

I, Gary Caspers, Secretary of Kansas Workers Risk Cooperative for Counties (KWORCC), hereby certify that the following is a true and correct copy of a Resolution duly adopted by unanimous vote of the Board of Trustees of KWORCC at a meeting duly called and held on the 30<sup>th</sup> day of January 2020 at which a quorum was present:

### **RESOLUTION # 2020-06**

WHEREAS KWORCC has determined that the financial statements and financial reports to be prepared for the year ending December 31, 2019, if prepared in conformity with the requirements of K.S.A. 75-1120a(a) will not be 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 KWORCC;

WHEREAS there are no revenue bond ordinances or other ordinances or resolutions of KWORCC that would require financial statements and financial reports to be prepared in conformity with K.S.A. 75-1120a(a) for the year ending December 31, 2019;

NOW, THEREFORE BE IT RESOLVED, by the Board of Trustees of KWORCC, in its regular meeting duly assembled this 30<sup>th</sup> day of January 2020, that the Board of Trustees waives the requirements of K.S.A. 75-1120a(a) as they apply to KWORCC for the year ending December 31, 2019.

BE IT FURTHER RESOLVED that the Board of Trustees shall cause the financial statements and financial reports of KWORCC to be prepared on the statutory basis of accounting as promulgated by rules and regulations of the Kansas Insurance Commissioner.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 30<sup>th</sup> day of January 2020.

  
Gary Caspers Secretary

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**January 30, 2020 at 1:00 pm via Teleconference**  
**700 SW Jackson, Ste 200**  
**Topeka, KS 66603**

The January 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:07 p.m. on January 30, 2020 in Topeka by Board President Sandy Barton. Trustees attending included: Sandy Barton, Stanton County Clerk, President; Bonnie “Rob” Roberts, Miami County Commissioner, Vice President; Linda Buttron, Jefferson County Clerk, Secretary; Gary Caspers, Cloud County Commissioner; Stan McEvoy, Decatur County Commissioner; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha O. Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Solutions (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), and Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ) and Osage County Sheriff Laurie Dunn.

President Barton then addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish recommended the addition of Agenda Item No. 3a, “Introduction of Laurie Dunn, Sheriff, Osage County”. Mr. Roberts moved to approve the agenda as presented. Mr. Caspers seconded the motion which CARRIED unanimously.

President Barton then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of December 19, 2019.” Mr. Caspers moved to approve the minutes as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

Next Mr. Parrish introduced Sheriff Laurie Dunn under Agenda Item No. 3a. He started by explaining that the trustees are selected from the six highway districts with one At Large Member. Sheriff Dunn has been Sherriff of Osage County for 16 years and with the department for 39 years.

Next, President Barton asked Mr. Parrish to address Agenda Item No. 4, "Election of Officers and Establish Committees." Mr. Parrish then described the slate of officers recommended by staff after consultation with the board members. The slate of officers includes Rob Roberts, President; Linda Buttron, Vice-President; Gary Caspers, Secretary and Stan McEvoy, Controller. Mr. Parrish then described recommendations for committee chairs and membership which includes Wayne Wilt, Chair of Personnel Committee with Stan McEvoy and Gary Caspers as committee members; Sandy Barton as Chair of Investment Committee with Gary Caspers and Rob Roberts as committee members; and Stan McEvoy as Chair of Audit Committee with Linda Buttron and Wayne Wilt as committee members. Ms. Buttron moved to close nominations, elect the slate of officers and approve appointment of committee members as proposed. Mr. McEvoy seconded the motion which CARRIED unanimously.

Past President Barton proceeded to Agenda Item No. 5a, the Administrator's Report, "Checks Requiring Board Approval and Ratification of Electronic Transfers of Funds." Mr. Parrish itemized the checks for approval and the electronic transfers of funds for ratification. Mr. Wilt moved to approve the checks and ratify the electronic transfers of funds as presented. Mr. McEvoy seconded the motion which CARRIED unanimously.

Next, Mr. Parrish addressed Agenda Item No 5b, "Waiver of GAAP, Resolution No. 2020-06." He asked Ms. Dukes to explain the purpose of the resolution, which is to comply with Kansas Insurance Department (KID) statutory accounting requirements as opposed to generally accepted accounting principles. Mr. Roberts moved to adopt the resolution. Mr. McEvoy seconded the motion which CARRIED unanimously.

Past President Barton proceeded to Agenda Item No. 6, "Marketing Report." Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

Past President Barton then asked WNNJ to address Agenda Item No. 7, "Financial Report." Ms. Dukes discussed the preliminary financial statements for December 2019 and responded to questions. Mr. Caspers moved to receive and file the financial reports. Ms. Buttron seconded the motion which CARRIED unanimously.

Ms. Dukes then discussed in detail the interim, pre-audited December 31, 2019 quarterly financial report she prepared for filing with the KID. Mr. Roberts moved to approve filing the report with KID as proposed. Mr. McEvoy seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the check register for December 2019 and asked for questions or any discussion. Whereupon, Mr. Wilt moved to approve checks No. 19094 through 19151 and the direct debits. Mr. Caspers seconded the motion which CARRIED unanimously.

Finally, Ms. Dukes reviewed the Equities Investment Update as of December 31, 2019.

Past President Barton addressed Agenda Item No. 8, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 8a, "Claims Report," Ms. Chamberland reported on claims and answered questions. She requested approval of two pending settlements. Mr. Roberts moved to approve the proposed course of action for claim numbers 17683022 and 18714312. Mr. Wilt seconded the motion which CARRIED unanimously.

Ms. Chamberland then addressed Agenda Item No. 8b, "Medical Bill Review Report," stating that KWORCC experienced a savings of 55% for the month of December due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 8c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2015 through December 2019. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of December 2019 and should not be considered a guarantee of either good or poor ultimate-loss performance.

Past President Barton called upon Mr. Mann for Agenda Item No. 9, "Loss Prevention and County Visits." Mr. Mann reported that year to date, the loss prevention staff made 33 total visits to the member counties, an average of 1.57 visits per working day (exceeding goal of 1.5). The Loss Prevention staff have found 62 safety issues so far this year. Mr. Mann answered questions concerning the reports.


Past President Barton addressed Agenda Item No. 10, "Legal Report." Mr. Parrish stated there was no legal report at this time.

Under Agenda item No 11, "Committee Reports", Past President Barton reminded the Board that there is a Personnel Committee Meeting prior to the February 20<sup>th</sup> Board meeting.

Past President Barton asked if there was anything for the Board to consider under Agenda Item No. 12, "Other Items." Mr. Parrish reminded the board of PRIMA coming up in June. He then addressed the vacancy of the At Large position on the KWORCC Board of Trustees. He pointed out that after today, Sheriff Dunn has met the Bylaw requirement of attending one Board meeting before being eligible to serve on the Board of Trustees. Accordingly, Mr. Parrish recommended that the Board take action at their February 20, 2020 Board meeting to fill the vacancy.

There being no additional business, Past President Barton declared the meeting adjourned at 2:13pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 20th day of February 2020.

  
Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Personnel Committee**  
**Kansas Worker Risk Cooperative for Counties**  
**September 26, 2019 at 12:15 pm**  
**Clubhouse Inn**  
**924 SW Henderson Road**  
**Topeka, KS 66615**

On Thursday, September 26, 2019, the Personnel Committee of the Kansas Workers Risk Cooperative for Counties (“KWORCC”) met at the Clubhouse Inn, Topeka, Kansas. The meeting was called to order by Stan McEvoy at 12:19 p.m. Committee Members participating included: Stan McEvoy, Decatur County Commissioner and Gary Caspers, Cloud County Commissioner. Also present was KWORCC President, Sandy Barton, Stanton County Clerk, and Jim Parrish, KWORCC Administrator.

Mr. Caspers moved to approve the Agenda. Ms. Barton seconded the motion which CARRIED unanimously.

Ms. Barton moved to approve the Committee’s minutes dated February 28, 2019; Mr. Caspers seconded the motion which CARRIED unanimously.

Mr. McEvoy requested that Mr. Parrish address Review of Staff Performance. Mr. Parrish reviewed the performance of KWORCC staff members in the preceding year, complimenting all on the high level of professionalism and productivity, pointing out that his message is repeated each year because the staff continues to improve.

Mr. Parrish complimented Dortha Bird for her leadership in helping other staff become better organized and her attention to detail ensuring all levels of administration are handled properly. Mr. Parrish stated that Ms. Bird’s legal skills are invaluable in assisting staff and county members with coverage, regulatory and underwriting issues, and in fine-tuning the contractual and other responsibilities with contractors for claims, risk management, excess insurance and other insurance coverages, actuarial services, accounting, payroll auditors, independent auditors, advertising and promotional and the Kansas Association of Counties.

Next, Mr. Parrish noted that Brandon Mann, while continuing his full schedule of county visits and training, has been proactive in developing new approaches to education and training and has taken on management responsibilities of all loss prevention efforts. Mr. Parrish noted that Ben Woner continues to gain skill and experience, currently taking responsibility for safety inspections at 51 KWORCC member counties located in the western most part of the state. Ben is also seeking education opportunities to improve his skills in this field to better serve his mission. Mr. Parrish complimented Nicole Jarboe-Paxson for her professional and detailed work in newsletter and other publications and providing information and support for the membership, staff members and Trustees. He also expressed that Mr. Ralph Unger continues to be a source of information, promotion and advertising for KWORCC as well as supporting the staff and Trustees. Ralph's knowledge and experience as a past county commissioner and KWORCC Trustee helps KWORCC focus on the needs of county government and saving tax dollars.

Mr. Parrish said that Jes Pfannenstiel, with his training and background in pooling and insurance, has already contacted several counties about joining KWORCC and, at the same time, is providing training and inspections for 13 county members. Finally, Mr. Parrish noted that Carl Eyman has retired from his 60%-time position effective August 31. In 2013, Carl had semi-retired from full-time marketing and loss prevention. He complimented Mr. Eyman on his career with KWORCC noting that Carl was a key factor in bringing KWORCC's number of insured counties to 77. Throughout his career, Carl gained the respect of county elected officials, department and other county employees throughout Kansas.

Mr. McEvoy asked Mr. Parrish to address Employee Reorganization/Salaries. Mr. Parrish stated that Brandon Mann has taken the position of Loss Prevention Manager. Accordingly, he has added duties of organizing the Loss Prevention staff in terms of training and inspections as well as approving expense reports and holding regular staff meetings. For the added responsibility, he recommends Mr. Mann's salary increase to \$92,500 for 2020, without cost of living allowance (COLA).

Next Mr. Parrish discussed Jes Pfannenstiel, who began working for KWORCC on July 1, 2019, in the position of Loss Prevention Specialist and Marketing Director. Mr. Parrish recommended Mr. Pfannenstiel's current annual salary of \$85,000 should continue into 2020, without COLA.

Finally, concerning Ralph Unger's 2020 salary, Mr. Parrish stated that the Board granted a raise in Mr. Unger's salary for 2018 and 2019, and that he is recommending another raise for 2020. After discussion, Mr. Parrish recommended that Mr. Unger's 2020 salary increase to \$13,000, in addition to any COLA approved.

Next, Mr. Parrish recommended Ben Woner online attendance of Columbia Southern University to earn a M.S. Occupational Safety & Health Degree. Mr. Parrish explained that Mr. Woner believes he can maintain his work schedule and complete the course work with a graduation date of 2022. Mr. Parrish indicated that the cost is estimated to be \$3,500 per year.

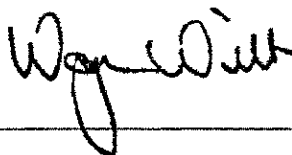
Whereupon, Mr. Parrish discussed the Blue Cross Blue Shield of Kansas health insurance renewal. He stated that other than prescription and pharmacy availability, the policy remained the same. There is, however an 8.27% increase in premiums. Mr. Parrish added that he is considering Medicare coverage in 2020 and requested KWORCC procure the standard Part B policy for him.

At which time, Mr. Parrish reviewed the research findings and data from member counties concerning COLA increases for 2020.

After considerable discussion, Ms. Barton moved to recommend to KWROCC Board of Trustees to approve the salary and health insurance recommendations and to grant KWORCC staff (excluding Messrs. Pfannenstiel and Mann) a COLA increase for 2020 of 3%. Mr. Caspers seconded the motion which CARRIED unanimously.

The Committee adjourned at 12:55 pm.

THE FOREGOING MINUTES of the Personnel Committee of Kansas Workers Risk Cooperative for Counties were executed by the Chair of that Committee on the 20<sup>th</sup> day of February 2020.



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Wayne Wilt, Chair  
KWORCC Personnel Committee



**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**February 20, 2020 at 1:00 pm**  
**Clubhouse Inn**  
**924 SW Henderson Road**  
**Topeka, KS 66615**

The February 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:04 p.m. on February 20, 2020 in Topeka by Board President Rob Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Solutions (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), and Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ).

President Roberts thanked Ms. Barton for her year of service as the president of the Board. Ms. Barton thanked everyone and stated that she enjoyed her year as President.

President Roberts then addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish suggested the addition of the identification of Osage County Sheriff Laurie Dunn to Agenda Item No 4b. Mr. McEvoy moved to approve the agenda as presented. Ms. Barton seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, "Consideration of Minutes of the Meeting of January 30, 2020." Mr. Caspers moved to approve the minutes as presented. Ms. Barton seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, the Administrator's Report, "Checks Requiring Board Approval and Ratification of Electronic Transfers of Funds." Mr. Parrish itemized the checks for approval and the electronic transfers of funds for ratification. Mr. McEvoy moved to approve the checks and ratify the electronic transfers of funds as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

Next, Mr. Parrish addressed Agenda Item No 4b, "Consideration of Appointment of Laurie Dunn, Sheriff of Osage County, for At Large Board Representative." Mr. Parrish stated that the Bylaws require that potential trustees be an elected official and attend one board meeting. Ms. Dunn attended the January meeting. Mr. Parrish has met with Ms. Dunn, and she is willing and able to serve on the KWORCC Board. Mr. Caspers moved to appoint Ms. Dunn to fill the At Large position. Ms. Barton seconded the motion. Mr. Parrish answered additional questions. The motion CARRIED unanimously.

Mr. Parrish then addressed Agenda Item No. 4c "Complete Conflict of Interest Forms." He explained the purpose and details of the form and asked that all trustees and staff complete the conflict of interest forms and return them for filing with the Kansas Insurance Department (KID).

Under Agenda Item No 4d, Mr. Parrish discussed PRIMA National Annual Conference at Nashville, Tennessee. The dates are June 14 through June 17, 2020. He then reviewed the training options and agenda for the conference. He stated that planned attendees from KWORCC are Mr. Roberts, Mr. McEvoy, Ms. Barton, Mr. Pfannenstiel, Mr. Unger and himself.

President Roberts proceeded to Agenda Item No. 5, "Marketing Report." Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

President Roberts then asked WNNJ to address Agenda Item No. 6, “Financial Report.” Ms. Dukes discussed the financial statements for January 2020. Ms. Barton moved to receive and file the financial reports. Mr. McEvoy seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the January check register. Whereupon, Mr. Wilt moved to approve checks No. 19152 through 19194 and the direct debits. Ms. Buttron seconded the motion which CARRIED unanimously.

Finally, Ms. Dukes reviewed the Investment Update as of January 31, 2020.

President Roberts addressed Agenda Item No. 7, “Claims Report – TRISTAR Risk Management.” As to Agenda Item No. 7a, “Claims Report,” Ms. Chamberland reported on claims and answered questions.

Ms. Chamberland then addressed Agenda Item No. 7b, “Medical Bill Review Report,” stating that KWORCC experienced a savings of 54% for the month of January due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the “Policy Year Performance Review” under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through January 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of January 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance.

President Roberts called upon Mr. Mann for Agenda Item No. 8, “Loss Prevention and County Visits.” Mr. Mann reported that year to date, the loss prevention staff made 41 total visits to the member counties, an average of 1.46 visits per working day (goal of 1.5). The Loss Prevention staff have found 65 safety issues so far this year. KWORCC member employees had completed 566 JJ Keller online safety classes so far this year. In addition, National Safety Council has a new defensive driving class which the Loss Prevention Staff has implemented. Mr. Mann answered questions.

President Roberts addressed Agenda Item No. 9, “Legal Report.” Mr. Parrish stated there was no legal report at this time.

Under Agenda item No 10, "Committee Reports," pursuant to Personnel Committee Chairman Wilt's request, Mr. Parrish reported. He stated that the committee met prior to the Board Meeting to discuss personnel items. First, the committee reviewed Loss Prevention Staff training. Next, was review of staff performance enhancement, and the committee recommends awarding staff \$19,000 for fiscal 2019, to be distributed proportionate to salary. The committee also recommends an auto allowance of \$750 per month for Mr. Parrish. Finally, the committee recommends a salary increase for Mr. Mann at such time as KWORCC is no longer obligated to provide his family insurance coverage under the following conditions: 1) the salary increase would not count for future raises that may be awarded as a percentage of the base salary; 2) the salary increase would not be included when computing Mr. Mann's entitlement to any future performance enhancement the board may award; 3) the salary increase is a onetime increase and in the event Mr. Mann's wife's insurance costs increase in future years, any commensurate salary increase for Mr. Mann would require board approval and 4) the cost of this realignment of benefits is revenue neutral for KWORCC. Mr. McEvoy moved to adopt the committee's recommendations. Ms. Barton seconded the motion which CARRIED unanimously.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items."

There being no additional business, President Roberts declared the meeting adjourned at 2:16 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 26th day of March 2020.

  
Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**March 26, 2020 at 1:00 pm via Teleconference**  
**700 SW Jackson, Ste 200**  
**Topeka, KS 66603**

The March 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:02 p.m. on March 26, 2020 in Topeka by Board President Rob Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; Laurie Dunn, Osage County Sheriff; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Solutions (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ), Mr. Chris Thompson of Country Club Bank, and Mr. Sam Cargnel of Inform Actuarial Solutions.

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish suggested the addition of Agenda Item 3a, “Investment Report from Chris Thompson of Country Club Bank.” Mr. Unger requested the addition of Agenda Item No. 4f, “PRIMA National Discussion.” Mr. Wilt moved to approve the agenda with those additions. Ms. Buttron seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of February 20, 2020.” Ms. Buttron moved to approve the

minutes as presented. Mr. Caspers seconded the motion which CARRIED unanimously.

Under Agenda Item No. 3a, Chris Thompson discussed how the current health crisis has impacted KWORCC's investment portfolio. Mr. Thompson reported that all is still well with KWORCC's fixed asset portfolio which maintains its credit certainty. KWORCC holds 36 separate securities, with an average yield of 2.125%. He anticipates no change in the composition of the portfolio going forward. However, the yield will decrease, and the average maturity may become shorter due to market conditions. Concerning the bond market, Mr. Thompson stated that the Federal Reserve has made substantial monetary policy changes, including dropping the federal securities overnight rate to 0%, reinstituting a quantitative easing policy and purchasing bonds without limit. Mr. Roberts thanked Mr. Thompson for the report and invited him to attend KWORCC's April Board of Trustees meeting.

President Roberts proceeded to Agenda Item No. 4a, the Administrator's Report, "Checks Requiring Board Approval." Mr. Parrish itemized the checks for approval. Ms. Dunn moved to approve the checks as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

Next, Mr. Parrish addressed Agenda Item No. 4b, "Actuarial Year End Adjustments." Mr. Cargnel reported that for the period 2000 to 2018, the ultimate loss estimates as of December 31, 2019 decreased by \$575,000. Specifically, each of the past five years decreased, while three older years had a small increase. He further stated that policy year 2019 was originally projected to have a total claims cost of \$4.0 million, but, due to claims activity, that amount increased to \$4.5 million in August 2019 and to \$5.15 million at end of year. Mr. Cargnel explained that while the number of claims made in 2019 is average, the cost per claim has increased compared to past years. As for 2020, he said the ultimate loss is estimated to be \$4.1 million, based upon current payroll estimates. However, Mr. Cargnel said it is unclear how the COVID-19 pandemic might impact final payroll amounts for 2020. He then asked for and responded to questions. President Roberts thanked Mr. Cargnel for his report.

Ms. Buttron departed the meeting at 1:48pm to attend an emergency meeting of Jefferson County Commissioners.

Mr. Parrish then addressed Agenda Item No. 4c "April Board Meeting." Mr. Caspers moved to change the date of the April board meeting to the 23<sup>rd</sup> and for the

meeting to take place by teleconference. Ms. Barton seconded the motion which CARRIED unanimously. Mr. Parrish asked Mr. Mann to explain Zoom Video Meetings App (Zoom). Mr. Mann furnished some details regarding Zoom, which can be used for board meetings held by teleconference. He said he would reach out to everyone expected to attend the April 23<sup>rd</sup> teleconference to perform practice runs and ensure everyone is comfortable using Zoom.

Under Agenda Item No. 4d, Mr. Parrish provided an update on KWORCC's Marketing Strategy. Mr. Parrish noted that last meeting Chair Roberts requested clarification of KWORCC's marketing strategy. He stated that historically KWORCC's marketing strategy has been "every county is a target." KWORCC staff met on March 18 to review marketing and other tasks which staff can undertake during the stay-at-home orders being imposed throughout the state. Mr. Parrish referenced an email summary of that meeting. That summary is attached to these minutes. On the topic of marketing, Mr. Parrish pointed out that KWORCC is in a position where it is just as likely to lose a county as to gain a county because of the high number of counties in the KWORCC pool. He also pointed out that no county has ever left KWORCC because of dissatisfaction with KWORCC's performance or services and KWORCC has never asked a county to leave the pool. He then referred to the marketing issues listed in his email memo and noted Mr. Pfannenstiel will compile KWORCC's current marketing strategies for future use and reference. Mr. Parrish noted that all staff persons are involved in marketing at all times and rely on the help of Board members to assist in communicating with other county officials to help explain the benefits of KWORCC. This is particularly true in that there are so many new county officials after each election. Whereupon, specific ideas, suggestions and courses of action were then discussed.

Mr. Parrish reported that Mr. Pfannenstiel had been dropped from the call at 2:06 pm and was unable to rejoin. Mr. Unger stated that he had been dropped and made three attempts before successfully rejoining the call.

Next, Mr. Parrish addressed Agenda Item No. 4e, "KJA Scholarship Program." Mr. Parrish stated that there are resources in our budget to offer a scholarship of \$250 per student to help KWORCC members train their jailers to improve work safety. Ms. Dunn advised that the Kansas Jailer's Academy offers four classes per year with attendance of 35-40 students per class.

Finally, Mr. Parrish asked Ms. Bird to discuss PRIMA National for Agenda Item No. 4f. Ms. Bird stated PRIMA is still scheduled to have their Annual Conference in Nashville, Tennessee June 14 – June 17, 2020. PRIMA is taking all

necessary precautions, including monitoring federal agency guidance related to the COVID-19 pandemic as well as working with state and local agencies and the Gaylord Opryland Resort and Convention Center to follow sanitary, health and other measures for a safe conference. She stated that she would continue to monitor the situation and apprise persons planning to attend the conference.

President Roberts proceeded to Agenda Item No. 5, "Marketing Report." Mr. Parrish reported on recent marketing activities. He then asked for and responded to questions.

President Roberts then asked WNNJ to address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for February 2020. She stated the staff is recommending allocation of \$1.6 million from investment fund reserves to policy year 2019. Mr. Parrish asked the board for a motion to allocate those funds. Mr. McEvoy moved to follow the staff's recommendation. Mr. Wilt seconded the motion which CARRIED unanimously. Ms. Barton moved to receive and file the financial reports. Mr. Caspers seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the February check register. Whereupon, Ms. Dunn moved to approve checks No. 19195 through 19259 and the direct debits. Mr. McEvoy seconded the motion which CARRIED unanimously.

President Roberts addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 7a, "Claims Report." Ms. Chamberland reported on claims and answered questions. She requested approval of a pending settlement. Mr. Wilt moved to approve the proposed course of action for claim number 2008036133. Ms. Barton seconded the motion which CARRIED unanimously. In response to a question from Mr. Roberts, Mr. Cornejo reported that KWORCC has 544 total open claims of which 329 claims are from 2019.

Ms. Chamberland then addressed Agenda Item No. 7b, "Medical Bill Review Report," stating that KWORCC experienced a savings of 55% for the month of February due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through February 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the



performance status as of the end of February 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. In response to a question, Mr. Cornejo reported there are 110 open claims for all years prior to 2016, most of which are open running award claims that were litigated. He further indicated that Tristar monitors all open claims.

President Roberts called upon Mr. Mann for Agenda Item No. 8, "Loss Prevention and County Visits." Mr. Mann reported that the stay at home orders are impacting the Loss Prevention Staff's ability to do safety inspections and teach safety classes. He advised that KWORCC's website includes video recordings of the defensive driving and flagger classes that counties are using to meet some of their training needs. Mr. Mann anticipates utilizing Zoom to teach classes that do not lend themselves to a recorded class. As for loss prevention activities as of March 17, he reported: 96 total visits to the member counties -- an average of 1.86 visits per working day (goal of 1.5); online videos completed total 486; and 87 safety hazards have been discovered. Mr. Mann will publish the most frequent safety hazards to county contacts, as awareness is key to safety.

President Roberts addressed Agenda Item No. 9, "Legal Report." Mr. Parrish stated there was no legal report at this time.

Under Agenda item No. 10, "Committee Reports." There were no committee reports.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items."

There being no additional business, President Roberts declared the meeting adjourned at 3:07 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 23rd day of April 2020.



Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**April 23, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/86515378902>  
700 SW Jackson, Ste 200  
Topeka, KS 66603

The April 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:03 p.m. on April 23, 2020 in Topeka by Board President Rob Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; Laurie Dunn, Osage County Sheriff; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Solutions (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ), and Mr. Chris Thompson of Country Club Bank.

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Wilt moved to approve the agenda as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of March 26, 2020.” Mr. McEvoy moved to approve the minutes as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, the Administrator's Report, Fixed Assets Market Update. Mr. Thompson updated the board on activity since the March 26<sup>th</sup> board meeting. The bottom line continues to be that the portfolio is maintaining its credit certainty. In the last month, interest rates have been flat, so bond rates have been as well. The stock market has rebounded about 25% in the last month. At the end of March, the portfolio is comprised of 34 securities. US government agency bonds have paid off and been replaced with US Mortgage backed securities. The current average yield is 2.107 and the average maturity is 2.5 years. All the investments are domestic investments and covered by FDIC insurance. No institution has more than \$250,000 invested in it.

Ms. Bird asked Mr. Thompson to address the issue of KWORCC's Repurchase Agreement account balance at CCB being over 5% of admitted assets as of March 31, 2020. Mr. Thompson explained that KWORCC's repurchase account currently credits at 0.30%, whereas corresponding short-term Treasury notes yield either negative or miniscule fractional. So long as this aberration continues in the market, Mr. Thompson will take advantage on behalf of KWORCC. There is no credit risk because the investments are backed by the United States Government. Mr. Roberts thanked Mr. Thompson for the report.

Under Agenda Item No 4b, Mr. Parrish provided an update on the equity investments that was received from Ms. Sullivan of BOK Financial.

President Roberts proceeded to Agenda Item No. 4c, the Administrator's Report, "Checks Requiring Board Approval." Mr. Parrish itemized the checks for approval. Mr. Caspers moved to approve the checks as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

Next, Ms. Bird addressed Agenda Item No. 4d, "2020 Premiums and 2019 Payroll Audit Report." Ms. Bird reported the amounts of premiums billed and received for 2020 estimates and after payroll audits were completed for 2019.

Ms. Bird then addressed Agenda Item No. 4e "PRIMA National Update." She reported that she had checked the PRIMA website this week and due to COVID-19 PRIMA has decided to cancel the conference, and they are issuing a full refund.

President Roberts proceeded to Agenda Item No. 5, "Marketing Report." Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

President Roberts then asked WNNJ to address Agenda Item No. 6, “Financial Report.” Ms. Dukes discussed the financial statements for March 2020. Mr. McEvoy moved to receive and file the financial reports. Mr. Caspers seconded the motion which CARRIED unanimously.

Ms. Dukes then proceeded to the 2020 First Quarter Report to Kansas Insurance Department (KID). Mr. Wilt moved to approve the March 31, 2020 report and file with the KID. Ms. Buttron seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the March check register. Whereupon, Mr. McEvoy moved to approve checks No. 19260 through 19310 and the direct debits. Mr. Wilt seconded the motion which CARRIED unanimously.

Ms. Dukes presented the quarterly investment summary.

President Roberts addressed Agenda Item No. 7, “Claims Report – TRISTAR Risk Management.” As to Agenda Item No. 7a, “Claims Report.” Ms. Chamberland reported on claims and answered questions.

Ms. Chamberland then addressed Agenda Item No. 7b, “Medical Bill Review Report,” stating that KWORCC experienced a savings of 57% for the month of March due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the “Policy Year Performance Review” under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through March 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of March 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the Open/Closed Claims by policy year. There are 83 Claims for 2010 and prior out of 12,974 total claims. The majority of the open claims are in 2019 and 2020. The older year claims which are open are most likely open medical.

Mr. Cornejo then presented the Loss Ratios by policy year. The average loss ratio for all years is 60%, the target loss ratio is 65%. He then discussed the average cost per claim, stating overall the average is slightly higher than \$4,000. The average cost for the last 10 years is around \$5,000. Finally, he discussed the

number of claims per million of payroll, which has trended downward since 2010. This is indicative of a commitment to loss control and safety training.

President Roberts addressed Agenda Item No. 8, "Legal Report." Mr. Parrish reported on the Governor's initiative to provide protection to first responders, law enforcement EMS, fire fighters and health care workers with regard to COVID-19. The objective is to ask the next legislature to change the law to put this regulation into the statute. Additionally, the governor is looking to establish a fund to cover claims during an emergency if not found to be covered by workers compensation.

Under Agenda item No. 9, "Committee Reports." There were no committee reports. The Audit Committee will meet via Zoom Video Conference prior to the June board meeting.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 10, "Other Items."

There being no additional business, President Roberts declared the meeting adjourned at 2:30 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 28th day of May 2020.



Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**May 28, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>  
700 SW Jackson, Ste 200  
Topeka, KS 66603

The May 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:05 pm on May 28, 2020 in Topeka by Board President Rob Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; Laurie Dunn, Osage County Sheriff; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Solutions (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), and Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ).

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish recommended the addition of Agenda Item No. 6d, “Progress Report on Audit.” Ms. Barton moved to approve the agenda with the addition. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of April 23, 2020.” Mr. McEvoy moved to approve the minutes as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, the Administrator's Report, "Checks Requiring Board Approval." Mr. Parrish itemized the checks for approval. Mr. Caspers moved to approve the checks as presented. Ms. Barton seconded the motion which CARRIED unanimously.

Next, Mr. Mann addressed Agenda Item No. 4b, "Special Loss Prevention Incentives." Mr. Mann indicated that the intention was to find a way to support the safe resumption of county business after COVID-19 closures. KWORCC Loss Prevention staff polled 30 counties and discovered the most requested items were hand sanitizer and face masks. Mr. Mann located two Kansas businesses for the items. To begin this process, KWORCC Administrator directed Loss Prevention staff to initiate the distribution to 15 counties six two-liter and 24 personal-use sanitizer and 100 reusable cloth face masks. Loss Prevention staff have distributed the supplies, based upon need, to 16 KWORCC members. Some of the counties indicated they had sufficient supplies but appreciated the offer.

Under Agenda Item No. 4c, "KWORDS from KWORCC Activities." Ms. Jarboe-Paxson reported that she updated 800 contacts on the KWORDS mailing list via county websites. She procured email addresses for approximately 760 of those contacts, with the remaining contacts to receive their KWORDS from the county clerk. The email data was imported into Mailchimp, a newsletter management system. Ms. Jarboe-Paxson advised that KWORDS would publish once a month, with a goal of three to five short, timely articles. This method of publication costs \$240 annually, compared to copy and mailing expense of \$3,000 per year. Additionally, the Mailchimp system can be partitioned to address a specific audience (e.g. Road and Bridge, Commissioners or Human Resources). She then asked for and responded to questions.

President Roberts proceeded to Agenda Item No. 5, "Marketing Report." Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

President Roberts then asked WNNJ to address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for April 2020. She reported that KWORCC staff recommends allocation of \$150,000 from investment income to fund year 2007. Mr. McEvoy moved to transfer \$150,000 from investment income to fund year 2007. Mr. Wilt seconded the motion, which CARRIED unanimously. Ms. Buttron moved to receive and file the April 30, 2020 financial reports. Ms. Barton seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the April check register. Whereupon, Mr. Wilt moved to approve checks No. 19311 through 19341 and the direct debits. Mr. Caspers seconded the motion which CARRIED unanimously.

Ms. Dukes presented the equities performance report.

Finally, Ms. Dukes reported that she received and is reviewing the draft report of Independent Auditor for policy year 2019. She stated that so far there are no proposed audit adjustments.

President Roberts addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 7a, "Claims Report." Ms. Chamberland reported on claims and answered questions.

Ms. Chamberland then addressed Agenda Item No. 7b, "Medical Bill Review Report," stating that KWORCC experienced a savings of 53% for the month of April due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through April 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of April 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the Open/Closed Claims by policy year. There are 83 Claims for 2010 and prior out of 12,974 total claims. The majority of the open claims are in 2019 and 2020. The older year claims which are open are most likely open medical.

Under Agenda item No 8, "Loss Prevention and County Visits," Mr. Mann reported that the Loss Prevention Staff have not been visiting the counties other than dropping off the hand sanitizers and masks. However, 66 people have taken the defensive driving class and 23 people have taken the flagger class through the KWORCC website in May. He stated that 1,135 classes have been taken on the JJ Keller website during 2020. The Loss Prevention staff plan to schedule in-person safety inspections in July, starting with an informal process to get the counties acclimated. In-person training will be conducted based on the local county guidelines on gathering sizes and maintaining the six-foot social distance.



President Roberts addressed Agenda Item No. 9, "Legal Report." Mr. Parrish stated there were no pending legal issues to report upon. There were no changes to the workers compensation laws during the 2020 Kansas Legislative Session.

Under Agenda item No. 9, "Committee Reports." There were no committee reports. The Audit Committee will meet via Zoom Video Conference prior to the June board meeting, and the Investment Committee will meet prior to the July board meeting.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items." There being no additional business, President Roberts declared the meeting adjourned at 2:08 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 25th day of June 2020.



Gary Caspers, Secretary  
KWORCC Board of Trustees

I, Gary Caspers, Secretary of Kansas Workers Risk Cooperative for Counties (KWORCC), hereby certify that the following is a true and correct copy of a Resolution duly adopted by unanimous vote of the Board of Trustees of KWORCC at a meeting duly called and held on the 25<sup>th</sup> day of June, 2020 at which a quorum was present:

## **RESOLUTION #2020-39**

WHEREAS, the KWORCC Board of Trustees has engaged the firm of Summers, Spencer & Company, P.A. to undertake an independent audit of KWORCC's books and records for the year ending December 31, 2019 as required by KSA 12-2620(b);

WHEREAS, the independent audit was completed for filing with the Kansas Insurance Department and the Kansas Department of Administration;

WHEREAS auditor Stuart Bach met via teleconference with the KWORCC Audit Committee on the 25<sup>th</sup> day of June 2020; and,

WHEREAS the Audit Committee, having discussed the independent audit with the auditor and having reviewed the audit report with accompanying materials, recommends that the independent audit be accepted by the KWORCC Board of Trustees;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Trustees of KWORCC, that the independent audit prepared by the firm of Summers, Spencer & Company, P.A. for the fiscal year ending December 31, 2019 shall be adopted and filed in the books and records of the Kansas Insurance Department, Kansas Department of Administration and the KWORCC administrative files for public view.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 25<sup>th</sup> day of June 2020.

  
Gary Caspers, Secretary

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**June 25, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>  
700 SW Jackson, Ste 200  
Topeka, KS 66603

The June 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:04 pm on June 25, 2020 in Topeka by Board President Rob Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; Laurie Dunn, Osage County Sheriff; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Management (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), Mr. Eric Otting of Wendling, Noe, Nelson & Johnson, LLC (WNNJ) and Mr. Stuart Bach of Summers, Spencer & Company, P.A. (SS&C).

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Ms. Barton moved to approve the agenda as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of May 28, 2020.” Ms. Dunn moved to approve the minutes as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, the Administrator's Report, "Checks Requiring Board Approval and Ratification of Wire Transfers." Mr. Parrish itemized the checks for approval and wire transfers for ratification. Ms. Dunn moved to approve the checks and wire transfers as presented. Mr. McEvoy seconded the motion which CARRIED unanimously.

Next, Mr. Parrish asked Mr. Bach to present the audit report. Mr. Bach stated that SS&C issued a clean opinion for 2019. He then reviewed a few of the key points of the audit report. Mr. Bach then asked for and responded to questions and thanked KWORCC and WNNJ staff for their help and cooperation during the audit.

Under Agenda Item No. 4c, "Discuss Annual Meeting," Mr. Parrish reported that there had been some preliminary discussion about the annual meeting in response to a Kansas Association of Counties (KAC) survey regarding their annual conference. Historically, the KWORCC annual meeting has been held during the KAC annual conference and together with KCAMP. This year the staff has recommended the KWORCC annual meeting be held in a way that allows for social distancing, such as via Zoom Conferencing. KWORCC staff also recommends holding the annual meeting after the general election. The KWORCC staff have reached out to KCAMP to coordinate in the interest of time-saving and because many of the voting delegates are the same for both pools. After discussion the Board tentatively agreed to schedule KWORCC's annual meeting for November 19<sup>th</sup>. Some additional logistics were discussed.

Finally, under Agenda Item No. 4d, "KWORCC Website Update," Ms. Jarboe-Paxson reported that KWORCC's website has been upgraded in form and content. The website had been recreated in 2009 using new software because at that time the old software was no longer viable. Ms. Jarboe-Paxson stated for the upgrade she used an online design and cloud-based hosting platform called Weebly. With the website hosted on the cloud, it no longer takes up space on the KWORCC server or back up files. The content of the new website has been reorganized for easier access and has a cleaner and more modern look. In addition to building the website, she worked with KWORCC staff to update the Loss Prevention Manual and created a favicon so users could more easily return to the website. She then asked for and responded to questions.

President Roberts proceeded to Agenda Item No. 5, "Marketing Report." Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

President Roberts then asked WNNJ to address Agenda Item No. 6, “Financial Report.” Mr. Otting discussed the financial statements for May 2020. Ms. Barton moved to receive and file the May 31, 2020 financial reports and to approve checks No. 19342 through 19373 and the direct debits. Mr. Wilt seconded the motion which CARRIED unanimously.

Mr. Otting presented the equities performance report.

President Roberts addressed Agenda Item No. 7, “Claims Report – TRISTAR Risk Management.” As to Agenda Item No. 7a, “Claims Report.” Ms. Chamberland reported on claims and answered questions. She requested approval of pending settlements. Mr. McEvoy moved to approve the proposed course of action for claims number 2017WR001461 and 18721423. Mr. Caspers seconded the motion which CARRIED unanimously. Ms. Dunn moved to approve the proposed course of action for claim number 19768650. Mr. Wilt seconded the motion which CARRIED unanimously.

Ms. Chamberland then addressed Agenda Item No. 7b, “Medical Bill Review,” stating that KWORCC experienced a savings of 58% for the month of May due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the “Policy Year Performance Review” under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through May 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of May 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the Open/Closed Claims by policy year. There are 83 Claims for 2010 and prior out of 12,974 total claims. The majority of the open claims are in 2019 and 2020. The older open claims are mostly open running awards for medical care.

Under Agenda item No 8, “Loss Prevention and County Visits,” Mr. Mann reported the loss prevention staff have ordered 672 bottles of personal use hand sanitizer. The staff plans to deliver them to 28 counties that have expressed the need. Mr. Mann reported that online training activities have increased. During the last 30 days, 56 employees have completed flagger training and 27 employees have taken defensive driving. Additionally, on JJ Keller, 1,151 classes have been taken during 2020.


President Roberts addressed Agenda Item No. 9, "Legal Report." Mr. Parrish stated there were no pending legal issues to report upon.

Under Agenda item No. 9, "Committee Reports." Mr. McEvoy stated that the Audit Committee met with Mr. Bach prior to the board meeting and discussed the details and findings of the independent audit. Mr. McEvoy moved to adopt KWORCC Resolution 2020-39 approving the report of the independent audit of KWORCC's books and records for the year ending 2019. Ms. Dunn seconded the motion which CARRIED unanimously.

President Roberts reminded the board that the Investment Committee will meet via Zoom Video Conference prior to the July board meeting.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items." There being no additional business, President Roberts declared the meeting adjourned at 2:47 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 30th day of July 2020.

  
Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Investment Committee**  
**Kansas Workers Risk Cooperative for Counties**  
**July 30, 2020 at 12:15 PM**

**Via Zoom Video Conference:** <https://us02web.zoom.us/j/3484516681>

**700 SW Jackson, Ste 200**  
**Topeka, KS 66603**

On Thursday, July 30, 2020 at 12:15 PM the Investment Committee of Kansas Workers Risk Cooperative for Counties ("KWORCC") met via Zoom Video Conference. The meeting was called to order by Committee Chair, Sandy Barton. Committee Members participating included: Sandy Barton, Stanton County Clerk and Gary Caspers, Cloud County Commissioner. Also present was KWORCC Administrator, Jim Parrish; Amy Dukes of Wendling, Noe, Nelson & Johnson; and Michelle Sullivan and Katy Price of BOK Financial.

Chairman Barton called the meeting to order at 12:17 PM. Mr. Caspers moved to approve the Agenda as presented. Ms. Barton seconded the motion which CARRIED unanimously.

Chairman Barton asked for consideration of minutes of the Committee's meeting on December 19, 2019. Mr. Caspers moved to approve the minutes as presented. Ms. Barton seconded the motion which CARRIED unanimously.

Chairman Barton asked for consideration of KWORCC Resolution 2020-44 with attached itemization of investment purchases made in United States government securities during the period December 1, 2019 to June 30, 2020. Upon review, the Committee determined that the transactions were in accordance with KWORCC Investment Policy and K.S.A. 40-2a01. Mr. Caspers moved to recommend that the KWORCC Board of Trustees adopt KWORCC Resolution 2020-14. Ms. Barton seconded the motion which CARRIED unanimously.

Next, Chairman Barton asked Ms. Sullivan to report on KWORCC's equity investments:

Going into 2020 BOK was cautiously optimistic, but the positive short-term outlook quickly deteriorated. As the virus turned into a global pandemic, the United States and other countries entered into engineered economic shut-downs. The S&P 500 quickly went from a high on February 19th to the trough on March 23rd. There have been unprecedented economic impacts to unemployment and gross domestic product and an unprecedented government response. Both fiscal and monetary stimulus have been the main drivers of recovery in the second quarter. The \$2 trillion CARES Act, reduction of interest rates to near zero, as well as a return to quantitative easing have been the most effective in this regard. Since the March low point, the S&P 500 has seen an approximate 45% return through the end of July.

Looking back at calendar year 2019 the portfolio earned over 27%, but in just the first quarter of 2020 it was down over 21.5%. With the recovery in the second quarter, the portfolio bounced back and ended at -5.46% YTD on a net of fees basis as of June 30, 2020. Equity markets were positive in July and the portfolio's YTD gross-of-fees return (on a preliminary basis) was back to a relatively flat but positive return of 0.13% as of

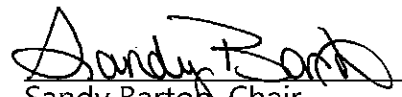
July 29, 2020.

The course of the pandemic will determine the path forward. The expectation is that the Federal Reserve will continue to support the economy and Congress will pass another stimulus bill. This coupled with progress towards virus vaccines and treatments continues to support markets. BOK will be positioning the portfolio to overweight larger companies and growth stocks with stronger balance sheets, positive cash flows, and better access to capital and liquidity.

Whereupon, Ms. Sullivan asked for and responded to questions. Chairman Barton thanked Ms. Sullivan for the report.

There being no further business to come before the Committee, Chairman Barton adjourned the meeting at 12:58 PM.

THE FOREGOING MINUTES of the Investment Committee of Kansas Workers Risk Cooperative for Counties were executed by the Chair of that Committee on December 17, 2020.



Sandy Barton, Chair  
KWORCC Investment Committee



I, Gary Caspers, Secretary of Kansas Workers Risk Cooperative for Counties (KWORCC), hereby certify that the following is a true and correct copy of a Resolution duly adopted by unanimous vote of the Board of Trustees of KWORCC at a meeting duly called and held on the 30<sup>th</sup> day of July 2020 at which a quorum was present:

## RESOLUTION #2020-44

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 30<sup>th</sup> day of July 2020.

WHEREAS, KWORCC has elected to place investments pursuant to Chapter 40 of Kansas Statutes Annotated, and thus is to comply with the provisions thereof;

WHEREAS, KSA 40-2a01 states, in pertinent part: “[C]ompany...may invest with the direction or approval of a majority of its board of directors or authorized committee thereof, any of its funds, or any part thereof in bonds or other evidences of indebtedness issued, assumed or guaranteed by the United States of America, or by any agency or instrumentality thereof;”

WHEREAS, KWORCC has invested in certain United States instruments during the period December 1, 2019 through June 30, 2020, which have been reviewed by the Board of Trustees. Pursuant to that review, the Board determined said investments to be in accordance with K.S.A. 40-2a01 and KWORCC’s investment policy;

NOW, THEREFORE, it is RESOLVED by the KWORCC Board of Trustees that investment purchases made in United States Government securities from the period December 1, 2019 through June 30, 2020, having been reviewed and determined to be made in accordance with K.S.A. 40-2a01 and KWORCC’s investment policy hereby are approved.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 30<sup>th</sup> day of July 2020.

  
Gary Caspers, Secretary



KWORCC

Trade History CCB Capital Markets 12/1/19 - 6/30/20

Customer	Ticket	Cusip	Description	Coupon	Yield	Maturity	Settlement	Purchase/Sale	Par	Price	Principal	Accrued Interest	Net Settlement
300121	421041698	3130A1OA9	FEDERAL HOME LOAN BANK	2.000	1.654	4/30/2020	12/5/2019	Purchased from Portfolio	\$ 350,000.00	100.1370	\$ 350,479.50	\$ 680.56	\$ 351,160.06
300121	421042924	3133ELHK3	FEDERAL FARM CREDIT BANK	2.330	2.330	1/13/2032	1/13/2020	Sold To Portfolio	\$ 750,000.00	100.0000	\$ 750,000.00	\$ -	\$ 750,000.00
300121	421043033	3136FT5H8	FANNIE MAE	2.000	1.697	3/27/2020	1/13/2020	Purchased from Portfolio	\$ 150,000.00	100.0600	\$ 150,090.00	\$ 883.33	\$ 150,973.33
300121	421043161	856285S8	STATE BANK OF INDIA C.D.	2.000	2.000	1/22/2025	1/22/2020	Sold To Portfolio	\$ 240,000.00	100.0000	\$ 240,000.00	\$ -	\$ 240,000.00
300121	297016795	3136FT5H8	FANNIE MAE	2.000	1.634	3/27/2020	1/21/2020	Purchased from Portfolio	\$ 150,000.00	100.0650	\$ 150,097.50	\$ 950.00	\$ 151,047.50
300121	297016927	3132D54X7	FHLMC POOL #SB8038	2.000	1.942	2/1/2035	1/28/2020	Sold To Portfolio	\$ 1,000,000.00	100.0000	\$ 1,000,000.00	\$ 1,500.00	\$ 1,001,500.00
300121	421043495	912796WS4	U.S. Treasury Bills	0.000	1.399	2/11/2020	1/31/2020	Sold To Portfolio	\$ 2,200,000.00	99.9573	\$ 2,199,059.90	\$ -	\$ 2,199,059.90
300121	421043809	3130AZ663	FEDERAL HOME LOAN BANK	2.050	2.050	2/26/2027	2/26/2020	Sold To Portfolio	\$ 1,000,000.00	100.0000	\$ 1,000,000.00	\$ -	\$ 1,000,000.00
300121	421043854	912796TG4	U.S. Treasury Bills	0.000	1.486	2/20/2020	2/11/2020	Sold To Portfolio	\$ 2,250,000.00	99.9628	\$ 2,249,163.86	\$ -	\$ 2,249,163.86
300121	421043946	3133ELNND	FEDERAL FARM CREDIT BANK	2.080	2.080	2/19/2030	2/20/2020	Sold To Portfolio	\$ 250,000.00	100.0000	\$ 250,000.00	\$ 14.44	\$ 250,014.44
300121	421043947	3132D55C2	FHLMC POOL #SB8043	2.000	2.000	3/1/2035	2/20/2020	Sold To Portfolio	\$ 1,000,000.00	100.0000	\$ 1,000,000.00	\$ 1,055.56	\$ 1,001,055.56
300121	421044901	3137CP81	FHLMC REMIC KF40 A	0.000	2.002	11/25/2027	3/6/2020	Sold To Portfolio	\$ 440,113.07	100.0000	\$ 440,113.07	\$ 244.74	\$ 440,357.81
300121	421045932	3132D54V5	FHLMC POOL #SB8039	2.000	1.957	4/1/2035	3/18/2020	Sold To Portfolio	\$ 500,000.00	100.5625	\$ 502,812.50	\$ 472.22	\$ 503,284.72
300121	421045933	3140X5Z56	FNMA POOL #FM2540	2.000	1.925	10/1/2030	3/18/2020	Sold To Portfolio	\$ 491,620.49	100.7188	\$ 495,154.01	\$ 464.31	\$ 495,618.32
300121	421046465	3130AJF87	FEDERAL HOME LOAN BANK	1.500	1.576	3/25/2027	3/25/2020	Sold To Portfolio	\$ 500,000.00	99.5000	\$ 497,500.00	\$ -	\$ 497,500.00
300121	421046561	31418DM90	FNMA POOL #MA3983	2.000	1.940	4/1/2035	3/24/2020	Sold To Portfolio	\$ 500,000.00	100.0000	\$ 500,000.00	\$ 638.89	\$ 500,638.89
300121	421046879	14042TDP9	CAPITAL ONE BANK USA NA C.D.	1.250	1.250	4/22/2022	4/22/2020	Sold To Portfolio	\$ 245,000.00	100.0000	\$ 245,000.00	\$ -	\$ 245,000.00
300121	421048381	02007GNF6	ALLY BANK C.D.	1.100	1.100	4/25/2022	4/23/2020	Sold To Portfolio	\$ 245,000.00	100.0000	\$ 245,000.00	\$ -	\$ 245,000.00
300121	421048739	89235MIM4	TOYOTA FINCL SVGS BK C.D. FDIC	2.000	2.000	4/30/2030	4/30/2020	Sold To Portfolio	\$ 240,000.00	100.0000	\$ 240,000.00	\$ -	\$ 240,000.00
300121	421048755	313637UX6	FNMA ARM POOL #109598	0.000	1.443	10/1/2028	4/27/2020	Sold To Portfolio	\$ 1,000,000.00	100.0000	\$ 1,000,000.00	\$ 1,042.17	\$ 1,001,042.17
300121	421049509	3130AJH85	FEDERAL HOME LOAN BANK	0.230	0.257	1/13/2021	5/8/2020	Sold To Portfolio	\$ 1,000,000.00	99.9820	\$ 999,820.00	\$ 159.72	\$ 999,979.72
300121	421049510	3130AIGS2	FEDERAL HOME LOAN BANK	0.250	0.261	1/8/2021	5/8/2020	Sold To Portfolio	\$ 100,000.00	99.9930	\$ 99,993.00	\$ 20.14	\$ 100,013.14
300121	421049840	3133LPSM0	FHLMC POOL #RD5024	2.000	1.617	5/1/2030	5/18/2020	Sold To Portfolio	\$ 494,886.86	103.5156	\$ 512,285.23	\$ 467.39	\$ 512,752.62
300121	421050357	3134GVXQ6	FREDDIE MAC	0.300	0.300	5/20/2022	5/22/2020	Sold To Portfolio	\$ 2,000,000.00	100.0000	\$ 2,000,000.00	\$ 33.33	\$ 2,000,033.33
300121	421051219	912828VP2	U.S. Treasury Notes	2.000	0.121	7/31/2020	6/8/2020	Purchased from Portfolio	\$ 60,000.00	100.2734	\$ 60,164.06	\$ 425.27	\$ 60,589.33

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**July 30, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>  
700 SW Jackson, Ste 200  
Topeka, KS 66603

The July 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:06 pm on July 30, 2020 in Topeka by Board President Rob Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Management (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ) and Ms. Ericka Owen and Ms. Alicia Madison of Parrish Management Corporation.

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish recommended the addition of Agenda Item No. 2b, Excuse Sheriff Laurie Dunn. Mr. McEvoy moved to approve the agenda with that addition and to excuse Sheriff Dunn. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of June 25, 2020.” Ms. Barton moved to approve the

minutes as presented. Mr. McEvoy seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, the Administrator's Report, "Checks Requiring Board Approval and Ratification of Wire Transfers." Mr. Parrish itemized the checks for approval and wire transfers for ratification. Ms. Barton moved to approve the checks and wire transfers as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

Next, Mr. Parrish asked Mr. Mann to report on the distribution of hand sanitizer and face masks. Mr. Mann reported that the initial delivery was 1,500 face masks, 360 small bottles of hand sanitizer and 90 large bottles of hand sanitizer that went to 23 counties. The second wave was 672 eight-ounce bottles of hand sanitizer that went to 28 counties. There was a total of 43 KWORCC counties that received masks and hand sanitizer.

Under Agenda Item No. 4c, "KAC Annual Conference Discussion." Mr. Parrish reported that KAC has decided to hold its annual conference virtually. They have invited KCAMP and KWORCC to hold their annual meetings immediately following the KAC annual conference on October 14<sup>th</sup>. The start-time is to be determined but estimated to be 3 pm. Mr. Caspers moved to adopt the afternoon of October 14<sup>th</sup> as the official annual meeting date for KWORCC, the time to be determined. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 5, "Marketing Report." Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

President Roberts then asked WNNJ to address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for June 2020. Mr. McEvoy moved to receive and file the June 30, 2020 financial reports. Mr. Caspers seconded the motion which CARRIED unanimously.

Ms. Dukes then proceeded to the 2020 Second Quarter Report to Kansas Insurance Department (KID). Mr. Wilt moved to approve the June 30, 2020 report and file it with the KID. Ms. Barton seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the June check register. Whereupon, Mr. Wilt moved to approve checks No. 19374 through 19405 and the direct debits. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Dukes presented the quarterly investment summary. As of June 2020, KWORCC is compliant with statutory requirements and KWORCC's Investment Policies. In addition, KWORCC's equity investments are performing better than the benchmark funds.

President Roberts addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 7a, "Claims Report." Ms. Chamberland reported on claims and answered questions.

Ms. Chamberland then addressed Agenda Item No. 7b, "Medical Bill Review," stating that KWORCC experienced a savings of 46% for the month of June due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through June 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of June 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the Open/Closed Claims by policy year. There are 83 Claims for 2010 and prior out of 12,974 total claims. The majority of the open claims are in 2019 and 2020. The older open claims are mostly open running awards for medical care.

Mr. Cornejo then presented the Loss Ratios by policy year. The average loss ratio for all years is 62%, the target loss ratio is 65%. He then discussed the average cost per claim. Over all years the average is just over \$4,000. Finally, he discussed the number of claims per million of payroll, which has trended downwards since 2010. This is indicative of a commitment to loss control and safety training.

Under Agenda item No. 8, "Loss Prevention and County Visits," Mr. Mann reported on the revised plan for loss prevention to resume contact with counties. The new target is September 1. He stated that during the last 30 days, 38 employees have taken the online defensive driving training, and 40 JJ Keller classes were completed. During the delivery of the hand sanitizers, the loss

prevention staff noted that the farther away from a population center, the less precautions the counties are taking with regard to COVID-19. There were indications from county contacts that the counties will close public access to facilities again after the August elections. Mr. Mann answered questions.

President Roberts addressed Agenda Item No. 9, "Legal Report." Mr. Parrish provided an update on the assessment challenge litigation. In addition, Country Club Bank (CCB) refunded \$72,816.20 for inadvertent mark up on secondary market securities. The agreement between KWORCC and CCB provides that such secondary market securities are to be purchased at cost. The funds were immediately refunded upon discovery of the errors.

Under Agenda item No. 9, "Committee Reports." Ms. Barton reported that the Investment Committee met with representatives of BOK prior to the Board meeting. BOK representatives stated that although there is considerable uncertainty in the equities market, KWORCC is invested in strong companies that are performing well. Ms. Barton stated that KWORCC is currently not adding or withdrawing equity investment funds. Furthermore, she reported that the Investment Committee recommends approval of fixed asset investment transactions set forth in KWORCC Resolution #2020-44. Mr. McEvoy moved that the Board follow the committee's recommendation. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items." There being no additional business, President Roberts declared the meeting adjourned at 2:20 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 27th day of August 2020.



Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Personnel Committee**  
**Kansas Worker Risk Cooperative for Counties**  
**February 20, 2020 at 12:15 pm**  
**Clubhouse Inn**  
**924 SW Henderson Road**  
**Topeka, KS 66615**

On Thursday, February 20, 2020, the Personnel Committee of the Kansas Workers Risk Cooperative for Counties (“KWORCC”) met at the Clubhouse Inn, Topeka, Kansas. The meeting was called to order by Committee Chair Wayne Wilt at 12:15 p.m. Committee Members participating included: Wayne Wilt, Cowley County Commissioner (by phone); Stan McEvoy, Decatur County Commissioner; Gary Caspers, Cloud County Commissioner. Also present was James W. Parrish, KWORCC Administrator.

Chairman Wilt asked for any changes to the Agenda as presented. There being none, Mr. McEvoy moved to approve the Agenda as amended. Mr. Caspers seconded the motion which CARRIED unanimously.

Next, Chairman Wilt asked if there were any changes to the minutes dated September 26, 2019. Mr. Caspers moved to approve the minutes as written. Mr. McEvoy seconded the motion which CARRIED unanimously.

Mr. Parrish reviewed the training the loss prevention staff has completed and is currently undertaking to increase their knowledge and improve their ability to service member counties.

Thereupon Mr. Parrish was asked to explain the consideration of staff performance enhancement. Mr. Parrish explained that the staff, as always, exceeds his expectations for employees in undertaking the tasks for which they are responsible. He mentioned each staff member by name and mentioned the strengths and accomplishments throughout the last year. He also explained that staff had recruited and signed up three new member counties throughout the year. He explained that KWORCC’s recruiting efforts for new business was at a plateau where it was as likely to lose a county as it was to gain a county in that we have 77 member counties leaving only 23 counties that logically would benefit from KWORCC membership. Thus, achieving three member counties in this environment was a major accomplishment for KWORCC staff.

Mr. Parrish explained the performance enhancement history and the traditional method used to distribute the lump sum amount when it is granted. Whereupon, Mr. Caspers moved to

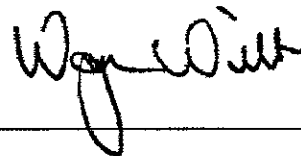
approve and recommend to the full board a performance enhancement in the total amount of \$19,000 for 2019 to be distributed according to the ratio of KWORCC staff's respective salaries. Mr. McEvoy seconded the motion which CARRIED unanimously.

Mr. Parrish explained staff's recommendation for a car allowance for the administrator, one of the ideas proposed at the previous meeting to help cover out of pocket expenses for the administrator. Mr. McEvoy moved that the committee approve and recommend approval to the full board a \$750 per month car allowance for the administrator. Mr. Caspers seconded the motion which CARRIED unanimously.

Mr. Parrish discussed a request by Brandon Mann for reimbursement for health insurance costs if he and his wife decided to move their family coverage (currently provided to him by KWORCC under contract) to his wife's employer instead of KWORCC. Mr. Parrish explained that the law would not allow such reimbursement but to make the transition easier he would recommend a salary increase to Mr. Mann provided that the total cost of that salary increase did not exceed what KWORCC was paying for Mr. Mann's family insurance plan. After discussion, Mr. Wilt moved to approve and the Committee recommend that the full Board approve a salary increase for Mr. Mann at such time as KWORCC is no longer obligated to provide his family insurance coverage under the following conditions: 1) the salary increase would not count for future raises that may be awarded as a percentage of the base salary; 2) the salary increase would not be included when computing Mr. Mann's entitlement to any future performance enhancement the board may award; 3) the salary increase is a onetime increase and in the event Mr. Mann's wife's insurance costs increase in future years, any commensurate salary increase for Mr. Mann would require board approval and 4) the cost of this realignment of benefits is revenue neutral for KWORCC. The motion was seconded by Mr. McEvoy and passed unanimously.

There being no further business to come before the KWORCC Personnel Committee, Chairman Wilt adjourned the meeting at 12:49 p.m.

THE FOREGOING MINUTES of the Personnel Committee of Kansas Workers Risk Cooperative for Counties were executed by the Chair of that Committee on the 24<sup>th</sup> day of September 2020.



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Wayne Wilt, Chair  
KWORCC Personnel Committee



**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**August 27, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>

700 SW Jackson, Ste 200  
Topeka, KS 66603

The August 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:07 pm on August 27, 2020 in Topeka by Board Vice-President Linda Buttron. Trustees attending included: Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; Laurie Dunn, Osage County Sheriff; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Management (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS) and Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ).

Vice-President Buttron first addressed Agenda Item No. 2, "Approval of the Agenda." Mr. Parrish recommended the addition of Agenda Item No. 2a, "Excuse Rob Roberts for County Business." Mr. McEvoy moved to approve the agenda with that addition and to excuse Mr. Roberts. Mr. Caspers seconded the motion which CARRIED unanimously.

Vice-President Buttron then addressed Agenda Item No. 3, "Consideration of Minutes of the Meeting of July 30, 2020." Ms. Barton moved to approve the minutes as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

Vice-President Buttron proceeded to Agenda Item No. 4a, the Administrator's Report, "Check Requiring Board Approval and Ratification of Wire Transfers." Mr. Parrish itemized the check for approval and wire transfers for ratification. Ms. Dunn moved to approve the check and wire transfers as presented. Mr. McEvoy seconded the motion which CARRIED unanimously.

Vice-President Buttron asked for the marketing report pursuant to Agenda Item No. 5. Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

Vice-President Buttron requested that WNNJ address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for July 2020. Ms. Dunn moved to receive and file the July 31, 2020 financial reports. Ms. Barton seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the July check register. Whereupon, Ms. Dunn moved to approve checks No. 19406 through 19436 and the direct debits. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Dukes presented the quarterly investment summary. As of July 2020, KWORCC is compliant with statutory requirements and KWORCC's Investment Policies. In addition, KWORCC's equity investments are performing better than the benchmark funds.

Vice-President Buttron addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 7a, "Claims Report," Ms. Chamberland reported on claims and answered questions. She requested approval of three pending settlements. Mr. McEvoy moved to approve the proposed course of action for claim number 18735588. Mr. Wilt seconded the motion which CARRIED with Mr. Caspers abstaining. Mr. Wilt moved to approve the proposed course of action for claim number 2015070469. Ms. Barton seconded the motion which CARRIED unanimously. Mr. Caspers moved to approve the proposed course of action for claim number 20807924. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Chamberland then addressed Agenda Item No. 7b, "Medical Bill Review," stating that KWORCC experienced a savings of 53% for the month of July due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through July 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of July 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the Open/Closed Claims by policy year. There are 83 Claims for 2010 and prior years out of 12,974 total claims. The majority of the open claims are in 2019 and 2020. The older open claims are mostly open running awards for medical care.

Under Agenda item No. 8, "Loss Prevention and County Visits," Mr. Mann reported he had submitted the annual report to the Kansas Department of Labor. It is a report detailing KWORCC's loss prevention activities during 2019. For online training in July, 12 people took the defensive driving course and there were 335 classes taken on JJ Keller. Mr. Mann is creating a 30-minute general safety training video at the request of Saline County. Starting September 1, the loss prevention staff will be slowly resuming county visits. Mr. Mann answered questions.

Vice-President Buttron addressed Agenda Item No. 9, "Legal Report." Mr. Parrish stated there was no legal report at this time.

Under Agenda item No. 9, "Committee Reports," Vice-President Buttron reminded the board that the Personnel Committee would meet prior to the September 24 board meeting.

Vice-President Buttron asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items." There being no additional business, Vice-President Buttron declared the meeting adjourned at 2:02 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 24th day of September 2020.



Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**September 24, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>  
700 SW Jackson, Ste 200  
Topeka, KS 66603

The September 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) via Zoom Video Conference was called to order at 1:02 pm on September 24, 2020 by Board President Bonnie “Rob” Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Management (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ), Mr. Sam Cargnel of Inform Actuarial Consulting and Ms. Ericka Owen of Parrish Management.

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish suggested the addition of Agenda Item No. 2a. “Excuse Laurie Dunn.” Mr. Wilt moved to approve the agenda with that change and to excuse Ms. Dunn from the meeting. Mr. McEvoy seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of August 27, 2020.” Ms. Barton moved to approve the minutes as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, the Administrator's Report, "Checks Requiring Board Approval and Ratification of electronic Transfers of Funds." Mr. Parrish itemized the checks for approval and wire transfers for ratification. Mr. Wilt moved to approve the checks and electronic transfers of funds as presented. Ms. Barton seconded the motion which CARRIED unanimously.

Mr. Parrish then asked Mr. Cargnel to address Agenda Item No. 4b, "KWORCC Actuarial Update: Inform Actuarial Solutions." Mr. Cargnel reported that after review of loss data and discussion with KWORCC and CRS staff, he decreased KWORCC's ultimate loss projections by approximately \$1,100,000, with 2019 seeing the largest decrease of \$850,000. Based upon the losses reported for the first eight months of 2020, the loss forecast for 2020 decreased the ultimate loss estimate from \$4.0 million to \$3.8 million and will most likely decrease again in December, if the current loss trends hold. Next, Mr. Cargnel discussed his findings for 2021, concluding that the loss pick would be approximately \$1.34 per \$100 of payroll. Based upon the payroll estimates from the membership, the ultimate loss for 2021 is projected to be \$4.0 million. Mr. Cargnel then asked for and responded to questions. President Roberts thanked Mr. Cargnel. Mr. Caspers moved to receive and file the August 31, 2020 actuarial report. Mr. McEvoy seconded the motion which CARRIED unanimously.

Mr. Parrish next addressed Agenda Item No. 4c, "KWORCC Budget 2021." He explained the line items, how the 2021 budget compares to 2020 and the rationale for any changes. Mr. Parrish recommended changing the line item titled "Member Protection Fund Contribution" to "Increase in Fund Balance." He then recommended approval and responded to questions. After discussion, Ms. Buttron moved to approve the 2021 proposed budget with the change. Ms. Barton seconded the motion which CARRIED unanimously.

Mr. Parrish then asked Ms. Bird and Mr. Mann to address Agenda Item No. 4d "Annual Meeting Update". Ms. Bird reported that the KWORCC annual meeting will be held on October 14, 2020 in conjunction with the Kansas Association of Counties (KAC) annual conference via ZOOM. KCAMP's meeting will be at 3:00 pm with the KWORCC meeting immediately following. She reported on voting delegate appointments and reviewed KWORCC bylaw provisions for ratification of actions taken at the annual meeting if a quorum is not established. Ms. Bird also presented the slate of nominees for the Trustee positions.

Mr. Mann reviewed the Zoom meeting protocol and stated that he will be working with Kim Qualls at KAC to set-up the meeting room administrative options prior to the meeting. When participants join the meeting, their video and audio will be turned off and Mr. Mann will have control to selectively start audio and video for those that need to present. Participants will be asked to rename themselves in Zoom to: first name / last name / county name or organization. Mr. Mann will share his screen with participants to view the KWORCC meeting presentation, and he will advance the slides at the request of the active speaker. Voting will all be done in the chat dialog box. Mr. Mann will be recording the meeting and will save a text file of the chat dialog for our records. When KWORCC's meeting is concluded, Mr. Mann will return host control of the room back over to KAC.

President Roberts asked for the marketing report pursuant to Agenda Item No. 5. Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

President Roberts requested that WNNJ address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for August 2020. Mr. McEvoy moved to receive and file the August 31, 2020 financial reports. Ms. Barton seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the August check register. Whereupon, Ms. Buttron moved to approve checks No. 19437 through 19463 and the direct debits. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 7a, "Claims Report," Ms. Chamberland reported on claims and answered questions. She requested approval of a pending settlement. Mr. McEvoy moved to approve the proposed course of action for claim number 2012043382. Ms. Barton seconded the motion which CARRIED unanimously.

Ms. Chamberland then addressed Agenda Item No. 7b, "Medical Bill Review," stating that KWORCC experienced a savings of 53% for the month of August due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's

claim history for policy years 2016 through August 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of August 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the open/closed claims by policy year. There are 82 claims for 2010 and prior years out of 12,974 total claims. The majority of the open claims are in 2019 and 2020. The older open claims are mostly open running awards for medical care.

Under Agenda item No. 8, "Loss Prevention and County Visits," Mr. Mann reported that as of September 1<sup>st</sup> the loss prevention staff resumed visiting counties, maintaining social distance and observing safety precautions. As for online training in August, 18 people took the defensive driving course and there were 30 classes taken on JJ Keller. In addition, during the past month, the KWORCC website had 365 page views from 163 unique visitors. Mr. Mann has published five online safety classes on the KWORCC website and is creating a forklift video for the website.

President Roberts addressed Agenda Item No. 9, "Legal Report." Mr. Parrish stated there was no legal report at this time.

Under Agenda item No. 9, "Committee Reports" Mr. Wilt stated the Personnel Committee met at 12:15pm, before the Board Meeting. He stated that the committee looked at the education endeavors of the staff, health insurance cost increases and the cost of living data. The committee is recommending a 2.5% cost of living increase in 2021 for KWORCC staff. Mr. Wilt moved to approve the course of action outlined by the Personnel Committee. Ms. Barton seconded the motion which CARRIED unanimously.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items." There being no additional business, President Roberts declared the meeting adjourned at 2:25 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 19th day of November 2020.



Gary Caspers, Secretary  
KWORCC Board of Trustees

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**November 19, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>  
700 SW Jackson, Ste 200  
Topeka, KS 66603

The November 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) via Zoom Video Conference was called to order at 1:04 pm on November 19, 2020 by Board President Bonnie “Rob” Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Management (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ), and Greg Riat, Pottawatomie County Commissioner.

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish suggested the addition of Agenda Item No. 2b. “Excuse Linda Buttron for Personal Reasons.” Mr. Wilt moved to approve the agenda with that change. Ms. Barton seconded the motion which CARRIED unanimously.

Under Agenda Item No 2a, Mr. Parrish introduced Pottawatomie County Commissioner Greg Riat, who was elected by the KWORCC Membership to Trustee At Large on the KWORCC Board of Trustees. Mr. Riat will officially begin his duties on the board in January of 2021. Mr. Parrish asked Mr. Riat to introduce himself. Mr. Riat was with the Pottawatomie County sheriff’s office for 30 years and served as Sheriff for 19 years. He was recently appointed to fill a term



on the county commission. Whereupon President Roberts asked for all KWORCC staff and trustees to introduce themselves and welcome Mr. Riat to the KWORCC Board.

Ms. Barton moved to excuse Ms. Buttron from the meeting, pursuant to Agenda Item 2b. Mr. McEvoy seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, "Consideration of Minutes of the Meeting of September 24, 2020." Ms. Barton moved to approve the minutes as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, Administrator's Report, "Reclassification of County Appraisers to Payroll Class Code 8742." Mr. Parrish explained that staff is recommending the reclassification of County Appraiser from 9410 to 8742 beginning with policy year 2021. After considerable discussion, Mr. Wilt moved to adopt staff's recommendation. Mr. McEvoy seconded the motion which CARRIED unanimously.

President Roberts asked for the marketing report pursuant to Agenda Item No. 5. Mr. Pfannenstiel reported on recent marketing activities. He then asked for and responded to questions.

President Roberts requested that WNNJ address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for September 2020. Ms. Barton moved to receive and file the September 30, 2020 financial reports. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Dukes then proceeded to the 2020 Third Quarter Report to Kansas Insurance Department (KID). Mr. McEvoy moved to approve the September 30, 2020 report and file it with the KID. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts requested that WNNJ address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for October 31, 2020. Ms. Barton moved to receive and file the October 31, 2020 financial reports. Mr. Wilt seconded the motion which CARRIED unanimously.

Ms. Dukes presented the quarterly investment summary. As of September 2020, KWORCC is compliant with statutory requirements and KWORCC's Investment Policies. In addition, KWORCC's equity investments are performing better than the benchmark funds.

Next, Ms. Dukes presented the September and October check register. Whereupon, Mr. Wilt moved to approve checks No. 19464 through 19514 and the direct debits. Mr. Caspers seconded the motion which CARRIED unanimously.

President Roberts addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 7a, "Claims Report," Ms. Chamberland reported on claims and answered questions. She requested approval of a pending settlement. Mr. Wilt moved to approve the proposed course of action for claim number 2016WR000174. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Chamberland then addressed Agenda Item No. 7b, "Medical Bill Review," stating that KWORCC experienced a savings of 43% for the month of October due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through October 2020. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of October 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the open/closed claims by policy year. There are 41 claims for 2010 and prior years out of 13,057 total claims. The majority of the open claims are in 2019 and 2020. The older open claims are mostly open running awards for medical care.

Mr. Cornejo then presented the Loss Ratios by policy year. The average loss ratio for all years is 62%, the target loss ratio is 65%. He then discussed the average cost per claim. Over all years, the average is just over \$4,000. Finally, he discussed the number of claims per million of payroll, which has trended downwards since 2010. This is indicative of a commitment to loss control and safety training.

Under Agenda item No. 8, "Loss Prevention and County Visits," Mr. Mann reported over 2,000 classes have been taken through JJ Keller so far this year.

There are five safety video courses produced by Mr. Mann on the website and a sixth class on forklift will go live soon. The website has had 174 unique visits in the last 30 days.

President Roberts addressed Agenda Item No. 9, "Legal Report." Mr. Parrish stated there was no legal report at this time.

Under Agenda item No. 9, "Committee Reports" President Roberts reminded everyone there will be an Investment Committee Meeting before the December board meeting.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items." There being no additional business, President Roberts declared the meeting adjourned at 2:45 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 17th day of December 2020.



Gary Caspers, Secretary  
KWORCC Board of Trustees

I, Gary Caspers, Secretary of Kansas Workers Risk Cooperative for Counties (KWORCC), hereby certify that the following is a true and correct copy of a Resolution duly adopted by unanimous vote of the Board of Trustees of KWORCC at a meeting duly called and held on the 17<sup>th</sup> day of December, 2020 at which a quorum was present:

## **RESOLUTION #2020-77**

WHEREAS, KWORCC has elected to place investments pursuant to Chapter 40 of Kansas Statutes Annotated, and thus is to comply with the provisions thereof;

WHEREAS, KSA 40-2a01 states, in pertinent part: “[C]ompany...may invest with the direction or approval of a majority of its board of directors or authorized committee thereof, any of its funds, or any part thereof in bonds or other evidences of indebtedness issued, assumed or guaranteed by the United States of America, or by any agency or instrumentality thereof;”

WHEREAS, KWORCC has invested in certain United States instruments during the period July 1, 2020 through November 30, 2020, which have been reviewed by the Board of Trustees. Pursuant to that review, the Board determined said investments to be in accordance with K.S.A. 40-2a01 and KWORCC’s investment policy;

NOW, THEREFORE, it is RESOLVED by the KWORCC Board of Trustees that investment purchases made in United States Government securities from the period July 1, 2020 through November 30, 2020, having been reviewed and determined to be made in accordance with K.S.A. 40-2a01 and KWORCC’s investment policy hereby are approved.

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed this 17<sup>th</sup> day of December 2020.

  
Gary Caspers, Secretary



KWORCC

Trade History CCB Capital Markets 07/01/20 to 11/30/20

Customer	Ticket	Cusip	Description	Coupon	Yield	Maturity	Settlement	Purchase/Sale	Par	Price	Principal	Accrued Interest	Net Settlement
300121	421056538	912828P87	U.S. Treasury Notes	1.125	0.074	2/28/2021	9/29/2020	Sold To Portfolio	\$ 1,500,000.00	100.4375	\$ 1,506,562.50	\$ 1,351.86	\$ 1,507,914.36
300121	311133244	912828VP2	U.S. Treasury Notes	2.000	2.000	7/31/2020	7/10/2020	Purchased from Portfolio	\$ 90,000.00	100.1250	\$ 90,112.50	\$ 796.15	\$ 90,908.65

**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**December 17, 2020 at 1:00 pm**

Via Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>  
700 SW Jackson, Ste 200  
Topeka, KS 66603

The December 2020 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) via Zoom Video Conference was called to order at 1:08 pm on December 17, 2020 by Board President Bonnie “Rob” Roberts. Trustees attending included: Bonnie “Rob” Roberts, Miami County Commissioner, President; Linda Buttron, Jefferson County Clerk, Vice-President; Gary Caspers, Cloud County Commissioner, Secretary; Stan McEvoy, Decatur County Commissioner, Controller; Sandy Barton, Stanton County Clerk; and Wayne Wilt, Cowley County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Mr. Ralph D. Unger, Member Services Representative.

Also, present were Ms. Amanda Chamberland of TriStar Risk Management (TRISTAR), Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS), Ms. Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ) and Mr. Chris Thompson of Country Club Bank.

President Roberts first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Wilt moved to approve the agenda as presented. Ms. Barton seconded the motion which CARRIED unanimously.

President Roberts then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of November 19, 2020.” Mr. McEvoy moved to approve the minutes as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

President Roberts proceeded to Agenda Item No. 4a, Administrator’s Report, “Checks Requiring Board Approval and Ratification of Electronic

Transfers of Funds.” Mr. Parrish itemized the checks for approval and the electronic transfers of funds for ratification. Ms. Buttron moved to approve the checks and ratify the electronic transfers of funds as presented. Mr. Caspers seconded the motion which CARRIED unanimously.

Mr. Parrish then asked Mr. Thompson to address Agenda Item No. 4b, "Fixed Assets Holdings and Market Update." Mr. Thompson presented KWORCC's Bond Portfolio, describing the government investments. He stated that the portfolio consists of investments in top-grade United States government and agency bonds, mortgage-backed securities and FDIC-insured bank certificates of deposit. As of November 30, 2020, there were 35 separate and direct holdings that could be quickly and easily converted to cash. Mr. Thompson stated in managing the portfolio he is guided by twin goals of maximizing yield and providing enough liquidity (without significant loss on sale). Liquidity is required to meet claims payment requirements. As of November 30, 2020, he explained that the par value of KWORCC's bond portfolio was \$19,991,584. Investments that mature are being kept in cash or very short-term investments as yields on short-term investments are equal to longer term investments. Mr. Thompson asked for and responded to questions. President Roberts thanked Mr. Thompson for his report.

Pursuant to Agenda Item No. 4c, "Contracts," Ms. Bird presented the contract between KWORCC and Tristar. Next, she presented the contract between KWORCC and CRS. She then presented the contract renewal for Parrish Management Corporation for rent and office sharing services. Ms. Bird then presented the contract with Country Club Bank for Investment Advisory Services. Finally, she discussed the terms of agreement with Summers, Spencer & Company. Ms. Bird recommended that KWORCC enter into the contracts. Mr. McEvoy moved to approve the contracts. Mr. Wilt seconded the motion which CARRIED unanimously. Whereupon, Ms. Bird briefly discussed contracts that continue in effect for 2021, including those with Jayhawk Tower Partners, WNNJ, Kansas Association of Counties, InspectAll, J.J. Keller & Associates, Legacy National Audit Bureau and Club House Inn.

Next, Mr. Parrish reviewed the proposed 2021 Premiums under Agenda Item No. 4d. and explained the changes and the process the staff uses to establish premiums. After discussion, Ms. Buttron moved to approve the premiums as presented. Mr. Wilt seconded the motion which CARRIED unanimously.

Mr. Parrish then presented the recommended Amended 2021 KWORCC Budget based on the 2021 Premiums. Mr. Wilt moved to approve the amended budget as presented. Mr. Caspers seconded the motion which CARRIED unanimously.

Finally, Mr. Parrish proceeded to Agenda Item No. 4e, "Schedule 2021 Board Meetings." The following dates were recommended for KWORCC monthly Board meetings in 2021: Thursday, January 28 via Zoom; Thursday, February 25; Thursday, March 25 via Zoom; Thursday, April 29; Thursday, May 27 via Zoom; Thursday, June 24 via Zoom; Thursday, July 29; Thursday, August 26 via Zoom; Thursday, September 30; Thursday, November 18 via Zoom and Thursday, December 16. The regular Board meetings will be held at 1:00 pm. Ms. Barton moved to approve the meeting dates as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

President Roberts asked for the marketing report pursuant to Agenda Item No. 5. As Mr. Pfannenstiel left the meeting at 1:30 pm to attend a marketing presentation, Mr. Mann reported on recent marketing activities. He then asked for and responded to questions.

President Roberts requested that WNNJ address Agenda Item No. 6, "Financial Report." Ms. Dukes discussed the financial statements for November 30, 2020. Mr. McEvoy moved to receive and file the November 30, 2020 financial reports. Ms. Barton seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the November check register. Whereupon Mr. Wilt moved to approve checks No. 19515 through 19539 and the direct debits. Mr. Caspers seconded the motion which CARRIED unanimously.

President Roberts addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Management." As to Agenda Item No. 7a, "Claims Report," Ms. Chamberland reported on claims and answered questions.

Ms. Chamberland then addressed Agenda Item No. 7b, "Medical Bill Review," stating that KWORCC experienced a savings of 51% for the month of November due to the medical bill review performed by TRISTAR.

Mr. Cornejo presented the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2016 through November 2020. The documents



consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of November 2020 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Comejo presented the open/closed claims by policy year. There are 41 claims for 2010 and prior years out of 13,057 total claims. The majority of the open claims are in 2019 and 2020. The older open claims are mostly open running awards for medical care.


Under Agenda item No. 8, "Loss Prevention and County Visits," Mr. Mann reported that the video forklift safety class is now live and on the KWORCC website. This is a certification class requiring a test to be submitted. In the last 30 days there have been 389 page views and 153 unique visits to the KWORCC website. Approximately 2,000 online safety classes will have been taken in 2020 by year-end -- nearly double the number taken in 2019. KAC has requested Mr. Mann to conduct Managing Employee Safety for the New Commissioner Training via Zoom in January.

President Roberts addressed Agenda Item No. 9, "Legal Report." Mr. Parrish stated there was no legal report at this time.

Under Item 10a, "Investment Committee," Ms. Barton reported that the Investment Committee met prior to the Board meeting and recommended the Board adopt KWORCC Resolution #2020-77. Ms. Buttron moved that the Board follow the committee's recommendation. Mr. Wilt seconded the motion which CARRIED unanimously.

President Roberts asked if there was anything for the Board to consider under Agenda Item No. 11, "Other Items." There being no additional business, President Roberts wished everyone Happy Holidays and declared the meeting adjourned at 3:06 pm.

The KWORCC Board of Trustees approved the foregoing minutes on the 28th day of January 2021.

  
Wayne Wilt, Secretary  
KWORCC Board of Trustees