

# KWORC

## 2024 Annual Meeting of Voting Delegates



December 3, 2024, 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 85 member counties and an additional 10 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.

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 workers compensation insurance. Over thirty years later, this cooperative is fulfilling its mission.

**KWORCC Financial Strength:** KWORCC has more than \$31 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.

**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.

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

700 SW JACKSON, SUITE 200 TOPEKA, KS 66603 ~ 785-357-1069

# Agenda

## Annual Meeting Kansas Workers Risk Cooperative for Counties (KWORCC)

December 3, 2024 at 5:30 PM

Redbud B, Hyatt

400 W Waterman

Wichita, Kansas

1. Call to order, roll call, establish quorum ~ *President, Stan McEvoy*
2. Approval of the Agenda – *President McEvoy (Pg. 3)*
3. Consideration of minutes of meeting of December 5, 2023 *President McEvoy (Pg. 9-11)*
4. Election of KWORCC Trustees – *President McEvoy*
  - a. Announce Nominations
  - b. Complete/Count Ballots & Announce Trustees
5. Status Report – *President McEvoy*
6. Financial Report – *Eric Otting, Wendling, Noe, Nelson & Johnson (Pg. 12-13)*
7. Safety Services Report and Loss Ratio Announcement - *Colin Holthaus (Pg. 14-17)*
8. Proposed Bylaw Amendments – *Jim Parrish (Pg. 18-20)*
9. Present 2024 Budget as Approved by Trustees – *Jim Parrish (Pg. 22-23)*
10. Other Business
11. Adjournment

# KWORCC BOARD



KWORCC President 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 representing the Northwest district.



KWORCC Vice President 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.



KWORCC Controller Julie Dunkle has served Jefferson County for three years and is the County Clerk and Election Officer. In 2024, she was appointed as a KWORCC Trustee representing the Northeast district. Julie and her husband, Donn, moved to Kansas in 1994 due to his military orders. She enjoys gardening, caring for Humane Society animals and spending time with grandchildren and other family members.



KWORCC Secretary 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 representing the Southwest district.

# OF TRUSTEES



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 representing the North Central district.



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, CEO &  
Chief Legal Counsel  
1999



Colin Holthaus,  
Chief Operating Officer  
2024



Nicole Jarboe-Paxson,  
Senior Vice President for  
Underwriting  
2007



Brandon Mann,  
Senior Vice President for  
Education & Loss Prevention  
2012



Monica Biggerstaff,  
Vice President for  
Marketing  
2022



Ben Woner,  
Loss Prevention  
Specialist  
2013



Ralph D. Unger,  
Member Services  
Representative  
2013



Pat Reeder,  
General Counsel  
2022

# CORnerstone Risk Solutions (CRS)



Paul Davis,  
Director of Program  
Operations 1999



Jess Cornejo,  
Program Manager  
2009



Kyle Johnston,  
Sr. Program Administrator  
2018

## TRISTAR



Amanda Chamberland,  
Claims Adjuster  
2006

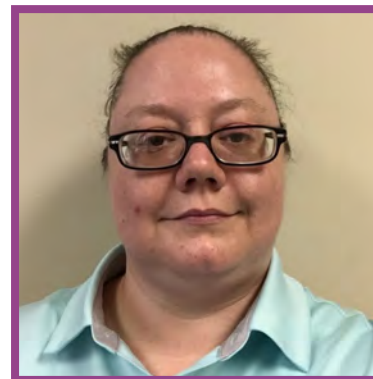


Jenny Mitchell  
Medical Only Adjuster  
2019

## Wendling Noe Nelson & Johnson



Eric L. Otting,  
CPA, Managing Member  
2018



Amy Dukes,  
KWORCC Chief Accountant  
2018

# 2024 KWORCC Members

Allen County	Greeley County	NCKRJDF
Anderson County	Greenwood County	NEKES
Atchison County	Hamilton County	Nemaha County
Barber County	Hamilton County Hospital	Neosho County
Bourbon County	Harper County	Ness County
Brown County	Harvey Marion County CDDO	Norton County
Butler County	Haskell County	Osage County
Chase County	Hodgeman County	Osborne County
Chautauqua County	Jackson County	Ottawa County
Cherokee County	Jefferson County	Pawnee County
Cheyenne County	Jefferson County RWD #12	Phillips County
Clark County	Jewell County	Pottawatomie County
Clay County	Kansas Association of Counties	Rawlins County
Cloud County	Kansas Sheriff's Association	Reno County
Comanche County	Kearny 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
Geary County	Montgomery County	Thomas County
Gove County	Morris County	Trego County
Graham County	Morton County	Wallace County
Grant County	MTAA	Wabaunsee County
Gray County		Woodson County



# 2023 Minutes

**Minutes of the KWORCC  
Annual Meeting  
Hyatt Regency Wichita, Redbud B  
400 W. Waterman St.  
Wichita, Kansas 67202  
December 5, 2023**

The Annual Meeting of Kansas Workers Risk Cooperative for Counties (KWORCC) was held on December 5, 2023 in Wichita at the Hyatt Regency & Century II Convention Center. Trustees attending were as follows: 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; Bonnie “Rob” Roberts, Miami County Commissioner; and Gary Caspers, Cloud County Commissioner.

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

Others present for KWORCC: Amanda Chamberland and Jenny Mitchell of TriStar Risk Management (TRISTAR), Jess Cornejo and Kyle Johnston of Cornerstone Risk Solutions (CRS) and Eric Otting and Amy Dukes of Wendling Noe Nelson & Johnson LLC (WNNJ).

President Wilt called the meeting to order at 5:38 p.m. and verified that a quorum was present.

Member County representatives were present as follows: Paul Harbaugh, Barber County Commissioner, Alternate; Dan Woydziak, Butler County Commissioner, Delegate; Jim Daily, Clark County Commissioner, Delegate; Rebecca Mishler, Clark County Clerk, Alternate; Gary Caspers, Cloud County Commissioner, Delegate; Wayne Wilt, Cowley County Commissioner, Delegate; Stan McEvoy, Decatur County Commissioner, Delegate; Bradley Marcuson, Decatur County Commissioner, Alternate; Craig Chamberlin, Dickinson County Commissioner, Delegate; Susan Shuster, Doniphan County Register of Deeds, Delegate; Neal Younger, Ellis County Commissioner; Delegate; Nathan Leiker, Ellis County Commissioner, Alternate; Dori Munyan, Finney County Clerk, Delegate; Brenda Pogue, Ford County Register of Deeds, Alternate; Ianne Dickinson, Franklin County Commissioner, Delegate; Duane Vollbracht, Gove County Commissioner, Delegate; Michael Gillespie, Gove County Commissioner; Alternate; Mac Obourn, Greenwood County Commissioner, Delegate; Nikki Schwerdfeger, Hamilton County Commissioner, Delegate; Marcus Rogge, Haskell County Commissioner, Delegate; Sarah Rains, Hodgeman County Clerk, Delegate; Mike Schraeder, Hodgeman County Commissioner, Alternate; Daniel Brenner, Jackson County Commissioner, Alternate; Richard Malm, Jefferson County Commissioner, Delegate; Kendal Lothman, Kiowa County Sheriff, Delegate; Dawn Harlow, Lincoln County Clerk, Delegate; Jason Hightower, Linn County Commissioner, Delegate; David L. Lamb, Linn County Clerk, Alternate; Jonah Gehring, Marion County Commissioner, Delegate; Dave Crofoot, Marion County Commissioner, Alternate; Keith Becker, McPherson County Commissioner, Delegate; Bonnie E. “Rob” Roberts, Miami County Commissioner, Delegate; Robert Bever, Montgomery County Commissioner, Delegate; Dylan Keim, Nemaha County Commissioner; Delegate; Gail

# 2023 Minutes Continued

Klassen, Neosho County Commissioner Delegate; Mark Davis, Ness County Commissioner, Delegate; Dave Albers, Ness County Commissioner; Alternate; Marvin Matchett, Norton County Commissioner, Delegate; DD Malmbery, Ottawa County Commissioner, Delegate; Max Dibble, Phillips County Commissioner, Delegate; Doug Zillinger, Phillips County Commissioner, Alternate; Greg Riat, Pottawatomie County Commissioner, Delegate; Dee McKee, Pottawatomie County Commissioner, Alternate; Randy Parks, Reno County Clerk, Delegate; Rodger Sparks, Saline County Commissioner, Delegate; Joe Hay, Jr. Saline County Commissioner; Alternate; Steven Evert, Sherman County Commissioner, Delegate; John Smith, Stanton County Commissioner, Delegate; Brian Luedke, Thomas County Commissioner, Delegate; Lori Augustine, Trego County Clerk, Delegate; Nancy Hier, Wabaunsee County Commissioner, Delegate; Rebecca Larson, Wallace County Commissioner, Delegate and Justin Clark, Woodson County Commissioner, Delegate.

President Wilt then addressed Agenda Item No. 2, "Approval of the Agenda." Steven Evert, Sherman County Commissioner, moved to approve the agenda as presented. Nikki Schwerdfeger, Hamilton County Commissioner, seconded the motion which CARRIED unanimously.

President Wilt addressed Agenda Item No. 3, "Consideration of the Minutes of the Meeting of October 17, 2022." Jonah Gehring, Marion County Commissioner, moved to approve the minutes as presented. Robert Bever, Montgomery County Commissioner, seconded the motion which CARRIED unanimously.

President Wilt next addressed Agenda Item No. 4, "Election of KWORCC Trustees." He announced that there were four positions open, with the incumbents for all the positions running unopposed. They are as follows: Bonnie "Rob" Roberts, Miami County Commissioner for the Southeast District. Stan McEvoy, Decatur County for the Northwest District; Wayne Wilt, Cowley County Commissioner for the South-Central District; and Gary Caspers, Cloud County Commissioner for the North Central District. President Wilt then asked for a motion to close nominations and pass a unanimous ballot. Dee McKee, Pottawatomie County Commissioner moved to close nominations and pass a unanimous ballot. Justin Clark, Woodson County Commissioner seconded the motion which CARRIED unanimously.

President Wilt addressed the membership, pursuant to Agenda Item No. 5, "Status Report." He emphasized appreciation to the delegates and alternates for participating and the continuous support of their county government risk insurance pool. President Wilt stated KWORCC has experienced a successful year with 93 members including 83 county members and 10 county-sponsored entities. He stated this is a record number of insured counties and county subdivisions.

President Wilt explained that the KWORCC Board of Trustees meets each month to review and examine pool operations. The Board has three committees consisting of the Investment Committee, the Audit Committee and the Personnel Committee that meet periodically and make recommendations to the full board.

President Wilt reported that KWORCC assets exceed \$29 Million making KWORCC very strong by insurance standards. He stated that KWORCC continues to work diligently to keep administrative costs down, well below the standards provided by law. KWORCC is active in loss prevention and safety, more than ever with three loss-prevention specialists traveling throughout the state to visit each county at least three times a year. We continually strive to provide fast efficient claims services while implementing added-value resources.

President Wilt 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 October

31, 2023. He then asked for and responded to questions.

Mr. Pfannenstiel reported on the loss prevention staff's visits to counties for training and inspections. From January through November 8, 2023, KWORCC Loss Prevention Specialists performed a total of 335 county visits and found 650 safety issues, with electrical issues being the number one safety issue. He encouraged the member representatives to contact KWORCC to schedule safety training and to take advantage of the online training.

Mr. Pfannenstiel then explained that loss prevention staff will deliver plaques to the members who have the best loss ratios in the three categories created according to premium. The 2022 awards are as follows:

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%

President Wilt addressed Agenda Item No. 8, "Proposed Bylaw Amendment." He explained as KWORCC continues to grow and fewer people attend the KAC annual meeting, it has become increasingly difficult to meet quorum for the current standard. KWORCC Trustees are asking KWORCC Members to lower the quorum threshold so that business can be conducted. President Wilt reviewed the proposed Bylaw change with membership and explained the Bylaws currently provide for a 15-day advance notice by mail for membership 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. President Wilt asked for any questions or discussion of the proposed Bylaw change. He then asked for a motion to approve the Bylaw change. Brian Luedke, Thomas County Commissioner moved to approve the Bylaw change. Keith Becker, McPherson County Commissioner seconded the motion which CARRIED unanimously.

President Wilt asked Mr. Parrish to report on Agenda Item No. 9, "Presentation of 2024 Budget as Approved by Trustees." Mr. Parrish reviewed the budget with the membership and explained that it had been approved by the Board of Trustees at the October board meeting in accordance with KWORCC Bylaws and applicable law.

There being no further business, President Wilt declared the meeting adjourned at 6:08 p.m.

Respectfully Submitted for Approval,  
Sandy Barton, Secretary

# Financial

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

	October 31, <u>2024</u>	December 31, <u>2023</u>	<u>\$ Change</u>	<u>% Change</u>
<b>Assets</b>				
Bonds	\$ 22,043,680	\$ 21,698,597	\$ 345,083	1.59%
Mutual funds	5,064,607	4,389,129	675,478	15.39%
Certificates of deposit	2,640,000	1,680,000	960,000	57.14%
Cash and cash equivalents	1,325,833	1,389,326	(63,493)	-4.57%
<b>Total cash and invested assets</b>	<u>31,074,120</u>	<u>29,157,052</u>	<u>1,917,068</u>	<u>6.57%</u>
Interest income accrued	100,482	47,387	53,095	112.05%
Premiums receivable	-	500,315	(500,315)	-100.00%
Excess insurance receivable	70,024	904	69,120	7646.02%
Other receivables	-	8,318	(8,318)	-100.00%
<b>Total admitted assets</b>	<u>\$ 31,244,626</u>	<u>\$ 29,713,976</u>	<u>\$ 1,530,650</u>	
<b>Liabilities and Fund Balance</b>				
<b>Liabilities</b>				
Reserve for unpaid workers' compensation claims				
Specific case reserves	\$ 9,273,974	\$ 7,509,773	\$ 1,764,201	23.49%
IBNR reserves	1,256,928	1,927,916	(670,988)	-34.80%
<b>Total unpaid claims reserves</b>	<u>10,530,902</u>	<u>9,437,689</u>	<u>1,093,213</u>	<u>11.58%</u>
Other expenses due or accrued	113,068	204,652	(91,584)	-44.75%
Taxes, licenses, and fees due or accrued	515,185	513,354	1,831	0.36%
Return premiums payable	-	319,751	(319,751)	-100.00%
<b>Total liabilities</b>	<u>11,159,155</u>	<u>10,475,446</u>	<u>683,709</u>	<u>6.53%</u>
<b>Fund balance</b>				
Member protection fund	2,500,000	2,500,000	-	0.00%
Fund balance	17,585,471	16,738,530	846,941	5.06%
<b>Total fund balance</b>	<u>20,085,471</u>	<u>19,238,530</u>	<u>846,941</u>	<u>4.40%</u>
<b>Total liabilities and fund balance</b>	<u>\$ 31,244,626</u>	<u>\$ 29,713,976</u>	<u>\$ 1,530,650</u>	<u>5.15%</u>

No assurance is provided on these financial statements.

# Report

**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES  
STATEMENT OF REVENUES AND EXPENSES  
ACTUAL VS BUDGET AS OF OCTOBER 31, 2024**

	YTD <u>Actual</u>	YTD <u>Budget</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Annual <u>Budget</u>
<b>Underwriting income</b>					
Premium contributions	\$ 6,998,585	\$ 6,998,585	\$ -	100.0%	\$ 6,998,585
Premium payroll audit adjustments	-	(83,333)	83,333		(100,000)
Less: excess insurance premium	(817,302)	(834,200)	16,898	98.0%	(834,200)
<b>Net underwriting income</b>	<u>6,181,283</u>	<u>6,081,052</u>	<u>100,231</u>	<u>101.7%</u>	<u>6,064,385</u>
<b>Underwriting deductions</b>					
<b>Claim loss expenses</b>					
Ultimate losses	4,919,054	5,100,000	(180,946)	96.5%	5,100,000
Loss adjustment expenses	217,533	217,533	(0)	100.0%	261,040
<b>Total claim loss expenses</b>	<u>5,136,587</u>	<u>5,317,533</u>	<u>(180,946)</u>	<u>96.6%</u>	<u>5,361,040</u>
<b>Workers' compensation taxes</b>					
Workers' compensation fund	17,402	35,600	(18,198)	48.9%	35,600
Workers' compensation directors fund	106,345	130,400	(24,055)	81.6%	130,400
<b>Total workers' compensation taxes</b>	<u>123,747</u>	<u>166,000</u>	<u>(42,253)</u>	<u>74.6%</u>	<u>166,000</u>
<b>Other underwriting expenses</b>					
Actuarial expenses	7,917	7,917	0	100.0%	9,500
Legal expenses	4,937	12,083	(7,146)	40.9%	14,500
Financial audit & accounting	65,874	65,958	(84)	99.9%	79,150
Educational seminars	30,049	29,167	882	103.0%	35,000
Payroll & premium audits	20,833	20,833	(0)	100.0%	25,000
Risk management fee	89,500	89,500	-	100.0%	89,500
KAC exclusive alliance	20,830	20,833	(3)	100.0%	25,000
Online training courses	6,812	12,500	(5,688)	54.5%	15,000
Office and other administrative expenses	918,750	1,022,333	(103,583)	89.9%	1,221,800
Board-related expenses	9,904	8,750	1,154	113.2%	10,500
Advertising & marketing expenses	10,461	8,333	2,128	125.5%	10,000
Miscellaneous expenses	13,581	7,500	6,081	181.1%	9,000
State premium taxes	63,003	60,600	2,403	104.0%	60,600
<b>Total other underwriting expenses</b>	<u>1,262,451</u>	<u>1,366,308</u>	<u>(103,857)</u>	<u>92.4%</u>	<u>1,604,550</u>
<b>Total underwriting deductions</b>	<u>6,522,785</u>	<u>6,849,841</u>	<u>(327,056)</u>	<u>95.2%</u>	<u>7,131,590</u>
<b>Net underwriting gain (loss)</b>	<u>(341,502)</u>	<u>(768,790)</u>	<u>427,288</u>	<u>44.4%</u>	<u>(1,067,205)</u>
<b>Investment income, net of related fees</b>	<u>722,084</u>	<u>329,083</u>	<u>393,001</u>	<u>219.4%</u>	<u>394,900</u>
<b>Net income (loss)</b>	<u>\$ 380,582</u>	<u>\$ (439,706)</u>	<u>\$ 820,288</u>		<u>\$ (672,305)</u>
Change in net unrealized gains (losses)	466,076	-	466,076		-
Change in non-admitted assets	283	-	283		-
Premium reductions from investment reserves	-	560,417	(560,417)		\$ 672,500
<b>Increase (decrease) in fund balance</b>	<u>\$ 846,941</u>	<u>\$ 120,710</u>	<u>\$ 726,231</u>		<u>\$ 195</u>

# KWORCC 2024

This provides details of activities for KWORCC's Loss Prevention Specialists from January 1, 2024 through November 18, 2024.

County	Ben	Brandon	Jes	Shawn	Andy	Totals
Allen	11/8 PR		3/19 Insp, 7/16 Insp		7/16 Insp, 9/27 Insp	5
Anderson	9/27 PR, 11/78 PR		1/2 Insp, 3/19 Insp		7/16 Insp	5
Atchison	10/14 FL & Flag	1/11 Insp, 1/18 Safety	1/23 PR, 4/4 PR			5
Barber	2/21 Insp					1
Bourbon	10/3 Safety		2/20 Insp, 7/16 Insp			3
Butler	11/15 Insp		3/26 Insp			2
Brown		1/31 Insp	2/22 PR, 4/23 PR			3
Chase			1/30 Insp, 5/23 Insp			2
Chautauqua			3/27 Insp			1
Cherokee						
Clark	2/7 Insp, 6/25 Insp					2
Clay		4/3 PR	2/27 PR, 3/21 PR		8/9 Insp	4
Cloud	3/20 Insp, 8/1 Insp		4/2 PR			3
Comanche	2/21 Insp, 7/17 Insp					2
Cowley	11/15 Insp		3/26 Insp			2
Cheyenne	11/13 Insp			7/17 Insp		2
Crawford	10/22 PR		4/17 PR			2
Decatur	4/3 Insp, 11/14 Insp			8/5 Insp		3
Dickinson		2/13 Insp			8/9 Insp	2
Doniphan		1/10 Insp	2/22 PR			2
Douglas						
Edwards	2/8 Insp, 6/26 Insp					2
Elk			3/27 Insp			1
Ellis	3/14 Insp		8/7 PR	8/14 Insp		3
Ellsworth	3/21 Insp, 7/31 Insp		4/2 PR			3
Finney	1/30 Insp					1
Ford	2/7 Insp, 6/25 Insp					2
Franklin		2/7 Insp, 6/5 Insp	1/4 PR		6/5 Insp	4
Geary		2/14 Insp, 7/18 PR	2/27 PR			3
Gove	3/14 Insp, 10/8 Safety		4/15 PR	8/5 Insp		4
Graham	2/26 Insp		2/26 Insp	7/16 Insp		3
Grant	1/30 Insp, 6/20 Insp					2
Gray	2/6 Insp, 6/25 Insp	2/27 Safety				3
Greeley	2/28 Insp, 10/7 Safety		2/28 Insp	7/16 Insp		4
Greenwood	11/7 Insp		3/27 Insp			2
Hamilton	1/30 Insp, 6/18 Insp, 10/7 Safety, 10/18 Safety					4
Harper	2/21 Insp, 7/18 Insp		4/26 DDC			3
Haskell	2/6 Insp, 6/20 Insp					2
Hodgeman	2/7 Insp, 6/25 Insp					2
Jackson		1/4 Insp, 5/23 Insp	1/11 PR, 1/23 PR		5/23 Insp	5
Jefferson		1/3 Insp, 5/14 Insp	1/11 PR, 1/23 PR, 3/18 PR, 3/5 DDC, 3/6 DDC, 4/23 PR, 7/16 PR			9
Jewell	3/20 Insp, 7/31 Insp		4/2 PR			3
Johnson		2/22 Safety, 2/23 Safety				2
Kearny	6/18 Insp					1
Kiowa	2/22 Insp, 7/17 Insp					3
Labette		4/21 Safety	4/18 PR			2
Lane	4/4 Insp		4/15 PR	7/16 Insp		3
Leavenworth			4/4 PR			1

# County Visits

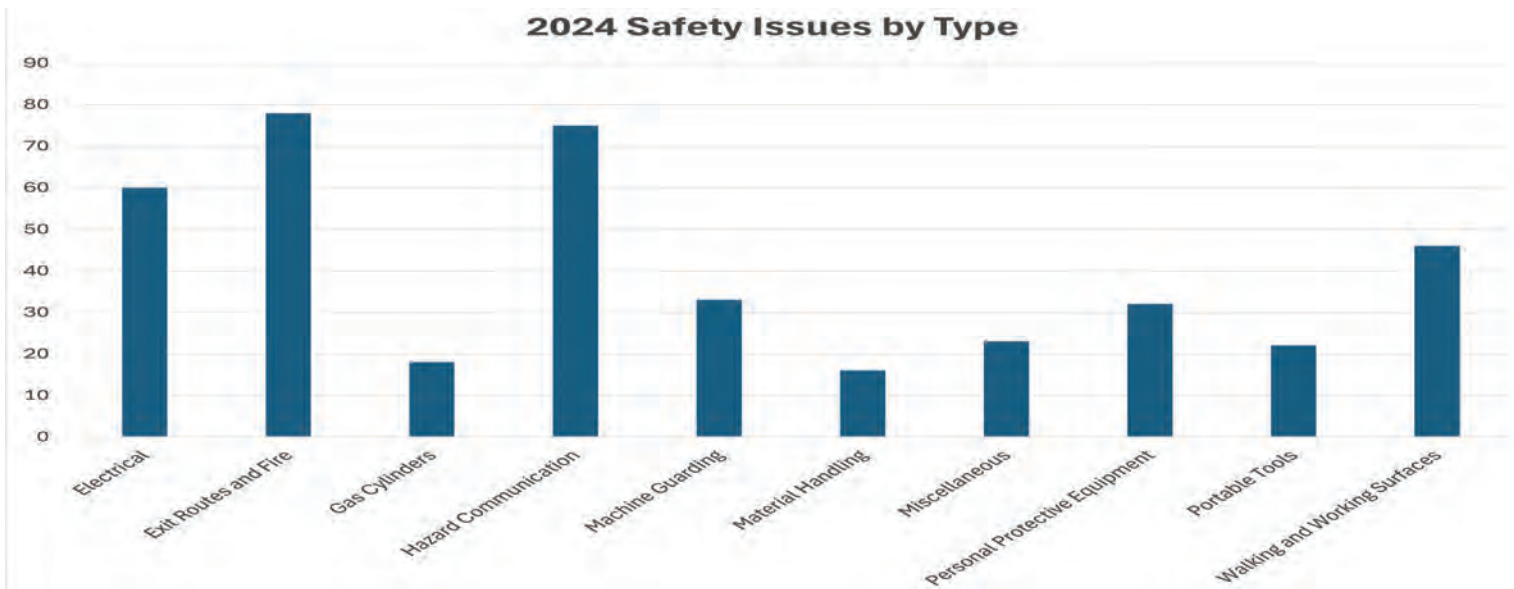
Lincoln	3/21 Insp, 7/31 Insp		4/2 PR		3	
Linn			2/20 Insp	7/16 Insp	2	
Lyon	9/27 PR, 11/7 Insp		1/9 Insp		3	
Marion			1/30 Insp		1	
Marshall		2/5 Insp, 4/3 PR	2/27 PR		20-Aug	4
McPherson	3/19 Insp, 5/8 Insp, 9/17 Safety		4/16 PR		4	
Meade	2/6 Insp, 6/26 Insp				2	
Miami		2/6 Insp, 3/26 PR		6/19 Insp	3	
Mitchell	3/21 Insp, 7/31 Insp		4/2 PR		3	
Montgomery			3/27 Insp		1	
Morris		4/2 Insp		8/8 Insp	2	
Morton	1/30 Insp, 6/18 Insp				2	
Nemaha	9/24 Safety	1/31 Insp	2/22 PR, 7/15 PR		4	
Neosho						
Ness	4/4 Insp		4/15 PR	7/16 Insp	3	
Norton	3/13 Insp, 11/14 Insp			7/16 Insp	3	
Osage	11/6 Insp		1/9 Insp	8/15 Insp	3	
Osborne	3/21 Insp, 7/18 Insp	2/9 Flag	8/7 Insp		4	
Ottawa	3/20 Insp, 8/1. Insp		4/2 PR		3	
Pawnee	2/27 Insp, 6/26 Insp				2	
Phillips	3/13 Insp, 6/11 Insp	6/11 Insp	6/11 Insp, 8/7 Insp	6/11 Insp	6	
Pottawatomie		2/27 PR	1/4 PR, 7/15 PR		26-Aug	4
Rawlins	11/13 Insp			8/5 Insp	2	
Reno		3/13 DDC, 3/13 Insp			2	
Republic	3/20 Insp, 8/1 Insp		4/2 PR		3	
Rooks	3/13 Insp, 6/11 Insp, 11/15 Insp	6/11 Insp	8/7 Insp	6/11 Insp	6	
Rice	6/13 Insp, 7/18 Insp		4/16 PR		3	
Rush	4/4 Insp		4/15 PR	7/16 Insp	3	
Russell	4/2 Insp, 7/18 Insp		8/7 Insp		3	
Saline	4/2 Insp, 8/1 Insp	2/20 Safety, 6/10 Safety	4/2 PR		5	
Scott	4/4 Insp			7/16 Insp	2	
Sheridan	11/14 Insp			8/5 Insp	2	
Sherman	11/13 Insp			7/16 Insp	2	
Smith	3/13 Insp, 6/11 Insp, 8/17 Insp	6/11 Insp	6/11 Insp, 8/7 Insp		6	
Stafford	2/22 Insp, 7/18 Insp				2	
Stanton	1/30 Insp, 6/18 Insp				2	
Stevens	1/30 Insp, 6/20 Insp				2	
Thomas	11/15 Insp			8/5 Insp	2	
Trego	3/14 Insp		4/15 PR	7/16 Insp	3	
Wabaunsee	9/17 Safety	3/27 Insp, 7/24 Insp	2/27 PR, 7/15 PR		5	
Wallace	11/13 Insp			7/16 Insp	2	
Washington			2/27 PR		1	
Wichita	10/7 Bid				1	
Wilson	11/6 Insp		4/18 PR		2	
Woodson	11/6 Insp		2/5 Insp, 2/5 PIT, 2/5 Flagger		4	
			<b>Total Visits</b>		<b>255</b>	
			<b>Working Days To-Date</b>		<b>220</b>	
			<b>Visits/Working Day</b>		<b>1.16</b>	

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

# 2023 Exceptional Loss Ratio Winners

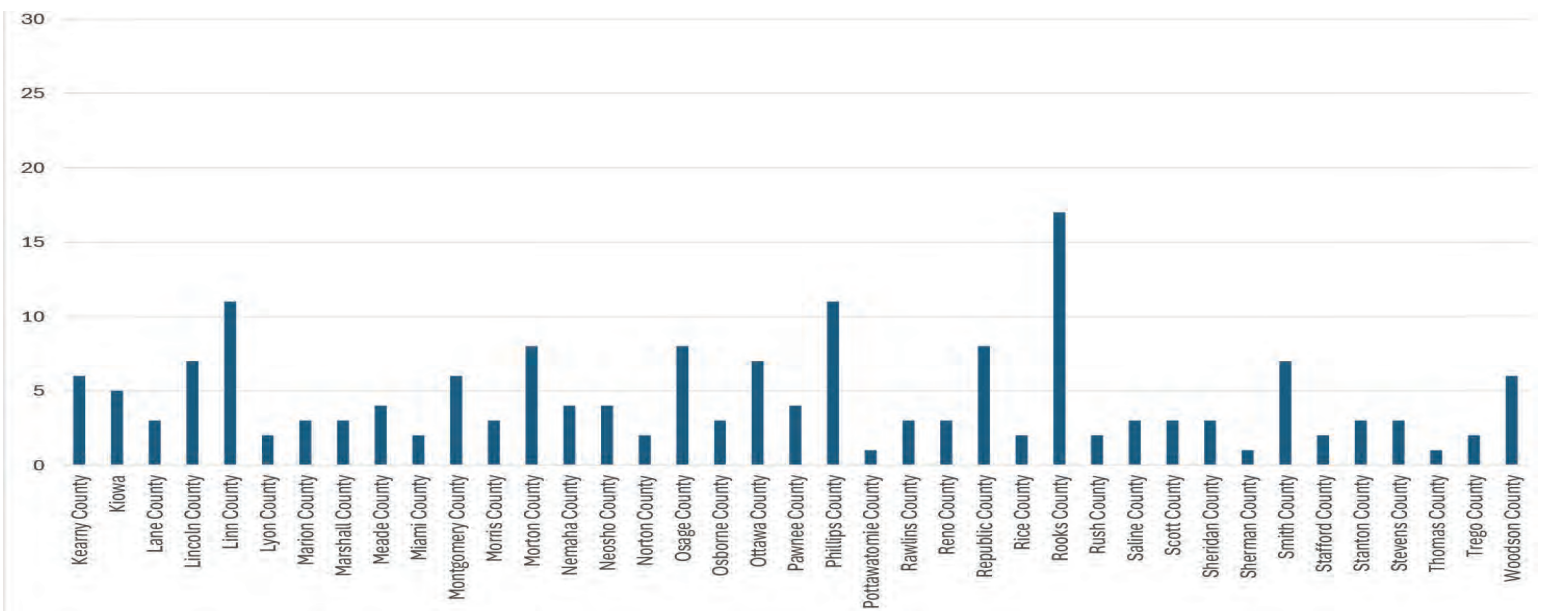
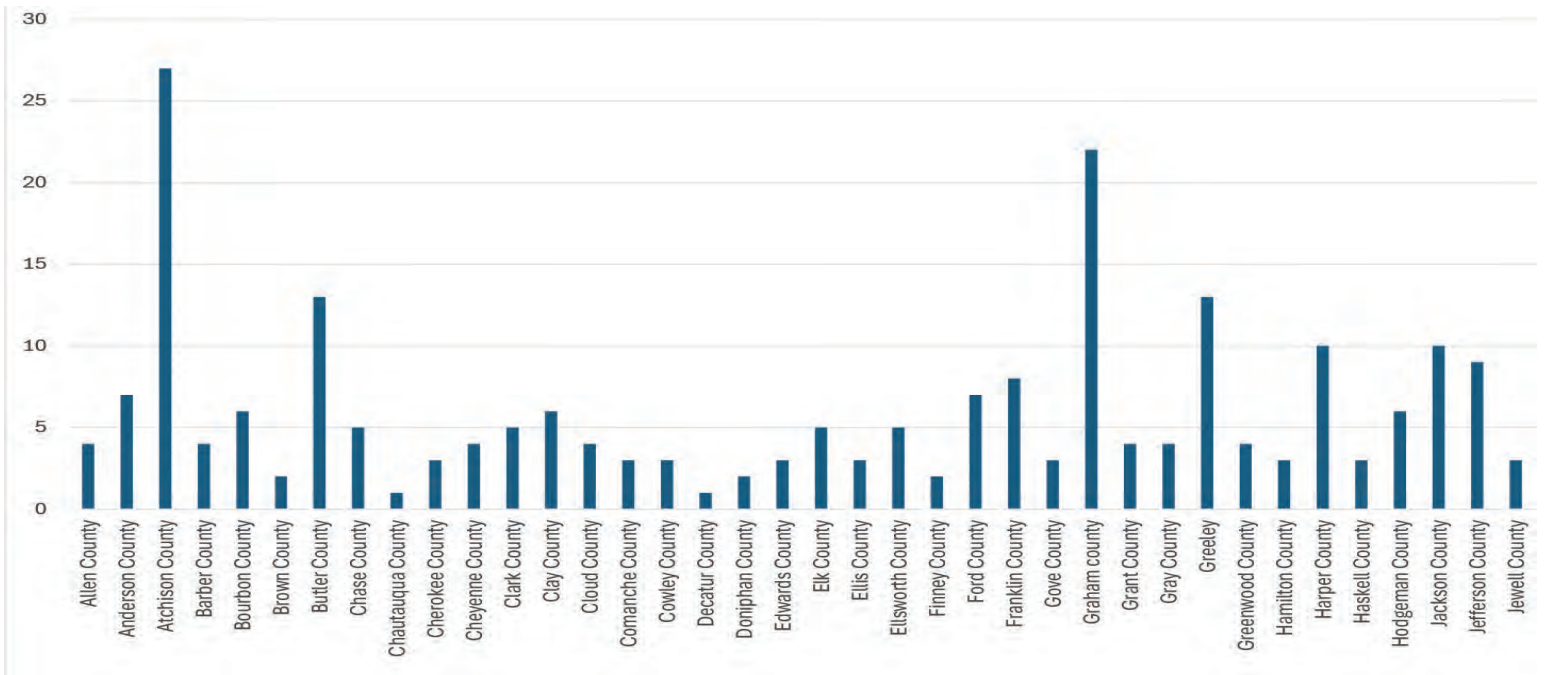
Premium	Winners	Ratio
0-\$49,999	1st (tie) ~ Edwards County	0.000%
	1st (tie) ~ Haskell County	0.000%
	1st (tie)~ Wabaunsee County	0.000%
	2nd ~ Nemaha County	0.444%
	3rd ~ Rawlins County	1.242%
\$50,000— \$99,999	1st (tie)~ Anderson County	0.000%
	1st (tie) ~ Stevens County	0.000%
	2nd ~ Republic County	0.225%
	3rd ~ Smith County	0.701%
Greater than \$100,000	1st ~ Marion County	2.176%
	2nd ~ Pottawatomie County	4.364%
	3rd ~ Cowley County	4.661%

## Types of Safety Violations Found in 2024





# Number of Safety Violations by County Found in 2024



# Proposed Bylaw Amendments

**Explanation:** *The change to Article 4.4 was requested by Philip Michael, Lead Regulatory Counsel for the Kansas Department of Insurance to reflect the transfer of approval authority. The change in article 4.5 clarifies that Member Counties have recurring memberships in KWORCC without the need to pass a new resolution each year. Changes in Article 4 are shown below.*

## ARTICLE 4. Existence of Cooperative.

- 4.1 KWORCC is a separate legal public entity, constituting an interlocal governmental agency as provided by law. The Cooperative shall continue in effect until dissolved in accordance with this Agreement.
- 4.2 The Cooperative is formed, financed, organized, and shall operate in accordance with the provisions of this Agreement. This Agreement constitutes the bylaws of the Cooperative or pool.
- 4.3 The Cooperative may sue and be sued.
- 4.4 ~~In accordance with the provisions of the Interlocal Cooperation Act, this Agreement shall be submitted to the Attorney General to determine whether it is in proper form and compatible with the laws of Kansas, and to such other state officers encompassed by this Agreement, as may be required by the Interlocal Cooperation Act or other laws of this state, and to the Commissioner of Insurance as part of the application and certification process to establish a Group-Funded Pool under the Act. Any county which enters into this Agreement shall cause to be filed a copy of this Agreement with the Register of Deeds for the Member county and with the Secretary of State, in accordance with the provisions of K.S.A. 12-2905, and amendments thereto.~~ In accordance with the provisions of the Interlocal Cooperation Act, this Agreement shall be submitted to the Commissioner of Insurance as part of the application and certification process to establish a Group-Funded Pool under the Act. Any county which enters into this Agreement shall cause to be filed a copy of this Agreement with the Register of Deeds for the Member County and with the Secretary of State in accordance with the provisions of K.S.A. 12-2905, and amendments thereto.
- 4.5 **Member Counties shall have continuously reoccurring membership without the requirement of adopting the bylaws every year.** This Agreement may be amended and shall continue in effect until the Cooperative is dissolved, as provided herein.
- 4.6 This Agreement does not establish an insurance company, nor shall the benefits or obligations of KWORCC constitute a policy of insurance coverage.
- 4.7 This Agreement shall constitute a qualified group-funded pool under the Kansas Municipal Group-Funded Pool Act, K.S.A. 12-2616, et seq., as amended, thereto which shall be subrogated to the rights and duties under the Workers' Compensation Act of the Employer so far as appropriate, including the immunities provided by K.S.A. 44-501 and amendments thereto.

**Explanation:** *In order to provide greater opportunities for board service and maintain geographic diversity, this amendment replaces the current six regional districts with four districts for the election of Trustees and provides for three Trustees elected at large. It requires that no more than three Trustees may reside in any one of the regional districts. Changes in Article 6 are shown below.*

## ARTICLE 6. Board of Trustees.

6.1 The Board of Trustees shall be composed of seven persons, each of whom shall be an elected county official of a different Member County, it being understood that regardless of how many Members are in a Kansas County, only one elected official designated by that County's Board of Commissioners may sit on the Board of Trustees to represent that County. In order to achieve geographic balance throughout the state, one Trustee shall be elected from each of the following **six four** regional districts and **one three** Trustees shall be elected at large, **provided no more than three Trustees may reside in any one of the four regional districts**. Trustees on the Board shall be elected by all voting representatives at the annual meeting except when the Board of Trustees fills a vacancy as provided at Section 6.5. Only nominees who reside in a regional district shall be eligible to fill the Trustee position for that regional district, and nominees for the at large positions may reside in any of the regional districts. Trustees shall be elected by a plurality of the votes of the Members present in person at the annual meeting of the Members.

Northeast District: Atchison, Brown, **Clay, Cloud, Dickinson**, Doniphan, Douglas, Geary, Jackson, Jefferson, Johnson, Leavenworth, Lyon, Marshall, **McPherson, Morris**, Nemaha, Osage, **Ottawa**, Pottawatomie, **Republic**, Riley, **Saline**, Shawnee, Wabaunsee, **Washington**, Wyandotte;

Southeast District: Allen, Anderson, Bourbon, **Butler, Chase**, Chautauqua, Cherokee, Coffey, Crawford, **Cowley**, Elk, Franklin, Greenwood, **Harvey**, Labette, Linn, **Marion**, Miami, Montgomery, Neosho, **Reno, Rice, Sedgwick, Sumner**, Wilson, Woodson;

~~North Central District: Chase, Clay, Cloud, Dickinson, Ellsworth, Geary, Jewell, Lincoln, Marion, McPherson, Mitchell, Morris, Ottawa, Republic, Saline, Washington;~~

~~South Central District: Barber, Barton, Butler, Comanche, Cowley, Edwards, Harper, Harvey, Kingman, Kiowa, Pawnee, Pratt, Reno, Rice, Rush, Sedgwick, Stafford, Sumner;~~

Northwest District: **Barton**, Cheyenne, Decatur, Ellis, **Ellsworth**, Gove, Graham, **Jewell, Lane, Lincoln**, Logan, **Mitchell**, Ness, Norton, Osborne, Phillips, Rawlins, Rooks, **Rush**, Russell, Sheridan, Sherman, Smith, Thomas, Trego, Wallace; and

Southwest District: **Barber**, Clark, **Comanche, Edwards**, Finney, Ford, Grant, Gray, Greeley, Hamilton, **Harper**, Haskell, Hodgeman, Kearny, **Kingman, Kiowa, Lane**, Meade, Morton, **Ness, Pawnee, Pratt**, Scott, Seward, **Stafford**, Stanton, Stevens, Wichita.

6.2 Elected Trustees shall assume office on January 1 of the next calendar year following their election. Appointed Trustees, **whichwho** will be appointed to fill a vacancy only, shall assume office at the first Board meeting held following their appointment.

6.3 Terms of the Trustees shall be two-year overlapping terms or until their successors are elected.

**6.4 A vacancy shall occur on the Board when a Trustee:**

- a. Submits a written resignation to the Board.**
- b. Dies.**
- c. Ceases to be an elected official of a Member County.**
- d. Fails to attend three consecutive regularly scheduled meetings of the Board by **telephone teleconference** or in person.**
- e. Is removed by the Members pursuant to Article 10.**
- f. Is convicted of any felony or any Class A misdemeanor or Class B **isdememeanor** misdemeanor.**

**6.5 Any vacancy in the position of an elected Trustee will be filled by a majority vote of the Board's remaining Trustees until the next annual meeting of the Membership, at which time the Membership shall elect a person to fill the vacancy for the unexpired term.**

**6.6 To the **extend extent** permitted by law, Trustees may be reimbursed for expenses incurred in the performance of their duties, as authorized by the Board.**

**6.7 No Trustee may be an owner, officer or employee of any service agent or representative as provided in K.S.A. 12-2627, and amendments thereto. Each Trustee must be a resident of Kansas and be an elected county official of a Member County.**

## **Courses Available from JJ Keller**

- Aerial Lifts for General Industry
- Arc Flash/Arc Blast Awareness & Safety
- Asbestos Awareness Training
- Back Safety: Keep Your Back In Action
- Bloodborne Pathogens and MRSA
- Bloodborne Pathogens: Safety in the Workplace
- Cold Stress
- Compressed Gas Cylinders
- Confined Spaces: Entry Team Training - Maintenance Activities
- Corrective Action Training: Body Harness
- Corrective Action Training: Forklift
- Corrective Action Training: Lockout Tagout
- Corrective Action Training: Eye and Face Protection
- Corrective Action Training: Respirator
- Crane Safety for General Industry
- Crystalline Silica for General Industry
- Electrical Safety
- Emergency Eyewash & Shower Use
- Emergency Preparedness & Response
- Ergonomics:
- Face Masks
- Fall Protection for General Industry
- Fire Extinguisher Use
- Fire Prevention & Response
- First Aid Basics
- Forklift Training
- Gloves: Guide to Donning and Doffing Gloves
- Hand & Foot Protection: PPE Employee Essentials
- Handwashing: How to Properly Wash Your Hands
- Hazardous Substances: Incidental Spill Response
- Head, Eye, & Face Protection: PPE Employee Essentials
- Hearing Protection: PPE Employee Essentials
- Heat Stress
- Hot Work: Safety Operations Training
- Housekeeping & Maintenance
- Hydrogen Sulfide for Oil & Gas
- Incident Investigations for Accidents & Near Misses
- Ladder Safety for General Industry
- Lead Exposure for General Industry
- Lockout / Tagout
- Machine Guarding
- Material Handling Safety
- Motorized Pallet Jacks: Safe Operation
- Office Safety
- OSHA Recordkeeping for Employees
- Personal Protective Equipment: Employee Essentials
- Power Tool & Extension Cord Safety
- RCRA Hazardous Waste Generator Training
- Respiratory Protection
- Safety Audits for Employees
- Scaffolding Safety for General Industry
- Scissor Lifts for General Industry
- Slips, Trips, & Falls: Hazard Perception Challenge
- Stairways for General Industry
- Walking-Working Surfaces
- Walkway Safety for Employees
- Welding: Safety & Health Protections
- Winter Safety: Working & Driving in Snow, Ice, & Extreme Cold
- Workplace Safety Basics

## 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 Osage County

## KWORCC 25 Year Members

Grant County  
Harper County  
Pawnee 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
Haskell County	Sherman County
Jackson County	Stanton County
Lane County	Trego County

## KWORCC 15 Year Members

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.

# 2025 Budget - Estimated

<b>KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES</b>			
<b>2025 BUDGET - ESTIMATED</b>			
<b>FUND YEAR 35</b>			
	Budget 2025	% Change	Budget 2024
<b>OPERATING REVENUES:</b>			
GROSS PREMIUMS	8,369,726	8.98%	7,671,085
PREMIUM REDUCTION from FUND RESERVES	796,000	18.36%	672,500
PREMIUMS INVOICED	7,649,054	7.87%	6,998,585
Payroll Audit Adjustment	-	-100.00%	(100,000)
INVESTMENT INCOME	563,200	42.62%	394,900
<b>TOTAL REVENUES</b>	<b>8,908,254</b>	<b>11.83%</b>	<b>7,965,985</b>
<b>OPERATING EXPENSES:</b>			
<b>ADMINISTRATIVE FUND</b>			
ACTUARIAL	10,500	10.53%	9,500
LEGAL	14,500	0.00%	14,500
FINANCIAL AUDIT	17,300	9.84%	15,750
ACCOUNTING	66,900	3.94%	63,400
EDUCATIONAL SEMINARS	48,000	37.14%	35,000
PAYROLL & PREMIUM AUDIT	30,000	20.00%	25,000
RISK MANAGEMENT FEE	92,600	3.46%	89,500
KAC EXCLUSIVE ALLIANCE	25,000	0.00%	25,000
ONLINE TRAINING	-	-100.00%	15,000
OFFICE ADMINISTRATIVE EXPENSES	1,601,560	30.89%	1,223,600
ADVERTISING & MARKETING EXPENSES	10,000	0.00%	10,000
BOARD OF DIRECTORS EXPENSES	14,000	33.33%	10,500
MISCELLANEOUS EXPENSES	15,960	77.33%	9,000
KANSAS STATE PREMIUM TAXES (1.0%)	66,000	8.91%	60,600
WORKERS COMP DIRECTORS EXPENSE	140,700	7.90%	130,400
<b>TOTAL ADMINISTRATIVE EXPENSES</b>	<b>2,162,020</b>	<b>23.91%</b>	<b>1,736,750</b>
<b>CLAIMS FUND</b>			
INCURRED LOSS	5,500,000	7.84%	5,100,000
LOSS ADJUSTMENT EXPENSE	271,500	4.01%	261,040
EXCESS INSURANCE*	946,100	13.41%	834,200
WORKERS COMP FUND	38,400	7.87%	35,600
<b>TOTAL CLAIM FUND EXPENSES</b>	<b>6,756,000</b>	<b>8.43%</b>	<b>6,230,840</b>
<b>TOTAL EXPENSES</b>	<b>8,908,020</b>	<b>11.80%</b>	<b>7,967,590</b>
<b>INCREASE IN FUND BALANCE</b>	<b>234</b>		
<b>CLAIMS FUND ACCOUNT EXPENSE RATIO</b>	<b>71.5%</b>		
<b>ADMINISTRATIVE FUND ACCOUNT EXPENSE RATIO</b>	<b>28.5%</b>		
<b>Claims Loss Calculation</b>			
ACTUARIAL REPORT AT	\$1.32 PER \$100 OF PAYROLL		
TOTAL PAYROLL (EST)	\$419.2 MILLION		
*Originally 2024 budgeted rate of .2130; actual charge was .2129 (or \$817,302); the 2025 estimated rate is 0.22570			

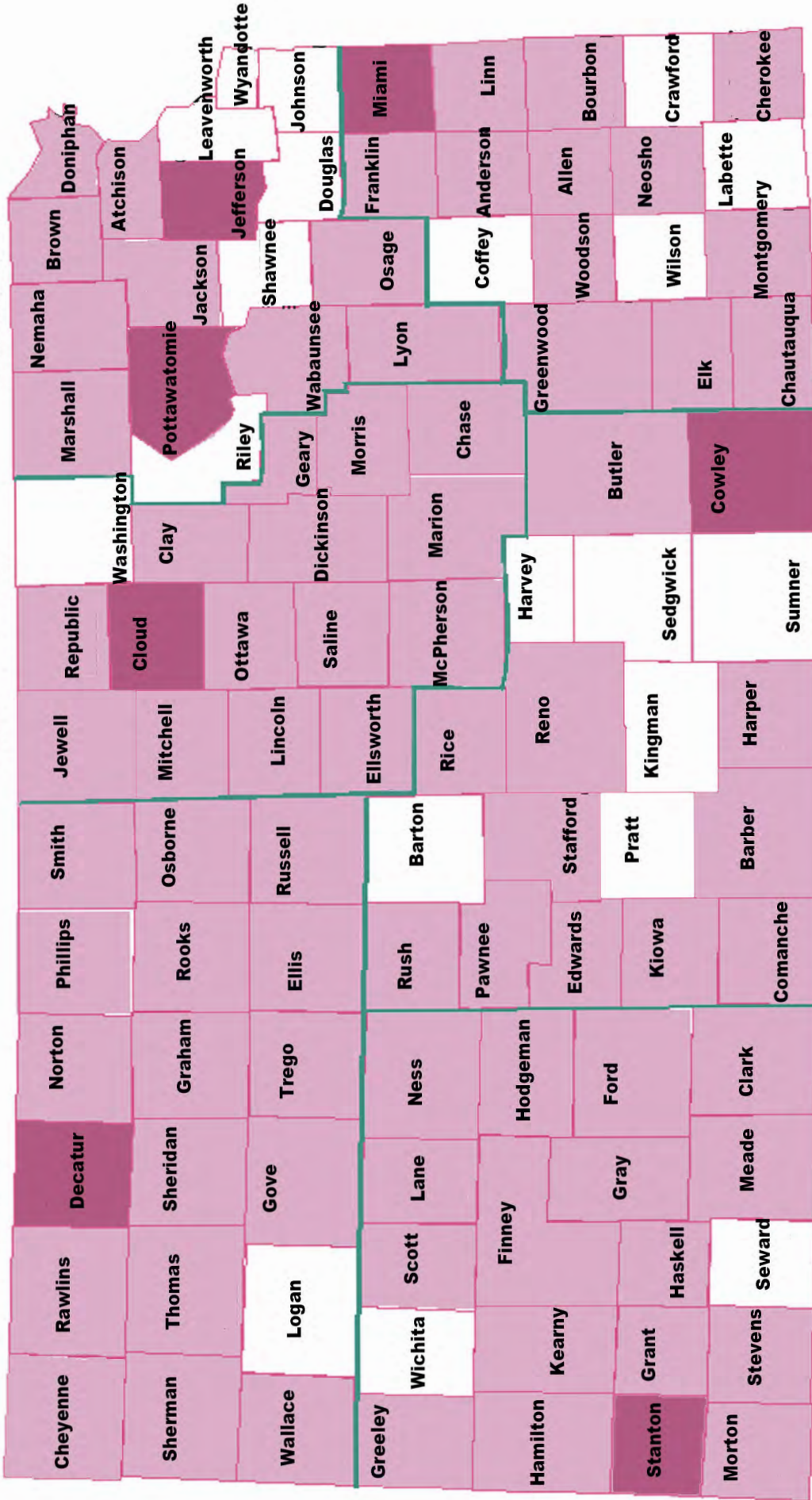
**2025 ESTIMATED ADMINISTRATIVE EXPENSES FOR KWORCC**

	Budget 2025	Totals	% Change	Budget 2024
<b>GENERAL OFFICE EXPENSES</b>				
RENT & SUPPORT SERVICES	86,760		8.18%	80,200
TELEPHONE	6,300		40.00%	4,500
POSTAGE & SHIPPING	1,000		-33.33%	1,500
COPYING EXPENSE	3,500		40.00%	2,500
OFFICE SUPPLIES	3,000		140.00%	1,250
FF&E ACQUISITION, RENTAL, REPAIR	70,000		55.56%	45,000
DEPRECIATION EXPENSE	30,000		20.00%	25,000
GENERAL LIABILITY INSURANCE				
COMMERCIAL CRIME	2,050		-25.45%	2,750
CYBER LIABILITY	3,400		-2.86%	3,500
EMPLOYMENT PRACTICES LIABILITY	2,700		0.00%	2,700
PACKAGE (AUTO, UMBRELLA, W/C, ETC.)	9,400		10.59%	8,500
ERRORS & OMISSIONS	26,000		-2.26%	26,600
<b>TOTAL</b>		<b>244,110</b>	19.66%	204,000
<b>STAFF EXPENSES</b>				
SALARIES, PAYROLL TAXES, & BENEFITS	1,241,100		35.97%	912,800
<b>TOTAL</b>		<b>1,241,100</b>		
<b>COUNTY VISIT EXPENSES</b>				
MILEAGE, LODGING, MEALS	34,000		-10.53%	38,000
LOSS PREVENTION SUPPORT SERVICES	57,350		25.22%	45,800
<b>TOTAL</b>		<b>91,350</b>	9.01%	83,800
<b>MEMBERSHIP DUES &amp; PUBLICATIONS</b>				
PRIMA, KSIA, LICENSES	3,000		20.00%	2,500
NATIONAL SAFETY COUNCIL	500		0.00%	500
TRAINING AND TRADE PUBLICATIONS	2,500		0.00%	2,500
NCCI	7,000		7.69%	6,500
<b>TOTAL</b>		<b>13,000</b>	8.33%	12,000
<b>MISCELLANEOUS ANNUAL EXPENSES</b>				
KAC CONFERENCE/ANNUAL MEETING	7,000		0.00%	7,000
PROMOTIONAL GIVEAWAYS, ETC	5,000		25.00%	4,000
<b>TOTAL</b>		<b>12,000</b>	9.09%	11,000
<b>GRAND TOTALS</b>		<b>1,601,560</b>	30.89%	1,223,600

**Northwest**

**North Central**

**Northeast**



**Southeast**

**South Central**

**Southwest**

Counties on KWORCC Board of Directors  
KWORCC Members