



FLORIDA COLLEGE SYSTEM RISK MANAGEMENT CONSORTIUM

**Risk Management Council  
Teleconference Meeting**  
*Thursday, April 12, 2018*

*FCSRMC Mission Statement:*

*FCSRMC delivers comprehensive and innovative enterprise-wide risk management services and solutions to support the educational mission of the Florida College System.*

## **Council of President's Talking Points**

### **Preliminary Self-Insured Health Program 2019 Rate Adjustment (page 1):**

- During the last few years the FCSRMC health program overall pool annual rate changes have been in the mid-single digits which has been below the overall marketplace (23 colleges and 18,000 members in program).
- During this same period of time, annual actuarially certified benchmark reports have indicated the FCSRMC health program benefits are richer than the national, regional and industry specific (education) comparisons.
- With an improving economy we believe there is an increase in consumer utilization of medical and pharmacy services coupled with increasing inflation resulting in price escalations from health care providers. Most groups appear to be experiencing an increase in their medical trends.
- A very preliminary estimate indicates our FCSRMC health program overall pool rate change effective January 1, 2019 will be in the upper single digits. At this time, we believe this will be at or below the overall marketplace.
- At the May Operations Committee meeting FCSRMC staff will have met with our plan administrator Florida Blue medical professionals to review the latest cost and utilization analysis. Additionally, our consultant actuary will have further updated the 2019 rate change projection.
- FCSRMC staff will be meeting with each College individually to review their specific cost and utilization data along with discussing alternative health plans that may be of interest.
- The final 2019 rate change recommendation will be presented to the Operations Committee at their August session.
- FCSRMC health program offerings include several less expensive plans. One is a new Health Savings Account plan that will be 30% less in cost than the richer benefit designs.

### **Hurricane Irma (page 2):**

- Policy briefs for funding and procurement are nearing completion
- Outstanding policy brief items include
  - FEMA Obtain and Maintain dollars from FCSRMC national assigned FEMA representative
    - The FEMA Obtain and Maintain requirements for the FCSRMC member colleges and how it affects Hurricane Irma reimbursements is currently being determined by FEMA
  - Additional reportable damages from FCSRMC member colleges are being evaluated by the adjusters and may increase the total value of Hurricane Irma damages.
    - Updated adjuster report and forensic accountant spreadsheet reflecting MDC's March 2018 adjuster visit
- Continuing to work with Council of Purchasing Professionals (COPP) to understand difference between FEMA procurement and State/College procurement guidelines
  - Presentation on "Cost Reasonableness Analysis" for FEMA vs. State/College procurement guidelines at FCSRMC's Risk Summit, May 2018
- Hurricane IRMA estimated losses and payments spreadsheet (provided)

### **General Data Protection Regulation (GDPR) (page 3):**

- Expanded Jurisdiction:
  - Even though we are not EU-based entities, our business practices – obtaining, utilizing, and retaining personal data – classify our member colleges as both, "Data Controllers," and, "Data Processors."
  - Both Data Controllers and Data Processors are subject to GDPR.
- Consent:
  - Colleges will be required to provide and collect separate, and clearly-worded consent forms to any EU citizen from whom they collect data.
  - Data collectors must be able to prove that they need the personal data in order to enter into whatever contract or agreement they intend to enter.
  - Consent can be withdrawn by the citizen, even after it is given.
- Right to erasure:
  - Also known as the, "Right to be forgotten," this regulation gives EU citizens the right to demand that our colleges erase all of their personal data.
    - Some exceptions apply, but the law favors the citizen heavily.
    - If the college shared the data with any entities/vendors (Florida Blue, GB, VSP, Delta, etc.), it the college's responsibility to ensure each of them erase the data as well.
- Heavy Fines:
  - Lower Level – Up to 10M euros, or 2% of worldwide annual revenue.
  - Upper Level – Up to 20M euros, or 4% of worldwide annual revenue.

### **Risk Summit May 8-10, 2018 Reminder (page 9)**

### **Presidents Orientation Meeting Invitation Reminder (page 12)**



## **RISK MANAGEMENT COUNCIL TELECONFERENCE MEETING**

April 12, 2018 (Thursday)

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### **AGENDA**

#### **Information Items:**

1. Employee Benefit Plans:
  - a. Preliminary Self-Insured Health Program 2019 Rate Adjustment.....pg 01
2. Property/Casualty Program:
  - a. Hurricane Irma Update ..... pg 02
  - b. General Data Protection Regulation (GDPR)..... pg 03
3. Miscellaneous:
  - a. Risk Summit May 8-10, 2018..... pg 09
  - b. Presidents Orientation Meeting Invitation ..... pg 12

Information Item 1.a.  
Employee Benefit Plans

Preliminary Self-Insured Health Program  
2019 Rate Adjustment

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**From:** Chauncey Fagler  
**Sent:** Tuesday, April 3, 2018 12:14 PM  
**To:** Selina Ohlson  
**Subject:** FW: Preliminary Self-Insured Health Program 2019 Rate Adjustment Estimate

**Importance:** High

**From:** Chauncey Fagler  
**Sent:** Monday, March 26, 2018 11:15 AM  
**To:** College Presidents, Business Officers, Human Resource Officers  
**Subject:** Preliminary Self-Insured Health Program 2019 Rate Adjustment Estimate  
**Importance:** High

Good morning team,

For potential **budgeting purposes**, we wanted to go ahead and share with you some **very preliminary FCSRMC self-insured health program rate adjustment estimates for 2019:**

- As part of our actuarial work associated with our annual State 112.08 filing for calendar year 2017, a **7.75%** increase is indicated for the overall rating pool effective January 1, 2019. This estimate does not include any observation of the 2018 claim experience, so the final rate change could rise or fall from this very early projection. (For budgeting purposes, FCSRMC recommends budgeting between 8 to 10% for the 2019 plan year)
- There will be **several less expensive health plan options available for each College to consider**, including a new **Health Savings Account** product with **price reductions around 30%** from our richer benefit designs.
- Our FSA actuary is working to develop an **updated 2019 rate change estimate for the May 16 Operations Committee meeting.**
- **The final FCSRMC health program rate change recommendation effective January 1, 2019 will be presented at the August Operations Committee meeting.**
- We will be meeting with our health program plan administrator Florida Blue medical professionals in April to secure and discuss our latest cost and utilization analysis.
- Following the May 16 Operations Committee session, **we will be meeting individually with each College** to review their latest cost and utilization details, updated rate validation experience (no action in 2019 or 2020) along with product options that may be attractive as alternatives.
- Our annual actuarial certified benchmark studies continue to indicate that **FCSRMC overall health benefit plans are richer** than the national, regional and industry specific (education) comparisons.

Please let us know at any time that discussion would be beneficial.



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Information Item 2.a.  
Property/Casualty Program

Hurricane Irma Update

## Hurricane Irma, D/A 9/10/2017 Update

### Financials: Estimated Losses

Broward College	\$	1,391,000.00
College of Central Florida	\$	105,000.00
Daytona State College	\$	216,000.00
Eastern Florida State College	\$	896,550.00
Florida Gateway College	\$	205,000.00
Florida Keys Community College	\$	7,627,638.40
Florida Southwestern State College	\$	717,000.00
Hillsborough Community College	\$	35,250.00
Indian River State College	\$	340,500.00
Lake-Sumter State College	\$	277,250.00
Miami Dade College	\$	1,910,500.00
Palm Beach State College	\$	625,000.00
Polk State College	\$	272,500.00
Seminole State College of Florida	\$	668,500.00
South Florida State College	\$	299,500.00
St Johns River State College	\$	423,142.50
St. Petersburg State College	\$	99,500.00
State College Of FL Manatee-Sarasota	\$	133,607.00
Valencia College	\$	282,500.00
<b>Grand Total</b>	<b>\$</b>	<b>16,525,937.90</b>

### Financials: Payments as of 4/3/2018

Broward College	\$	85,069.14
College of Central Florida	\$	14,577.92
Eastern Florida State College	\$	107,837.96
Florida Gateway College	\$	99,367.65
Florida Keys Community College	\$	1,880,229.53
Florida Southwestern State College	\$	107,126.76
Indian River	\$	16,344.24
Lake - Sumter	\$	10,258.00
Miami Dade College	\$	254,061.77
Palm Beach State College	\$	25,052.13
Polk State College	\$	51,119.44
South Florida State College	\$	48,477.79
St. Johns River State	\$	26,026.24
St. Petersburg College	\$	14,439.12
State College of FL Manatee- Sarasota	\$	25,814.34
<b>Grand Total</b>	<b>\$</b>	<b>2,765,802.02</b>

Total Paid to Date	\$	2,765,802
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<b>FCSRMC Estimated Retained Loss</b>	<b>\$</b>	<b>6,800,000</b>
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**Status:** Open

Information Item 2.b.  
Property/Casualty Program

General Data Protection Regulation (GDPR)



## General Data Protection Regulation (GDPR)

The GDPR, at its core, is a strong, far-reaching cyber-security regulation that returns the control of personal information to individual European Union (EU) residents, and empowers them to dictate how it is used, and whether or not it may be retained by the receiving organization. This regulation will affect any organization that stores, processes or handles the personal data of EU citizens, no matter the size or physical location of the organization.

### Does this apply to your college? Answer the questions below:

- Does your college process the personal information (different than personal identifiable information (PII)) of a person residing in a country that is part of the European Union?
- Does your college have a distance-learning program for which your institution has been enrolling students residing in EU countries?
- Has your institution received admissions from residents, or have alumni or donors residing in a country that is part of the EU?
- Does your college engage in study-abroad programs or research partnerships with residents of EU countries?

These are not exhaustive criteria, but if you answered any of the preceding questions in the affirmative, your college needs to prepare to comply with the GDPR by **May 25, 2018**.

### How will this affect daily operations?

The following are GDPR regulations that we believe may present a significant operational impact to our member colleges.

- Consent
  - Colleges will be required to provide and collect separate, and clearly-worded consent forms to any EU citizen from whom they collect data.
  - Data collectors must be able to prove that they need the personal data in order to enter into whatever contract or agreement they intend to enter.
  - Consent can be withdrawn by the citizen, even after it is given.
- Right to erasure
  - Also known as the, “Right to be forgotten,” this regulation gives EU citizens the right to demand that our colleges erase all of their personal data.
  - Some exceptions apply, but the law favors the citizen heavily.
  - If the college shared the data with any entities/vendors (Florida Blue, GB, VSP, Delta, etc.), it may be the college’s responsibility to ensure each of them erase the data as well.
- Heavy Fees
  - Lower Level – Up to 10M euros, or 2% of worldwide annual revenue.
  - Upper Level – Up to 20M euros, or 4% of worldwide annual revenue.
- Data Protection Officer (DPO)
  - Appointment and training/certification of a DPO may be required.

The following are a series of short, web-based articles in which a small, cyber-security-focused law practice opine on their impact prediction of the GDPR on US-based colleges and universities.

[The Impact of the GDPR on Higher Education in the United States](#)

[The GDPR and Higher Education #2: Universities as Data Controllers & Data Processors](#)

[The GDPR and Higher Education #3: Lawful Data Processing and Data Rights](#)

[The GDPR and Higher Education #4: International Data Transfers](#)

### **GDPR Preparation – 12 Steps**

The UK's Information Commissioner's Office (ICO) published a 12-step GDPR preparation guide to aid organizations in the transition to compliance. A link to the document is below:

[GDPR Preparation Document](#)

FCSRMC will continue to monitor this regulation and its effects on our member colleges. Additional information will be distributed to member colleges, as applicable.

## GOVERNMENT AND REGULATORY AFFAIRS

**BLAST**

## Preparing for GDPR – There’s Still Time!

March 2018

By Cathie T. Chancellor, JD, MS, CRM

**STATUTE/REGULATION SOURCE**

Regulation (EU) 2016/679 of the European Parliament and of the Council, April 27, 2016

**BRIEF DESCRIPTION**

The General Data Protection Regulation (GDPR) was adopted in 2016 and becomes effective May 25, 2018. The GDPR promotes uniformity and expands personal privacy rights for European Union (EU) residents. The regulation replaces the 1995 Data Protection Directive (DPD) and increases relative enforceability. It impacts entities, such as higher education institutions, which control or process covered personal information, even if such institutions have no physical EU presence. This means US institutions with EU-based operations and/or with significant numbers of EU residents who are students — including students within the EU receiving distance education programs — must comply with GDPR!

**POTENTIAL/ACTUAL IMPACT**

According to the EU, personal data is any information related to a natural person (called a “data subject”) that can be used directly or indirectly to identify the person. It can be a name, a photo, an email address, bank details, social networking posts, medical information or a computer IP address.

The GDPR will apply to information collected about people who have permanent residence in the EU and countries falling within the EEA (European Economic Area). It’s important, though, to make the distinction that “only information of natural persons is in scope, and corporate data is out of scope.”<sup>1</sup> The GDPR will not apply to EU nationals having permanent residence outside of the EU.

Institutions that control or process personal data as a part of their business or on behalf of another entity will have to comply with the GDPR. The GDPR will apply not only to organizations located within the EU, but it will also apply to organizations located outside of the EU, if those organizations offer goods or services to, or monitor, the behavior of EU data subjects. In short, it will apply to all business entities processing and holding the personal data of individuals residing in the EU, regardless of the entity’s location.

The maximum fine for breaching the GDPR that will be imposed on an organization for the most serious type of infringement is four percent of annual global turnover or €20 million. There will be a tiered approach to fines. For example, a business could be fined just two percent of annual global turnover for not having their records in order (*Article 28*), not notifying the supervising authority about a breach, not notifying a data subject about a breach or not conducting impact assessment(s). It’s important to note that these rules apply to controllers and processors of information, and that cloud applications and software are not exempt from GDPR enforcement.<sup>2</sup>

1. Christopher Rau, Jens Krickhahn and Marek Stanislawski, “GDPR – Highlights You Need to Know,” Allianz, February 20, 2018, 1 (<http://www.agcs.allianz.com/insights/expert-risk-articles/grd-gdpr/>)

2. “GDPR FAQs,” EU GDPR (<https://www.eugdpr.org/gdpr-faqs.html>)

## Preparing for GDPR – There’s Still Time!

March 2018

### DISCUSSION

The US and the EU have different approaches to privacy law. Adhering to a sectoral approach, the US privacy laws are formed when needed, and sector industries become well-acquainted primarily with their sector’s areas of compliance and related issues. In contrast, the 28 member states of the EU view privacy as a fundamental human right and take a more comprehensive approach to privacy law. In May 2018, they will implement the GDPR as a single law to govern the collection of all information and data about EU citizens.

The GDPR requires that no personal data collection or usage should occur without the notice and consent of the individual. It specifies more comprehensive requirements for notice and consent than most US privacy laws. For notification to be clear and transparent, the notice will have to 1) be concise, intelligible and easily acceptable; 2) use clear and plain language; 3) be in writing or other accepted means; and 4) be provided free of charge. In addition to transparency criteria, the GDPR outlines specific transparency content requirements, including 1) the identity and contact information of the entity collecting the data; 2) the purpose and legal basis for processing and/or use of data; 3) the recipients of the information; 4) details of any transfers of information to another country outside of the EU; 5) the retention period; 6) the individual’s rights to the data used; 7) the process of consent withdrawal; 8) whether data is profiled or auto-processed; and 9) what information, if any, is required to be provided, and what happens if information is not provided.<sup>3</sup>

GDPR requirements essentially include, but are not limited to:

- Implementing certain policies and processes
- Developing an effective internal data protections management system
- In many instances, appointing a data protection officer

### ACTION

The implication of the GDPR is that US industries and institutions will have to develop new compliance mechanisms, procedures and policies to mitigate these additional risks and challenges! Here are some steps you can take.

- Learn about the GDPR directly at <https://www.eugdpr.org/>
- Read “[The General Data Protection Regulation: A Primer for U.S.-Based Organizations That Handle EU Personal Data](#)” by Caroline Krass, Jason N. Kleinwaks, Ahmed Baladi, and Emmanuelle Bartoli on *Compliance & Enforcement*, New York University School of Law’s Program on Corporate Compliance and Enforcement.
- Make sure you and others connected to your institution fully understand and document when and where personal data is being collected, how it is being used and how the institution is protecting it.
- Review your institution’s policies and procedures for sharing information, and identify potential exposures.

3. Cara M. Johnson, “What’s in a notice? Privacy notice under the GDPR,” *Privacy & Data Security Insight*, February 28, 2018 (<https://www.privacyanddatasecurityinsight.com/2018/02/whats-in-a-notice-privacy-notices-under-the-gdpr/#page=1>)

## Preparing for GDPR – There's Still Time!

### March 2018

- Attend the Global Privacy Summit, March 27-28, 2018, in Washington, DC, with certification training March 25-26. <https://iapp.org/conference/global-privacy-summit-2018/>  
Otherwise, consider contacting the International Association of Privacy Professionals (IAPP) concerning the availability of post-Summit presentations or notes. <https://iapp.org/about/contact/>
- Make sure risk management staff have minimum-to-high-level involvement with GDPR projects at your institution. Although everyone at your institution very likely knows that maintaining cyber security and preventing exposures are key risks, everyone also needs to understand that maintaining data privacy is an ongoing key risk as well. As insurer Allianz advises, "The GDPR also requires 'privacy by design' and 'privacy by default' to encourage data protection from the earliest stage of any project or initiative. A robust privacy check early in the beginning of every project or new process will become a mandatory internal requirement. Since the GDPR is not a one-off implementation, it will require a continuous risk approach."<sup>4</sup>
- Collaborate with ALL stakeholder departments responsible for travel abroad, distance learning programs, research and more to ensure not only the safety and security of travelers, but also their personal data.
- Understand your cyber insurance. Talk with your agent or broker about liability coverage and breach response service options. Understand what your provider can do to augment your current policies and procedures. If a GDPR compliance violation occurs, it will be beneficial to demonstrate that your institution has taken added steps to protect personal data.

## SOURCES AND REFERENCES

- EU GDPR: <https://www.eugdpr.org/>
- GDPR: Report: <https://gdpr.report/>
- Caroline Krass, Jason N. Kleinwaks, Ahmed Baladi, and Emmanuelle Bartoli, "The General Data Protection Regulation: A Primer for U.S.-Based Organizations That Handle EU Personal Data," *Compliance & Enforcement*, New York University School of Law's Program on Corporate Compliance and Enforcement, December 11, 2017: <https://wp.nyu.edu/compliance-enforcement/2017/12/11/the-general-data-protection-regulation-a-primer-for-u-s-based-organizations-that-handle-eu-personal-data/>
- Ann Kristin Glenster and Katelyn Ilkani, "Cybersecurity Series: GDPR and Higher Education Institutions," The Tambellini Group, August 2017: <https://www.thetambellinigroup.com/post/cybersecurity-series-gdpr-and-higher-education-institutions/>
- EDUCAUSE Library: EU General Data Protection Regulation (GDPR): <https://library.educause.edu/topics/policy-and-law/eu-general-data-protection-regulation-gdpr>

4. Rau, 2

## Preparing for GDPR – There's Still Time! *March 2018*

- Barmak Nassirian, "The General Data Protection Regulation Explained," *EDUCAUSE Review*, August 28, 2017:  
<https://er.educause.edu/articles/2017/8/the-general-data-protection-regulation-explained>
- *Privacy & Data Security Insight* GDPR Archives: <https://www.privacyanddatasecurityinsight.com/tag/gdpr/>
- EUR-Lex: Access to European Union Law: <http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32016R0679>
- Brain Eaton, "GDPR: How is it Different from U.S. Law & Why this Matters?" *Privacy & Data Security Insight*, September 14, 2017:  
<https://www.privacyanddatasecurityinsight.com/2017/09/gdpr-how-is-it-different-from-u-s-law-why-this-matters/#page=1>

*This document is not legal advice. For legal advice, please contact your legal counsel.*

URMIA's Government and Regulatory Affairs Committee (GRAC) serves as a resource for informing and educating URMIA's members about federal legislation and regulations. Todd Beekley, University of Cincinnati, currently serves as its chair. If you would like to be a member or have a topic for a future Regulatory Blast, contact the URMIA National Office ([urmia@urmia](mailto:urmia@urmia)).

Information Item 3.a.  
Miscellaneous

FCSRMC Risk Summit  
May 8-10, 2018

# FCSRMC

FLORIDA COLLEGE SYSTEM RISK MANAGEMENT CONSORTIUM

## Risk Summit

SAVE THE DATE

**May 8 – 10, 2018**

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- **Dynamic Speakers & Presentations**
  - **Networking Opportunities**
  - **Industry Updates**
  - **Provider Q&A Sessions**
  - **Round Table Discussions**
- 

Hilton University Of Florida Conference Center  
1714 SW 34th St  
Gainesville, FL 32607

Reserve your room by calling, (352) 371-3600

Group Code: **FCS518**



# DRAFT AGENDA



## Tuesday, May 8, 2018

12:00-5:00 pm.....CONFERENCE REGISTRATION

2:00-3:00 pm ..... **Florida Southwestern State College: Hurricane Irma – Century Ballroom**  
Speakers: Mark Lupe, General Counsel, Florida SouthWestern State College  
Susan Marcy, Dir, Risk/Counsel, Florida SouthWestern State College  
Valerie Miller, Coord, Legal & Risk, Florida SouthWestern State College

3:00-4:00 pm ..... **Round Table Discussion – Century Ballroom**  
Speaker: FCSRMC Staff and AJG

6:00-8:00 pm .....RECEPTION – *Pool Deck*

## Wednesday, May 9, 2018

7:30-8:30 am .....BREAKFAST – *Prefunction Area*

8:00-4:30 pm .....SPONSOR EXHIBITS OPEN

8:30-8:45 am..... **OPENING SESSION – Century Ballroom**  
Speakers: Dr. James Henningsen, President, College of Central Florida  
Chauncey Fagler, Executive Director, FCSRMC

8:45-10:15 am ..... **Be Your Best!! – Century Ballroom**  
Speaker: Harvey Alston

10:15-10:30 am .....BREAK

10:30-11:30 am ..... **Active Shooter –Century Ballroom**  
Speaker: Patty Thompson, VERITAS

11:45-1:00 pm .....LUNCH – *Private Dining Room*

### TRACK 1: PROPERTY & CASUALTY

1:15-2:15 pm ..... **FEMA 101 – Dogwood**  
Speaker: Susan West, DMS

### TRACK 2: EMPLOYEE BENEFIT PLANS

1:15-2:15 pm ..... **Winning With A HSA – Live Oak**  
Speaker: Gary West, Health Equity

2:15-2:30 pm .....BREAK

### GENERAL SESSIONS

2:30-3:30 pm ..... **Litigation Unveiled– Century Ballroom**  
Speaker: Richard Mitchell, Gray/Robinson

3:30-4:30 pm ..... **Viewing the Big Picture: Current Campus Liability –Century Ballroom**  
Speaker: Christine McHugh, United Educators  
Kyle Drawdy, FCSRMC

5:30-6:00 pm .....RECEPTION – *Patio/Prefunction Area*

6:00-8:00 pm .....DINNER – *Century A*

Everyone's a Risk Manager  
Risk Summit May 8 – 10, 2018 Gainesville, Florida

THANKS TO OUR  
SPONSORS:

# DRAFT AGENDA



## Thursday, May 10, 2018

7:30-8:30 am ..... BREAKFAST – *Private Dining Room*

8:00-12:00 pm ..... SPONSOR EXHIBITS OPEN

8:30-9:30 am ..... **Cyber Risk** – *Century Ballroom*

Speaker: Hunter Maskill, AIG

Bryan Thornton, Net Reaction

### TRACK 1: PROPERTY & CASUALTY

9:40-10:40 am ..... **Student Athletics** – *Dogwood*

Speaker: Janice Briggs, Relation Insurance

### TRACK 2: EMPLOYEE BENEFIT PLANS

9:40-10:40 am ..... **Medicare 101: “Everything You Need To Know”** – *Live Oak*

Speaker: Debbie Scoggins, FL Blue

10:40-10:55 am ..... BREAK

### GENERAL SESSIONS

10:55-11:45 am ..... **Accidents, Incidents, COI's, and WC** – *Century Ballroom*

Speaker: Tony Ganstine, FCSRMC

Marsha Hackathorn, FCSRMC

Kyle Drawdy, FCSRMC

11:45-12:00 pm ..... **Closing** – *Century Ballroom*

12:00 pm ..... **Box Lunch** – *Prefunction Area*

**THANKS TO OUR  
SPONSORS:**

Information Item 3.b.  
Miscellaneous

Presidents Orientation Meeting Invitation

April 5, 2018

Dear Dr. President,

The FCSRMC staff and I are seeking an opportunity to potentially meet personally with you, your senior staff and/or your Board of Trustees for an orientation meeting clarifying what FCSRMC is and what the team does to support the educational mission of your college and the Florida College System.

We will cover the aspects of our existence, the assortment of insurance coverages offered (Property & Casualty, Employee Benefit Plans and Optional Coverages), calendar and timetables for coverages, review your college's specific claims, and how recent claims have affected the college's programs as well as affects to the Florida System as a whole.

Additionally, our discussion of FCSRMC's products and services will illustrate how we can best serve you and your college via the use of our collective purchasing power of the Colleges coupled with our accumulated knowledge and experience. We have been successful in reducing costs and generating savings of millions of dollars by working together.

These meetings are important to FCSRMC as our colleges face future challenges and understanding the value of our collective efforts can bring to mitigating those challenges.

Knowing annual calendars are filling up quickly and lead-time is needed, we are notifying you now of our intentions to schedule meetings in the latter part of 2018. We will be calling to schedule personal time with you.

We would greatly appreciate your time and consideration as we work to schedule a meeting with you as your schedule permits. I look forward to our time together.

Sincerely,

Chauncey Fagler  
Executive Director

cc: Business Officer  
Human Resources Officer  
Risk Management Officer