
RISK AND SAFETY MANAGEMENT

*Florida Municipal
Insurance Trust*

Our Risk and Safety Management team works as an extension of your staff, helping you anticipate, identify, evaluate and control potential issues *before* they turn into real problems.



We partner with you to create safer work environments, protect your employees, and support your operations with practical, hands-on guidance.

Our risk and safety experts are locally based and accessible whenever you need us, just a phone call, text, or email away. You'll get expert support, not just advice, and solutions that fit the way your organization works.

RISK AND SAFETY MANAGEMENT OVERVIEW

Consulting Services

- Onsite Analysis
- Evaluation
- Action Plan and Reduction Strategy
- Program Development and Implementation

Accreditation and Incentives

- Enterprise Risk Management: Safety Excellence Initiative (SEI)
- Safety Grants
- Comprehensive Training
- In-Person Training
- Online Virtual Training
- Convenient Streaming Services via HSI

- Topical Monthly Webinars
- Claims Management Training and Best Practices
- FLC Insurance Summit
- Regional Safety Round Table Meetings

Resources

- Robust Risk and Safety Resource Library
- Employment Law Advisor Hotline
- Member Services Exclusive Newsletter
- Community Connection Online Forum

Health and Safety Fair Participation

Customized Data and Member Insights

- Loss Reports on Demand
- 24/7 Membership Portal



FMIT Risk and Safety Consulting Services

A PROACTIVE, THREE-STEP APPROACH TO RISK AND SAFETY MANAGEMENT

The Florida Municipal Insurance Trust (FMIT) offers a comprehensive, hands-on approach to risk and safety management, designed specifically for Florida's public entities. Led by a team of six dedicated risk professionals, our consultants bring decades of municipal experience to help members build safer, more resilient organizations. All services are provided at no additional cost to members with applicable coverage.

Step 1:
On-site
Analysis

Step 2:
Evaluation

Step 3:
Action Plan
and Reduction
Strategy

Step 1: On-site Analysis

We begin with an in-person visit to your entity to understand your operations and assess exposures. Using historical loss data and trend analysis, we identify the materials, equipment, and activities most likely to result in high-frequency or high-severity loss incidents.

On-site services include:

- Site safety walkthroughs to evaluate physical and operational risks
- Loss control surveys to identify fire, theft, liability, and other exposures
- Exposure analysis to determine scope and magnitude of potential losses
- Technical consultation and hazard mitigation strategies

Step 2: Evaluation

Next, we evaluate all available information (on-site observations, claims history, and exposure data) to identify root causes of loss. This helps focus your time and resources where they will have the greatest impact.

Evaluation services include:

- Historical claims review and trend analysis
- Risk prioritization by location, department, or activity
- Identification of systemic issues contributing to recurring claims

Step 3: Action Plan and Reduction Strategy

We work alongside your team to develop a tailored, results-driven action plan. Our guidance is grounded in traditional risk management principles and designed to complement your existing programs.

Strategic support includes:

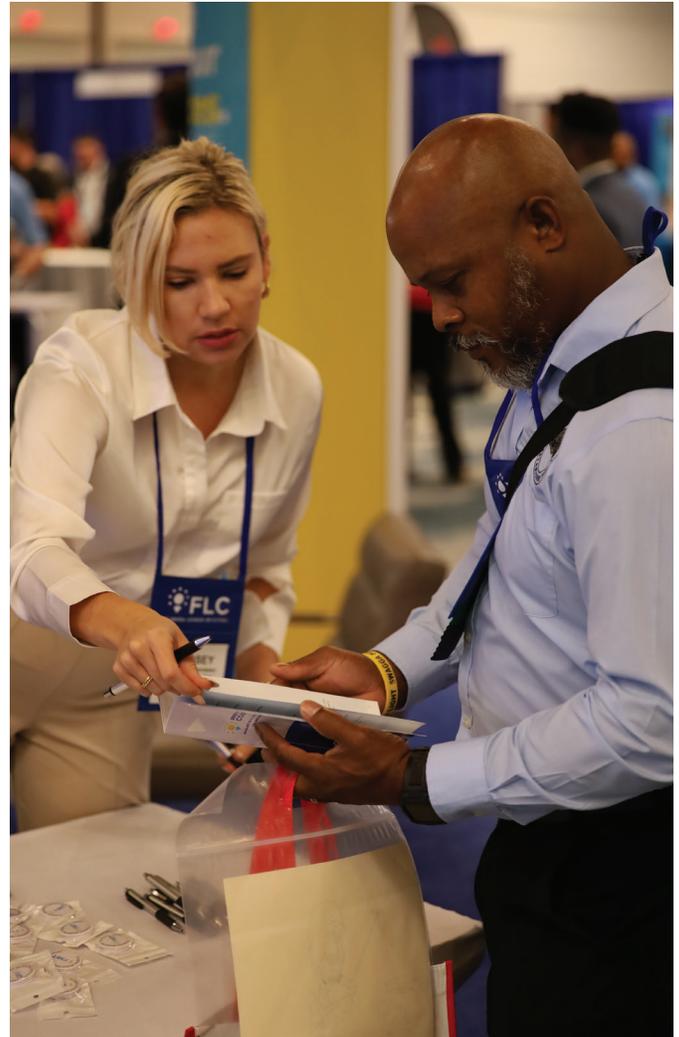
- Customized recommendations for safety management improvements
- Development or refinement of written policies and procedures
- Alignment with FMIT's Safety Excellence Initiative and other member incentives

PROGRAM DEVELOPMENT AND IMPLEMENTATION

FMIT Risk and Safety Consultants develop customized written programs tailored to your specific operations. Our goal is to deliver technically sound guidance that's easy to apply in the real world, helping your team take action, not just read policy. Depending on your needs, we provide ready-made solutions that may include supporting forms, checklists, and clear implementation steps.

Common programs we assist with include:

- Confined and Enclosed Spaces Program
- Emergency Response Program
- Facilities and Parks Safety Inspection Program
- Fleet Safety Program
- Hazard Analysis and Change Management Program
- Heavy/Mobile Equipment Operator Programs
- Playground Safety Program
- Pre-Job Planning Program
- Return-to-Work Program
- Sidewalk Inspection Program



Partial List of Programs

AED Management Plan
Aerial Lift-Scissor Lift Program
Annual Safety Performance Goals and Objectives Program
Anti-Harassment Policy and Complaint Procedure
ATV Operator Program
Backhoe Operator Program
Behavior-Based Safety Program
Bloodborne Pathogens Program
Bucket Truck Operator Program
Claims Management and Return to Work Program
Confined and Enclosed Spaces Program
Contractor and Visitor Safety Management Program
Drug Free Workplace Program
Electrical Safety Program
Emergency Response Program
Ergonomic Assessment Program
Excavation Safety Program
Excavator Operator Program
Fall Protection Program
Fire Prevention Program
First Aid Equipment Management Plan
Flammable Liquid Storage and Handling Program
Fleet Safety Program
Forklift Operator Program
Front End Loader Operator Program
Hazard Analysis and Change Management Program
Hazard Communication Program
Hazardous and Universal Waste Sample Program
Heat Stress Prevention Program
Incident Reporting and Investigation Program
Law Enforcement Training Safety Policy
Law Enforcement Warmup and Stretching
Lightning Strike Mitigation Program
Lock Out/Tag Out Program
Mini Excavator Program
Noise and Hearing Conservation Program
Off-Road Forklift Operator Program
Officer Physical Readiness Program
Operational Continuity Plans
Personal Protective Equipment and Clothing Program
Playground Safety Program
Pre-Job Planning Program
Respirator Program
Safety Action Team (Committee) Program
Safety Inspection Program
Safety Training and Communication Program
Sample Claims Management and Return to Work Policies
Sample Municipal Safety Policies
Sample Roles and Responsibilities
Scaffolding Program
Sewer Backup Management Policy
Sidewalk Inspection Program
Skid Steer Operator Program
Street Sweeper Operator Program
Tree Inspection and Maintenance Program
Unmanned Aircraft Systems (UAS-Drone) Program
Utility Vehicle Program
Vendor Contractual Risk Transfer Program
Warehouse Safety Program
Welding Cutting and Hot Work Permit Program

Our mission is to help you protect your people, property, and operations before a claim ever occurs. FMIT's risk consultants are a direct extension of your team, offering practical solutions and ongoing support to reduce loss and improve safety outcomes across your organization.

Accreditation and Incentives

ENTERPRISE RISK MANAGEMENT: SAFETY EXCELLENCE INITIATIVE (SEI)

The Safety Excellence Initiative (SEI) is a **one-of-a-kind safety accreditation program** offered exclusively through our risk pool that recognizes, supports, and rewards public entities for their commitment to proactive safety management.



By guiding members through a structured and proven process, SEI enables the implementation of comprehensive safety management systems that drive measurable results, including reduced losses, fewer workplace injuries, and improved organizational resilience.

All participating members benefit from a self-evaluation and Safety Improvement Assessment, which identifies focus areas for ongoing refinement and supports a culture of continuous improvement.

Accreditation Support

Our experienced risk and safety professionals provide hands-on support to members throughout the SEI process, offering expert guidance tailored to each organization's unique needs.

The Safety Excellence Initiative is more than an accreditation; it's a practical pathway to a safer, more sustainable work environment, supported by trusted professionals every step of the way.

For members without a formal safety management system:

SEI offers a step-by-step action plan that includes written resources, templates, and best practices needed to build a fully customized health and safety program that meets recognized standards.

For members with established systems:

SEI serves as a benchmarking tool, enabling members to compare their current programs against industry-leading practices. The process includes a self-evaluation and a safety improvement assessment, helping organizations identify gaps, refine existing processes, and achieve continuous improvement.

SAFETY GRANTS: INVESTING IN SAFER COMMUNITIES

To support member efforts in creating safer work environments, we offer a Safety Grant Program that provides financial reimbursement assistance for the purchase of safety and health resources.

This program empowers members to proactively address risk, reduce exposure, and promote long-term loss prevention.

Since its inception, the program has awarded millions in grants to support impactful safety initiatives across Florida.

We're extremely flexible on eligible uses. If it improves safety, we're open to it.

Examples include:

- Purchasing equipment or materials that address emerging or persistent loss trends
- Repairing infrastructure, such as sidewalks
- Funding specialized safety training to build internal capacity and awareness



COMPREHENSIVE TRAINING

In-Person Training
 Online Virtual Training via Lexipol
 Convenient Streaming Services via HSI
 Topical Monthly Webinars
 Claims Management Training and Best Practices
 FLC Insurance Summit
 Regional Roundtables



OVERVIEW

FMIT Risk and Safety Consultants deliver expert training on more than 85 safety topics, all tailored to the unique needs of Florida's local governments. We also offer custom courses and can modify existing content to align with your internal policies and operations. Our training is technically sound, easy to understand, and designed for real-world use at every level of your organization.

TRAINING THAT WORKS FOR YOU

Flexible Delivery: Choose from on-site, regional, or virtual options. We offer monthly live webinars for both frontline employees and supervisors, plus a robust on-demand video library, with many sessions available in Spanish.

Member-Driven Content: Courses are built around your needs and cover the most requested topics in municipal safety and risk management.

Popular in-person training courses include:

- Aerial Lift Safety
- Bucket Truck Safety
- Defensive Driving
- Drug and Alcohol
- Exposure Control for Law Enforcement
- Hand and Power Tool Safety
- Hostile Workplace Prevention
- Playground Safety
- Public Works Safety
- Storm Preparation and Response

TRAIN-THE-TRAINER COURSES

FMIT Risk and Safety Consultants offer train-the-trainer programs tailored to the heavy and mobile equipment your organization uses. Each course includes customized presentation materials with images of your actual equipment, pre-use inspection checklists, and operator evaluation forms, giving your internal trainers the tools they need to assess and document operator competency with confidence.

Popular train-the-trainer courses include:

- Boom Lift/Aerial Lift Operator
- Bucket Truck Operator
- Forklift Operator
- Front End Loader Operator
- Skid Steer Operator
- Solid Waste Truck Operator
- Street Sweeper Operator
- Truck Crane Operator
- Utility Vehicle Operator
- Vac Truck Operator

LAW ENFORCEMENT SUPPORT

FMIT offers a full range of resources tailored to law enforcement, including training, operational programs, and best practice guidance. All materials are developed with input from our Law Enforcement Advisory Panel to ensure they're practical, relevant, and aligned with the needs of Florida's municipal police departments.

Courses:

- Law Enforcement Defensive Driver
- Law Enforcement Life Saver
- Ballistic Protection for Law Enforcement
- Respirators for Law Enforcement
- Exposure Control for Law Enforcement
- Law Enforcement Safety Training Officer

Written Programs and Forms:

- Law Enforcement Training Safety Policy
- Law Enforcement Training Planning Worksheet
- Law Enforcement Pre-Training Site Inspection
- Law Enforcement After Training Review and Evaluation
- Law Enforcement Pre-Training Briefing
- Law Enforcement Warmup and Stretching
- Law Enforcement Physical Readiness Program

WRITTEN SAFE WORK PRACTICES

FMIT provides hundreds of easy-to-follow Safe Work Practices covering tools, equipment, and tasks commonly used in Florida municipalities. Each guide outlines clear pre-use, operational, and post-use steps, along with the required personal protective equipment (PPE) for the job.

Frequently used Safe Work Practices include:

- Aerial Lift (Boom)
- Angle Grinder
- Chain Saw Operation
- Circular Saw
- Damaged Underground Utility
- Dangerous Insects
- Dangerous Plants
- Electrical Cords
- Sewer Machine
- Table Saw

FLEXIBLE, ON-DEMAND VIRTUAL TRAINING AND STREAMING SERVICES

Through our partnerships with LocalGovU/Lexipol and HSI, your team gains access to a comprehensive library of hundreds of programs and courses for environmental, health, and safety training available anytime, anywhere.

Training is delivered through the Learning Management System, offering a streamlined, cost-effective solution that helps you meet regulatory requirements and strengthen workplace safety, without disrupting operations.

TOPICAL MONTHLY WEBINARS

Each month, our Risk and Safety Management team hosts live webinars that cover timely topics, emerging trends, and practical strategies to support your day-to-day work.

These sessions are designed to keep members informed, prepared, and equipped with tools they can apply right away. You'll hear from subject matter experts—many of whom are familiar faces from our own team—who bring real-world experience and insight into everything from regulatory updates to on-the-ground safety challenges.

Whether you're new to risk management or looking to stay ahead of the curve, these webinars are a valuable resource tailored to the needs of Florida's local governments. In addition, each webinar is recorded and available for your viewing on demand.



CLAIMS MANAGEMENT TRAINING AND BEST PRACTICES

Our goal is to help you understand what to do, when to do it, and how to do it in a way that protects your people and your organization.

This guidance goes hand in hand with our risk and safety management efforts, because preventing incidents and managing claims effectively are two sides of the same coin. When you know how to respond quickly, document clearly, and avoid common pitfalls, you not only reduce claim costs but also create a safer, more informed workplace overall.



We provide practical training, education, and best practices to help members navigate every stage of the claims management process, from initial reporting to resolution.

FLC Insurance Summit

The **Florida League of Cities Insurance Summit** is designed to provide education to local government staff who manage insurance, risk, and HR responsibilities, and offer real-world training and guidance to strengthen your day-to-day work. In addition to expert-led sessions, the event provides a clear, timely overview of Florida's evolving insurance landscape: what's changing, what to watch for, and how it impacts your organization.

Attendees also have valuable opportunities to connect with peers, exchange ideas, and explore emerging trends shaping public sector risk and insurance.



Regional Roundtables

We host regional roundtables across the state to connect with our insurance members in **person**. These sessions bring local governments together to talk through challenges, share solutions, and hear updates that matter. The conversations are practical and focused on what's happening in your region. You'll have the chance to ask questions, learn from your peers, and leave with ideas you can use right away.



Resources

ROBUST RISK AND SAFETY RESOURCE LIBRARY

Access everything you need to strengthen your organization's risk and safety practices all in one place.

Our Risk and Safety Resource Library offers over **500 expert-developed tools** designed to support your city's day-to-day operations, training needs, and safety goals. These resources are practical, field-tested, and created with the needs of local government teams in mind.

Each resource is designed to help you **train staff, prevent injuries, meet compliance standards, and improve overall safety culture.**

What You'll Find

Resources span a wide variety of formats to fit different learning styles and operational needs:

- Full Courses for Your Use
- Checklists
- Worksheets
- Quizzes
- Operator Evaluations
- Forms and Templates
- Written Programs
- Safe Work Practices
- Real-World Case Studies

*This is your one-stop shop
for building a stronger,
safer organization, whether
you need a quick checklist
or a complete safety
program template.*

Key Topics Covered

The portal addresses everything from high-risk operations to day-to-day safety, including:

- Claims and Incident Reporting
- Equipment Operation (e.g., Aerial Lifts, Forklifts, ATVs, Backhoes)
- Environmental Hazards (Asbestos, Compressed Gases, Abrasive Blasting)
- Law Enforcement and Public Safety (First Amendment Auditing, Collision Reporting)
- Ergonomics and Behavioral Safety
- Heat Stress, BBP, AED Use, and More

MEMBER SERVICES EXCLUSIVE NEWSLETTER

Stay In the Know Every Month: Our members-only email delivers the latest industry news, timely risk and safety tips, emerging trends, and practical resources straight to your inbox. You'll also find member spotlights, helpful reminders, and real-world insights from peers across the state. It's a quick, valuable roundup designed to keep you informed, connected, and ahead of the curve.

RISK & SAFETY NEWSLETTERS

Tailored Updates for Key Staff: Our Risk & Safety newsletters deliver focused, role-specific content designed for police, fire, HR and risk management professionals, as well as public works, utilities, and parks staff. Each edition features practical safety guidance, regulatory updates, emerging risk trends, and real-world examples tailored to your department's unique challenges. It's a concise, relevant resource to help your team stay informed, prepared, and proactive.



Member Services Exclusive
Insurance | Risk | Finance | Innovation

You may notice a refreshed design in the first 2026 edition of the Member Services Exclusive, a monthly email featuring the latest news from the Florida League of Cities Trusts. We've updated the look and feel to create a cleaner, more modern experience, making it easier to scan highlights, access resources, and stay informed.

Save the Date: 2026 Insurance Summit



Mark your calendars for the fourth annual **Insurance Summit** hosted by the Florida League of Cities. The 2026 Insurance Summit will be held **July 22-24 at The Vinoy in St. Petersburg**. This event will provide relevant training and education for public entity staff members responsible for insurance, risk management, and human resources.

Watch a recap from last year's Insurance Summit below.



Watch on  YouTube

Member Services Exclusive Newsletter



Shift Brief
Law Enforcement Risk & Safety Update

Good day

Starting this month, we have transitioned the Florida Law Enforcement Risk and Safety Shift Brief to the Constant Contact platform. Since launching this initiative in October, interest and participation have grown far beyond what we originally anticipated.

The Florida Municipal Insurance Trust (FMIT) provides coverage to more than 125 law enforcement agencies, representing thousands of dedicated officers who serve and protect their communities every day. Our mission is simple: to ensure every officer has access to timely, practical safety and risk-management information that supports safer operations and helps them return home safely at the end of each shift.

If you would like to add additional command staff or officers to this monthly update, simply reply to this message with their name, position, and email address, and I will be happy to include them on the distribution list. Also please let me know if you need anything safety or risk related. If I can't help you, I can point you in the right direction.

Trevor Reschny
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Preventing Errors in Policing
Trainer Development Session at Winter Spring PD

We recently held a law enforcement training development session at the Winter Springs Police Department. 20 trainers from a dozen agencies attended to hear Jeff Johnsgaard, an internationally recognized law enforcement expert. Amongst other topics, Jeff discussed how trainers can design their training to prevent errors including the potentially catastrophic "slip and capture" error.

Slip and Capture Errors
Human error is inevitable in complex environments like policing. Understanding the types

Risk & Safety Newsletter



Health and Safety Fair Participation

Planning a Health and Safety Fair? Our Risk, Safety, and Health Consultants are ready to join you on-site to support your efforts and engage your employees.

We can provide handouts, brochures, booklets, and other educational materials tailored to your organization's needs. Whether you're looking for wellness tips, injury prevention resources, or interactive safety demonstrations, our team brings practical expertise and a friendly presence.

Common requests include ergonomic guidance, bloodborne pathogens information, heat stress awareness, safe driving resources, and more.

We're here to help make your event informative, approachable, and impactful—just let us know what you need, and we'll help you make it happen.

Artificial Intelligence Education and Resources

Artificial intelligence is rapidly evolving, bringing both opportunities and risks for local governments. We offer informational tools and learning sessions to help members stay informed, assess potential impacts, and connect with trusted resources as they navigate this emerging space.

We provide educational opportunities and curated content to help local governments in the following key areas:

PRACTICAL GUIDANCE

- AI concepts and their relevance to municipal operations
- Cybersecurity considerations
- Public records implications
- Operational impacts

RISK AWARENESS AND MITIGATION

- Common risks associated with AI use
- Considerations for implementation in local government contexts
- Available risk management tools and resources

We're here to support Florida's local governments with timely information, practical tools, and access to trusted resources. As the landscape continues to evolve, our goal is to help members stay prepared, informed, and confident in navigating AI-related considerations.

Customized Data and Member Insights

FMIT equips members with real-time data and decision-ready insights through secure, always-available tools designed specifically for the needs of public entities.

LOSS REPORTS ON DEMAND

Instantly access detailed claims history, loss trends, and performance metrics by line of coverage, department, or timeframe. Our on-demand reporting helps you monitor exposure, identify patterns, and drive smarter risk management decisions.

Whether you're presenting to staff, planning a budget, or preparing for renewal, FMIT gives you access to the data you need—on your schedule.

24/7 MEMBERSHIP PORTAL

The FMIT Member Dashboard puts control at your fingertips.

- Make Payments
- Submit Claims
- Download Policy Documents
- Generate Certificates of Insurance
- Update Property Schedules and Run Reports

Anytime, from anywhere. It's your all-in-one hub for managing coverage, tracking activity, and staying audit-ready year-round.



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PROTECTING THE COMMUNITIES WE CALL HOME