

MINUTES
Meeting, Board of Trustees
Kansas Workers Risk Cooperative For Counties
Clubhouse Inn, 924 SW Henderson Road, Topeka, Kansas
January 20, 2000

The January 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Bonnie Swartz at 1:00 p.m. on Thursday, January 20, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Gayle Landoll, Marshall County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; Ralph Unger, Decatur County Commissioner and Shirley Walbridge, Jefferson County Clerk. Sam Weaver, Cherokee County Commissioner, was not present due to illness.

Staff present included: Mr. James W. Parrish, Administrator; Mr. Richard Alexander, Accountant; Mr. Carl Eyman, Deputy Administrator/Loss Prevention Specialist; and Ms. Dortha Bird, Deputy Administrator/Staff Counsel.

Also, present at the meeting were: Ms. Karen Persinger, Osage County Clerk; Mr. Paul Starr, Mr. Gus Campuzano and Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA") and Ruth Wright of Parrish Management Corporation ("PMCorp") to take minutes of the meeting.

Ms. Swartz called the meeting to order and addressed Agenda Item No. 2, "Inquire if notification of all requesting notification of KWORCC Board meeting has been given." Mr. Parrish reported that no such persons had requested notification.

Ms. Swartz then addressed Agenda Item No. 3, "Approval of the Agenda." Mr. Parrish requested that the Board add the following two items to the agenda under the Administrator's Report:

- d. Discussion of KCAMP Expenses Reimbursements;
- e. Discussion of Meeting Dates;

Mr. Schoepf moved that the agenda be adopted with those additions; Ms. Walbridge seconded the motion which passed unanimously.

Ms. Swartz addressed Agenda Item No. 4, "Consideration of the minutes of the meeting of December 16, 1999." Ms. Landoll stated that the word "emissions" on page two, last paragraph, should be changed to "omissions"; she also stated that the minutes should reflect that Mr. Woner arrived briefly at the end of the meeting to give an update on legal matters. Mr. Unger moved that the minutes be approved with the recommended changes; Ms. Landoll seconded the motion which passed unanimously.

Next, Ms. Swartz addressed Agenda Item No. 5, "Election of Officers." Prior to the elections, Ms. Walbridge announced her retirement as County Clerk at the end of January and noted that she would be ineligible to serve as a KWORCC member after her retirement. Ms. Landoll moved that the Board ask Ms. Walbridge to continue as Controller until her retirement; Mr. Unger seconded the motion which passed unanimously. Ms. Landoll moved that Mr. Unger be elected to the office of President by

unanimous ballot; Ms. Walbridge seconded the motion which passed unanimously. Mr. Alcorn moved that Ms. Landoll be elected to the office of Vice-President by unanimous ballot; Ms. Walbridge seconded the motion which passed unanimously. Mr. Unger moved that Mr. Schoepf be elected to the office of Secretary by unanimous ballot; Ms. Walbridge seconded the motion which passed unanimously.

Whereupon, Ms. Swartz passed the gavel to Mr. Unger who presided over the remainder of the meeting as newly elected President. Mr. Unger thanked the Board for its confidence in him to serve as President.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 6, "Administrator's Report." Mr. Parrish stated that there have been no wire transfers since the last Board meeting. He asked for approval of a wire transfer to be completed during a break in the meeting as follows: \$500,000 from Community National Bank to Country Club Bank to be completed January 20, 2000. Ms. Landoll moved to approve the wire transfer; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Parrish then reported that all past due premiums from 1999 and previous years had been paid in full. Ms. Bird reported that \$831,641 in premiums for the year 2000 have been paid by member counties leaving \$1,165,989 outstanding.

Next, Mr. Parrish opened discussion on the subject of KWORCC purchasing an automobile for business use. He noted that the Board had discussed this subject in previous meetings and noted that staff had followed the Board's directive to investigate the purchase of a slightly used vehicle or a "program" car. He stated that Mr. Eyman has done extensive research on the expenses of driving his personal vehicle compared to the cost of KWORCC owning a vehicle for staff to use. Mr. Eyman has researched the availability of a number of used "program" cars available at dealerships as well as new cars available for sale or lease. Mr. Eyman then reported that he had located a 1999 Oldsmobile Intrigue with 25,000 miles available for purchase for \$13,200. He stated that price had been discounted from \$15,495 after he explained KWORCC's governmental status to the dealership. He stated that staff recommended this car be purchased by KWORCC.

Mr. Eyman reported that as of December 23, 1999, he drove just under 40,000 miles in his personal vehicle on KWORCC business in 1999. He has incurred \$4,064 in out-of-pocket expenses and received just over \$12,000 in reimbursement leaving only \$7,936 to apply to the use and depreciation of his personal vehicle. Mr. Eyman stated that he estimated that KWORCC would save more than \$2,000 a year if it owned a vehicle for staff use as opposed to paying mileage reimbursement.

Mr. Schoepf, drawing from his experience as an automobile dealer, said \$13,200 for the Oldsmobile Intrigue is very favorable. Mr. Parrish noted Mr. Alexander's suggestion that the purchase should be exempt from sales tax due to the governmental nature of KWORCC. After discussion about the cost and length of an extended warranty, Mr. Alexander was asked about the impact of a vehicle purchase on the 2000 budget. Mr. Alexander noted that the purchase would be a capital purchase and, because adequate funds had been budgeted for mileage reimbursement, the vehicle acquisition would have no profound effect on the 2000 budget.

Ms. Swartz then moved that the Board approve the purchase of the 1999 Oldsmobile Intrigue from Longbine Auto Plaza for the purchase price of \$13,200 and authorize the staff to negotiate for an

extended warranty as the staff deems appropriate; Mr. Alcorn seconded the motion which passed unanimously.

Next, Mr. Parrish explained that he had received a check from KCAMP in the amount of \$1,460 to complete KCAMP's reimbursement of KWORCC for certain office equipment and other expenses. Mr. Parrish reminded the Board that KWORCC had sent a check in the amount of \$3,465 to KCAMP as a volunteer payment toward its share of overhead expenses for three and a half months following KWORCC's change in administrators. In order to balance the accounts between the two pools, KCAMP elected to return that check in addition to the \$1,460 to resolve all accounts between the two pools. By unanimous consent, the Board accepted KCAMP's offer of reimbursement for equipment.

Next, Mr. Parrish asked the Board to consider meeting dates for the year 2000. He stated he had been in discussion with Tom Job, KCAMP administrator, to see if meeting dates could be coordinated. There was discussion of a suggestion that the Board schedule meetings every six weeks instead of monthly; however, the Board unanimously agreed that meetings should continue on a monthly basis and that an effort should be made, whenever possible, to schedule KWORCC's meetings to occur on the day before the KCAMP meeting. This would make it more convenient for the members of the two boards who have volunteered to meet periodically to help coordinate the affairs of the two pools. After discussion, the Board agreed to the following tentative meeting dates, subject to future discussion with KCAMP:

February 10, 2000	August 17, 2000
March 9, 2000	September 21, 2000
April 13, 2000	October 12, 2000
May 18, 2000	November 21, 2000-annual meeting to coincide with the KAC annual meeting
June 8, 2000	December 14, 2000
July 20, 2000	

The Board agreed that this list of dates would be provided to the KCAMP Board for review with the idea that the Boards would meet during the same week at least four (and possibly as many as six) times per year.

Mr. Unger then called upon Mr. Eyman to address Agenda Item No. 7, "Marketing Report." Mr. Eyman reported on various aspects of his marketing efforts as well as loss prevention reviews among counties. To assist in marketing, Ms. Landoll suggested that a portion of the newsletter, KWORDS from KWORCC, be devoted to a discussion of KWORCC's loss prevention efforts and how those efforts save money for the pool and its member counties. Also, she suggested that the newsletter could explain that the pool does not require its member counties to pay a "deductible" amount, and insurance policies that require deductible payments are much more costly in the long run. Mr. Eyman indicated that he would include information regarding the benefit of not requiring a "deductible" payment by member counties.

Mr. Unger called upon IMA to address Agenda Item No. 8, "Claims Report"; Mr. Campuzano and Mr. Matthews of IMA presented a detailed claims report.

Ms. Landoll then inquired about the affiliation with NCCI. Mr. Parrish reported that affiliation with NCCI would result in a much higher cost than KWORCC currently is paying for NCCI reports and recommended that the Board not pursue affiliation at this time.

Mr. Unger then called for a 10 minute break.

Thereafter, the meeting was reconvened, and Mr. Unger called upon Mr. Alexander to address Agenda Item No. 8, "Financial Reports." Mr. Alexander stated that November and December reports are included in the packet; he stated the December report is preliminary but foresees no changes in it at this time. He acknowledged that because all past due premiums have been paid, they will not appear on the next financial report. Mr. Alexander then explained the remainder of the financial reports presented in the agenda packet. Mr. Alcorn moved that the financial report be received and filed; Ms. Swartz seconded the motion which passed unanimously.

Next, the check register was presented. Ms. Swartz moved to approve the check register for check numbers 5662 through 5720; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then addressed Agenda Item No. 10, "Legal Report." Mr. Parrish stated that there were no legal matters to discuss with the Board at this time.

Thereupon, Mr. Parrish presented statements for legal services from Collister & Kampschroeder and from Woner, Glenn, Reeder & Girard, P.A. He also presented statements for insurance services from IMA. Ms. Swartz moved that the statements as presented be paid; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then asked for a motion to excuse Mr. Weaver from the meeting due to illness. Ms. Landoll moved to excuse Mr. Weaver; Ms. Walbridge seconded the motion which passed unanimously.

Ms. Walbridge referred to her resignation letter which provides for her support of the KWORCC Board and staff. She indicated that the letter also recommends Ms. Karen Persinger to replace her on the Board. Ms. Persinger indicated her willingness to serve on the Board and presented a letter from Osage County Board of Commissioners recommending her for the position. Mr. Unger thanked Ms. Persinger for attending the meeting and indicated the Board would not have authority to fill a vacancy on the Board until Ms. Walbridge's resignation is effective on February 1, 2000. He said the Board could act to fill the vacancy at its February meeting and invited Ms. Persinger to attend.

Mr. Unger then asked if there was any further business to address. Thereupon, Mr. Unger presented a plaque to Ms. Walbridge in appreciation for her service to the KWORCC Board of Trustees. Next, Mr. Unger presented Ms. Swartz with a plaque in appreciation for her service as President of the KWORCC Board of Trustees over the past year.

There being no further business to come before the board, Ms. Walbridge moved to adjourn the meeting; Mr. Schoepf seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 10th day of February, 2000.


Francis Schoepf, Secretary
KWORCC Board of Trustees

MINUTES
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
Clubhouse Inn, 924 SW Henderson Road, Topeka, Kansas
February 10, 2000

The February 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Ralph Unger at 1:00 p.m. on Thursday, February 10, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Gayle Landoll, Marshall County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; Ralph Unger, Decatur County Commissioner; and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; and Ms. Dortha Bird, Deputy Administrator/Staff Counsel.

Also, present at the meeting were: Ms. Karen Persinger, Osage County Clerk; Mr. Gus Campuzano and Mr. Marshall Matthews of Insurance Management Associates, Inc. ("TMA") and Ruth Wright of Parrish Management Corporation ("PMCorp") to take minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2, "Inquire if notification of all requesting notification of KWORCC Board meeting has been given." Mr. Parrish reported that no such persons had requested notification. Mr. Unger suggested that until such time as there are individuals requesting notification, that the item be stricken from the Agenda and instead be noted in the minutes. By unanimous consent, the Board approved eliminating this item from future Agenda until such time as there are individuals requesting notification.

Mr. Unger then addressed Agenda Item No. 3, "Approval of the Agenda." Mr. Alcorn moved that the agenda be adopted as presented; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger addressed Agenda Item No. 4, "Consideration of the minutes of the meeting of January 20, 2000." Mr. Unger stated that the word "milage" on page two, sixth paragraph, should be corrected to "mileage"; Ms. Swartz stated that on page four, fifth paragraph, "Ms. Swartz" should be changed to "Mr. Unger." Ms. Landoll moved that the minutes be approved with the recommended changes; Ms. Swartz seconded the motion which passed unanimously.

Next, Mr. Unger addressed Agenda Item No. 5, "Election to fill vacancy on Board." Ms. Landoll moved that Ms. Karen Persinger, Osage County Clerk, be nominated to fill the vacancy on the Board; Ms. Swartz seconded the motion which passed unanimously. Mr. Schoepf then moved to elect Ms. Persinger to the Board by unanimous ballot; Mr. Weaver seconded the motion which passed unanimously. Ms. Swartz moved that Ms. Persinger be elected to the office of Comptroller by unanimous ballot; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 6, "Administrator's Report." Mr. Parrish stated that there have been no wire transfers since the last Board meeting. He asked for approval of a wire transfer to be completed during a break in the meeting as follows: \$500,000 from Community National Bank to Country Club Bank to be completed February 10, 2000. Ms. Landoll moved to approve the wire transfer; Mr. Weaver seconded the motion which passed unanimously.

Mr. Parrish then turned to Ms. Bird to report on the receipt of premiums. Ms. Bird reported that \$776,812 in year 2000 premiums had been paid since the last Board meeting bringing the of year 2000 premiums paid to \$1,608,453 leaving \$389,711 still due and owing by six member counties.

Next, Mr. Parrish opened discussion on the National Prima Annual Conference. He stated that the meeting is scheduled for June 4th through June 7th, 2000 in Charlotte, North Carolina. Mr. Unger indicated that the expense of going to a national prima meeting could be between \$3,000 and \$4,000, much of which is expended in travel. Mr. Parrish stated that although the conference may be a good experience, it may be better for the new administration first to get involved locally. He stated that going to local meetings may be helpful in marketing the pool by meeting county and other governmental officials. Mr. Parrish stated that in a recent staff meeting all four staff members decided to attend the next quarterly Kansas Prima meeting on February 18, 2000. He urged Board members to attend if they were available. After discussion, the Board asked the staff to report back on the next quarterly Kansas Prima meeting and postpone consideration of attending national prima meetings to a later date.

Mr. Parrish opened discussion on the policy for reimbursement of professional dues and continuing insurance and legal education. He stated that a draft resolution No. 2000-19 is included in the agenda packet for the board to review and grant advance approval to reimburse staff for professional dues and continuing insurance and legal education. He stated that he discussed the resolution with Mr. Unger who suggested that travel for seminars be limited to Kansas and the Kansas City metropolitan area at locations easily accessible by automobile. Any interstate travel should be brought before the Board for approval. Ms. Landoll moved to adopt resolution No. 2000-19 approving staff reimbursement of professional dues and continuing insurance and legal education as recommended; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Parrish then stated that Ms. Bird spoke to KCAMP staff about the possibility of KWORCC and KCAMP jointly sponsoring certain county meetings in cooperation with

Kansas Association of Counties (“KAC”). During this discussion Ms. Bird noted that the KAC is allowing KWORCC to link to the KAC website. After discussion, there was a consensus among Board members that staff should make every effort to cooperate and coordinate with KCAMP to jointly sponsor events involving various conferences of county officials and other similar events.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 7, “Marketing Report” as Mr. Eyman was not able to attend the meeting. Mr. Parrish reported on various aspects of Mr. Eyman’s marketing efforts as well as loss prevention reviews among counties.

Mr. Unger called upon IMA to address Agenda Item No. 8, “Claims Report.” Mr. Campuzano and Mr. Matthews of IMA presented a detailed claims report including discussion of two claims that have been settled since the last board meeting.

Mr. Unger called upon Mr. Parrish to address Agenda Item No. 8, “Financial Reports” as Mr. Alexander was unable to attend the meeting. Mr. Parrish stated that the year-end reports are included in the packet; he briefly went over the reports and stated that if there were any specific questions that he could not answer, he would submit the questions to Mr. Alexander and report at the next board meeting. Mr. Alcorn moved that the quarterly financial report be received and filed; Ms. Landoll seconded the motion which passed unanimously.

Next, the check register was presented. Mr. Weaver moved to approve the check register for check numbers 5721 through 5776; Ms. Swartz seconded the motion which passed unanimously.

Mr. Parrish then reported that the Oldsmobile Intrigue was purchased from Longbine Auto Plaza in Emporia along with a 100,000-mile extended warranty.

Mr. Unger next addressed Agenda Item No. 10, “Legal Report.” Ms. Bird reported that the Board needs to consider amending its bylaws to include a policy on unclaimed property. This was one requirement that was derived from staff’s participation in the local coalition of workers compensation pools. Mr. Parrish stated that the personnel policies he earlier had prepared and submitted to the Personnel Committee had also been reviewed by Mr. Grant Glenn at the law offices of Woner, Glenn, Reeder & Girard. Mr. Glenn made recommendations such that Mr. Parrish redrafted the personnel policies. A copy of the revised personnel policies were distributed to the Board. It was decided that all members of the Board would review the policies and contact members of the Personnel Committee with any suggestions and revisions no later than February 21, 2000. The Personnel Committee will then discuss the suggestions and present the revised personnel policy for approval at a later board meeting.

Thereupon, Mr. Unger opened discussion of Committee Appointments. The following appointments were approved by unanimous consent:

Personnel Committee: Mr. Alcorn, Chairman; Mr. Unger and Ms. Persinger;
Audit Committee: Ms. Landoll, Chairman; Ms. Swartz and Ms. Persinger;

Investment Committee: Mr. Weaver, Chairman; Mr. Schoepf and Mr. Unger.

Joint KWORCC/KCAMP Committee on Cooperation: Mr. Schoepf, Chairman; Mr. Weaver and Mr. Alcorn.

Mr. Unger then opened discussion for Agenda Item No. 12, "Committee Reports." Mr. Schoepf reported on behalf of the Joint KWORCC/KCAMP Committee on Cooperation, that the KWORCC/KCAMP schedules will coincide such that meetings of the Committee can be held at least four times during the current calendar year. Additionally, Mr. Schoepf reported that the KCAMP staff has indicated a willingness to work with KWORCC staff on joint projects.

Mr. Unger asked if there were any checks requiring board approval. Mr. Parrish presented three checks to IMA requiring board approval. Mr. Schoepf moved to approve the checks to IMA; Ms. Landoll seconded the motion which passed unanimously.

Mr. Unger then asked if there was any further business to address. Mr. Parrish then reported on a staff meeting that was held earlier this month. Mr. Parrish reviewed the highlights of the staff meeting which included using the benefits of Precept as a marketing tool and continuing to work with Mr. Kiper on additional marketing strategies. In addition, staff discussed the progress on the policy manual and work done to protect against a large increase in premium for excess insurance coverage for year 2001.

There being no further business to come before the board, Ms. Landoll moved to adjourn the meeting; Mr. Schoepf seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 9th day of March, 2000.



Francis Schoepf, Secretary
KWORCC Board of Trustees

MINUTES
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
Kansas Association of Counties, Board Room
March 9, 2000

The March 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Ralph Unger at 1:00 p.m. on Thursday, March 9, 2000. Trustees present and participating in person included: Gayle Landoll, Marshall County Clerk; Karen Persinger, Osage County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; Ralph Unger, Decatur County Commissioner; and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator/Staff Counsel and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA") and Tracie Thorne of Parrish Management Corporation ("PMCorp") to take minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2, "Approval of the Agenda." By unanimous consent, the Board approved the agenda as presented.

Mr. Unger then addressed Agenda Item No. 3, "Consideration of the minutes of the meeting of February 10, 2000." Mr. Unger stated that the word "Under" on page one, sixth paragraph, should be corrected to "Unger"; Ms. Persinger stated that on page two, first paragraph, "Controller" should be changed to "Comptroller." Mr. Schoepf moved that the minutes be approved with the recommended changes; Ms. Landoll seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report."

First, Mr. Parrish asked for ratification of one wire transfer of funds since the Board's last meeting in the amount of \$101,407.21 from Community National Bank to the IMA Medical account at Intrust Bank in Wichita. This transfer was completed on March 6, 2000. Ms. Landoll moved to ratify the wire transfer; Ms. Swartz seconded the motion which passed unanimously.

Mr. Parrish then asked Ms. Bird to report on the receipt of premiums. Ms. Bird referred to the list of premiums received on page five of the Agenda book and reported that no

additional premiums have been received since the last Board meeting. There was discussion regarding premium invoices which contained increases in premiums as a result of increases in insurance rates and in a county's experience modification factor. Mr. Alexander suggested that the invoices contain a footnote pointing out that the insurance rates and the experience modification factors changed resulting in an increase in the annual premium.

Mr. Parrish then asked Ms. Bird to report on the Payroll Audit. Ms. Bird referred the Board to a summary of the 1999 premium audits as of March 2, 2000 set forth on page seven (7) of the Agenda Book. She stated that the two counties which had significant additional premiums due would be contacted in advance of sending a bill to discuss the audit results and to offer to work with county officials to discover why the increase occurred. Ms. Bird also advised that because of numerous questions from the counties regarding classifications, volunteer workers and vacation issues, KWORCC staff has elected to retain the services of a specialist in payroll audits to be available to member counties to assist in understanding payroll audit procedures. The name of this individual is Carma Drehle who is employed by CP Commercial Specialists and may be contacted by calling 316-721-1261. This will be advertised in *KWORDS from KWORCC*.

Next, Mr. Parrish opened discussion on the Kansas PRIMA Conference. Ms. Bird reported on the PRIMA meeting and suggested that one staff member and possibly one Board member could attend in the future. It was also reported that Carl Eyman may attend the Kansas/Missouri joint PRIMA meeting at Tan-Tar-A and that each Board member is welcome to attend.

Mr. Parrish then reported on personnel changes that had occurred since the last Board meeting. Mr. Parrish stated that Ms. Ruth Wright, the previous Administrative Assistant for PMCorp, left her post and has been replaced by Ms. Tracie Thorne. Mr. Parrish also notified the Board that he had been in discussions with Ms. Charlene Sayles who may be available to assist KWORCC with special projects from time to time. Mr. Parrish proposed that as a supplement to the PMCorp/KWORCC contract that the finder's fee of \$4,620.00 incurred in hiring Ms. Thorne be split between PMCorp and KWORCC because the duties included in the administrative assistant position are essentially performed for both PMCorp and KWORCC. Mr. Unger pointed out that there is a "money back guarantee" on the finder's fee on a sliding scale if the employee does not remain in the position. Ms. Swartz moved to approve the proposal to splitting the finder's fee; Mr. Weaver seconded the motion which passed unanimously.

Mr. Parrish then relayed a request made by KCAMP to reimburse certain retirement benefits contributed by KWORCC and KCAMP during 1997 and 1998 to Ms. Marilyn Owen's retirement account. Ms. Owens lost these benefits because she terminated her employment with KWORCC before these benefits were vested. Even though Ms. Owens worked for both pools, the retirement plan was written in the name of KWORCC only. Mr. Parrish stated that he recommended KWORCC participate with KCAMP in reimbursing this lost benefit. After some discussion, Ms. Swartz moved to table the request until the next Board meeting; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Parrish then addressed the Country Club Bank resolutions and agreements provided on pages nine through 34 of the Agenda Book. He stated that the language in these resolutions are the same as previous resolutions except the names of KWORCC's new officers are inserted under the signature lines. Ms. Landoll moved to adopt Resolution No. 2000-27 and Resolution No. 2000-28 and to authorize new KWORCC officers to sign the accompanying agreements; Ms. Swartz seconded the motion which passed unanimously. The resolutions and agreements were then signed.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 5, "Marketing Report" as Mr. Eyman was not able to attend the meeting. Mr. Parrish reviewed Mr. Eyman's March 1st memorandum and advised the Board that KWORCC had submitted a bid to Wilson County. He stated Mr. Eyman and Mr. Job from KCAMP are scheduled to make presentations to the Wilson County Commission on Monday, March 13, 2000.

Mr. Unger called upon Mr. Marshall Matthews of IMA to address Agenda Item No. 6, "Claims Report." Mr. Matthews presented a detailed claims report. Mr. Matthews then made a request for settlement authority for Claim Nos. 99-414; 99-1298; 99-4046; 99-2251 and 99-3134. Ms. Swartz moved to give authority to settle the claims as recommended; Mr. Schoepf seconded the motion which passed unanimously. Mr. Matthews then reported that he is in the process of recovering approximately \$52,000 for the Pool as a result of developments which will result in the closing of a 1997 claim. It was also reported that there has been a recovery of over \$2,000 in third-party claims in the first quarter of 2000.

Mr. Unger called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports". Mr. Alexander briefly reviewed the financial reports and answered questions. Ms. Landoll moved that the financial reports for the month of January 2000 be received and filed; Mr. Weaver seconded the motion which passed unanimously.

Next, the check register was presented. Ms. Swartz moved to approve the check Nos. 5777 through 5856 of the check register as presented; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger next addressed Agenda Item No. 8, "Legal Report." Mr. Parrish reviewed a letter received from the law offices of Woner, Glenn, Reeder & Girard regarding the conclusion of several projects. Mr. Parrish also stated that he and Ms. Bird would be working on technical changes in the Bylaws in preparation for the Annual Meeting.

Mr. Unger then opened discussion on Agenda Item No. 9, "Committee Reports." The following Committee Meeting dates were announced:

Personnel Committee:	April 12, 2000, 3:00 p.m. at Clubhouse Inn
Investments Committee:	April 13, 2000, 9:00 a.m. at Clubhouse Inn

Mr. Unger asked if there were any checks requiring Board approval. Mr. Parrish presented four checks for Board approval:

Elk County for 1999 Premium Audit Refund
Russell County for 1999 Premium Audit Refund
Saline County for 1999 Premium Audit Refund
IMA for payment #3 of 10 for Claims Services

Ms. Swartz moved to approve the checks as presented; Ms. Landoll seconded the motion which passed unanimously.

Mr. Unger then asked if there was any further business to address. There being no further business to come before the Board, Mr. Schoepf moved to adjourn the meeting; Ms. Landoll seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 13th day of April, 2000.



Francis "Shep" Schoepf, Secretary
KWORCC Board of Trustees

MINUTES
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
Clubhouse Inn, Topeka, Kansas
April 13, 2000

The April 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Ralph Unger at 1:00 p.m. on Thursday, April 13, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Gayle Landoll, Marshall County Clerk; Karen Persinger, Osage County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Ralph Unger, Decatur County Commissioner; and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator/Staff Counsel; Mr. Carl Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Gus Campuzano and Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA"); Mr. Bruce Woner of Woner, Glenn, Reeder & Girard, P.A., KWORCC General Counsel; Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2, "Approval of the Agenda." Mr. Parrish requested that an executive session be added to address certain legal matters under Agenda Item No. 8, "Legal Report." By unanimous consent, the Board approved the printed agenda with this addition.

Mr. Unger then addressed Agenda Item No. 3, "Consideration of the minutes of the meeting of March 9, 2000." Ms. Landoll moved that the minutes be approved as printed; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report."

First, Mr. Parrish asked for ratification of the wire transfer of funds since the Board's last meeting in the amount of \$109,726.29 from Community National Bank to the IMA Medical account at Intrust Bank in Wichita. This transfer was completed by Ms. Persinger on April 7, 2000 with confirmation by Mr. Parrish on April 10, 2000. Mr. Weaver moved to ratify the wire transfer; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Parrish then asked Ms. Bird to report on the receipt of premiums and payroll audits. Referring to page five of the agenda book, Ms. Bird reported that additional premiums had been received since the last Board meeting bringing the total premiums for the 2000 policy year to \$1,781,082, leaving \$216,548 still due from two member counties. Next, Ms. Bird referred the Board to the 1999 premium audits. She indicated that KWORCC refunded a total of \$106,413.00 and has billed a total of \$19,503.00 as a result of the audits. Of the amount billed, \$8,283.00 was still due.

Mr. Parrish then discussed the request of KCAMP to reimburse certain retirement benefits. After some discussion, Mr. Parrish addressed Resolution No. 2000-37, found on page seven of the agenda book, which officially terminates the old 401(k) employee retirement plan effective August 12, 1999. Ms. Persinger moved to adopt Resolution No. 2000-37; Ms. Landoll seconded the motion which passed unanimously. The resolution was then signed. No further action was taken.

Mr. Unger then called upon Mr. Eyman to address Agenda Item No. 5, "Marketing Report." Mr. Eyman reported that he and Tom Job were scheduled to attend the Kansas County Clerks Association meeting where KWORCC and KCAMP planned to co-sponsor a break and provide refreshments.

Mr. Eyman then distributed a report on loss prevention visits to member counties. Mr. Eyman reported that he attended a training seminar called "Train the Trainers" sponsored by the Kansas/Missouri Chapter of the National Safety Council. This seminar certified Mr. Eyman to conduct forklift training. Mr. Eyman stated his intention to notify member counties of the availability of this new training course which is necessary because of new OSHA guidelines. Mr. Eyman expressed concern about the cost of the books required for the training course. After some discussion, it was determined by the Board and staff that inviting non-member counties to attend these courses and charging \$15.00 for non-member county attendees would help defray the costs while providing a valuable service to other Kansas counties. This would also help in marketing the KWORCC Pool. After further discussion, Mr. Schoepf made a motion to offer forklift training to KWORCC Member Counties with up to three free booklets and to charge \$4.50 for each additional booklet thereafter for Member Counties and to offer the forklift training course to non-member counties at the cost of \$15.00 per attendee; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Eyman then distributed a proposal from KCAMP for KWORCC to house the video library at the KWORCC offices.

Mr. Eyman reported that he and Mr. Tom Job, KCAMP Administrator, had discussed the possibility of offering certain defensive driving and forklift training courses as joint KWORCC/KCAMP projects. Mr. Eyman distributed a proposal by which KWORCC and KCAMP would share in the cost of these training courses.

Mr. Unger called upon the representatives of IMA to address Agenda Item No. 6, "Claims Report." Mr. Campuzano presented a report on the subrogation files. Mr. Matthews presented a detailed claims report.

Mr. Unger called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports". Mr. Alexander reviewed the financial reports and answered questions. Next, the check register was presented. Ms. Landoll moved that the financial reports for the month of February 2000 be received and filed and that check Nos. 5857 through 5928 of the check register as presented be approved; Ms. Persinger seconded the motion which passed unanimously.

Mr. Unger next addressed Agenda Item No. 8, "Legal Report." Mr. Weaver moved that the Board recess into executive session beginning at 3:05 p.m. and ending at 3:20 p.m. to discuss legal matters with counsel; the motion was seconded by Mr. Alcorn and passed unanimously. At 3:20 p.m. Mr. Weaver moved to extend the executive session for an additional 10 minutes; Ms. Landoll seconded the motion

which passed unanimously. The meeting reconvened at 3:30 p.m. Mr. Woner invited the Board to lunch and to use the conference room at his law offices for the May board meeting. The Board agreed by consensus.

Mr. Schoepf made a motion to excuse Mr. Alcorn from the March 9, 2000 Board of Trustees meeting and Ms. Swartz from the April 13, 2000 Board of Trustees meeting due to conflicts in their home counties; Ms. Persinger seconded the motion which passed unanimously.

Mr. Unger then opened discussion on Agenda Item No. 9, "Committee Reports." Mr. Alcorn reported on the personnel committee meeting held April 12, 2000. Mr. Unger reported on the Investments Committee meeting held April 13, 2000. Mr. Schoepf requested that staff contact KCAMP to obtain KCAMP's board meeting schedule so the Joint KWORCC/KCAMP Committee on Cooperation could schedule a meeting.

Mr. Unger asked if there were any checks requiring Board approval. Mr. Parrish presented two checks for Board approval:

Grant County for 1999 Premium Audit Refund
IMA for payment #4 of 10 for Claims Services

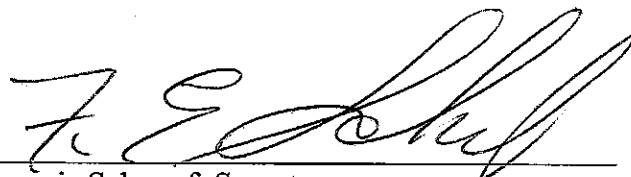
Ms. Landoll moved to approve the checks as presented; Mr. Weaver seconded the motion which passed unanimously.

Mr. Parrish then informed the Board that KCAMP extended an invitation to KWORCC to attend a steak fry after the KWORCC Board meeting on Thursday, July 20, 2000. Ms. Landoll moved to accept the invitation; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger informed the Board of an offer by Country Club Bank for free baseball tickets for members of the KWORCC staff and Board. Mr. Schoepf moved to decline the offer due to a provision in KWORCC's investment policy prohibiting the acceptance of such gifts and to direct staff to advise Country Club Bank of this policy with an expression of our appreciation for their offer; Mr. Weaver seconded the motion which passed unanimously.

Mr. Unger then asked if there was any further business to address. There being no further business to come before the Board, Ms. Landoll moved to adjourn the meeting; Mr. Weaver seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 18th day of May, 2000.



Francis Schoepf, Secretary
KWORCC Board of Trustees

MINUTES
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
534 S. Kansas Avenue Suite 330, Topeka, Kansas
May 18, 2000

The May 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Ralph Unger at 1:15 p.m. on Thursday, May 18, 2000. Trustees present and participating in person included: Gayle Landoll, Marshall County Clerk; Karen Persinger, Osage County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; Ralph Unger, Decatur County Commissioner and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator/Staff Counsel; Mr. Carl Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Gus Campuzano and Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA"); Mr. Bruce Woner of Woner, Glenn, Reeder & Girard, P.A., KWORCC General Counsel; Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2, "Approval of the Agenda." Mr. Schoepf moved that the agenda be approved as printed; Mr. Weaver seconded the motion which passed unanimously.

Mr. Unger then addressed Agenda Item No. 3, "Consideration of the minutes of the meeting of April 13, 2000." Ms. Swartz moved that the minutes be approved with corrections on page one, paragraph seven changing March 7 to April 7 and March 10 to April 10; Ms. Landoll seconded the motion which passed unanimously.

Ms. Landoll moved to excuse Mr. Alcorn from the meeting due to severe illness of his close friend; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report." Mr. Parrish reported on the renewal of the errors and omissions, directors and officers insurance policy. Ms. Swartz moved to approve the purchase of the policy; Ms. Landoll seconded the motion which passed unanimously.

Mr. Unger asked if there were any wire transfers or checks requiring Board approval. Mr. Parrish indicated that there had been no wire transfers since the last meeting and presented five checks for Board approval:

IMA for claims services	\$13,000.00
IMA for E&O, D&O policy	19,045.30
IMA for settlement of claims	30,491.14
IMA for medical reimbursement	40,983.94
Workers Comp. Director for	
FY2001 Assessment	26,550.64

Mr. Schoepf moved to approve the checks as presented; Mr. Weaver seconded the motion which passed unanimously.

Mr. Parrish then asked Ms. Bird to report on premiums received and payroll audits. Ms. Bird reported that all Member-County premiums for the 2000 policy year have been received. She also reported that the 1999 payroll audit has been completed; all premium over-payments have been refunded to Member Counties, and all under-payments have been received.

Mr. Parrish then discussed the results of the effort of KWORCC Board Members and staff regarding Senate Bill 79 which would have allowed an out-of-state pool to write insurance in Kansas without regulation. Mr. Parrish thanked Board Members for their efforts in stopping this legislation. Next, Mr. Parrish gave a brief description of the Amendments to the Workers Compensation Act contained in House Substitute for Senate Bill 219.

Mr. Parrish announced the dates of future KCAMP/KWORCC joint meetings.

Mr. Parrish then called on Ms. Bird to review changes in the Safe Keeping Agreement with Country Club Bank. Ms. Bird indicated that the Kansas Insurance Department required that certain protections be included in the Safe Keeping Agreement and that Country Club Bank had incorporated those changes. Ms. Bird briefly reviewed the changes with the Board and explained that all of modifications to the agreement were favorable for the Pool. A motion was made by Mr. Weaver to direct the Comptroller and Administrator to execute this Agreement on the Board's behalf; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Eyman to address Agenda Item No. 5, "Loss Prevention Report." Mr. Eyman updated the Board on the schedule for forklift safety seminars. He also stated that he is working with KCAMP on jointly-sponsored seminars and that KCAMP recently had paid for one-half of the expenses incurred in presenting the defensive driving course conducted in Russell County.

Mr. Eyman then addressed the "Marketing Report." Mr. Eyman informed the Board of the status of bids in the following counties: Kiowa, Coffey and Harper. He stated that decisions in Coffey and Harper County would be made at the next regular commission meetings in those counties.

Mr. Eyman then reported on discussions he had with KCAMP Administrator, Tom Job regarding the possibility that he and Mr. Job would each become licensed to represent both pools. This would allow each individual, as agents of the pools, to make presentations and answer questions whenever a conflict prevented a representative of one of the pools from being present. Ms. Swartz moved that KWORCC adopt a policy of dual licensure if such a policy is agreeable to KCAMP and request KCAMP's Board to consider the concept of dual licensure; Mr. Weaver seconded the motion which passed unanimously.

Mr. Unger called upon the representatives of IMA to address Agenda Item No. 6, "Claims Report." Mr. Campuzano presented a report on the claims which involve subrogation issues. He reiterated that IMA zealously pursues any prospects of receiving back funds paid out by the pool whenever a third party is determined to be liable. Thereupon, Mr. Matthews presented a detailed claims report, specifically addressing a claim requiring Board action. Ms. Landoll moved that the

recommendations of Mr. Mathews be accepted; Ms. Persinger seconded the motion, which passed unanimously.

Mr. Unger called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports." Mr. Alexander reviewed the financial reports and answered questions. The quarterly report was distributed. Ms. Swartz moved that the quarterly report be approved and filed with the Insurance Commissioner; Mr. Schoepf seconded the motion which passed unanimously.

Next, the check register was presented. After discussion, Mr. Schoepf moved that check Nos. 5929 through 5995 of the check register as presented be approved; Mr. Weaver seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Woner of Woner, Glenn, Reeder and Girard to address Agenda Item No. 8, "Legal Report." Mr. Woner discussed several pending matters and summarized his firm's efforts to help defeat Senate Bill 79.

Mr. Unger then opened discussion on Agenda Item No. 9, "Committee Reports." Personnel Committee members discussed modifications they had made to the Personnel Policies and were presenting for approval by the full Board. Ms. Landoll recommended modifying the section involving health insurance by limiting KWORCC employees to an employer-sponsored insurance plan, should KWORCC obtain such a plan. There was discussion regarding the length of time an employee for KWORCC should serve without taking sick leave in order to qualify for the one-day wellness leave benefit. After discussion, there was consensus that an employee would qualify for a wellness day if the employee served nine months without using sick leave. After further discussion and review of the personnel policies, Ms. Swartz moved to adopt them with the recommended changes, effective May 18, 2000; Ms. Landoll seconded the motion which passed unanimously.

Mr. Schoepf moved to adjourn the meeting; Mr. Weaver seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 8th day of June, 2000.



Francis Schoepf, Secretary
KWORCC Board of Trustees

MINUTES
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
Clubhouse Inn, Topeka, Kansas
June 8, 2000

The June 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Ralph Unger at 1:00 p.m. on Thursday, June 8, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Gayle Landoll, Marshall County Clerk; Karen Persinger, Osage County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; Ralph Unger, Decatur County Commissioner and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator/Staff Counsel; Mr. Carl Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA"); Mr. Bruce Woner of Woner, Glenn, Reeder & Girard, P.A., KWORCC General Counsel; Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2, "Approval of the Agenda." Mr. Parrish requested two additions to the Agenda. He asked that the Administrator's Report include "d. Information requested for County Audits" and that the Marketing & Loss Prevention Report include "b. Greenwood County." By unanimous consent, the Board approved the printed agenda with these additions.

Mr. Unger then addressed Agenda Item No. 3, "Consideration of the minutes of the meeting of May 18, 2000." Ms. Landoll moved that the minutes be approved as printed; Mr. Weaver seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report."

Mr. Parrish asked for ratification of one wire transfer of funds since the last Board meeting in the amount of \$27,753.00 from Community National Bank to the IMA Medical Account at Intrust Bank in Wichita. This transfer was completed on May 31, 2000. Mr. Parrish presented four checks for Board approval:

IMA for claims services	\$13,000.00
IMA Medical	58,656.30
IMA for settlement of claims	30,491.14
IMA for medical reimbursement	40,983.94
Workers Comp. Director for FY2001 Assessment	26,550.64

Ms. Swartz moved to approve the checks and wire transfers as presented; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Parrish asked the Board to consider amending the effective date for the changes to the Personnel Policies approved at the May Board meeting. Due to the changes made in computing benefits, Mr. Parrish requested that those changes be made effective the first day of June instead of May 18th as previously adopted. The Board approved Mr. Parrish's request by unanimous consent.

Mr. Unger then called on Mr. Eyman to address the "Marketing Report." Mr. Eyman reported on his attendance at the National Safety Council Public Employees Conference. Mr. Eyman relayed pertinent information he acquired at the conference. Mr. Eyman also reported on the status of acquiring additional Member Counties, including Harper County and Greenwood County.

Mr. Unger called upon the representatives of IMA to address Agenda Item No. 6, "Claims Report." Mr. Matthews reported on various open claims.

Mr. Unger called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports." Mr. Alexander reviewed the financial reports and answered questions. Ms. Landoll moved to receive and file the financial reports; Mr. Alcorn seconded the motion which passed unanimously.

Next, the check register was presented. After discussion, Mr. Schoepf moved that check Nos. 5996 through 6047 of the check register as presented be approved; Mr. Weaver seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Bruce Woner of Woner, Glenn, Reeder and Girard to address Agenda Item No. 8, "Legal Report." Mr. Woner discussed several pending matters and summarized his firm's efforts to help defeat Senate Bill 79.

Mr. Unger then opened discussion on Agenda Item No. 9, "Committee Reports." It was reported that the Joint KWORCC/KCAMP Committee on Cooperation breakfast meeting will be held July 21st, 2000. Next, Ms. Bird reported that the Audit Committee meeting will be held on July 20, 2000 at 9:00 a.m. at the Jayhawk Towers Senate Room. The firm of Wendling, Noe, Nelson and Johnson, LLP are scheduled to present their independent audit for the fiscal year ending December 31, 1999 to the committee. Ms. Bird stated that the auditors plan to have their report complete by June 30, and she will ensure that the completed audit report is filed with the Kansas Insurance Department, along with any management letter by that deadline and that complete copies will be forwarded to Board members by mail prior to the next meeting.

Ms. Persinger then announced her resignation as a member of the Board of Trustees. She stated she would be resigning from her position as Osage County Clerk and therefore must resign from the KWORCC Board. The Board expressed their appreciation for her work, regrets in her resignation and wished her well in her new position and future endeavors.

Ms. Persinger moved to adjourn the meeting; Mr. Alcorn seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 20th day of July, 2000.



Francis Schoepf, Secretary
KWORCC Board of Trustees

Minutes
Meeting, Board of Trustees
Kansas Workers Risk Cooperative For Counties
Clubhouse Inn, Topeka, Kansas
July 20, 2000

The July 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Ralph Unger at 1:15 p.m. on Thursday, July 20, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Gayle Landoll, Marshall County Clerk; Francis "Shep" Schoepf, Reno County Commissioner, Bonnie Swartz, Gray County Clerk; Ralph Unger, Decatur County Commissioner and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator/Staff Counsel; Mr. Carl Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA"); Mr. Don Paxson and Mr. Eric Otting of the accounting firm of Wendling, Noe, Nelson and Johnson, LLC and Ms. Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2, "Approval of the Agenda." Ms. Swartz moved that the Agenda be approved as printed; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Unger then addressed Agenda Item No. 3, "Consideration of the minutes of the meeting of June 8, 2000." Ms. Landoll moved that the minutes be approved with a change to the second page, next to the last paragraph, first line, changing the word "state" to "stated;" Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report."

Mr. Parrish stated there had been one wire transfer of funds since the last Board Meeting in the amount of \$86,804.53 from Community National Bank to IMA Medical Account at Intrust Bank in Wichita. The wire transfer was authorized by Ms. Landoll and Mr. Parrish and was completed on July 5, 2000. Mr. Parrish presented two checks for Board approval:

IMA for claims services	\$13,000.00
Wendling Noe Nelson & Johnson	\$5,860.00

Mr. Alcorn moved to ratify the wire transfer and approve the two checks as presented; Ms. Swartz seconded the motion which passed unanimously.

Mr. Unger announced that Ms. Linda Buttron from Jefferson County would not be able to attend the meeting due to emergency circumstances in her home county. He stated Ms. Buttron nevertheless continues her interest in joining the Board.

Mr. Parrish announced the need to appoint a Freedom of Information Officer for KWORCC due to requirements of new legislation amending the Kansas Open Records Act. He recommended Ms. Tracie Thorne be appointed to this position. Ms. Landoll moved to appoint Ms. Thorne as the Freedom of Information Officer for KWORCC; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then called on Mr. Eyman to address the "Marketing Report." Mr. Eyman reported that KWORCC and KCAMP presented bids to Greenwood County which were \$22,417 under the proposal by Insurance Planning Center of Eureka, Kansas. For reasons not clear, Greenwood County's Commissioners elected to stay with the current carrier. Importantly, the *Eureka Herald* in its article dated July 6, 2000, titled "Insurance coverage will stay with same firm" did not publish the difference in the bids, but only reported that the pools "beat" the current carrier. Mr. Eyman then reported that Harper County had extended its current carrier for an additional 30 days for a total of 60 days while the Commissioners were reviewing the proposals made by KWORCC and KCAMP. KWORCC and KCAMP presented a combined package to Harper County that was \$16,554.00 below the competitive bid with KWORCC's bid being \$1,274.00 under the corresponding worker's compensation proposal of the current carrier. Thereafter, the Board discussed marketing strategies and the bidding process.

Mr. Unger asked for unanimous consent to advance to Agenda Item No. 9, "Report from the Auditors" because Mr. Don Paxson and Mr. Eric Otting of Wendling, Noe, Nelson and Johnson, LLC were present and ready to report on the independent audit for the year ending December 31, 1999. There being no objection, Mr. Otting and Mr. Paxson reviewed the audit report and management letter and stated that KWORCC was given a "clean opinion." The independent audit report and management letter were filed with the Kansas Insurance Department on June 30, 2000 pursuant to an extension granted KWORCC by the Insurance Department. The auditors then entertained questions from the Board members. Mr. Parrish presented Resolution #2000-66 regarding acceptance of the audit. Ms. Landoll moved to adopt Resolution #2000-66; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger called upon Mr. Matthews of IMA to address Agenda Item No.6, "Claims Report." Mr. Matthews reported on various open claims.

Mr. Unger called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports." Mr. Alexander reviewed the financial reports and answered questions. Ms. Swartz moved to receive and file the financial reports and approve the quarterly report for filing with the Kansas Insurance Department; Ms. Landoll seconded the motion which passed unanimously.

Next, the check register was presented. After discussion Mr. Schoepf moved that check Nos. 6048 through 6122 of the check register as presented be approved; Mr. Weaver seconded the motion which passed unanimously.

Mr. Unger called upon Mr. Parrish to address Agenda Item No. 8, "Legal Report." Mr. Parrish reported on the efforts and expenses that resulted in the defeat of SB 79.

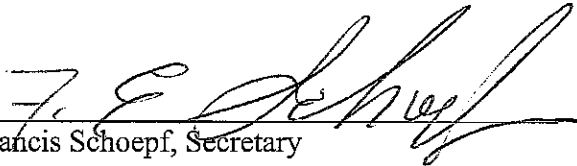
Mr. Unger then addressed Agenda Item No. 10, "Committee Reports." Ms. Landoll reported on the Audit Committee meeting which was held earlier in the day. She said that the auditors recommended that KWORCC's actuary review the loss data at year end to better refine its estimate of future losses. Mr. Schoepf indicated that the Joint KWORCC/KCAMP Committee on Cooperation would meet Friday morning.

Mr. Unger addressed Agenda Item No. 11, "Elect Board Member to fill vacancy." Ms. Landoll moved to elect Linda Buttron from Jefferson County to be a member of the Board; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Unger addressed Agenda Item No. 12, "Elect Comptroller to fill vacancy." Ms. Landoll moved to table Item 12 until August meeting; Ms. Swartz seconded the motion which passed unanimously.

Ms. Swartz moved to adjourn the meeting; Mr. Alcorn seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 17th day of August, 2000.


Francis Schoepf, Secretary
KWORCC Board of Trustees

Minutes
Meeting, Board of Trustees
Kansas Worker Risk Cooperative For Counties
Clubhouse Inn, Topeka, Kansas
August 17, 2000

The August 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President, Ralph Unger at 1:10 p.m. on Thursday, August 17, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Gayle Landoll, Marshall County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; Linda Buttron, Jefferson County Clerk; Ralph Unger, Decatur County Commissioner and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha O. Bird, Deputy Administrator/Staff Counsel; Mr. Carl D Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA") and Ms. Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2 "Approval of the Agenda." The agenda was approved by consensus.

Mr. Unger then addressed Agenda Item No. 3, "Consideration of the Minutes of the meeting of July 20, 2000." Ms. Landoll moved that the minutes be approved with a change to the last page, fifth paragraph, line 3, changing the word "move" to "moved;" Ms. Swartz seconded the motion which passed unanimously.

The Board welcomed Linda M. Buttron to the meeting and to the KWORCC Board of Trustees.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report."

Mr. Parrish stated there had been one wire transfer of funds since the last Board Meeting in the amount of \$76,306.44 from Country Club Bank to IMA Medical Account at Intrust Bank in Wichita. The wire transfer was authorized by Mr. Unger and Mr. Parrish and was completed on August 7, 2000. Mr. Parrish then stated that another wire transfer was needed in the amount of \$50,000 from Country Club Bank to Community National Bank for Administrative Expenses to be completed on August 17, 2000. Mr. Parrish presented the following check for Board approval:

IMA for claims services	\$13,000.00
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Ms. Swartz moved to ratify the earlier wire transfer and approve the current wire transfer and the check as presented; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Parrish then discussed the Annual Meeting. Ms. Bird described possible gifts for the Annual

Meeting and requested suggestions.

Mr. Shoepf moved to schedule the Annual Meeting for Tuesday, November 21, 2000 at 1:30 p.m. at the Capital Plaza Hotel; Mr. Weaver seconded the motion which passed unanimously.

Mr. Parrish stated that the auditors, Wendling, Noe, Nelson and Johnson, suggested that KWORCC provide a supplemental actuarial statement as of year end. Ms. Swartz pointed out that this was the second year that this suggestion was made by the auditors. Ms. Landoll moved to approve the recommendation of the Administrator and the auditors to update the actuarial report as of 12/31/00; Ms. Swartz seconded the motion which passed unanimously.

Mr. Unger then called on Mr. Eyman to address the "Marketing Report." Mr. Eyman informed the Board of untrue allegations made by competitors to Harper County Commissioners during the bid process. The Board discussed the need to respond to the false accusations. By consensus of the board, the staff was directed to file a complaint with the Insurance Commissioner's Office on behalf of KWORCC.

Mr. Eyman informed the Board that he had recently recommended that a Member County install roll-over protection structures (ROPS) and seatbelts in compactors and pneumatic rollers. He stated that the county had rejected the recommendation which increased the pool's risk due to the severity of accidents involving this heavy equipment.

Mr. Unger called upon Mr. Matthews to address Agenda Item No. 6, "Claims Report." Mr. Matthews reported on various open claims. He broke down the work activity of IMA by reviewing the claims for the year 2000 as follows:

282	New Claims <i>Opened</i> for 2000
185	New Claims <i>Closed</i> for 2000
97	New Claims <i>Remaining Open</i> for 2000
155	<i>Total Claims Open</i>

Mr. Unger called upon Mr. Parrish to address Agenda Item No. 7, "Legal Report" Mr. Parrish stated there was no legal report.

Mr. Unger called upon Mr. Alexander to address Agenda Item No. 8, "Financial Reports." Mr. Alexander reviewed the financial reports for July of 2000 and responded to questions.

Mr. Schoepf noted that the reinsurance policies and financial stability of the pool make the possibility of a special assessment against the counties very remote. However, as a means of further protecting the Member Counties against a special assessment, he asked staff to prepare a recommendation for a reserve fund consistent with the Administrator's recommendation at the last meeting to provide Member Counties an extra barrier of protection against an assessment.

Next, the check register was presented. After discussion, Mr. Alcorn moved that check Nos. 6123 through 6156 of the check register as presented be approved; Mr. Schoepf seconded the motion which passed unanimously.

Ms. Landoll moved to receive and file the financial reports; Mr. Schoepf seconded the motion which passed unanimously.

Ms. Swartz moved to ratify the dividend distribution as calculated and presented by Staff; Ms. Landoll seconded the motion which passed unanimously.

Mr. Unger address Agenda Item No. 9, "Elect Comptroller to fill vacancy." Ms. Landoll nominated Ms. Buttron; Mr. Schoepf seconded the nomination. Ms. Swartz moved nominations cease and a unanimous ballot be cast for Ms. Buttron; Mr. Schoepf seconded the motion which passed unanimously. Mr. Unger congratulated Ms. Buttron and welcomed her to the position.

Mr. Unger addressed Agenda Item No. 10, "Committee Reports." Mr. Schoepf reported that the Joint KWORCC/KCAMP Committee on Cooperation that took place on July 21, 2000 was productive.

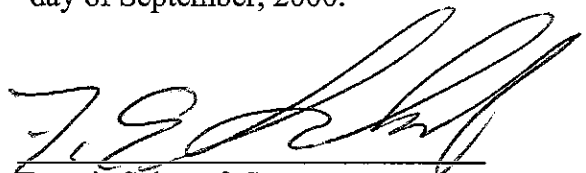
Mr. Unger asked that the Board readdress Agenda Item No. 4c, "Give Aways." The Board discussed their individual suggestions for items to give away at the joint KWORCC/KCAMP booth at the KAC Annual Conference.

Mr. Alcorn moved to authorize \$2,750.00 to purchase items for the KWORCC Annual Meeting for gifts; Ms. Swartz seconded the motion which passed unanimously.

Ms. Bird distributed Resolution Nos. 2000-78, 2000-79 and 2000-80 to be adopted by the Board. These resolutions all relate to adding Ms. Buttron to the bank accounts and authorizing her to be involved in wire transfers and other agreements with the banks in her new position as Comptroller. Mr. Schoepf moved that the Board adopt Resolution Nos. 2000-78, 2000-79 and 2000-80; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Schoepf moved to adjourn the meeting; Ms. Landoll seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 21st day of September, 2000.



Francis Schoepf, Secretary
KWORCC Board of Trustees

Minutes
Meeting, Board of Trustees
Kansas Worker Risk Cooperative For Counties
Clubhouse Inn, Topeka, Kansas
September 21, 2000

The September 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board Vice President, Gayle Landoll at 1:00 p.m. on Thursday, September 21, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Linda M. Buttron, Jefferson County Clerk; Gayle Landoll, Marshall County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha O. Bird, Deputy Administrator/Staff Counsel; Mr. Carl D. Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Marshall Matthews and Mr. Gus Campuzano of Insurance Management Associates, Inc. ("IMA") and Ms. Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

Ms. Landoll called the meeting to order and announced that Mr. Unger would not be present due to family obligations. Ms. Landoll then addressed Agenda item No. 2, "Approval of the Agenda." Mr. Parrish asked that "Resolution No. 2000-87" be added to Agenda item No. 4; "Investment Strategy" be added to Agenda item No. 7 and that "Senate Bill 79 Revisited" be added to Agenda item No. 8. The agenda with additions was approved by consensus.

Mr. Alcorn moved to excuse Ralph Unger from the meeting for family obligations; Mr. Weaver seconded the motion which passed unanimously.

Ms. Landoll then addressed Agenda item No. 3, "Consideration of the minutes of the meeting of August 17, 2000." Ms. Swartz moved that the minutes be approved; Mr. Schoepf seconded the motion which passed unanimously.

Ms. Landoll then called upon Mr. Parrish to address Agenda item No. 4, "Administrator's Report."

Mr. Parrish stated there had been two wire transfers of funds since the last Board Meeting. The first was in the amount of \$119,987.67 from Country Club Bank to IMA Medical Account at Intrust Bank in Wichita. This wire transfer was authorized by Ms. Buttron and Mr. Parrish and was completed on September 6, 2000. The second wire transfer was in the amount of \$290,000.00 from Country Club Bank to Community National Bank for dividend checks and administrative expenses. This wire transfer was authorized by Ms. Buttron and Mr. Parrish and

was also completed on September 6, 2000. Mr. Parrish presented several checks for Board approval:

<u>Dividends</u>	Cherokee County	\$9,800.00
	Cloud County	\$7,800.00
	Ford County	\$12,200.00
	Franklin County	\$10,800.00
	Geary County	\$6,300.00
	Jefferson County	\$6,800.00
	Jewell County	\$5,700.00
	Marshall County	\$5,400.00
	Miami County	\$11,200.00
	Neosho County	\$6,300.00
	Ottawa County	\$6,300.00
	Reno County	\$24,400.00
	Wichita County	\$5,900.00
	IMA for claims services	\$13,000.00

Ms. Swartz moved to ratify the wire transfers and approve the checks as presented; Mr. Alcorn seconded the motion which passed unanimously. Mr. Parrish then asked that other dividend checks previously signed by Ms. Buttron and Mr. Parrish be added to the list for approval because they exceed the \$5,000.00 limit on single-signature checks. They include:

Mitchell County	\$5,500.00
Morton County	\$7,000.00
Pottawatomie County	\$15,500.00
Saline County	\$12,200.00
Stevens County	\$13,400.00
Dickinson County	\$ 6,300.00

Ms. Swartz moved to approve the additional checks as presented; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Parrish briefly addressed the complaint to the Kansas Insurance Department regarding EMC.

Mr. Parrish then discussed the Annual Meeting. Ms. Bird addressed the give-away items. Mr. Eyman explained a new system for determining which member counties receive safety awards for policy year 1999. The new system would divide the member counties in groups according to the amounts of premiums paid. The first group includes counties with premiums of less than \$45,000; the second group includes counties with a minimum premium of \$45,000, but

less than \$75,000; the third group includes counties with premiums of \$75,000 and higher. The board by consensus, agreed that the new method was more equitable and approved this new policy.

Mr. Parrish then addressed the proposed Bylaw Amendments. Ms. Swartz suggested that part of the bylaw change be included Section No. 9 instead of Section No. 8 as recommended. After discussion, Ms. Swartz moved to amend Section Nos. 2.11 and 9.6 of the KWORCC Bylaws and to present the proposed amendments to the membership for consideration; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Parrish addressed Resolution No. 2000-86 regarding the Kansas Department of Administration Waiver Request. Mr. Weaver moved to adopt Resolution 2000-86; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Parrish asked Ms. Bird to address Resolution No. 2000-87 regarding the creation of a KWORCC account in conjunction with IMA at Intrust Bank in Wichita. Ms. Bird explained that this dedicated account is required by the Kansas Insurance Department and that IMA cooperated fully in helping establish this new account. Mr. Schoepf moved to adopt Resolution No. 2000-87; Ms. Swartz seconded the motion which passed unanimously.

Ms. Landoll then called on Mr. Eyman to address the "Marketing Report." Mr. Eyman reported on his scheduled visits and stated that he was providing a number of defensive driving courses to member counties. Mr. Eyman stated that he was in the process of delivering dividend checks to some of the member counties.

Ms. Landoll called upon Mr. Matthews of IMA to address Agenda Item No. 6, "Claims Report." Mr. Matthews reported on various open claims. He then described the work activity of IMA by reviewing the claims for the year 2000 as follows:

329	New Claims <i>Opened</i> for 2000
236	New Claims <i>Closed</i> for 2000
93	New Claims <i>Remaining Open</i> for 2000
146	<i>Total Claims Open</i>

Mr. Mathews stated that the total number of open claims was the lowest it has been since IMA took over claims adjusting for KWORCC.

Ms. Landoll called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports." Mr. Alexander explained the "Proposal for Special Reserve Fund." Ms. Bird distributed proposed Resolution 2000-88, and Mr. Alexander answered questions regarding the Resolution. After discussion and changes recommended by the Board, Ms. Swartz moved to adopt Resolution 2000-88; Mr. Weaver seconded the motion which passed unanimously.

Mr. Alexander then addressed alternative "Investment Strategies" and discussed the handout provided. It was recommended that the Investment Committee meet before the next full Board Meeting to discuss these alternatives and make recommendations to the Board. A meeting of the Investment Committee was set for the morning of October 12, 2000 at the Clubhouse Inn.

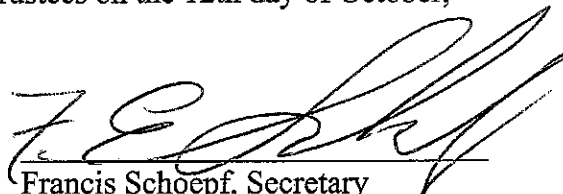
Next, the check register was presented. After discussion and correction of the listing for check No. 6236 to "Pottawatomie" instead of "Pawnee", Mr. Schoepf moved that check Nos. 6157 through 6243 as amended be approved; Ms. Swartz seconded the motion which passed unanimously.

Ms. Landoll called upon Mr. Parrish to address Agenda Item No. 8, "Legal Report." Mr. Parrish asked Ms. Bird to discuss a proposed policy regarding "Independent Contractors Worker's Compensation Coverage." After discussion, Mr. Parrish said a formal resolution would be drafted and presented to the Board at a later meeting.

Ms. Landoll addressed Agenda Item No. 9, "Committee Reports." There were no reports from the committees.

Ms. Swartz moved to adjourn the meeting; Mr. Schoepf seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 12th day of October, 2000.



Francis Schoepf, Secretary
KWORCC Board of Trustees

Minutes
Meeting, Board of Trustees
Kansas Worker Risk Cooperative For Counties
Clubhouse Inn, Topeka, Kansas
October 12, 2000

The October 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President Ralph D. Unger at 1:00 p.m. on Thursday, October 12, 2000. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Linda Buttron, Jefferson County Clerk; Gayle Landoll, Marshall County Clerk; Francis "Shep" Schoepf, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; Ralph D. Unger, Decatur County Commissioner and Sam Weaver, Cherokee County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha O. Bird, Deputy Administrator/Staff Counsel; Mr. Carl D. Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also, present at the meeting were: Mr. Gus Campuzano and Mr. Marshall Matthews of Insurance Management Associates, Inc. ("IMA"); Ms. Carolyn Kennedy with CorVel Corporation ("CorVel") and Ms. Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

Mr. Unger called the meeting to order and addressed Agenda Item No. 2 "Approval of the Agenda." The agenda was approved by consensus.

Mr. Unger then addressed Agenda Item No. 3, "Consideration of the minutes of the meeting of September 21, 2000." Ms. Landoll moved that the minutes be approved; Mr. Schoepf seconded the motion which passed unanimously.

Mr. Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report."

Mr. Parrish stated there had been three wire transfers of funds since the last Board Meeting. The first wire transfer was completed on September 27, 2000 in the amount of \$36,872.80 from Country Club Bank to the KWORCC account at Intrust Bank in Wichita and was authorized by Ms. Buttron and Mr. Parrish. The second wire transfer was completed on October 4, 2000 in the amount of \$37,567.89 from Country Club Bank to the KWORCC account at Intrust Bank in Wichita and was authorized by Ms. Buttron and Mr. Parrish. The third wire transfer also was completed on October 4, 2000 in the amount of \$25,000.00 from Country Club Bank to the KWORCC account at Community National Bank in Topeka and was authorized by Ms. Buttron and Mr. Parrish. Mr. Parrish presented one check for Board approval:

Check No. 6313 to IMA for Claims Adjusting Fee \$13,000.00

Ms. Swartz moved to approve the wire transfers and check presented; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Parrish reviewed the actuarial report. Mr. Schoepf moved to authorize the actuarial firm to publish the final draft of the report; Ms. Swartz seconded the motion which passed unanimously.

Ms. Bird described the give-aways planned for the annual meeting, provided a report on delegates registered for the annual meeting and reviewed the schedule for trustees and staff to work at the KWORCC booth. Ms. Bird also discussed the format and contents for a combined KWORCC/KCAMP Report to Member Counties for the annual meeting.

Mr. Parrish discussed various bylaw changes to be recommended to the full membership for approval at the annual meeting, including those discussed and recommended at the September board meeting. Ms. Swartz moved to recommend the bylaw changes for approval by the Member Counties at the annual meeting; Mr. Alcorn seconded the motion which passed unanimously.

Mr. Unger then called on Mr. Eyman to address Agenda Item No. 5, "Marketing Report." Mr. Eyman reported on his scheduled county visits and stated that he was providing a number of defensive driving courses to member counties as well as forklift operations training. He updated the Board on his marketing efforts for the pool.

Mr. Unger called upon Mr. Matthews of IMA to address Agenda Item No. 6, "Claims Report." Mr. Matthews reported on various open claims. He broke down the work activity of IMA by reviewing the claims for the year 2000 as follows:

368	New Claims <i>Opened</i> for 2000
269	New Claims <i>Closed</i> for 2000
99	New Claims <i>Remaining Open</i> for 2000
144	<i>Total Claims Open</i>

Ms. Carolyn Kennedy was asked to report on the services she is providing to KWORCC through IMA on behalf of a corporation known as CorVel. CorVel is the successor to the company known as Precept. Previously, Precept was a subsidiary of IMA, but now has merged with CorVel, a nationwide medical case management and services provider. Ms. Kennedy stated her company provides the same services regardless of change in ownership. She answered questions and described the services provided to the pool by nurse case managers and other resources provided by CorVel.

Mr. Unger called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports." Mr. Alexander reviewed the financial reports and answered questions.

The 2001 estimated budget was reviewed by the Board members. After a modified draft of the proposed budget was distributed, discussion followed and further amendments were offered. Ms. Swartz moved to adopt the budget as further modified during Board discussions; Mr. Schoepf seconded the motion which passed unanimously.

Next, the check register was presented. After discussion, Ms. Landoll moved that check Nos. 6244 through 6292 of the check register be approved; Ms. Swartz seconded the motion which passed unanimously.

Mr. Unger called upon Mr. Parrish to address Agenda Item No. 8, "Legal Report." Although there was no formal legal report, Mr. Parrish did discuss upcoming legislation of interest to KWORCC that may be introduced.

Mr. Unger addressed Agenda Item No. 9, "Committee Reports," and asked if any committees had reports to offer. Mr. Weaver, Chairman of the Investment Committee, stated that the Investment Committee met the morning of Wednesday, October 12, 2000 at the Clubhouse Inn. The Committee recommended that the investment policy be amended to allow KWORCC the flexibility of investing in equities, consistent with the recent change in the Kansas statutes. The changes in the investment policy would include the following principles:

- Any equity investment would be made in equity mutual funds and would be intended as long-term investments;
- There would be no direct investments into individual companies or business enterprises;
- The total amount invested in equities would not exceed 25% of the liquid assets of the pool based on the net book value;
- Only surplus funds would be invested, and no funds would be invested which were reserved either for IBNR, unpaid claims or overhead expenses;
- No more than 40% of the total amount invested in equities would be invested in any one mutual fund, and all investments would be made in the same family of mutual funds;
- No current investment would be liquidated at a loss in order to assemble money to be invested in equity mutual funds.

Mr. Parrish said that at an earlier meeting, the Investment Committee received presentation or materials from the following companies: AIM Family of Funds, Security Benefit Group and VanKampen Funds. The Board decided to address amendments to the investment policy at this meeting and look at specific companies and funds in which to invest after the first of the year. Mr. Alcorn moved to amend the investment policy according to the recommendations by the Investment Committee; Ms. Swartz seconded the motion which passed unanimously.

Ms. Swartz moved to adjourn the meeting; Ms. Landoll seconded the motion which passed unanimously.

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 14th day of December, 2000.


Francis Schoepf, Secretary
KWORCC Board of Trustees

Minutes
Meeting, Personnel Committee
Kansas Worker Risk Cooperative For Counties
Via Teleconference
December 8, 2000

On Friday, December 8, 2000 the Personnel Committee of the Kansas Workers Risk Cooperative for Counties ("KWORCC") met by teleconference and was called to order by Committee Chair, Doyle "Hooley" Alcorn at 9:00 AM. Committee Members participating included: Doyle "Hooley" Alcorn, Jewell County Commissioner and Ralph D. Unger, Decatur County Commissioner. Also participating were Gayle Landoll, Marshall County Clerk and James W. Parrish, Administrator. Ms. Landoll was asked to participate inasmuch as the vacancy left by Karen Persinger, former Osage County Clerk, had not yet been filled and the Committee Members desired to have another KWORCC Trustee participate.

To begin the meeting, Mr. Parrish discussed Consumer Price Index averages over the 12-month period from October 1, 1999 through September 30, 2000 and the nine-month period beginning January 1, 2000 through September 30, 2000. The average Consumer Price Index for those periods are 3.2% and 3.4%, respectively.

Committee Members and staff discussed the budgeted and actual expenditures year to date for the FY-2000 and the proposed budget for FY-2001. Also, there was discussion regarding personnel procedures and rules used by various counties in evaluating cost of living adjustments merit increases for county employees.

Generally, the Committee discussed the need to recognize longevity and merit in compensating employees. Thereupon, the Committee by consensus, agreed to recommend to the KWORCC Board of Trustees a 3% cost of living adjustment for the four KWORCC employees. Further, the Committee agreed to recommend the implementation of a performance adjustment as a means of rewarding employees for superior performance during the preceding year. Committee wanted to see the final numbers for FY-2000 before pursuing the performance adjustment concept further. They agreed that any such performance adjustment would be paid as a lump sum payment out of FY-2000 budgeted amounts provided KWORCC finishes the year under budget and adequate funds are available. A decision on any type of performance adjustment would not be made until Alex completes the financial report for the end of the year so that the Board of Trustees can determine whether actual expenses fall within budget.

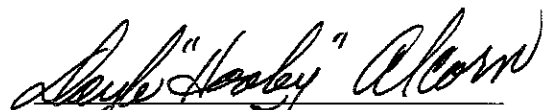
The Personnel Committee unanimously agreed to present its recommendations to the full Board of Trustees at the December meeting. Additionally, they determined that an executive session would be appropriate so that all members of the Board could have the opportunity to discuss personnel and other contract issues openly.

Regarding the KWORCC's contract with Parrish Management Corporation (PMCorp) for rent and support services, Mr. Parrish indicated that the monthly amount would need to be increased by approximately \$500 per month initially to cover additional costs PMCorp is experiencing in personnel and other costs. In response to questions, Mr. Parrish explained that this contract provides rent (including utilities, property taxes, building insurance and security services), receptionist services, use of the reception area, telephone equipment, office equipment (except those items KWORCC purchased), approximately 50% of Tracie Thorne's salary (currently \$26,000 per year and slated for an agree-upon increase to approximately \$28,000 per year) and payroll services. KWORCC pays the cost of two parking stalls at the rate of \$50 per stall per month.

Mr. Parrish also mentioned the need to increase KWORCC's marketing efforts and indicated that additional personnel may be necessary to do so. He said he hoped to identify any additional personnel needs early next year and discuss those with the Board at that time. He pointed out that additional authority was provided in the FY2001 budget for salaries, payroll taxes and benefits and for support services was included so that KWORCC would have the flexibility of hiring additional personnel or contracting with someone to help provide these services.

The meeting adjourned by consensus.

THE FOREGOING MINUTES of the Personnel Committee of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees on the 14th day of December, 2000.


Doyle "Hooley" Alcorn, Chair
KWORCC Personnel Committee

Minutes
Meeting, Board of Trustees
Kansas Worker Risk Cooperative For Counties
Clubhouse Inn, Topeka, Kansas
December 14, 2000

The December 2000 meeting of the Board of Trustees of the Kansas Workers Risk Cooperative for Counties ("KWORCC") was called to order by Board President Ralph D. Unger at 1:00 p.m. on Thursday, December 14, 2000 at J.J.'s Bistro and then continued at the Clubhouse Inn. Trustees present and participating in person included: Doyle "Hooley" Alcorn, Jewell County Commissioner; Linda Buttron, Jefferson County Clerk; Gayle Landoll, Vice President, Marshall County Clerk; Francis "Shep" Schoepf, Secretary, Reno County Commissioner; Bonnie Swartz, Gray County Clerk; and Ralph D. Unger, Decatur County Commissioner.

Staff present included: Mr. James W. Parrish, Administrator; Ms. Dortha O. Bird, Deputy Administrator/Staff Counsel; Mr. Carl D. Eyman, Deputy Administrator/Loss Prevention Specialist and Mr. Richard Alexander, Accountant.

Also present at the meeting were: Mr. Gus Campuzano, Mr. Marshall Matthews and Mr. Paul Davis of Insurance Management Associates, Inc. ("IMA"); Mr. Bruce Woner of Woner, Glenn, Reeder and Girard and Ms. Tracie Thorne of Parrish Management Corporation ("PMCorp") who took the minutes of the meeting.

President Unger called the meeting to order and addressed Agenda Item No. 2, "Approval of the Agenda." The agenda was approved with additions by consensus.

President Unger then addressed Agenda Item No. 3, "Consideration of the Minutes of the meeting of October 12, 2000." Ms. Landoll moved that the minutes be approved. Mr. Schoepf seconded the motion. [CARRIED].

President Unger requested that Mr. Weaver be excused due to inclement weather. Mr. Alcorn moved to excuse Mr. Weaver from the meeting. Mr. Schoepf seconded the motion. [CARRIED].

President Unger then called upon Mr. Parrish to address Agenda Item No. 4, "Administrator's Report."

Mr. Parrish stated there had been six wire transfers of funds since the last Board Meeting. The first wire transfer was completed on October 25, 2000 in the amount of \$37,500 from Country Club Bank to the KWORCC account at Intrust Bank in Wichita and was authorized by Ms. Buttron and Mr. Parrish. The second wire transfer was completed on November 2, 2000 in the amount of \$93,793.77 from Country Club Bank to the KWORCC account at Intrust Bank in Wichita and was authorized by Ms. Buttron and Mr. Parrish. The third wire transfer was completed on November 3, 2000 in the amount of \$25,000 from Country Club Bank to the KWORCC account at Community National Bank in Topeka and was authorized by Ms. Buttron and Mr. Parrish. The fourth wire transfer was completed on November 28, 2000 in the amount of \$33,616.24 from Country Club Bank to the KWORCC account at Intrust Bank in Wichita and was authorized by Ms. Buttron and Mr. Parrish. The fifth wire transfer was completed on November 28, 2000 in the amount of \$25,000 from Country Club Bank to the KWORCC account at Community National Bank in Topeka and was authorized by Ms. Buttron and Mr. Parrish. The sixth wire transfer was completed on December 4, 2000 in the amount of \$79,583.57 from Country Club Bank to the

KWORCC account at Intrust Bank in Wichita and was authorized by Ms. Buttron and Mr. Parrish. Mr. Parrish presented one check for Board approval: Check No. 6415 to Price, Waterhouse & Cooper for actuarial -- \$7,510

Ms. Swartz moved to approve the wire transfers and check presented. Mr. Alcorn seconded the motion. [CARRIED].

Mr. Parrish reviewed Resolution #2000-106 entitled Acceptance of New Counties. Mr. Schoepf moved to adopt Resolution #2000-106 as presented. Ms. Landoll seconded the motion. [CARRIED].

Mr. Parrish described Resolution #2000-107 entitled Waiver by Kansas Department of Administration - GAAP. Ms. Swartz moved to adopt Resolution #2000-107. Ms. Buttron seconded the motion. [CARRIED].

Mr. Parrish then addressed the IMA Agreement of Services which needed to reflect a change in paragraph I., line 2 to January 1, 2001. Ms. Landoll moved to adopt the Agreement of Services with the above specified change. Mr. Schoepf seconded the motion. [CARRIED].

President Unger then addressed the renewal of the Parrish Management Corporation contract with KWORCC. The contract addresses the rental of office space, receptionist services, clerical services, security provisions, utilities, building insurance, utilities, furnishings and equipment, as well as reimbursement for out-of-pocket expenses. Ms. Swartz moved to accept the Parrish Management Corporation contract with KWORCC with the insertion of \$3,750 in paragraph 4. Mr. Hooley seconded the motion. [CARRIED].

Mr. Parrish then addressed the insurance renewal for KWORCC for property, commercial general liability, business automobile, workers' compensation, commercial catastrophe liability and financial institution bond in the amount of \$4,884. After review of the premium comparison, Ms. Swartz moved to approve the insurance renewal. Ms. Buttron seconded the motion. [CARRIED].

Mr. Parrish then called upon Ms. Bird to discuss the Kansas Insurance Department Triennial exam. Ms. Bird briefly went over the letter from the Kansas Insurance Department, indicated that input for completing the documentation would be needed from IMA and the Board Members. She stated that the requested materials were voluminous and exhaustive and that the questionnaires were clearly designed for an insurance company; much of the requested material was not applicable to the KWORCC pool.

President Unger then called upon Mr. Campuzano and Mr. Marshall of IMA to address Agenda Item No. 6, "Claims Report." Mr. Matthews reported on various open claims. He explained the work activity of IMA by reviewing the claims for the 2000 policy year as follows:

479	New Claims <i>Opened</i> for 2000
362	New Claims <i>Closed</i> for 2000
117	New Claims <i>Remaining Open</i> for 2000
162	<i>Total Claims Open</i>

After discussion and request for an increase in reserves for claims as recommended by IMA, Mr. Schoepf moved to increase those reserves. Ms. Landoll seconded the motion. [CARRIED].

After further discussion and request for an increased reserves for claims as recommended by IMA, Ms. Swartz moved to increase the specified reserves. Mr. Alcorn seconded the motion. [CARRIED].

Specific Excess Insurance and Aggregate Excess Insurance was then discussed by Ms. Bird and Mr. Paul Davis of IMA. The Board agreed by general consensus to contract for the Specific and Aggregate Excess Insurance discussed, the premium for such insurance being \$69,793.50.

President Unger then called on Mr. Eyman to address Agenda Item No. 5, "Marketing Report." Mr. Eyman first reported on the status of the Loss Prevention and Policies Manual and next on pending proposals to new counties.

Mr. Parrish then introduced Resolution #2000-111 approving proposed premiums as calculated by KWORCC staff, conditioned upon adjustments necessary following receipt of new rates issued by the Kansas Insurance Department.

President Unger called upon Mr. Alexander to address Agenda Item No. 7, "Financial Reports." Mr. Alexander reviewed the financial reports and answered questions.

Next, the check register was presented. After discussion, Ms. Landoll moved that check Nos. 6293 through 6402 of the check register be approved. Ms. Swartz seconded the motion. [CARRIED].

President Unger called upon Mr. Parrish to address Agenda Item No. 8, "Legal Report;" Mr. Parrish indicated that there were no pending legal matters to discuss.

President Unger addressed Agenda Item No. 9, "Committee Reports," and asked if any committees had reports to offer. Mr. Weaver, Chairman of the Investment Committee, stated that the Investment Committee would meet prior to the next meeting and have a recommendation for the Board at that time.

Mr. Alcorn, Chairman of the Personnel Committee, made a motion to go into executive session for approximately 15 minutes, beginning at 3:20 PM, to discuss matters concerning non-elected personnel. Ms. Swartz seconded the motion. [CARRIED].

At 3:37 PM, the Board meeting continued. Whereupon, Mr. Schoepf made a motion to increase the salary of KWORCC by 3% for cost of living. Ms. Landoll seconded the motion. [CARRIED]. The Board then agreed by consensus that the KWORCC staff would receive a one-time performance adjustment as a means of rewarding employees for superior performance during the preceding year and that such performance adjustment would be made as a lump sum payment out of FY-2000 budgeted amounts provided KWORCC finishes the year under budget and adequate funds are available. A decision by the Board on the amount of the performance adjustment would not be made until Mr. Alexander completes the year-end financial report to ensure expenses fall within budget.

There being no further business, Ms. Swartz moved to adjourn the meeting. Ms. Landoll seconded the motion. [CARRIED].

THE FOREGOING MINUTES of the Board of Trustees of Kansas Workers Risk Cooperative for Counties was approved by the Board of Trustees the 18th day of January, 2001.


Sam Weaver, Secretary
KWORCC Board of Trustees

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (Hereinafter referred to as "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 21st day of September, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION # 2000-88

WHEREAS, KWORCC manages its assets and establishes reserves conservatively pursuant actuarial studies and has procured specific and aggregate excess insurance coverage to help cover any extraordinary losses, and

WHEREAS KWORCC Member Counties have never been subject to a special assessment resulting from a deficit fund year or otherwise, and

WHEREAS the Kansas Statutes provided at KSA 12-2618(h) that the cooperative has the authority, to retain adequate surplus funds to cover its self-insured obligations,

WHEREAS the KWORCC Board of Trustees has determined it to be in the best interest of the cooperative to create a Surplus Reserve Fund as an additional protection against Member Counties being assessed in the event of a deficit fund year, and

NOW, THEREFORE BE IT RESOLVED, by the Board of Trustees of Kansas Workers Risk Cooperative for Counties, in regular meeting duly assembled this 21st day of September, 2000, that KWORCC establish a \$500,000 Surplus Reserve Fund for the purpose of covering its self-insured obligation and protecting Member Counties against assessment in the event of a deficit fund year;

BE IT FURTHER RESOLVED that the fund being established by the resolution shall be known as the "Surplus Reserve Fund."

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 21st day of September, 2000.


Francis "Shep" Schoepf, Secretary






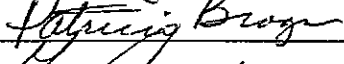


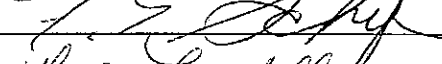

ACCOUNT NAME(S)/TITLE:
Ks Workers Risk Cooperative For Counties

ACCOUNT NUMBER: 40372510
DATE: 09/15/2000
SALES REPRESENTATIVE: Susie Alderson

OWNERSHIP: Corporation


*JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON.

I/We acknowledge receipt of Truth in Savings Disclosures (for personal accounts) and a copy of Bank's Deposit Agreement and agree to the terms thereof.


PRINTED NAME(S):	TITLE/TIN:	AUTHORIZED SIGNATURE:
Michael Dean Lynch	Signer	
Donnis D Morris	Signer	
W C Cohen Jr	Signer	
Kay Barrett	Signer	
Linda Howe	Signer	
Patricia Brogan	Signer	
Jus Campuzano	Signer	
James W Parrish	Signer	
Francis E. Schoepf	Signer	
Gayle Landoll	Signer	

SOCIAL SECURITY NUMBER OR EMPLOYER'S ID NUMBER: 481148078


UNDER PENALTIES OF PERJURY I certify that the above number is my correct Taxpayer Identification Number.

AUTHORIZED SIGNATURE:


UNDER PENALTIES OF PERJURY I certify that I am an exempt recipient under the law.


Gayle Landoll, Vice President, KWORCC

UNDER PENALTIES OF PERJURY I CERTIFY THAT I AM NOT SUBJECT TO BACKUP WITHHOLDING, either because I have not been notified as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.


Francis E. Schoepf, Secretary KWORCC

(We) allow you to contact the credit bureau or other persons and companies and obtain information from them about me (us).

CORPORATE AUTHORIZATION RESOLUTION No. 2000-872 of 2

40372510

By: Ks Workers Risk Cooperative For Counties

(Corporation)

Po Box 2992

(Address)

Wichita KS 67201-2992

(City, State and Zip Code)

A. I, Francis E. Schoepf, certify that I am Secretary (clerk) of the above named corporation organized under the laws of Kansas, Federal Employer I.D. Number 48-1148078, engaged in business under the trade name of KWORCC, and that the following is a correct copy of resolutions adopted at a meeting of the Board of Directors of this corporation duly and properly called and held on September 21, 2000. These resolutions appear in the minutes of this meeting and have not been rescinded or modified.

B. Be it resolved that,

- (1) The Financial Institution named above is designated as a depository for the funds of this corporation.
(2) This resolution shall continue to have effect until express written notice of its rescission or modification has been received and recorded by this Financial Institution.
(3) All transactions, if any, with respect to any deposits, withdrawals, rediscounts and borrowings by or on behalf of this corporation with this Financial Institution prior to the adoption of this resolution are hereby ratified, approved and confirmed.
(4) Any of the persons named below, so long as they act in a representative capacity as agents of this corporation, are authorized to make any and all other contracts, agreements, stipulations and orders which they may deem advisable for the effective exercise of the powers indicated below, from time to time with this Financial Institution, concerning funds deposited in this Financial Institution, moneys borrowed from this Financial Institution or any other business transacted by and between this corporation and this Financial Institution subject to any restrictions stated below.
(5) Any and all prior resolutions adopted by the Board of Directors of this corporation and certified to this Financial Institution as governing the operation of this corporation's account(s), are in full force and effect, unless supplemented or modified by this authorization.
(6) This corporation agrees to the terms and conditions of any account agreement, properly opened by any authorized representative(s) of this corporation, and authorizes the Financial Institution named above, at any time, to charge this corporation for all checks, drafts, or other orders, for the payment of money, that are drawn on this Financial Institution, regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimens in section C. (or the facsimile signature specimens that this corporation files with this Financial Institution from time to time) and contain the required number of signatures for this purpose.

C. If indicated, any person listed below (subject to any expressed restrictions) is authorized to:

Name and Title

Signature

Facsimile Signature (if used)

- (A) PATRICIA BROGAN Signer
(B) GUS CAMPUZANO Signer
(C) JAMES PARRISH Signer
) Gayle Landoll Signer
- Francis E. Schoepf Signer

Handwritten signatures for Patricia Brogan, Gus Campuzano, James Parrish, Gayle Landoll, and Francis E. Schoepf.

Indicate A, B, C and/or D

- NA (1) Exercise all of the powers listed in (2) through (6).
(2) Open any deposit or checking account(s) in the name of this corporation.
(3) Endorse checks and orders for the payment of money and withdraw funds on deposit with this Financial Institution.
Number of authorized signatures required for this purpose
NA (4) Borrow money on behalf and in the name of this corporation, sign, execute and deliver promissory notes or other evidences of indebtedness.
Number of authorized signatures required for this purpose
NA (5) Endorse, assign, transfer, mortgage or pledge bills receivable, warehouse receipts, bills of lading, stocks, bonds, real estate or other property now owned or hereafter owned or acquired by this corporation as security for sums borrowed, and to discount the same, unconditionally guarantee payment of all bills received, negotiated or discounted and to waive demand, presentment, protest, notice of protest and notice of non-payment.
Number of authorized signatures required for this purpose
NA (6) Enter into written lease for the purpose of renting and maintaining a Safe Deposit Box in this Financial Institution.
Number of authorized persons required to gain access and to terminate the lease

D. I further certify that the Board of Directors of this corporation has, and at the time of adoption of this resolution had, full power and lawful authority to adopt the foregoing resolutions and to confer the powers granted to the persons named who have full power and lawful authority to exercise the same.

In Witness Whereof, I have hereunto subscribed my name and affixed the seal of this corporation on

9/15/00

(Date)

IMPRINT SEAL HERE

Attest by One Other Officer
Gayle Landoll, Vice President

Francis E. Schoepf, Secretary

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (Hereinafter referred to as "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 21st day of September, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION # 2000-86

WHEREAS the Kansas Workers Risk Cooperative for Counties has determined that the financial statements and financial reports for the year ended December 31, 1999, to be prepared in conformity with the requirements of K.S.A. 75-1120a(a) are not relevant to the requirements of the cash basis and budget basis laws of this state and are of no significant value to the Board of Trustees, members of the general public, or members of the Kansas Workers Risk Cooperative for Counties and;

WHEREAS there are no revenue bond ordinances or other ordinances or resolutions of the Cooperative which would require financial statements and financial reports to be prepared in conformity with K.S.A. 75-1120a(a) for the year ended December 31, 1999.

NOW, THEREFORE BE IT RESOLVED, by the Board of Trustees of Kansas Workers Risk Cooperative for Counties, in regular meeting duly assembled this 21st day of September, 2000, that the Board of Trustees request the Director of Accounts and Reports to waive the requirements of K.S.A. 75-1120a(a) as they apply to the Kansas Workers Risk Cooperative for Counties for the year ended December 31, 1999.

BE IT FURTHER RESOLVED that the Board of Trustees shall cause the financial statements and financial reports of Kansas Workers Risk Cooperative for Counties to be prepared on the statutory basis of accounting as promulgated by rules and regulations as set forth for the Kansas Insurance Commissioner.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 21st day of September, 2000.


Francis "Shep" Schoepf, Secretary

KWORC

KANSAS
WORKERS RISK COOPERATIVE
for COUNTIES

September 22, 2000

Trustees
Ralph Unger
Decatur County Commissioner
President

Gayle Landoll
Marshall County Clerk
Vice President

Francis "Shep" Schoepf
Reno County Commissioner
Secretary

Linda M. Buttron
Jefferson County Clerk
Comptroller

Doyle "Hooley" Alcorn
Jewell County Commissioner

Sam Weaver
Cherokee County
Commissioner

Bonnie Swartz
Gray County Clerk

Staff
James W. Parrish
Administrator

Dortha Bird
Deputy Administrator
& Staff Counsel

Carl Eyman
Deputy Administrator
& Loss Prevention

Richard Alexander
Accountant

Office Address
Jayhawk Towers
700 S.W. Jackson, Suite 200
Topeka, KS 66603

Telephones
Toll Free (877) 357 - 1069
(785) 357 - 1069
Facsimile (785) 233 - 5440

Internet
E-mail: kworcc@aol.com
Website: www.kworcc.com

Mr. Dale Brunton, Acting Director
Division of Accounts and Reports
900 SW Jackson - Room 351S
Landon State Office Building
Topeka, Kansas 66612-1248

Dear Director:

Pursuant to Resolution #2000-86, passed at its meeting on September 21, 2000, the Board of Trustees found that financial statements and financial reports prepared in conformity with generally accepted accounting principles are not relevant to the requirements of the cash basis and budget laws of Kansas and are of no significant value to the Board of Trustees, members of the general public, or members of the Kansas Workers Risk Cooperative for Counties.

In accordance with K.S.A. 75-1120a(c)(1), the Board of Trustees hereby requests a waiver from the preparation of financial statements and financial reports prepared in conformity with generally accepted accounting principles for the year ended December 31, 1999. It is the intention of the Cooperative to prepare its financial statements and financial reports utilizing the statutory basis of accounting in accordance with the rules and regulations as set forth by the Kansas Insurance Commissioner.

Accordingly, please accept the audited financial statements filed with your office on July 21, 2000. If you have questions or require anything further in this regard, please do not hesitate to give me a call.

Most sincerely,



Gayle Landoll, Vice President
Board of Trustees

GL:db

pc:File

KWORCC Board of Trustees

Enclosure

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (hereinafter "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 20th day of July, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION #2000-66

WHEREAS, the KWORCC Board of Trustees has engaged the firm of Wendling, Noe, Nelson and Johnson, LLC to undertake an independent audit of KWORCC's books and records for the year ending December 31, 1999 as required by KSA 12-2620(b);

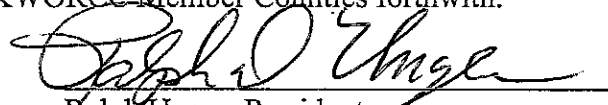
WHEREAS, the independent audit was completed and filed with the Kansas Insurance Department on June 30, 2000;

WHEREAS auditors Don R. Paxson, Glenn Wilson and Eric Otting met in Executive Session with the KWORCC Audit Committee on the 20th day of July, 2000; and,

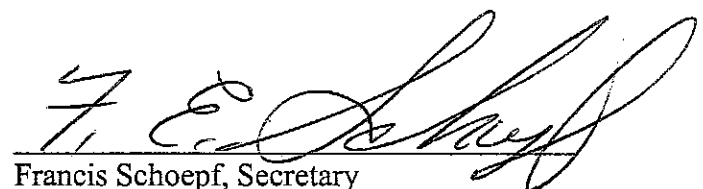
WHEREAS the Audit Committee, having discussed the independent audit with the auditors and having reviewed the audit reports with accompanying memoranda, recommends that the independent audit be accepted by the KWORCC Board of Trustees and distributed to Member Counties;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Trustees of Kansas Workers Risk Cooperative For Counties, that the independent audit prepared by the firm of Wendling, Noe, Nelson and Johnson for the fiscal year ending December 31, 1999 shall be adopted and filed in its books and records for public view; and,

BE IT FURTHER RESOLVED that KWORCC staff immediately distribute a photocopy of said independent audit report to each of the KWORCC Member Counties forthwith.


Ralph Unger, President

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 20th day of July, 2000.

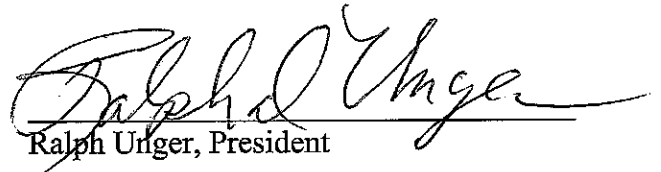

Francis Schoepf, Secretary

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (Hereinafter referred to as "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 13th day of April, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION #2000-37

BE IT RESOLVED, by the Board of Trustees of Kansas Workers Risk Cooperative For Counties, in regular meeting duly assembled this 13th day of April, 2000, that the Board of Trustees certifies that it terminated the KWORCC 401(k) employee retirement plan **effective August 12, 1999**. Further, the Board of Trustees directs staff to do all things necessary to finalize and close out said plan as of that effective date and any interested party is requested to cooperate fully with KWORCC staff in effectuating said plan termination.

BE IT FURTHER RESOLVED by the Board that Ralph Unger, President of KWORCC is authorized to apply his signature to this resolution as written authority by the KWORCC Board of Trustees for such termination of the KWORCC 401(k) employee retirement plan for all purposes relative thereto.


Ralph Unger, President

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 13th day of April, 2000.


Francis Schoepf, Secretary

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (hereinafter referred to as "KWORCC) hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Trustees of KWORCC at a meeting duly called and held on the 10th day of February, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION #00-19

WHEREAS some KWORCC staff members hold insurance and law licenses and act in their professional capacities to perform services for the KWORCC Pool, and,

WHEREAS the members of KWORCC staff are required to attend professional seminars and continuing education classes not only to maintain their insurance and law licenses but also to acquire knowledge and current information concerning workers compensation and insurance law and regulations, work place safety and administrative matters, and,

WHEREAS, the KWORCC Board of Trustees has determined that it is necessary and in the Pool's best interest for its staff to maintain professional licenses, attend educational seminars and maintain professional association membership,

NOW, THEREFORE BE IT RESOLVED, by the Board of Trustees of Kansas Workers Risk Cooperative for Counties, in regular meeting duly assembled this 10th day of February, 2000, that the Board of Trustees hereby approves payment of all license renewal fees and associated costs for its staff and the payment of costs to attend educational and training seminars necessary to maintain professional licenses and otherwise as needed and the payment of professional association dues;

BE IT FURTHER RESOLVED that this approval is limited to training seminars conducted within the State of Kansas, including the greater Kansas City area accessible by automobile. Any training seminar requiring travel by air and travel out of state shall require additional approval by the Board of Trustees after the Board is fully informed concerning the location, purpose, means of transportation, car rental and accommodation relative to such seminar or training and must provide express permission for attendance at such seminar or training.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 10th day of February, 2000.


Francis "Shep" Schoepf

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (Hereinafter referred to as "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 9th day of March, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION # 2000-27

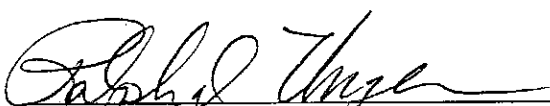
WHEREAS the Kansas Workers Risk Cooperative For Counties, has determined that Karen Persinger, Comptroller; Ralph Unger, President, Gayle Landoll, Vice-President; Francis "Shep" Schoepf, Secretary; and, James W. Parrish, Administrator of KWORCC, each of whom is currently a duly elected and acting officer or employee of KWORCC, are hereby designated and authorized, for and on behalf of KWORCC, to execute and deliver to Country Club Bank, National Association (hereinafter referred to as "Bank") the Wire Transfer of Funds Agreement attached hereto, which has been reviewed and approved by the Board.

NOW, THEREFORE BE IT RESOLVED, that the authority granted under this Resolution will continue in full force and effect until the Bank shall receive written notice from KWORCC of the revocation thereof by a resolution duly adopted by the Board. The undersigned Secretary also hereby certifies that each of the individuals listed above currently holds the office indicated adjacent to his/her name, and that the specimen signature directly below this paragraph is the signature of such individual, to wit:

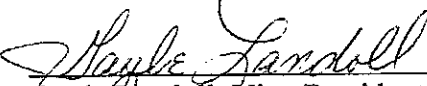
RESOLVED FURTHER, that the individuals identified by name and title herein above are authorized, for and on behalf of KWORCC, to execute and elect the alternative Security Procedures by initialing such Agreement and delivering Agreement to Bank.



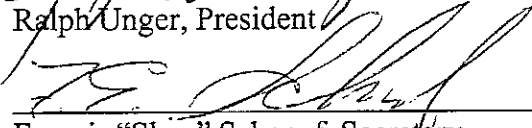
Karen Persinger, Comptroller



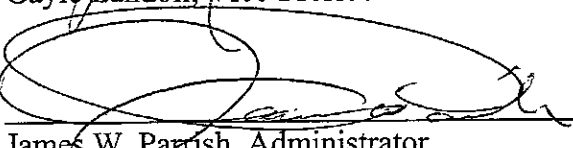
Ralph Unger, President



Gayle Landoll, Vice-President



Francis "Shep" Schoepf, Secretary



James W. Parrish, Administrator

Tax ID# 48-1148078

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 9th day of March, 2000.



Francis "Shep" Schoepf

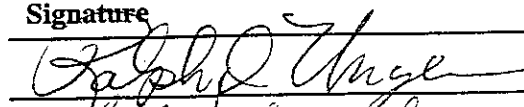
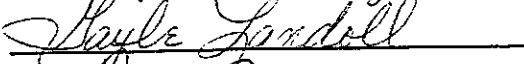
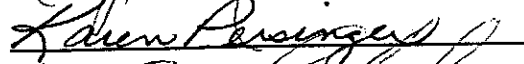
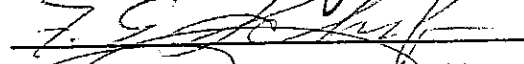
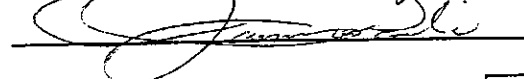
Certified Copy of Resolutions of Board of Directors

I, Francis Schoepf, do hereby certify that I am the duly elected and qualified Secretary and keeper of The records and corporate seal; of KWORCC, a corporation duly organized and located in Topeka (city), existing under the laws of Kansas (state). I do hereby certify that at a meeting of the Board of Directors of this bank, duly held on the 9th day of March, ~~19~~ 2000 at which a quorum was present and acting throughout, the following Resolutions and the provisions thereof were (i) duly adopted; (ii) remain in full force and effect as of the date hereof; and (iii) are in conformity with the Charter and Bylaws of this Bank.

Security/Safekeeping Transactions

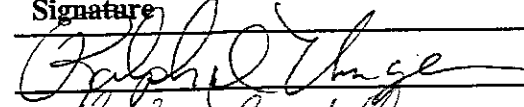
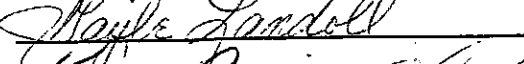
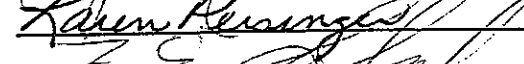
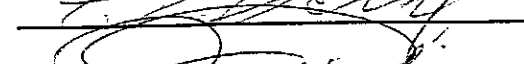
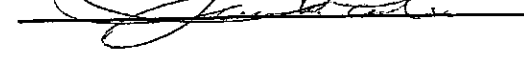
RESOLVED that this Bank has approved Country Club Bank, National Association as on investment source for security transactions on our behalf.

RESOLVED, FURTHER, that any one of the persons whose name appears below is authorized to direct investments transactions and has authority to issue safekeeping instructions, if applicable, with Country Club Bank, National Association for us:

Signature	Typed Name	Title
	Ralph Unger	President
	Gayle Landoll	Vice-President
	Karen Persinger	Comptroller
	Francis Schoepf	Secretary
	James W. Parrish	Administrator

Funds Transfer

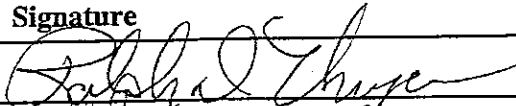
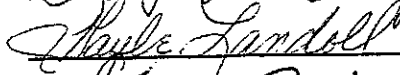
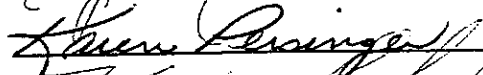
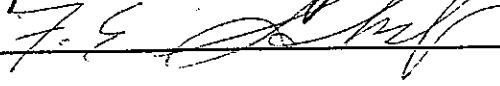
RESOLVED, that any one of the persons whose name appears below is authorized to transfer funds through Country Club Bank, National Association on behalf of this corporation as provided herein:

Signature	Typed Name	Title
	Ralph Unger	President
	Gayle Landoll	Vice-President
	Karen Persinger	Comptroller
	Francis Schoepf	Secretary
	James W. Parrish	Administrator

Repurchase/Reverse Repurchase Agreements

RESOLVED that this Bank enter into a Master Repurchase Agreement with Country Club Bank, National Association.

RESOLVED, FURTHER, that any one of the persons whose name appears below is authorized to execute a Master Repurchase Agreement with Country Club Bank, National Association.

Signature	Typed Name	Title
	Ralph Unger	President
	Gayle Landoll	Vice-President
	Karen Persinger	Comptroller
	Francis Schoepf	Secretary

General Resolutions

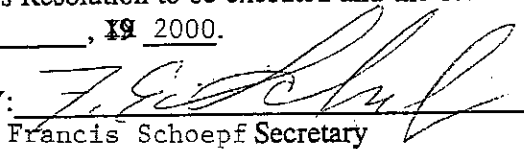
RESOLVED, FURTHER, that any of the person authorized by the foregoing resolution to direct security transactions, safekeeping transactions, funds transfers or repurchase transactions may effect such authority by telephone or by written instructions to Country Club Bank, National Association and Country Club Bank, National Association shall be empowered to accept such verbal or written instructions.

RESOLVED, FURTHER, that the foregoing resolutions shall remain in full force and effect until written notice of amendment or rescision thereof shall have been delivered to and received for by Country Club Bank, National Association the foregoing resolutions.

RESOLVED, FURTHER, that the appropriate officers of this bank are hereby authorized and directed to take any and all other actions they may deem necessary to fully effectuate the foregoing resolutions.

In witness whereof, the undersigned has caused this Resolution to be executed and the seal of this Bank to be hereunto appended the 9th day of March, ~~19~~ 2000.

 (Seal)

BY: 
Francis Schoepf Secretary

I, Ralph Unger, ~~and~~ ^{President & Trustee} ~~director~~ of said corporation, do hereby certify that the foregoing is a correct copy of a resolution adopted by the Board of Directors of said Corporation, as set forth above.

By: 
Ralph Unger Signature

CORPORATE AUTHORIZATION RESOLUTION

DDA0101923

COMMUNITY NATIONAL BANK
5431 SW 29TH
TOPEKA, KS 66614

By: KANSAS WORKERS RISK COOPERATIVE FOR COUNTIE
700 SW JACKSON ST STE 200
TOPEKA, KS 66603-3757

Referred to in this document as "Financial Institution"

Referred to in this document as "Corporation"

I, KAREN PERSINGER, certify that I am Secretary (clerk) of the above named corporation organized under the laws of KANSAS, Federal Employer I.D. Number 48-1148078, engaged in business under the trade name of KWORCC, and that the resolutions on this document are a correct copy of the resolutions adopted at a meeting of the Board of Directors of the Corporation duly and properly called and held on 10 FEB 2000 (date).

These resolutions appear in the minutes of this meeting and have not been rescinded or modified.

AGENTS Any agent listed below, subject to any written limitations, is authorized to exercise the powers granted as indicated below:

Table with 3 columns: Name and Title or Position, Signature, Facsimile Signature (if used). Rows include Karen Persinger (COMPTLR), Ralph Unger (PRESIDENT), James Parish (ADMINSTR), and empty rows D, E, F.

POWERS GRANTED (Attach one or more Agents to each power by placing the letter corresponding to their name in the area before each power. Following each power indicate the number of Agent signatures required to exercise the power.)

Table with 3 columns: Indicate A, B, C, D, E, and/or F; Description of Power; Indicate number of signatures required. Powers include exercising all powers, opening accounts, endorsing checks, borrowing money, etc.

LIMITATIONS ON POWERS The following are the Corporation's express limitations on the powers granted under this resolution.

EFFECT ON PREVIOUS RESOLUTIONS This resolution supersedes resolution dated . If not completed, all resolutions remain in effect.

CERTIFICATION OF AUTHORITY

I further certify that the Board of Directors of the Corporation has, and at the time of adoption of this resolution had, full power and lawful authority to ratify the foregoing resolutions and to confer the powers granted to the persons named who have full power and lawful authority to exercise the same.

If checked, the Corporation is a non-profit corporation.

In Witness Whereof, I have subscribed my name to this document and affixed the seal of the Corporation on (date).

Attest by One Other Officer: Gayle Landoll, Vice-President. Secretary: Francis "Shep" Schoepf, Sec. Printed on: 02/07/00

RESOLUTIONS

The Corporation named on this resolution resolves that.

- (1) The Financial Institution is designated as a depository for the funds of the Corporation and to provide other financial accommodations indicated in this resolution.
This resolution shall continue to have effect until express written notice of its rescission or modification has been received and recorded by the Financial Institution. Any and all prior resolutions adopted by the Board of Directors of the Corporation and certified to the Financial Institution as governing the operation of this corporation's account(s), are in full force and effect, until the Financial Institution receives and acknowledges an express written notice of its revocation, modification or replacement. Any revocation, modification or replacement of a resolution must be accompanied by documentation, satisfactory to the Financial Institution, establishing the authority for the changes.
(3) The signature of an Agent on this resolution is conclusive evidence of their authority to act on behalf of the Corporation. Any Agent, so long as they act in a representative capacity as agents of the Corporation, is authorized to make any and all other contracts, agreements, stipulations and orders which they may deem advisable for the effective exercise of the powers indicated on page one, from time to time with the Financial Institution, subject to any restrictions on this resolution or otherwise agreed to in writing.
(4) All transactions, if any, with respect to any deposits, withdrawals, rediscounts and borrowings by or on behalf of the Corporation with the Financial Institution prior to the adoption of this resolution are hereby ratified, approved and confirmed.
(5) The Corporation agrees to the terms and conditions of any account agreement, properly opened by any Agent of the Corporation. The Corporation authorizes the Financial Institution, at any time, to charge the Corporation for all checks, drafts, or other orders, for the payment of money, that are drawn on the Financial Institution, so long as they contain the required number of signatures for this purpose.
(6) The Corporation acknowledges and agrees that the Financial Institution may furnish at its discretion automated access devices to Agents of the Corporation to facilitate those powers authorized by this resolution or other resolutions in effect at the time of issuance. The term "automated access device" includes, but is not limited to, credit cards, automated teller machines (ATM), and debit cards.
(7) The Corporation acknowledges and agrees that the Financial Institution may rely on alternative signature and verification codes issued to or obtained from the Agent named on this resolution. The term "alternative signature and verification codes" includes, but is not limited to, facsimile signatures on file with the Financial Institution, personal identification numbers (PIN), and digital signatures. If a facsimile signature specimen has been provided on this resolution, (or that are filed separately by the Corporation with the Financial Institution from time to time) the Financial Institution is authorized to treat the facsimile signature as the signature of the Agent(s) regardless of by whom or by what means the facsimile signature may have been affixed so long as it resembles the facsimile signature specimen on file. The Corporation authorizes each Agent to have custody of the Corporation's private key used to create a digital signature and to request issuance of a certificate listing the corresponding public key. The Financial Institution shall have no responsibility or liability for unauthorized use of alternative signature and verification codes unless otherwise agreed in writing.

FOR FINANCIAL INSTITUTION USE ONLY

acknowledged and received on _____ (date) by _____ (initials) This resolution is superseded by resolution dated _____

Comments:

CORPORATE AUTHORIZATION RESOLUTION

DDA0300128

COMMUNITY NATIONAL BANK
5431 SW 29TH
TOPEKA, KS 66614

By: KANSAS WORKERS RISK COOPERATIVE FOR COUNTIE
700 SW JACKSON ST STE 200
TOPEKA, KS 66603-3757

Referred to in this document as "Financial Institution"

Referred to in this document as "Corporation"

I, KAREN PERSINGER, certify that I am Secretary (clerk) of the above named corporation organized under the laws of KANSAS, Federal Employer I.D. Number 48-1148078, engaged in business under the trade name of KWORCC, and that the resolutions on this document are a correct copy of the resolutions adopted at a meeting of the Board of Directors of the Corporation duly and properly called and held on 10 FEB 2000 (date). These resolutions appear in the minutes of this meeting and have not been rescinded or modified.

AGENTS Any agent listed below, subject to any written limitations, is authorized to exercise the powers granted as indicated below:

Table with 3 columns: Name and Title or Position, Signature, Facsimile Signature (if used). Rows include Karen Persinger (COMPTLR), Ralph Unger (PRESIDENT), James Parish (ADMINSTR), and empty rows D, E, F.

POWERS GRANTED (Attach one or more Agents to each power by placing the letter corresponding to their name in the area before each power. Following each power indicate the number of Agent signatures required to exercise the power.)

Table with 3 columns: Indicate A, B, C, and/or F; Description of Power; Indicate number of signatures required. Powers include: (1) Exercise all of the powers listed in this resolution, (2) Open any deposit or share account(s) in the name of the Corporation, (3) Endorse checks and orders for the payment of money or otherwise withdraw or transfer funds on deposit with this Financial Institution, (4) Borrow money on behalf and in the name of the Corporation, sign, execute and deliver promissory notes or other evidences of indebtedness, (5) Endorse, assign, transfer, mortgage or pledge bills receivable, warehouse receipts, bills of lading, stocks, bonds, real estate or other property now owned or hereafter owned or acquired by the Corporation as security for sums borrowed, and to discount the same, unconditionally guarantee payment of all bills received, negotiated or discounted and to waive demand, presentment, protest, notice of protest and notice of non-payment, (6) Enter into a written lease for the purpose of renting, maintaining, accessing and terminating a Safe Deposit Box in this Financial Institution, (7) Other.

LIMITATIONS ON POWERS The following are the Corporation's express limitations on the powers granted under this resolution.

EFFECT ON PREVIOUS RESOLUTIONS This resolution supersedes resolution dated . If not completed, all resolutions remain in effect.

CERTIFICATION OF AUTHORITY

I further certify that the Board of Directors of the Corporation has, and at the time of adoption of this resolution had, full power and lawful authority to adopt the foregoing resolutions and to confer the powers granted to the persons named who have full power and lawful authority to exercise the powers. (Apply seal below where appropriate.)

If checked, the Corporation is a non-profit corporation.

In Witness Whereof, I have subscribed my name to this document and affixed the seal of the Corporation on (date).

Attest by One Other Officer Gayle Landoll, Vice-President Francis "Shep" Schoepf, Secretary Printed on: 02/07/00

RESOLUTIONS

The Corporation named on this resolution resolves that,

- (1) The Financial Institution is designated as a depository for the funds of the Corporation and to provide other financial accommodations indicated in this resolution.
This resolution shall continue to have effect until express written notice of its rescission or modification has been received and recorded by the Financial Institution. Any and all prior resolutions adopted by the Board of Directors of the Corporation and certified to the Financial Institution as governing the operation of this corporation's account(s), are in full force and effect, until the Financial Institution receives and acknowledges an express written notice of its revocation, modification or replacement. Any revocation, modification or replacement of a resolution must be accompanied by documentation, satisfactory to the Financial Institution, establishing the authority for the changes.
(3) The signature of an Agent on this resolution is conclusive evidence of their authority to act on behalf of the Corporation. Any Agent, so long as they act in a representative capacity as agents of the Corporation, is authorized to make any and all other contracts, agreements, stipulations and orders which they may deem advisable for the effective exercise of the powers indicated on page one, from time to time with the Financial Institution, subject to any restrictions on this resolution or otherwise agreed to in writing.
(4) All transactions, if any, with respect to any deposits, withdrawals, rediscounts and borrowings by or on behalf of the Corporation with the Financial Institution prior to the adoption of this resolution are hereby ratified, approved and confirmed.
(5) The Corporation agrees to the terms and conditions of any account agreement, properly opened by any Agent of the Corporation. The Corporation authorizes the Financial Institution, at any time, to charge the Corporation for all checks, drafts, or other orders, for the payment of money, that are drawn on the Financial Institution, so long as they contain the required number of signatures for this purpose.
(6) The Corporation acknowledges and agrees that the Financial Institution may furnish at its discretion automated access devices to Agents of the Corporation to facilitate those powers authorized by this resolution or other resolutions in effect at the time of issuance. The term "automated access device" includes, but is not limited to, credit cards, automated teller machines (ATM), and debit cards.
(7) The Corporation acknowledges and agrees that the Financial Institution may rely on alternative signature and verification codes issued to or obtained from the Agent named on this resolution. The term "alternative signature and verification codes" includes, but is not limited to, facsimile signatures on file with the Financial Institution, personal identification numbers (PIN), and digital signatures. If a facsimile signature specimen has been provided on this resolution, (or that are filed separately by the Corporation with the Financial Institution from time to time) the Financial Institution is authorized to treat the facsimile signature as the signature of the Agent(s) regardless of by whom or by what means the facsimile signature may have been affixed so long as it resembles the facsimile signature specimen on file. The Corporation authorizes each Agent to have custody of the Corporation's private key used to create a digital signature and to request issuance of a certificate listing the corresponding public key. The Financial Institution shall have no responsibility or liability for unauthorized use of alternative signature and verification codes unless otherwise agreed in writing.

FOR FINANCIAL INSTITUTION USE ONLY

acknowledged and received on _____ (date) by _____ (initials) This resolution is superseded by resolution dated _____ .

Comments:

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (Hereinafter referred to as "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 14th day of December, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION # 2000-106

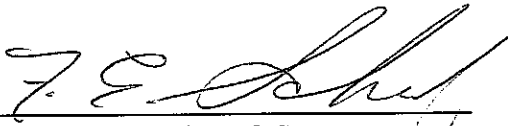
WHEREAS, KWORCC presented bids to write workers compensation coverage to Ellsworth County, Rush County and Harper County for policy year 2001;

WHEREAS, the Commissioners at those counties voted unanimously to accept KWORCC's bids to write their workers compensation insurance;

WHEREAS, it is in the best interest of the Pool to accept Ellsworth County, Rush County and Harper County into the pool as a Member Counties;

NOW, THEREFORE, it is RESOLVED by the KWORCC Board of Trustees to accept Ellsworth County, Rush County and Harper County as a KWORCC Member Counties. Accordingly, KWORCC staff shall present resolutions, bylaws and disclosure statements for signature by Ellsworth County, Rush County and Harper County and do all other things necessary to provide full workers compensation coverage to said counties, effective January 1, 2001.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 14th day of December, 2000.


Francis "Shep" Schoepf, Secretary

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (Hereinafter referred to as "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 14th day of December, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION # 2000-107

WHEREAS the Kansas Workers Risk Cooperative for Counties has determined that the financial statements and financial reports for the year ended December 31, 2000, to be prepared in conformity with the requirements of K.S.A. 75-1120a(a) are not relevant to the requirements of the cash basis and budget basis laws of this state and are of no significant value to the Board of Trustees, members of the general public, or members of the Kansas Workers Risk Cooperative for Counties and;

WHEREAS there are no revenue bond ordinances or other ordinances or resolutions of the Cooperative which would require financial statements and financial reports to be prepared in conformity with K.S.A. 75-1120a(a) for the year ended December 31, 2000.

NOW, THEREFORE BE IT RESOLVED, by the Board of Trustees of Kansas Workers Risk Cooperative for Counties, in regular meeting duly assembled this 14th day of December, 2000, that the Board of Trustees request the Director of Accounts and Reports to waive the requirements of K.S.A. 75-1120a(a) as they apply to the Kansas Workers Risk Cooperative for Counties for the year ended December 31, 2000.

BE IT FURTHER RESOLVED that the Board of Trustees shall cause the financial statements and financial reports of Kansas Workers Risk Cooperative for Counties to be prepared on the statutory basis of accounting as promulgated by rules and regulations as set forth for the Kansas Insurance Commissioner.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 14th day of December, 2000.


Francis "Shep" Schoepf, Secretary

I, Francis "Shep" Schoepf, Secretary of Kansas Workers Risk Cooperative for Counties (Hereinafter referred to as "KWORCC") hereby certify that the following is a true and correct copy of a Resolution duly adopted by the Board of Directors of KWORCC at a meeting duly called and held on the 14th day of December, 2000, at which a quorum was present and that said Resolution has not been rescinded and is still in full force and effect:

RESOLUTION #2000-111

WHEREAS, the KWORCC Board of Trustees has directed staff to calculate the premiums for workers compensation coverage for Member Counties for policy year 2001, as provided by law using current published workers compensation loss cost rates, NCCI experience modification factors and other factors which effect the premium;

WHEREAS, the Kansas Insurance Department has not yet published workers compensation loss cost rates, but the experience modification factors have been calculated and all estimated payroll from KWORCC Member Counties has been provided to KWORCC (with the exception of one Member County, who assures staff that the information is forthcoming);

WHEREAS, the attached itemization for estimated premium for the year 2001 reflects that calculation by staff, within the foregoing premises (attached);

WHEREAS the insurance renewal for Member Counties is January 1, 2001;

NOW, THEREFORE, the KWORCC Board of Trustees RESOLVES to adopt the attached rates of premium for the Member Counties, as modified by the updated payroll for the one Member County, subject to change upon publication of the loss cost rates by the Kansas Insurance Department; provided, however, if the rates are published prior to the end of the year, KWORCC Staff is directed to send out the premium statements with the published rates;

FURTHER RESOLVED by the Board that KWORCC staff prepare the worksheets and premium invoices in accordance with the foregoing, and forward the same to the Member Counties for payment;

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 14th day of December, 2000.


Francis "Shep" Schoepf, Secretary

Kansas Workers Risk Cooperative for Counties
January 1, 2001 to January 1, 2002
Premium Analysis Worksheet

Named Insured	Certificate Number	Effective Date	Manual Premium	Premium Subject to E.M.	Exp. Mod.	Modified Premium	Advance Discount	Standard Premium	Premium Discount	Expense Constant	Total Premium	Total Payroll
Anderson County	1201 AD 01	01/01/2001	\$58,131	\$59,120	0.89	\$2,616	0.85	\$4,724	\$4,338	\$160	\$40,546	\$1,648,226
Barber County	1201 BR 01	01/01/2001	\$38,420	\$39,073	0.87	\$3,994	0.85	\$2,895	\$2,601	\$160	\$26,454	\$1,489,160
Cherokee County	1201 CE 01	01/01/2001	\$91,694	\$93,253	1.16	\$108,173	0.88	\$95,192	\$9,805	\$160	\$85,948	\$2,934,901
Cloud County	1201 CO 01	01/01/2001	\$76,859	\$78,166	0.83	\$64,877	0.80	\$51,902	\$5,086	\$160	\$46,976	\$2,379,989
Comanche County	1201 CM 01	01/01/2001	\$27,648	\$28,118	0.92	\$25,869	0.90	\$23,282	\$2,026	\$160	\$21,416	\$862,013
Comanche Hospital	1201 CH 01	01/01/2001	\$12,132	\$12,339	0.92	\$11,352	0.90	\$10,216	\$593	\$160	\$9,784	\$1,228,920
Decatur County	1201 DE 01	01/01/2001	\$27,144	\$27,606	1.45	\$40,028	0.85	\$34,024	\$3,164	\$160	\$31,020	\$954,111
Edwards County	1201 EW 01	01/01/2001	\$32,322	\$32,871	0.76	\$24,982	0.95	\$23,733	\$1,994	\$160	\$21,900	\$1,036,011
Elk County	1201 EK 01	01/01/2001	\$25,739	\$26,177	1.63	\$42,668	0.95	\$40,535	\$3,891	\$160	\$36,804	\$894,863
Ellsworth County	1201 EL 01	01/01/2001	\$50,753	\$51,616	0.92	\$47,487	0.75	\$35,615	\$3,490	\$160	\$32,285	\$1,561,784
Franklin County	1201 FA 01	01/01/2001	\$149,582	\$152,125	0.92	\$139,955	0.75	\$104,966	\$11,021	\$160	\$94,105	\$5,041,593
Geary County	1201 GA 01	01/01/2001	\$106,828	\$108,644	1.16	\$126,027	0.89	\$111,534	\$11,823	\$160	\$99,871	\$4,514,650
Gove County	1201 GV 01	01/01/2001	\$32,236	\$32,784	0.93	\$30,489	0.85	\$25,916	\$2,281	\$160	\$23,795	\$803,360
Grant County	1201 GT 01	01/01/2001	\$77,424	\$78,740	1.06	\$83,465	0.85	\$70,945	\$7,095	\$160	\$64,011	\$2,454,544
Gray County	1201 GY 01	01/01/2001	\$78,202	\$79,531	0.78	\$62,034	0.80	\$49,627	\$4,863	\$160	\$44,924	\$2,190,508
Harper County	1201 HP 01	09/01/2001	\$78,826	\$80,166	1.02	\$81,769	0.75	\$61,327	\$6,071	\$160	\$55,416	\$2,161,329
Jefferson County	1201 JF 01	01/01/2001	\$118,417	\$120,430	0.75	\$90,323	0.85	\$76,774	\$7,831	\$160	\$69,103	\$4,253,793
Jewell County	1201 JW 01	01/01/2001	\$66,112	\$67,236	1.10	\$73,959	0.95	\$70,261	\$7,096	\$160	\$63,325	\$1,489,372
Lincoln County	1201 LN 01	01/01/2001	\$49,610	\$50,453	1.15	\$58,021	0.90	\$49,661	\$4,961	\$160	\$47,418	\$1,354,121
Marshall County	1201 MA 01	01/01/2001	\$65,067	\$66,173	0.70	\$46,321	0.75	\$34,741	\$3,231	\$160	\$31,670	\$1,962,776
Meade County	2201 ME 01	01/01/2001	\$59,036	\$60,039	0.90	\$40,035	0.95	\$51,333	\$4,928	\$160	\$46,565	\$1,750,997
Miami County	1201 MI 01	01/01/2001	\$188,174	\$191,373	1.11	\$212,424	0.95	\$201,802	\$23,207	\$160	\$178,755	\$6,320,750
Lyon County	1201 LY 01	01/01/2001	\$143,524	\$145,964	1.25	\$182,455	0.75	\$136,841	\$15,053	\$160	\$121,949	\$6,549,803
Mitchell County	1201 MT 01	01/01/2001	\$64,593	\$65,691	0.86	\$56,494	0.95	\$53,670	\$5,313	\$160	\$48,516	\$1,928,621
Morton County	1201 MO 01	01/01/2001	\$51,918	\$52,801	0.78	\$41,185	0.85	\$35,007	\$3,256	\$160	\$31,911	\$1,576,950
Neosho County	1201 NO 01	01/01/2001	\$51,680	\$52,559	1.29	\$67,801	0.95	\$64,411	\$6,506	\$160	\$58,066	\$2,108,236
Norton County	1201 NR 01	01/01/2001	\$48,310	\$49,131	0.87	\$42,744	0.75	\$32,058	\$3,046	\$160	\$29,173	\$1,543,997
Oseage County	1201 OS 01	01/01/2001	\$66,109	\$67,233	1.30	\$87,403	0.78	\$68,578	\$6,926	\$160	\$61,810	\$2,429,175
Osborne County	1201 OB 01	01/01/2001	\$37,065	\$37,696	0.74	\$27,895	0.85	\$23,711	\$2,063	\$160	\$21,808	\$1,090,091
Ottawa County	1201 OT 01	01/01/2001	\$64,737	\$65,837	0.75	\$49,378	0.85	\$41,971	\$4,029	\$160	\$38,102	\$1,794,699
Pawnee County	1201 PW 01	01/01/2001	\$51,959	\$52,842	0.70	\$36,989	0.80	\$29,591	\$2,693	\$160	\$27,059	\$2,026,452
Rawlins County	1201 RW 01	01/01/2001	\$31,142	\$31,672	0.73	\$23,128	0.80	\$18,496	\$1,480	\$160	\$17,176	\$884,500
Reno County	1201 RN 01	01/01/2001	\$283,205	\$288,019	0.94	\$270,738	0.95	\$257,201	\$30,093	\$160	\$227,269	\$10,763,152
Rush County	1201 RU 01	01/01/2001	\$43,201	\$43,935	1.04	\$45,692	0.85	\$38,839	\$3,690	\$160	\$35,309	\$1,036,000
Russell County	1201 RS 01	01/01/2001	\$50,191	\$51,044	0.74	\$37,773	0.90	\$33,986	\$3,162	\$160	\$30,994	\$1,688,732
Saline County	1201 SL 01	01/01/2001	\$223,517	\$227,316	0.74	\$168,214	0.80	\$134,571	\$14,668	\$160	\$120,063	\$7,413,870
Sheridan County	1201 SH 01	01/01/2001	\$29,648	\$30,152	0.96	\$28,946	0.95	\$27,499	\$2,447	\$160	\$25,211	\$916,036
Stevens County	1201 SE 01	01/01/2001	\$115,598	\$117,564	0.78	\$81,700	0.80	\$73,360	\$7,483	\$160	\$66,037	\$5,822,180
Thomas County	1201 TO 01	01/01/2001	\$37,549	\$38,187	0.98	\$37,423	0.80	\$29,939	\$2,724	\$160	\$27,374	\$1,332,062
Wallace County	1201 WL 01	01/01/2001	\$18,310	\$18,622	0.84	\$15,642	0.85	\$13,296	\$804	\$160	\$12,552	\$555,374
Total Premium			\$2,922,612	\$2,972,296		2,822,461		2,412,597	\$246,930	\$6,400	\$2,172,067	\$100,757,681