

KWORCC



Norton County Courthouse

November 2023

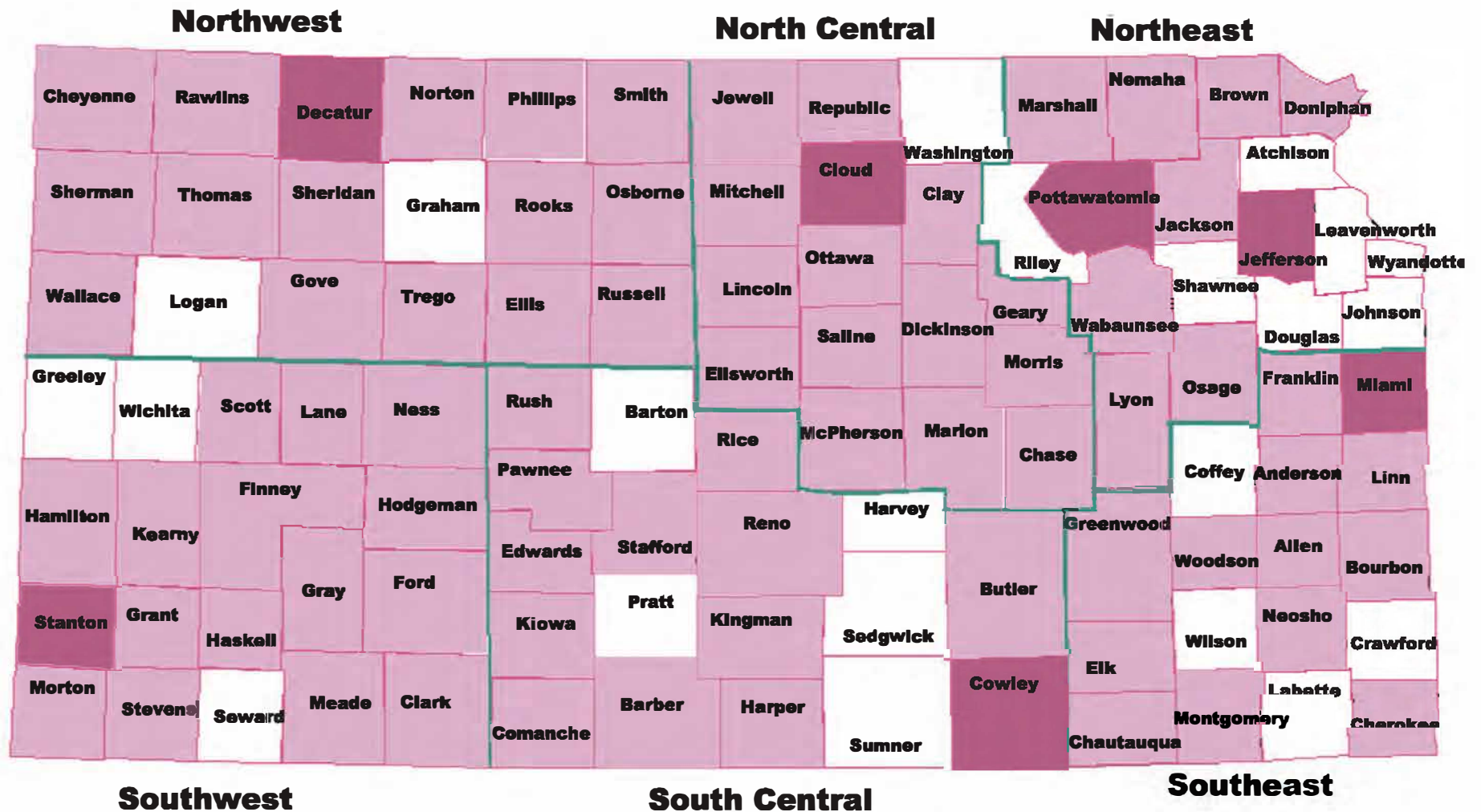
Agenda & Notice of Meeting
Kansas Workers Risk Cooperative for Counties
1-785-357-1069

November 16, 2023 1:00 PM
Zoom: <https://us02web.zoom.us/j/3484516681>
1 346 248 7799 Meeting ID 348 451 6681
700 SW Jackson St, Suite 200
Topeka, Kansas 66603

☐ January 26
February 23
☐ March 30
April 27
☐ May 18
☐ June 29
July 27
☐ August 24
September 28
☐ October 26
☐ November 16
December 14

KWORCC

KANSAS
WORKERS RISK COOPERATIVE
for COUNTIES



Counties on KWORCC Board of Directors
KWORCC Members

Agenda

And Notice of Meeting

Kansas Workers Risk Cooperative for Counties (KWORCC)

November 16, 2023 at 1:00 PM

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

700 SW Jackson – Suite 200

Topeka, KS 66603

1. Call to order - *President, Wayne Wilt*
2. Approval of the Agenda (Cover Page)
 - a. Excuse Sandy Barton for personal business
3. Consideration of Minutes, Meeting of October 26, 2023 (Pg. 1-6)
4. Administrator's Report – *Jim Parrish*
 - a. Ratification of Electronic Transfers of Funds (Pg. 7)
 - b. Contracts for Approval
 - i. Cornerstone (Pg. 9-14)
 - ii. Jayhawk Tower (Pg. 15-29)
 - iii. Parrish Management (Pg. 31-32)
 - c. 2024 Premiums Approval (Pg. 33-34)
 - d. 2024 Budget Approval (Pg. 35-36)
 - e. 2024 KWORCC Meeting Dates (Pg. 37)
 - f. Annual Meeting Update (Pg. 39-40)
5. Marketing Report – *Jes Pfannenstiel*
6. Financial Report – *Amy Dukes, WNNJ*
 - a. October 2023 Financial Statements (Pg. 41-47)
 - b. Check Register (Pg. 49)
 - c. BOK Performance Summary as of 10/31/2023 (Pg. 51)
7. Claims Report - TRIStar (Pg. 53)
 - a. Select Claims Review – *Amanda Chamberland*
 - b. Medical Bill Review Report: – *Amanda Chamberland* (Pg. 55)
 - c. Policy Year Performance Review – *Jess Cornejo, CRS* (Pg. 57-59)
8. Loss Prevention and County Visits – *Brandon Mann* (Pg. 61-62)
9. Legal Report
10. Committee Reports: Reminder Investment Committee Meets December 15, 2023 at 12:15 pm
11. Other items
12. Adjournment

Minutes
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
October 26, 2023 at 1:00 pm
700 SW Jackson, Suite 200
Topeka, KS 66603
Via Zoom Video Conference:
<https://us02web.zoom.us/j/3484516681>

The October 2023 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) in Topeka via Zoom Video Conference was called to order at 1:11 pm on October 26, 2023, by Board Vice-President Stan McEvoy. Trustees attending included: Wayne Wilt, Cowley County Commissioner, President; Stan McEvoy, Decatur County Commissioner, Vice-President; Greg Riat, Pottawatomie County Commissioner, Secretary; Linda Buttron, Jefferson County Clerk, Controller; Sandy Barton, Stanton County Clerk; and Gary Caspers, Cloud County Commissioner.

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

Also, present were Amanda Chamberland, Claims Examiner III with TriStar Risk Management (TRISTAR), Jess Cornejo of Cornerstone Risk Solutions (CRS); Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ) and Leonard “Len” Lehmann, Retirement Plan Counselor of Empower.

Because of technical audio-visual difficulties, President Wilt asked Vice-President McEvoy to chair the meeting. Vice-President McEvoy first addressed Agenda Item 2, “Approval of the Agenda.” Mr. Parrish requested the addition of Agenda Item 2a, “Excuse Mr. Roberts for personal business.” Ms. Barton moved to approve the agenda with that change. Mr. Riat seconded the motion which CARRIED unanimously.

Turning to Agenda Item 2a, Vice-President McEvoy asked for a motion to excuse Mr. Roberts for personal business. Ms. Buttron moved to excuse Mr. Roberts for personal business. Mr. Caspers seconded the motion which CARRIED unanimously.

Vice-President McEvoy then addressed Agenda Item No. 3, "Consideration of Minutes of the Meeting of September 28, 2023." Mr. Caspers moved to approve the minutes as presented. Mr. Riat seconded the motion which CARRIED unanimously.

Next, Vice-President McEvoy asked Mr. Parrish to present the Administrator's Report. Whereupon, Mr. Parrish addressed Agenda Item No. 4a, "Ratification of Electronic Transfers of Funds." Mr. Parrish itemized the electronic transfers of funds for ratification. Ms. Buttron moved to ratify the electronic transfers of funds as presented. Ms. Barton seconded the motion which CARRIED unanimously.

Mr. Parrish then addressed Agenda Item No. 4b, "KPERS 401(a) Resolution." Mr. Parrish explained the federal 401(a) retirement plan approved by Trustees in concept at the September meeting is more specifically described in the proposed resolution presented in the board packet. He explained that, in 2016, the Kansas Public Employees Retirement System (KPERS) was authorized by state law to offer the 401(a) plan to state and local governmental employees and provide administration thereof without charge. KWORCC employees qualify to participate in this plan.

Mr. Parrish then explained staff's specific recommendation for KWORCC's participation. Beginning January 1, 2024, KWORCC would contribute 3% of each qualified employee's annual compensation to a retirement fund for that employee. To further encourage KWORCC employees to save for retirement and in addition to this 3%, KWORCC would match an additional 1% of annual compensation to the new 401(a) plan on the condition the employee contributes 4% to the federally authorized 457 employee-funded retirement plan administered by KPERS. KWORCC would match an additional 2% of annual compensation to the new 401(a) plan on the condition the employee contributes 5% to the 457 plan.

Mr. Parrish explained that this proposed plan would apply only to full-time KWORCC employees, excluding the Administrator. The exclusion of the Administrator was requested by Mr. Parrish because he is past the age of retirement provided in the proposed plan. Mr. Parrish requested that in lieu of the 401(a) contribution, the Administrator will receive an additional 2.5% increase in

base salary. Then Mr. Parrish asked for and responded to questions. Ms. Jarboe-Paxson added that the plan can be modified at a later date by action of the Trustees. Mr. Parrish asked for adoption of the proposed 401(a) resolution and the attached Adoption Agreement and the 2.5% increase in the Administrator's base salary. Ms. Barton moved to adopt the resolution and the Adoption Agreement implementing a KPERS administered 401(a) plan for full-time KWORCC employees as provided therein and the 2.5% increase in salary for the Administrator. Mr. Riat seconded the motion which CARRIED unanimously.

Mr. Parrish then addressed Agenda Item No. 4c, "KWORCC Budget 2024." Mr. Parrish emphasized this is a preliminary budget and that it may change as additional information is received. He reviewed each line item of expenses showing how the proposed expenses compare to last year. He then reviewed proposed premium income and discussed several factors that will reduce revenues. First is the elimination of a costly class code, 9410. While this action brings equity to counties, it has resulted in a decrease of revenue. Next, he explained that the insurance rates for each class code recently provided by the Kansas Insurance Department have dropped significantly with a negative impact on revenues. Additionally, revenues will be reduced if KWORCC reduces the employers' liability limit from \$1 million to \$500,000. Mr. Parrish said the final budget will be presented in November for approval. In preparation, he requested postponing KWORCC's transition from \$1 million dollar employers' liability limit to \$500,000 employers' liability limit thus preserving this revenue to fund the budget. He proposed the change take effect next year, giving Member Counties the option to change their employers' liability limit to \$500,000. He then asked for and responded to questions. Mr. Caspers moved to postpone the adoption of a \$500,000 employers' liability limit to the 2025 policy year. Ms. Barton seconded the motion which CARRIED unanimously.

Mr. Parrish then addressed Agenda Item 4d, "LCM Discussion." Mr. Parrish explained several years ago KWORCC filed three tiers for the loss-cost multiplier (LCM) with the Kansas Insurance Department (KID). This allows staff a method to help reward counties which are aggressive with their loss prevention activities. While the three tiers have been beneficial, KWORCC staff has determined it could better underwrite the counties with an LCM divided into five tiers. Further, Mr. Parrish indicated that a slight overall increase in the LCM is necessary to help account for the revenue reduction factors explained in the budget presentation. Mr. Parrish recommended these changes for approval by Trustees. Ms. Barton moved to approve the five-tier LCM as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

Next, Mr. Parrish then asked Ms. Jarboe-Paxson and Mr. Pfannenstiel to address Agenda Item No. 4e, “Annual Meeting Update.” Ms. Jarboe-Paxson reported that the KWORCC annual meeting will be held on December 5, 2023 in conjunction with the Kansas Association of Counties (KAC) annual conference both in person and via ZOOM. KWORCC’s meeting will be at 5:30 pm with KCAMP’s meeting immediately following. Finally, she reviewed the vendor booth details, including the schedule for those working the booth. She asked that anyone wishing to be added to the schedule to please contact KWORCC staff. Mr. Pfannenstiel explained the giveaway item for the KAC meeting.

Mr. Parrish then addressed Agenda Item No. 4f, “Proposed Bylaw Change.” Mr. Parrish elaborated on the proposed Bylaw change in the Agenda Packet. He explained the bylaws currently provide for a 15-day advance notice by mail for member meetings and require a quorum of at least 50% of Member Counties to do business. The proposed Bylaw change would allow notice by mail or email at least 30 days in advance of the meeting and reduce the quorum requirement to 25% of Member Counties in order to do business. Mr. Parrish asked Trustees to approve these changes to be presented to the County Members at the annual meeting scheduled for Tuesday, December 5, 2023. Mr. Caspers moved to approve the proposed Bylaw change. Ms. Barton seconded the motion which CARRIED unanimously.

Vice-President McEvoy asked for the “Marketing Report” in Agenda Item No. 5. Mr. Pfannenstiel reported on recent marketing activities and discussed future marketing strategies. He then asked for and responded to questions.

Vice-President McEvoy then requested Ms. Dukes address Agenda Item No. 6, “Financial Report.” Ms. Dukes discussed the financial statements for September 2023 and responded to questions. Ms. Buttron moved to receive and file the financial statements as of September 30, 2023. Mr. Barton seconded the motion which CARRIED unanimously.

Ms. Dukes then presented the KID Quarterly Report for September 30, 2023. Mr. Caspers moved to accept and file the September 30, 2023 Quarterly Report with KID. Ms. Buttron seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the check register for September 2023 and asked for questions or any discussion. Whereupon, Ms. Buttron moved to approve the September 2023 check register. Mr. Caspers seconded the motion which CARRIED unanimously.

Ms. Dukes then addressed the Quarterly Investments Summary and Equities Investment Update as of September 30, 2023 and presented the BOK equities investments performance report as of September 30, 2023.

Vice-President McEvoy next addressed Agenda Item No. 7, “Claims Report – TRISTAR Risk Management.” He asked Ms. Chamberland to present Agenda Item No. 7a, “Select Claims Review.” Ms. Chamberland reported on claims and answered questions. She then asked for approval of a pending settlement. Mr. Caspers moved to follow the proposed course of action on claim number 22899164. Ms. Barton seconded the motion which CARRIED with Mr. Riat abstaining.

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

Next, 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 2019 through September 2023. 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 stated that the charts show the performance status as of the end of September 2023 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the open and closed claims by policy year. There are 28 open claims for 2010 and prior years out of 13,057 total claims. The majority of the open claims are in 2022 and 2023. 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 64%, the target loss ratio is 65%. He then discussed the average cost per claim. From 2011 to 2022, the average is just over \$5,275. Finally, he discussed the number of claims per each million dollars of payroll as well as the average number of claims per Member, both of which have trended downward since 2010. This is indicative of a commitment to loss control, safety training and effective claims management as well as adding good risks to the pool.

Under Agenda item No. 8, “Loss Prevention and County Visits,” Mr. Mann reported on the loss prevention activities of the loss-prevention staff. So far in 2023, the staff has made 313 visits to Member Counties in 202 working days, with an average of 1.55 visits per working day. The loss prevention staff has found 585 safety issues in our Member Counties. Mr. Mann reported the loss-prevention staff

are currently working on the 3rd and final round of inspections and plan to end the year with around 400 total visits to Member Counties.

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

Vice-President McEvoy reminded everyone that the Investment Committee will meet at 12:15 p.m. prior to the December board meeting.

There being no further business, Vice-President McEvoy asked for a motion to adjourn the meeting at 3:09 p.m. Ms. Barton so moved. Mr. Caspers seconded the motion which CARRIED unanimously.

The KWORCC Board of Trustees approved the foregoing minutes on the 16th day of November, 2023.

Greg Riat, Secretary
KWORCC Board of Trustees



**Board of Trustees Report
Of Checks and ETFs Over \$7,000**

===== ELECTRONIC TRANSFER OF FUNDS FOR RATIFICATION November 16, 2023 =====

<u>Date</u>	<u>Amt</u>	<u>Wired From</u>	<u>Wired To</u>	<u>For</u>
11/7/2023	\$375,000	Country Club Bank	KVB – Claims	Replenish Claims Account
11/7/2023	\$75,000	Country Club Bank	KVB – Admin	Replenish Admin Account

Agreement for Services

This Agreement for services is made and entered into as of the _____ day of _____, 2023, by and among Kansas Workers Risk Cooperative for Counties, having offices at 700 S.W. Jackson, Ste. 200, Topeka, Kansas, 66603, for itself and its Named Insureds (hereinafter collectively referred to as “KWORCC”), and Cornerstone Risk Solutions, LLC (hereinafter referred to as “CRS”).

WHEREAS, KWORCC has requested CRS to perform certain services (the “Services”) described in Schedule A attached hereto; and

WHEREAS, CRS desires to render such Services to KWORCC pursuant to the terms and conditions set forth in Schedule “A” attached hereto; and,

WHEREAS, CRS and KWORCC hereby agree it would be to their mutual advantage to execute this Agreement and thereby define the terms and conditions which shall control the rendering of Services to KWORCC by CRS; and

WHEREAS, the agreed to fees and payment terms for the provided Services are described in Schedule “B” attached hereto.

NOW THEREFORE, in consideration of the premises and the covenants and agreements herein contained and other good and valuable consideration, receipt and sufficiency of which is hereby acknowledged, it is hereby agreed as follows:

1. Confidentiality. CRS and KWORCC agree that all such “Proprietary Information” exchanged during the performance of Services under this Agreement shall remain the sole and separate property of the party providing the same, subject to the terms and conditions set forth herein. Proprietary Information includes, without limitation, all information concerning the identities, needs, expirations, policies, or purchasing habits of KWORCC, all business systems, financial data, computer data or processes, forms appraisals, loss experience, other similar data and other business records; provided, however, such Proprietary Information shall not include information that is in the public domain or is readily available or accessible to the public.

CRS and KWORCC agree that all such Proprietary Information shall not be disclosed, communicated or otherwise transferred or made available to unrelated third parties without the prior written consent of the entity whose Proprietary Information is being shared, except for those employees, agents, representatives and permitted assigns with a reasonable need to know such Proprietary Information to facilitate the performance of services hereunder. Notwithstanding any term or condition herein to the contrary, each party understands and agrees that upon receipt by either party of an order from a court of competent jurisdiction, the restrictions set forth herein shall not prohibit the receiving party of such order from compliance with any such order. The confidentiality provisions set forth herein shall survive the termination of the Agreement.

2. Term and Termination. This Agreement will become effective 12:01 a.m., January 1, 2024 and terminate 12:00 a.m. January 1, 2025 or unless canceled by either party upon thirty (30) days prior written notice, except in the case of nonpayment, in which case no prior written notice shall be required. Upon cancellation or expiration of the term of this Agreement, no further Services will be provided by CRS to KWORCC, except those Services deemed necessary in the sole

discretion of CRS to complete the existing Services provided to KWORCC by CRS during the term of the Agreement, and KWORCC will be responsible for all outstanding service fees.

3. Assignment. This Agreement may not be assigned by KWORCC without the prior written consent of CRS and shall be binding upon and shall inure to the benefit of the parties hereto and their successors and permitted assigns. Nothing in the Agreement is intended to nor shall confer upon any person or legal entity other than KWORCC or CRS and their respective permitted successors and assigns, any rights or remedies under or by reason of this Agreement.

4. Compensation Disclosure. CRS is a subsidiary of The IMA Financial Group, Inc., a national financial services company with numerous affiliates and subsidiaries (collectively the “IMA Group”). In addition to the compensation received by CRS as described in this Agreement, other parties, such as excess and surplus lines brokers, wholesalers, reinsurance intermediaries, underwriting managers and similar parties (some of which may be owned in whole or in part by the IMA Group), may earn and retain usual and customary commissions or other compensations for providing insurance products to KWORCC under separate contracts with insurers or reinsurers. Such payments will not be considered as compensation to CRS and will not offset any compensation payable to CRS pursuant to this Agreement. Further, the IMA Group may receive contingent or incentive payments or allowances from insurers or finance companies based on the size or performance of an overall book of business produced with them by the IMA Group. Additionally, expense reimbursements for travel or technology enhancements, salary offsets or de minimus gifts may be provided. The IMA Group may also receive interest of premium being held prior to disbursement to KWORCC. Upon written request, the IMA Group will provide to KWORCC additional details and information about such arrangements.

5. Business Responsibility. All Services hereunder shall be provided by CRS to KWORCC in accordance with applicable industry standards and applicable laws and regulations. In turn, KWORCC acknowledges that CRS has made no representations, warranties, or guaranties concerning either the performance of, or the results to be obtained from, the Services provided hereunder. Additionally, CRS has made no representations, warranties, or guaranties concerning the financial condition of any insurance carrier providing coverage to KWORCC. KWORCC remains solely responsible for reporting and communicating changes in exposures, loss-related data, ownership and other material changes in writing to CRS; further, KWORCC remains solely responsible for the conduct and governance of its business operations. KWORCC further agrees that any fines or penalties assessed against KWORCC under any local, state, or federal occupational safety and health law, the Americans with Disabilities Act, any local, state, or federal order, rule or statute pertaining to the protection of the environment, or any other local, state, or federal laws, statutes, orders, or regulations shall be KWORCC’s sole responsibility, and that CRS shall have no responsibility or liability for any portion of any such fines or penalties, except as provided in paragraph numbered 6 immediately below.

6. Indemnification. KWORCC and CRS will defend, indemnify, and hold harmless, each other and their parent and subsidiary corporations, and other affiliated corporations, partnerships or companies of any type, officers, directors, employees, agents, producers, representatives and assigns (collectively hereinafter referred to as the “Indemnified Parties”), against all liability, including interest, judgments, settlements, attorney’s fees, investigation and other defense costs, arising out of, or in any manner connected with, this Agreement and/or the rights or responsibilities hereunder, including but not limited to, an action arising as a result of any error or omission of the other party. Said liability indemnification and hold harmless shall include all judgments, settlements, interest, reasonable attorney’s fees and costs incurred by the Indemnified Parties in defending or investigating any such claims. NOTWITHSTANDING ANYTHING TO THE

CONTRARY CONTAINED HEREIN, NEITHER PARTY SHALL INDEMNIFY THE OTHER PARTY FOR THEIR OWN ORDINARY, STRICT, SOLE OR CONTRIBUTORY NEGLIGENCE OR WILLFUL MISCONDUCT PROVIDED, HOWEVER, IT IS THE INTENT OF THE PARTIES HERETO THAT EACH PARTY SHALL INDEMNIFY THE INDEMNIFIED PARTIES FOR ANY CLAIMS OR ALLEGATIONS OF SUCH NEGLIGENCE ADJUDICATED BY A COURT OF COMPETENT JURISDICTION WHICH RESULTS IN A FINDING OF NO NEGLIGENCE ON THE PART OF SUCH INDEMNIFIED PARTIES. The foregoing provisions are a material part of the consideration for this Agreement and have been factored into the charges agreed upon.

7. Final Agreement and Jurisdiction. This Agreement represents the entire understanding and agreement of the parties hereto with respect to the subject matter hereof, supersedes all prior negotiations between such parties, and cannot be amended, supplemented, or modified except by an agreement in writing signed by the party or parties against whom enforcement is sought and making specific reference to in this Agreement. In the event any one or more of the provisions contained in this Agreement or any application thereof shall be invalid, illegal, or unenforceable in any respect, the validity, legality, or enforceability of the remaining provisions of the Agreement and any other application thereof shall not in any way be affected or impaired thereby.

This Agreement shall be governed by and construed in accordance with the laws of the State of Kansas applicable to contracts made in that state.

8. Execution by Counterparts. This Agreement may be executed in any number of counterparts, each of which shall be deemed to be one and the same instrument.

9. Notice. Any notice by either party to the other party shall be deemed served effective (i) upon delivery, if personally delivered, (ii) upon delivery to Federal Express or other similar courier service, marked for next day delivery, addressed as set forth below, (iii) upon receipt if sent by registered or certified mail, return receipt requested, addressed as set forth below. The notice addresses of the parties are:

If to KWORCC: James W. Parrish
KWORCC
700 S.W. Jackson, Ste. 200
Topeka, Kansas, 66603

If to CRS: Paul J. Davis
Cornerstone Risk Solutions, LLC
P.O. Box 2992
Wichita, KS 67201-2992
(316) 267-9221

The customary registered/certified receipt or Federal Express or other courier receipt shall be evidence of such notice. Either party hereto may change the name and address of the designee to whom their notice shall be sent by giving written notice of such change to the other party hereto in the manner above provided, at least ten (10) days prior to the effective date of such notice.

10. Engagement Confirmation. The parties agree that the Services provided herein contemplate services in addition to placement activity. No insurance product sale is required under this Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives as of the date first above written.

“CRS”

“KWORCC”

Cornerstone Risk Solutions, LLC

Kansas Workers Risk Cooperative for
Counties

By: _____
Printed Name & Title:
Paul J. Davis, Director of Program Operations

By: _____
Printed Name & Title:
James W. Parrish, Administrator

Date: _____

Date: _____

Schedule A – Services

Services Provided by CRS

Insurance Placement

Services covered by this Agreement include the following insurance policy(ies) and coverage(s):

Excess Workers Compensation - negotiation and placement and assist in obtaining approval from the excess workers compensation carrier of prospective members.

In some instances, risk placements made by CRS on behalf of the KWORCC may require the payment of state surplus lines or other premium taxes, Federal excise taxes, and/or fees in addition to the premium itself. CRS will make every effort to identify any such tax and/or fee in advance, but in all instances the payment of these taxes and/or fees will remain the sole responsibility and liability of KWORCC.

KWORCC will have the responsibility to report and communicate changes in exposures, loss-related data, ownership and other material changes in writing to CRS who shall communicate such information to KWORCC's insurance carrier(s).

The following are insurance products that are project and/or policy specific. The Services related to providing, maintaining and servicing such project and/or policy specific products are governed by this Agreement, however CRS will receive and retain the project and/or policy specific commission payable by the carrier and such commission will not be offset or applied to the annual fee due under this Agreement:

1. Business Owners
2. Cyber Liability
3. Employment Practices
4. Trustee Errors and Omissions
5. Surety Bonds
6. Project specific insurance policies;

Other services which are not listed above may be considered outside our scope of services and additional fees may apply. In the case that a service is outside the scope of services (i.e., excessive travel, meetings, etc.) CRS will notify KWORCC and negotiate additional fees prior to providing services.

Risk Management:

Services covered by this Agreement include consulting with the KWORCC administrator and other key personnel; assisting in the identification of program exposure to risk; collection and review of needed data including loss projection and cost analysis; evaluation of alternative approaches to deal with those exposures (i.e.,

elimination, reduction or segregation of loss exposures, retention, contractual or financial transfer, etc.); selection and implementation of the chosen approach; monitoring of the results; assist KWORCC in preparing and filing State Filing and Reports to State Insurance Department and experience data to NCCI; related computer services; participate in and cooperate with State Insurance Department Audits and audits by independent accountant; assist with and cooperate with actuarial evaluation of KWORCC; and other related Services which may arise during this Agreement which the parties mutually desire and agree to be covered. CRS will undertake all reasonable efforts to assist KWORCC in its participation in the Center for Internet Security Multi-State ISAC.

Schedule B – Compensation for Services

CRS Compensation

Insurance Placement and Risk Management

1. The fees below are deemed fully earned upon execution of this Agreement and KWORCC agrees that such Fee is separate from, and in addition to, commissions for insurance coverage placement, if any.

KWORCC shall pay a fee (“Fee”) to CRS as compensation for the Services provided under this Agreement, for the annual period described above, in the sum and amount of **\$89,500**. The Fee shall be due and payable **January 1, 2024**.

2. Payment of all invoices submitted to KWORCC will be made pursuant to the invoice due date. In the event KWORCC does not remit timely payment, CRS reserves the right to terminate this Agreement, in writing, without notice, and all further obligations of CRS under this Agreement are terminated and void.
3. It is understood that other benefit management or insurance services may be undertaken by CRS from time to time by mutual agreement of the parties. The parties agree to amend this Agreement as necessary to describe the additional services and compensation payable to CRS for such services.

**JAYHAWK TOWER
LEASE AGREEMENT**

THIS LEASE AGREEMENT (“Lease”), made and entered into on this ___th day of December, 2023, by and between Jayhawk Tower Partners, LLC, a Kansas Limited Liability Company, as “Lessor,” and, Kansas Workers Risk Cooperative for Counties (KWORCC), as “Lessee.”

WITNESSETH: That Lessor, by and through its Managing Member, Parrish Management Corporation (“PMCorp”), and in consideration of the rents, covenants and agreements hereafter set forth, does by these presence, lease and rent to Lessee certain commercial office space located in the Jayhawk Tower (“Building”), 700 SW Jackson Street, Topeka, Kansas 66603.

SECTION 1. Premises. Lessor does hereby lease and rent to Lessee and Lessee hereby rents and leases from Lessor commercial office space located on the second floor of the Building known as KWORCC’s Storage Space, containing approximately 200 square feet (“Premises”) pursuant to the obligations, agreements and conditions prescribed by this Lease.

SECTION 2. Term of Lease and Options to Renew. This Lease shall be for a period of One (1) year, beginning January 1, 2024 and expiring December 31, 2024.

SECTION 3. Use of Premises. Lessee shall use, occupy and hold the Premises solely for the purposes of a commercial office space, and for no other purpose without the prior written consent of Lessor. If Lessee, in violation of this Lease, either ceases using the Premises for this purpose or changes the use without Lessor’s consent, Lessee shall be in default of this Lease and subject to remedies available to Lessor; however, Lessee shall nevertheless be liable to Lessor for all rents and other costs and charges prescribed by this Lease, irrespective of Lessee’s default.

Lessee shall neither permit the use of the Premises as a living quarters or residence nor permit the operation of any unlawful business on the Premises or any business which is contrary to zoning ordinances or other governmental regulations or any business which violates any restrictive covenant in the Building’s legal title or in violation of any certificate of occupancy. Lessee shall neither use nor permit the use of any portion of the Premises either for any illegal or immoral purpose, as determined by Lessor based on reasonable and current community standards. Lessee shall neither suffer, permit nor commit any waste or nuisance either on the Premises or in the Building and shall not permit loud music or other sounds on the Premises which may disturb other tenants of the Building and occupants of surrounding properties. Lessee shall not allow any undesirable odor, fumes or vapors to emit from the Premises. Lessee shall neither install, operate nor maintain on the Premises or otherwise any electrical equipment which may overload the electrical system in the Building, or any part thereof, either beyond its reasonable capacity for proper and safe operation or at an extraordinary expense to Lessor, as determined by Lessor. Lessee shall not place a load on any floor in the Building which exceeds the floor load the Building is constructed to carry. Lessee shall

not permit any act to be done or condition to exist on the Premises, or anywhere in or near the Building, which either may be dangerous or may void any insurance in force thereon. Lessee shall not use the Premises in any manner which, in Lessor's opinion, would adversely affect the value of the Building.

SECTION 4. Possession, Condition, Inspection and Acceptance of Property. Lessee is already in possession of the premises and accepts it in its current, as-is condition.

SECTION 5. This section intentionally left blank.

SECTION 6. Basic Rent. The Term "Basic Rent" as used in this Lease is defined as lawful money of the United States of America in the amount of **Two Hundred Fifty and No/100ths Dollars (\$250.00) per month, payable on the first day of each month beginning January 1, 2024 and the first day of each month thereafter.**

SECTION 7. Payment of Basic Rent. Rental payments are to be paid promptly and without prior notice or demand to Lessor at 700 Jackson - Suite 200, Topeka, Kansas 66603, or at any other place as Lessor may designate from time to time in writing.

SECTION 8. Additional Rent. The Term "Additional Rent" includes monetary charges or assessments contained in this Lease. Lessor shall submit a detailed statement for any charges for Additional Rent to Lessee, and all amounts charged therein shall become due and payable at the same location as Basic Rent no later than seven days after Lessor's detailed statement is delivered to Lessee.

SECTION 9. Late Payment Penalty. Lessee agrees to make all Basic Rent and Additional Rent payments promptly when they become due. The parties agree that late payment of Basic Rent or Additional Rent constitutes a default of this Lease and shall be governed by the following provisions. Late charges provided herein shall be payable by Lessee to Lessor as Additional Rent.

- A. If any installment of Basic Rent or Additional Rent shall not be received by Lessor within five days after such amount shall be due, Lessee shall pay to Lessor a one-time late charge equal to five percent of such overdue amount.
- B. If Lessee fails to pay Basic Rent or Additional Rent (including late charges) during the month in which they become due, Lessee shall pay Lessor an additional late charge equal to one and one-half percent per month on all such overdue rent and late payments.
- C. The parties agree that the late charge and additional late charge described herein represent a fair and reasonable estimate of the costs Lessor will incur by reason of the late payment by Lessee.
- D. The acceptance of the late rent and late charges by Lessor will neither be a waiver of Lessee's default nor prevent Lessor from exercising its other rights in this Lease.

SECTION 10. Quiet Enjoyment. Lessee, on payment of the rent and observance of all obligations, agreements and conditions herein required of Lessee, shall peaceably and quietly hold and enjoy the Premises for the Term.

SECTION 11. Care of Building and Premises. Lessee, shall maintain the Premises in a good state of repair, in a clean and healthful condition and in compliance with all laws, ordinances, rules and regulations of any governmental authority governing occupancy. Except as expressly provided otherwise (see Section No.15 entitled "Mutual Waiver"), Lessee shall be liable for the cost of the repair of any damage to the Premises or the Building occasioned by the act or omission either of Lessee or any associates of Lessee. By way of example and without limiting Lessee's duty of care, Lessee shall have the specific duty to report hazards and potential hazards known to Lessee which are causing damage or threaten to damage any part of the Building or any property or persons therein such as water leaks, sewer blockages, broken glass, electrical shorts or any other or similar abnormality.

SECTION 12. Control of Commons. All common area, including but not limited to entrances, sidewalks, exterior and interior stairways, corridors and all other common areas and facilities provided by Lessor for the common use of the Building tenants shall at all times be subject to the exclusive control and management of Lessor which shall have the right at any time to establish, modify and enforce reasonable rules and regulations with respect to the use of all such common area and facilities. Lessor shall have the exclusive right at any time to close any portion of the common area for the purpose of making repairs, changes or additions thereto. If any equipment necessary to regulate or manage the environment of the common area is located on the Premises, including, without limitation, switches and control panels for any electrical, heating, air conditioning and ventilating equipment, then Lessor shall have the right to enter the Premises for the purpose of adjusting or otherwise operating said equipment as Lessor decides is necessary with minimum inconvenience to Lessee.

SECTION 13. Mutual Waiver. Each party does hereby waive and release any and all claims, demands and causes of action which such party might otherwise have against the other for damage to or loss of the Premises and to personal property, fixtures, alterations, additions and improvements therein belonging to the other party arising from perils which are covered at the time of such loss by insurance specifically required by this Lease.

SECTION 14. Indemnification. Lessee shall defend and indemnify Lessor, and shall hold Lessor harmless from all injuries, losses, claims, actions, damages, liabilities (including attorney fees and expenses) to persons and property either arising from or related to the use or occupancy of the Premises or the conduct or operations of any business therein or any default in the performance of Lessee's obligations, agreements or conditions prescribed by this Lease. Lessor shall not be liable for, and Lessee hereby releases Lessor from, all liability or responsibility to Lessee or any person claiming by, through or under Lessee by way of subrogation or otherwise, for any injury, loss or damage to any person or property in or around the Premises or to Lessee's business, irrespective of the cause of such injury, loss or damage, and Lessee shall require its insurers to include, in all of Lessee's insurance policies which could give rise to a right of subrogation against Lessor, a clause or endorsement whereby the insurer shall waive any rights of subrogation against Lessor. If Lessor shall, without fault on its part, be made a party to any litigation commenced by or against Lessee, Lessee shall indemnify and hold Lessor harmless from all costs, expenses and reasonable attorney fees incurred or paid by Lessor in connection with such litigation.

SECTION 15. Utilities and Other Services. During the Term of this Lease, and any extension and renewal thereof, Lessor shall furnish, at its sole expense, the following utilities and services:

- A. Limited janitorial service in and about the Premises including vacuuming carpets and emptying trash receptacles at the end of each weekday (Monday through Friday); Lessee shall be allowed to provide janitorial service with Lessor's express, written consent. If such consent is given, Lessee understands and agrees that any janitorial service either performed or hired by Lessee shall be performed in cooperation with Lessor and Lessor's janitorial crew, that Lessee shall pay the cost thereof, that Lessee shall have sole responsibility to repair or replace any property damaged or stolen by Lessee's janitorial service, that such services do not interfere with the rights of other Building tenants and that Lessor shall not be responsible for the quality of such service. Additionally, Lessor reserves the right to withdraw such consent at any time;
- B. Water and sewer services for rest rooms and drinking fountains, whether in the common area or otherwise, and water for any break room faucets on the Premises;
- C. Heating and air conditioning at such times as Lessor normally furnishes these services to all tenants of the Building at such temperatures and in such amounts as are considered by Lessor to be standard and reasonable, such service on evenings, weekends and holidays to be optional with Lessor;
- D. Passenger elevator service during regular business hours and at other times subject to right of Lessor to install and maintain a security lock on the elevators so that access to the Premises will be limited to authorized personnel of Lessor or Lessee during evenings, weekends and holidays;
- E. Freight elevator service under the supervision of the Building Manager and in accordance with such scheduling as Lessor determines to be reasonable;
- F. Electricity for ordinary lighting purposes and for the operation of ordinary and normal business equipment located upon the Premises. Lessee shall be subject to a surcharge for the cost of any additional electricity over and above that normally used in a business office. If Lessee installs any item of machinery and equipment which consumes an extraordinary quantity of electrical power, it being understood and agreed that no such equipment shall be installed on or in connection with the Premises without Lessor's advance written consent. Lessee shall pay any such surcharge as Additional Rent;
- G. Natural gas necessary to operate boilers, furnaces and hot-water heaters installed in the building by Lessor;

Lessor does not warrant that any of the services above mentioned will be free from interruptions whether they are caused by any of the following: freezing, blockage or breaks in water or waste pipes; repairs and maintenance to equipment; repairs, maintenance or remodeling of the Premises; labor disputes; lockouts; accidents; natural disasters; the inability of Lessor to obtain fuel or other supplies or by other causes beyond the reasonable control of Lessor.

SECTION 16. Property Taxes. During the original Term, and any extension or renewal thereof, Lessor shall pay real property taxes and special assessments levied on the Building. Lessee shall be responsible for paying all personal property taxes levied on any personal property either owned, leased or borrowed by Lessee or associates of Lessee and placed on the Premises by Lessee or associates of Lessee for their use, storage or otherwise, it being understood Lessor has no duty to pay personal property taxes on any of such personal property, wherever located.

SECTION 17. Parking. Lessor shall make every reasonable effort to assist Lessee in locating suitable parking facilities for Lessee, the cost of which shall be paid by Lessee; parking may be furnished by Lessor or by a third party.

SECTION 18. Rules of the Building. Lessor shall have the right to promulgate Building rules (“Rules”) for all tenants in order to address various procedural and administrative issues not specifically described in this Lease. Lessor at all times shall have the right to amend such Rules as Lessor, in its sole discretion, determines is necessary and reasonable. Copies of any such amendments must be delivered to Lessee before they are enforceable against Lessee. Lessee and all associates of Lessee shall comply at all times with such Rules and amendments. Lessor shall not be liable to Lessee for the violation of these Rules by any other tenant, and such violation shall not become a waiver of Lessor’s right to enforce these Rules against Lessee.

SECTION 19. Lessor's Reserved Rights. Lessor reserves the following rights, without placing a limitation on other rights of Lessor specified in this Lease:

- A. To change either the name or street address of the Building without liability to Lessee, provided Lessor gives reasonable notice in advance of such change to Lessee;
- B. To approve, in advance of posting and installation, all signs, posters, notices and other printed material to be installed or posted on the exterior of the Premises, on the interior of the Premises visible through windows and doors and elsewhere on the interior or exterior of the Building, whether permanent or temporary; to approve the exact location of any such signs and to designate the vendors of all such signs, sign painting and lettering; no signs or posters shall be attached (with any type of tape or other similar device) to painted, varnished or other similar finishes on any part of the exterior or interior of the Building or any other building nearby; Lessee shall be liable for all damage caused by Lessee and associates of Lessee to any part of the buildings specified in this subparagraph resulting from improper posting and installation of posters and signs;
- C. To maintain master keys to the Premises at all times in the possession of Building management and janitorial personnel; neither master keys nor other keys to the Premises shall be furnished to any other person or entity without Lessee’s express written permission;
- D. To grant to any person or entity the right to conduct any activity, business or undertaking in the Building;
- E. To exhibit the Premises to third parties, including prospective tenants and purchasers and to display “for rent” or other similar signs in and around the Premises should either party elect to terminate this Lease according to the provisions contained herein;

- F. Lessor shall have the right of access to the interior of the Premises for entry either for an emergency, for Lessor to determine if Lessee has abandoned the Premises or for any purposes specified in this Lease;
- G. Lessor, at any time, may take any and all measures, including making inspections, repairs, alterations, additions and improvements to the Premises, as may be necessary or desirable for the comfort, safety, protection or preservation of Lessee and associates of Lessee and patrons and as may be necessary or desirable in the operation of the Building;
- H. Lessor may enter upon the Premises for the purpose of exercising any and all of the foregoing rights hereby reserved without being guilty of constructive eviction or disturbance of Lessee's use or possession and without being liable in any manner to Lessee; in exercising these rights, Lessor shall not disrupt Lessee's business operation unless it is necessary and, where possible, shall give Lessee reasonable advanced notice of entry on the Premises.

SECTION 20. Assignment and Subletting. This Lease shall not be assigned, and no part of the Premises shall be let or sublet or used or permitted by Lessee to be used for any purpose other than the use described in Section No. 3 without the prior written consent of Lessor. If this Lease is assigned, or the Premises are sublet or used or permitted to be used without such written consent, Lessor shall, at its option, have the right to cancel this Lease and terminate Lessee's rights herein and take lawful action to re-enter and re-let the Premises, subject to any legal limitation on such remedies.

Consent by Lessor to one or more assignments of this Lease or to any other use or occupancy of the Premises shall not operate as a continuing consent to other such transfers and, unless specifically written and signed by Lessor, shall not release Lessee from Lessee's obligations, agreements or conditions prescribed by this Lease and shall not exhaust Lessor's rights and remedies herein.

If Lessee assigns or sublets this Lease without first obtaining written consent of Lessor, Lessor's acceptance of rent from a person or entity claiming to be the lawful assignee or subtenant shall not constitute a consent of such assignment or subletting, shall not be an acknowledgment of that person or entity as a tenant in place of Lessee, shall not be a waiver Lessor's right to enforce all provisions of this Lease including, without limitation, Lessor's right to collect any rent from Lessee and shall not release Lessee from any obligations, agreements or conditions prescribed by this Lease.

SECTION 21. Alterations. Lessor shall not be obligated to perform alterations to the premises. All alterations, additions and improvements to any part of the Premises and the installation of any fixtures thereon shall be made only upon the mutual decision and consent of both Lessee and Lessor and shall be paid for entirely by Lessee, unless otherwise specifically agreed in writing.

- A. If Lessee desires to make alterations, additions or improvements to the Premises or install fixtures thereon, Lessee shall submit the plans and specifications for such proposed changes to Lessor, and Lessor shall have 10 days in which to approve any such changes. All alterations, additions and improvements to the Premises and installation of fixtures thereon shall be approved in advance by Lessor and shall be performed by contractors approved by Lessor. Lessor shall not withhold or delay such approvals unreasonably.

- B. All approved fixtures, alterations, additions and improvements to the Premises shall be performed and completed by Lessee in accordance with approved plans and specifications and in compliance with all governmental requirements, shall be of good quality, equal to or better than the quality of construction completed by Lessor and shall be performed and completed by Lessee in an expeditious manner. The costs of any such fixtures, alterations, additions and improvements shall be paid by Lessee, and the Premises shall at all times be free of liens on the labor, services or materials claimed to have been performed or furnished for or on behalf of Lessee or anyone holding any part of the Premises through or under Lessee, as more specifically described in Section No. 25.
- C. At no time shall Lessee be an agent of Lessor for any reason, including, without limitation, the installation of fixtures, alterations, additions or improvements to the Premises, and Lessor shall not be liable in any manner for any debt or obligation incurred by Lessee. See Section No. 41.
- D. Lessee shall provide waivers of liens from providers of material, contractors and others who become involved in the installation of fixtures, alterations, additions and improvement to the Premises to prove that such persons have been paid and to eliminate any possibility such persons will file mechanics liens or other similar liens which would adversely impact Lessor's property rights in the Premises or the Building or otherwise encumber the Building. Lessor shall have the right to contact either in writing or in person any such providers of material, contractors or others to disclaim Lessor's responsibility and to advise of Lessee's duty to pay.
- E. Lessee shall ensure that worker's compensation insurance, general liability insurance and any other insurance as Lessor may require, naming Lessor as an additional insured party, are in place prior to any action being taken to install fixtures, alterations, additions or improvements to the Premises. Lessee shall provide Lessor evidence of such insurance coverage.
- F. Except as hereafter provided, all fixtures, alterations, additions and improvements installed by Lessee shall become property of Lessor immediately upon permanent installation on the Premises.
1. Lessor may give Lessee permission to remove certain items installed by Lessee as long as Lessor's permission is in writing, such removal can be accomplished without irreparable damage and Lessee pays for any repairs necessary to restore any damage caused by the removal.
 2. If Lessor elects to have the Premises returned to the condition existing prior to the Term, Lessor shall have the right to require Lessee to remove any or all of Lessee's fixtures, alterations, additions and improvements upon termination of this Lease all at Lessee's sole cost.
- G. Upon termination, Lessee shall have the right to remove all items of personal property (those items which are not considered fixtures, alterations, additions and improvements), provided such removal does not cause irreparable damage to the Premises and Lessee pays for all damages resulting from such removal.

- H. If Lessee fails to pay the cost of removing items and repairing damages resulting from such removal as described in this Section No. 23, Lessee shall be liable to Lessor for these costs, and such charges shall constitute Additional Rent.

SECTION 22. Lessee's Personal Property. Lessee and associates of Lessee shall bear the sole risk of maintaining and protecting all personal property they bring onto the Premises whether for use in Lessee's business or for any other purpose, and Lessor shall not be liable to Lessee, or to any associate of Lessee, for loss, damage, theft or maintenance of any such personal property. Lessor shall have no responsibility in any respect for damage to any such personal property owned or installed either by Lessee or any associate of Lessee regardless of the cause of such damage, whether it is caused by water, flooding or other fluids, waste or any other cause of any nature or origin whatsoever.

SECTION 23. Mechanic's Liens. Neither Lessee, any associates of Lessee nor any person dealing with or under Lessee shall charge the Premises with a mechanic's lien or encumbrance of any kind, and Lessee shall not be the agent, employee or representative of Lessor either in making repairs or in the installation of any fixtures, alterations, additions or improvements to the Premises or for any other purpose whatsoever. The right or power to charge any lien, claim or encumbrance of any kind against the Premises is denied to Lessee and any associates of Lessee. Lessee shall indemnify and hold harmless Lessor from all loss, claims, damages, costs or expenses suffered by Lessor by reason of any such repairs and installations made by Lessee, whether such repairs and installations are authorized by Lessor or not.

SECTION 24. Insurance Coverage by Lessor. Lessor shall maintain insurance coverage on the Building against loss or damage by fire and any other risks as are insurable using present and future standard forms of fire and extended coverage in effect in Kansas for not less than 80 percent of the full insurable value of the Building as determined or as may be required by the insurance company.

- A. Such insurance shall contain an agreement by the insurance company that the policy will not be canceled without delivering a written notice of cancellation to Lessor at least 10 days in advance.
- B. Such insurance coverage shall not include the value of personal property placed either on the Premises, anywhere in the Building or elsewhere either by Lessee or by associates of Lessee.
- C. If the Premises shall be damaged or destroyed by fire or other casualty, neither Lessee nor any associates of Lessee shall claim interest in any insurance settlement arising out of such loss whenever insurance premiums are paid by Lessor or whenever Lessor is named as sole beneficiary, and Lessee shall execute any documents necessary in connection with settlement of such loss.

SECTION 25. Insurance Coverage by Lessee. Lessee shall maintain insurance for the following coverage against loss and damage by fire and other such risks as are insurable under present and future standard forms of liability and fire and extended coverage.

- A. Lessee shall maintain insurance coverage for not less than 80 percent of the actual cash value of any personal property and any fixtures, alterations, additions and improvements owned by Lessee

located on the Premises, it being understood and agreed that Lessor shall have no obligation either to insure, to repair or to replace personal property, fixtures, alterations, additions or improvements owned either by Lessee or by associates of Lessee.

- B. Lessee agrees to accept payment of any insurance proceeds as full and complete satisfaction of any loss or damage to Lessee's property and shall make no other claim against Lessor for the loss thereof. Lessee shall have full authority to negotiate, compromise or adjust any loss under Lessee's insurance policy on Lessee's property. If Lessee does not agree to accept a determination by its insurance company not to cover some or all of any such loss, Lessee agrees not to seek recovery from, or bring an action or claim against, Lessor for loss or damage to Lessee's property.
- C. Lessee, at its own expense, shall maintain a comprehensive general public liability policy or policies of insurance, written by one or more responsible insurance companies acceptable to Lessor, which will insure Lessor and its owners against liability for all activities of Lessee and Lessee's associates on the Premises as well as activities in or near the Building, including the conduct or operation of Lessee's business and including personal injury to or death of persons occurring in or about the Premises. The liability limits of such insurance shall not be less than \$100,000 for damage to property, \$500,000 for injury or death to any one person and \$1 million for any single occurrence.
- D. All insurance policies described in this section shall contain a clause that the insurer will not cancel or change any insurance coverage without first giving Lessor written notice at least 10 days in advance of such cancellation or change.
- E. Lessee shall name Lessor as additional insured on all fire and extended coverage and liability policies, and shall provide photocopies of all such policies to Lessor. If Lessor pays for insurance coverage which Lessee is required by this Lease to provide, Lessee shall have the duty and obligation to reimburse Lessor for all insurance premiums paid by Lessor, and such amounts shall become payable by Lessee as Additional Rent.

SECTION 26. Casualty Loss. If the Premises is damaged by fire or other casualty, Lessor shall repair the same at Lessor's expense with reasonable diligence after notice of such damage. Should such damage render some portion of the Premises unusable (but is not extensive enough to cause termination of this Lease), then Lessor shall make a reasonable and equitable adjustment in the Basic Rent to be paid by Lessee for the period and to the extent that the Premises are unusable.

Should such damage so destroy the Premises such that Lessor, on advice of construction, engineering or inspection professionals, determines it is not feasible to repair or rebuild, then this Lease shall terminate, and Lessee shall pay rent to the time of such destruction and thereafter shall surrender the Premises.

Lessor shall not be liable either to Lessee or to associates of Lessee as a result of either the inability of Lessee to use and occupy the Premises or for any interruption in Lessee's business activities which may result from fire or other casualty, and Lessee shall hold Lessor harmless from any claims against Lessor resulting from such casualty loss.

SECTION 27. Default by Lessee and Right to Cure; Remedies. If Lessee breaches any provision of this Lease, violates the Rules or fails to perform any of its obligations, agreements or conditions prescribed hereby, including failure to pay rent when due, such breach or failure shall constitute a default. Upon such default, Lessor shall deliver to Lessee written notice thereof. If such default results from Lessee's failure to pay Basic or Additional Rent, Lessee shall have the

right to cure such default within three days of notice by Lessor of such nonpayment; if such default results from any other breach or failure to perform, except those defaults described in Section No. 31 involving bankruptcy, Lessee shall have the right to cure such default within 10 days of notice by Lessor of any such other default.

Lessee shall be in default of this Lease if Lessee abandons the Premises. Abandonment shall occur if Lessee removes all or a substantial portion of Lessee's personal property from the Premises without informing Lessor of the reason therefor, if Lessee openly and ostensibly vacates the Premises or if Lessee leaves the Premises vacant or deserted for a period of 30 days. Lessee shall have no right to cure if Lessee abandons the Premises.

If Lessee defaults and fails to cure such default, Lessor shall have the right to bring a lawsuit against Lessee to cancel this Lease, terminate Lessee's rights herein and collect rent and any other charges due pursuant to this Lease. If Lessee has abandoned the Premises, Lessor shall have the right to take possession of the Premises without filing a lawsuit and to make such repairs, alterations, additions and improvements to prepare the Premises to be re-let. Further, Lessor may take lawful action to re-let the Premises, or any part thereof, and to seize and hold for satisfaction any personal property, fixtures, alterations, additions and improvements belonging either to Lessee or to associates of Lessee.

Lessee shall be liable to Lessor for all expenses incurred by Lessor in enforcing Lessor's rights in this Lease, including, without limitation, reasonable attorney fees incurred in obtaining possession of the Premises and collecting unpaid rents, cleaning and repairing the Premises and other amounts due Lessor including, without limitation, any damages resulting from such default.

It shall be Lessor's duty to re-let the Premises as soon as reasonably possible either upon abandonment by Lessee or after Lessee has vacated the Premises for any reason. Should Lessor re-let the Premises, Lessor shall do so at such rents and upon such other conditions as Lessor, in its sole discretion, shall decide. The rents received by Lessor from a new tenant shall be applied first, to the payment of any costs and expenses in gaining possession and obtaining a replacement tenant (including, without limitation, leasing fees, attorney's fees and the cost of cleaning and repair); second, to the payment of any indebtedness owed by Lessee to Lessor other than rent due; third, to the payment of unpaid rent due; fourth, to the payment of future rent to the extent, if any, rent from a new tenant does not equal Lessee's obligations, agreements and conditions prescribed by this Lease. If Lessor receives rent payments from a replacement tenant, Lessee shall remain obligated to pay to Lessor the difference between that received from any replacement tenant and the full amount of Basic Rent and Additional Rent Lessor is owed by Lessee during the remaining Term or extensions or renewals thereof.

In addition to the foregoing remedies and without limitation on Lessor, Lessor shall have the right to obtain an injunction in any court of competent jurisdiction to allow Lessor to enforce Lessor's rights and remedies prescribed by this Lease or pursue any other remedies available to Lessor at law or in equity.

The remedies given to Lessor by this Lease shall be deemed to be cumulative, no remedy shall be exclusive to Lessor, and the exercise of one such remedy by Lessor shall not impair Lessor's standing to exercise any other right. All rights and remedies expressly provided in this Lease for Lessor's protection shall be in addition to any other rights and remedies provided by law.

SECTION 28. Default by Lessor. If Lessor defaults in the performance of any of Lessor's obligations, agreements or conditions prescribed in this Lease, Lessee's remedy shall be to deliver to Lessor a notice to cure, and Lessor shall have 10 days from the receipt thereof to cure such default; if Lessor fails to cure, Lessee shall have the right to bring a lawsuit in specific performance to enforce Lessee's rights provided in this Lease, except specific performance shall not be a remedy for Lessor's failure to deliver possession described in Section No. 4 for which the exclusive remedy is cancellation. Lessee shall have no right to withhold rent because of actual or alleged default by Lessor or for any other reason.

SECTION 29. Bankruptcy. If Lessee becomes bankrupt or files a voluntary petition, makes a general assignment for the benefit of creditors, seeks to take advantage of any insolvency law, files an answer admitting the general allegations of or consents to or defaults in answering any petition filed against Lessee in any insolvency proceedings or if either a receiver or a trustee is appointed to take charge of Lessee's property, Lessor may, at Lessor's sole option, terminate this Lease 30 days after delivery to Lessee of termination notice.

SECTION 32. Notice of Claim or Suit. Lessee shall notify Lessor promptly of any claim, action, proceeding or suit instituted or threatened against Lessor. If Lessor is made a party to any action for damages against which Lessee has herewith indemnified Lessor, then Lessee shall pay all costs of any such action or lawsuit and pay the costs of effective legal counsel in such litigation or, at Lessor's option, shall pay the attorney fees and costs incurred in connection with any litigation initiated by Lessor.

SECTION 33. No Waiver. Neither the waiver by Lessor of a default in any provision of this Lease by Lessee nor a breach by any other tenant of the Building of any similar rental agreement shall be deemed a waiver of the right of Lessor to require compliance herewith and to enforce any provision of this Lease. The acceptance of rent by Lessor at any time Lessee is in default of any provision of this Lease shall not be construed as a waiver of such default or of Lessor's right to terminate this Lease or otherwise enforce Lessor's rights herein. Any waiver granted by Lessor to Lessee shall not be an estoppel against Lessor.

SECTION 34. Holding Over. Unless the parties agree in writing to an extension or to holding over, if Lessee holds over, either after termination of this Lease or after the expiration of the Term, or any extension or renewal thereof, Lessee shall pay the same rent in effect before such termination plus, as liquidated damages, an additional amount equal to 50 per cent of the rent for the entire holdover period, plus all expenses, including reasonable attorney fees, incurred by Lessor, in enforcing its rights prescribed by this Lease which shall be collected as Additional Rent. No holding over by Lessee after the termination of this Lease, with or without the consent or acquiescence of Lessor, shall operate to extend the Term, or any extension or renewal thereof, for a longer period than one month, and holding over with the consent of Lessor shall thereafter constitute a continuation of this Lease as a month-to-month lease.

SECTION 35. Eminent Domain. If the Building or any part thereof which includes a substantial part of the Premises shall be seized or condemned by any governmental authority or acquired for any public or quasi-public use or purpose, the Term, and any extension or renewal thereof, shall end upon the date when possession shall be required for such use or purpose. Lessee agrees that it shall receive no part of any damages, rentals or other compensation which may be awarded or paid as the result of any such acquisition except as the same are awarded and allocated directly to Lessee. Lessee shall have no claim against Lessor for the value of the unexpired Term, or any

extension or renewal thereof. Lessor shall not be liable either to Lessee or to associates of Lessee as a result of either the inability of Lessee to use and occupy the Premises or for any interruption in Lessee's business activities which may result from the loss of the Building, or any part thereof, as a result of actual or threatened eminent domain, and Lessee shall hold Lessor harmless from any claims against Lessor resulting therefrom.

SECTION 36. Mortgaging the Leasehold Interest. Lessee shall not have the right at any time to mortgage Lessee's interest in this Lease without written consent of Lessor.

- A. If Lessor consents to a leasehold mortgage, such mortgage shall not extend to Lessor's interest in the Premises or fixtures, equipment, furnishings or other personal property in which Lessor holds a security interest as provided in Section No. 11.
- B. If Lessor consents to a leasehold mortgage and this Lease is terminated for any reason, Lessor shall give notice of such termination to the leasehold mortgagee, provided such leasehold mortgagee shall have notified Lessor of its name and address at least 30 days prior to such termination. If requested by the leasehold mortgagee, Lessor shall deliver a new Lease of the Premises to the leasehold mortgagee for the remainder of the Term at the same rent and giving said leasehold mortgagee the same right obligations, agreements and conditions prescribed by this Lease for Lessee. However, Lessor shall not be obligated to give said leasehold mortgagee any rights superior to or in addition to those granted Lessee herein.
- C. A leasehold mortgagee may not become the owner of this Lease by foreclosure or by assignment of Lessee, but in the event of termination by Lessor, the leasehold mortgagee's rights shall be limited to those contractually obtained from Lessor.

SECTION 37. Subordination, Transfers and Sale. Lessor shall have the right to sell, transfer, mortgage, pledge or otherwise encumber, assign and convey, in whole or in part, the Building, this Lease and all rights now or hereafter existing and all rents and amounts payable to Lessor as prescribed by this Lease. Nothing herein shall limit or restrict any such rights, and all rights of Lessee prescribed by this Lease shall be subject and subordinate to all instruments executed and to be executed in connection with the exercise of any of such rights, including, but not limited to, Lessor's sale of the Building, the lien of any mortgage, deed of trust or security agreement now or hereafter imposed upon Lessor's interest in either the Premises, the land and Building of which the Premises are a part or any building hereafter placed upon said land. Lessee shall execute and deliver upon demand such further instruments subordinating this Lease to the lien of any such mortgage, deed of trust or security agreement as shall be requested by Lessor. If Lessor sells the Building, such sale shall be subject to Lessee's rights prescribed by this Lease, provided, however, that upon the closing of any such sale and the transfer of Lessor's ownership in the Building, Lessor shall have no further liability to Lessee, and the contractual relationship created by the Lease between the parties shall cease absolutely.

SECTION 38. Surrender of Premises. Upon termination of this Lease, Lessee shall surrender possession of the Premises in as good condition as existed at the beginning of the Term, ordinary and reasonable wear and tear excepted.

- A. Upon termination, Lessee shall remove all personal property belonging to Lessee and associates of Lessee and only those fixtures, alterations, additions and improvements

which Lessor, in Lessor's sole discretion, permits Lessee to remove pursuant to Section No. 23.

- B. Should Lessee fail promptly to remove any personal property, fixtures, alterations, additions or improvements Lessee is authorized to remove, Lessor may, on 10 days written notice to Lessee, remove such property belonging to Lessee and sell such property at public or private sale. If such property is unsalable, Lessor may dispose of such property however Lessor sees fit without Lessor incurring liability to Lessee.

SECTION 39. Estoppel Certificate. Upon request of either party, Lessor and Lessee jointly shall certify the status of this Lease and the rent payable pursuant to this Lease in writing within 10 days of written request. If applicable, such certificate shall be in that form satisfactory to any prospective mortgagee or purchaser or other person requesting such certification.

SECTION 40. No Agency. At no time shall Lessee be an agent of Lessor for any reason, including, without limitation, the installation of fixtures, alterations, additions and improvements to the Premises (as allowed in Section No. 23 or elsewhere in this Lease) or for any other reason. Lessor shall not be liable in any manner for any debt or obligation incurred by Lessee. Lessor shall have the right to file this Lease of record with the Shawnee County Register of Deeds to give notice to the public that no agency relationship exists. Failure to file this Lease of record in no way implies either that Lessee is agent of Lessor or that Lessor is liable of any acts of Lessee, and failure to file this Lease of record does not relieve Lessee of Lessee's obligations, agreements and conditions prescribed by this Lease.

SECTION 41. No Pets. Neither Lessee nor associates of Lessee shall bring or allow animals, birds, fish or other pets of any kind on the Premises or in the Building, except seeing-eye dogs or other assistant animal owned by persons with disabilities, without the prior written consent of Lessor. Any such consent shall be provided on a separate document prepared and signed by both parties. Consent by Lessor may be revoked at any time, without cause. If Lessor consents to any such animals, birds, fish or other pets, Lessor shall have the right to assess a pet fee as Additional Rent as a condition to allowing pets on the Premises. Lessor shall have the right to restrict the size and nature of pets and the size of any aquariums which may be installed with Landlord's permission.

SECTION 42. Availability of Banquet Rooms Lessee shall have limited right to utilize the three meeting rooms in the Building without charge during normal office hours, from 8:00 a.m. to 5:00 p.m., Monday through Friday, provided Lessee gives PMCorp notice of its desire to utilize one of the meeting rooms at least 48 hours in advance of Lessee's proposed use and provided the rooms have not been reserved by another person or entity. The meeting rooms, known as the Florentine Room and the Senate Room, are located on the first floor lobby of the Building and the meeting room known as Tenant Conference Room is located on the 8th floor. Should Lessee desire the use of these meeting rooms at times other than specified herein, such use may be subject to a fee or charge by PMCorp, depending on the type of use and the time such use is requested. Lessee agrees not to abuse this privilege by scheduling these rooms in advance in order to secure the availability of the rooms without having a specific, scheduled purpose to justify reserving either of the rooms.

SECTION 43. Provisions for Interpretation and Enforcement of Lease. The following provisions are included to clarify and aid in the interpretation of the language in this Lease and to aid in the enforcement hereof and are binding on the parties hereto.

- A. The laws of the State of Kansas shall govern the validity, performance and enforcement of this Lease.
- B. If any portion of this Lease should be declared invalid by a court of competent jurisdiction, the parties agree that the remaining provisions of this Lease shall remain in full force and effect.
- C. The section titles are for convenience and reference only and shall not be held to explain, modify, amplify, vary or aid in the interpretation or construction of any provision of this Lease. Whenever section numbers are referenced in the text of this Lease, such references are to sections in this Lease.
- D. Whenever appropriate, the singular shall include the plural and the impersonal pronoun shall include the personal pronoun.
- E. This Lease shall inure to the benefit of and be binding upon the parties, their respective heirs, legal representatives, successors, receivers, trustees and assigns.
- F. Reference to the Premises as used throughout this Lease shall include all or any part thereof.
- G. Whenever the words “delivery” or “deliver” are used in this Lease to describe the transmission of notices, billing statements or other documents from one party to the other, they shall include personal delivery, delivery by mail and delivery by reputable delivery services. The date and time of such delivery shall occur either when the document is personally delivered, when it is deposited in the United States mail or when it is deposited with a reputable delivery service, postage and delivery fees prepaid, addressed to Lessor at the place where rent is payable and to Lessee at Lessee’s address at the Premises.
- H. The provisions herein contained constitute the entire agreement between the parties and supersede all previous communications, representations or agreements, either oral or written between the parties hereto with respect to the subject matter hereof. There shall be no amendment or modification of this Lease except in writing, duly executed by the parties.
- I. Whenever the word, “Lessee” is used in this Lease, it shall include all persons or entities acting either by, through, or on behalf of Lessee; whenever the phrase, “associates of Lessee” is used in this Lease, it shall be interpreted to include, without limitation, all officers, employees, agents, invitees and guests of Lessee. Lessee shall give notice to all such associates of Lessee of all provisions of the Lease which apply to such associates.
- J. Whenever the word, “termination” and the phrase, “termination of this Lease” is used in this Lease in the context of ending the landlord-tenant relationship of the parties, it shall include any termination of this Lease, whether caused by the expiration of the original

Term, or any extension or renewal thereof, or by any other termination by either party, whether voluntary, involuntary or by mutual agreement.

K. Whenever the word “rent” is used as a description of Lessee’s duty to pay Lessor, it shall include both Basic and Additional Rent.

Section 44. Real Estate Licensee Disclosure. Both parties acknowledge that James W. Parrish, President of Parrish Management Corporation and Manager of Jayhawk Tower Partners, LLC, is a licensed real estate broker in the state of Kansas and owns an interest in Jayhawk Tower Partners, LLC.

IN WITNESS WHEREOF, the parties have executed this Lease on the day and year specified in the first paragraph of this Lease.

JAYHAWK TOWER PARTNERS, LLC
LESSOR

Kansas Workers Risk Cooperative
For Counties (KWORCC)
LESSEE

By: _____
James W. Parrish, Manager

By: _____
Wayne Wilt, President

AGREEMENT FOR OFFICE SPACE, EQUIPMENT AND SERVICES

This agreement, made and executed this ____th day of November 2023, by and between Parrish Management Corporation (PMCorp) and Kansas Workers Risk Cooperative for Counties (KWORCC), provides as follows:

1. In consideration of the promises contained herein and monthly payments hereinafter specified, PMCorp shall provide KWORCC Office Space, Equipment use, Support Services and Support Personnel KWORCC shall pay PMCorp \$3,658.33 per month for the Office Space and \$3,025.00 per month for Equipment, Support Services and Support Personnel as described herein, plus all expenses incurred by PMCorp on behalf of KWORCC including the cost of KWORCC's photocopies as described below and any other expenses incurred by PMCorp on behalf of KWORCC including, out of town mileage for use of PMCorp-owned vehicles, employment agency charges in connection with hiring temporary or permanent KWORCC employees, shipping, long distance or other charges that are not billed directly to KWORCC.
2. The term of this agreement shall be one year beginning January 1, 2024.
3. Business Office Space in the Jayhawk Tower Office Building located at 700 SW Jackson St in Topeka, Kansas including 1) individual offices for up to five persons 2) workspace for loss- prevention personnel 3) one exclusive conference room and one shared conference room 4) shared reception and common space and office space for KWORCC support personnel. This provides KWORCC with 1,364 square feet for its exclusive use and 3,597 square feet of shared space. This Business Office Space includes daily janitorial service, all utilities provided (including heating and air conditioning), light maintenance services, parking for up to two KWORCC loss-prevention vehicles.
4. Office Equipment and Support Services provided by PMCorp as follows: 1) Business office equipment specifically including office furniture for offices and conference rooms, business telephone equipment, two photocopier machines (the cost per photocopy shall be 11¢), metered mail equipment (postage costs shall be billed at the current postage rate), electronic security equipment, telefax machine, certain shared computer equipment, printers, small office tools as staplers, refrigerators and other break-room equipment and other such office equipment normally used in a modern, efficient business office; 2) Support services provided by PMCorp as follows: Cox Internet access and service, in-office WiFi network, two exclusive KWORCC telephone lines and use of PMCorp telephone and fax lines as needed and monitored security service when the office is closed. 3) IT support including, but not limited to, the following: WatchGuard firewall network protection (including subscription Spam and Web Guards), DNS Service for kworcc.com (via Linode Cloud), Office 365 Suite Software via Microsoft Cloud (including integrated backup service, Sharepoint collaborative site, Document Library and Teams video conferencing), local backup for redundancy and onsite help desk. 4) Office supplies and consumables used in the course of operating a first-class business office will be available to KWORCC personnel as a part of this agreement (such as bottled

water, plates, cutlery, cups, Kleenex and other paper products, et cetera), except those items used exclusively by KWORCC such as stationary and business cards, provided, however, that KWORCC is responsible for the purchase of desk-top computers, laptop computers and tablets used by full-time KWORCC employees. Computer equipment used by the Administrator and part-time employees shall be purchased by PMCorp; provided further that all ink and cartridge replacements necessary for all printers used by exclusively by KWORCC shall be purchased by KWORCC. However, KWORCC shall purchase cartridge replacements for all printers used exclusively by KWORCC staff.

5. Support Personnel provided by PMCorp to KWORCC include 1) Receptionist services up to four hours per day to answer KWORCC's incoming telephone calls, direct the calls to appropriate KWORCC staff or take messages and communicate information as necessary to KWORCC staff; greet customers and patrons of KWORCC and advise KWORCC staff of their presence; assist KWORCC with receiving and distributing mail, package deliveries and other office tasks that can be performed by a receptionist while executing the foregoing duties. 2) Office administrative assistance as necessary to assist KWORCC in its day-to-day operation. 3) Office executive and paralegal assistance as needed from time to time by KWORCC staff.
6. It is acknowledged and agreed that James W. Parrish is a Kansas licensed real estate broker; that James W. Parrish and Nancy E. Parrish are owners of PMCorp; that PMCorp is the primary owner of the Jayhawk Tower office building and that that James W. Parrish is the Administrator of KWORCC.
7. Any modification of this agreement shall require the written approval of PMCorp and the KWORCC Board of Trustees

IN WITNESS WHEREOF, we the undersigned have hereunto set our hand on the date first indicated.

PARRISH MANAGEMENT CORPORATION
A KANSAS CORPORATION

KANSAS WORKERS RISK
COOPERATIVE FOR COUNTIES

James W. Parrish, President

Wayne Wilt, President

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2023 Tier	2024 Tier	Named Insured	2022			2023			2024			2022			2023			2024			2023 Total Payroll	2024 Total Payroll	Change in Payroll	Change in Premium Due to Payroll	Change in Premium Due to PR & EM	Change in Premium Due to PR	Change in Premium Due to PR, EM, Tier & Rates	Change in Premium Due to PR, EM, Tier Rates & LCM	Change in Premium Due to PR, EM, Tier, Rates, LCM & AD
			Audited Premium	Estimated Premium	Estimated Premium	% Change	Exp Mod	Exp Mod	Exp. Mod.	Adv Disc	Adv Disc	Adv. Disc	Adv Disc	Adv. Disc	Adv. Disc	Adv. Disc	Adv. Disc	Adv. Disc	Adv. Disc	Adv. Disc									
2	4	Allen County	\$63,891	\$69,212	\$ 95,732	138%	0.91	1.36	1.13	0.94	0.96	0.990	\$3,172,578	\$ 4,641,676	\$ 1,469,097	\$ 37,721	\$ 19,968	\$ 22,749	\$ 16,571	\$ 23,729	\$ 26,520								
2	3	Anderson County	\$54,673	\$65,261	\$ 90,542	139%	0.80	0.98	1.29	0.90	0.83	0.880	\$3,989,791	\$ 4,087,767	\$ 97,976	\$ (960)	\$ 19,129	\$ 19,129	\$ 13,379	\$ 20,243	\$ 25,281								
2	3	Barber County	\$46,364	\$58,245	\$52,759	91%	1.18	1.33	1.35	0.95	0.98	0.960	\$2,620,601	\$ 2,665,767	\$ 45,166	\$ (6,112)	\$ (5,331)	\$ (5,331)	\$ (8,654)	\$ (4,392)	\$ (5,487)								
2	3	Bourbon County	\$55,117	\$57,884	\$ 83,887	145%	0.75	0.74	1.13	0.84	0.87	0.870	\$3,927,506	\$ 3,663,943	\$ (263,563)	\$ (5,047)	\$ 22,426	\$ 22,426	\$ 19,270	\$ 26,004	\$ 26,004								
2	2	Brown County	\$36,287	\$26,252	\$ 27,912	106%	0.71	0.71	0.69	0.90	0.85	0.830	\$2,983,761	\$ 3,335,024	\$ 351,262	\$ 3,399	\$ 2,570	\$ 1,706	\$ 5	\$ 2,296	\$ 1,659								
2	2	Butler County		\$167,334	\$ 287,074	172%		0.96	0.96		0.86	0.860	\$10,582,467	\$ 18,245,143	\$ 7,662,676	\$ 116,760	\$ 116,760	\$ 107,888	\$ 97,199	\$ 121,074	\$ 119,740								
1	3	Chase County	\$49,098	\$44,138	\$ 45,039	102%	0.94	0.96	0.69	0.88	0.90	0.930	\$2,575,639	\$ 3,103,277	\$ 527,638	\$ 11,125	\$ (4,229)	\$ (1,582)	\$ (3,992)	\$ (545)	\$ 902								
3	3	Chautauqua County	\$36,688	\$44,979	\$ 37,570	84%	1.20	1.40	1.61	0.99	0.95	0.920	\$1,666,396	\$ 1,613,874	\$ (52,523)	\$ (9,392)	\$ (4,174)	\$ (6,520)	\$ (9,257)	\$ (6,191)	\$ (7,410)								
3	3	Cherokee County	\$109,334	\$105,514	\$99,510	94%	1.20	1.09	1.52	1.00	0.97	0.950	\$4,495,220	\$ 3,664,137	\$ (831,082)	\$ (28,452)	\$ 1,391	\$ (4,773)	\$ (11,864)	\$ (3,914)	\$ (6,004)								
2	4	Cheyenne County	\$30,630	\$22,671	\$43,390	191%	0.76	0.73	0.91	0.90	0.85	0.865	\$1,736,320	\$ 2,274,530	\$ 538,210	\$ 9,873	\$ 17,715	\$ 18,971	\$ 16,737	\$ 20,017	\$ 20,719								
2	4	Clark County	\$26,334	\$23,731	\$26,421	111%	1.23	1.22	1.21	0.96	0.96	0.935	\$1,364,982	\$ 1,453,473	\$ 88,492	\$ 2,402	\$ 2,190	\$ 2,994	\$ 1,313	\$ 3,361	\$ 2,690								
3	4	Clay County	\$87,796	\$97,827	\$99,888	102%	1.12	0.97	1.25	0.90	0.89	0.980	\$4,913,056	\$ 3,714,428	\$ (1,198,628)	\$ (27,323)	\$ (7,230)	\$ (9,791)	\$ (13,895)	\$ (6,892)	\$ 2,060								
2	3	Cloud County	\$62,927	\$65,901	\$52,554	80%	0.88	0.87	0.83	0.85	0.86	0.860	\$4,225,680	\$ 3,614,673	\$ (611,007)	\$ (11,191)	\$ (13,697)	\$ (13,697)	\$ (17,506)	\$ (13,347)	\$ (13,347)								
2	3	Comanche County	\$27,228	\$24,177	\$33,411	138%	1.02	1.04	1.38	0.96	0.92	0.920	\$1,443,295	\$ 1,466,743	\$ 23,448	\$ 338	\$ 8,110	\$ 8,110	\$ 6,596	\$ 9,234	\$ 9,234								
3	4	Comanche Hospital	\$19,212	\$21,929	\$15,724	72%	1.20	1.20	0.89	1.00	0.92	0.890	\$2,855,716	\$ 2,963,837	\$ 108,121	\$ 975	\$ (4,743)	\$ (5,242)	\$ (6,905)	\$ (5,699)	\$ (6,205)								
1	3	Cowley County	\$121,536	\$77,602	\$148,419	191%	1.15	1.08	1.17	0.90	0.88	0.980	\$5,059,413	\$ 7,376,982	\$ 2,317,470	\$ 36,584	\$ 45,806	\$ 53,872	\$ 45,398	\$ 55,993	\$ 70,817								
2	4	Decatur County	\$36,734	\$68,363	\$46,831	69%	1.06	1.39	1.02	0.90	0.99	0.930	\$2,046,450	\$ 2,192,860	\$ 146,410	\$ (5,863)	\$ (22,294)	\$ (20,913)	\$ (22,406)	\$ (18,579)	\$ (21,532)								
2	1	Dickinson County	\$81,874	\$127,611	\$98,133	77%	0.78	0.90	0.75	0.90	0.94	0.860	\$7,617,504	\$ 7,952,726	\$ 335,222	\$ (12)	\$ (20,888)	\$ (27,433)	\$ (29,506)	\$ (20,607)	\$ (29,478)								
3	4	Doniphan County	\$44,253	\$50,760	\$37,435	74%	1.01	1.11	0.91	0.98	0.92	0.880	\$2,730,877	\$ 2,918,278	\$ 187,401	\$ (2,509)	\$ (11,079)	\$ (12,198)	\$ (14,637)	\$ (11,632)	\$ (13,325)								
2	3	Edwards County	\$19,240	\$20,487	\$24,987	122%	0.76	0.83	1.07	0.90	0.82	0.850	\$1,657,588	\$ 1,573,210	\$ (84,378)	\$ (1,850)	\$ 3,325	\$ 3,325	\$ 1,773	\$ 3,651	\$ 4,499								
3	5	Elk County	\$23,819	\$21,933	\$21,829	100%	0.73	0.74	0.77	0.89	0.81	0.820	\$1,429,847	\$ 1,253,625	\$ (176,222)	\$ (1,761)	\$ (974)	\$ (974)	\$ (1,950)	\$ (368)	\$ (104)								
1	2	Ellis County	\$138,744	\$149,574	\$167,545	112%	0.90	0.91	0.82	0.85	0.89	0.890	\$9,072,450	\$ 10,835,904	\$ 1,763,454	\$ 21,035	\$ 4,354	\$ 9,479	\$ 4,281	\$ 17,971	\$ 17,971								
2	3	Ellsworth County	\$53,250	\$65,799	\$67,740	119%	0.93	1.06	1.24	1.00	0.95	0.870	\$2,883,431	\$ 3,076,291	\$ 192,860	\$ 3,970	\$ 14,176	\$ 14,176	\$ 11,218	\$ 17,151	\$ 10,941								
3	4	Ellsworth RWD No. 1	\$13,615	\$15,040	\$7,972	53%	1.45	1.42	0.88	1.00	1.00	0.940	\$565,080	\$ 496,913	\$ (68,167)	\$ (1,297)	\$ (6,239)	\$ (6,474)	\$ (7,202)	\$ (6,606)	\$ (7,068)								
1	2	Finney County	\$75,348	\$203,937	\$ 216,522	106%	0.95	0.95	0.99	0.83	0.83	0.880	\$14,900,352	\$ 14,483,051	\$ (417,302)	\$ (21,853)	\$ (14,409)	\$ (8,098)	\$ (17,314)	\$ (706)	\$ 12,585								
2	3	Ford County	\$176,491	\$124,144	\$121,985	98%	0.94	0.86	0.76	0.97	0.92	0.880	\$9,219,144	\$ 9,480,498	\$ 261,354	\$ 13,922	\$ (1,835)	\$ (6,736)	\$ 3,377	\$ (2,159)	\$ (2,159)								
2	4	Franklin County	\$227,870	\$220,840	\$140,526	64%	1.22	1.21	0.75	1.00	1.00	0.940	\$9,765,677	\$ 9,457,751	\$ (307,927)	\$ (577)	\$ (83,310)	\$ (79,178)	\$ (83,032)	\$ (71,525)	\$ (80,313)								
2	2	Geary County	\$120,922	\$120,770	\$135,483	112%	0.87	0.87	0.87	0.96	0.88	0.890	\$9,166,488	\$ 9,395,333	\$ 228,845	\$ 14,489	\$ 10,269	\$ 2,250	\$ 13,193	\$ 14,713	\$ 14,713								
3	5	Gove County	\$44,745	\$71,024	\$52,346	74%	1.24	1.73	1.70	0.90	1.00	1.000	\$1,814,991	\$ 1,549,423	\$ (265,568)	\$ (17,966)	\$ (18,883)	\$ (18,883)	\$ (22,592)	\$ (18,678)	\$ (18,678)								
2	3	Grant County	\$50,594	\$47,439	\$51,383	108%	0.69	0.73	0.74	0.90	0.85	0.835	\$3,362,010	\$ 3,599,452	\$ 237,442	\$ 1,600	\$ 2,269	\$ 2,269	\$ 671	\$ 4,806	\$ 3,944								
2	3	Gray County	\$100,519	\$138,724	\$125,282	90%	1.94	2.48	2.06	1.00	1.00	1.000	\$2,948,423	\$ 3,062,675	\$ 114,251	\$ 7,035	\$ (17,344)	\$ (17,344)	\$ (23,377)	\$ (13,442)	\$ (13,442)								
3	4	Greenwood County	\$36,592	\$46,243	\$ 49,065	106%	0.70	0.93	0.96	0.92	0.86	0.870	\$2,750,103	\$ 2,978,499	\$ 228,396	\$ 743	\$ 2,198	\$ 779	\$ (1,468)	\$ 2,261	\$ 2,822								
3	4	Hamilton County	\$73,513	\$68,167	\$ 32,959	48%	1.90	1.53	0.99	1.00	0.97	0.910	\$2,137,410	\$ 1,915,163	\$ (222,247)	\$ (14,536)	\$ (33,202)	\$ (34,187)	\$ (35,780)	\$ (33,087)	\$ (35,209)								
3	5	Hamilton Hospital	\$7,951	\$7,935	\$ 6,931	87%	1.22	1.22	1.24	1.00	0.88	0.880	\$1,167,885	\$ 1,125,225	\$ (42,660)	\$ (542)	\$ (431)	\$ (431)	\$ (1,478)	\$ (1,005)	\$ (1,005)								
2	3	Harper County	\$66,121	\$74,521	\$51,869	70%	1.06	1.11	0.86	1.00	0.94	0.895	\$3,623,271	\$ 3,225,081	\$ (398,190)	\$ (8,315)	\$ (23,011)	\$ (23,011)	\$ (24,364)	\$ (20,053)	\$ (22,651)								
3	5	Harvey Marion CDDO	\$850	\$850	\$950	112%	1.00	0.99	1.00	1.00	1.00	1.000	\$132,536	\$ 148,909	\$ 16,373	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100								
2	4	Haskell County	\$47,733	\$33,867	\$52,709	156%	0.93	0.85	1.18	0.95	0.85	0.910	\$2,248,368	\$ 2,248,801	\$ 433	\$ (556)	\$ 12,096	\$ 13,473	\$ 11,644	\$ 15,434	\$ 18,842								
3	3	Hodgeman County	\$24,662	\$26,146	\$ 33,670	129%	0.82	0.82	1.06	0.88	0.85	0.900	\$1,619,857	\$ 1,637,811	\$ 17,954	\$ (541)	\$ 6,714	\$ 4,827	\$ 3,186	\$ 5,700	\$ 7,525								
2	4	Jackson County	\$60,171	\$62,878	\$63,925	102%	0.71	0.67	0.68	0.88	0.81	0.800	\$5,437,167	\$ 5,360,078	\$ (77,089)	\$ (2,026)	\$ (1,121)	\$ 802	\$ (3,202)	\$ 1,844	\$ 1,048								
1	3	Jefferson County	\$97,181	\$82,028	\$91,747	112%	0.82	0.68	0.66	0.85	0.84	0.800	\$8,309,546	\$ 9,468,356	\$ 1,158,811	\$ 7,736	\$ 5,199	\$ 10,897	\$ 6,661	\$ 14,189	\$ 9,719								
3	4	JCRWD12	\$3,807	\$2,483	\$3,606	145%	0.92	0.92	0.93	1.00	0.80	0.840	\$170,088	\$ 239,051	\$ 68,963	\$ 1,077	\$ 1,114	\$ 1,014	\$ 707	\$ 961	\$ 1,123								
2	4	Jewell County	\$90,865	\$65,364	\$53,574	82%	1.55	1.03	0.88	1.00	1.00	0.970	\$2,568,313	\$ 2,555,201	\$ (13,112)	\$ (4,660)	\$ (13,414)	\$ (11,796)	\$ (14,387)	\$ (10,139)	\$ (11,790)								
2	5	KAC	\$850	\$850	\$950	112%	1.00	1.00	1.00	1.00	1.00	1.000	\$362,841	\$ 359,459	\$ (3,382)	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100								
2	3	Kearny County	\$53,014	\$49,203	\$49,293	100%	1.01	0.83	0.85	0.88	0.85	0.885	\$3,120,903	\$ 3,030,902	\$ (90,001)	\$ (4,650)	\$ (3,581)	\$ (3,581)	\$ (5,597)	\$ (1,851)	\$ 90								
1	2	Kingman County	\$50,839	\$39,072	\$ 31,075	80%	1.13	0.96	0.97	1.00	0.88	0.825	\$2,787,948	\$ 2,460,354	\$ (327,594)	\$ (7,952)	\$ (7,630)	\$ (6,624)	\$ (8,701)	\$ (6,012)	\$ (7,997)								
2	3	Kiowa County	\$28,142	\$44,557	\$ 38,900	87%	1.17	1.17	1.22	0.83	0.83	0.880	\$2,374,296	\$ 2,160,092	\$ (214,204)	\$ (9,647)	\$ (8,163)	\$ (8,163)	\$ (10,799)	\$ (7,903)	\$ (5,657)								
2	5	Ks Sheriffs Assoc	\$567	\$850	\$ 950	112%	1.00	1.00	1.00	1.00	1.00	1.000	\$110,000	\$ 110,000	\$ -	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100								
2	4	Lane County	\$ 21,641	\$ 17,739	\$ 28,666	162%	0.73	0.77	1.02	0.90	0.85	0.870	\$1,189,401	\$ 1,585,889	\$ 396,488	\$ 2,362	\$ 8,651	\$ 9,440	\$ 8,154	\$ 10,303	\$ 10,927								
2	4	Lincoln County	\$ 46,505	\$ 42,436	\$48,788	115%	0.94	0.91	0.91	0.95	0.85	0.840	\$2,401,055	\$ 2,524,123	\$ 123,067	\$ 3,861	\$ 3,861	\$ 5,249	\$ 3,136	\$ 6,931	\$ 6,353								
2	3	Linn County	\$ 86,271	\$ 93,003	\$ 131,909	142%	0.92	1.12	1.32	0.95	0.85	0.980	\$4,969,921	\$ 5,433,993	\$ 464,072	\$ 3,033	\$ 19,768	\$ 19,768	\$ 12,716	\$ 21,692	\$ 38,906								
3	5	LCRWD2	\$ 1,621	\$ 850	\$950	112%	0.94	0.95	0.97	1.00	1.00	1.000	\$49,113	\$ 90,796	\$ 41,683	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100								
2	1	Lyon County	\$ 165,058	\$ 209,644	\$ 244,652	117%	0.94	1.07	1.29	0.88	0.88	0.920	\$12,390,786	\$ 11,896,353	\$ (494,433)	\$ (6,619)	\$ 34,530	\$ 19,541	\$										

2023 Tier	2024 Tier	Named Insured	2022	2023	2024	%	2022	2023	2024	2022	2023	2024	2023 Total Payroll	2024 Total Payroll	Change in Payroll	Change in	Change in	Change in	Change in	Change in	Change in
			Audited Premium	Estimated Premium	Estimated Premium		Exp Mod	Exp Mod	Exp Mod	Premium Due to Payroll	Premium Due to PR & EM	Premium Due to PR, EM, Tier & Rates				Premium Due to PR, EM, Tier & LCM	Premium Due to PR, EM, Tier, Rates, LCM & AD				
3	5	NEKES	\$ 2,909	\$ 2,368	\$ 1,703	72%	0.95	0.95	0.95	1.00	0.80	1.000	\$ 75,545	\$ 68,715	\$ (6,830)	\$ (1,002)	\$ (1,002)	\$ (1,002)	\$ (1,057)	\$ (966)	\$ (665)
2	4	Nemaha County	\$ 105,639	\$ 104,147	\$ 46,620	223%	1.80	0.96	0.96	0.93	0.95	0.920	\$ 1,821,332	\$ 3,642,664	\$ 1,821,332	\$ 20,939	\$ 20,939	\$ 22,193	\$ 19,420	\$ 22,779	\$ 25,681
2	4	Neosho County	\$ 34,667	\$ 39,016	\$ 77,269	74%	1.24	1.27	1.27	0.92	0.91	0.910	\$ 3,960,140	\$ 4,333,612	\$ 373,472	\$ (146)	\$ (27,485)	\$ (25,096)	\$ (30,507)	\$ (24,364)	\$ (26,877)
2	3	Ness County	\$ 35,508	\$ 39,982	\$ 42,171	108%	0.69	0.70	0.70	0.89	0.80	0.820	\$ 1,694,762	\$ 1,712,188	\$ 17,426	\$ 1,895	\$ 2,880	\$ 2,880	\$ (179)	\$ 3,155	\$ 3,155
3	3	Norton County	\$ 95,104	\$ 90,418	\$ 35,795	43%	1.12	1.00	0.77	1.00	0.94	0.850	\$ 3,145,859	\$ 2,990,651	\$ (155,208)	\$ (5,276)	\$ (4,775)	\$ (6,798)	\$ (7,814)	\$ (5,055)	\$ (4,187)
3	5	Osage County	\$ 30,495	\$ 39,197	\$ 38,466	139%	0.91	1.42	1.54	0.90	0.91	0.900	\$ 4,570,721	\$ 3,276,127	\$ (1,294,594)	\$ (36,443)	\$ (48,673)	\$ (48,673)	\$ (51,120)	\$ (47,947)	\$ (51,951)
2	3	Osborne County	\$ 61,770	\$ 53,151	\$ 54,565	107%	1.04	0.90	1.06	0.98	0.92	0.880	\$ 1,531,291	\$ 2,010,291	\$ 479,001	\$ 11,412	\$ 15,611	\$ 15,611	\$ 11,605	\$ 15,972	\$ 15,368
2	3	Ottawa County	\$ 74,466	\$ 88,827	\$ 57,099	88%	1.15	1.22	1.14	0.90	0.95	0.965	\$ 2,918,187	\$ 2,927,016	\$ 8,829	\$ (3,106)	\$ 5,625	\$ 5,625	\$ 1,749	\$ 6,469	\$ 3,948
2	4	Pawnee County	\$ 90,184	\$ 76,739	\$ 73,790	96%	1.30	1.12	0.96	0.90	0.90	0.890	\$ 3,560,293	\$ 3,258,816	\$ (301,477)	\$ (11,398)	\$ (16,381)	\$ (14,124)	\$ (17,440)	\$ (11,485)	\$ (10,267)
3	5	Phillips County	\$ 163,179	\$ 210,697	\$ 193,522	92%	0.90	1.15	1.15	0.90	0.92	0.960	\$ 2,970,978	\$ 3,449,780	\$ 478,802	\$ 7,273	\$ (4,620)	\$ (4,620)	\$ (7,784)	\$ (2,122)	\$ (2,949)
1	1	Pottawatomie County	\$ 43,695	\$ 43,474	\$ 47,857	110%	1.02	1.06	1.14	0.97	0.99	0.940	\$ 9,263,575	\$ 9,373,909	\$ 110,334	\$ (32,362)	\$ (32,362)	\$ (32,362)	\$ (40,663)	\$ (25,021)	\$ (17,176)
3	4	Rawlins County	\$ 223,118	\$ 294,453	\$ 317,688	108%	0.81	0.86	0.93	0.90	0.91	0.930	\$ 1,966,149	\$ 2,029,400	\$ 63,251	\$ 2,890	\$ 6,319	\$ 4,860	\$ 3,044	\$ 6,919	\$ 4,384
2	1	Reno County	\$ 68,808	\$ 70,115	\$ 61,538	88%	1.11	1.09	1.05	0.97	0.92	0.900	\$ 19,917,456	\$ 20,545,563	\$ 628,107	\$ 4,540	\$ 28,493	\$ 8,666	\$ (9,789)	\$ 16,408	\$ 23,235
2	3	Republic County	\$ 102,909	\$ 156,974	\$ 127,651	81%	1.76	2.45	1.78	0.99	1.00	0.990	\$ 3,170,156	\$ 2,895,232	\$ (274,924)	\$ (6,934)	\$ (9,245)	\$ (9,245)	\$ (12,259)	\$ (7,214)	\$ (8,577)
2	4	Rice County	\$ 49,125	\$ 55,256	\$ 83,126	150%	1.18	1.36	2.12	0.90	0.92	0.960	\$ 2,970,544	\$ 3,547,786	\$ 577,242	\$ 5,750	\$ (38,029)	\$ (34,455)	\$ (37,971)	\$ (28,036)	\$ (29,323)
2	3	Rooks County	\$ 54,790	\$ 47,626	\$ 43,035	58%	1.41	1.00	1.00	0.86	0.86	0.900	\$ 3,235,421	\$ 2,792,574	\$ (442,848)	\$ (16,119)	\$ (32,630)	\$ (32,630)	\$ (35,596)	\$ (32,337)	\$ (30,533)
2	3	Rush County	\$ 49,125	\$ 55,256	\$ 83,126	150%	1.18	1.36	2.12	0.90	0.92	0.960	\$ 2,260,440	\$ 1,863,829	\$ (396,611)	\$ (4,406)	\$ 23,547	\$ 23,547	\$ 18,102	\$ 24,415	\$ 27,870
2	3	Russell County	\$ 54,790	\$ 47,626	\$ 42,740	90%	0.72	0.67	0.67	0.88	0.81	0.840	\$ 3,756,344	\$ 3,555,323	\$ (201,021)	\$ (8,043)	\$ (8,043)	\$ (8,043)	\$ (9,663)	\$ (6,405)	\$ (4,885)
2	1	Saline County	\$ 178,918	\$ 184,634	\$ 141,584	77%	0.71	0.65	0.64	0.96	0.86	0.840	\$ 16,444,381	\$ 15,445,728	\$ (998,653)	\$ (31,022)	\$ (33,382)	\$ (42,663)	\$ (51,892)	\$ (39,685)	\$ (43,051)
2	4	Scott County	\$ 44,632	\$ 46,220	\$ 24,791	54%	1.28	1.30	0.75	1.00	0.96	0.880	\$ 2,091,821	\$ 2,063,669	\$ (28,152)	\$ (1,583)	\$ (20,156)	\$ (19,347)	\$ (21,292)	\$ (19,223)	\$ (21,429)
2	3	Sheridan County	\$ 38,266	\$ 40,908	\$ 32,148	79%	1.14	1.19	1.02	1.00	1.00	0.900	\$ 1,754,654	\$ 1,677,412	\$ (77,242)	\$ (1,539)	\$ (7,061)	\$ (7,061)	\$ (8,067)	\$ (5,250)	\$ (8,761)
2	3	Sherman County	\$ 45,099	\$ 63,983	\$ 78,975	123%	0.77	1.05	1.36	0.90	0.87	0.900	\$ 3,424,660	\$ 3,080,147	\$ (344,512)	\$ (7,529)	\$ 8,918	\$ 8,918	\$ 6,317	\$ 12,366	\$ 14,992
2	4	Smith County	\$ 54,032	\$ 44,845	\$ 58,288	130%	0.93	0.93	0.93	0.93	0.93	0.885	\$ 2,086,542	\$ 2,602,927	\$ 516,385	\$ 12,227	\$ 12,227	\$ 13,939	\$ 11,686	\$ 16,397	\$ 13,444
2	3	Stafford County	\$ 47,537	\$ 39,259	\$ 35,719	91%	1.14	0.92	0.94	0.98	0.98	0.875	\$ 2,250,851	\$ 2,256,442	\$ 5,591	\$ (1,470)	\$ (653)	\$ (653)	\$ (2,519)	\$ 634	\$ (3,540)
2	3	Stanton County	\$ 33,687	\$ 32,888	\$ 35,445	108%	0.95	0.92	0.92	0.88	0.83	0.850	\$ 2,167,764	\$ 2,303,575	\$ 135,811	\$ 663	\$ 663	\$ 663	\$ (972)	\$ 1,727	\$ 2,556
2	4	Stevens County	\$ 68,724	\$ 98,711	\$ 84,466	86%	1.32	1.56	1.33	0.95	0.95	0.940	\$ 3,163,944	\$ 2,977,909	\$ (186,035)	\$ (3,787)	\$ (17,573)	\$ (15,043)	\$ (20,009)	\$ (13,349)	\$ (14,245)
2	3	Thomas County	\$ 55,710	\$ 36,350	\$ 45,162	124%	0.91	0.73	0.72	0.90	0.89	0.840	\$ 2,809,343	\$ 3,482,080	\$ 672,737	\$ 9,677	\$ 9,049	\$ 9,049	\$ 7,655	\$ 11,435	\$ 8,811
2	4	Trego County	\$ 44,834	\$ 35,158	\$ 35,937	102%	1.11	0.98	0.99	0.99	0.89	0.870	\$ 2,135,782	\$ 2,247,762	\$ 111,980	\$ 93	\$ 451	\$ 1,557	\$ (1,222)	\$ 1,560	\$ 778
2	4	Wabausee County	\$ 27,120	\$ 30,937	\$ 31,436	102%	0.74	0.74	0.72	0.88	0.80	0.820	\$ 3,041,160	\$ 2,931,375	\$ (109,785)	\$ (774)	\$ (1,552)	\$ (673)	\$ (2,585)	\$ (263)	\$ 499
3	4	Wallace County	\$ 18,605	\$ 18,023	\$ 17,638	98%	0.77	0.76	0.76	0.88	0.80	0.800	\$ 1,581,160	\$ 1,547,232	\$ (33,928)	\$ (357)	\$ (357)	\$ (852)	\$ (1,714)	\$ (385)	\$ (385)
2	3	Woodson County	\$ 31,155	\$ 37,128	\$ 44,667	120%	0.86	1.05	1.17	0.78	0.80	0.850	\$ 2,342,623	\$ 2,464,386	\$ 121,763	\$ (823)	\$ 3,214	\$ 3,214	\$ 1,641	\$ 4,970	\$ 7,539
Total Premium			\$5,432,606	\$6,685,622	\$ 6,827,530								\$368,340,313	\$ 383,889,857	\$ 7,886,868						

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
2024 BUDGET - ESTIMATED
FUND YEAR 34

	Budget 2024	% Change	Budget 2023
OPERATING REVENUES:			
PREMIUMS	6,827,530	5.17%	6,492,025
Payroll Audit Adjustment	(100,000)	-33.33%	(150,000)
PREMIUM REDUCTION from FUND RESERVES	672,500	18.19%	569,000
INVESTMENT INCOME	394,100	-3.05%	406,500
TOTAL REVENUES	7,794,130	6.51%	7,317,525
OPERATING EXPENSES:			
ADMINISTRATIVE FUND			
ACTUARIAL	9,500	0.00%	9,500
LEGAL	5,000	-69.88%	16,600
FINANCIAL AUDIT	15,750	26.00%	12,500
ACCOUNTING	63,400	4.28%	60,800
EDUCATIONAL SEMINARS	35,000	0.00%	35,000
PAYROLL & PREMIUM AUDIT	25,000	11.11%	22,500
RISK MANAGEMENT FEE	89,500	3.47%	86,500
KAC EXCLUSIVE ALLIANCE	25,000	0.00%	25,000
ONLINE TRAINING	15,000	4.17%	14,400
OFFICE ADMINISTRATIVE EXPENSES	1,180,500	9.04%	1,082,650
ADVERTISING & MARKETING EXPENSES	10,000	0.00%	10,000
BOARD OF DIRECTORS EXPENSES	10,500	-12.50%	12,000
MISCELLANEOUS EXPENSES	9,000	-23.08%	11,700
KANSAS STATE PREMIUM TAXES (1.0%)	59,100	5.91%	55,800
WORKERS COMP DIRECTORS EXPENSE	127,900	6.41%	120,200
TOTAL ADMINISTRATIVE EXPENSES	1,680,150	6.67%	1,575,150
CLAIMS FUND			
INCURRED LOSS	5,000,000	6.38%	4,700,000
LOSS ADJUSTMENT EXPENSE	261,040	4.00%	251,000
EXCESS INSURANCE*	817,500	7.88%	757,800
WORKERS COMP FUND	34,900	6.40%	32,800
TOTAL CLAIM FUND EXPENSES	6,113,440	100.00%	5,741,600
TOTAL EXPENSES	7,793,590	6.52%	7,316,750
INCREASE IN FUND BALANCE	540		775
TOTAL INCURRED LOSSES TO TOTAL PREMIUMS LESS EXCESS INSURANCE	89.6%		
ADMINISTRATIVE FUND ACCOUNT EXPENSE RATIO	28.4%		
MEMBER PROTECTION FUND TO TOTAL PREMIUMS LESS EXCESS INSURANCE	42.3%		

Claims Loss Calculation

ACTUARIAL REPORT AT	\$1.30 PER \$100 OF PAYROLL
TOTAL PAYROLL (EST)	\$384.1 MILLION

*Originally 2022 budgeted rate of .2130; actual charge was .2129 (or \$761,670);
the 2024 estimated rate is 0.2130

2024 ESTIMATED ADMINISTRATIVE EXPENSES FOR KWORCC

	Budget <u>2024</u>	<u>Totals</u>	<u>% Change</u>	Budget 2023
GENERAL OFFICE EXPENSES				
RENT	44,300		0.91%	43,900
SUPPORT SERVICES	36,300		0.00%	36,300
TELEPHONE	4,500		-25.00%	6,000
POSTAGE & SHIPPING	1,500		-40.00%	2,500
COPYING EXPENSE	2,500		0.00%	2,500
OFFICE SUPPLIES	1,250		-50.00%	2,500
FF&E ACQUISITION, RENTAL, REPAIR	45,000		9.76%	41,000
DEPRECIATION EXPENSE	25,000		-9.09%	27,500
GENERAL LIABILITY INSURANCE				
COMMERCIAL CRIME	2,750		0.00%	2,750
CYBER LIABILITY	3,500		-14.63%	4,100
EMPLOYMENT PRACTICES LIABILITY	2,700		3.85%	2,600
PACKAGE (AUTO, UMBRELLA, W/C, ETC.)	8,500		8.97%	7,800
ERRORS & OMISSIONS	26,600		13.19%	23,500
TOTAL		204,400	0.71%	202,950
STAFF EXPENSES				
SALARIES, PAYROLL TAXES, & BENEFITS	894,300		15.07%	777,200
TOTAL		894,300		
COUNTY VISIT EXPENSES				
MILEAGE, LODGING, MEALS	38,000		-20.83%	48,000
LOSS PREVENTION SUPPORT SERVICES	20,800		-30.67%	30,000
TOTAL		58,800	-24.62%	78,000
MEMBERSHIP DUES & PUBLICATIONS				
PRIMA, KSIA, LICENSES	2,500		0.00%	2,500
NATIONAL SAFETY COUNCIL	500		0.00%	500
TRAINING AND TRADE PUBLICATIONS	2,500		0.00%	2,500
NCCI	6,500		-7.14%	7,000
TOTAL		12,000	-4.00%	12,500
MISCELLANEOUS ANNUAL EXPENSES				
KAC CONFERENCE/ANNUAL MEETING	7,000		-12.50%	8,000
PROMOTIONAL GIVEAWAYS, ETC	4,000		0.00%	4,000
TOTAL		11,000	-8.33%	12,000
GRAND TOTALS		1,180,500	9.04%	1,082,650

365 **January 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
1		1	2	3	4	5	6
2	7	8	9	10	11	12	13
3	14	15	16	17	18	19	20
4	21	22	23	24	25	26	27
5	28	29	30	31			

365 **February 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
5					1	2	3
6	4	5	6	7	8	9	10
7	11	12	13	14	15	16	17
8	18	19	20	21	22	23	24
9	25	26	27	28	29		

365 **March 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
9						1	2
10	3	4	5	6	7	8	9
11	10	11	12	13	14	15	16
12	17	18	19	20	21	22	23
13	24	25	26	27	28	29	30
14	31						

365 **April 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
14		1	2	3	4	5	6
15	7	8	9	10	11	12	13
16	14	15	16	17	18	19	20
17	21	22	23	24	25	26	27
18	28	29	30				

365 **May 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
18				1	2	3	4
19	5	6	7	8	9	10	11
20	12	13	14	15	16	17	18
21	19	20	21	22	23	24	25
22	26	27	28	29	30	31	

365 **June 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
22							1
23	2	3	4	5	6	7	8
24	9	10	11	12	13	14	15
25	16	17	18	19	20	21	22
26	23	24	25	26	27	28	29
27	30						

365 **July 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
27		1	2	3	4	5	6
28	7	8	9	10	11	12	13
29	14	15	16	17	18	19	20
30	21	22	23	24	25	26	27
31	28	29	30	31			

365 **August 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
31					1	2	3
32	4	5	6	7	8	9	10
33	11	12	13	14	15	16	17
34	18	19	20	21	22	23	24
35	25	26	27	28	29	30	31

365 **September 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
36	1	2	3	4	5	6	7
37	8	9	10	11	12	13	14
38	15	16	17	18	19	20	21
39	22	23	24	25	26	27	28
40	29	30					

365 **October 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
40			1	2	3	4	5
41	6	7	8	9	10	11	12
42	13	14	15	16	17	18	19
43	20	21	22	23	24	25	26
44	27	28	29	30	31		

365 **November 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
44						1	2
45	3	4	5	6	7	8	9
46	10	11	12	13	14	15	16
47	17	18	19	20	21	22	23
48	24	25	26	27	28	29	30

365 **December 2024**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
49	1	2	3	4	5	6	7
50	8	9	10	11	12	13	14
51	15	16	17	18	19	20	21
52	22	23	24	25	26	27	28
1	29	30	31				

 In Person Meeting
 Zoom Meeting

 PRIMA
 KAC

2023

Board of Trustee Nominations

COUNTY	Nominee, North Central District
Cloud	Gary Caspers, Cloud County Commissioner
Decatur	Gary Caspers, Cloud County Commissioner
Stanton	Gary Caspers, Cloud County Commissioner

COUNTY	Nominee, Northwest District
Cloud	Stan McEvoy Decatur County Commissioner
Decatur	Stan McEvoy Decatur County Commissioner
Stanton	Stan McEvoy Decatur County Commissioner

COUNTY	Nominee, South Central District
Cloud	Wayne Wilt, Cowley County Commissioner
Decatur	Wayne Wilt, Cowley County Commissioner
Stanton	Wayne Wilt, Cowley County Commissioner

COUNTY	Nominee, Southeast District
Cloud	Rob Roberts, Miami County Commissioner
Decatur	Rob Roberts, Miami County Commissioner
Miami	Rob Roberts, Miami County Commissioner
Stanton	Rob Roberts, Miami County Commissioner

KWORCC KAC Annaul Conference 2023 Vendor Booth Schedule

Weds. Dec 6, 2023	Time	Attendants
	1:30 - 2:15 PM	Nicole, Ben
	2:15 - 3:00 PM	Nicole, Gary
	3:00 - 4:00 PM	Brandon, Sandy
	4:00 - 5:00 PM	Brandon, Ralph
	5:00 - 6:00 PM	Jes, Ralph
	6:00 - 7:00 PM	Jes, Ben

5:00-6:00 PM Dinner

KWORCC Trustees' Financial Report Summary
as of October 31, 2023

	Budget <u>2023</u>	Actual <u>2023</u>	Actual <u>2022</u>	Actual to Budget Ratio	Change in Actual Ratio
REVENUES					
Premiums *	\$ 6,492,030	\$ 6,685,600	\$ 5,639,500	2.98%	18.55%
Investment income, net of fees	338,800	442,800	116,900	30.70%	278.79%
Total revenues	\$ 6,830,830	\$ 7,128,400	\$ 5,756,400	4.36%	23.83%
EXPENDITURES					
Administrative expenses	\$ 1,240,700	\$ 1,096,800	\$ 1,181,900	-11.60%	-7.20%
Claims expense **	5,861,800	6,288,800	5,964,700	7.28%	5.43%
Total expenses	\$ 7,102,500	\$ 7,385,600	\$ 7,146,600	3.99%	3.34%
TOTAL PAID LOSSES					
YTD paid losses for current policy year		\$ 2,043,200	\$ 1,165,900		75.25%
YTD paid losses for prior policy years		1,631,300	1,700,400		-4.06%
Total YTD paid losses		\$ 3,674,500	\$ 2,866,300		28.20%
* Total Premiums invoiced (FULL YEAR). Budgeted premiums excludes \$569,000 premium reduction from fund reserves and \$150,000 reduction for payroll audit adjustments					
** Includes paid losses, case reserves, IBNR reserves (FULL YEAR), claims management, excess insurance premium, workers compensation fund contribution, and workers compensation administrative expense					

	Actual <u>2023</u>	Actual <u>2022</u>	
LIQUID ASSETS			
Cash	\$ 3,249,000	\$ 2,438,000	
Government securities @ cost ***	20,496,000	20,025,000	
Certificates of deposit	1,680,000	2,165,000	
Equity fund investment @ market ***	3,838,000	3,614,000	
Total liquid assets	\$ 29,263,000	\$ 28,242,000	3.62%
*** See detail on Statement of Assets, Liabilities and Fund Balance			
LOSS RESERVES			
Allocated to reserves for existing claims	\$ 8,093,000	\$ 8,162,000	
Allocated to reserves for claims yet to be filed	2,839,000	2,372,000	
Estimated reinsurance recoverable	(844,000)	(451,000)	
TOTAL LOSS RESERVES	\$ 10,088,000	\$ 10,083,000	0.05%
FUND RESERVES			
Allocated to Member Protection Fund	\$ 2,500,000	\$ 2,500,000	
Fund Balance Reserve	16,138,000	15,161,000	
TOTAL FUND RESERVES	\$ 18,638,000	\$ 17,661,000	5.53%

No assurance is provided on these financial statements.
All disclosures required by Statutory Accounting Principles are not included.

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF ADMITTED ASSETS, LIABILITIES,
AND FUND BALANCE - STATUTORY BASIS
AS OF OCTOBER 31,

	<u>2023</u>	<u>2022</u>	<u>\$ Change</u>	<u>% Change</u>
Assets				
Bonds	\$ 20,495,578	\$ 20,025,258	\$ 470,320	2.35%
Mutual funds	3,837,512	3,614,112	223,400	6.18%
Certificates of deposit	1,680,000	2,165,000	(485,000)	-22.40%
Cash and cash equivalents	3,249,179	2,437,954	811,225	33.27%
Total cash and invested assets	<u>29,262,269</u>	<u>28,242,324</u>	<u>1,019,945</u>	<u>3.61%</u>
Interest income accrued	43,612	67,094	(23,482)	-35.00%
Premiums receivable	-	-	-	0.00%
Excess insurance receivable	6,483	-	6,483	100.00%
Total admitted assets	<u>\$ 29,312,364</u>	<u>\$ 28,309,418</u>	<u>\$ 1,002,946</u>	
Liabilities and Fund Balance				
Liabilities				
Reserve for unpaid workers' compensation claims				
Specific case reserves	\$ 7,249,036	\$ 7,711,001	\$ (461,965)	-5.99%
IBNR reserves	2,838,625	2,371,719	466,906	19.69%
Total unpaid claims reserves	<u>10,087,661</u>	<u>10,082,720</u>	<u>4,941</u>	<u>0.05%</u>
Other expenses due or accrued	106,810	105,753	1,057	1.00%
Taxes, licenses, and fees due or accrued	480,259	460,407	19,852	4.31%
Return premiums payable	-	-	-	0.00%
Total liabilities	<u>10,674,730</u>	<u>10,648,880</u>	<u>25,850</u>	<u>0.24%</u>
Fund balance				
Member protection fund	2,500,000	2,500,000	-	0.00%
Fund balance	16,137,634	15,160,538	977,096	6.44%
Total fund balance	<u>18,637,634</u>	<u>17,660,538</u>	<u>977,096</u>	<u>5.53%</u>
Total liabilities and fund balance	<u>\$ 29,312,364</u>	<u>\$ 28,309,418</u>	<u>\$ 1,002,946</u>	<u>3.54%</u>
Memo items:				
Unrealized gain (loss) on bond investments *	\$ (2,243,988)	\$ (2,445,072)	\$ 201,084	-8.22%
Realized gain (loss) on bond investments **	\$ -	\$ -	\$ -	100.00%
Investment income, net of gains (losses) and fees	\$ 442,846	\$ 116,901	\$ 325,945	278.82%
CCB investment account service fees	\$ 20,310	\$ 21,597	\$ (1,287)	-5.96%
BOK investment account service fees	\$ 20,160	\$ 20,217	\$ (57)	-0.28%
Equity investments as a percentage of admitted assets	12.51%	11.68%	0.83%	7.11%
Equity investments as a percentage of fund balance	19.67%	18.72%	0.95%	5.07%

* Unrealized gains (losses) on bond investments will not be recognized as actual gains (losses) as long as those investments are held to maturity

** Realized gains (losses) on bond investments represent actual gains (losses) recognized on those investments

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All disclosures required by Statutory Accounting Principles are not included.

**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES, EXPENSES, AND
CHANGES IN FUND BALANCE - STATUTORY BASIS
FOR ALL FUND YEARS AS OF OCTOBER 31,**

	<u>2023</u>	<u>2022</u>	<u>\$ Change</u>	<u>% Change</u>
Underwriting income				
Direct premiums earned	\$ 6,685,629	\$ 5,637,960	\$ 1,047,669	18.58%
Less: excess insurance premiums	<u>(761,670)</u>	<u>(707,584)</u>	<u>(54,086)</u>	7.64%
Net underwriting income	<u>5,923,959</u>	<u>4,930,376</u>	<u>993,583</u>	20.15%
Underwriting deductions				
Claim losses incurred, net of recoveries	4,145,707	3,999,954	145,753	3.64%
Claims loss adjustment expenses	254,000	239,000	15,000	6.28%
Workers' compensation taxes	73,088	118,122	(45,034)	-38.12%
Other underwriting expenses incurred	<u>1,096,825</u>	<u>1,181,860</u>	<u>(85,035)</u>	-7.20%
Total underwriting deductions	<u>5,569,620</u>	<u>5,538,936</u>	<u>30,684</u>	0.55%
Net underwriting gain (loss)	<u>354,339</u>	<u>(608,560)</u>	<u>962,899</u>	-158.23%
Investment income				
Investment income, net of related fees	444,165	257,776	186,389	72.31%
Realized gain (loss) on investments	<u>(1,319)</u>	<u>(140,875)</u>	<u>139,556</u>	-99.06%
Net investment gain (loss)	<u>442,846</u>	<u>116,901</u>	<u>325,945</u>	278.82%
Net income (loss)	<u>\$ 797,185</u>	<u>\$ (491,659)</u>	<u>\$ 1,288,844</u>	-262.14%
Fund balance, beginning of year	\$ 17,763,711	\$ 18,929,953	\$ (1,166,242)	-6.16%
Net income (loss)	797,185	(491,659)	1,288,844	-262.14%
Change in net unrealized gains (losses)	87,431	(759,897)	847,328	-111.51%
Change in non-admitted assets	<u>(10,693)</u>	<u>(17,859)</u>	<u>7,166</u>	-40.13%
Fund balance, end of year	<u>\$ 18,637,634</u>	<u>\$ 17,660,538</u>	<u>\$ 977,096</u>	5.53%

No assurance is provided on these financial statements.
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KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES AND EXPENSES
ACTUAL VS BUDGET
FOR 2023 FUND YEAR AS OF OCTOBER 31,

	Actual YTD <u>2023</u>	Budget YTD <u>2023</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Actual YTD <u>2022</u>	Change in <u>Actual</u>
Underwriting income						
Premium contributions	\$ 6,685,629	\$ 6,492,025	\$ 193,604	103.0%	\$ 5,639,469	\$ 1,046,160
Less: excess insurance premium	(761,670)	(757,800)	(3,870)	100.5%	(707,584)	(54,086)
Net underwriting income	<u>5,923,959</u>	<u>5,734,225</u>	<u>189,734</u>	<u>103.3%</u>	<u>4,931,885</u>	<u>992,074</u>
Underwriting deductions						
Claim loss expenses						
Ultimate losses	5,200,000	4,700,000	500,000	110.6%	4,900,000	300,000
Loss adjustment expenses	254,000	251,000	3,000	101.2%	239,000	15,000
Workers' compensation fund	(13,139)	32,800	(45,939)	-40.1%	25,312	(38,451)
Workers' compensation directors fund	86,227	120,200	(33,973)	71.7%	92,810	(6,583)
Total claim loss expenses	<u>5,527,088</u>	<u>5,104,000</u>	<u>423,088</u>	<u>108.3%</u>	<u>5,257,122</u>	<u>269,966</u>
Other underwriting expenses						
Actuarial expenses	7,917	7,917	0	100.0%	7,917	-
Legal expenses	225	13,833	(13,608)	1.6%	14,416	(14,191)
Financial audit & accounting	63,369	61,083	2,286	103.7%	71,821	(8,452)
Educational seminars	5,553	29,167	(23,614)	19.0%	24,615	(19,062)
Payroll & premium audits	18,750	18,750	-	100.0%	15,417	3,333
Risk management fee	86,500	86,500	-	100.0%	83,750	2,750
KAC exclusive alliance	20,830	20,833	(3)	100.0%	20,830	-
Online training courses	13,266	12,000	1,266	110.6%	12,000	1,266
Office and other administrative expenses	795,854	906,750	(110,896)	87.8%	862,631	(66,777)
Board-related expenses	9,623	10,000	(377)	96.2%	5,995	3,628
Advertising & marketing expenses	6,365	8,333	(1,968)	76.4%	3,041	3,324
Miscellaneous expenses	7,573	9,750	(2,177)	77.7%	9,422	(1,849)
State premium taxes	61,000	55,800	5,200	109.3%	50,000	11,000
Total other underwriting expenses	<u>1,096,825</u>	<u>1,240,717</u>	<u>(143,892)</u>	<u>88.4%</u>	<u>1,181,855</u>	<u>(85,030)</u>
Total underwriting deductions	<u>6,623,913</u>	<u>6,344,717</u>	<u>279,196</u>	<u>104.4%</u>	<u>6,438,977</u>	<u>184,936</u>
Net underwriting gain (loss)	<u>(699,954)</u>	<u>(610,492)</u>	<u>(89,462)</u>	<u>114.7%</u>	<u>(1,507,092)</u>	<u>807,138</u>
Investment income						
Investment income, net of related fees	444,165				257,776	186,389
Realized gain (loss) on investments	(1,319)				(140,875)	139,556
Net investment gain (loss)	<u>442,846</u>	<u>338,750</u>	<u>104,096</u>	<u>130.7%</u>	<u>116,901</u>	<u>325,945</u>
Net income (loss) - current policy year	\$ (257,108)	\$ (271,742)	\$ 14,634		\$ (1,390,191)	\$ 1,133,083
Change in prior policy years' activity *	1,054,293				898,532	155,761
Premium reduction from fund reserve **	-	474,167	(474,167)		-	-
Payroll audit adjustments ***	-	(125,000)	125,000		-	-
Net income (loss)	<u>\$ 797,185</u>	<u>\$ 77,425</u>	<u>\$ (334,533)</u>		<u>\$ (491,659)</u>	<u>\$ 1,288,844</u>

* Includes adjustments to prior policy years' 1) audited member premiums, 2) excess insurance policy premiums, 3) premium taxes, 4) incurred losses, and 5) administrative expenses during 2023

** Budgeted line item to reduce 2023 premium revenues billed to members based on investment income reserves included in the Cooperative's total fund balance

*** Budgeted line item reserved for estimated 2023 audited premiums due (to) from members

No assurance is provided on these financial statements.
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**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
OFFICE AND OTHER ADMINISTRATIVE EXPENSES
ACTUAL VS BUDGET
FOR 2023 FUND YEAR AS OF OCTOBER 31,**

	Actual YTD <u>2023</u>	Budget YTD <u>2023</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Actual YTD <u>2022</u>	Change in <u>Actual</u>
Rent	\$ 37,420	\$ 36,583	\$ 837	102.3%	\$ 35,508	\$ 1,912
Support services	30,250	30,250	-	100.0%	44,436	(14,186)
Telephone	3,613	5,000	(1,387)	72.3%	3,659	(46)
Mailing & shipping	305	2,083	(1,778)	14.6%	755	(450)
Copying	2,196	2,083	113	105.4%	1,589	607
FF&E expense	10,670	34,167	(23,497)	31.2%	12,829	(2,159)
Depreciation expense	22,142	27,500	(5,358)	80.5%	22,872	(730)
Office supplies	80	2,083	(2,003)	3.8%	655	(575)
Staff salaries, benefits, payroll taxes	604,804	647,667	(42,863)	93.4%	634,465	(29,661)
General liability & other insurance	33,703	33,917	(214)	99.4%	28,773	4,930
County visit expenses	26,668	40,000	(13,332)	66.7%	34,146	(7,478)
Loss prevention support services	15,170	25,000	(9,830)	60.7%	29,802	(14,632)
Memberships, subscriptions, manuals, and reference materials	8,833	10,417	(1,584)	84.8%	9,406	(573)
Annual meetings & safety awards	-	10,000	(10,000)	0.0%	3,736	(3,736)
Total office expenses	<u>\$ 795,854</u>	<u>\$ 906,750</u>	<u>\$ (110,896)</u>	87.8%	<u>\$ 862,631</u>	<u>\$ (66,777)</u>

No assurance is provided on these financial statements.

All disclosures required by Statutory Accounting Principles are not included.

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND BALANCE

31-Oct-23

	Inception to Date					
	2013 and prior years	2014	2015	2016	2017	2018
Premium contributions	62,898,075	5,779,733	6,018,107	5,779,416	5,752,775	5,835,296
Miscellaneous income	-	-	-	-	-	-
Investment income, net of fees	-	-	-	-	-	-
Total revenues	62,898,075	5,779,733	6,018,107	5,779,416	5,752,775	5,835,296
ULTIMATE LOSS	43,470,302	3,900,000	3,350,000	3,200,000	3,150,000	2,700,000
Paid losses (W/C & Medical)	41,822,233	3,538,964	3,221,068	2,859,340	2,814,063	2,419,881
Paid other claims expenses	2,988,638	264,786	225,346	168,368	212,692	165,586
Loss reserves	1,687,654	29,641	44,020	95,156	65,040	100,496
IBNR reserves	558,805	154,027	138,870	136,583	146,697	78,396
Subrogations/2nd injury received	(3,356,449)	(87,418)	(279,303)	(59,447)	(88,493)	(64,360)
Specific excess receivable	(230,579)	-	-	-	-	-
Claims administration	2,025,000	195,000	197,500	200,000	206,000	212,000
Workers compensation fund	1,493,529	167,289	206,556	270,815	161,405	70,492
Excess insurance expense	4,228,240	602,404	606,360	607,366	611,919	613,795
Total claim expenses	51,217,073	4,864,693	4,360,417	4,278,180	4,129,324	3,596,287
Risk management fees	660,000	65,000	67,500	70,000	72,500	74,675
Premium taxes	575,769	51,773	54,372	51,840	51,845	52,405
Pool administration expenses	6,990,501	845,760	914,615	944,032	947,262	973,832
Professional fees	308,059	26,636	37,527	35,292	36,662	67,205
Total administrative expenses	8,534,329	989,170	1,074,014	1,101,165	1,108,269	1,168,117
Total administrative and claim expenses	59,751,402	5,853,863	5,434,431	5,379,345	5,237,593	4,764,404
Total revenues over(under) expenses prior to premium reductions and investment allocations from reserves	3,146,673	(74,131)	583,677	400,071	515,183	1,070,892
Premium reductions and approved transfers from fund reserves	2,345,000	200,000	-	-	-	-
Total revenues over(under) expenses after premium reductions and investment income allocations from fund reserves	5,491,673	125,869	583,677	400,071	515,183	1,070,892
Investment income (unallocated)						
Member Protection Fund (MPF)						
Non-admitted prepaid expenses						
Non-admitted property and equipment						
Unrealized gains/losses on equity investments						
Total fund balance						
Administrative expenses ratio	17.1%	22.3%	23.7%	26.5%	24.7%	23.7%

No assurance is provided on these financial statements.
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**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND BALANCE**

	2019	2020	2021	2022	2023	Total
Premium contributions	5,833,054	5,782,361	5,509,555	5,895,465	6,685,629	121,769,466
Miscellaneous income					-	-
Investment income, net of fees					442,846	442,846
Total revenues	5,833,054	5,782,361	5,509,555	5,895,465	7,128,475	122,212,312
ULTIMATE LOSS	3,700,000	3,800,000	3,900,000	4,400,000	5,200,000	
Paid losses (W/C & Medical)	3,060,525	3,080,572	2,674,159	2,257,880	1,862,491	69,611,627
Paid other claims expenses	377,981	265,264	278,604	248,346	181,167	5,376,806
Loss reserves	308,007	420,557	832,835	1,649,478	2,865,823	8,098,707
IBNR reserves	137,522	111,616	164,091	357,626	854,393	2,838,626
Subrogations/2nd injury received	(178,610)	(78,009)	(49,689)	(56,730)	(500)	(4,299,007)
Specific excess receivable	(5,425)	-	-	(56,600)	(563,374)	(855,978)
Claims administration	218,000	224,500	232,000	239,000	254,000	4,203,000
Workers compensation fund	94,492	74,273	79,838	68,932	73,088	2,760,709
Excess insurance expense	625,468	656,197	707,502	770,631	761,670	10,791,552
Total claim expenses	4,637,960	4,754,970	4,919,340	5,478,563	6,288,758	98,526,044
Risk management fees	76,900	79,000	81,000	83,750	86,500	1,416,825
Premium taxes	52,764	52,172	48,956	49,719	61,000	1,102,615
Pool administration expenses	1,071,563	1,017,103	1,092,621	1,184,899	877,814	16,860,003
Professional fees	83,101	81,142	86,790	113,354	71,511	947,280
Total administrative expenses	1,284,328	1,229,417	1,309,367	1,431,723	1,096,825	20,326,724
Total administrative and claim expenses	5,922,288	5,984,387	6,228,707	6,910,286	7,385,583	118,852,768
Total revenues over(under) expenses prior to premium reductions and investment allocations from reserves	(89,234)	(202,027)	(719,152)	(1,014,821)	(257,108)	3,359,544
Premium reductions and approved transfers from fund reserves	800,000	200,000	1,000,000	-	-	4,545,000
Total revenues over(under) expenses after premium reductions and investment income allocations from fund reserves	710,766	(2,027)	280,848	(1,014,821)	(257,108)	7,904,544
Investment income (unallocated)						8,438,139
Member Protection Fund (MPF)						2,500,000
Non-admitted prepaid expenses						(24,416)
Non-admitted property and equipment						(23,176)
Unrealized gains/losses on equity investments						(157,457)
Total fund balance						18,637,634
Administrative expenses ratio	26.5%	25.4%	28.9%	29.3%	19.7%	20.8%

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KWORCC Check Register

October 2023

Date	Num	Name	Memo	Account	Amount
10/01/2023	ACH	TRISTAR Risk Management	Invoice #114481 10/1 Monthly Installment	1103 - KVB - Claims	(25,100.00)
10/02/2023	ACH	KPERS 457 - Empower	PPE 09/30/2023 457 plan	1108 - KVB - Admin	(757.84)
10/02/2023	ACH	KPERS	PPE 09/30/2023 KPERS OGLI	1108 - KVB - Admin	(11.40)
10/04/2023	ACH	First Bankcard - Monica Biggerstaff	10/04/2023 credit card payment	1108 - KVB - Admin	(100.88)
10/04/2023	ACH	First Bankcard - Ben Woner	10/04/2023 credit card payment	1108 - KVB - Admin	(110.95)
10/04/2023	ACH	First Bankcard - Brandon Mann	10/04/2023 credit card payment	1108 - KVB - Admin	(243.73)
10/06/2023	ACH	ADP, Inc.	PPE 09/30/2023 payroll processing fees	1108 - KVB - Admin	(84.03)
10/12/2023	ACH	ADP, Inc.	PPE 10/15/2023 net pay	1108 - KVB - Admin	(16,181.15)
10/12/2023	ACH	ADP, Inc.	PPE 10/15/2023 payroll taxes	1108 - KVB - Admin	(7,392.99)
10/13/2023	ACH	First Bankcard - Ben Woner	10/13/2023 credit card payment	1108 - KVB - Admin	(465.72)
10/13/2023	ACH	First Bankcard - Nicole Jarboe-Paxson	10/13/2023 credit card payment	1108 - KVB - Admin	(26.50)
10/13/2023	ACH	First Bankcard - Brandon Mann	10/13/2023 credit card payment	1108 - KVB - Admin	(383.18)
10/13/2023	ACH	First Bankcard - Jesse Pfannenstiel	10/13/2023 credit card payment	1108 - KVB - Admin	(185.34)
10/13/2023	ACH	KPERS	PPE 10/15/2023 KPERS	1108 - KVB - Admin	(2,781.72)
10/13/2023	ACH	KPERS	PPE 10/15/2023 KPERS after retirement	1108 - KVB - Admin	(1,905.99)
10/15/2023	ACH	Kansas Turnpike Authority	September tolls	1108 - KVB - Admin	(14.15)
10/16/2023	ACH	KPERS 457 - Empower	PPE 10/15/2023 457 plan	1108 - KVB - Admin	(757.84)
10/18/2023	ACH	First Bankcard - Brandon Mann	10/18/2023 credit card payment	1108 - KVB - Admin	(734.31)
10/18/2023	ACH	First Bankcard - Jesse Pfannenstiel	10/18/2023 credit card payment	1108 - KVB - Admin	(197.79)
10/18/2023	ACH	First Bankcard - Nicole Jarboe-Paxson	10/18/2023 credit card payment	1108 - KVB - Admin	(185.87)
10/18/2023	ACH	First Bankcard - James Parrish	10/18/2023 credit card payment	1108 - KVB - Admin	(40.00)
10/20/2023	ACH	ADP, Inc.	PPE 10/15/2023 payroll processing fees	1108 - KVB - Admin	(84.03)
10/27/2023	ACH	First Bankcard - Brandon Mann	10/27/2023 credit card payment	1108 - KVB - Admin	(362.53)
10/27/2023	ACH	First Bankcard - Ben Woner	10/27/2023 credit card payment	1108 - KVB - Admin	(718.10)
10/27/2023	ACH	First Bankcard - Nicole Jarboe-Paxson	10/27/2023 credit card payment	1108 - KVB - Admin	(61.00)
10/27/2023	ACH	First Bankcard - Jesse Pfannenstiel	10/27/2023 credit card payment	1108 - KVB - Admin	(72.39)
10/30/2023	ACH	BCBS of Kansas	November premiums - invoice #018771949	1108 - KVB - Admin	(4,654.38)
10/30/2023	ACH	ADP, Inc.	PPE 10/31/2023 net pay	1108 - KVB - Admin	(16,181.12)
10/30/2023	ACH	ADP, Inc.	PPE 10/31/2023 payroll taxes	1108 - KVB - Admin	(7,392.55)
10/31/2023	ACH	KPERS	PPE 10/31/2023 KPERS	1108 - KVB - Admin	(2,781.72)
10/31/2023	ACH	KPERS	PPE 10/31/2023 KPERS after retirement	1108 - KVB - Admin	(1,905.99)
10/04/2023	21071	Ben Woner		1108 - KVB - Admin	(242.00)
10/04/2023	21072	Brandon Mann		1108 - KVB - Admin	(65.00)
10/04/2023	21073	Gary Caspers		1108 - KVB - Admin	(210.16)
10/04/2023	21074	James Parrish		1108 - KVB - Admin	(815.00)
10/04/2023	21075	Jayhawk Tower Partners, LLC		1108 - KVB - Admin	(380.00)
10/04/2023	21076	Jes Pfannenstiel		1108 - KVB - Admin	(188.00)
10/04/2023	21077	Monica Biggerstaff		1108 - KVB - Admin	(65.00)
10/04/2023	21078	Nicole Jarboe-Paxson		1108 - KVB - Admin	(73.52)
10/04/2023	21079	Parrish Management Corporation - V		1108 - KVB - Admin	(6,297.84)
10/04/2023	21080	Public Risk Management Association-PRIMA		1108 - KVB - Admin	(385.00)
10/04/2023	21081	Rob Roberts		1108 - KVB - Admin	(98.25)
10/04/2023	21082	Sandy Barton		1108 - KVB - Admin	(630.30)
10/04/2023	21083	Stan McEvoy		1108 - KVB - Admin	(501.20)
10/04/2023	21084	Wayne Wilt		1108 - KVB - Admin	(234.90)
10/04/2023	21085	Wendling Noe Nelson & Johnson	4597	1108 - KVB - Admin	(4,485.00)
10/18/2023	21086	Ben Woner		1108 - KVB - Admin	(177.00)
10/18/2023	21087	Brandon Mann		1108 - KVB - Admin	(65.00)
10/18/2023	21088	NCCI Holdings, Inc	79067	1108 - KVB - Admin	(6,150.00)
10/18/2023	21089	Wendling Noe Nelson & Johnson	4597	1108 - KVB - Admin	(420.00)

(113,358.36)

Performance by Asset Class

Asset Class / Benchmark	Alloc %	Market Value	3 Months	YTD	FYTD	1 Year	3 Years	5 Years
Cash Equivalent	4.5%	171,351	1.32%	4.13%	4.13%	4.77%	1.88%	1.66%
<i>3-Month Treasury Bill</i>	5.0%	-	1.39%	4.29%	4.29%	4.94%	1.94%	1.80%
Equities	95.5%	3,666,161	-11.25%	3.89%	3.89%	7.77%	5.73%	7.59%
<i>73% RUS 3000, 27% MSCI ACWI EX US NET</i>	91.0%	-	-9.69%	7.11%	7.11%	9.48%	7.59%	8.43%
Total Portfolio (Gross of fees)	100.0%	3,837,512	-10.75%	3.23%	3.23%	6.82%	5.58%	7.34%
Total Portfolio (Net of fees)	-	-	-10.89%	2.71%	2.71%	6.18%	4.95%	6.69%
Class Blended	100.0%	-	-8.84%	6.86%	6.86%	9.12%	7.25%	8.04%

Returns for time periods greater than 1 year are annualized.



Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

10/01/2023 - 10/31/2023

Insurer: Kansas Workers Risk Cooperative for Counties

Insured: Kansas Workers Risk Cooperative For Counties

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
1991/1992	Indem	0	37	37	0.00	0.00	0.00	640,015.51	0.00	640,015.51	(109,376.47)	530,639.04
	MO	0	159	159	0.00	0.00	0.00	56,120.31	0.00	56,120.31	(67.50)	56,052.81
	RO	0	22	22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	218	218	0.00	0.00	0.00	696,135.82	0.00	696,135.82	(109,443.97)	586,691.85
1992/1993	Indem	1	82	83	283.55	0.00	0.00	1,137,280.75	15,892.43	1,153,173.18	(97,102.72)	1,056,070.46
	MO	0	379	379	0.00	0.00	0.00	146,271.36	0.00	146,271.36	(8,898.88)	137,372.48
	RO	0	14	14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	475	476	283.55	0.00	0.00	1,283,552.11	15,892.43	1,299,444.54	(106,001.60)	1,193,442.94
1993/1994	Indem	0	62	62	0.00	0.00	0.00	1,076,996.62	0.00	1,076,996.62	(85,960.98)	991,035.64
	MO	0	388	388	0.00	0.00	0.00	113,919.05	0.00	113,919.05	(12,500.00)	101,419.05
	RO	0	73	73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	523	523	0.00	0.00	0.00	1,190,915.67	0.00	1,190,915.67	(98,460.98)	1,092,454.69
1994/1995	Indem	0	72	72	0.00	0.00	0.00	1,197,073.90	0.00	1,197,073.90	(86,222.00)	1,110,851.90
	MO	0	406	406	0.00	0.00	0.00	144,094.91	0.00	144,094.91	(7,730.80)	136,364.11
	RO	0	134	134	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	612	612	0.00	0.00	0.00	1,341,168.81	0.00	1,341,168.81	(93,952.80)	1,247,216.01
1995/1996	Indem	0	73	73	0.00	0.00	0.00	1,076,534.61	0.00	1,076,534.61	(41,932.78)	1,034,601.83
	MO	0	404	404	0.00	0.00	0.00	156,805.41	0.00	156,805.41	(2,848.84)	153,956.57
	RO	0	126	126	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	603	603	0.00	0.00	0.00	1,233,340.02	0.00	1,233,340.02	(44,781.62)	1,188,558.40
1996/1997	Indem	0	52	52	0.00	0.00	0.00	1,209,329.51	0.00	1,209,329.51	(68,137.43)	1,141,192.08
	MO	0	331	331	0.00	0.00	0.00	112,739.38	0.00	112,739.38	(3,881.88)	108,857.50
	RO	0	102	102	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	485	485	0.00	0.00	0.00	1,322,068.89	0.00	1,322,068.89	(72,019.31)	1,250,049.58
1997/1998	Indem	0	65	65	0.00	0.00	0.00	979,943.49	0.00	979,943.49	(52,043.30)	927,900.19
	MO	0	339	339	0.00	0.00	0.00	139,486.87	0.00	139,486.87	(10,920.16)	128,566.71
	RO	0	156	156	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	560	560	0.00	0.00	0.00	1,119,430.36	0.00	1,119,430.36	(62,963.46)	1,056,466.90
1998/1999	Indem	0	73	73	0.00	0.00	0.00	936,277.06	0.00	936,277.06	(15,356.58)	920,920.48
	MO	0	319	319	0.00	0.00	0.00	124,334.59	0.00	124,334.59	(1,168.95)	123,165.64
	RO	0	159	159	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	551	551	0.00	0.00	0.00	1,060,611.65	0.00	1,060,611.65	(16,525.53)	1,044,086.12
1999/2000	Indem	1	55	56	0.00	0.00	0.00	1,336,011.72	68,386.69	1,404,398.41	0.00	1,404,398.41
	MO	0	322	322	0.00	0.00	0.00	129,477.67	0.00	129,477.67	(4,059.11)	125,418.56
	RO	0	128	128	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	505	506	0.00	0.00	0.00	1,465,489.39	68,386.69	1,533,876.08	(4,059.11)	1,529,816.97

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Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

10/01/2023 - 10/31/2023

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
2000/2001	Indem	1	74	75	248.43	0.00	0.00	1,623,261.16	126,694.32	1,749,955.48	(108,006.95)	1,641,948.53
	MO	0	434	434	0.00	0.00	0.00	176,739.78	0.00	176,739.78	(3,492.29)	173,247.49
	RO	0	186	186	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	694	695	248.43	0.00	0.00	1,800,000.94	126,694.32	1,926,695.26	(111,499.24)	1,815,196.02
2001/2002	Indem	1	78	79	0.00	0.00	0.00	2,468,202.05	15,205.33	2,483,407.38	(151,709.91)	2,331,697.47
	MO	0	483	483	0.00	0.00	0.00	201,675.10	0.00	201,675.10	(522.25)	201,152.85
	RO	0	193	193	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	754	755	0.00	0.00	0.00	2,669,877.15	15,205.33	2,685,082.48	(152,232.16)	2,532,850.32
2002/2003	Indem	1	96	97	768.27	0.00	0.00	2,502,352.50	60,968.94	2,563,321.44	(36,582.77)	2,526,738.67
	MO	0	516	516	0.00	0.00	0.00	277,905.11	147.71	278,052.82	(8,894.79)	269,158.03
	RO	0	253	253	0.00	0.00	0.00	8.50	0.00	8.50	0.00	8.50
		1	865	866	768.27	0.00	0.00	2,780,266.11	61,116.65	2,841,382.76	(45,477.56)	2,795,905.20
2003/2004	Indem	1	119	120	0.00	0.00	0.00	4,163,792.98	32,460.96	4,196,253.94	(46,567.27)	4,149,686.67
	MO	0	510	510	0.00	0.00	0.00	312,111.54	0.00	312,111.54	(8,696.64)	303,414.90
	RO	0	274	274	0.00	0.00	0.00	10.00	0.00	10.00	0.00	10.00
		1	903	904	0.00	0.00	0.00	4,475,914.52	32,460.96	4,508,375.48	(55,263.91)	4,453,111.57
2004/2005	Indem	1	109	110	0.00	0.00	0.00	3,920,439.82	111,159.54	4,031,599.36	(88,675.18)	3,942,924.18
	MO	0	538	538	0.00	0.00	0.00	300,235.94	0.00	300,235.94	(10,800.55)	289,435.39
	RO	0	187	187	0.00	0.00	0.00	93.57	0.00	93.57	0.00	93.57
		1	834	835	0.00	0.00	0.00	4,220,769.33	111,159.54	4,331,928.87	(99,475.73)	4,232,453.14
2005/2006	Indem	1	105	106	0.00	0.00	0.00	3,018,838.62	33,587.23	3,052,425.85	(50,429.00)	3,001,996.85
	MO	0	572	572	0.00	0.00	0.00	261,766.81	0.00	261,766.81	(8,806.49)	252,960.32
	RO	0	224	224	0.00	0.00	0.00	15.09	0.00	15.09	0.00	15.09
		1	901	902	0.00	0.00	0.00	3,280,620.52	33,587.23	3,314,207.75	(59,235.49)	3,254,972.26
2006/2007	Indem	2	105	107	992.22	0.00	0.00	7,051,025.62	79,127.99	7,130,153.61	(2,219,310.10)	4,910,843.51
	MO	0	543	543	0.00	0.00	0.00	281,375.14	0.00	281,375.14	(20,117.03)	261,258.11
	RO	0	173	173	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		2	821	823	992.22	0.00	0.00	7,332,400.76	79,127.99	7,411,528.75	(2,239,427.13)	5,172,101.62
2007/2008	Indem	6	108	114	537.49	0.00	0.00	5,202,483.42	152,177.12	5,354,660.54	(84,260.53)	5,270,400.01
	MO	0	576	576	0.00	0.00	0.00	261,778.42	0.00	261,778.42	(18,563.73)	243,214.69
	RO	0	188	188	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		6	872	878	537.49	0.00	0.00	5,464,261.84	152,177.12	5,616,439.96	(102,824.26)	5,513,614.70
2008/2009	Indem	5	99	104	183.81	0.00	(531.41)	3,499,505.97	134,706.35	3,634,212.32	(70,467.14)	3,563,745.18
	MO	0	552	552	0.00	0.00	0.00	270,404.35	0.00	270,404.35	(11,657.01)	258,747.34
	RO	0	115	115	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		5	766	771	183.81	0.00	(531.41)	3,769,910.32	134,706.35	3,904,616.67	(82,124.15)	3,822,492.52
2009/2010	Indem	6	96	102	112.05	0.00	0.00	3,384,183.12	182,128.32	3,566,311.44	(48,566.74)	3,517,744.70
	MO	0	471	471	0.00	0.00	0.00	211,825.56	0.00	211,825.56	(16,168.86)	195,656.70
	RO	0	160	160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		6	727	733	112.05	0.00	0.00	3,596,008.68	182,128.32	3,778,137.00	(64,735.60)	3,713,401.40

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Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

10/01/2023 - 10/31/2023

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
2010/2011	Indem	2	93	95	0.00	0.00	0.00	3,252,050.10	58,243.85	3,310,293.95	(3,000.00)	3,307,293.95
	MO	0	429	429	0.00	0.00	0.00	261,628.53	0.00	261,628.53	(11,566.85)	250,061.68
	RO	0	126	126	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011/2012	Indem	1	77	78	1,780.80	0.00	0.00	2,729,960.34	171,685.53	2,901,645.87	(66,878.21)	2,834,767.66
	MO	0	461	461	0.00	0.00	0.00	325,358.45	0.00	325,358.45	(15,683.28)	309,675.17
	RO	0	109	109	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012/2013	Indem	6	72	78	0.00	0.00	0.00	3,229,650.70	461,122.37	3,690,773.07	(133,273.75)	3,557,499.32
	MO	0	454	454	0.00	0.00	0.00	360,461.07	0.00	360,461.07	(25,350.72)	335,110.35
	RO	0	109	109	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013/2014	Indem	0	74	74	0.00	0.00	0.00	3,370,203.28	0.00	3,370,203.28	(212,669.15)	3,157,534.13
	MO	0	428	428	0.00	0.00	0.00	303,314.29	0.00	303,314.29	(18,849.43)	284,464.86
	RO	0	143	143	0.00	0.00	0.00	18.00	0.00	18.00	(1.50)	16.50
2014/2015	Indem	2	63	65	0.00	0.00	0.00	2,395,827.67	66,344.35	2,462,172.02	(73,850.15)	2,388,321.87
	MO	0	451	451	0.00	0.00	0.00	361,244.75	0.00	361,244.75	(19,866.23)	341,378.52
	RO	0	167	167	0.00	0.00	0.00	242.83	0.00	242.83	(42.00)	200.83
2015/2016	Indem	4	95	99	0.00	0.00	0.00	3,276,310.38	102,472.33	3,378,782.71	(203,881.48)	3,174,901.23
	MO	0	436	436	0.00	0.00	0.00	340,109.27	0.00	340,109.27	(27,165.41)	312,943.86
	RO	0	138	138	0.00	0.00	0.00	211.40	0.00	211.40	(30.00)	181.40
2016/2017	Indem	1	83	84	0.00	0.00	0.00	2,369,152.11	46,834.66	2,415,986.77	(56,689.28)	2,359,297.49
	MO	0	457	457	0.00	0.00	0.00	357,928.96	(9.00)	357,919.96	(19,088.96)	338,831.00
	RO	0	143	143	0.00	0.00	0.00	502.05	0.00	502.05	(19.50)	482.55
2017/2018	Indem	1	85	86	0.00	0.00	0.00	2,380,120.76	18,215.12	2,398,335.88	(36,098.73)	2,362,237.15
	MO	0	438	438	0.00	0.00	0.00	363,578.98	0.00	363,578.98	(22,451.24)	341,127.74
	RO	0	167	167	0.00	0.00	0.00	4.40	0.00	4.40	0.00	4.40
2018/2019	Indem	2	82	84	0.00	0.00	0.00	2,748,956.72	166,237.55	2,915,194.27	(36,820.04)	2,878,374.23
	MO	0	441	441	0.00	0.00	0.00	432,726.27	0.00	432,726.27	(36,254.62)	396,471.65
	RO	0	141	141	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019/2020	Indem	2	70	72	2,900.00	0.00	0.00	2,729,414.17	236,840.28	2,966,254.45	(144,045.65)	2,822,208.80
	MO	0	432	432	0.00	0.00	0.00	396,448.85	0.00	396,448.85	(32,161.33)	364,287.52
	RO	0	180	180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020/2021	Indem	2	682	684	2,900.00	0.00	0.00	3,125,863.02	236,840.28	3,362,703.30	(176,206.98)	3,186,496.32

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Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

10/01/2023 - 10/31/2023

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
2020/2021	Indem	15	78	93	38,343.06	5,000.00	0.00	3,402,934.09	755,378.65	4,158,312.74	(60,315.84)	4,097,997.10
	MO	0	405	405	0.00	(189.01)	0.00	410,933.13	0.00	410,933.13	(27,830.36)	383,102.77
	RO	0	165	165	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2021/2022	Indem	15	648	663	38,343.06	4,810.99	0.00	3,813,867.22	755,378.65	4,569,245.87	(88,146.00)	4,481,099.87
	MO	20	67	87	34,638.94	10,000.00	0.00	2,081,999.15	1,585,448.43	3,667,447.58	(9,680.17)	3,657,767.41
	RO	0	128	128	0.00	0.00	0.00	434,535.19	2,260.13	436,795.32	(25,741.36)	411,053.96
2022/2023	Indem	22	606	628	33,830.87	9,191.93	0.00	2,516,534.34	1,587,708.56	4,104,242.90	(35,421.53)	4,068,821.37
	MO	46	26	72	114,816.32	52,324.73	0.00	2,520,231.42	2,332,499.78	4,852,731.20	(22,826.95)	4,829,904.25
	RO	129	371	500	11,646.98	(96,102.21)	0.00	505,224.13	319,518.91	824,743.04	(15,957.38)	808,785.66
2023/2024	Indem	0	153	153	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	MO	175	550	725	126,463.30	(43,777.48)	0.00	3,025,455.55	2,652,018.69	5,677,474.24	(38,784.33)	5,638,689.91
	RO	17	0	17	32,349.31	141,255.28	0.00	86,928.08	402,970.69	489,898.77	0.00	489,898.77
2020/2021	Indem	169	5	174	37,352.71	121,445.66	0.00	72,702.59	369,815.40	442,517.99	0.00	442,517.99
	MO	35	23	58	0.00	800.00	0.00	0.00	800.00	800.00	0.00	800.00
	RO	221	28	249	69,702.02	263,500.94	0.00	159,630.67	773,586.09	933,216.76	0.00	933,216.76

Kansas Workers Risk Cooperative For Counties Insured Total:

Indem Total:	146	2525	2671	227,954.25	208,580.01	(531.41)	82,997,287.40	7,416,788.81	90,414,076.21	(4,520,737.05)	85,893,339.16
MO Total:	300	13861	14161	48,191.62	24,346.37	0.00	8,605,261.76	691,733.15	9,296,994.91	(457,762.93)	8,839,231.98
RO Total:	35	4759	4794	0.00	800.00	0.00	1,105.84	800.00	1,905.84	(93.00)	1,812.84
Insured Total:	481	21145	21626	276,145.87	233,726.38	(531.41)	91,603,655.00	8,109,321.96	99,712,976.96	(4,978,592.98)	94,734,383.98

Kansas Workers Risk Cooperative for Counties Insurer Total:

Indem Total:	146	2525	2671	227,954.25	208,580.01	(531.41)	82,997,287.40	7,416,788.81	90,414,076.21	(4,520,737.05)	85,893,339.16
MO Total:	300	13861	14161	48,191.62	24,346.37	0.00	8,605,261.76	691,733.15	9,296,994.91	(457,762.93)	8,839,231.98
RO Total:	35	4759	4794	0.00	800.00	0.00	1,105.84	800.00	1,905.84	(93.00)	1,812.84
Insurer Total:	481	21145	21626	276,145.87	233,726.38	(531.41)	91,603,655.00	8,109,321.96	99,712,976.96	(4,978,592.98)	94,734,383.98

Grand Total:	481	21145	21626	276,145.87	233,726.38	(531.41)	91,603,655.00	8,109,321.96	99,712,976.96	(4,978,592.98)	94,734,383.98
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Run Date: 11/02/2023 08:11:00

TRISTAR - Confidential

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TRISTAR

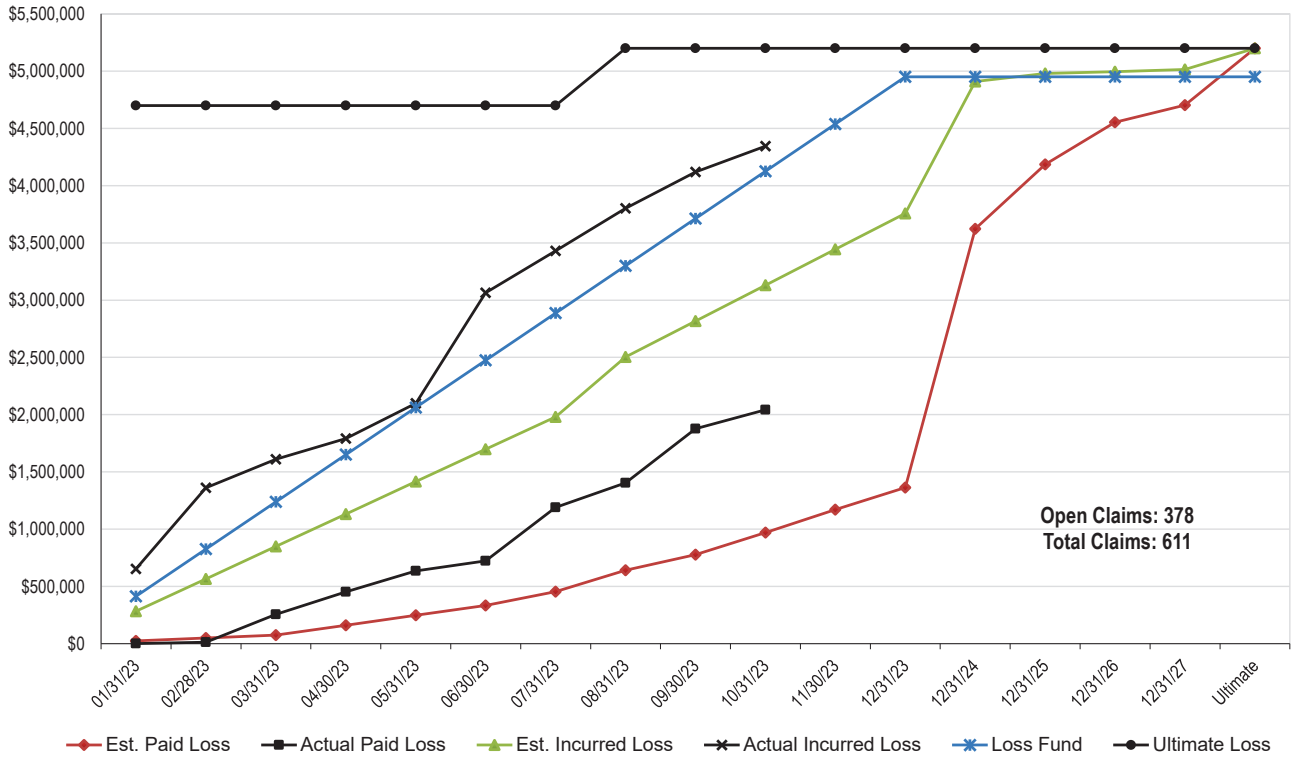
Savings Summary Report

Report range : 20231001 to 20231031
 Client selection : kworcc
 Executed at : Nov 1, 2023, 5:57:01 AM

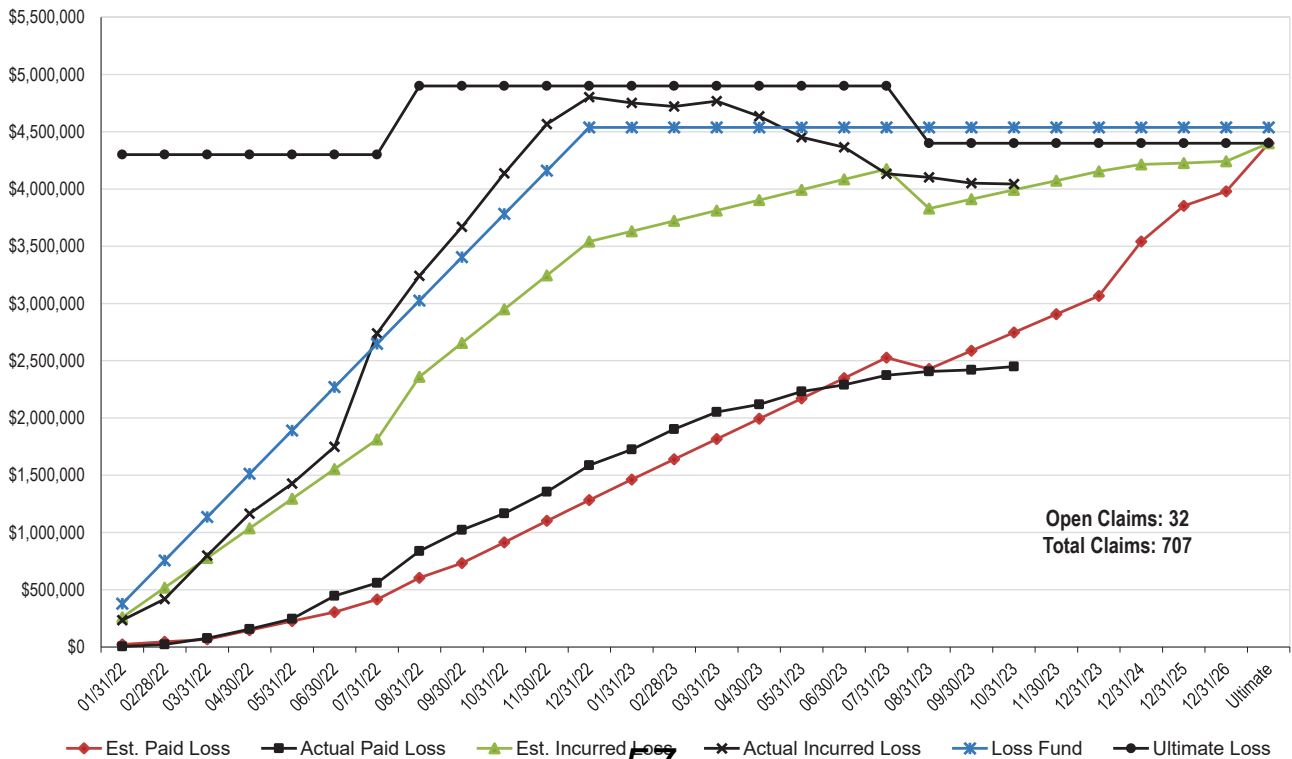
KANSAS WORKERS RISK COOP (KWORCC)

Bill Type	Bills Invoiced	Lines Invoiced	Billed Charges	BR Savings	PPO Savings	SR Savings	Total Allowed	BR Fees	PPO Fees	Total Fees	Gross Savings	Gross Savings Pct	PPO Hits	PPO Penetration Pct
Ambulatory Surgery Center	2	3	\$ 46,505.00	\$ 32,170.04	\$ 716.74	\$ 0.00	\$ 13,618.22	\$ 21.00	\$ 193.52	\$ 214.52	\$ 32,886.78	71 %	2	100 %
Hospital IP	1	1	\$ 56,052.00	\$ 38,266.81	\$ 0.00	\$ 0.00	\$ 17,785.19	\$ 16,072.06	\$ 0.00	\$ 16,072.06	\$ 38,266.81	68 %	0	0 %
Hospital OP	61	355	\$ 111,712.39	\$ 47,194.26	\$ 10,308.44	\$ 0.00	\$ 54,209.69	\$ 5,446.98	\$ 2,783.32	\$ 8,230.30	\$ 57,502.70	51 %	55	90 %
Medical Supply/DME	4	10	\$ 5,921.26	\$ 5,108.76	\$ 203.12	\$ 0.00	\$ 609.38	\$ 40.00	\$ 54.84	\$ 94.84	\$ 5,311.88	90 %	1	25 %
Pharmacy	17	17	\$ 1,931.61	\$ 307.25	\$ 0.00	\$ 0.00	\$ 1,624.36	\$ 161.50	\$ 0.00	\$ 161.50	\$ 307.25	16 %	0	0 %
Provider/Physician	147	260	\$ 80,192.66	\$ 42,974.37	\$ 3,306.60	\$ 0.00	\$ 33,911.69	\$ 1,955.83	\$ 892.76	\$ 2,848.59	\$ 46,280.97	58 %	103	70 %
PT/OT	41	136	\$ 12,307.81	\$ 5,311.27	\$ 1,095.87	\$ 0.00	\$ 5,900.67	\$ 395.50	\$ 295.91	\$ 691.41	\$ 6,407.14	52 %	30	73 %
	273	782	\$ 314,622.73	\$ 171,332.76	\$ 15,630.77	\$ 0.00	\$ 127,659.20	\$ 24,092.87	\$ 4,220.35	\$ 28,313.22	\$ 186,963.53	59 %	191	70 %
Full Duplicate	76	250	\$ 58,896.70	\$ 58,896.70	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 58,896.70	100 %	0	0 %
Reconsideration	3	1	\$ 545.19	(\$ 468.06)	\$ 2.60	\$ 0.00	\$ 1,010.65	\$ 9.50	\$ 0.70	\$ 10.20	(\$ 465.46)	-85 %	1	33 %
	79	251	\$ 59,441.89	\$ 58,428.64	\$ 2.60	\$ 0.00	\$ 1,010.65	\$ 9.50	\$ 0.70	\$ 10.20	\$ 58,431.24	98 %	1	1 %
Total	352	1033	\$ 374,064.62	\$ 229,761.40	\$ 15,633.37	\$ 0.00	\$ 128,669.85	\$ 24,102.37	\$ 4,221.05	\$ 28,323.42	\$ 245,394.77	66 %	192	55 %

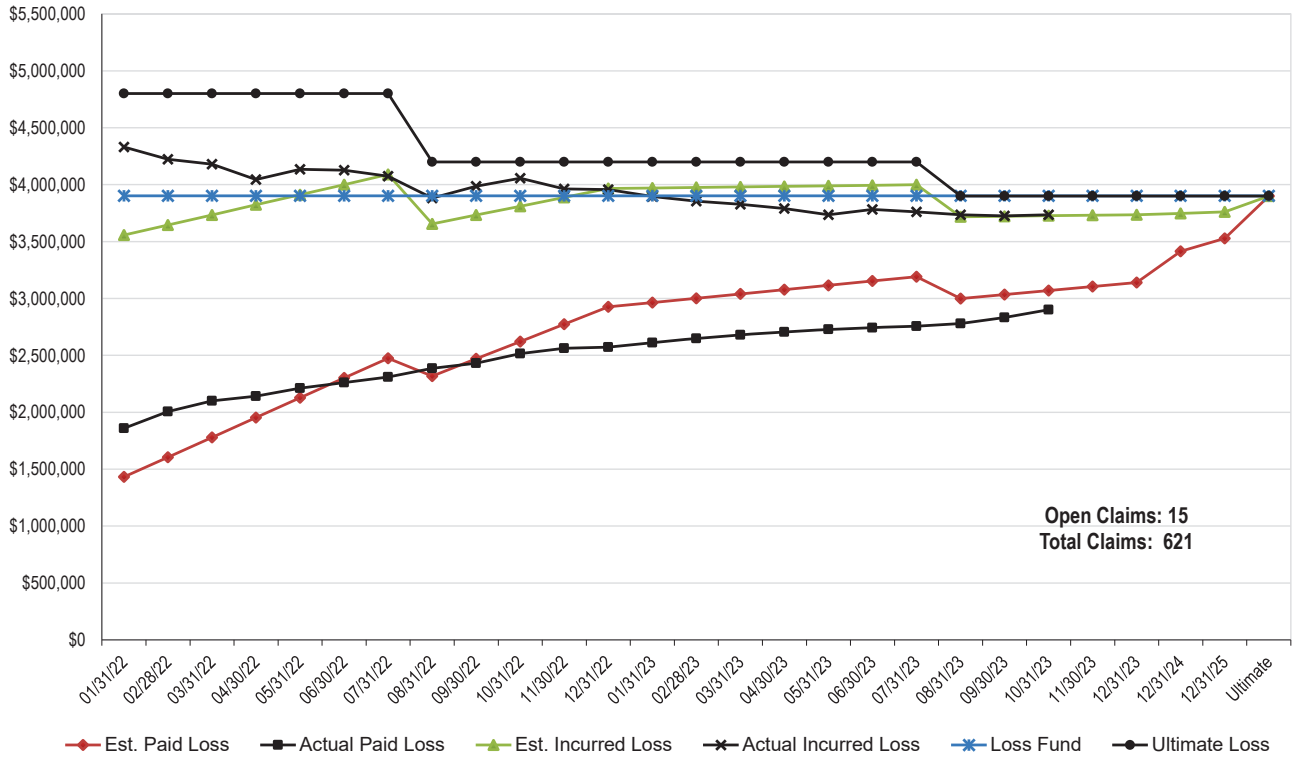
2023 Policy Year Performance Valued as of 10/31/2023



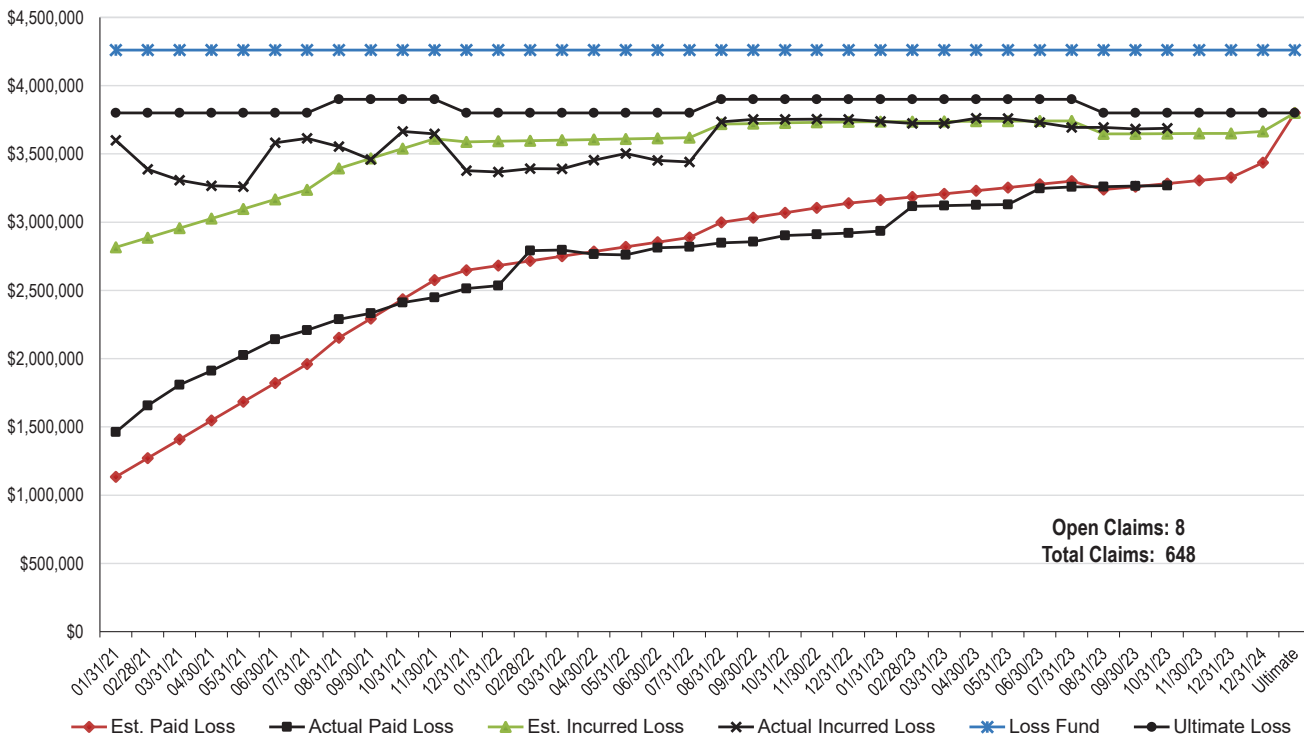
2022 Policy Year Performance Valued as of 10/31/2023



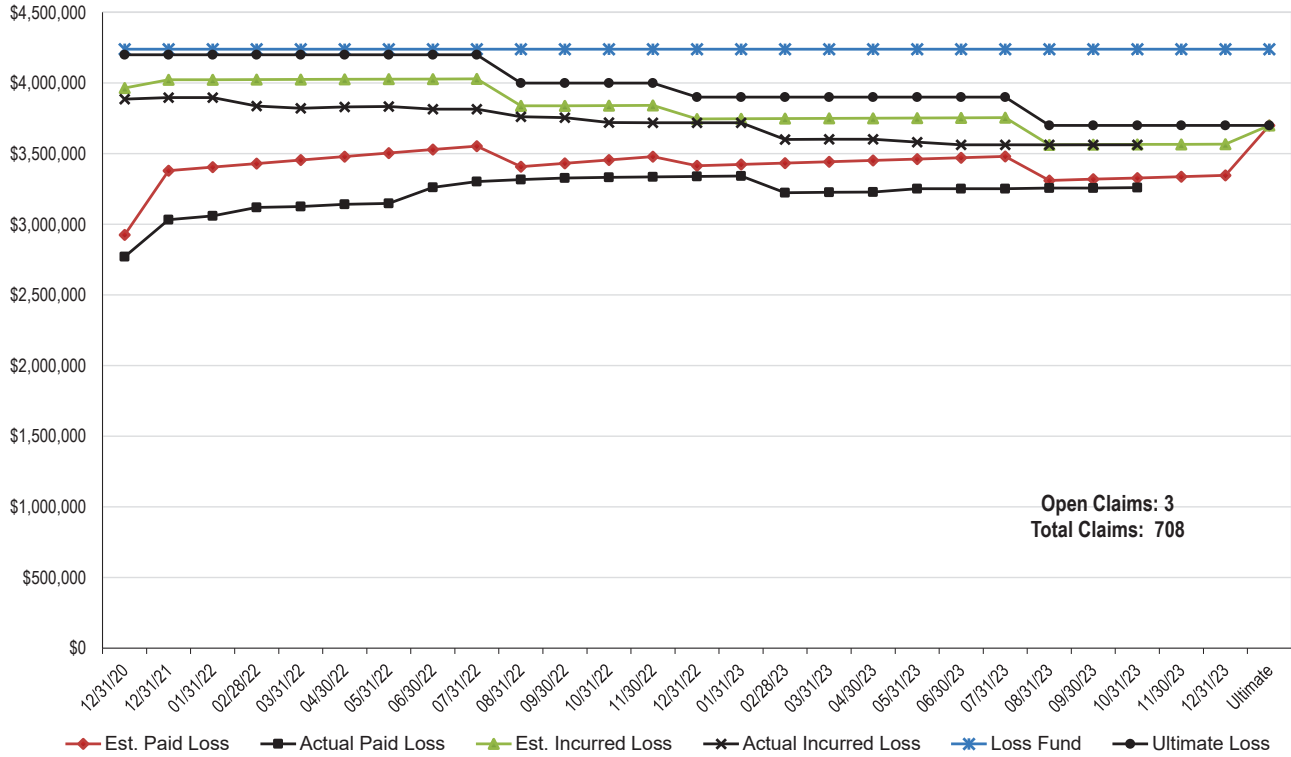
2021 Policy Year Performance Valued as of 10/31/2023



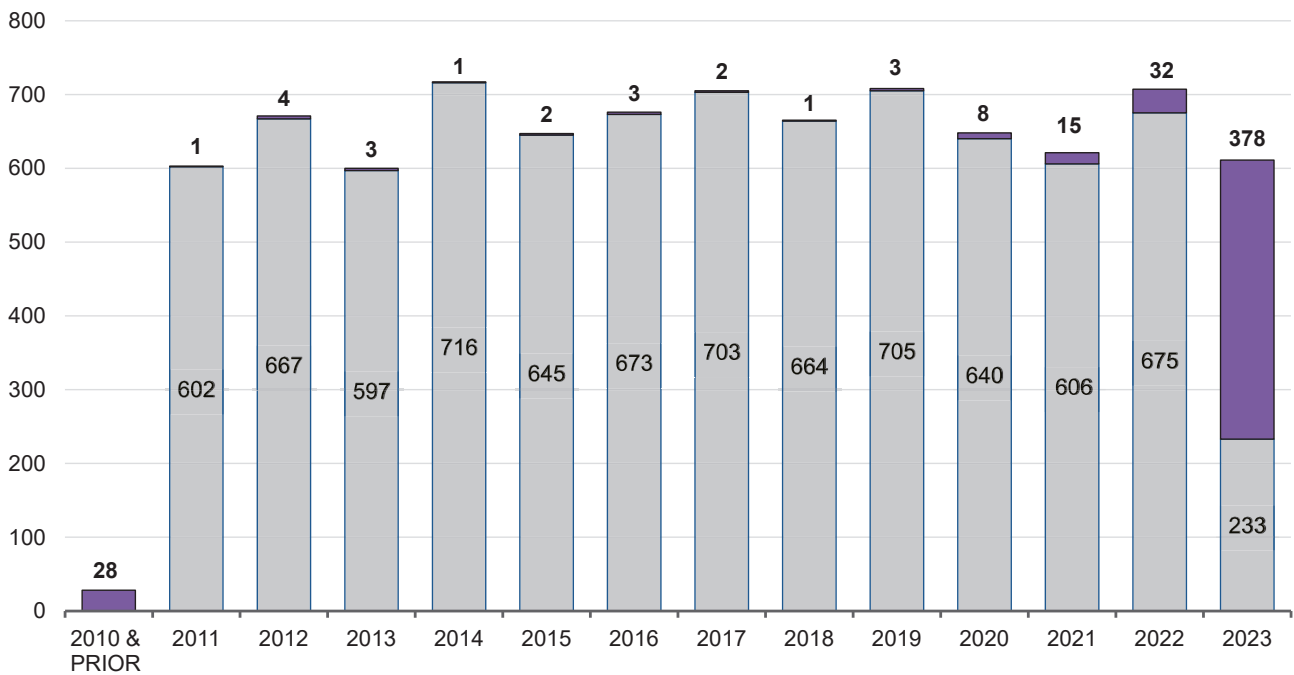
2020 Policy Year Performance Valued as of 10/31/2023



2019 Policy Year Performance Valued as of 10/31/2023



Open/Closed Claims by Policy Year Valued as of 10/31/2023



2010 and Prior Years
Closed Claims - 13,019
Open Claims - 28

■ Closed ■ Open

County Visits as of November 8th, 2023

County	Ben	Brandon	Jes	Totals
Allen			3/22 Insp, 10/17 Insp	2
Anderson			3/22 Insp, 7/20 Insp, 10/17 Insp	3
Atchison		3/23 Safety, 9/12 PR	3/2 PR, 9/12 PR, 9/26 PR	5
Barber	3/7 Insp, 6/20 Insp, 10/19 Insp		5/24 PR, 7/11 PR, 8/16 PR	6
Bourbon			4/10 Insp, 7/25 Insp, 10/19 Insp	3
Butler		7/12 Insp	5/30 PR, 10/11 DDC, 10/12 DDC	4
Brown		2/9 Insp, 5/10 Insp, 10/23 Insp	2/1 PR 2/13 PR, 3/21 PR, 2/21 Insp, 7/17 Insp,	4
Chase			10/5 Insp 4/11 Insp, 8/3 Insp,	5
Chautauqua		7/18 PR	11/8 Insp 4/10 Insp, 7/31 Insp,	4
Cherokee			11/1 Insp	3
Clark	2/15 Insp, 6/14 Insp, 10/4 Insp		8/15 PR	4
Clay		4/18 Insp, 8/8 Insp, 10/30 Insp	2/15 PR	4
Cloud	4/12 Insp, 7/26 Insp		3/8 PR, 5/9 PR	4
Comanche	3/7 Insp, 6/21 Insp, 10/18 Insp		7/11 PR, 8/16 PR 4/13 Insp, 8/3 Insp,	5
Cowley		7/18 PR	11/8 Insp	4
Cheyenne	3/21 Insp, 7/11 Insp, 11/2 Insp		8/9 PR	4
Decatur	3/22 Insp, 7/12 Insp, 11/1 Insp		8/9 PR	4
Dickinson		3/16 Insp, 8/9 Insp, 10/31 Insp	1/24 PR	4
Doniphan		2/6 Insp, 5/9 Insp	2/1 PR	3
Douglas				
Edwards	2/16 Insp, 6/15 Insp, 10/18 Insp		3/1 PR 4/11 Insp, 8/3 Insp,	4
Elk		7/17 PR	11/8 Insp	4
Ellis	4/4 Insp, 7/18 Insp		4/19 PR	3
Ellsworth	4/11 Insp, 7/25 Insp 2/9 Insp, 6/8 Insp, 9/22 Insp		4/18 PR	3
Finney	2/15 Insp, 6/14 Insp, 10/5 Insp	3/20 Safety	3/2 FL, 3/2 DDC, 8/15 PR	4
Ford				6
Franklin		2/13 Insp, 4/3 PR, 6/7 Insp, 10/12 Insp	2/7 PR	5
Geary		3/14 PR, 5/5 Safety, 8/10 Insp, 10/6 DDC, 10/31 PR	1/24 PR, 3/8 PR	7
Gove	4/4 Insp, 7/18 Insp 2/8 Insp, 6/7 Insp, 9/21 Insp		4/19 PR	3
Grant	2/14 Insp, 6/13 Insp, 10/5 Insp			3
Gray				3
Greenwood		7/17 PR	3/14 Insp, 4/13 PR, 8/3 Insp, 11/8 Insp	5
Hamilton	2/7 Insp, 6/6 Insp, 9/20 Insp			3
Harper	3/8 Insp, 6/20 Insp, 10/19 Insp		5/24 PR, 7/11 PR, 8/16 PR	6
Harvey			5/24 PR	1
Haskell	2/14 Insp, 6/13 Insp, 10/4 Insp			3
Hodgeman	2/15 Insp, 6/14 Insp, 10/5 Insp		2/2 PR	4
Jackson		2/2 Insp, 5/17 Insp, 9/27 Insp	2/1 PR	4
Jefferson		1/18 Insp, 5/16 Insp, 9/20 Insp	3/2 PR	4
Jewell	4/12 Insp, 7/26 Insp 2/7 Insp, 6/7 Insp, 9/20 Insp		1/10 PR, 5/17 PR	4
Kearny				3
Kingman	3/8 Insp, 6/20 Insp 3/7 Insp, 6/21 Insp, 10/18 Insp		5/24 PR, 7/11 PR, 8/16 PR	5
Kiowa			7/11 PR, 8/15 PR	5

County Visits as of November 8th, 2023

Lane	1/31 Insp, 8/22 Insp			2
Leavenworth		9/14 PR	2/7 PR, 9/14 PR	3
Lincoln	4/11 Insp, 7/25 Insp		4/20 PR	3
Linn			3/7 Insp, 7/25 Insp, 10/19 Insp	3
Lyon		7/17 PR	1/19 Insp, 1/26 PR, 2/27 Insp, 7/19 Insp,	6
Marion			10/2 Insp 3/21 Insp, 7/17 Insp, 10/5 Insp	3
Marshall		3/1 Insp, 7/25 Insp, 10/24 Insp	3/8 PR	4
McPherson	3/1 Insp, 7/24 Insp		3/16 PR, 3/1 PR	4
Meade	2/14 Insp, 6/13 Insp, 10/4 Insp	3/21 Safety	8/15 PR	5
Miami		2/21 Insp, 4/3 PR, 6/15 Insp, 10/11 Insp	2/7 PR, 10/9 DDC	6
Mitchell	4/11 Insp, 7/25 Insp		4/19 PR	3
Montgomery		7/18 PR, 8/31 Safety	4/11 Insp, 7/31 Insp, 8/31 Safety	5
Morris		3/6 Insp, 6/14 Insp	1/10 PR, 2/13 PR	4
Morton	2/8 Insp, 6/6 Insp, 9/21 Insp			3
Nemaha		6/5 PR, 10/23 Insp	5/10 PR, 6/5 PR, 6/26 PR	5
Neosho			4/10 Insp, 7/31 Insp, 11/1 Insp	3
Ness	2/1 Insp, 8/22 Insp			2
Norton	4/5 Insp, 7/19 Insp		8/8 PR	3
Osage			2/27 Insp, 3/27 PR, 7/5 PR, 7/19 Insp, 10/2 Insp	5
Osborne	4/11 Insp, 7/25 Insp		4/20 PR	3
Ottawa	4/12 Insp, 7/26 Insp		3/8 PR	3
Pawnee	2/2 Insp, 8/22 Insp		3/1 PR	3
Phillips	4/5 Insp, 7/19 Insp		8/8 PR	3
Pottawatomie		2/16 Safety, 3/7 Insp, 7/26 Insp, 10/25 Insp	1/11 PR, 1/30 PR	6
Rawlins	3/22 Insp, 7/12 Insp, 11/1 Insp		8/9 PR	4
Reno		4/19 Insp, 8/29 Insp	5/24 PR, 7/11 PR, 8/15 PR	5
Republic	4/12 Insp, 7/26 Insp		3/8 PR, 5/9 PR, 5/17 PR	5
Rooks	3/29 Insp, 7/18 Insp	3/29 Insp	4/20 PR	4
Rice	3/3 Insp, 6/22 Insp, 10/20 Insp		3/1 PR, 6/13 DDC	5
Rush	2/1 Insp, 8/22 Insp		2/2 PR	3
Russell	4/6 Insp, 7/20 Insp		4/19 PR	3
Saline	4/12 Insp	3/22 Safety, 9/11 FL, 10/9 DDC	1/17 PR, 1/24 Insp, 4/21 PR	7
Scott	1/31 Insp, 8/22 Insp			2
Sheridan	3/22 Insp, 7/12 Insp, 11/1 Insp	4/26 DDC, 4/27 DDC	4/20 PR	6
Sherman	3/21 Insp, 7/11 Insp, 11/2 Insp		8/9 PR	4
Smith	4/5 Insp, 7/19 Insp		8/8 PR	3
Stafford	3/9 Insp, 6/21 Insp, 10/19 Insp		3/1 PR	4
Stanton	2/7 Insp, 6/6 Insp, 9/20 Insp			3
Stevens	2/8 Insp, 6/7 Insp, 9/21 Insp			3
Thomas	3/24 Insp, 7/13 Insp, 11/3 Insp		4/20 PR	4
Trego	4/4 Insp, 7/18 Insp		4/19 PR	3
Wabaunsee		2/28 Insp, 7/6 Insp	1/30 PR	3
Wallace	3/21 Insp, 7/11 Insp, 11/2 Insp		8/9 PR	4
Wilson				
Woodson			3/14 Insp, 3/28 PR, 10/17 Insp	3
			Total Visits	335
			Working Days To-Date	218
			Visits/Working Day	1.54

KWORCC
January 1, 2023 to January 1, 2024

Named Insured	Certificate Number	Named Insured	Certificate Number
1 Allen County	1201 AL 23	48 Lane County	1201 LE 23
2 Anderson County	1201 AD 23	49 Lincoln County	1201 LN 23
3 Barber County	1201 BA 23	50 Linn County	1201 LI 23
4 Bourbon County	1201 BO 23	51 Linn County RWD #2	1201 LCRWD2 23
5 Brown County	1201 BR 23	52 Lyon County	1201 LY 23
6 Butler County	1201 BU 23	53 Marion County	1201 MN 23
7 Chase County	1201 CS 23	54 Marshall County	1201 MA 23
8 Chautauqua County	1201 CQ 23	55 McPherson County	1201 MP 23
9 Cherokee County	1201 CE 23	56 Meade County	1201 ME 23
10 Cheyenne County	1201 CN 23	57 Miami County	1201 MI 23
11 Clark County	1201 CA 23	58 Mitchell County	1201 MT 23
12 Clay County	1201 CY 23	59 Montgomery County	1201 MG 23
13 Cloud County	1201 CO 23	60 Morris County	1201 MR 23
14 Comanche County	1201 CM 23	61 Morton County	1201 MO 23
15 Comanche Hospital	1201 CH 23	62 MTA	1201 MTA 23
16 Cowley County	1201 CL 23	63 NCKRJDF	1201 NCKRJDF 23
17 Decatur County	1201 DE 23	64 NEKES	1201 NEKES 23
18 Dickinson County	1201 DK 23	65 Nemaha County	1201 NM 23
19 Doniphan County	1201 DP 23	66 Neosho County	1201 NO 23
20 Edwards County	1201 EW 23	67 Ness County	1201 NS 23
21 Elk County	1201 EK 23	68 Norton County	1201 NR 23
22 Ellis County	1201 ES 23	69 Osage County	1201 OS 23
23 Ellsworth County	1201 EL 23	70 Osborne County	1201 OB 23
24 Ellsworth RWD #1	1201 ECRWD1 23	71 Ottawa County	1201 OT 23
25 Finney County	1201 FI 23	72 Pawnee County	1201 PW 23
26 Ford County	1201 FO 23	73 Phillips County	1201 PL 23
27 Franklin County	1201 FA 23	74 Pottawatomie County	1201 PT 23
28 Geary County	1201 GA 23	75 Rawlins County	1201 RW 23
29 Gove County	1201 GV 23	76 Reno County	1201 RN 23
30 Grant County	1201 GT 23	77 Republic County	1201 RP 23
31 Gray County	1201 GY 23	78 Rice County	1201 RC 23
32 Greenwood County	1201 GW 23	79 Rooks County	1201 RO 23
33 Hamilton County	1201 HM 23	80 Rush County	1201 RU 23
34 Hamilton County Hospital	1201 HH 23	81 Russell County	1201 RS 23
35 Harper County	1201 HP 23	82 Saline County	1201 SL 23
36 H-M CDDO	1201 HMCDDO 23	83 Scott County	1201 SC 23
37 Haskell County	1201 HS 23	84 Sheridan County	1201 SD 23
38 Hodgeman County	1201 HG 23	85 Sherman County	1201 SH 23
39 Jackson County	1201 JA 23	86 Smith County	1201 SM 23
40 Jefferson County	1201 JF 23	87 Stafford County	1201 SF 23
41 Jefferson County RWD #12	1201 JCRWD12 23	88 Stanton County	1201 ST 23
42 Jewell County	1201 JW 23	89 Stevens County	1201 SE 23
43 Kansas Association of Counties	1201 KAC 23	90 Thomas County	1201 TO 23
44 Kansas Sheriffs' Association	1201 KSA 23	91 Trego County	1201 TR 23
45 Kearny County	1201 KE 23	92 Wabaunsee County	1201 WB 23
46 Kingman County	1201 KM 23	93 Wallace County	1201 WL 23
47 Kiowa County	1201 KW 23	94 Woodson County	1201 WO 23

83 Counties; 2 Hospitals; 3 RWDs; 5 Cooperatives & Airport Authority