.00	0.00	550.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Finger(s)				Reserves	0.00	0.00	500.00	50.00	0.00	0.00	550.00
Struck or Injured By - Object Being Lifted or Hand				Gross Incurred	0.00	0.00	500.00	50.00	0.00	0.00	550.00
While repairing servicer line, wet rusty pipe slipped out of hand, this caused my hand to stri				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Stroude, Joel-Majeed 439233	WCMO	05/12/2025 Open	05/12/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Laceration				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lower Back Area (Incl. Lumbar &				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
Cut,Puncture,Scrape - Object Lifted or Handled				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
Grazed my lower back against a sharp piece of galvanized steel pipe..				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
378012 - CCU - Quality Control

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	4,000.00	300.00	0.00	0.00	4,300.00	
	2	0	2	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	606.83	12.51	0.00	0.00	619.34	
	2	2	4	Reserves	0.00	0.00	4,000.00	300.00	0.00	0.00	4,300.00	
				Gross Incurred	0.00	0.00	4,606.83	312.51	0.00	0.00	4,919.34	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

378018 - CCU - Lifting Stations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Tichacek, Johnathan 437316	WCMO	03/10/2025 Open	03/12/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infection				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lungs				Reserves	0.00	0.00	500.00	50.00	0.00	0.00	550.00
Absorption - Ingestion or Inhalation				Gross Incurred	0.00	0.00	500.00	50.00	0.00	0.00	550.00
Went into a valve vault to clean the check valve at L5-23, while the valve was open there be				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tichacek, Johnathan 439369	WCMO	05/16/2025 Open	05/19/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	1,000.00	100.00	0.00	0.00	1,100.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Multiple Body Parts				Reserves	0.00	0.00	1,000.00	100.00	0.00	0.00	1,100.00
Struck or Injured By - Object Being Lifted or Hand				Gross Incurred	0.00	0.00	1,000.00	100.00	0.00	0.00	1,100.00
While cleaning debris/sand from well, operator turned on water pump to pressurize hand wa				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	1,000.00	100.00	0.00	0.00	1,100.00
	1	0	1	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2	0	2	Reserves	0.00	0.00	1,500.00	150.00	0.00	0.00	1,650.00
				Gross Incurred	0.00	0.00	1,500.00	150.00	0.00	0.00	1,650.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00



Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
378019 - CCU - Sewer Lines

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Ford, Andrea-Cay 438426	WCMO	04/11/2025 Open	04/14/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sprain				Payments	0.00	0.00	0.00	0.00	0.00	0.00	
Ankle				Reserves	0.00	0.00	500.00	50.00	0.00	0.00	550.00
Fall or Slip - On Same Level				Gross Incurred	0.00	0.00	500.00	50.00	0.00	0.00	550.00
EE was hooking up trailer and checking lights, stepped into a pothole in a low light area, fell				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		1	0	1	Reserves	0.00	0.00	500.00	50.00	0.00	550.00
					Gross Incurred	0.00	0.00	500.00	50.00	0.00	550.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

445401 - Road Maintenance & Operations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Kodrzycki, Steven 432370	WCLT	10/14/2024 Open	10/16/2024	Payments	0.00	0.00	0.00	387.60	198.00	0.00	585.60
				Reserves	0.00	0.00	0.00	-387.60	-198.00	0.00	-585.60
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	0.00	4,070.20	2,082.68	1,602.90	0.00	7,755.78
Multiple Body Parts				Reserves	0.00	1,500.00	929.80	2,917.32	3,397.10	0.00	8,744.22
Motor Vehicle - Collision with Fixed Object				Gross Incurred	0.00	1,500.00	5,000.00	5,000.00	5,000.00	0.00	16,500.00
Driving and at a traffic stand still, we were impacted by a SUV. Myself and co worker had ne				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Edwards, John Taylor 439456	WCLT	05/21/2025 Open	05/21/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	10,000.00	45,000.00	2,500.00	0.00	0.00	57,500.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Multiple Physical Injuries Only				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Multiple Body Parts				Reserves	0.00	10,000.00	45,000.00	2,500.00	0.00	0.00	57,500.00
Motor Vehicle - Miscellaneous				Gross Incurred	0.00	10,000.00	45,000.00	2,500.00	0.00	0.00	57,500.00
Multiple Loss Description: MVA - rollover accident with a dump truck carrying rock in the be				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
445401 - Road Maintenance & Operations

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total	
Choken, Andrew Evan 432940	WCMO	10/18/2024 Open	10/28/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
All Other				Reserves	0.00	0.00	500.00	50.00	0.00	0.00	550.00	
Body Systems and Multiple Body Systems				Gross Incurred	0.00	0.00	500.00	50.00	0.00	0.00	550.00	
Exposure				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
exposure Loss Description: I was instructed by Charlotte County Public Works to pickup ha												
Zoia II, Gary 434235	WCMO	11/21/2024 Open	12/03/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	1,135.00	21.00	0.00	0.00	1,156.00	
Strain				Reserves	0.00	0.00	3,865.00	229.00	0.00	0.00	4,094.00	
Ankle				Gross Incurred	0.00	0.00	5,000.00	250.00	0.00	0.00	5,250.00	
Strain or Injury By - Misc				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
When digging with shovel, used right foot to stomp shovel into ground and felt pain in his rig												
Brennan, Patrick Michael 437780	WCMO	03/27/2025 Open	03/28/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Crushing				Reserves	0.00	0.00	500.00	50.00	0.00	0.00	550.00	
Foot				Gross Incurred	0.00	0.00	500.00	50.00	0.00	0.00	550.00	
Caught In or Between - Misc				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrick Bennan was putting the water pump away with Zack Simo. While moving the water												
Boule Jr, Robert W. 439679	WCMO	05/22/2025 Open	05/28/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Heat Prostration				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Body Systems and Multiple Body Systems				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Miscellaneous Causes - Other				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
EE was in a pipe trying to out the second pipe in and got over heated. Dehydration..												
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	387.60	198.00	0.00	585.60
		2	0	2	Reserves	0.00	10,000.00	45,000.00	2,112.40	-198.00	0.00	56,914.40
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	5,205.20	2,103.68	1,602.90	0.00	8,911.78
		6	0	6	Reserves	0.00	11,500.00	50,794.80	5,746.32	3,397.10	0.00	71,438.22
					Gross Incurred	0.00	11,500.00	56,000.00	7,850.00	5,000.00	0.00	80,350.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025  
SIR WC 2024  
794401 - Library Admin/Bookmobile

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Guerzo , Crispin 434365	WCMO	11/13/2024 Closed	12/10/2024 02/18/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Finger(s)				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain or Injury By - Misc				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
While I was lifting a book crate, I felt a twinge in my left right finger. It seemed to be healing				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	0.00	0.00	0.00	0.00
		0	1	1	Reserves	0.00	0.00	0.00	0.00	0.00	0.00
					Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

794601 - Parks Rec Ballfield Maintenance

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Sotomayor, Adam 433902	WCMO	11/18/2024 Closed	11/22/2024 12/30/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Chest (Incl. Ribs, Strenum, & So				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain or Injury By - Misc				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Yesterday, Adam called me claiming he was experiencing chest pains. I asked if he needed				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Graham, Ronald Lee 438415	WCMO	04/10/2025 Closed	04/14/2025 04/30/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Neck Soft Tissue				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain or Injury By - Misc				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Checked with coworkers, none reported anything out of the ordinary or statements from Ro				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Department Totals	Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	2	2	Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

794605 - Parks Rec Park Maintenance

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Henry, Donald 434857	WCLT	12/27/2024 Open	12/30/2024	Payments	0.00	0.00	219.22	7.15	0.00	0.00	226.37
				Reserves	0.00	0.00	-219.22	-7.15	0.00	0.00	-226.37
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fracture				Payments	0.00	1,074.28	1,604.43	20.36	0.00	0.00	2,699.07
Lower Arm				Reserves	0.00	8,925.72	6,395.57	129.64	0.00	0.00	15,450.93
Fall or Slip - On Same Level				Gross Incurred	0.00	10,000.00	8,000.00	150.00	0.00	0.00	18,150.00
I was working on pulling silt fencing and stakes at William R. Gaines Park. While pulling, th				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Department Totals	Opened	Closed	Total	Payments	0.00	0.00	219.22	7.15	0.00	0.00	226.37
				Reserves	0.00	0.00	-219.22	-7.15	0.00	0.00	-226.37
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	1,074.28	1,604.43	20.36	0.00	0.00	2,699.07
	1	0	1	Reserves	0.00	8,925.72	6,395.57	129.64	0.00	0.00	15,450.93
				Gross Incurred	0.00	10,000.00	8,000.00	150.00	0.00	0.00	18,150.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

794610 - Parks Rec Administration

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Rodetsky, Ethan H 432687	WCMO	10/02/2024 Closed	10/22/2024 11/03/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Eye(s)				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous Causes - Other				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Eye irritation Loss Description: working outside at Harold Ave and going in and out of the bu				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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794610 - Parks Rec Administration

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Winslow, Denny Leigh 432999	WCMO	10/21/2024 Open	10/29/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain				Payments	0.00	0.00	4,010.79	43.08	0.00	0.00	4,053.87
Lower Back Area (Incl. Lumbar &				Reserves	0.00	0.00	5,989.21	956.92	0.00	0.00	6,946.13
Fall or Slip - On Stairs				Gross Incurred	0.00	0.00	10,000.00	1,000.00	0.00	0.00	11,000.00
Top step to facility trailer collapsed and I was standing on the top step when it collapsed. Lo				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Department Totals		Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00	0.00	0.00
					Reserves	0.00	0.00	0.00	0.00	0.00	0.00
		0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	0.00	4,010.79	43.08	0.00	4,053.87
		1	1	2	Reserves	0.00	0.00	5,989.21	956.92	0.00	6,946.13
					Gross Incurred	0.00	0.00	10,000.00	1,000.00	0.00	11,000.00
					Collections	0.00	0.00	0.00	0.00	0.00	0.00

794632 - South County Recreation Center

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Coleman, Kyle 433225	WCMO	10/31/2024 Closed	11/04/2024 02/18/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Crushing Finger(s) Caught In or Between - Misc  Kyle was helping move money safe when he pinched his left middle finger in between wall a				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jimenez, Yuliana I 437528	WCMO	03/14/2025 Open	03/20/2025	Payments	0.00	0.00	780.00	0.00	0.00	0.00	780.00
				Reserves	0.00	0.00	8,720.00	450.00	0.00	0.00	9,170.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Multiple Physical Injuries Only Multiple Body Parts Struck or Injured By - Falling or Flying Object  I was putting some chairs away in the closet, when a table was going to fall on me I tried to				Payments	0.00	0.00	780.00	0.00	0.00	0.00	780.00
				Reserves	0.00	0.00	9,220.00	500.00	0.00	0.00	9,720.00
				Gross Incurred	0.00	0.00	10,000.00	500.00	0.00	0.00	10,500.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Department Totals	Opened	Closed	Total									
				Payments	0.00	0.00	780.00	0.00	0.00	0.00	0.00	780.00
				Reserves	0.00	0.00	8,720.00	450.00	0.00	0.00	0.00	9,170.00
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	780.00	0.00	0.00	0.00	0.00	780.00
	1	1	2	Reserves	0.00	0.00	9,220.00	500.00	0.00	0.00	0.00	9,720.00
				Gross Incurred	0.00	0.00	10,000.00	500.00	0.00	0.00	0.00	10,500.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

794650 - Oyster Creek Pool

Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Roy, Thomas 435046	WCBLT	12/28/2024 Open	01/07/2025	Payments	0.00	0.00	275.34	82.71	0.00	0.00	358.05
				Reserves	0.00	0.00	-275.34	-82.71	0.00	0.00	-358.05
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Inflammation				Payments	0.00	0.00	4,581.82	87.96	0.00	0.00	4,669.78
Lungs				Reserves	0.00	0.00	1,418.18	1,112.04	0.00	0.00	2,530.22
Exposure				Gross Incurred	0.00	0.00	6,000.00	1,200.00	0.00	0.00	7,200.00
Feel like I walked through a cloud of chemicals and my chest felt heavy. Initially was tingling				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Marchuk, Anastasiia 435956	WCLT	02/05/2025 Open	02/07/2025	Payments	0.00	0.00	12,702.21	96.03	0.00	0.00	12,798.24
				Reserves	0.00	0.00	-12,702.21	-96.03	0.00	0.00	-12,798.24
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sprain				Payments	0.00	1,211.29	16,488.11	260.44	0.00	0.00	17,959.84
Knee				Reserves	0.00	3,788.71	18,511.89	939.56	0.00	0.00	23,240.16
Strain or Injury By - Misc				Gross Incurred	0.00	5,000.00	35,000.00	1,200.00	0.00	0.00	41,200.00
I was swimming with a 10 lb brick and as I was kicking the water, I felt a pop in my L knee.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Department Totals	Opened	Closed	Total									
				Payments	0.00	0.00	12,977.55	178.74	0.00	0.00	0.00	13,156.29
				Reserves	0.00	0.00	-12,977.55	-178.74	0.00	0.00	0.00	-13,156.29
	0	0	0	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	1,211.29	21,069.93	348.40	0.00	0.00	0.00	22,629.62
	2	0	2	Reserves	0.00	3,788.71	19,930.07	2,051.60	0.00	0.00	0.00	25,770.38
				Gross Incurred	0.00	5,000.00	41,000.00	2,400.00	0.00	0.00	0.00	48,400.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total			
Mast, Jaelyn 435050	WCMO	12/22/2024 Closed	01/07/2025 01/21/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Laceration Lower Leg Cut,Puncture,Scrape - Misc										
				While cleaning out baskets in the pump room, I cut my leg-R on a piece of metal connected										
				Department Totals										
				Opened	Closed	Total	Payments	0.00	0.00	0.00	0.00			
							Reserves	0.00	0.00	0.00	0.00			
				0	0	0	Collections	0.00	0.00	0.00	0.00			
							Payments	0.00	0.00	0.00	0.00			
				0	1	1	Reserves	0.00	0.00	0.00	0.00			
							Gross Incurred	0.00	0.00	0.00	0.00			
							Collections	0.00	0.00	0.00	0.00			

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Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total			
Walker, Jacob 433459	WCBLT	11/08/2024 Closed	11/12/2024 04/30/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Payments	0.00	0.00	8,580.62	261.80	0.00	0.00	8,842.42			
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Gross Incurred	0.00	0.00	8,580.62	261.80	0.00	0.00	8,842.42			
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Strain										
				Knee										
				Strain or Injury By - Misc										
EE knelt down to remove drain plug stood up and knee popped with severe pain.														
Streffling, Jacob 436048	WCLT	02/11/2025 Open	02/11/2025	Payments	0.00	0.00	7,358.91	5,241.04	0.00	0.00	12,599.95			
				Reserves	0.00	0.00	-7,358.91	258.96	0.00	0.00	-7,099.95			
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				Payments	0.00	6,993.00	11,664.59	5,435.75	0.00	0.00	24,093.34			
				Reserves	0.00	3,007.00	33,335.41	1,564.25	0.00	0.00	37,906.66			
				Gross Incurred	0.00	10,000.00	45,000.00	7,000.00	0.00	0.00	62,000.00			
				Collections	0.00	1,295.00	0.00	0.00	0.00	0.00	1,295.00			
				Sprain										
				Ankle										
				Strain or Injury By - Misc										
Forcing a door, tripped backwards on his boot.														

# Preferred Governmental Claim Solutions

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Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Caskey, Janet 437261	WCLT	03/11/2025 Open	03/11/2025	Payments	0.00	2,388.64	28,605.78	430.31	0.00	0.00	31,424.73
				Reserves	0.00	-2,388.64	-28,605.78	-430.31	0.00	0.00	-31,424.73
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	5,971.60	28,642.95	451.31	0.00	0.00	35,065.86
Fracture Shoulder(s)				Reserves	0.00	28.40	6,357.05	1,048.69	5,000.00	0.00	12,434.14
Fall or Slip - Miscellaneous				Gross Incurred	0.00	6,000.00	35,000.00	1,500.00	5,000.00	0.00	47,500.00
Headed to use the restroom and tripped, fell on the floor, causing injury to the left shoulder.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dvorak, Zori Mari 432633	WCMO	10/14/2024 Closed	10/21/2024 11/25/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain Knee				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain or Injury By - Jumping				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Playing basketball with a camper, while landing a jump, I injured my left knee..				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Truitt, Ryan 432569	WCMO	10/15/2024 Closed	10/20/2024 11/03/2024	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Strain Insufficient Info to Properly Identity-Unclassifie				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Vehicle Accident on Streets/Roadway - not at intersection				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other vehicle turning onto San Casa failed to yield while I was traveling on Placida Road he				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Montanaro, Frank 434472	WCMO	12/11/2024 Closed	12/13/2024 01/21/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion Other Facial Soft Tissue				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Struck or Injured By - Struck or Injured, NOC				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00
frank asked another employee to toss him a wooden stake, the wind caught the stake and s				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Saurez, Karina 437459	WCMO	03/15/2025 Open	03/18/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Puncture Finger(s)				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
Struck or Injured By - Struck or Injured, NOC				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00
Needle stick to L hand middle finger from 14G needle located in trash-when attempting to di				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Employee Claim #	Claim Type	Occur Date Status	Reported Closed	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total	
Kilyk, Dennis 437603	WCMO	03/20/2025 Closed	03/24/2025 04/30/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Infection				Collections	0.00	0.00	0.00	0.00	0.00	0.00		
Lungs				Payments	0.00	0.00	0.00	0.00	0.00	0.00		
Miscellaneous Causes - Other Than Physical Cause o				Reserves	0.00	0.00	0.00	0.00	0.00	0.00		
Short of breath, cold, lethargic.				Gross Incurred	0.00	0.00	0.00	0.00	0.00	0.00		
Rosario, Gabriel 438520	WCMO	04/15/2025 Open	04/17/2025	Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00	
				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00	
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00	
				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00	
Puncture				Collections	0.00	0.00	0.00	0.00	0.00	0.00		
Upper Arm (Incl. Clavicle & Scap				Payments	0.00	0.00	0.00	0.00	0.00	0.00		
Struck or Injured By - Object Being Lifted or Hand				Reserves	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00	
Used needle was scraped across my L arm.				Gross Incurred	0.00	0.00	3,500.00	250.00	0.00	0.00	3,750.00	
Used needle was scraped across my L arm.				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Department Totals		Opened	Closed	Total	Payments	0.00	2,388.64	35,964.69	5,671.35	0.00	0.00	44,024.68
		0	0	0	Reserves	0.00	-2,388.64	-35,964.69	-171.35	0.00	0.00	-38,524.68
					Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	12,964.60	48,888.16	6,148.86	0.00	0.00	68,001.62
		4	5	9	Reserves	0.00	3,035.40	46,692.46	3,112.94	5,000.00	0.00	57,840.80
					Gross Incurred	0.00	16,000.00	95,580.62	9,261.80	5,000.00	0.00	125,842.42
					Collections	0.00	1,295.00	0.00	0.00	0.00	0.00	1,295.00
SIR WC 2024 Policy Totals		Opened	Closed	Total	Payments	0.00	4,813.23	66,598.27	7,457.55	1,134.20	0.00	80,003.25
					Reserves	0.00	15,186.77	30,114.81	5,499.96	3,130.40	0.00	53,931.94
		9	2	11	Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					Payments	0.00	22,475.78	217,535.05	19,303.63	6,207.00	0.00	265,521.46
		48	34	82	Reserves	0.00	71,024.22	330,346.49	29,776.49	24,557.60	0.00	455,704.80
					Gross Incurred	0.00	93,500.00	547,881.54	49,080.12	30,764.60	0.00	721,226.26
					Collections	0.00	1,295.00	0.00	0.00	0.00	0.00	1,295.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners  
2024 - 10/01/2024 TO 09/30/2025

Fund Year Totals	Opened	Closed	Total	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
				Payments	199.00	4,813.23	66,598.27	7,457.55	1,134.20	8,012.39	88,214.64
	22	6	28	Reserves	6,526.00	15,186.77	30,114.81	5,499.96	3,130.40	0.00	60,457.94
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				Payments	33,722.80	22,475.78	217,535.05	19,435.63	6,207.00	10,523.91	309,900.17
	80	77	157	Reserves	9,531.00	71,024.22	330,346.49	29,776.49	24,557.60	9,500.00	474,735.80
				Gross Incurred	43,253.80	93,500.00	547,881.54	49,212.12	30,764.60	20,023.91	784,635.97
				Collections	0.00	1,295.00	0.00	0.00	0.00	0.00	1,295.00

Preferred Governmental Claim Solutions  
Client Experience Report

Charlotte BoCC - Charlotte County Board of County Commissioners

Member Totals For All Years	Opened	Closed	Total	This Period To Date	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
				Payments	746.84	7,040.55	75,061.37	13,282.43	3,996.85	8,012.39	108,140.43
	22	13	35	Reserves	6,526.00	12,959.45	9,985.42	5,155.24	4,032.09	0.00	38,658.20
				Collections	0.00	0.00	1,344.95	0.00	0.00	0.00	1,344.95
				Payments	2,122,223.39	12,817,524.94	28,428,920.23	1,478,183.79	3,840,561.83	34,071.00	48,721,485.18
	143	8518	8661	Reserves	61,543.18	145,983.52	1,556,685.78	96,038.68	69,578.71	23,597.26	1,953,427.13
				Gross Incurred	2,183,766.57	12,963,508.46	29,985,606.01	1,574,222.47	3,910,140.54	57,668.26	50,674,912.31
				Collections	109,182.74	3,293,113.38	6,264,563.87	133,100.39	715,325.48	0.00	10,515,285.86



# Claim Analysis Report

Fiscal Year

2024	2023	2022	2021	2020
2019	2018	2017	2016	2015
2014	2013	2012	2011	2010

Claim Line of coverage

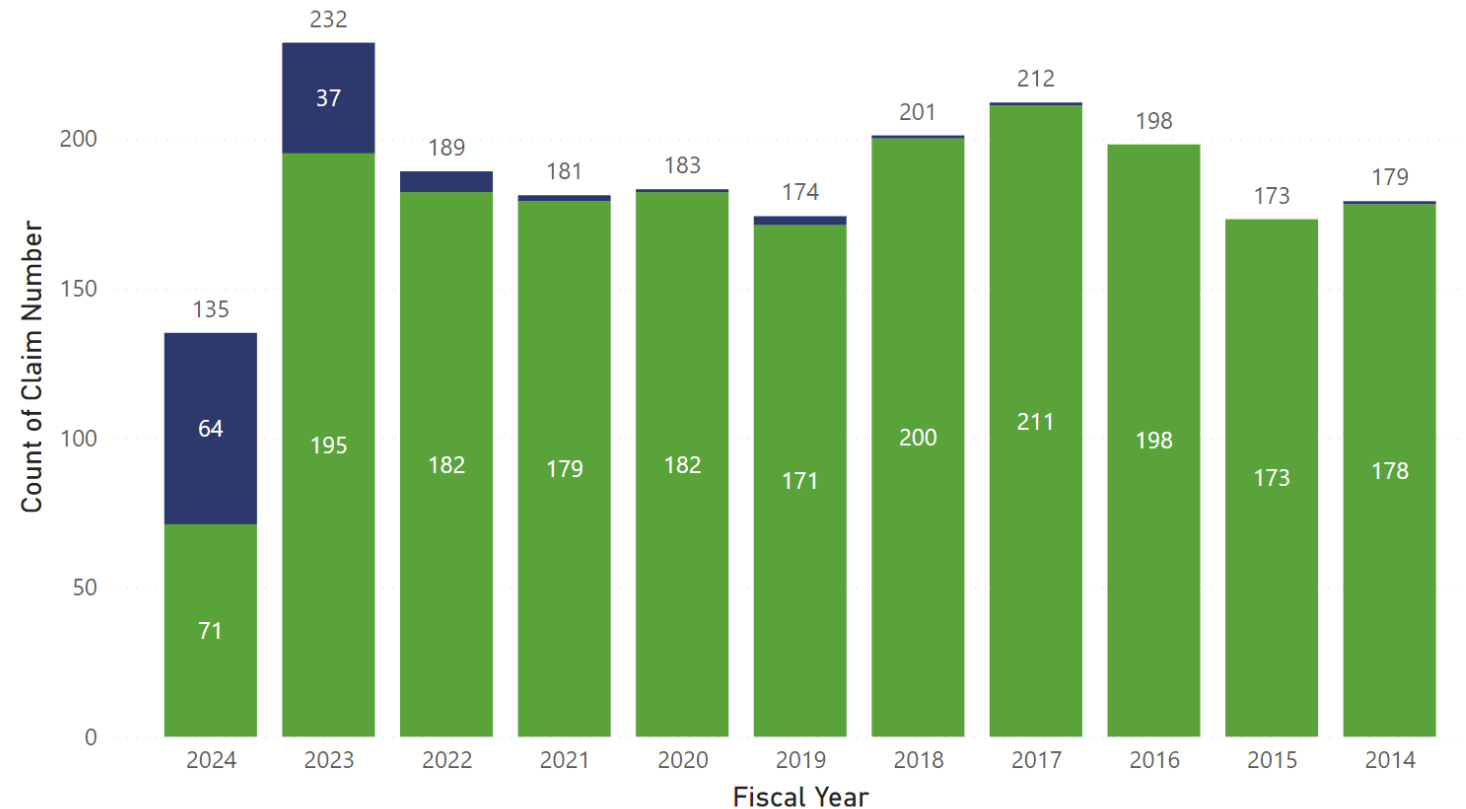
Pkg	WC
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# Claims Overview

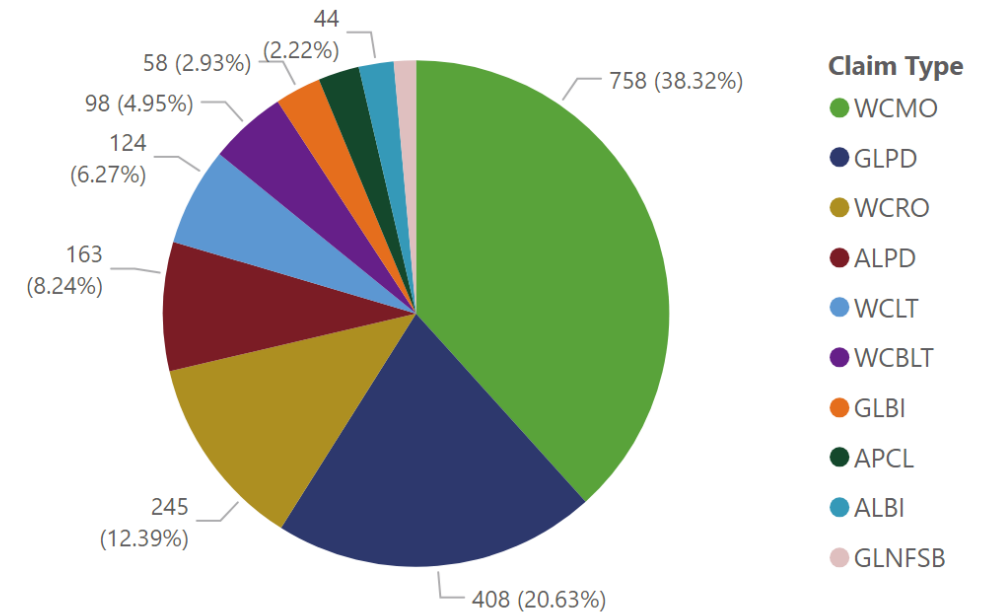
## WC, Pkg claims from 2014 to 2024

Count of Claim Number by Fiscal Year and Claim Status

Claim Status ● C ● O



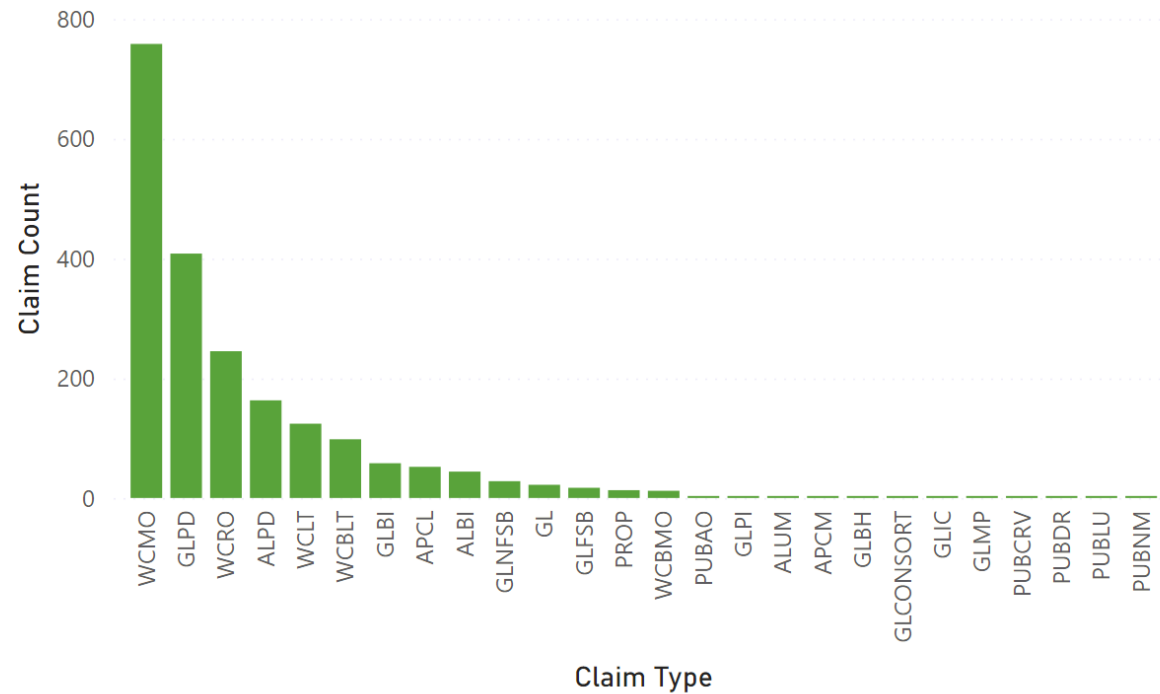
Count of Claim Number by Claim Type



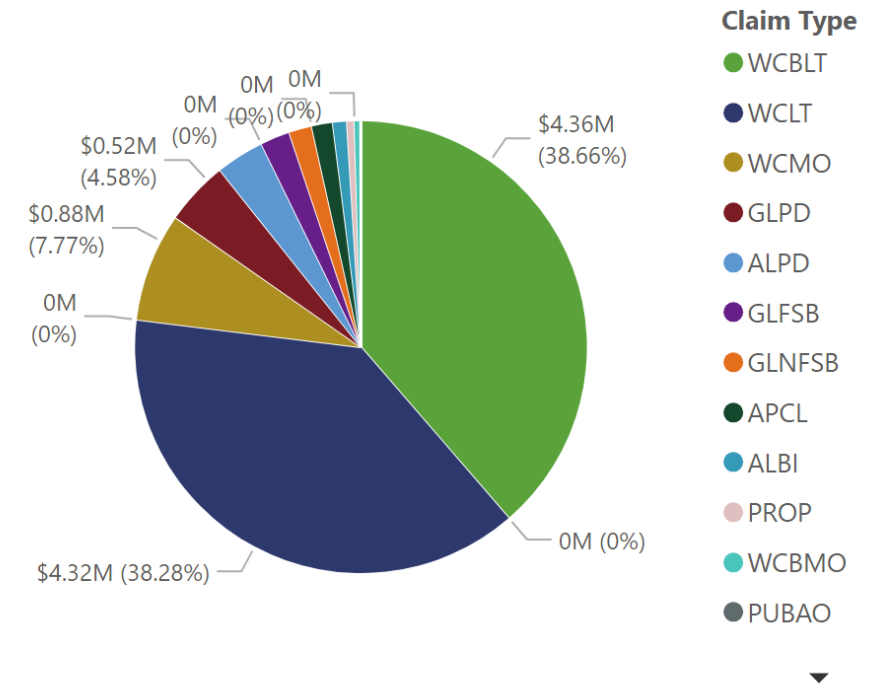
# Frequency & Severity

## WC, Pkg claims from 2014 to 2024

Claim Count by Claim Type



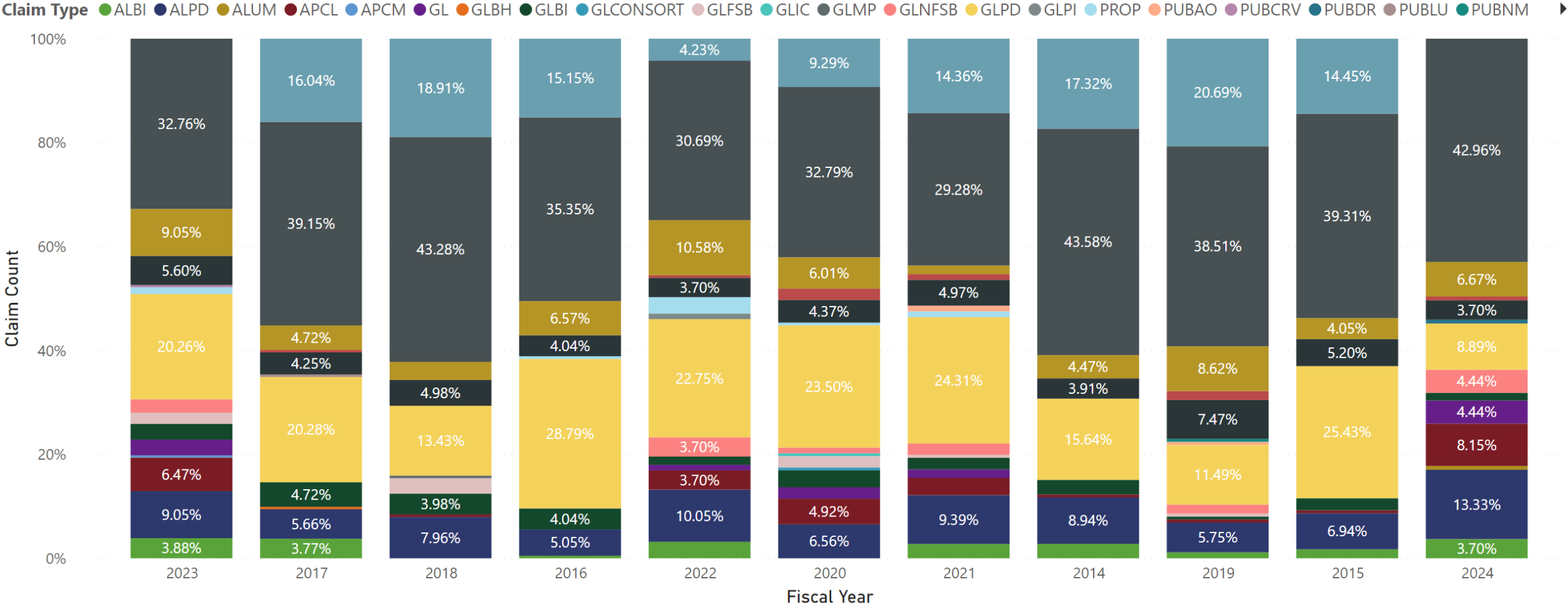
Sum of Total Incurred and Claim Count by Claim Type



# Claim Development By Line, By Claim Period

## WC, Pkg claims from 2014 to 2024

Claim Count by Fiscal Year and Claim Type

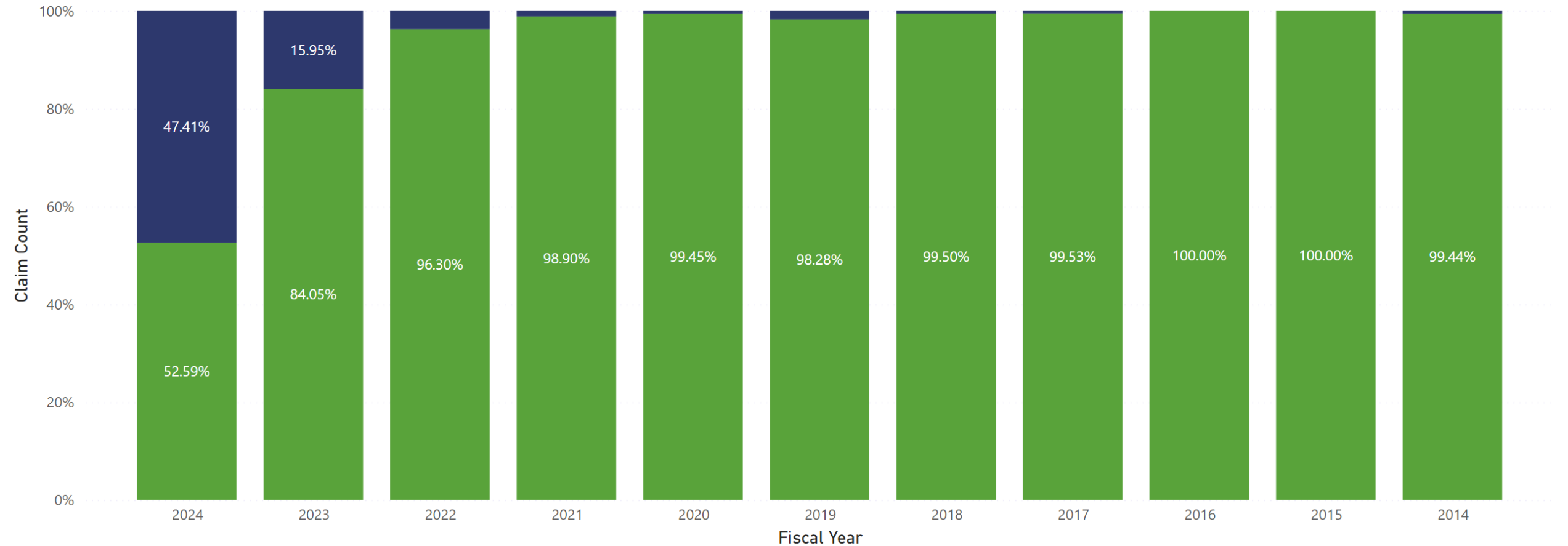


# Closure reports

## WC, Pkg claims from 2014 to 2024

Claim Count by Fiscal Year and Claim Status

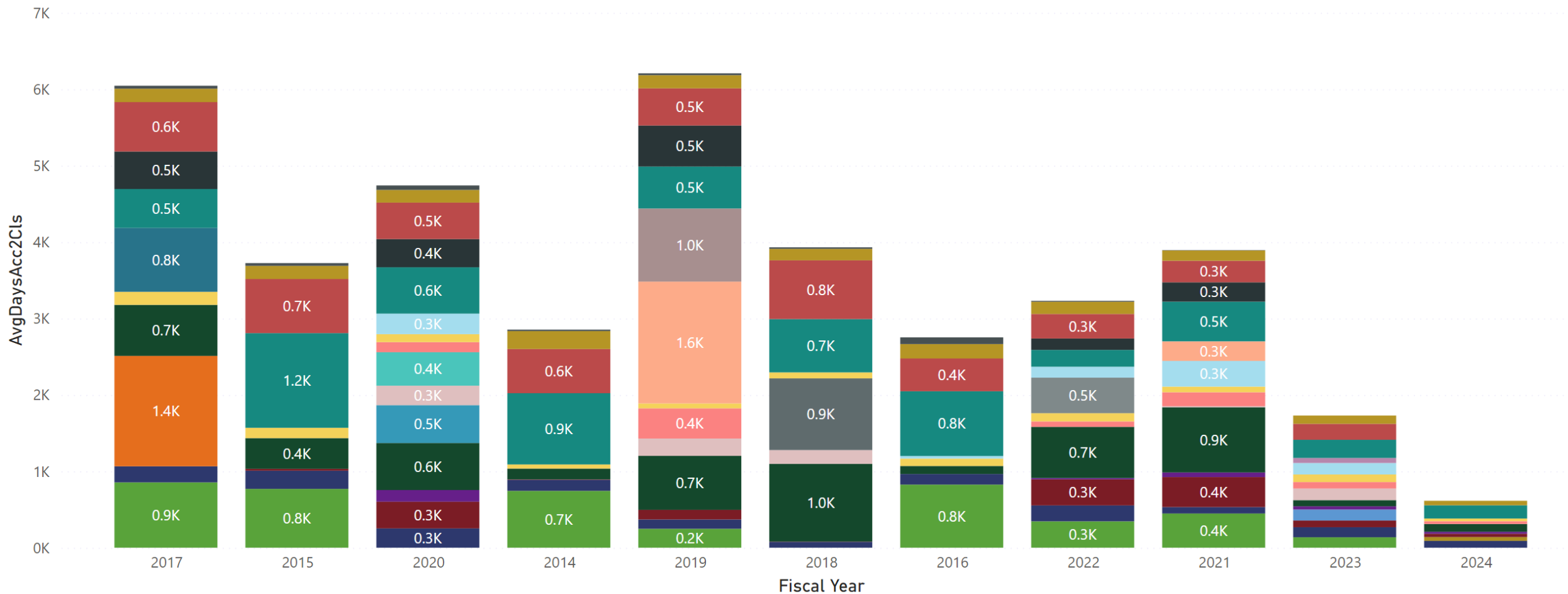
Claim Status ● C ● O





# WC, Pkg claims from 2014 to 2024

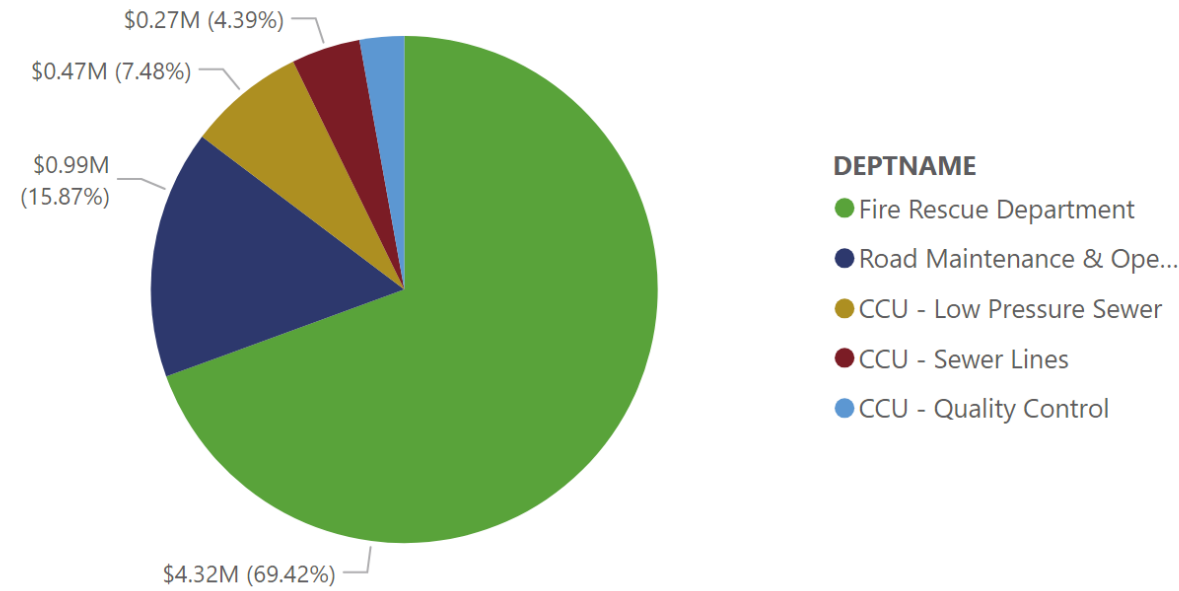
**Claim Type** ●ALBI ●ALPD ●ALUM ●APCL ●APCM ●GL ●GLBH ●GLBI ●GLCONSORT ●GLFSB ●GLIC ●GLMP ●GLNFSB ●GLPD ●GLPI ●PROP ●PUBAO ●PUBCRV ●PUBLU ●PUBNM ●WCBLT



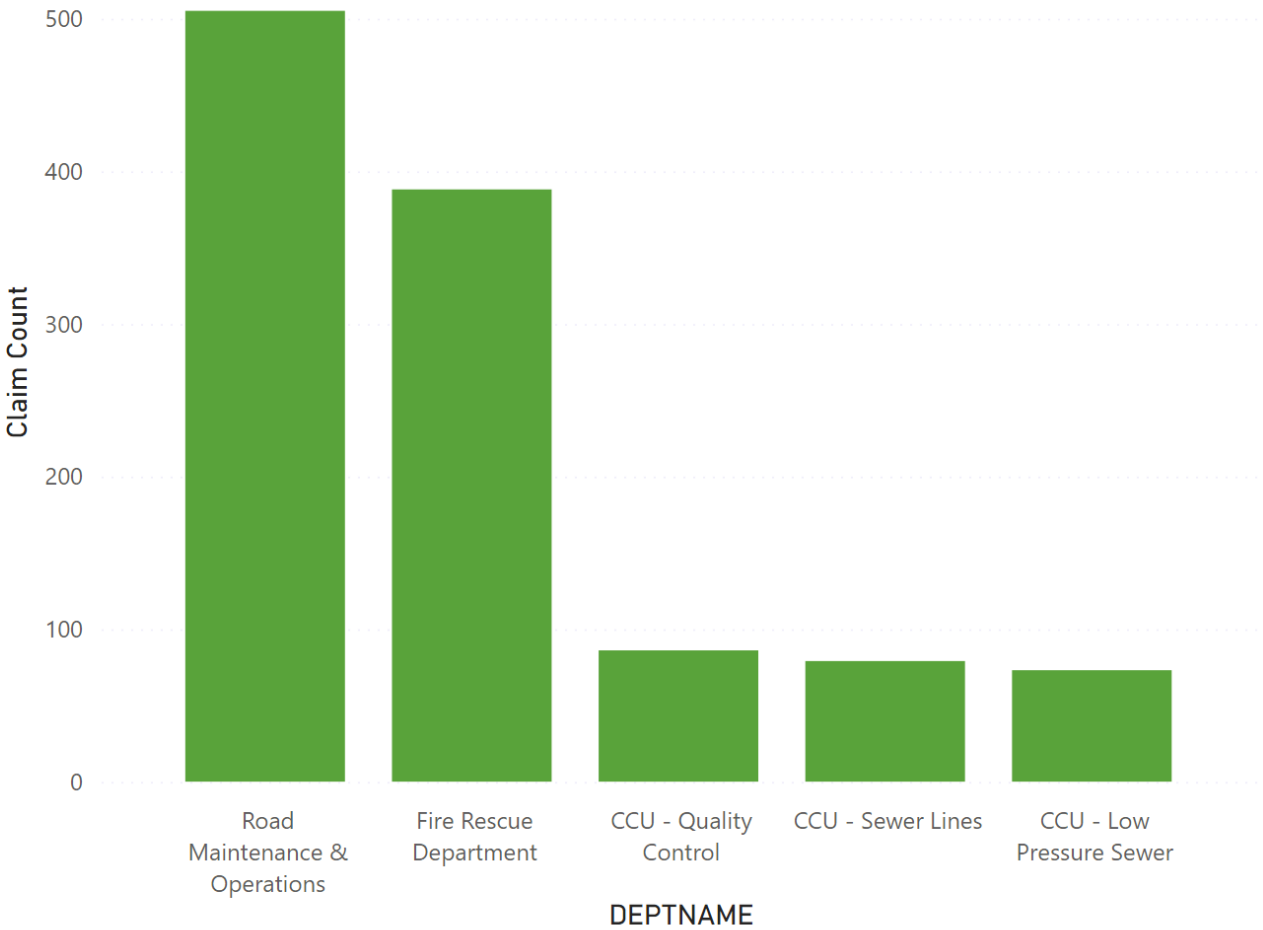
# Top 5 Departments

## WC, Pkg claims from 2014 to 2024

Sum of Total Incurred by DEPTNAME



Claim Count by DEPTNAME

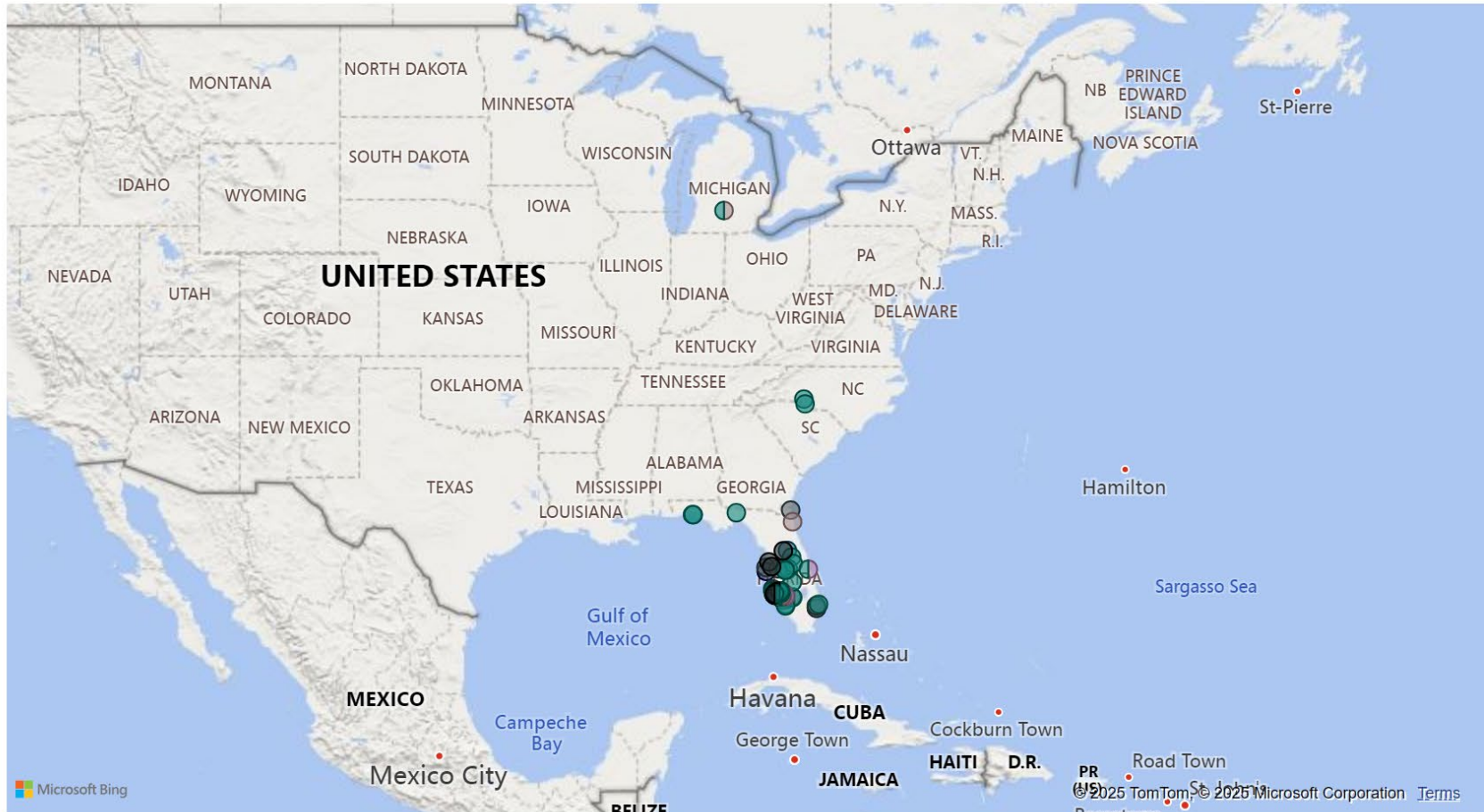


# Claims Map

## WC, Pkg claims from 2014 to 2024

Country, State, County, Address1 and Claim Type

**Claim Type** ● ALBI ● ALPD ● APCL ● GL ● GLBH ● GLBI ● GLCONSORT ● GLFSB ● GLIC ● GLMP ● GLNFSB ● GLPD ● GLPI ● PROP ▶



Claim Line of coverage, CVGDESC, Claim Type

^ ☐ Pkg

^ ☐ Auto Liability

☐ ALBI

☐ ALPD

☐ ALUM

✓ ☐ Auto Physical Damage

Cause Code Description

☐ Absorption - Ingestion or Inhalation

☐ Bodily Injury/EMT/Paramedic

☐ Burn or Scald - Chemicals

☐ Burn or Scald - Contact with Hot Objects or Subst...

☐ Burn or Scald - Fire or Flame

☐ Burn or Scald - Temperature Extremes

☐ Caught In or Between - Collapsing Materials

☐ Caught In or Between - Collapsing Materials (Slide

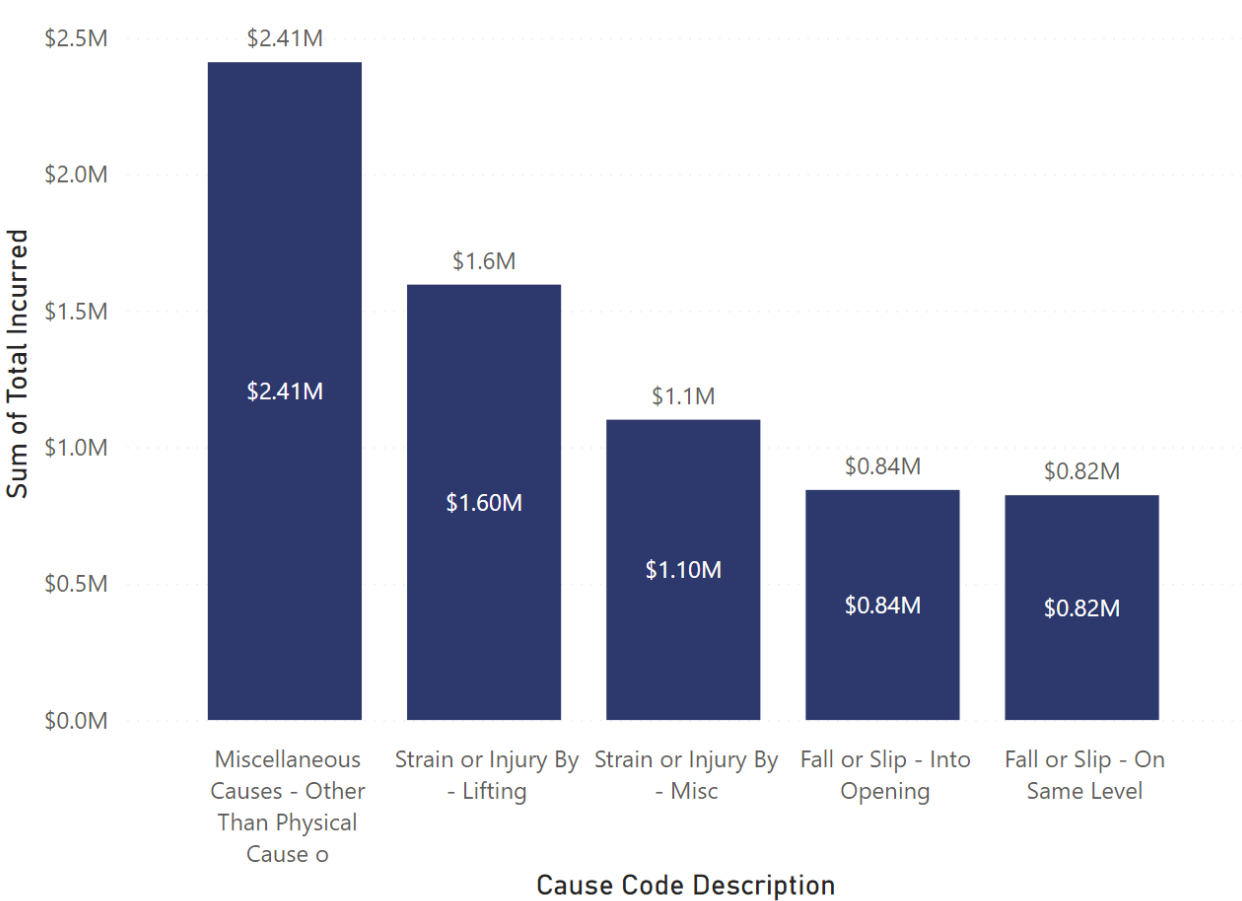
☐ Caught In or Between - Machine or Machinery

# Cause of Loss

## WC, Pkg claims from 2014 to 2024

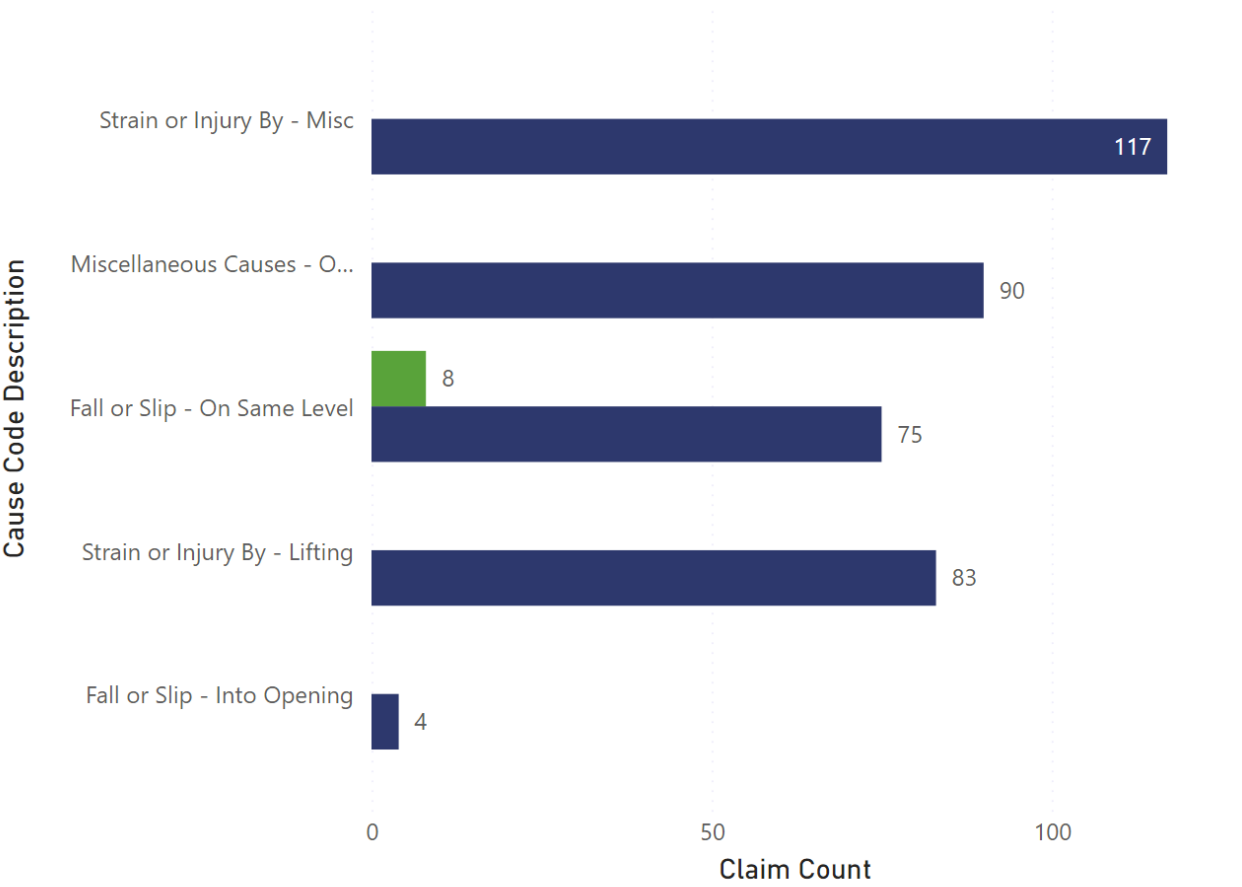
Sum of Total Incurred by Cause Code Description and Claim Line of coverage

Claim Line of coverage ● Pkg ● WC



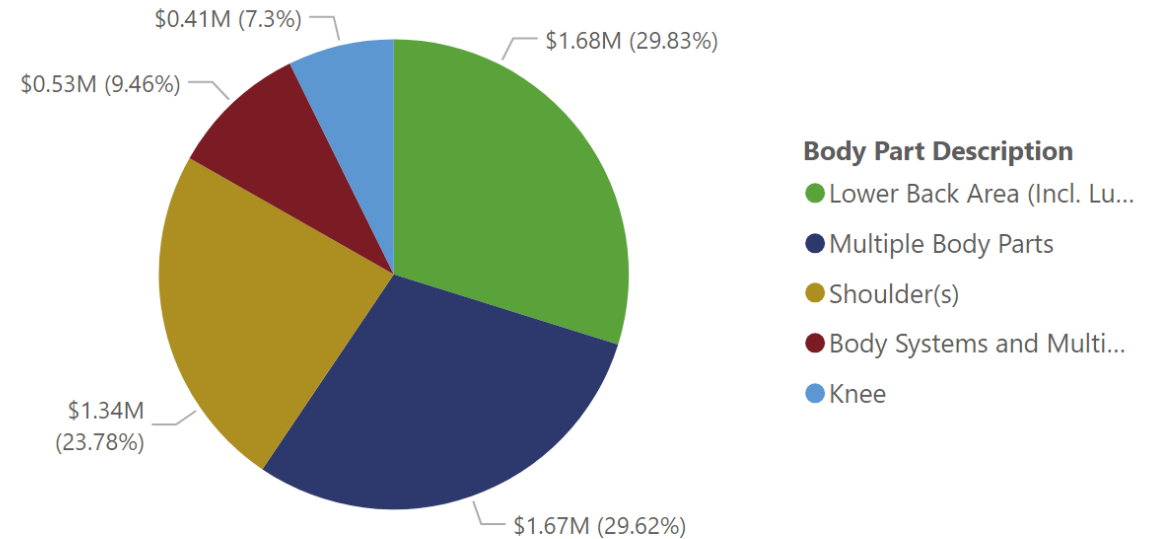
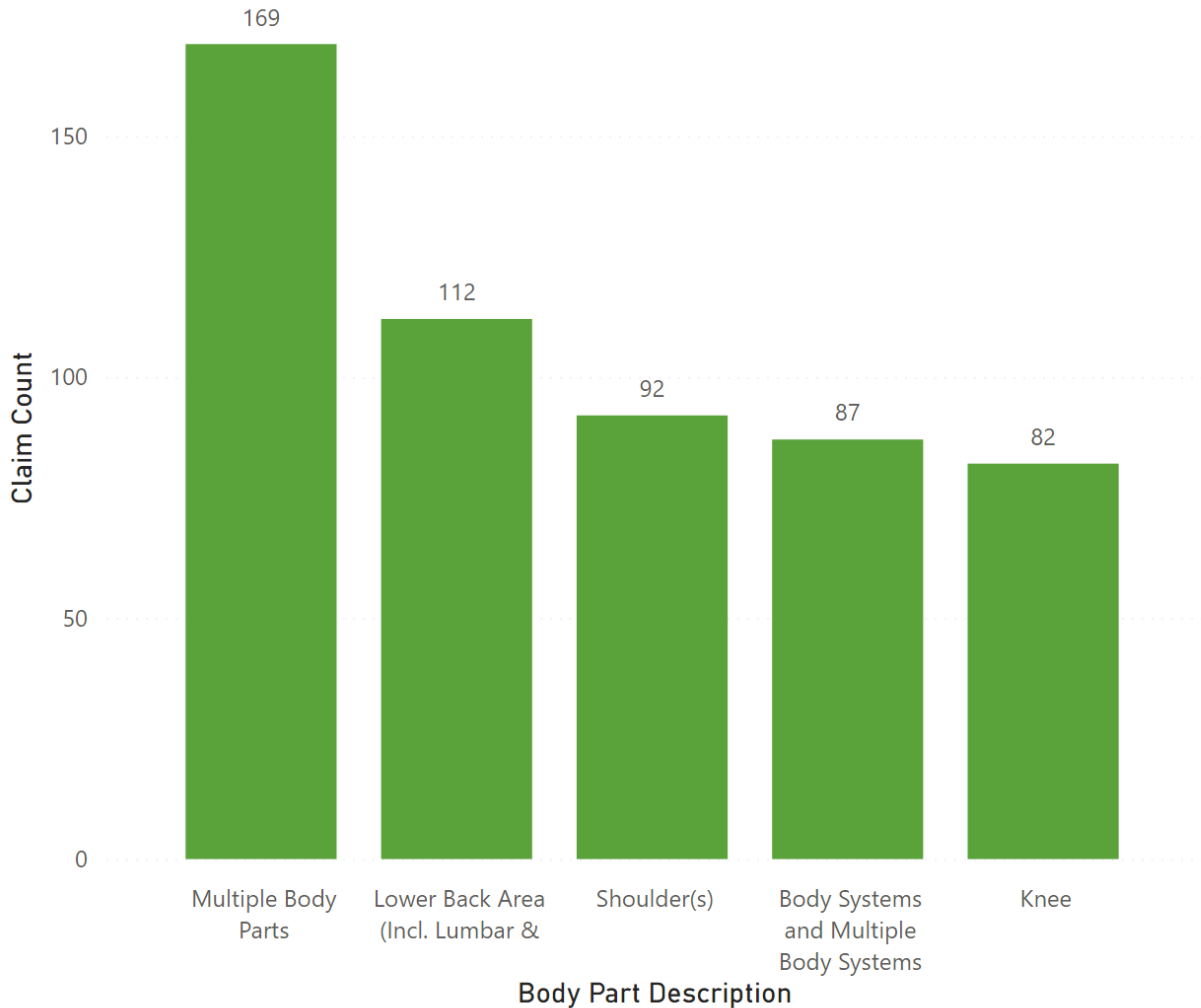
Claim Count by Cause Code Description and Claim Line of coverage

Claim Line of coverage ● Pkg ● WC



# Body part claims

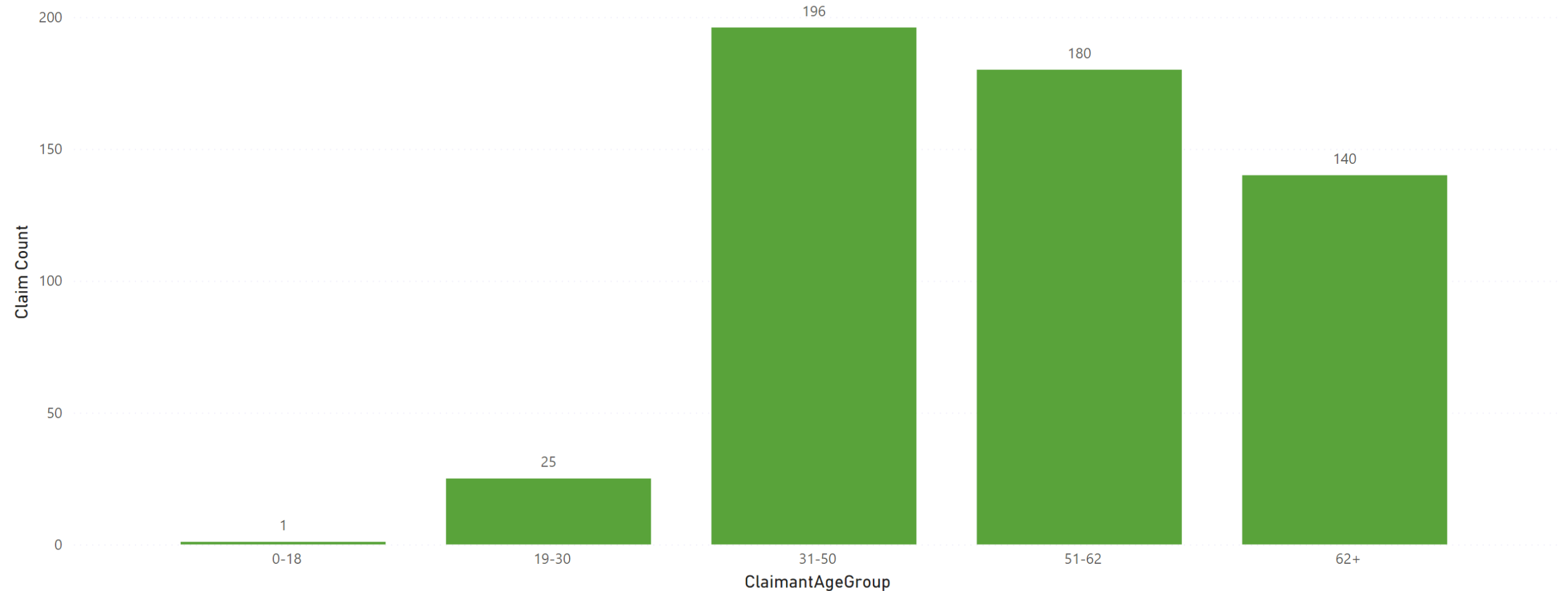
## WC, Pkg claims from 2014 to 2024



# Claims By Age group

## WC, Pkg claims from 2014 to 2024

Claim Count by ClaimantAgeGroup

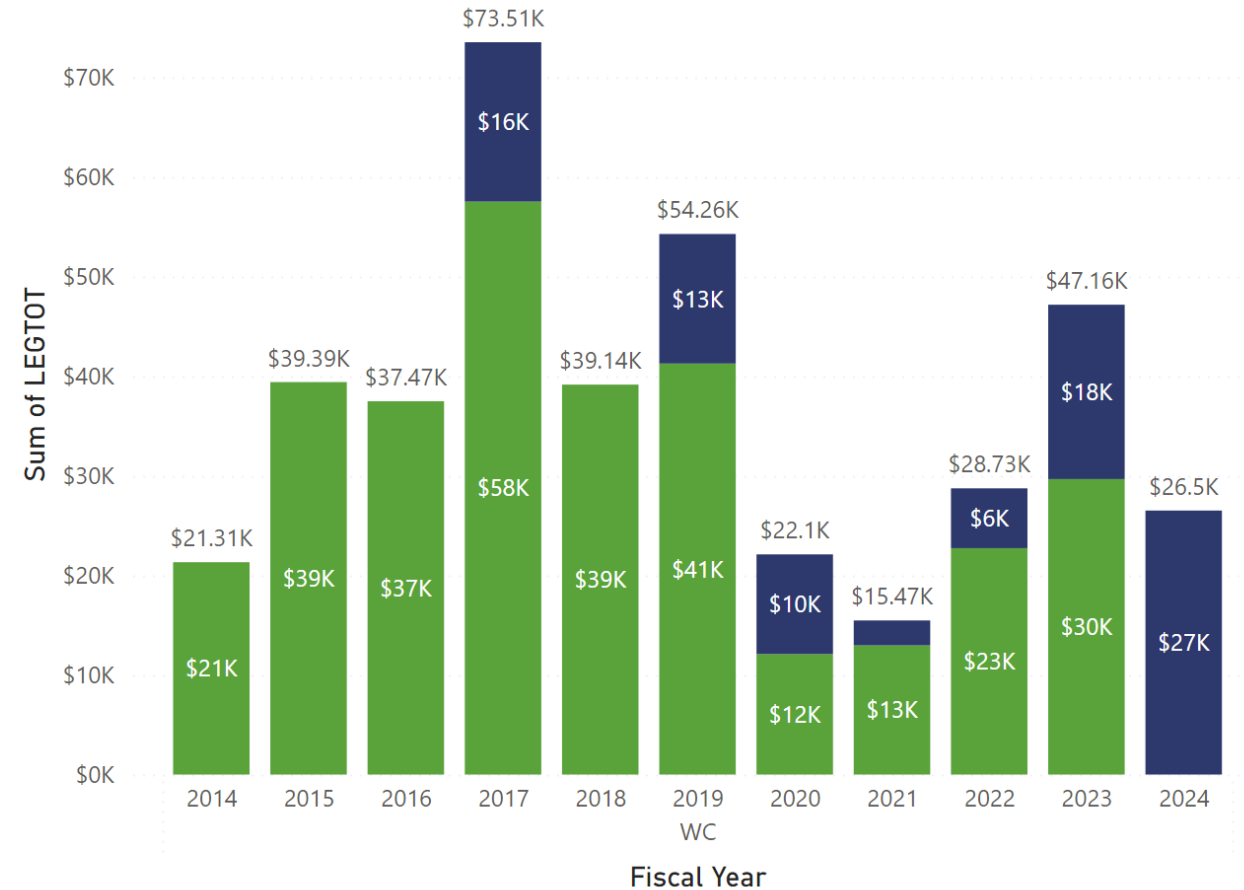


# Litigated Claims

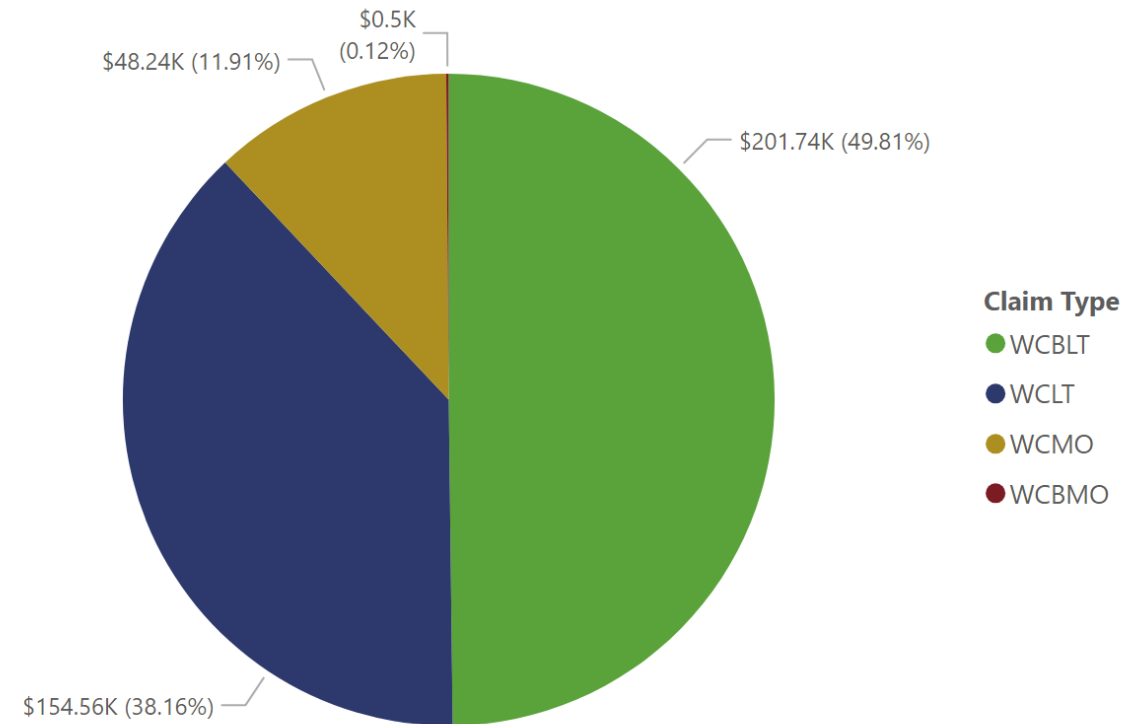
## WC claims from 2014 to 2024

Sum of LEGTOT by Claim Line of coverage, Fiscal Year and Claim Status

Claim Status ● C ● O



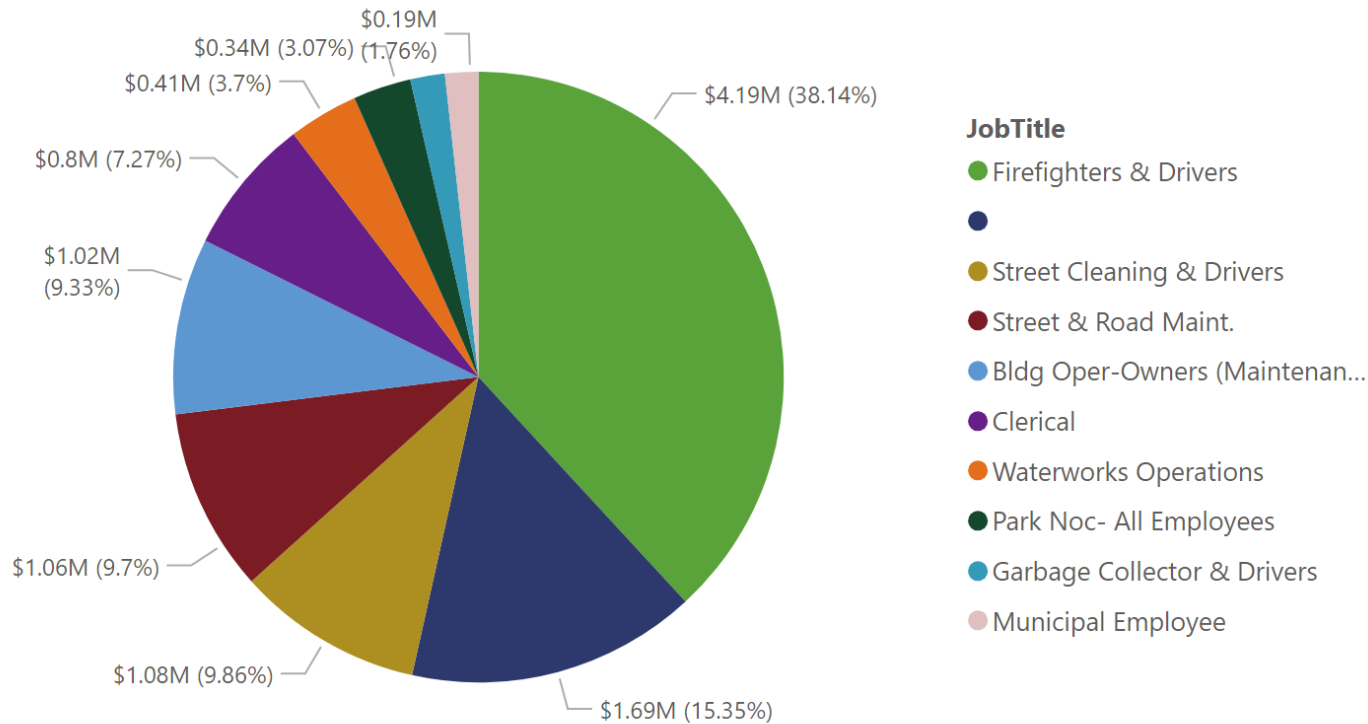
Sum of LEGTOT by Claim Type



# Claims By Classification Code

## WC, Pkg claims from 2014 to 2024

Sum of Total Incurred by JobTitle



JobTitle	Sum of Total Incurred	Count of Claim Number
Municipal Employee	193600.66	53
Garbage Collector & Drivers	200653.67	29
Park Noc- All Employees	336623.98	97
Waterworks Operations	406314.84	153
Clerical	798520.72	139
Bldg Oper-Owners (Maintenance)	1024171.31	49
Street & Road Maint.	1064599.49	253
Street Cleaning & Drivers	1082111.79	19
	1685485.72	825
Firefighters & Drivers	4187608.01	351
Total	10979690.19	1968



PGCS Claim Services (PGCS)

Medical Bill Review Activity Report

Payer: Charlotte County (Pa10I002)

For Period: 01/01/2024 Through 12/31/2024

All Medical Bills	Bills		Lines on Bills		Billed Charges		Fee Schedule Reduction			Other		PPO		Recommended Allowance	Total % Reduction
	Count	Percent	Count	Percent	Amount	Percent	Amount	Percent	Allowed	Reduction	Percent	Reduction	Percent		
Physicians	335	%	519	%	\$210,126.34	%	\$121,526.12	57.8 %	\$88,600.22	\$9,807.04	4.7 %	\$5,916.36	7.5 %	\$72,876.82	65.3 %
Hosp-In	6	%	75	%	\$265,113.35	%	\$104,983.45	39.6 %	\$160,129.90	\$141,659.11	53.4 %	\$94.95	0.5 %	\$18,375.84	93.1 %
Hosp-Out: All Other	56	%	374	%	\$553,497.03	%	\$389,945.35	70.5 %	\$163,551.68	\$44,552.60	8.0 %	\$23,238.34	19.5 %	\$95,760.74	82.7 %
Ambulatory Surgery	4	%	8	%	\$59,331.00	%	\$42,047.40	70.9 %	\$17,283.60	\$0.00	0.0 %	\$1,382.69	8.0 %	\$15,900.91	73.2 %
Physical Therapy	307	%	800	%	\$71,120.28	%	\$27,119.28	38.1 %	\$44,001.00	\$1,834.90	2.6 %	\$8,795.52	20.9 %	\$33,370.58	53.1 %
Diagnostics	14	%	14	%	\$11,563.28	%	\$6,822.28	59.0 %	\$4,741.00	\$481.00	4.2 %	\$630.15	14.8 %	\$3,629.85	68.6 %
DME	6	%	9	%	\$2,592.67	%	\$0.00	0.0 %	\$2,592.67	\$39.35	1.5 %	\$1,130.99	44.3 %	\$1,422.33	45.1 %
Rx	112	%	133	%	\$51,380.47	%	\$0.00	0.0 %	\$51,380.47	\$193.09	0.4 %	\$9,293.55	18.2 %	\$41,893.83	18.5 %
Other	46	%	117	%	\$62,889.40	%	\$19,981.73	31.8 %	\$42,907.67	\$38,817.22	61.7 %	\$195.72	4.8 %	\$3,894.73	93.8 %
Total:	886	100.0 %	2,049	100.0 %	\$1,287,613.82	100.0 %	\$712,425.61	55.3 %	\$575,188.21	\$237,384.31	18.4 %	\$50,678.27	15.0 %	\$287,125.63	77.7 %

PGCS Claim Services (PGCS)

Medical Bill Review Activity Report

Payer: Charlotte County (Pa10I002)

For Period: 01/01/2024 Through 12/31/2024

In Network	Bills		Lines on Bills		Billed Charges		Fee Schedule Reduction			Other		PPO			Recommended Allowance	Total % Reduction
	Count	Percent	Count	Percent	Amount	Percent	Amount	Percent	Allowed	Reduction	Percent	Reduction	Percent	Allowed		
Physicians	260	80.0 %	385	%	\$157,621.44	%	\$98,126.09	62.3 %	\$59,495.35	(\$1,966.28)	-1.2 %	\$5,916.36	9.6 %	\$53,578.99	\$55,545.27	64.8 %
Coventry:209		Prime: 32			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 19							
Hosp-In	3	100.0 %	26	%	\$123,454.24	%	\$104,983.45	85.0 %	\$18,470.79	\$0.00	0.0 %	\$94.95	0.5 %	\$18,375.84	\$18,375.84	85.1 %
Coventry:2		Prime: 1			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 0							
Hosp-Out: All Other	36	75.0 %	241	%	\$367,511.72	%	\$246,779.92	67.1 %	\$120,731.80	\$1,732.72	0.5 %	\$23,238.34	19.5 %	\$97,493.46	\$95,760.74	73.9 %
Coventry:30		Prime: 5			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 1							
Ambulatory Surgery	4	100.0 %	8	%	\$59,331.00	%	\$42,047.40	70.9 %	\$17,283.60	\$0.00	0.0 %	\$1,382.69	8.0 %	\$15,900.91	\$15,900.91	73.2 %
Coventry:4		Prime: 0			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 0							
Physical Therapy	298	97.4 %	780	%	\$69,686.38	%	\$26,969.38	38.7 %	\$42,717.00	\$1,473.30	2.1 %	\$8,795.52	21.3 %	\$33,921.48	\$32,448.18	53.4 %
Coventry:6		Prime: 57			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 235							
Diagnostics	13	92.9 %	13	%	\$11,082.28	%	\$6,822.28	61.6 %	\$4,260.00	\$0.00	0.0 %	\$630.15	14.8 %	\$3,629.85	\$3,629.85	67.2 %
Coventry:6		Prime: 0			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 7							
DME	6	100.0 %	9	%	\$2,592.67	%	\$0.00	0.0 %	\$2,592.67	\$39.35	1.5 %	\$1,130.99	44.3 %	\$1,461.68	\$1,422.33	45.1 %
Coventry:0		Prime: 0			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 6							
Rx	111	99.1 %	132	%	\$51,187.38	%	\$0.00	0.0 %	\$51,187.38	\$0.00	0.0 %	\$9,293.55	18.2 %	\$41,893.83	\$41,893.83	18.2 %
Coventry:0		Prime: 0			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 0		All other Networks: 111							
Other	10	21.7 %	20	%	\$4,980.10	%	\$2,073.65	41.6 %	\$2,906.45	\$908.00	18.2 %	\$195.72	9.8 %	\$2,710.73	\$1,802.73	63.8 %
Coventry:2		Prime: 0			AmeriSys Preferred Provider: 0		AmeriSys Ancillary Program: 5		All other Networks: 3							
Total:	741	85.8 %	1,614	82.9 %	\$847,447.21	77.5 %	\$527,802.17	62.3 %	\$319,645.04	\$2,187.09	0.3 %	\$50,678.27	16.0 %	\$268,966.77	\$266,779.68	68.5 %

Out of Network	Bills		Lines on Bills		Billed Charges		Fee Schedule Reduction			Other		PPO			Recommended Allowance	Total % Reduction
	Count	Percent	Count	Percent	Amount	Percent	Amount	Percent	Allowed	Reduction	Percent	Reduction	Percent	Allowed		

PGCS Claim Services (PGCS)

Medical Bill Review Activity Report

Payer: Charlotte County (Pa10I002)

For Period: 01/01/2024 Through 12/31/2024

Out of Network	Bills		Lines on Bills		Billed Charges		Fee Schedule Reduction			Other		PPO			Recommended Allowance	Total % Reduction
	Count	Percent	Count	Percent	Amount	Percent	Amount	Percent	Allowed	Reduction	Percent	Reduction	Percent	Allowed		
Physicians	65	20.0 %	121	%	\$42,975.30	%	\$23,400.03	54.4 %	\$19,575.27	\$2,243.720	5.2 %	\$0.00	0.0 %	\$19,575.27	\$17,331.55	59.7 %
Hosp-Out: All Other	12	25.0 %	97	%	\$143,165.43	%	\$143,165.43	100.0 %	\$0.00	\$0.000	0.0 %	\$0.00	0.0 %	\$0.00	\$0.00	0.0 %
Physical Therapy	8	2.6 %	16	%	\$1,183.90	%	\$149.90	12.7 %	\$1,034.00	\$111.600	9.4 %	\$0.00	0.0 %	\$1,034.00	\$922.40	22.1 %
Diagnostics	1	7.1 %	1	%	\$481.00	%	\$0.00	0.0 %	\$481.00	\$481.000	100.0 %	\$0.00	0.0 %	\$481.00	\$0.00	0.0 %
Rx	1	0.9 %	1	%	\$193.09	%	\$0.00	0.0 %	\$193.09	\$193.090	100.0 %	\$0.00	0.0 %	\$193.09	\$0.00	0.0 %
Other	36	78.3 %	97	%	\$57,909.30	%	\$17,908.08	30.9 %	\$40,001.22	\$37,909.220	65.5 %	\$0.00	0.0 %	\$40,001.22	\$2,092.00	96.4 %
Total:	123	14.2 %	333	17.1 %	\$245,908.02	22.5 %	\$184,623.44	75.1 %	\$61,284.58	\$40,938.63	16.6 %	\$0.00	0.0 %	\$61,284.58	\$20,345.95	91.7 %

Duplicate Bills	Bills		Lines on Bills		Billed Charges		Fee Schedule Reduction			Other		PPO		Recommended Allowance	Total % Reduction
	Count	Percent	Count	Percent	Amount	Percent	Amount	Percent	Allowed	Reduction	Percent	Reduction	Percent		
Physicians	10	100.0 %	13	100.0 %	\$9,529.60	100.0 %	\$0.00	0.0 %	\$9,529.60	\$9,529.60	100.0 %	\$0.00	0.0 %	\$0.00	0.0 %
Hosp-In	3	100.0 %	49	100.0 %	\$141,659.11	100.0 %	\$0.00	0.0 %	\$141,659.11	\$141,659.11	100.0 %	\$0.00	0.0 %	\$0.00	0.0 %
Hosp-Out: All Other	8	100.0 %	36	100.0 %	\$42,819.88	100.0 %	\$0.00	0.0 %	\$42,819.88	\$42,819.88	100.0 %	\$0.00	0.0 %	\$0.00	0.0 %

PGCS Claim Services (PGCS)

Medical Bill Review Activity Report

Payer: Charlotte County (Pa10I002)

For Period: 01/01/2024 Through 12/31/2024

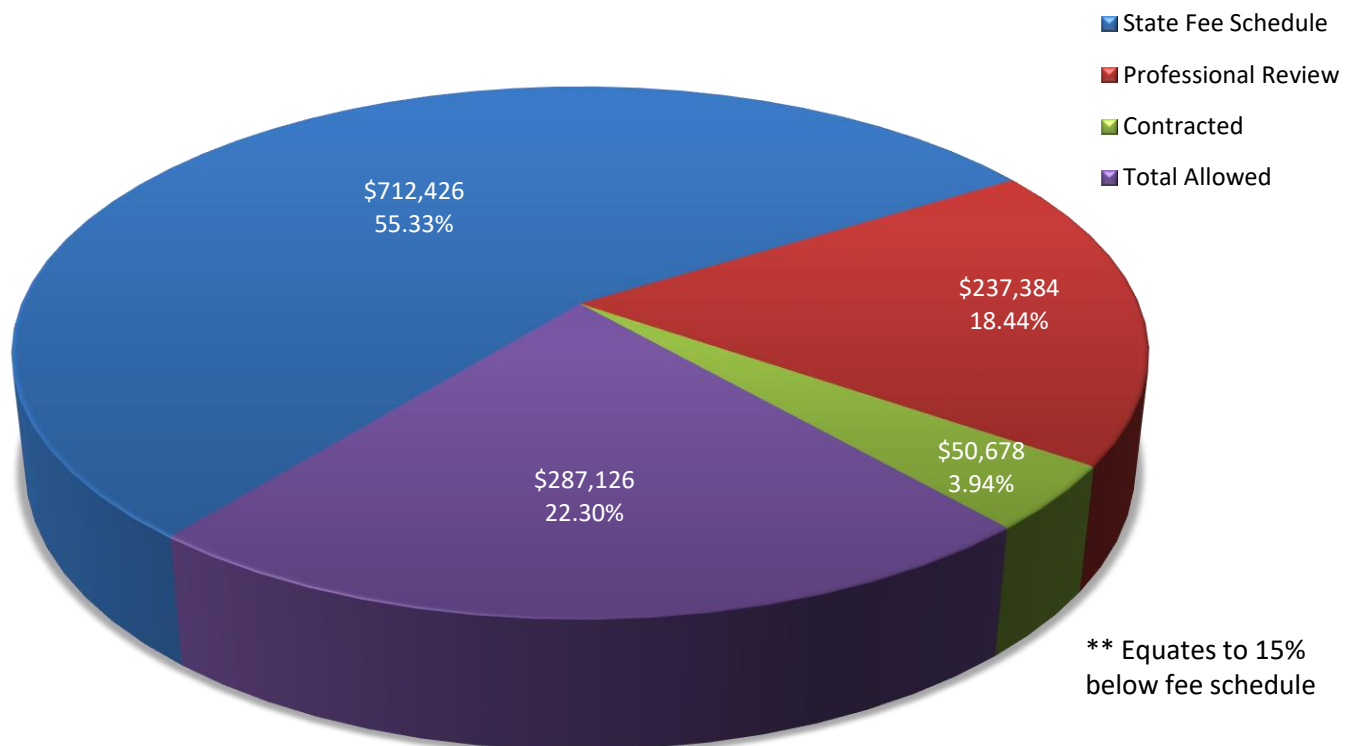
Duplicate Bills	Bills		Lines on Bills		Billed Charges		Fee Schedule Reduction			Other		PPO		Recommended Allowance	Total % Reduction
	Count	Percent	Count	Percent	Amount	Percent	Amount	Percent	Allowed	Reduction	Percent	Reduction	Percent		
Physical Therapy	1	100.0 %	4	100.0 %	\$250.00	100.0 %	\$0.00	0.0 %	\$250.00	\$250.00	100.0 %	\$0.00	0.0 %	\$0.00	0.0 %
Total:	22	100.0 %	102	100.0 %	\$194,258.59	100.0 %	\$0.00	0.0 %	\$194,258.59	\$194,258.59	100.0 %	\$0.00	0.0 %	\$0.00	0.0 %

# Savings Report

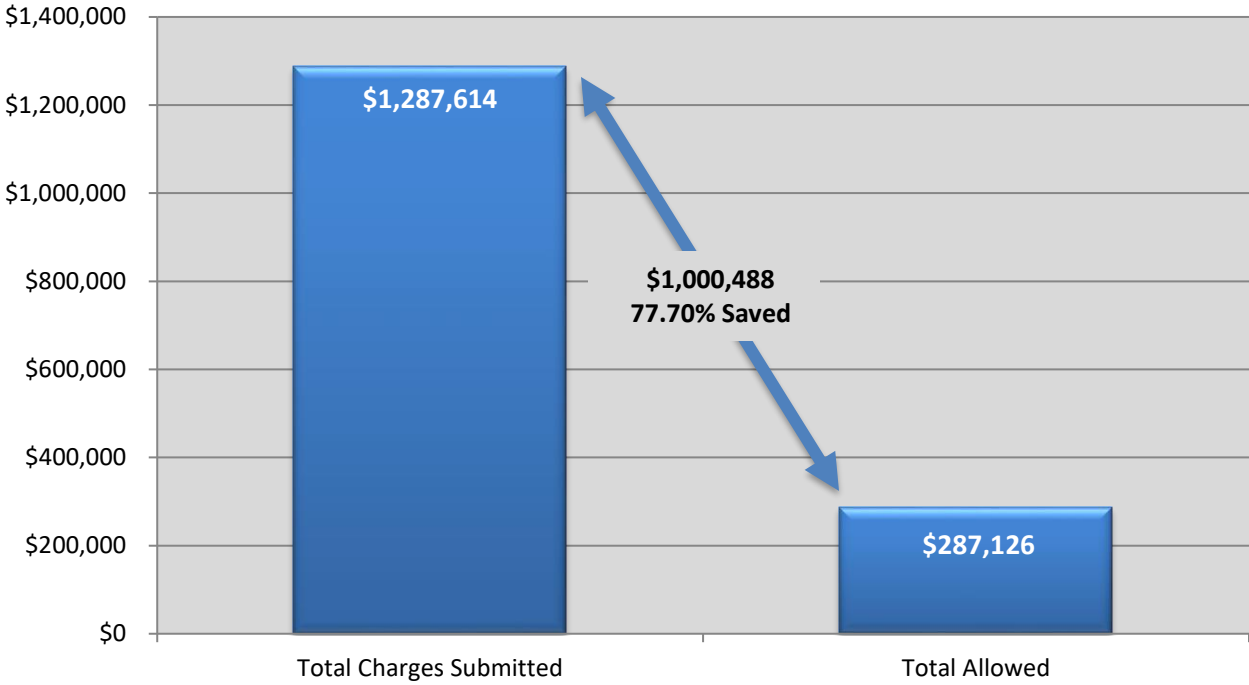
DESCRIPTION		
	PROVIDER BILLS	%
<b>Total Charges Submitted</b>	<b>\$1,287,614</b>	
<b>Savings:</b>		
State Fee Schedule	\$712,426	55.33%
Professional Review	\$237,384	18.44%
Contracted	\$50,678	3.94%
<b>Total Savings</b>	<b>\$1,000,488</b>	<b>77.70%</b>
<b>Total Allowed</b>	<b>\$287,126</b>	<b>22.30%</b>
<b>ROI with Fee Schedule</b>	<b>\$1:\$18.74</b>	
<b>ROI without Fee Schedule</b>	<b>\$1:\$5.40</b>	

15% Below Fee Schedule

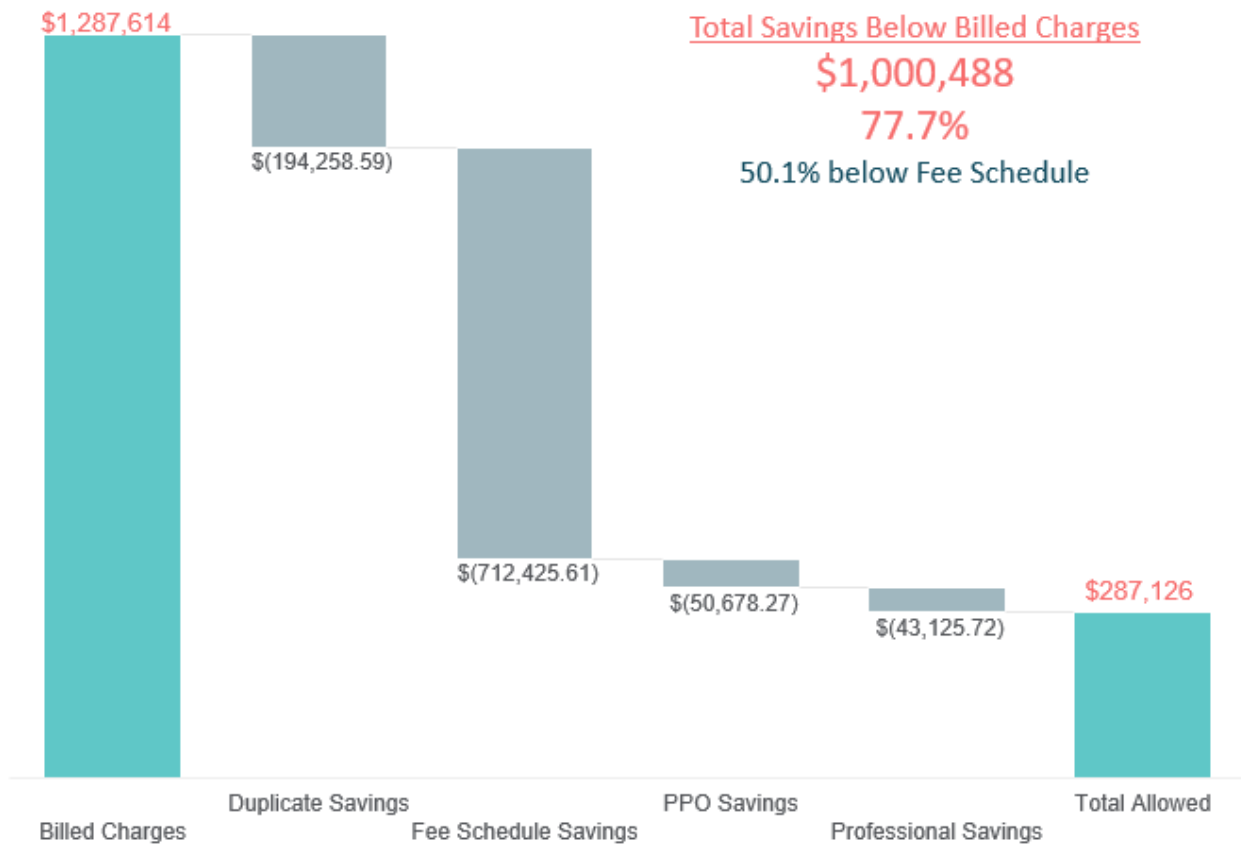
## TOTAL SAVINGS BREAKDOWN



**CHARLOTTE COUNTY'S SAVINGS**



# Worker's Compensation Scope of Services



Run Date: Wed, May 21, 2025

## PGCS Claim Services (PGCS) Medical Bill Review Activity Report

Payer: Charlotte County (Pa10I002)

For Period: 01/01/2019 Through 12/31/2024

All Medical Bills	Bills		Lines on Bills		Billed Charges		Fee Schedule Reduction			Other		PPO		Recommended Allowance	Total % Reduction
	Count	Percent	Count	Percent	Amount	Percent	Amount	Percent	Allowed	Reduction	Percent	Reduction	Percent		
Physicians	2,529	%	4,831	%	\$1,775,560.39	%	\$835,154.64	47.0 %	\$940,405.75	\$269,542.09	15.2 %	\$89,828.95	13.4 %	\$580,548.71	67.3 %
Hosp-In	81	%	1,002	%	\$2,956,950.81	%	\$1,122,585.78	38.0 %	\$1,834,365.03	\$932,009.04	31.5 %	\$33,473.57	3.7 %	\$868,882.44	70.6 %
Hosp-Out: All Other	255	%	1,799	%	\$3,647,683.64	%	\$1,864,282.63	51.1 %	\$1,783,401.01	\$598,813.75	16.4 %	\$99,020.29	8.4 %	\$1,085,566.97	70.2 %
Ambulatory Surgery	70	%	285	%	\$2,306,952.70	%	\$1,472,514.48	63.8 %	\$834,438.22	\$227,651.51	9.9 %	\$26,767.48	4.4 %	\$580,019.23	74.9 %
Physical Therapy	1,321	%	3,246	%	\$322,903.32	%	\$130,776.83	40.5 %	\$192,126.49	\$6,935.89	2.1 %	\$43,670.11	23.6 %	\$141,577.13	56.2 %
Diagnostics	79	%	86	%	\$89,931.49	%	\$54,389.57	60.5 %	\$35,541.92	\$1,053.41	1.2 %	\$6,419.44	18.6 %	\$28,069.07	68.8 %
DME	75	%	129	%	\$94,314.69	%	\$4,906.42	5.2 %	\$89,408.27	\$16,470.61	17.5 %	\$15,214.70	20.9 %	\$57,722.96	38.8 %
Rx	1,450	%	1,788	%	\$673,764.33	%	\$19,220.71	2.9 %	\$654,543.62	\$112,693.13	16.7 %	\$107,271.60	19.8 %	\$434,578.89	35.5 %
Other	419	%	1,109	%	\$735,449.03	%	\$95,391.40	13.0 %	\$640,057.63	\$522,831.49	71.1 %	\$37,426.32	31.9 %	\$79,799.82	89.1 %
<b>Total:</b>	<b>6,279</b>	<b>100.0 %</b>	<b>14,275</b>	<b>100.0 %</b>	<b>\$12,603,510.40</b>	<b>100.0 %</b>	<b>\$5,599,222.46</b>	<b>44.4 %</b>	<b>\$7,004,287.94</b>	<b>\$2,688,000.92</b>	<b>21.3 %</b>	<b>\$459,092.46</b>	<b>10.6 %</b>	<b>\$3,856,765.22</b>	<b>69.4 %</b>

PGCS has thoroughly reviewed the scope of services outlined in the RFP and fully agrees with the County's requirements.

As the incumbent provider, PGCS/AmeriSys has delivered measurable results, including cost savings of 50.1% below the fee schedule for Charlotte County. This proven financial efficiency demonstrates our ability to drive tangible benefits while maintaining superior service quality.

Our extensive experience managing public entity claims positions us as an ideal partner for the County. PGCS exclusively serves public entities, ensuring a deep understanding of the complexities and regulatory nuances specific to government claims management. Our proactive approach, combined with a 24/7 nurse triage program, helps mitigate potentially complex claims from the onset—reducing long-term costs and improving outcomes.

PGCS is committed to customizing solutions that align with the County's unique needs. We recognize that each employer and insured has distinct systems and philosophies, and we tailor our services accordingly. By designing client-driven service programs, we empower the County to maintain ownership of its claims management strategy, integrating our expertise to maximize efficiency and effectiveness.

Additionally, PGCS maintains strict policies and procedures to ensure compliance with all State regulations, client protocols, and Sarbanes-Oxley standards. Our commitment to ongoing assessment, evaluation, and refinement ensures that our services remain aligned with evolving statutes, technology, medical advancements, and industry best practices.

## Cost Containment and Compliance

AmeriSys utilizes a proprietary platform purpose built for maximizing savings through medical bill review. The application delivers automation to accurately review and reprice bills for maximum medical cost savings with the lowest reconsideration rates in the business.

As a cost containment tool, our software delivers operational efficiency and savings by automatically repricing bills to state-mandated fee schedules and usual and customary rates. It also ensures that all negotiated provider discounts are applied, duplicate billings are detected, and dollars are not paid out for services that were not related to the compensable injury or prior-authorized through utilization review.

## System Features

The AmeriSys bill review team and claims professionals have all of the mission-critical tools and the most up-to-date information they need to work productively, improve outcomes, and achieve the greatest financial savings.

AmeriSys can provide full support of EDI medical bill data state reporting, NCCI Medical Data Call Reporting, and voluntary data exports such as Workers' Compensation Research Institute (WCRI) and other state agencies on behalf of our customers.

## Medical Bill Review Process

Our bill review process is structured to provide a seamless and efficient workflow while maintaining flexibility to meet client-specific needs. Typically, the process begins with the receipt of medical bill images, which are submitted to our bill review system. From there, the bills are queued for initial review by our team. Adjusters play a pivotal role early in this process, as they are promptly notified of all questionable bills. Our system flags concerns such as large dollar amounts, jurisdictional non-compliance, discrepancies in medical records, and other critical factors. This notification ensures



adjusters have immediate access to key decision-making data, such as ICD codes, compensability details, guideline adherence, and provider status. With this information, adjusters can authorize or deny bills and leave important notes to guide the adjudication process.

Once adjusters provide their input, the bills proceed to adjudication. Our bill reviewers apply all relevant savings below the fee schedule based on the provider's network contracts. Any additional cost reductions through PPO processing are applied at this stage. To ensure accuracy and compliance, the adjudicated bills undergo a thorough quality assurance review before moving forward. After QA approval, the bills are uploaded to the client's system for the generation of the Explanation of Benefits (EOBR). This step also triggers the payment process, which can be completed via check or ACH. Payment confirmation is then recorded in our bill review system, closing the loop and making payment details available for future provider interactions.

Throughout the entire process, adjusters and supervisors have access to a centralized platform that consolidates all claim-related information. This enables them to address claims efficiently and resolve issues with confidence. Our approach is centered on empowering adjusters with the right data at the right time, ensuring they can make informed decisions both about individual bills and the broader claim process. By focusing on clear communication and providing actionable insights, we prioritize accuracy, efficiency, and client satisfaction.

AmeriSys enables experiences that not only satisfy but anticipate what's next and allow you to deliver greater value for your customers at less cost to you.

With cost pressures rising, the urgency to elevate results, improve execution, and enable complete, continuous visibility into critical claims data is more important than ever. These days, it's not enough to just have minimal information about the injury or claimant. We need to have a complete picture of what's going on in the claim. We need to be able to answer important questions about costs, care coordination, and communications between providers, patients and claims managers.

Our programs focus is to add the right data to ensure an adjuster can decide on the bill and the next decision on the claim. This data includes:

- Jurisdictional due date
- Relatedness to the claim
- Claim compensability
- Utilization review status
- MTG Guidelines
- Medical records included
- Large dollar amount
- Provider approved or with PPO
- Maximum therapy visits reached
- Maximum chiropractic visits reached
- Approved vendors such as Optum or First Script
- Claim status
- Date of Injury/Incident
- ICD Codes
- Non-compensable ICD codes
- Body Part
- Non-compensable Body Parts

- Nature of injury
- Accident Description

The system allows the users to view their medical bills in an organized fashion and provides them with key data to make a decision on the processing of that bill based on the reasons listed above.

A range of interactive tools provide real-time visibility and control for:

- Editing, routing, approving and denying medical bills, before and/or after bill review
- Viewing images, EORs, bill history and savings
- Generating reports, adjuster letters, and more

## Process

Without doubt, the workers' compensation medical bill review industry is becoming more and more complex, especially when you consider changing jurisdictional ground rules; fee schedules; usual and customary fees; and state-specific medical reporting requirements, including the associated fines and penalties for even the slightest error. Adding even more complexity is the intervention of state-specific treatment guidelines and industry recognized medical guidelines (i.e. ODG). We are 100 percent committed to maintaining a product that meets medical bill processing requirements in all 50 states and supported by an extensive staff of our bill review and clinical professionals.

Accurate and timely state rules, regulation, fee schedule, and usual and customary updates are key factors in helping clients maximize results and remain compliant.

New fee schedule databases are updated in accordance with the specific state effective date and availability of the date from our data vendor. These new fee schedules are reviewed for any new rules or rule changes when they become available from the fee schedule/UCR vendor or the jurisdiction.

Our software system is loaded with automated edits that detect inappropriate coding; e.g., the billing of codes that are inclusive in the value of other codes, codes that are billed by inappropriate provider types, dates of service prior to dates of injury, etc. The bill review module was designed to be intuitive for ease of use and streamlined for maximum productivity.

It analyzes bills for bundled and unbundled procedure codes, as well as up coding and down coding. Re-pricing methodology is determined and then applied automatically. Certain aspects of inappropriate billing practices must be addressed through bill review analyst intervention. For example, it is appropriate for a radiologist to bill for Mod -26 for reading x-rays and a hospital to bill for Mod -27 for the technical component of the x-rays. It is not appropriate for the radiologist to bill without a modifier if the only services rendered were the professional component or reading the x-ray.

We include the National Correct Coding Initiative (NCCI) and Medically Unlikely Edits (MUE). These nationally developed edits can be utilized to identify improper coding methodologies that often lead to inappropriate and excessive charges, e.g. bundling and unbundling. These edits are automatically turned 'ON' for applicable bill types in certain states but can be removed at the Client's discretion at any time.

## Duplicate Detection

Our program has an excellent duplicate checking system, comprised of five levels of duplicate detection allowing the system to identify duplicate bills across the broadest range of billing situations. It performs automated duplicate checking by screening the client, provider TIN, claim number, service code, and dates of service against permanent and temporary bill history.

The process automatically identifies complete, partial, and potential duplicates allowing the bill review processor easy on-screen access to cross-check information in the claims, provider and payment databases. Bill history from NJM will be uploaded into the bill review system and can be referenced to perform duplicate checks. This capability greatly increases the accuracy of duplicate checking and significantly reduces the amount of reconsiderations and disgruntled providers.

## Upcoding and Down coding

Up-coding and down-coding of providers are based on the details provided on the bill, in the supporting documentation included with the medical bill substantiating the services and charges, as well as the supporting documentation included within previous bills and claim documentation. In addition to the Florida fee schedule, our seasoned bill reviewers are well trained and have access to all of the current coding publications from the AMA (i.e. CPT manuals, HCPCS manuals, ICD-10 manuals, etc.).

If our certified medical bill reviewers can determine that a bill was coded incorrectly based on the information available to them, they will up-code or down-code the bill by one level. Otherwise, the code will be reviewed as indicated or disallowed seeking further information to determine the appropriateness of the code.

## Negotiations

AmeriSys is ready to prospectively or retrospectively negotiate medical provider bills that are non-participatory within a PPO network. The AmeriSys negotiator will reach out to the provider within the first day of processing and ensure maximum savings to our clients while still maintain statutory requirement for turnaround-time. Our usual and customary procedure for handling service codes without an MRA value is to reimburse according to the 80th percentile as defined by Medicare.

In addition to the negotiations initiated by AmeriSys for non-participatory provider bills, we also negotiate hospital or other high dollar bills that are not subject to the Florida fee schedules. After the bill is received in the bill review engine and determined to show \$0.00 in savings below fee schedule, the AmeriSys negotiator receives a diary the prompt them to action. They will reach out to the provider and begin negotiations to ensure maximum savings to our clients while still maintain statutory requirement for turnaround-time.

This service was specifically designed to assist clients when medical services are obtained outside of a customized savings network. Our experts focus on minimizing the high dollar out-of-network hospital bills, rehabilitation admissions (preadmission or post-discharge) and reducing allowances on fee schedule exclusions such as dental, transportation and interpreting bills. Our negotiation services are not limited to the above as we are always working to assist our clients in achieving the most optimal savings possible to reduce potential loss costs.

## PBM Integration

When AmeriSys receives a pharmacy bill, it is an indication that the provider is outside of the PBM. Upon review of the pharmacy bill, the auditor will evaluate the bill for appropriateness and to confirm that medications have been authorized. If so, the bill will route through the bill review adjudication process and be sent to the respective PPO and on to payment. Pharmacy bills processed through the Pharmacy Benefit Manager (PBM) are received directly by the PBM and review by their experts for reimbursement according to fee schedule and network contracts. The PBM will then reimburse the provider directly and submit their invoice for service to AmeriSys for review. These invoices are received electronically in our bill review system and are passed through to the claims system for payment.

AmeriSys endorses the review only of PBM bills as in our experience with our partner PBMs, they've proven to be an accurate and reliable partner. Pharmacy Benefit Manager streamline the process of setting up home deliveries, they are cost-efficient, help us push generics over name brand drugs, they negotiate rebates from drug manufacturers, manage high-cost specialty medications, and are an advocate to help lower the cost of drugs in both Florida and across the country. The benefits of a full review versus a review only approach would allow AmeriSys to ensure that the Charlotte County would only be reimbursing PBM invoices in cases where the pharmacy was authorized. However, a hybrid approach auditing a percentage of PBM bills would be as effective and more time and cost efficient.

# PART IV – SUBMITTAL FORMS

## Proposal Submittal Signature Form

Preferred Governmental Claims Solutions, Inc. is in receipt of Addendums 1, 2, 3, 4, 5 and 6.

**PART IV - SUBMITTAL FORMS**  
**PROPOSAL SUBMITTAL SIGNATURE FORM**

The undersigned attests to his/her authority to submit this proposal and to bind the firm herein named to perform as per contract, if the firm is awarded the Contract by the County. The undersigned further certifies that he/she has read the Request for Proposal, Terms and Conditions, Insurance Requirements and any other documentation relating to this request and this proposal is submitted with full knowledge and understanding of the requirements and time constraints noted herein.

By signing this form, the proposer hereby declares that this proposal is made without collusion with any other person or entity submitting a proposal pursuant to this RFP.

In accordance with section 287.135, Florida Statutes, the undersigned certifies that the company is not on the Scrutinized Companies with Activities in Sudan List, the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, and does not have business operations in Cuba or Syria (if applicable) or the Scrutinized Companies that Boycott Israel List, or is not participating in a boycott of Israel.

As Addenda are considered binding as if contained in the original specifications, it is critical that the Consultant acknowledge receipt of same. The submittal may be considered void if receipt of an addendum is not acknowledged.

Addendum No. \_\_\_\_\_ Dated 5/22/2025    Addendum No. 3 Dated 5/30/2025    Addendum No. 5 Dated 6/05/2025  
Addendum No. 2 Dated 5/23/2025    Addendum No. 4 Dated 6/2/2025    Addendum No. 6 Dated 6/06/2025

Type of Organization (please check one):      INDIVIDUAL      ( )      PARTNERSHIP      ( )  
   CORPORATION      (X)      JOINT VENTURE      ( )

Preferred Governmental Claim Solutions, Inc. (PGCS) a Davies Company      800.237.6617  
Firm Name      Telephone

\_\_\_\_\_  
Fictitious or d/b/a Name      201565528  
Federal Employer Identification Number (FEIN)

2301 Maitland Center Parkway, Suite 450  
Home Office Address

Maitland, Florida 32751      Since January 30, 1956  
City, State, Zip      Number of Years in Business

\_\_\_\_\_  
Address: Office Servicing Charlotte County, other than above

Cheryl Riley, Director of WC Claims      321.832.1444  
Name/Title of your Charlotte County Rep.      Telephone

Viviane Ruiz, President, WC and Ancillary Services  
Name/Title of Individual Binding Firm (Please Print)

      6/9/2025  
Signature of Individual Binding Firm      Date

viviane.ruiz@usis-tpa.com  
Email Address

**(This form must be completed & returned)**

# PART IV – SUBMITTAL FORMS

## Drug Free Workplace Form

Please find the attached signed Drug Free Workplace form.

## DRUG FREE WORKPLACE FORM

The undersigned vendor in accordance with Florida Statute 287.087 hereby certifies that Preferred Governmental Claim Solutions, Inc. (PGCS) a Davies Company  
does: (name of business)

1. Publish 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. Inform employees about the dangers of drug abuse in the workplace, the business's 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. Give 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), notify 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 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. Impose 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, by any employee who is so convicted.
6. Make 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.

  
\_\_\_\_\_  
Proposer's Signature

5/16/2025  
\_\_\_\_\_  
Date

NAME OF FIRM Preferred Governmental Claim Solutions, Inc. a Davies Company  
(This form must be completed and returned)



# PART IV – SUBMITTAL FORMS

## Human Trafficking Affidavit

Please find the attached signed Human Trafficking Affidavit.

**HUMAN TRAFFICKING AFFIDAVIT  
for Nongovernmental Entities Pursuant To FS. §787.06**


**Charlotte County Contract #20250389**

The undersigned on behalf of the entity listed below, (the "Nongovernmental Entity"), hereby attests under penalty of perjury as follows:

1. I am over the age of 18 and I have personal knowledge of the matters set forth except as otherwise set forth herein.
2. I am an officer or representative of the Nongovernmental Entity and authorized to provide this affidavit on the Company's behalf.
3. Nongovernmental Entity does not use coercion for labor or services as defined in Section 787.06, Florida Statutes.
4. This declaration is made pursuant to Section 92.525, Florida Statutes. I understand that making a false statement in this declaration may subject me to criminal penalties.

Under penalties of perjury, I declare that I have read the foregoing Human Trafficking Affidavit and that the facts stated in it are true.

Further Affiant sayeth naught.

  
\_\_\_\_\_  
Signature

Viviane Ruiz  
\_\_\_\_\_  
Printed Name

President, WC and Ancillary Services  
\_\_\_\_\_  
Title

Preferred Governmental Claims Solutions, Inc.  
\_\_\_\_\_  
Nongovernmental Entity

5/19/2025  
\_\_\_\_\_  
Date

**END OF PART IV**

**NAME OF FIRM** Preferred Governmental Claim Solutions, Inc. (PGCS) a Davies Company

(This form must be completed and returned)



**>110**

Global office locations

**>\$10bn**

Claims spend managed annually

**>1m**

Claims handled annually

**>8,500**

Global staff

Davies US LLC

Davies US LLC. Registered office: 135 Allen Brook LN STE 101, Williston, VT

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