

KWORC

2023 Annual Meeting of Voting Delegates



December 5, 2023, 5:30 p.m.

Redbud B

Hyatt 400 W Waterman St

Wichita, Kansas

Join Zoom Meeting

<https://us02web.zoom.us/j/3484516681>

To call in by phone, dial +1 346 248 7799

Meeting ID: 348 451 6681

KWORCC

Kansas Workers Risk Cooperative for Counties

KWORCC is a workers' compensation insurance pool with the mission of providing Kansas counties the opportunity to pool resources for an efficient and affordable workers compensation coverage. Currently there are 83 member counties and an additional 11 county subdivisions who are members of KWORCC. County members elect a Board of Trustees to govern the operations of KWORCC. Trustees must be elected county officials and are chosen from each of the highway districts with one at large position

KWORCC was formed in 1991 because many counties experienced difficulty obtaining affordable work comp insurance from the private market. KWORCC is designed to provide reputable, dependable and competent work comp insurance. Over thirty years later, this cooperative is fulfilling its mission.

Loss Prevention A review of loss prevention services shows KWORCC on-site furnishing certified flagger, defensive driving and forklift as well as safety seminars for all areas of county operations. Our Loss Prevention Specialists also conduct on-site inspections and provide feedback and suggestions to improve workspace. In addition to on-site services, KWORCC offers on-line training and a comprehensive video library free of charge to the membership.

Claims Services KWORCC provides its members with "Best Practices" claims administration. This includes quick response to claims from injured employees, thorough investigation and providing indemnity payments to injured employees who qualify. Claims services also include reserving funds for claims payment, medical cost management and a return to work program.

KWORCC Financial Strength: KWORCC has more than \$29 Million in assets, only \$11 Million of which are needed to pay all outstanding claims. KWORCC strives to keep premiums down and reward our membership for safety and loss prevention efforts.

Counties working with counties is the best of good government - county owned and county managed for employee safety.

KWORCC
700 SW JACKSON, SUITE 200
TOPEKA, KS 66603
1-877-357-1069

Agenda

Annual Meeting Kansas Workers Risk Cooperative for Counties (KWORCC)

December 5, 2023 at 5:30 PM

Redbud B, Hyatt

400 W Waterman

Wichita, Kansas

1. Call to order, roll call, establish quorum ~ *President, Wayne Wilt*
2. Approval of the Agenda – *President Wilt (Pg. 3)*
3. Consideration of minutes of meeting of October 17, 2022 *President Wilt (Pg. 9-11)*
4. Election of KWORCC Trustees – *President Wilt*
 - a. Announce Nominations
 - b. Complete/Count Ballots & Announce Trustees
5. Status Report – *President Wilt*
6. Financial Report – *Eric Otting, Wendling, Noe, Nelson & Johnson (Pg. 12-13)*
7. Safety Services Report and Loss Ratio Announcement - *Brandon Mann & Jes Pfannenstiel (Pg. 14-17)*
8. Proposed Bylaw Amendment – *Jim Parrish (Pg. 18-20)*
9. Present 2023 Budget as Approved by Trustees – *Jim Parrish (Pg. 22-23)*
10. Other Business
11. Adjournment

KWORCC BOARD



Sandy Barton has worked for Stanton County since 1987, beginning with 13 years in the Treasurer's office. She started in the Clerk's office in 2000 and became County Clerk in 2008. She has two married daughters and 2 very active grandsons. She enjoys reading, watching movies, cross stitching and gardening. She was elected to the Board in 2015.



Linda Buttron has served on the KWORCC Board since 2000. She currently holds the office of County Clerk and Election Officer for Jefferson County. She has served as County Clerk since 2000 but has worn many hats around the County, including tax clerk, appraiser's office, road and bridge and information technology director. Linda has two grown children and a granddaughter. She and her husband own a farm in the northern part of the County. Linda believes in serving her constituents by "Doing the right thing" and "Doing more than is expected."



Gary Caspers is a lifelong resident of Kansas. He moved to Concordia in 1989 and is serving his fifth term as Cloud County Commissioner. He is married, and he and his wife Sheila have two children and two grand children. He is an avid sports fan and enjoys reading and studying American history, especially the old west and civil war eras. Gary joined the KWORCC Board in 2013.



Stan McEvoy was born in Oberlin, Kansas and raised on a small farm in Rawlins County where he learned the meaning of hard work and dedication. He served eight years on the Oberlin City Council, four years as Council President, before running and being elected Decatur County Commissioner in 2006. Stan joined the KWORCC Board in 2013.

OF TRUSTEES



Pottawatomie County Commissioner Greg Riat was elected to be KWORCC Trustee At Large at the 2020 KWORCC annual meeting held via zoom on October 14th. He was born and raised in Pottawatomie County, and is a fifth-generation farmer in the Belvue area. Greg started with the Pottawatomie County Sheriff's Department in 1989 and was first elected sheriff in 2000. He served as sheriff until 2019 when he was elected by the Pottawatomie County Republican Party to fill the unexpired term for District 3 Commissioner.



Rob Roberts was elected to represent the Southeast District on the KWORCC Board of Trustees at the KWORCC 2015 Annual Meeting in Wichita, Kansas on November 4, 2015. Rob has been a Miami County Commissioner since 2008 and has served on many local boards over the years. He is currently the Chief elected official for Southeast Kansas Works and is also a member of the Kansas Works State Board, Mid America Regional Council board of directors and a KAC board member and was a former chairman of the Kansas County Commissioners Association. Rob and his wife Marilyn have one daughter and three grandchildren.



Commissioner Wayne Wilt was appointed to the KWORCC Board of Trustees in 2019. Serving his third term for District 1 of Cowley County, Wayne also serves on the Work Force Alliance Board. He was born and raised in Winfield, Kansas and after graduating Winfield High School, he joined the Army, serving for more than three years. Next, Wayne attended Cowley Junior College (now Cowley County Community College), where he earned his AA in accounting. Upon graduation Mr. Wilt joined the local Ford dealership where he was parts-department manager for 13 years. In 1975, Mr. Wilt joined Albright Insurance Agency and has spent more than 40 years working with insurance clients as a professional insurance agent. Wayne and his wife Karen raised three sons. Besides insurance work, public office and community service, Wayne spends time with nine grandchildren, two great-grandchildren, three horses and numerous barn cats!

KWORCC Staff



James W. Parrish,
Administrator
1999



Nicole Jarboe-Paxson,
Deputy Administrator ~
Underwriting 2007



Brandon Mann,
Deputy Administrator ~ Loss
Prevention 2012



Ralph D. Unger,
Member Services
Representative 2013



Ben Woner,
Loss Prevention
Specialist 2013



Jesse Pfannenstiel,
Marketing Director & Loss
Prevention Specialist 2019



Pat Reeder,
General Counsel
2022

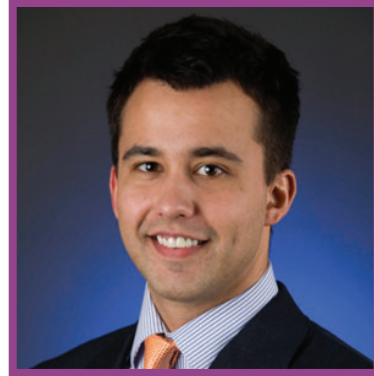


Monica Biggerstaff
Executive Assistant
2022

CORnerstone Risk Solutions (CRS)



Paul Davis,
Director of Program
Operations 1999



Jess Cornejo,
Risk Manager
2009

TRISTAR

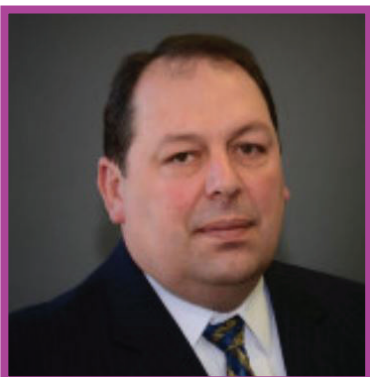


Amanda Chamberland,
Claims Adjuster
2006



Jenny Mitchell
Medical Only
2019

Wendling Noe Nelson & Johnson



Eric L. Otting,
CPA, Managing Member
2018



Amy Dukes,
KWORCC Chief Accountant
2018

2023 KWORCC Members

Allen County	Greenwood County	NCKRJDF
Anderson County	Hamilton County	NEKES
Barber County	Hamilton County Hospital	Nemaha County
Bourbon County	Harper County	Neosho County
Brown County	Harvey Marion County CDDO	Ness County
Butler County	Haskell County	Norton County
Chase County	Hodgeman County	Osage County
Chautauqua County	Jackson County	Osborne County
Cherokee County	Jefferson County	Ottawa County
Cheyenne County	Jefferson County RWD #12	Pawnee County
Clark County	Jewell County	Phillips County
Clay County	Kansas Association of Counties	Pottawatomie County
Cloud County	Kansas Sheriff's Association	Rawlins County
Comanche County	Kearny County	Reno County
Comanche County Hospital	Kingman County	Republic County
Cowley County	Kiowa County	Rice County
Decatur County	Lane County	Rooks County
Dickinson County	Lincoln County	Rush County
Doniphan County	Linn County	Russell County
Edwards County	Linn County RWD #2	Saline County
Elk County	Lyon County	Scott County
Ellis County	Marion County	Sheridan County
Ellsworth County	Marshall County	Sherman County
Ellsworth RWD #1	McPherson County	Smith County
Finney County	Meade County	Stafford County
Ford County	Miami County	Stanton County
Franklin County	Mitchell County	Stevens County
Gear County	Montgomery County	Thomas County
Gove County	Morris County	Trego County
Grant County	Morton County	Wallace County
Gray County	MTAA	Wabaunsee County
		Woodson County

2022 Minutes

Minutes of the KWORCC
Annual Meeting
Sheraton Leatherwood 1 & 2
6100 College Blvd
Overland Park, Kansas 66211
October 17, 2022

The Annual Meeting of Kansas Workers Risk Cooperative for Counties (KWORCC) was held on October 17, 2022 in Overland Park at the Sheraton Hotel. Trustees attending were as follows: Mr. Gary Caspers, Cloud County Commissioner, President; Mr. Wayne Wilt, Cowley County Commissioner, Vice-President; Mr. Stan McEvoy, Decatur County Commissioner, Secretary; Ms. Linda Buttron, Jefferson County Clerk, Controller; Ms. Sandy Barton, Stanton County Clerk; Mr. Greg Riat, Pottawatomie County Commissioner; and Mr. Bonnie "Rob" Roberts, Miami County Commissioner.

Staff Present: Mr. James W. Parrish, Administrator; Mr. Brandon Mann, Deputy Administrator and Loss Prevention Manager; Mr. Jesse Pfannenstiel, Marketing Director and Loss Prevention Specialist; Mr. Benjamin Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

Others present for KWORCC: Ms. Amanda Chamberland of TRISTAR and Mr. Eric Otting and Ms. Amy Dukes of Wendling Noe Nelson & Johnson LLC (WNNJ).

President Caspers called the meeting to order at 6:19 p.m. and verified that while a quorum was not present, there was the necessary number of members present to conduct ordinary business pursuant to Article 10.2(f) of the KWORCC Bylaws with notification of all actions taken provided to members.

Member County representatives were present as follows: Gary Caspers, Cloud County Commissioner, Delegate; Wayne Wilt, Cowley County Commissioner, Alternate; Stan McEvoy, Decatur County Commissioner, Delegate; Craig Chamberlin, Dickinson County Commissioner, Delegate; Susan Suster, Doniphan County Register of Deeds, Delegate; Gregory Bender, Ellsworth County Commissioner, Delegate; Brenda Pogue, Ford County Register of Deeds, Alternate; Ianne Dickinson, Franklin County Commissioner, Alternate; Duane Vollbracht, Gove County Commissioner, Delegate; Randall C. Braddock, Hamilton County Commissioner, Delegate; Marcus Rogge, Haskell County Commissioner, Delegate; Sarah Rains, Hodgeman County Clerk, Delegate; Daniel Brenner, Jackson County Commissioner, Alternate; Richard Malm, Jefferson County Commissioner, Alternate; Darrell Oetting, Lincoln County Commissioner, Alternate; David L. Lamb, Linn County Clerk, Alternate; Dave Crofoot, Marion County Commissioner, Delegate; Keith Becker, McPherson County Commissioner, Delegate; Bonnie E. "Rob" Roberts, Miami County Commissioner, Delegate; Robert Beaver, Montgomery County Commissioner, Delegate; Max Dibble, Pottawatomie County Commissioner, Delegate; Donna Patton, Reno County Clerk, Alternate; Terry David, Rice County Commissioner, Delegate; Steven Evert, Sherman County Commissioner, Alternate; Roger Allen, Smith County Commissioner, Delegate; Clayton Grimmett, Stafford County Commissioner, Delegate; John Smith, Stanton County Commissioner, Delegate; Lori Augustine, Trego County Clerk, Delegate; Nancy Hier, Wabaunsee County Commissioner, Delegate and Justin Clark, Woodson County Commissioner, Delegate.

2022 Minutes Continued

President Caspers then addressed Agenda Item No. 2, "Approval of the Agenda." Dan Brenner, Jackson County Commissioner, moved to approve the agenda as presented. Keith Becker, McPherson County Commissioner, seconded the motion which CARRIED unanimously.

President Caspers addressed Agenda Item No. 3, "Consideration of the Minutes of the Meeting of October 18, 2021." Randy Braddock, Hamilton County Commissioner, moved to approve the minutes as presented. Craig Chamberlin, Dickinson County Commissioner, seconded the motion which CARRIED unanimously.

President Caspers next asked Mr. Parrish to address Agenda Item No. 4, "Election of KWORCC Trustees." He announced that there were three positions open, with nominations received for the following: Greg Riat, Pottawatomie County Commissioner, incumbent and Laura Sawyers, Comanche County Treasurer for the At Large position; Linda Buttron, Jefferson County Clerk, incumbent for the Northeast District; Sandy Barton, Stanton County Clerk, incumbent for the Southwest District. President Caspers then asked for nominations from the floor. Nancy Hier, Wabaunsee County Commissioner moved to close nominations. Sarah Rains, Hodgeman County Clerk seconded the motion which CARRIED unanimously. Mr. Parrish asked each candidate to make a brief statement about their candidacy. Nominees present addressed the meeting.

Whereupon, Mr. Parrish requested volunteers to collect and count the ballots. Stan McEvoy, Sandy Barton and Bonnie "Rob" Roberts volunteered.

President Caspers addressed the membership, pursuant to Agenda Item No. 5, "Status Report." He emphasized appreciation to the delegates and alternates for participating and continuing support of their county government risk insurance pool. President Caspers stated KWORCC now has 91 members including 80 county members and 11 county sponsored entities.

President Caspers explained that the KWORCC Board consists of county elected officials who serve as trustees. The board meets each month and has three primary committees consisting of the Investment Committee, the Personnel Committee and the Audit Committee that meet periodically and make recommendations to the full board.

President Caspers reported that KWORCC has more than \$29 Million in assets. He stated that KWORCC continues to purposefully and dutifully strive to keep county workers safe, provide best-practices claims management and control administrative costs while implementing added-value resources.

President Caspers then called upon Mr. Eric Otting of WNNJ to address Agenda Item No. 6, "Financial Report." Mr. Otting presented the statement of financial condition and statement of operations as of August 31, 2021. He then asked for and responded to questions.

The volunteers returned with the KWORCC Board of Trustee election results. President Caspers announced that Greg Riat, Pottawatomie County Commissioner, Linda Buttron, Jefferson County Clerk and Sandy Barton, Stanton County Clerk were the winning nominees.

President Caspers asked Mr. Jes Phannenstiel to address Agenda Item No. 7, "Safety Services Report." Mr. Phannenstiel reported on the loss prevention staff's visits to counties for training and inspections. From January through October 7, 2022, KWORCC Loss Prevention Specialists performed a total

of 301 county visits that included safety inspections of 650 county facilities. He encouraged the member representatives to contact KWORCC to schedule safety training and to take advantage of the online training and safety videos available for check out from KWORCC's extensive video library.

Mr. Pfannenstiel then explained that loss prevention staff will deliver plaques to the members who have the best loss ratios in three categories created according to premium. The 2021 awards are as follows:

Premium	Winners	Ratio
0-\$49,999	1st (tie) ~ Wallace County	0.000%
	1st (tie) ~ Wabaunsee County	0.000%
	2nd ~ Chase County	0.379%
	3rd ~ Cheyenne County	1.439%
\$50,000 – \$100,000	1st ~ Smith County	0.000%
	2nd ~ Republic County	0.208%
	3rd ~ Jewell County	3.121%
Greater than \$100,000	1st ~ Cherokee County	6.879%
	2nd ~ Osage County	6.899%
	3rd ~ Saline County	11.629%

President Caspers asked Mr. Parrish to report on Agenda Item No. 8, "Presentation of 2023 Budget." Mr. Parrish reviewed the budget with the membership and explained that it had been approved by the Board of Trustees at the September board meeting in accordance with KWORCC Bylaws and applicable law.

President Caspers addressed Agenda Item No. 9, "Other Business."

There being no further business, President Caspers declared the meeting adjourned at 6:47 p.m.

Respectfully Submitted for Approval

Greg Riat, Secretary

Financial

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES STATEMENT OF ADMITTED ASSETS, LIABILITIES, AND FUND BALANCE

	October 31, <u>2023</u>	December 31, <u>2022</u>	<u>\$ Change</u>	<u>% Change</u>
Assets				
Bonds	\$ 20,495,578	\$ 20,924,967	\$ (429,389)	-2.05%
Mutual funds	3,837,512	3,736,178	101,334	2.71%
Certificates of deposit	1,680,000	2,165,000	(485,000)	-22.40%
Cash and cash equivalents	3,249,179	893,313	2,355,866	263.72%
Total cash and invested assets	<u>29,262,269</u>	<u>27,719,458</u>	<u>1,542,811</u>	<u>5.57%</u>
Interest income accrued	43,612	59,768	(16,156)	-27.03%
Premiums receivable	-	409,168	(409,168)	-100.00%
Excess insurance receivable	6,483	11,026	(4,543)	-41.20%
Total admitted assets	<u>\$ 29,312,364</u>	<u>\$ 28,199,420</u>	<u>\$ 1,112,944</u>	
Liabilities and Fund Balance				
Liabilities				
Reserve for unpaid workers' compensation claims				
Specific case reserves	\$ 7,249,036	\$ 7,676,754	\$ (427,718)	-5.57%
IBNR reserves	2,838,625	1,936,670	901,955	46.57%
Total unpaid claims reserves	<u>10,087,661</u>	<u>9,613,424</u>	<u>474,237</u>	<u>4.93%</u>
Other expenses due or accrued	106,810	200,135	(93,325)	-46.63%
Taxes, licenses, and fees due or accrued	480,259	468,978	11,281	2.41%
Return premiums payable	-	153,172	(153,172)	-100.00%
Total liabilities	<u>10,674,730</u>	<u>10,435,709</u>	<u>239,021</u>	<u>2.29%</u>
Fund balance				
Member protection fund	2,500,000	2,500,000	-	0.00%
Fund balance	16,137,634	15,263,711	873,923	5.73%
Total fund balance	<u>18,637,634</u>	<u>17,763,711</u>	<u>873,923</u>	<u>4.92%</u>
Total liabilities and fund balance	<u>\$ 29,312,364</u>	<u>\$ 28,199,420</u>	<u>\$ 1,112,944</u>	<u>3.95%</u>

No assurance is provided on these financial statements.

All disclosures required by Statutory Accounting Principles are not included.

Report

**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES AND EXPENSES
ACTUAL VS BUDGET AS OF OCTOBER 31, 2023**

	YTD <u>Actual</u>	YTD <u>Budget</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Annual <u>Budget</u>
Underwriting income					
Premium contributions	\$ 6,685,629	\$ 6,492,025	\$ 193,604	103.0%	\$ 6,492,025
Premium payroll audit adjustments	-	(125,000)	125,000		(150,000)
Less: excess insurance premium	(761,670)	(757,800)	(3,870)	100.5%	(757,800)
Net underwriting income	5,923,959	5,609,225	314,734	105.6%	5,584,225
Underwriting deductions					
Claim loss expenses					
Ultimate losses	4,145,707	4,700,000	(554,293)	88.2%	4,700,000
Loss adjustment expenses	254,000	251,000	3,000	101.2%	251,000
Workers' compensation fund	(13,139)	32,800	(45,939)	-40.1%	32,800
Workers' compensation directors fund	86,227	120,200	(33,973)	71.7%	120,200
Total claim loss expenses	4,472,795	5,104,000	(631,205)	87.6%	5,104,000
Other underwriting expenses					
Actuarial expenses	7,917	7,917	0	100.0%	9,500
Legal expenses	225	13,833	(13,608)	1.6%	16,600
Financial audit & accounting	63,369	61,083	2,286	103.7%	73,300
Educational seminars	5,553	29,167	(23,614)	19.0%	35,000
Payroll & premium audits	18,750	18,750	-	100.0%	22,500
Risk management fee	86,500	86,500	-	100.0%	86,500
KAC exclusive alliance	20,830	20,833	(3)	100.0%	25,000
Online training courses	13,266	12,000	1,266	110.6%	14,400
Office and other administrative expenses	795,854	906,750	(110,896)	87.8%	1,082,600
Board-related expenses	9,623	10,000	(377)	96.2%	12,000
Advertising & marketing expenses	6,365	8,333	(1,968)	76.4%	10,000
Miscellaneous expenses	7,573	9,750	(2,177)	77.7%	11,700
State premium taxes	61,000	55,800	5,200	109.3%	55,800
Total other underwriting expenses	1,096,825	1,240,717	(143,892)	88.4%	1,454,900
Total underwriting deductions	5,569,620	6,344,717	(775,097)	87.8%	6,558,900
Net underwriting gain (loss)	354,339	(735,492)	1,089,831	-48.2%	(974,675)
Investment income, net of related fees	442,846	338,750	104,096	130.7%	406,500
Net income (loss)	\$ 797,185	\$ (396,742)	\$ 1,193,927		\$ (568,175)
Change in net unrealized gains (losses)	87,431				
Change in non-admitted assets	(10,693)				
Premium reductions from investment reserves	-	474,167	(474,167)	0.0%	569,000
Increase (decrease) in fund balance	\$ 873,923	\$ 77,425	\$ 719,760		\$ 825

No assurance is provided on these financial statements.

All disclosures required by Statutory Accounting Principles are not included.

KWORCC 2023

This provides details of activities for KWORCC's Loss Prevention Specialists from January 1, 2023 through November 8, 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	4
Chase			2/13 PR, 3/21 PR, 2/21 Insp, 7/17 Insp, 10/5 Insp	5
Chautauqua		7/18 PR	4/11 Insp, 8/3 Insp, 11/8 Insp	4
Cherokee			4/10 Insp, 7/31 Insp, 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	5
Cowley		7/18 PR	4/13 Insp, 8/3 Insp, 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
Elk		7/17 PR	4/11 Insp, 8/3 Insp, 11/8 Insp	4
Ellis	4/4 Insp, 7/18 Insp		4/19 PR	3
Ellsworth	4/11 Insp, 7/25 Insp		4/18 PR	3
Finney	2/9 Insp, 6/8 Insp, 9/22 Insp	3/20 Safety		4
Ford	2/15 Insp, 6/14 Insp, 10/5 Insp		3/2 FL, 3/2 DDC, 8/15 PR	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		4/19 PR	3
Grant	2/8 Insp, 6/7 Insp, 9/21 Insp			3
Gray	2/14 Insp, 6/13 Insp, 10/5 Insp			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		1/10 PR, 5/17 PR	4
Kearny	2/7 Insp, 6/7 Insp, 9/20 Insp			3
Kingman	3/8 Insp, 6/20 Insp		5/24 PR, 7/11 PR, 8/16 PR	5
Kiowa	3/7 Insp, 6/21 Insp, 10/18 Insp		7/11 PR, 8/15 PR	5
Lane	1/31 Insp, 8/22 Insp			2
Leavenworth		9/14 PR	2/7 PR, 9/14 PR	3

County Visits

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

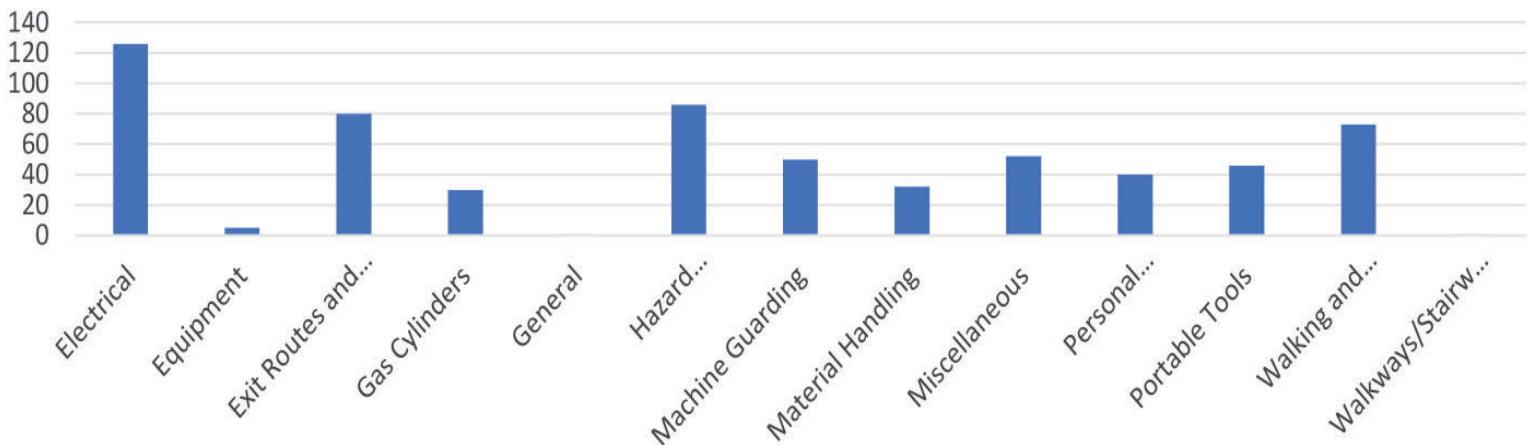
Insp: Inspection DDC: Defensive Driving, **PR:** Public Relations Visit, **Flag:** Flagging and Construction Zone Safety

2022 Exceptional Loss Ratio Winners

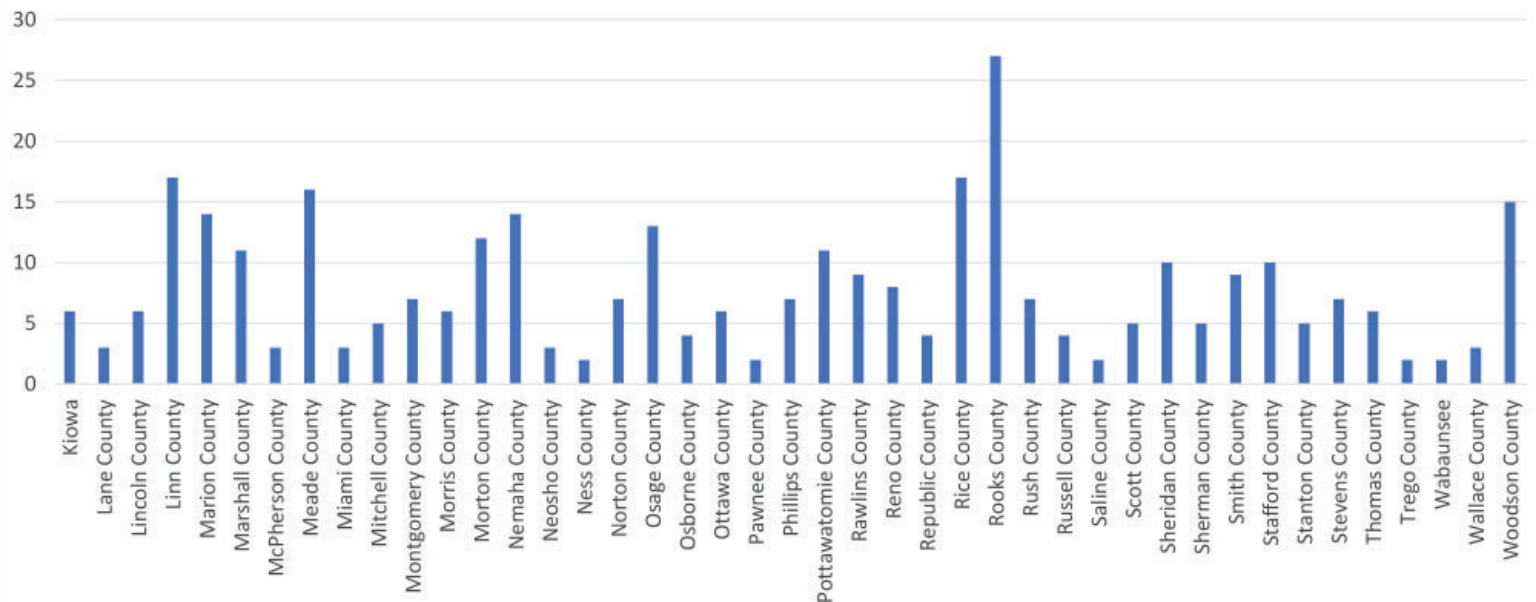
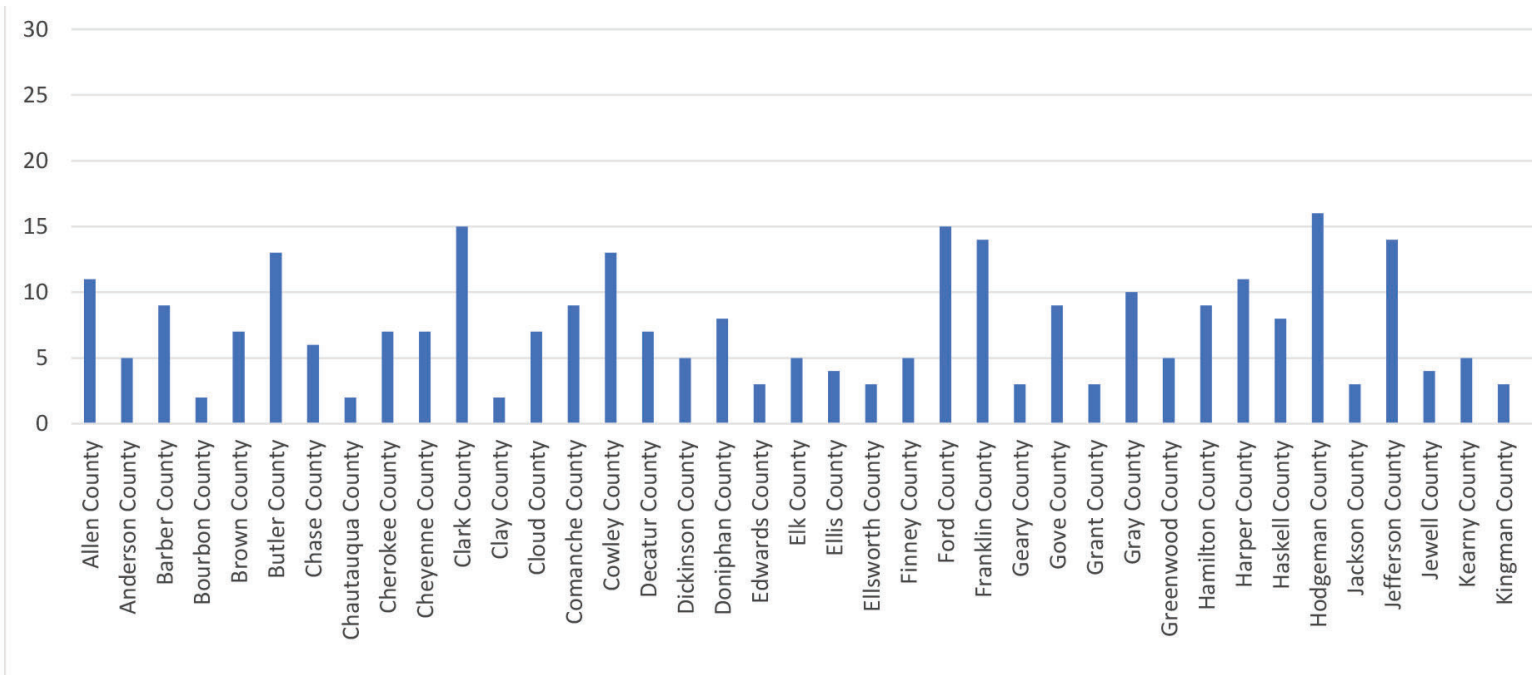
Premium	Winners	Ratio
0-\$49,999	1st (tie) ~ Gove County	0.000%
	1st (tie) ~ Morris County	0.000%
	1st (tie) ~ Stafford County	0.000%
	1st (tie)~ Wabaunsee County	0.000%
	2nd ~ Brown County	0.548%
	3rd ~ Scott County	0.924%
\$50,000— \$100,000	1st ~ Allen County	0.159%
	2nd ~ Stevens County	0.166%
	3rd ~ Jefferson County	1.490%
Greater than \$100,000	1st ~ Phillips County	3.396%
	2nd ~ Rice County	4.189%
	3rd ~ Saline County	8.910%

Types of Safety Violations Found in 2023

Safety Issues Identified by Category



Number of Safety Violations by County Found in 2023



Proposed Bylaw Amendment

Explanation:

As KWORCC continues to grow and fewer people attend the KAC annual meeting, it has become increasingly difficult to ensure that a quorum meeting the current standard is present at the annual meeting. Therefore the KWORCC Trustees are asking the KWORCC Members to lower the quorum threshold so that business may be conducted. Additionally, as the US mail has become less reliable, we are adding an option to email notice of Membership meetings, but extending the time to provide notice from 15 days to 30 in advance of the meeting. All of these changes are located in Article 10 of the KWORCC Bylaws. The complete text of which is provided below, followed by the proposed Article 10 with the recommended changes.

Current Article 10.

ARTICLE 10. Members' Powers and Meetings.

10.1 At any meeting held pursuant to Section 10.2, the Members shall have the power to:

- a. Elect Trustees pursuant to Article 6.
- b. Remove any elected or appointed Trustee from the Board by a two-thirds vote of the Members present at a meeting.
- c. Dissolve the Cooperative by a two-thirds vote of the Members present at a meeting. Written notice of any proposed dissolution of the Cooperative shall be provided to each Member at least thirty days in advance of the vote thereon.
- d. Amend this Agreement by a two-thirds vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least thirty days in advance of the vote thereon. If Members have received advance written notice of the proposed amendment in accordance with this paragraph, Members may revise the proposed amendment during the meeting as long as the revision does not materially change the purpose and intent of the proposed amendment and a minimum of two-thirds of all Member Counties votes in favor of the proposed revision at the meeting. However, if less than two-thirds of the Member Counties vote to revise the published amendment, the revision nevertheless may be passed if: (i) two-thirds of the Members present at the meeting approves the revision; (ii) such amendment, as revised, is sent to the Member Counties with opportunity to object within 30 days after such meeting and (iii) within thirty (30) days from said mailing, less than 35% of the Membership provides written objection (by majority vote of Commissioners) to the said revised amendment.

10.2 Members shall meet at least once annually at such time and place, within the State of Kansas, as shall be designated from time to time by the Board and stated in the Notice of meeting. Special meetings may be called by the Board or pursuant to a procedure to be established by the Board, and shall be called upon written request executed by at least thirty percent (30%) of the Members.

- a. Notice of any Membership meeting shall be mailed by the Administrator to each Member at least fifteen days in advance, which notice shall state the place, date and hour of the meeting, and in the case

of a special meeting, the purpose(s) thereof. If mailed, such notice shall be deemed to be given when deposited in the United States mail, postage prepaid, directed to the Member at the Member's address as it appears on the records of KWORCC. Attendance by a Member at a meeting shall constitute a waiver of notice of such meeting, except where the Member attends a meeting for the express purpose of objecting, at the beginning at the meeting, to the transaction of any business because the meeting is not lawfully called or convened.

- b. The president of the Board shall preside at the meeting.
- c. Fifty percent (50%) of the Members shall constitute a quorum to do business.
- d. Proxy voting shall not be allowed.

- e. Each Member shall be entitled to one vote, to be cast by its representative, or, in the absence of its representative, by an alternate representative approved by the Member in writing, and whose credentials are satisfactory to the Board pursuant to guidelines established by the Board and published to the Members.
- f. In the event a meeting is called with proper notice and a quorum is not present, but at least twenty-five percent (25%) of the Members are present, the Members present may conduct the meeting and take action to elect Trustees pursuant to Article 6 and other such action necessary for the conduct of business by the Pool, but not actions listed in Article 10 that require a two-thirds vote. Any action at said meeting will require approval by 75% of Members present at the meeting and such action will be subject to ratification, as follows: (i) Notification of such action will be sent to all Members by certified mail within 30 days after such meeting and (ii) No more than 35% of such Members file a written objection to action taken. In order for an objection to be valid, it must be received by the Cooperative's administrative staff within 45 calendar days from the date the notice is mailed, and each objection must be certified by the Member County's clerk as having been approved by majority vote of Commissioners.

Proposed Article 10.

ARTICLE 10. Members' Powers and Meetings.

10.1 At any meeting held pursuant to Section 10.2, the Members shall have the power to:

- a. Elect Trustees pursuant to Article 6.
- b. Remove any elected or appointed Trustee from the Board by a two-thirds vote of the Members present at a meeting.
- c. Dissolve the Cooperative by a two-thirds vote of the Members present at a meeting. Written notice of any proposed dissolution of the Cooperative shall be provided to each Member at least thirty days in advance of the vote thereon.
- d. Amend this Agreement by a two-thirds vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least thirty days in advance of the vote thereon. If Members have received advance written notice of the proposed amendment in accordance with this paragraph, Members may revise the proposed amendment during the meeting as long as the revision does not materially change the purpose and intent of the proposed amendment and a minimum of two-thirds of all Member Counties votes in favor of the proposed revision at the meeting. However, if less than two-thirds of the Member Counties vote to revise the published amendment, the revision nevertheless may be passed if: (i) two-thirds of the Members present at the meeting approves the

revision; (ii) such amendment, as revised, is sent to the Member Counties with opportunity to object within 30 days after such meeting and (iii) within thirty (30) days from said mailing, less than 35% of the Membership provides written objection (by majority vote of Commissioners) to the said revised amendment.

10.2 Members shall meet at least once annually at such time and place, within the State of Kansas, as shall be designated from time to time by the Board and stated in the Notice of meeting. Special meetings may be called by the Board or pursuant to a procedure to be established by the Board, and shall be called upon written request executed by at least thirty percent (30%) of the Members.

- a. Notice of any Membership meeting shall be ~~mailed~~ **emailed or mailed** by the Administrator to each Member at least ~~15-30~~ days in advance, which notice shall state the place, date and hour of the meeting, and in the case of a special meeting, the purpose(s) thereof. If mailed, such notice shall be deemed to be given when deposited in the United States mail, postage prepaid, directed to the Member at the Member's address as it appears on the records of KWORCC. Attendance by a Member at a meeting shall constitute a waiver of notice of such meeting, except where the Member attends a meeting for the express purpose of objecting, at the beginning at the meeting, to the transaction of any business because the meeting is not lawfully called or convened.
- b. The president of the Board shall preside at the meeting.
- c. ~~Fifty percent (50%)~~ **Twenty-five percent (25%)** of the Members shall constitute a quorum to do business.
- d. Proxy voting shall not be allowed.
- e. Each Member shall be entitled to one vote, to be cast by its representative, or, in the absence of its representative, by an alternate representative approved by the Member in writing, and whose credentials are satisfactory to the Board pursuant to guidelines established by the Board and published to the Members.
- ~~f. In the event a meeting is called with proper notice and a quorum is not present, but at least twenty-five percent (25%) of the Members are present, the Members present may conduct the meeting and take action to elect Trustees pursuant to Article 6 and other such action necessary for the conduct of business by the Pool, but not actions listed in Article 10 that require a two-thirds vote. Any action at said meeting will require approval by 75% of Members present at the meeting and such action will be subject to ratification, as follows: (i) Notification of such action will be sent to all Members by certified mail within 30 days after such meeting and (ii) No more than 35% of such Members file a written objection to action taken. In order for an objection to be valid, it must be received by the Cooperative's administrative staff within 45 calendar days from the date the notice is mailed, and each objection must be certified by the Member County's clerk as having been approved by majority vote of Commissioners.~~

KWORCC Charter Members

A big salute to those members who have been with KWORCC since it was founded, 1991!

Anderson County	Jefferson County
Barber County	Lincoln County
Cherokee County	Marshall County
Cloud County	Meade County
Comanche County	Morton County
Decatur County	Norton County
Edwards County	Osborne County
Elk County	Ottawa County
Ellsworth County	Rawlins County
Franklin County	Saline County
Gear County	Stevens County
Gove County	Thomas County
Gray County	

These 25 members were part of the founding group of counties that created the pool. After 30 years they are still enjoying the many benefits that KWORCC offers. THANKS for supporting your Kansas county workers compensation program.

KWORCC 30 Year Members

Jewell County Miami County

KWORCC 25 Year Members

Grant County Pawnee County
Osage County Wallace County

KWORCC 20 Year Members

Bourbon County	Linn County
Brown County	Lyon County
Clay County	Marion County
Chautauqua County	Morris County
Dickinson County	Phillips County
Doniphan County	Pottawatomie County
Ellis County	Republic County
Ford County	Rush County
Greenwood County	Russell County
Hamilton County	Sheridan County
Harper County	Sherman County
Haskell County	Stanton County
Jackson County	Trego County

KWORCC 15 Year Members

Lane County Smith County

Loss Prevention Resources

Loss Prevention Manual ~ Includes policies and procedures for maintaining a safe working environment. The Loss Prevention Manual is available for download from the KWORCC website.

Online Certification Classes ~ Brandon has recorded and published on the KWORCC website several of the in person safety training classes that earn certificates of completion.

In Person Training ~ In person training courses lead by KWORCC Loss Prevention Staff are available on a wide variety of topics including Defensive Driving, Flagging (required by the State of Kansas), and Forklift. Please check the KWORCC website for a complete list of in person training options.

Brandon's Loss Prevention Publications ~ Loss Prevention Specialist Brandon Mann has written several publications regarding loss prevention. which are available on the KWORCC website.

Safety Inspections ~ The KWORCC Loss Prevention Staff will visit your location and look for safety concerns which may be present in the workplace. You will receive a written report along with follow up steps to help improve safety and reduce accident risk.

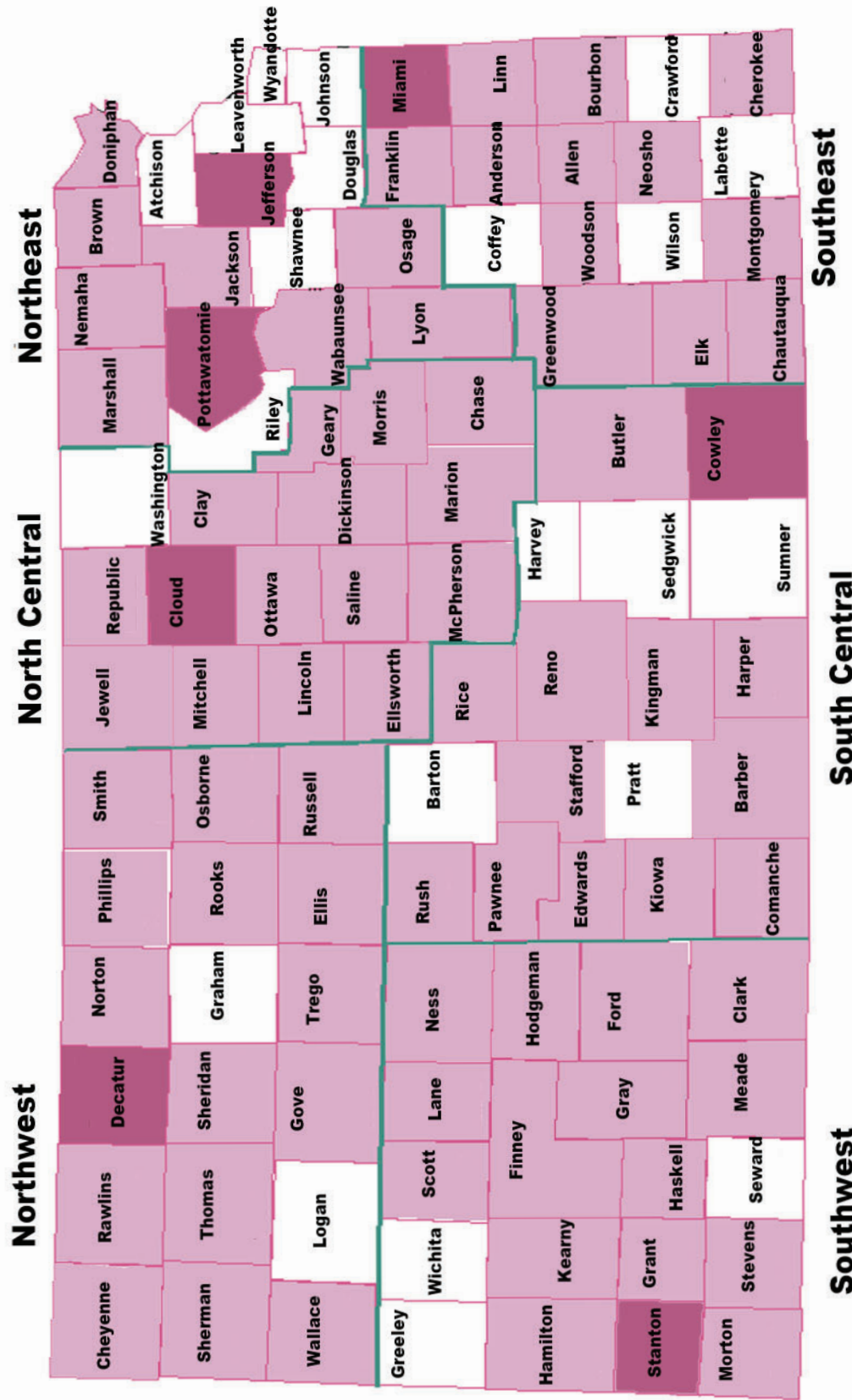
KWORCC Online Training ~ KWORCC provides online training through JJ Keller Online. To enroll your county in the Online Training Program, please contact Brandon Mann at brandonmann@kworcc.com or 785-250-5118.

2024 Budget - Estimated

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES 2024 BUDGET - ESTIMATED FUND YEAR 34			
	Budget <u>2024</u>	% 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%	
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		

2024 ESTIMATED ADMINISTRATIVE EXPENSES FOR KWORCC

	Budget 2024	Totals	% Change	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



Countries on KWORCC Board of Directors
KWORCC Members