

KWORCC
BOARD OF TRUSTEES MEETING
CLUBHOUSE INN
DECEMBER 5, 1997
MINUTES

The KWORCC Board of Trustees meeting was called to Order by President Ralph Unger at approximately 8:40 a.m.

KWORCC board members present were:

Ralph Unger, Decatur County Commissioner
Doyle "Hooley" Alcorn, Jewell County Commissioner
Bob Fischer, Reno County Commissioner
Charles Hutchison, Osage County Commissioner
Bonnie Swartz, Gray County Clerk
Gayle Landoll, Marshall County Clerk

Staff present were:

Jeanie Cowan, Administrator, KCAMP/KWORCC
Tom Job, Claims Manager, KCAMP/KWORCC
Also present was:
Kent Erwin, Senior Vice President, Gallagher Woodsmall

Time was given to read the minutes from the previous board meeting held on October 22, 1997. Doyle Alcorn, Jewell County Commissioner moved and Gayle Landoll, Marshall County Clerk seconded the motion to approve the minutes as written. Motion carried.

Jeanie Cowan presented Ralph Unger, KWORCC President with a certificate of recognition from PRIMA for his participation in the seminar held in Florida. Ralph left the meeting at 9:45 a.m. His absence was noted for the record.

Richard "Alex" Alexander gave the financial report. Alex applauded the Board for purchasing the keyman life insurance on the pool administrator. Bob Fischer, Reno County Commissioner moved and Charles Hutchison, Osage County Commissioner seconded the motion to accept the financial report as presented. Motion carried.

Bonnie Swartz, Gray County Clerk moved and Bob Fischer, Reno County Commissioner seconded the motion to approve the expenditures and check register of 2471 to 2538. Motion carried.

Charles Hutchison, Osage County Commissioner moved and Gayle Landoll, Marshall County Clerk seconded the motion to excuse John Green, Cherokee County Commissioner from the

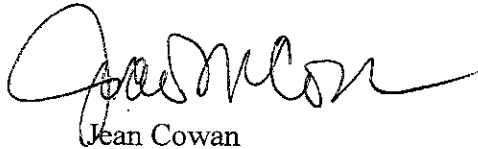
meeting.

Kent Erwin gave the Broker's report. The Excess applications have been sent out to the markets. Mr. Erwin expects the rates to be down from years past.

Jeanie Cowan reported on counties seeking bids from the pools.

Gayle Landoll, Marshall County Clerk moved and Bob Fischer, Reno County Commissioner seconded the motion to adjourn the Board of Trustees meeting. The meeting was adjourned at 11:25 a.m.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Jean Cowan", written in a cursive style.

Jean Cowan
Administrator

MINUTES
KWORCC BOARD OF TRUSTEES
SUNDOME INN
HUTCHINSON, KANSAS

KWORCC President Ralph Unger called the KWORCC Board of Trustees meeting to order at approximately 4:30 p.m. on October 22, 1997.

Board members present were:

Doyle "Hooley" Alcorn, Jewell County Commissioner
Charles Hutchison, Osage County Commissioner
Gayle Landoll, Marshall County Clerk
Bob Fischer, Reno County Commissioner
Bonnie Swartz, Gray County Clerk
Ralph Unger, Decatur County Commissioner
John Green, Cherokee County Commissioner

Also present were:

Jeanie Cowan, Administrator KCAMP/KWORCC
Debbie Dubinsky, Sr. Legal Liability Analyst
Kent Erwin, Vice- President, Gallagher Woodsmall, Inc.
Tom Job, Claims Manager

Time was given to review the minutes from the September 17, 1997, board meeting. Gayle Landoll moved and Bonnie Swartz seconded to approve the minutes as written. The motion carried.

The financial report for KWORCC through September 30, 1997, was reviewed and discussed. Bonnie Swartz moved and Bob Fischer seconded to accept the financial reports. The motion carried.

Jeanie Cowan reviewed the expenditure report and check register. John Green moved and Bob Fischer seconded to approve the expenditure report, and checks 2417 - 2470. The motion carried.

Jeanie Cowan reviewed with the Board the 1998 Administrative Operating Budget.

Doyle Alcorn moved and John Green seconded the Board to accept the 1998 Administrative Operating Budget as presented by Ms. Cowan for presentation to the general membership at the Annual meeting the following day. The motion carried.

MINUTES
KWORCC BOARD OF TRUSTEES

September 15 and 16, 1994

Topeka, Kansas

The regular meeting of the KWORCC Board of Trustees was held September 15 and 16, 1994 at the Club House Inn, Topeka, Kansas. The meeting was called to order at 1:30 p.m. on September 15, 1994, by Vice President Bobby Heitschmidt, Ellsworth County Commissioner.

Other board members in attendance were:

Wes Holt, Pottawatomie County Commissioner
Gayle Landoll, Marshall County Clerk
Wesley Moore, Jewell County Clerk
Marjory Scheufler, Edwards County Commissioner
George Schlesener, Dickinson County Commissioner
Carol Slavik, Ottawa County Clerk
Ralph Unger, Decatur County Commissioner

Absent board member was:

David Holmes, Reno County Commissioner

Also present were:

John Torbert, KWORCC Administrator
Jeanie Cowan, KWORCC Pool Manager
Carl Eyman, KWORCC Loss Prevention Representative
Joanne L. Schwartz, KWORCC Administrative Assistant
Jim Reardon, KAC Director of Legal Services
Annette Fiedler, KAC Finance Manager
Peter Woodsmall, President, Gallagher Woodsmall, Inc.
Bob Jasa, Sr. Vice President of Marketing, Gallagher Woodsmall, Inc.
Brad Ellis, Sr. Vice President of Administration, Gallagher Woodsmall, Inc.
Kent Erwin, Vice President, Gallagher Woodsmall, Inc.
Robert Leslie, Claims Representative, Gallagher Woodsmall, Inc.
Christy McHenry, assistant, Gallagher Woodsmall, Inc.

Time was allowed for the reading of the minutes from the July 21 and 22, 1994 meeting. Ralph Unger moved the minutes be approved as corrected. Carol Slavik seconded. The motion carried.

Annette Fiedler gave the Financial Report. Carol Slavik moved to accept the financial report. Gayle Landoll seconded. The motion carried.

John Torbert gave the Pool Administrator's Report. Mr. Torbert distributed a copy of his article "What Goes Around Comes Around" that appeared in the September issue of the County Connection.

Jeanie Cowan gave the Pool Manager's Report: Ms. Cowan reviewed the terms of the board members and which board seats will be elected by KWORCC or appointed by KAC at the annual meeting.

Wes Moore moved that the board recess into executive session at 1:55 p.m. for 20 minutes or until 2:15 p.m. for the purpose of discussing legal matters with their attorney, Alan Rupe. George Schlesener seconded. The motion carried.

The board came out of executive session at 2:15 p.m.

At 2:15 p.m. Ralph Unger moved that the board extend the executive session to 2:15 p.m. for an additional 10 minutes or until 2:25 p.m. for the purpose of discussing legal matters with their attorney, Alan Rupe. Carol Slavik seconded. The motion carried.

The board came out of executive session at 2:25 p.m. No action was taken.

John Torbert announced that Kent Erwin has accepted a position with Gallagher Woodsmall, Inc. and will be working for KWORCC and KCAMP.

Ralph Unger moved that KWORCC authorize Alan Rupe of Rupe & Girard to enter into a settlement agreement with AON and to include KWORCC as part of that settlement agreement. Carol Slavik seconded. The motion carried.

John Torbert also announced that the position at Gallagher Woodsmall, Inc. for the workers compensation adjuster for KWORCC is in the final negotiations stage.

Jeanie Cowan continued with her report. Joanne Schwartz has turned in her resignation and her last day is Friday, September 16, 1994. Ms. Cowan indicated she has received resumes for that position and the position of loss prevention representative. Ms. Cowan has had three interviews for the Administrative Assistant and six telephone conference interviews for the loss prevention representative. Two personal interviews are scheduled for the loss prevention representative.

Carol Slavik moved up spend to \$1,250 for give-aways at the annual meeting in November to be held at the Ramada Inn, Topeka, Kansas. Marjory Scheufler seconded. The motion carried.

Ralph Unger moved to have a combined annual meeting with KWORCC and KCAMP. Carol Slavik seconded. The motion carried.

Jeanie Cowan indicated she would like to use the buddy system and contact non-member counties who have expressed an interest

in the pools. During the annual convention the buddy system could be used to meet with those counties.

Ms. Cowan reviewed the status of Shawnee County's applications to the pools.

Ms. Cowan stated that Crawford, Linn and Wilson counties have expressed interests in the pools.

The Ft. Scott workshop has been rescheduled to October 19.

Ms. Cowan will attend the KAC strategic planning session on October 5. In addition, Ms. Cowan is attending all KAC board meetings.

Mr. Torbert stated that if there is a KAC Bylaws amendment to go before the general membership this year, that he would ask the KAC board to make as part of that amendment a provision whereby the presidents of KCAMP and KWORCC would be ex-officio members of the KAC board.

Ms. Cowan directed the board's attention in the packet to a letter from the Kansas Insurance Department regarding the certificate of authority.

Ms. Cowan announced that the Kansas Human Resources will be auditing the loss prevention activities of KWORCC on September 26, 1994.

Carol Slavik moved that KWORCC continue the advertisement in the County Connection for \$750 annually. George Schlesener seconded. The motion carried.

Ms. Cowan directed the board's attention to other articles in the packet regarding the Second Injury Fund.

The board consensus was to change the KWORCC board meeting from December 8 to Friday, December 9, 1994 at 9:00 a.m. for an all-day meeting.

Peter Woodsmall asked the board members for any thoughts they had or had heard regarding the handling of claims, timeliness of handling claims, Gallagher Woodsmall's contacts with members, etc. The board discussed the mailing of reports. Wes Moore expressed his appreciation of the handling of the fatality claim in Jewell County. Also discussed was non-smoking building leading to a reduction of premiums, pre-employment physicals and, drug testing.

Ms. Cowan stated there would be a joint litigation management committee meeting with KCAMP, KWORCC, adjusters and attorneys. The date is to be announced but should occur in October.

Ralph Unger moved that the meeting recess until 9:00 a.m. on Friday, September 16, 1994. Carol Slavik seconded. The motion carried.

Vice President Bobby Heitschmidt called the meeting to order at 9:05 a.m. on Friday, September 16, 1994, stating the time for recess had expired.

Robert Leslie reviewed the Loss Experience Summary and Incurred Losses in Excess of \$10,000.

George Schlesener moved in Albert Arthur Buskey Jr. vs. Geary County, claim number 92/000013GA, dated December 28, 1992, that Gallagher Woodsmall be given authority up to \$49,000 to settle this claim. Gayle Landoll seconded. The motion carried.

Carl Eyman gave the Loss Prevention Report. Mr. Eyman reviewed the fatality investigation in Jewell County. Wes Holt moved to accept the Loss Prevention Report. George Schlesener seconded. The motion carried.

Robert Leslie explained the step-by-step process of how Gallagher Woodsmall handles a workers compensation claim.

Brad Ellis and Christy McHenry gave a presentation of the SmartComp program which computes the experience modification factor.

The next KWORCC meeting is scheduled for December 9, 1994.

Carol Slavik moved the meeting adjourn. Marjory Scheufler seconded. The motion carried.

The meeting adjourned at 11:25 a.m. on Friday, September 16, 1994.

Respectfully submitted,

KWORCC Recording Secretary

MINUTES
KWORCC BOARD OF TRUSTEES
CLUBHOUSE INN
TOPEKA, KANSAS

KWORCC President Ralph Unger called the KWORCC Board of Trustees meeting to order at 1:25 p.m. on August 21, 1997 at the Club House Inn, 924 S.W. Henderson, Topeka, Kansas.

Board members present were:

Ralph Unger, Decatur County Commissioner
Gayle Landoll, Marshall County Clerk
Charles Hutchison, Osage County Commissioner
Doyle Alcorn, Jewell County Commissioner
Bonnie Swartz, Gary County Clerk
John Green, Cherokee County Commissioner

Bob Fischer, Reno County Commissioner, was absent

Also present were:

Kent Erwin, Vice-President, Gallagher-Woodsmall, Inc.
Robert Leslie, Claims Manager, Gallagher- Woodsmall, Inc.
Tamara Wilkerson, Administrative Assistant

AT 1:30 Robert Leslie gave the claims report. There was some discussion over the claims, and where they were standing.

At 1:50 Robert Leslie finished the claims report.

The minutes of the June 19 meeting were reviewed. The minutes were amended to wit. On page one, paragraph four the name Bobby Heitshmidt was corrected to Bobby Fischer. Also on page one, paragraph five, is amended to read: Bonnie Swartz moved and Doyle Alcorn seconded the appointment of John Green to fill the unexpired term of Bobby Heitschmidt. On page three the motion that Jeanie Cowan attend the PRIMA Administrator's Conference was changed to Ralph Unger and Jeanie Cowan attend the Conference. Doyle Alcorn and Gayle Landoll seconded the approval of the minutes as amended. The motion carried.

At 1:50 Richard Alexander entered the meeting and began his financial report. At 2:10 Mr. Alexander finished with the financial report.

At 2:10 Richard Alexander and Charles Hutchinson left the meeting their absence is noted for the record.

Gayle Landoll moved to accept Alex's financial report. The motion was seconded by John Green. The motion carried.

At 2:15 Kent Erwin handed out and reviewed the expenditures and check register since the last board meeting of June 19, 1997. They were discussed. There was some question as to the amount of check #2321. Kent said that he would look into the issue and report back to the board at the next meeting.

At 2:23 Charles Hutchiinson returned to the meeting, his return is noted for the record.

Bonnie Swartz moved to accept check #2292 through check #2381 with the exception of check #2321 the motioned was seconded by Charles Hutchinson. The motion carried.

Kent Erwin gave his report as the acting administrator. He discussed Norton County's complaint filed with the Kansas Insurance Department against their previous agent.

At 2:45 Robert Leslie left the meeting, his absence is noted for the record.

At 3:00 Robert Leslie returned to the meeting, his return is noted for the record.

At 3:15 Kent Erwin reviewed the loss and recovery as of June 1, 1997.

At 3:15 Charles Hutchinson left the meeting, his absence is noted for the record.

At 3:20 Charles Hutchinson returned to the meeting, his return is noted for the record.

Kent Erwin further discussed Tom Job and what his job would be.

At 3:40 Robert Leslie left the meeting, his absence is noted for the record.

John Green motioned and Bonnie Swartz seconded to adjourn the KWORCC Board of Trustees meeting. The motion carried. The time was 3:45.

Respectfully submitted,

Tamara Wilkerson
Administrative Assistant

MINUTES
KWORCC BOARD OF TRUSTEES
HOLIDAY INN EXPRESS
HUTCHINSON, KANSAS

KWORCC President Ralph Unger called the KWORCC Board of Trustees meeting to order on July 23, 1997 at the Holiday Inn Express, 201 East Diamond Drive, Salina, Kansas.

Board members present were:

Ralph Unger, Decatur County Commissioner
Gayle Landoll, Marshall County Clerk
Charles Hutchison, Osage County Commissioner
Doyle Alcorn, Jewell County Commissioner
Bonnie Swartz, Gray County Clerk
Robert Fischer, Reno County Commissioner

Also present were:

Deborah Dubinsky, Claims/Litigation Manager, KCAMP
Rosalie Seemann, Thomas County Clerk
Meredith Hrnchir, Rawlins County Clerk

John Greene, Cherokee County Commissioner, was not in attendance at the meeting. His absence was noted for the record.

Doyle Alcorn moved and Robert Fischer seconded for KWORCC to pay for flowers for Jeanie Cowan. The motion carried.

By consensus, the Board will include expenses incurred from this Board meeting with expenses for the August 21 Board meeting being held in Topeka, Kansas.

There being no further business to come before the Board, the meeting adjourned.

Respectfully submitted,

Bonnie Swartz
Secretary

MINUTES
KWORCC BOARD OF TRUSTEES
CLUBHOUSE INN
TOPEKA, KANSAS

KWORCC President Ralph Unger called the KWORCC Board of Trustees meeting to order at 1:30 p.m. on June 19, 1997 at the ClubHouse Inn, 924 S.W. Henderson, Topeka, Kansas.

Board members present were:

Ralph Unger, Decatur County Commissioner
Gayle Landoll, Marshall County Clerk
Charles Hutchison, Osage County Commissioner
Doyle Alcorn, Jewell County Commissioner
Bonnie Swartz, Gray County Clerk
Robert Fischer, Reno County Commissioner

Also present were:

Jeanie Cowan, Administrator, KCAMP/KWORCC
Carl Eyman, Loss Prevention Representative, KCAMP/KWORCC
Cliff Jones, Adjuster, KCAMP/KWORCC
Kent Erwin, Vice-President, Gallagher-Woodsmall, Inc.
John Greene, Cherokee County Commissioner

Carl Eyman gave a presentation on the Defensive Driving Course. It was suggested to keep classes small; around 20 individuals.

The Board interviewed John Greene, Cherokee County Commissioner, for the unexpired term of Bobby Heitschmidt.

Mr. Greene advised the Board he was interested in the position to become more informed about participation in the pools and make a more educated decision. He further felt he could help reduce costs to his own county. Finally, he believed in a commitment to Board attendance as a Trustee.

Doyle Alcorn moved and Robert Fischer seconded to enter Executive Session with Jeanie Cowan for 20 minutes. The motion carried. The time was 1:50 p.m. The Board came out of Executive Session at 2:10 p.m.

Bonnie Swartz moved and Doyle Alcorn seconded for the appointment of John Green to fill the unexpired term of Bobby Heitschmidt. The motion carried.

Cliff Jones gave the claims report.

Bruce Woner entered the meeting at 2:40 p.m. His presence was noted for the record.

Mr. Jones completed his report at 2:55 p.m. and left the meeting. His absence was noted for the record.

Mr. Woner reviewed with the Board the Confidentiality Statement and Trustees' Manual. He further reviewed a film regarding confidentiality in the work environment.

Charles Hutchison moved and Doyle Alcorn seconded the Board adopt the Confidentiality Agreement as a requirement upon employment with the pools and for all current staff presently employed. The motion carried.

Mr. Woner further discussed the confidentiality of material contained in the loss runs produced by Gallagher Woodsmall, Inc. and distributed to member counties.

Dan Peterson entered the meeting at 4:40 p.m. His presence was noted for the record.

Mr. Peterson presented the key-person life insurance policy for Jeanie Cowan as Administrator naming KWORCC and KCAMP as beneficiaries. He further proposed the policy be purchased from U.S. Financial Service for a 20-year term life with locked in rates and non-transferability.

Gayle Landoll moved and Bonnie Swartz seconded to purchase the proposed key-person life insurance policy. The motion carried.

By consensus, the Board decided to discuss with employees the possibility of adding disability insurance as an added benefit for the personnel of the pools.

Charles Hutchison moved and Doyle Alcorn seconded to adopt the Personnel Policy and ratify at the next board meeting. The motion carried.

Time was given to review the minutes from the board meeting of April 30. On page 3, the tenth paragraph, the sentence, "The motion carried," was added. On page three, the eleventh paragraph, the sentence, "The motion carried for interviews to fill Board vacancy of Bobby Heithschmidt," was added. Gayle Landoll moved and Charles Hutchison seconded to approve the minutes as amended. The motion carried.

Jeanie Cowan reviewed the expenditures and check register since the last board meeting of April 30, 1997. Bonnie Swartz moved and Charles Hutchison seconded approval of the expenditures from check #2216 through check #2233. The motion carried.

Jeanie Cowan reviewed the financial report for the month ending April 30, 1997.

Robert Fischer moved and Doyle Alcorn seconded to accept the financial report as presented. The motion carried.

Gayle Landoll moved and Bonnie Swartz seconded for Ralph Unger and Jeanie Cowan to attend the PRIMA Administrator's Conference. The motion carried.

Robert Fischer moved and Charles Hutchison seconded to adjourn the KWORCC Board of Trustees meeting. The motion carried. The time was 6:25 p.m.

Respectfully submitted,

A handwritten signature in cursive script that reads "Jeanie Cowan". The signature is written in black ink and is positioned above the printed name.

Jeanie Cowan
Administrator

MINUTES
KWORCC BOARD OF TRUSTEES
2913 S.W. PLASS COURT
TOPEKA, KANSAS

KWORCC President Ralph Unger called the KWORCC Board of Trustees meeting to order at 6:35 p.m. on April 30, 1997 at the KCAMP/KWORCC offices, 2913 S.W. Plass Court, Topeka, Kansas.

Board members present were:

Ralph Unger, Decatur County Commissioner
Gayle Landoll, Marshall County Clerk
Charles Hutchison, Osage County Commissioner
Doyle Alcorn, Jewell County Commissioner
Bonnie Swartz, Gray County Clerk

Also present were:

Jeanie Cowan, Administrator, KCAMP/KWORCC
Carl Eyman, Loss Prevention Representative, KCAMP/KWORCC
Cliff Jones, Adjuster, KCAMP/KWORCC
Richard Alexander, Accountant, KCAMP/KWORCC
Charlene Sayles, Administrative Assistant, KCAMP/KWORCC
Kent Erwin, Vice-President, Gallagher-Woodsmall, Inc.

Cliff Jones gave the claims report at 6:37 p.m.

Robert Fischer, Reno County Commissioner entered the meeting at 6:50 p.m. His presence was noted for the record.

Mr. Jones completed his report at 7:10 p.m. and left the meeting. His absence was noted for the record.

Time was given to review the minutes from the board meeting of March 13. It was added to the minutes to excuse Robert Fischer from the March 13 Board meeting due to conflicts. Charles Hutchison moved and Bonnie Swartz seconded to approve the minutes as corrected. The motion carried.

Richard Alexander gave the financial report for February and March at 7:15 p.m. He completed his report at 7:37 p.m.

Gayle Landoll moved and Bonnie Swartz seconded to accept the financial report as presented. The motion carried.

Mr. Alexander left the meeting at 7:50 p.m. His absence was noted for the record.

Carl Eyman discussed a poster program available for member counties. The Board decided to investigate the successfulness of the prior poster program implemented by the pools before making a decision on any other program.

The Board took a break and reconvened at 8:10 p.m.

Jeanie Cowan reviewed the expenditures and check register since the last board meeting of March 13, 1997. Robert Fischer moved and Doyle Alcorn seconded approval of the expenditures from check #2146 through check #2215. The motion carried.

Doyle Alcorn moved and Charles Hutchison seconded to sponsor candy for the Clerk's Conference being held in May. The motion carried.

Jeanie Cowan mentioned to the Board the Equifax Audit would be completed and sent to the counties in the near future.

Charlene Sayles and Carl Eyman left the meeting at 8:40 p.m. Their absence was noted for the record.

Kent Erwin presented the Property, Liability and Worker's Compensation insurance proposal for KWORCC.

Bonnie Swartz moved and Bob Fischer seconded to purchase the package policy and worker's compensation as presented through Kemper with a \$1,000,000 umbrella effective date of May 1, 1997. The motion carried.

Kent Erwin reviewed the Trustee's E & O insurance proposal through Pacific Insurance Company (See Exhibit A).

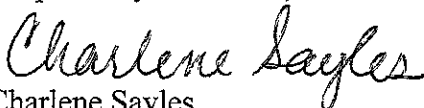
Bonnie Swartz moved and Gayle Landoll seconded to purchase the \$2,000,000 option with retro back to 1992. The motion carried.

Charles Hutchison moved and Bonnie Swartz seconded for Jeanie Cowan to pursue the feasibility of life insurance on herself as Administrator with KWORCC pool as beneficiary. The motion carried.

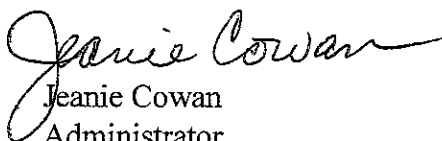
Charles Hutchison moved and Doyle Alcorn seconded to invite the two nominees from southeast Kansas; Gene Highberger, Commissioner, Anderson County and John Greene, Commissioner, Cherokee County to the next board meeting on June 19 in Topeka. The motion carried for interviews to fill Board vacancy of Bobby Heitschmidt.

There being no further business to come before the Board the meeting adjourned at 11:22 p.m.

Respectfully submitted,



Charlene Sayles
Administrative Assistant



Jeanie Cowan
Administrator

MINUTES
KWORCC BOARD OF TRUSTEES
2913 S.W. PLASS COURT
TOPEKA, KANSAS

KWORCC President Ralph Unger called the KWORCC Board of Trustees meeting to order at 1:10 p.m.

Board members present were:

Ralph Unger, Decatur County Commissioner
Gayle Landoll, Marshall County Clerk
Doyle Alcorn, Jewell County Commissioner
Bonnie Swartz, Gray County Clerk
Charles Hutchison, Osage County Commissioner

Also present were:

Jeanie Cowan, Administrator, KCAMP/KWORCC
Carl Eyman, Loss Prevention Representative, KCAMP/KWORCC
Cliff Jones, Adjuster, KCAMP/KWORCC
Charlene Sayles, Administrative Assistant, KCAMP/KWORCC
Kent Erwin, Gallagher Woodsmall, Inc.

The Board excused Robert Fischer from the meeting due to conflicts.

Cliff Jones, KWORCC Adjuster, gave the claims report at 1:15 p.m. Mr. Jones finished his report at 2:02 p.m. and left the meeting. His absence was noted for the record.

Carl Eyman, Loss Prevention Representative, gave the loss prevention report at 2:05 p.m. He reviewed his checklist for the counties, county visits since the beginning of the year and loss experience for the pools. He finished his report at 2:30 p.m. and left the meeting. His absence was noted for the record.

Time was given to review the minutes from the board meeting of February 19, 1997. Charles Hutchison moved and Gayle Landoll seconded to approve the minutes as written. The motion carried.

Jeanie Cowan and Ralph Unger reviewed the financial report as of January 31, 1997. Gayle Landoll moved and Bonnie Swartz seconded to accept the financial report as of January 31, 1997 as presented. The motion carried.

The Board took a break and reconvened at 3:20 p.m.

Jeanie Cowan reviewed the expenditures and check register since the last board meeting of February 19, 1997. Doyle Alcorn moved and Bonnie Swartz seconded approval of the expenditures from check #2111 through #2145. The motion carried.

Kent Erwin reviewed the Loss and Recovery and Recovery Reserve Report as of February 1, 1997.

Jeanie Cowan reviewed the correspondence since the last board meeting.

The Board discussed possibilities for filling the vacant board position on KWORCC. For future reference, they discussed establishing policies for filling vacant board positions. They reviewed the written recommendations for individuals interested in serving on the KWORCC Board.

By consensus, the Board decided to send a letter under Ralph Unger's signature notifying the member counties of a vacant position on the Board giving equal opportunity for all member counties to recommend a candidate for serving as a Trustee. At the next board meeting, the Board will review all recommendations received at that time.

Jeanie Cowan reviewed the Employment Law Seminar being sponsored by the pools for Kansas counties. Ms. Cowan informed the Board of the necessity to change the original scheduled date from April 10 to April 23.

The Board discussed the seminar fee and registration procedure for the April 23 meeting.

The Board canceled the board meetings for April 9 and May 1 and rescheduled for April 30 at 6:00 p.m. at the ClubHouse Inn.

Doyle Alcorn moved and Gayle Landoll seconded to adjourn the meeting at 5:45 p.m. The motion carried.

Respectfully submitted,



Charlene Sayles
Administrative Assistant

MINUTES
KWORCC BOARD OF TRUSTEES
2913 S.W. PLASS COURT
TOPEKA, KANSAS

KWORCC President Ralph Unger called the KWORCC Board of Trustees meeting to order at 1:35 p.m. on February 19, 1997.

Board members present were:

Ralph Unger, Decatur County Commissioner
Robert Fischer, Reno County Commissioner
Gayle Landoll, Marshall County Clerk
Charles Hutchison, Osage County Commissioner
Doyle Alcorn, Jewell County Commissioner
Bonnie Swartz, Gray County Clerk

Also present were:

Jeanie Cowan, Administrator, KCAMP/KWORCC
Kent Erwin, Gallagher Woodsmall
Charlene Sayles, Administrative Assistant, KCAMP/KWORCC
Wendell 'Bud' Cowan; Attorney; Shook, Hardy & Bacon

Jeanie Cowan introduced Bud Cowan, attorney with the law firm of Shook, Hardy & Bacon, to the KWORCC Board of Trustees.

Cliff Jones, KWORCC Adjuster, joined the meeting at 1:45 p.m. His presence was noted for the record.

Doyle Alcorn moved and Gayle Landoll seconded to discharge Fisher, Patterson, Saylor & Smith as legal representation for the KWORCC pool and to engage the services of Shook, Hardy & Bacon. The motion carried.

Cliff Jones gave the claims report. Mr. Jones finished his report at 2:50 p.m. and left the meeting. His absence was noted for the record.

Time was given to review the minutes from the board meeting of January 9, 1997. Doyle Alcorn moved and Charles Hutchison seconded to approve the minutes as written. The motion carried.

Richard Alexander joined the meeting at 2:54 p.m. His presence was noted for the record.

Mr. Alexander gave the financial report for the month ending December 31, 1996. He finished his report at 3:31 p.m. and left the meeting. His absence was noted for the record.

Gayle Landoll moved and Bonnie Swartz seconded to accept the financial report for December as presented. The motion carried.

The board took a short break and reconvened at 3:48 p.m.

The Board discussed sponsoring an Employment Law seminar for elected officials of the counties featuring Bud Cowan, Barbara Girard and the Attorney General's office. It was suggested the seminar consist of three separate meetings throughout the year. Further suggestion was given as to awarding each individual a recognition pin and certificate upon completion of the course. Member counties would be able to attend at no charge, but non-member counties would pay a fee for attending.

Bud Cowan discussed his thoughts on the effect labor and employment law seminars have in relation to lowering claims.

The Board suggested the meetings be held in Salina on April 10, July 24 and September 18.

Bonnie Swartz moved and Gayle Landoll seconded to accept Jefferson County and Wallace County into KWORCC. The motion carried.

Bonnie Swartz moved and Doyle Alcorn seconded to approve the excess insurance placed with the insurance carriers for Jefferson County and Wallace County. The motion carried.

Kent Erwin reviewed the Recovery Reserve Report and the Loss and Recovery for KWORCC.

Ralph Unger read the resignation letter submitted by Bobby Heitschmidt, Ellsworth County Commissioner. (See Exhibit A.)

Doyle Alcorn moved and Charles Hutchison seconded to accept the resignation of Bobby Heitschmidt. The motion carried.

By consensus, the Board suggested we wait until the next scheduled board meeting to appoint a board member to fill the unexpired term of Bobby Heitschmidt.

Ralph Unger reviewed the expenditures, check register and credit card statements since the last board meeting of January 9, 1997. Doyle Alcorn moved and Bob Fischer seconded approval of the expenditures from check #2054 through #2110. The motion carried.

Jeanie Cowan distributed the Pledgee Authorization Forms to be signed by the board members for securities held with Bank IV.

Bob Fischer moved and Doyle Alcorn seconded to authorize the Administrator sign her own payroll check in light of the fact the payroll is prepared out of house and the total payroll is presented to the Board with the expenditures. The motion carried.

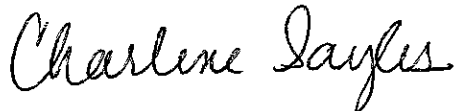
Gayle Landoll moved and Bonnie Swartz seconded for the President and Administrator to sign the Investment Advisory Agreement (February 1997) with Country Club Bank after changes are made in language with respect to changes made with the pools since the separation of KCAMP/KWORCC from KAC. The motion carried.

The following board meeting dates were set for 1997:

March 13 in Topeka beginning at 1:00 p.m.
April 9 in Salina beginning at 2:00 p.m.
June 19 in Topeka beginning at 1:00 p.m.
July 23 in Salina beginning at 2:00 p.m.
August 21 in Topeka beginning at 1:00 p.m.
September 17 in Salina beginning at 2:00 p.m.
October 22 in Hutchison beginning at 3:00 p.m.
December 5 in Topeka beginning at 9:00 a.m.

Charles Hutchison moved and Bob Fischer seconded to adjourn the KWORCC Board of Trustees meeting at 6:18 p.m. The motion carried.

Respectfully submitted,



Charlene Sayles
Administrative Assistant

MINUTES
KWORCC BOARD OF TRUSTEES
2913 S.W. PLASS COURT
TOPEKA, KANSAS

KWORCC President Gayle Landoll called the KWORCC Board of Trustees meeting to order at 1:12 p.m. on January 9, 1997.

Board members present were:

Gayle Landoll, Marshall County Clerk
Ralph Unger, Decatur County Commissioner
Bobby Heitschmidt, Ellsworth County Commissioner
Charles Hutchison, Osage County Commissioner
Doyle Alcorn, Jewell County Commissioner
Bonnie Swartz, Gray County Clerk

Also present were:

Jeanie Cowan, Administrator, KCAMP/KWORCC
Kent Erwin, Gallagher Woodsmall
Charlene Sayles, Administrative Assistant, KCAMP/KWORCC

Time was given to review the minutes from the Board meeting of December 4, 1996 and Special Meeting of the KWORCC Board. Bobby Heitschmidt moved and Ralph Unger seconded to approve the minutes as written. The motion carried.

President Landoll opened the floor for nominations for election of KWORCC 1997 officers.

Doyle Alcorn nominated Charles Hutchison for 1997 KWORCC Comptroller. Bobby Heitschmidt seconded. Ralph Unger moved nominations be closed and a unanimous ballot be cast for Charles Hutchison as 1997 KWORCC Comptroller. Bobby Heitschmidt seconded. The motion carried.

Bobby Heitschmidt nominated Bonnie Swartz for 1997 KWORCC Secretary. Doyle Alcorn seconded. Doyle Alcorn moved nominations be closed and a unanimous ballot be cast for Bonnie Swartz as 1997 KWORCC Secretary. Bobby Heitschmidt seconded. The motion carried.

Bobby Heitschmidt nominated Doyle Alcorn for 1997 KWORCC Vice-President. Bonnie Swartz seconded. Ralph Unger moved nominations be closed and a unanimous ballot be cast for Doyle Alcorn as 1997 KWORCC Vice-President. Bonnie Swartz seconded. The motion carried.

Charles Hutchison nominated Ralph Unger for 1997 KWORCC President. Bonnie Swartz seconded. Bonnie Swartz moved nominations be closed and a unanimous ballot be cast for Ralph Unger as 1997 KWORCC President. Charles Hutchison seconded. The motion carried.

Cliff Jones, KWORCC adjuster, entered the meeting at 1:17 p.m. to present the claims report. His presence was noted for the record.

Mr. Jones completed his report at 2:15 p.m.

Gayle Landoll moved and Bonnie Swartz seconded the claim reporting level to the Board of Trustees be raised to \$20,000 with the exception of any claim Mr. Jones feels has extraordinary circumstances as well as presenting to the Board of Trustees a semi-annual report of claims between \$10,000 and \$20,000. The motion carried.

Mr. Jones left the meeting at 2:25 p.m. His absence was noted for the record.

The Board took a short break and reconvened at 2:30 p.m.

Richard Alexander entered the meeting during the break. Mr. Alexander gave the financial report for the month ending November 1996.

Bobby Heitschmidt moved and Charles Hutchison seconded to accept the financial report for the month ending November 1996 as presented. The motion carried.

Mr. Alexander completed the financial report at 2:40 p.m. and left the meeting. His absence was noted for the record.

Jeanie Cowan reviewed the expenditures, check register and credit card statement since the last board meeting of December 4, 1996. Bobby Heitschmidt moved and Charles Hutchison seconded approval of the expenditures from check #1992 to check #2053. The motion carried.

Kent Erwin reviewed the renewal contributions for KWORCC. Bobby Heitschmidt moved and Doyle Alcorn seconded to approve the contributions as presented. The motion carried.

Jeanie Cowan suggested the Board consider purchasing key-man life insurance in the event the Administrator be unable to complete the duties of her position due to a disabling accident or death.

Bobby Heitschmidt orally gave his resignation from the KWORCC Board of Trustees because of his recent appointment to the KCAMP Board of Trustees.

Bobby Heitschmidt left the meeting at 3:20 p.m. His absence was noted for the record.

Bonnie Swartz moved and Gayle Landoll seconded to investigate the possibility of purchasing key-man insurance for the next scheduled KWORCC board meeting. The motion carried.

Jeanie Cowan reviewed the correspondence from Reno County regarding appointing Mr. Bob Fischer to the KWORCC Board of Trustees.

Charles Hutchison moved and Doyle Alcorn seconded to request Bob Fischer, Reno County Commissioner, serve as a board member to fill the vacant position of George Schlesener on the KWORCC Board of Trustees. The motion carried.

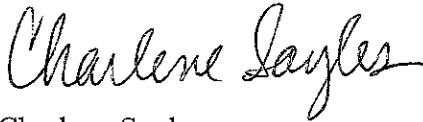
Jeanie Cowan left the meeting at 3:37 p.m. Her absence was noted for the record.

Ralph Unger called Bob Fischer, Reno County Commissioner, to serve on the KWORCC Board of Trustees. Mr. Fischer accepted the invitation and looks forward to serving on the KWORCC Board.

Barbara Girard entered the meeting at 3:45 to review the Attorney Assist program. Her presence was noted for the record.

Gayle Landoll moved and Charles Hutchinson seconded to adjourn the KWORCC board meeting at 4:20 p.m. The motion carried.

Respectfully submitted,

A handwritten signature in cursive script that reads "Charlene Sayles".

Charlene Sayles
Administrative Assistant