AGENDA

Utah Counties Indemnity Pool Board of Directors Meeting

Thursday, August 17, 2023 12:30 p.m.

UAC/UCIP Offices, 5397 S Vine St, Murray, UT

12:30	Open Meeting, Welcome, Pledge of Allegiance, Prayer	Bruce Adams
ITEM	ACTION	
1.	Review/Excuse Board Members Absent	Bruce Adams
2.	Review/Approve June 9, 2023 Meeting Minutes	Mike Wilkins
3.	Ratification/Approval of Payments and Credit Card Transactions	Mike Wilkins
4.	Review/Approve Second Quarter Financial Statements	Sonya White
5.	Review/Approve Rate Setting Policy	Sonya White
6.	Review/Approve 2024 Actuarial Rate Analysis	Johnnie Miller
7.	Review/Approve Member Affirmed Exposures	Sonya White
8.	Review/Approve 2024 Rates	Sonya White
9.	Review/Approve 2024 Estimated Member Contributions	Sonya White
10.	Review/Approve Personal Use of Public Property and Funds Policy Amendments	Johnnie Miller
11.	Review/Approve Records Retention Policy Amendments	Sonya White
12.	Review/Approve Accounting Policy	Sonya White
13.	Review/Approve Budget Policy	Sonya White
14.	Review/Approve Late Contributions Policy	Sonya White
15.	Review/Approve Authority Delegated to the CEO Policy	Johnnie Miller
16.	Review/Approve Board Elected and Appointed Positions Policy	Johnnie Miller
17.	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Bruce Adams
18.	Action on Personnel Matters	Craig Blake
19.	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Bruce Adams
20.	Action on Litigation Matters	Christopher Crockett
	INFORMATION	
21.	Chief Executive Officer’s Report	Johnnie Miller
22.	Other Reports	Bruce Adams

Electronic Meeting Notice: 681-999-0167, Participant Passcode: 675642, Anchor Location: 5397 S. State St, Murray, UT

UTAH COUNTIES INDEMNITY POOL

BOARD OF DIRECTORS
MEETING MINUTES

Date and Time
August 17, 2023, 12:30 p.m.

Location
UAC/UCIP Offices, 5397 S Vine St, Murray, Utah

Directors Present
Bruce Adams, *President,* San Juan County Commissioner
William Cox, *Vice President,* Rich County Commissioner
Michael Wilkins, *Secretary/Treasurer,* Uintah County Clerk/Auditor
Craig Blake, Sevier County Human Resource Director
Victor Iverson, Washington County Commissioner
Kelly Sparks, Davis County Sheriff
Bob Stevenson, Davis County Commissioner
Sim Weston, Rich County Commissioner

Directors Participating Telephonically
David Tebbs, Garfield County Commissioner

Directors Absent
Christopher Crockett, Weber County Deputy Attorney
Gage Froerer, Weber County Commissioner
Greg Miles, Duchesne County Commissioner
Stan Summers, Box Elder County Commissioner

Officers and Staff Present
Johnnie Miller, UCIP Chief Executive Officer
Sonya White, UCIP Chief Financial Officer
Aly Michale, UCIP Executive Administrative Specialist

Call to Order
Bruce Adams called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 12:30 p.m. on August 17, 2023. Adams welcomed attendees and led the Pledge of Allegiance. Victor Iverson offered a prayer.

Review/Excuse Board Members Absent
William Cox made a motion to excuse Christopher Crockett, Gage Froerer, Greg Miles and Stan Summers from this meeting. Bob Stevenson seconded the motion, which passed unanimously.

Review/Approve June 9, 2023 Meeting Minutes
The draft minutes of the Board of Director's meetings held on June 9, 2023 were previously sent to the Board Members for review (see attachment number one). Michael Wilkins made a motion to

approve the June 9, 2023 minutes as written. William Cox seconded the motion, which passed unanimously.

Ratification/Approval of Payments and Credit Card Transactions
Michael Wilkins reported that he has reviewed the payments made and credit card transactions of the Pool as of August 17, 2023 (see attachment number two). Michael Wilkins made a motion to approve the payments and credit card transactions as presented. Victor Iverson seconded the motion, which passed unanimously.

Review/Approve Second Quarter Financial Statements
The second quarter 2023 financial statements were previously sent to the Board for review (see attachment number three). Sonya White reviewed the Balance Sheet with the Board. Cash and cash equivalents are at $18.4 million of which $277,000 is Zions Wealth Advisors cash held in PTIF. Short-term investments are at $1.2 million and prepaid expenses are at $819,257, which includes accrued reinsurance. Net pension asset is at $265,752. Long term investments are at $2.35 million, for a total of $3.89 million in investments with Zions Wealth Advisors. Property and equipment is almost fully depreciated. Total assets are at $25.8 million. Liability reserves are at $8.2 million. The total net position of the Pool for the 2023 second quarter has increased to $12.5 million. White reviewed the Income Statement with the Board, showing that contributions are at 50% of budget, investment income is at 73% of budget, losses and loss adjustments are at 41% of budget and reinsurance is at 32% of budget. White noted that UCIP is over budget for public relations because UAC's contract is fully paid in the second quarter. Financial and professional services is over budget because actuarial, appraisal and audit services are paid for the year. Total change in net position is at $1.357 million. The Statement of Cash Flows shows cash activities as of the quarter ending June 30. Michael Wilkins made a motion to approve the second quarter financial statements as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Rate Setting Policy
Sonya White reviewed the newly drafted Rate Setting Policy that was previously sent to the Board for review (see attachment number four). The purpose of this policy is to outline rate setting procedures and responsibilities by the Board and to establish Member contributions to fund the Pool. Bob Stevenson recommended that a reference to the Net Asset Management Policy would clarify the meaning of "excessive public funds" in *Section F Policy Statements*. Victor Iverson verified that net assets should not exceed 250% of annual contributions. Victor Iverson made a motion to approve the Rate Setting Policy as presented, with the exception of adding language referring to the Net Asset Management Plan. Bob Stevenson seconded the motion, which passed unanimously.

Review/Approve 2024 Actuarial Rate Analysis
The Actuarial Rate Analysis was previously sent to the Board for review (see attachment number five). Johnnie Miller reviewed a summary of the analysis with the Board and explained the process and data By The Numbers Actuarial Consulting (BYNAC) utilizes to provide contribution indications. The analysis is as of June, after all Members had updated their schedules and exposures. The report is based on UCIP's actual losses and exposure information, not insurance industry data. The recommended indicated contributions are $10,070,000, to cover claims and expenses for the 2024 year at an expected confidence level of 55%. This is a 6.4% increase of contributions from last year's, which is in part due to increased exposures.

General Liability is for bodily injury and damage to other people's property. Property is damage to property of the Member. Law Enforcement Liability is for activity such as corrections, arrest, and prosecution. Public Officials Liability generally includes employee lawsuits for discipline and termination, and land use. Other POL claims would be discrimination and civil rights related claims. Projected losses for Law Enforcement Liability are $1.5 million, an increase of 5.6% from the prior year. Projected losses for Public Officials Liability are $900,000, an increase of 5.9%. General Liability projected losses are $550,000, an increase of 14.6%. Auto Liability projected losses are $330,000, an increase of 10%. Projected losses for Property are $1.5 million, a 22%

increase. The total loss projections to the prior year increased by 11.8%. These indications are to pay only the claims within the Pool's layer; $350,000 Self Insurance Retention (SIR) for Liability and $500,000 SIR for Property. Miller further explained how these numbers are calculated and reviewed rate trends for the Board to consider, in addition to the year-to-year numbers. After all expenses and losses, BYNAC has indicated that the Pool will need to collect $2,190 per law enforcement officer for Law Enforcement Liability, $305 per employee for Public Officials Liability, $184 per employee for General Liability, $281 per automobile for Automobile Liability, and 13.83 cents per every $100 of property value for Property coverage.

Rather than charge the higher amount for a higher confidence level, the Board has restricted money in the Rate Stability Fund. These restricted funds are not considered when dividends are calculated. Traditionally, the Board has targeted an amount between the 55% and 75% confidence level in the Rate Stability Fund in the event the Pool did not collect enough contribution. The actuarial 75% rate confidence level is $10,900,000, the difference between the 55% and 75% confidence level is $830,000. There is currently $200,000 in the Rate Stability Fund. Michael Wilkins made a motion to approve the actuarial rate analysis as presented and increase the Rate Stabilization Fund to $830,000. Victor Iverson seconded the motion, which passed unanimously.

Review/Approve Member Affirmed Exposures

The Member affirmed exposures were previously sent to the Board for review (see attachment number six). Sonya White reported that each member has recorded and affirmed their county exposures. The total change in member exposures is approximately seven percent. White charted the statement of value, number of automobiles, unmanned aerial systems, number of full-time employees, number of full-time law enforcement officers, and total revenues from each member. Bob Stevenson made a motion to approve the exposures updated and affirmed by each member as presented. Victor Iverson seconded the motion, which passed unanimously.

Review/Approve 2024 Rates

Sonya White provided the Board with a rate comparison sheet (see attachment number seven). White explained that the 2023 Approve Rates show current member exposures using the rates the Board approved for the current year. When the Board approved rates for the 2023 program, the only increase in rates were for the rates charged by the reinsurance provider. In this scenario, the Pool would collect $9,049,359, $1,024,576 less than the actuarial expected level. The second scenario provides the Board with the rates indicated by the actuary. As shown in the Rate Trend Charts, during the actuarial report discussion, actuarial indicated rates can increase and decrease from year to year more than the Board may want in keeping with the goals of the Pool to stabilize rates. Therefore, the next scenario, 2024 Recommended Rates, may be a more fair and equitable option for the Board to consider for the members. Victor Iverson made a motion to approve the 2024 Recommended Rates as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve 2024 Estimated Member Contributions

Member's estimated contributions based on the affirmed exposures and 2024 recommended rates were previously sent to the Board for review (see attachment number eight). William Cox made a motion to approve the estimated member contributions as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve Personal Use of Public Property and Funds Policy Amendments

Proposed amendments to the Personal Use of Public Property and Funds Policy were previously sent to the Board for review (see attachment number nine). Johnnie Miller explained that language was incorporated to meet the requirements of 11-57-103. Michael Wilkins made a motion to approve the amendments to the Personal Use of Public Property or Funds Policy as presented. Bob Stevenson seconded the motion, which passed unanimously.

Review/Approve Records Retention Policy Amendments

Amendments to the Records Retention Policy were previously sent to the Board for review (see attachment number 10). Sonya White explained that proposed amendments include definition of the Records Officer and adding language to the procedures to include that the CAO oversees annual training for the Records Officer. Michael Wilkins made a motion to approve the amendments to the Records Retention Policy as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Accounting Policy
Sonya White reviewed the draft Accounting Policy, that was previously sent to the Board for review (see attachment number 11). The purpose of the policy is to comply with fiscal procedures of an interlocal entity under the laws of the State of Utah. Victor Iverson made a motion to approve the Accounting Policy as presented. Craig Blake seconded the motion, which passed unanimously.

Review/Approve Budget Policy
Sonya White reviewed the draft Budget Policy, that was previously sent to the Board for review (see attachment number 12). The purpose of this policy is to outline the procedures and responsibilities of the Board relating to budget review and adoption. Michael Wilkins made a motion to approve the Budget Policy as presented. Sim Weston seconded the motion, which passed unanimously.

Review/Approve Late Contributions Policy
Sonya White reviewed the draft Late Contributions Policy, that was previously sent to the Board for review (see attachment number 13). Member obligations are outlined in the Bylaws of the Pool and the Board has approved a practice in handling late payments but UCIP management is recommending the procedures and responsibilities of the Board be outlined in policy. Bob Stevenson made a motion to approve the Late Contributions Policy as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve Authority Delegated to the CEO Policy
Pages from the Seventh Amended Interlocal Cooperation Agreement and the draft Authority Delegated to the Chief Executive Officer Policy were previously sent to the Board for review (see attachments number 14 and 15). Johnnie Miller explained that the Interlocal Agreement states that the Board will delegate responsibilities to the CEO, by resolution. The purpose of this policy is to include handling day to day responsibilities and obtaining services of agents, attorneys, brokers, consultants, employees and service providers as necessary or appropriate for the operations of the Pool, and to represent the Members and the Board when legislation may adversely affect the shared goals of the Pool and jeopardize the Pool's shared assets or obligations. Victor Iverson made a motion to approve the Authority Delegated to the CEO Policy by Resolution (see attachment number 16) as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Board Elected and Appointed Positions Policy
Johnnie Miller reviewed the draft Board Elected and Appointed Positions Policy, previously sent to the Board for review (see attachment number 17). The Interlocal Agreement refers to having a policy in place for Board elected and appointed positions. This Policy has been developed using the Interlocal Agreement, the Bylaws and past practices. Kelly Sparks made a motion to approve the Board Elected and Appointed Positions Policy as presented. Sim Weston seconded the motion, which pass unanimously.

Set Date and Time for Closed Meeting
Bob Stevenson made a motion to set the date and time of a Closed Session to Discuss Character, Professional Competence, Physical/Mental Health of an Individual for August 17, 2023 at 2:34 p.m. William Cox seconded the motion, which passed unanimously. Board Members attending the closed meeting: Bruce Adams, William Cox, Michael Wilkins, Craig Blake, Victor Iverson, Kelly Sparks, Bob Stevenson, Sim Weston and David Tebbs. Board Members absent from the closed

meeting: Christopher Crockett, Gage Froerer, Greg Miles and Stan Summers. Officer present was Johnnie Miller.

The regular scheduled meeting resumed on August 17, 2023, at 2:37 p.m.

Action on Personnel Matters
William Cox made a motion to approve the recommendations of Johnnie Miller to raise UCIP Employee, Marty Stevens' annual salary to $72,000, effective July 1, 2023. Craig Blake seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting
William Cox made a motion to strike agenda item: *Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation.* Bob Stevenson seconded the motion, which passed unanimously.

Action on Litigation Matters
William Cox made a motion to strike agenda item: *Action on Litigation Matters*. Bob Stevenson seconded the motion, which passed unanimously.

Chief Executive Officer's Report
Johnnie Miller reported that the CRL Pool Board Governance Conference in Boise, ID in July was an excellent event for those that attended. Miller reported that an offer has been made and accepted by a candidate for the Senior Claims Specialist position and Lance Welch will begin employment on August 21, 2023 (see resume, attachment number 18).

Other Reports
The next meeting of the Board of Directors will be held Wednesday, October 25, 2023, at 12:30 p.m., at the UAC/UCIP offices, 5397 South Vine Street, Murray, UT.

Bruce Adams adjourned the Utah Counties Indemnity Pool Board of Directors Meeting at 2:50 pm. on August 17, 2023.

Prepared by: Aly Michale
Aly Michale, UCIP Executive Administrative Specialist

Submitted on this 25 day of October 2023
Michael W. Wilkins
Michael W Wilkins, Secretary/Treasurer

Approved on this 25 day of October 2023
Bruce Adams
Bruce Adams, President

Support

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General Information

Government Type:

Interlocal

Entity:

Utah Counties Indemnity Pool

Public Body:

Board of Directors

Notice Information

Emergency Notice:

No

Notice Title:

Board Meeting

Notice Subject:

Administrative Services

Notice Type(s):

Meeting

Event Start Date & Time:

August 17, 2023 12:30 PM

Event End Date & Time:

August 17, 2023 03:30 PM

Description/Agenda:

Review/Excuse Board Members Absent
Review/Approve Jun 9, 2023 Meeting Minutes
Ratification/Approval of Payments and Credit Card Transactions
Review/Approve Second Quarter Financial Statements
Review/Approve Rate Setting Policy
Review/Approve 2023 Actuarial Rate Analysis
Review/Approve Member Affirmed Exposures
Review/Approve 2023 Rates
Review/Approve Estimated Member Contributions
Review/Approve Personal Use of Public Property and Funds Policy Amendments
Review/Approve Accounting Policy
Review/Approve Budget Policy
Review/Approve Authority Delegated to the CEO Policy
Review/Approve Board Elected and Appointed Positions Policy
Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of and Individual
Action on Personnel Matters
Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation
Chief Executive Officer's Report
Other Reports

Notice of Special Accommodations (ADA):

In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary communicative aids and services) during this meeting should notify Aly Michale at the Utah Counties Indemnity Pool, 5397 S Vine St, Murray, UT 84107-6757, or call 801-307-2122, at least three days prior to the meeting.

Notice of Electronic or Telephone Participation:

Any Member of the Utah Counties Indemnity Pool Board of Directors may participate telephonically.

Meeting Information

Street Address:

5397 S. Vine Street

City:

Murray

ZIP Code:

84107

Download Attachments

File Name	Category	Date Added
Agenda.pdf	Other	2023/08/10 10:47 AM

UTAH COUNTIES INDEMNITY POOL

BOARD OF DIRECTORS
MEETING MINUTES

Date and Time
June 9, 2023, 8:00 a.m.

Location
Weber Center 2380 Washington Blvd., Ogden, Utah

Directors Present
Bruce Adams, *President,* San Juan County Commissioner
William Cox, *Vice President,* Rich County Commissioner
Michael Wilkins, *Secretary/Treasurer,* Uintah County Clerk/Auditor
Gage Froerer, Weber County Commissioner
Greg Miles, Duchesne County Commissioner
Bob Stevenson, Davis County Commissioner
Stan Summers, Box Elder County Commissioner

Directors Participating Telephonically
Craig Blake, Sevier County Human Resource Director
Christopher Crockett, Weber County Deputy Attorney

Directors Absent
Victor Iverson, Washington County Commissioner
Kelly Sparks, Davis County Sheriff
David Tebbs, Garfield County Commissioner
Sim Weston, Rich County Commissioner

Officers and Staff Present
Johnnie Miller, UCIP Chief Executive Officer
Sonya White, UCIP Chief Financial Officer
Aly Michale, UCIP Executive Administrative Specialist

Call to Order
Bruce Adams called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 8:10 a.m. on June 9, 2023. Adams welcomed attendees and led the Pledge of Allegiance.

Review/Excuse Board Members Absent
William Cox made a motion to excuse Victor Iverson, Kelly Sparks, David Tebbs and Sim Weston from this meeting. Greg Miles seconded the motion, which passed unanimously.

Review/Approve April 20, 2023 Meeting Minutes
The draft minutes of the Board of Director's meetings held on April 20, 2023 were previously sent to the Board Members for review (see attachment number one). Michael Wilkins made a motion to approve the April 20, 2023 minutes as written. Gage Froerer seconded the motion, which passed unanimously.

Ratification/Approval of Payments and Credit Card Transactions
Michael Wilkins reported that he has reviewed the payments made and credit card transactions of the Pool as of June 9, 2023 (see attachment number two). Michael Wilkins made a motion to approve the payments and credit card transactions as presented. Greg Miles seconded the motion, which passed unanimously.

Review/Approve 2023 Member Appraisals and Cost Index Factor
The schedule of appraisals for 2023/2024 and the 2023 member property appraisals were previously sent to the Board for review (attachment numbers three and four). Appraisals are scheduled to rotate through the members to ensure a full appraisal every five years. This may be moved to a three-year cycle in the future to help with better rates. Box Elder County also had their courthouse appraised for reproduction costs this year as members are still able to request an appraisal for buildings that have recently been added to the schedule or if there have been additions/improvements made to the building. These appraisals are then sent to County Reinsurance, Limited (CRL) for reinsurance rates, and to By The Numbers Actuary to analyze and recommend property coverage rates for the following year. Values of buildings that are not appraised each year are indexed using market increases. The overall average increase of building values in 2023 is 7.29% and an increase of 30.04% for building contents value. The HCA Asset Management 2023 annual trend factor recommendation, of 6.5% increase in construction costs, were previously sent to the Board for review (see attachment number five) Michael Wilkins made a motion to approve/ratify the 2023 member appraisals and cost index factor as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Property Reinsurance Self-Insured Retention
Johnnie Miller reviewed the self-insurance retention (SIR) analysis with the Board (see attachment number six). The Board previously approved a $350k SIR based off of expected reinsurance costs, but due to changes in the property reinsurance marketplace, reinsurance premiums will increase significantly. Under the Net Asset Management Policy, the goal of building additional surplus is to eventually take a higher retention. A reinsurance premium credit of $377,394 for a $500k property SIR will benefit the Pool more and will already be required with CRL within the next four years. William Cox made a motion to approve the $500k property SIR, effective July 1, 2023, as recommended. Stan Summers seconded the motion, which passed unanimously.

Review/Approve 2023 Budget Amendment
The revised 2023 budget was previously sent to the Board for review (see attachment number seven). Sonya White reviewed the revisions proposed, which includes the $500k property SIR and $350k liability SIR. The final 2023 budget for reinsurance was approved at $2.9 million, and the revised budget would be $4.3 million. The personnel item was increased to include additional monies for a new claims employee needed sooner than anticipated. The revised budget shows $700,000 in investment income as PTIF is performing well, which will offset the proposed increases. "Net Position" has been changed to "Net Asset Management Fund" and will be left with $43,299 at the revised budget. Michael Wilkins noted that he would like to make sure that contributions are adjusted next year as balancing the budget with investment income is not reliable as it is variable, Gage Froerer and Stan Summers agreed with Wilkins, but given the current balance of $400,000 in the PTIF fund, they are comfortable moving forward. Bob Stevenson made a motion to approve the 2023 amended budget as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve Preliminary Budget
The 2024 preliminary budget was previously sent to the Board for review (see attachment number eight). Sonya White reviewed the proposed preliminary budget with the Board. A preliminary budget is not required by statute but is needed for the purposes of starting the underwriting process for 2024. Using initial indications, it is projected that just over $10 million will need to be collected in order to pay losses, reinsurance costs and administrative expenses. Gage Froerer made a motion to approve the 2024 preliminary budget as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve Bylaws Amendments
Proposed amendments to the Bylaws of the Utah Counties Indemnity Pool were previously sent to the Board for review (see attachment number nine). Johnnie Miller informed the Board that the changes are primarily to revise referencing Local Districts to Special Districts, and adding an additional member obligation relating to the shared goals of the Pool. Stan Summers made a motion to approve the Bylaws amendments as presented to the Board, effective June 9, 2023. Greg Miles seconded the motion, which passed unanimously.

Review/Approve Internal Accounting Controls Policy Amendments
Amendments to the Internal Accounting Controls Policy were previously sent to the Board for review (see attachment number 10). Sonya White explained that references to CFO were removed, definition of W-9 forms was added, and submitting deposits and investment reports to the Utah Money Management Council were added to duties of the Treasurer. Additional language and duties of the Clerk were added to processes for payroll, personnel files, payments, 1099 forms, reimbursements and designating a receivables clerk. Names of designated individuals were added to the Division of Fiscal and Accounting Responsibilities. Bob Stevenson questioned if individual names needed to be listed with the positions. Johnnie Miller explained that names are included to show a clear separation of duties. William Cox made a motion to accept the amendments to the Internal Accounting Controls Policy as presented, with the exception of changing Mike Wilkin's name to Michael, and striking Mike Wilkins from the Treasurer Appointed Deputy Treasurer. Greg Miles seconded the motion, which passed unanimously.

Review/Approve Investment Policy Amendments
Proposed amendments of the Investment Policy were previously sent to the Board for review (see attachment number 11). Johnnie Miller reviewed the policy with the Board. Amendments made include adding the definition of Actively Managed Assets, amending the language in Diversification and removing language from Maximum Maturities in the Procedures and Responsibilities. Zions Capital Advisors Investment Policy Statement was added to the appendices. Michael Wilkins made a motion to approve the amendments as presented, with the exception of updating the percent not to be exceeded for investment in commercial paper and corporate bonds to 30 percent from 20 percent. William Cox seconded the motion, which passed unanimously.

Review/Approve Purchasing Policy Amendments
Recommended updates to the Purchasing Policy were previously sent to the Board for review (see attachment number 12). Johnnie Miller explained that language is proposed to be added for the procedures UCIP has been following to effectively dispose of UCIP surplus property, equipment, and/or supplies. CFO was also stricken from this Policy. Stan Summers made a motion to approve the Purchasing Policy amendments as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve Records Retention Policy Amendments
Amendments to the Records Retention Policy were previously sent to the Board for review (see attachment number 13). Sonya White explained that proposed amendments include striking CFO and updating two agency specific retention schedules; Occurrence-based insurance policies and Request for proposals. Greg Miles made a motion to approve the amendments to the Records Retention Policy. Gage Froerer seconded the motion, which passed unanimously.

Review/Approve Coverage Addendum—Privacy or Security Event Amendments
Amendments to the Coverage Addendum—Privacy or Security Event were previously sent to the Board for review (see attachment number 14). Johnnie Miller explained that the word "error" has been stricken from the exclusion section of the cyber coverage, so that an error that causes a loss would be covered, unlike something done intentionally. Bob Stevenson made a motion to approve the Coverage Addendum—Privacy or Security Event amendments as presented to the Board. William Cox seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting
Michael Wilkins made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual*. William Cox seconded the motion, which passed unanimously.

Action on Personnel Matters
Johnnie Miller explained that several Board members have expressed concerns relating to the succession planning of the Pool and asked if Sonya White's retirement date, of July 31, could be extended in order to provide training and assistance to newly hired staff. Miller has developed a retirement extension package and recommends to the Board that effective August 1, 2023, White's annual salary be adjusted to $141,074, which would be adjusted by any COLA increases provided other staff. In addition, White would be provided one additional vacation day each pay period. Full-time employee benefits will also continue to be provided. Greg Miles made a motion to approve the recommendations of Miller for Sonya White to extend her retirement date. William Cox seconded the motion, which passed unanimously. White has agreed to continue her employment with UCIP until the end of the first quarter 2024.

Set Date and Time for Closed Meeting
Christopher Crocket made a motion to strike agenda item: *Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation.* William Cox seconded the motion, which passed unanimously.

Action on Litigation Matters
Christopher Crockett made a motion to strike agenda item: *Action on Litigation Matters.* William Cox seconded the motion, which passed unanimously.

Chief Executive Officer's Report
Johnnie Miller reported that he attended the CRL Board meeting in Vermont in May, where many difficult decisions had to be made. Although premiums are increasing and limitations are being made in coverages, Miller believes CRL and UCIP will continue to succeed by working together. Miller is writing sample rules and order of procedures with the counties and attorneys. Miller has been working with other CRL Pool Directors to plan the CRL Pool Board Governance Conference. UCIP is gathering underwriting information to provide to the actuary for the rate analysis.

Michael Wilkins stated that members should be notified in preparation of the reinsurance increases and suggested that Miller meet with commissioners at the upcoming USACC workshop. Miller explained that he has been taking every opportunity, over the last year, to let members know that increases are coming. Miller will draft a notice to send to members and post on the UCIP website. Miller also reminded the Board that members must give notice by July 1 if they will be looking for coverage elsewhere.

CRL Board Training Conference, Boise, ID July 12-14, 2023
Aly Michale informed the Board that the CRL Pool Board Governance Conference is approaching quickly and she is making final travel arrangements. Michale asked that any board members who have not decided if they will be attending or not reach out to her as soon as possible.

Other Reports, October Meeting Date
Due to scheduling conflicts, the Board of Directors meeting in October has been moved to Wednesday, October 25, 2023.

The next meeting of the Board of Directors will be held Thursday, August 17, 2023, at 12:30 p.m., at the UAC/UCIP offices, 5397 South Vine Street, Murray, UT.

William Cox made a motion to adjourn the Utah Counties Indemnity Pool Board of Directors Meeting. Michael Wilkins seconded the motion, which passed unanimously. Bruce Adams adjourned the meeting at 9:40 a.m. on June 9, 2023.

Prepared by:

Aly Michale, UCIP Executive Administrative Specialist

Submitted on this _______ day of _____________ 2023

Michael W Wilkins, Secretary/Treasurer

Approved on this _______ day of _____________ 2023

Bruce Adams, President

UTAH COUNTIES INDEMNITY POOL
Payments and Credit Card Transactions
June 10 - August 17, 2023

Date	Transaction Type	Num	Name	Memo/Description	Amount
500-000000-10010100 ZionsMLC					
06/16/2023	Check	ACH	Davis County	Claim: DAV0001192023	-45,985.00
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 317635	-3,442.05
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 314412	-2,934.00
06/16/2023	Check	ACH	Davis County	Claim: DAV0001212023	-1,818.20
06/16/2023	Check	ACH	Weber Human Services-	Claim: WHS0000562023	-4,413.13
06/16/2023	Check	ACH	Emery County	Claim: EME0000312023	-920.00
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 317627	-2,774.00
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 311606	-2,409.66
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 314405	-2,502.32
06/16/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice 01311	-3,026.28
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 314410	-11,380.80
06/16/2023	Check	ACH	Iron County	Claim: IRO0000622023	-1,836.64
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 314406	-15,610.42
06/16/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice 01312	-15,842.04
06/16/2023	Check	ACH	San Juan County	Claim: SAJ0000432023	-899.30
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 317636	-6,660.00
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 317633	-2,099.50
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 317630	-9,481.00
06/16/2023	Check	BILLPAY	McMullin Legal Group, PLLC	Claim: IRO0000612023	-10,000.00
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 311605	-5,339.00
06/23/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01324	-4,174.94
06/23/2023	Check	ACH	Grand County Emergency Medical Services SSD	Claim: GEM0000012023	-5,458.14
06/23/2023	Check	ACH	Weber-Morgan Health Department	Claim: WMH0000132023	-9,842.43
06/23/2023	Check	ACH	Beckstrom Body Shop North	Invoice: 8571	-8,786.28
06/23/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01325	-5,006.50
06/23/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 319446	-6,792.50
06/23/2023	Check	ACH	Box Elder County	Claim: BOX0000362023	-6,001.93
06/23/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01322	-23,735.02
06/23/2023	Check	ACH	Davis County	Claim: DAV0001222023	-3,063.17
06/23/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01323	-4,874.92
06/27/2023	Transfer			Confirmation: 2756128	65,000.00
06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885555	-5,630.60
06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885548	-7,173.72
06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885546	-8,140.02
06/28/2023	Check	ACH	Jurisprudence Inc.	Claim: DUC0001632021	-17,000.00
06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885550	-10,697.50

06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885549	-3,003.72
06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885553	-6,337.90
06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885552	-2,257.50
06/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 885551	-4,512.80
06/29/2023	Expense		Stop Payment		-9.00
07/03/2023	Check	ACH	Cathy Connell	Claim: BOX0001332023	-25,000.00
07/05/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01327	-5,692.15
07/05/2023	Check	ACH	Duchesne County	Claim: DUC0000582023	-304.53
07/05/2023	Check	ACH	Wayne County	Claim: WAY0000122023	-4,158.92
07/05/2023	Check	ACH	Duchesne County	Claim: DUC0000572023	-3,344.00
07/05/2023	Check	BILLPAY	Uintah County	Claim: UIN0000472022	-945.50
07/05/2023	Check	BILLPAY	Michael Brown	Claim: DAV0001232023	-4,667.85
07/05/2023	Check	ACH	Millard County	Claim: MIL0000492023	-11,211.24
07/05/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01328	-11,824.63
07/05/2023	Check	BILLPAY	Molly Hyer	Claim: WEB0001912023	-1,090.36
07/11/2023	Check	ACH	Weber Human Services-	Claim: WHS0000552023	-15,119.00
07/11/2023	Bill Payment (Check)	ACH	Kunz PC	Invoice: 51	-6,498.00
07/11/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2564	-60.00
07/11/2023	Check	ACH	Beaver County	Claim: BEA0000302023	-5,337.60
07/11/2023	Bill Payment (Check)	ACH	Kunz PC	Invoice: 50	-6,663.30
07/11/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2566	-24,730.50
07/11/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2567	-10,326.10
07/11/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2568	-1,209.69
07/11/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2565	-22,880.04
07/11/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01334	-3,727.16
07/21/2023	Check	ACH	Jason Nay	Claim: WAS0000702023	-2,891.85
07/21/2023	Bill Payment (Check)	BILLPAY	Premier Body & Paint Inc	RO: 9625	-2,397.59
07/21/2023	Bill Payment (Check)	ACH	Beckstrom Body Shop North	RO: 13802	-22,312.90
07/21/2023	Check	ACH	Millard County	Claim: MIL0000502023	-2,237.75
07/21/2023	Check	ACH	Duchesne County	Claim: DUC0000592023	-1,956.00
07/24/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01347	-3,553.00
07/24/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01337	-7,453.10
07/24/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01340	-22,631.18
07/24/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01339	-15,293.81
07/24/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01338	-2,999.00
07/24/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01336	-1,182.29
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320179	-6,830.50
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 317632	-9,097.66
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320167	-20,661.45
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320178	-2,204.00
07/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 889928	-2,320.65
07/28/2023	Check	ACH	Garfield County	Claim: GAR0000142023	-747.00
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320169	-11,635.92
07/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 889937	-2,400.43

07/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 889939	-2,805.00
07/28/2023	Check	ACH	Duchesne County	Claim: DUC0000602023	-58,893.06
07/28/2023	Check	ACH	Sevier County	Claim: SEV0000462023	-2,669.55
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320170	-5,966.00
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320180	-2,565.00
07/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 889938	-2,197.15
07/28/2023	Check	ACH	Millard County	Claim: MIL0000492023	-4,354.12
07/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 889930	-6,013.06
07/28/2023	Check	ACH	Weber-Morgan Health Department	Claim: WMH0000132023	-2,254.52
07/28/2023	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice: 889931	-2,807.36
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320176	-4,118.30
07/28/2023	Check	ACH	Millard County	Claim: MIL0000502023	-760.20
07/28/2023	Check	ACH	Duchesne County	Claim: DUC0000592023	-710.00
07/28/2023	Check	ACH	Millard County	Claim: MIL0000512023	-1,550.55
07/28/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 320175	-5,183.25
08/03/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2665	-33.00
08/03/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2676	-2,728.05
08/03/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2671	-5,052.00
08/03/2023	Check	ACH	Box Elder County	Claim: BOX0000362023	-84.90
08/03/2023	Bill Payment (Check)	ACH	Kunz PC	Invoice: 53	-1,916.00
08/03/2023	Bill Payment (Check)	ACH	Kunz PC	Invoice: 55	-1,101.00
08/03/2023	Bill Payment (Check)	ACH	Kunz PC	Invoice: 54	-15,200.00
08/03/2023	Bill Payment (Check)	ACH	Kunz PC	Invoice: 56	-2,223.00
08/03/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01350	-1,037.80
08/03/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2667	-376.00
08/03/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2672	-3,192.50
08/03/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2677	-22,010.02
08/03/2023	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 2675	-7,708.80
08/15/2023	Bill Payment (Check)	ACH	Beckstrom Body Shop North	RO # 8571	-2,983.31
08/15/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01352	-9,773.50
08/15/2023	Check	ACH	Sevier County	Claim: SEV0000472023	-996.62
08/15/2023	Check	ACH	Iron County	Claim: IRO0000632023	-28,159.01
08/15/2023	Check	ACH	Davis County	Claim: DAV0001242023	-1,752.40
08/15/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01351	-9,116.22
08/15/2023	Check	ACH	Tonia Steffey	Claim: UIN0000552023	-1,835.91
08/15/2023	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 01354	-60,599.23
08/15/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 327388	-6,672.00
08/15/2023	Check	ACH	Ariadna Smuin	UIN0000542023	-1,326.18
08/15/2023	Bill Payment (Check)	ACH	Frontier Adjusters, Inc.	Invoice: T1067120	-930.50
08/15/2023	Bill Payment (Check)	ACH	Frontier Adjusters, Inc.	Invoice: T1067130	-516.75
					-$ 822,640.40

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06/15/2023	Check	BILLPAY	Mike Wilkins	Mileage Reimbursement	-267.24

06/15/2023	Payroll Check	DD	Sonya J. White	Pay Period: 06/01/2023-06/15/2023	-2,559.70
06/15/2023	Payroll Check	DD	Danielle Davis	Pay Period: 06/01/2023-06/15/2023	-1,985.39
06/15/2023	Bill Payment (Check)	BILLPAY	TCNS, Inc.	Invoice 8211	-2,232.50
06/15/2023	Tax Payment		IRS	Tax Payment for Period: 06/14/2023-06/16/2023 EFT ACKNOWLEDGEMENT NUMBER: 270356615999456	-7,772.79
06/15/2023	Payroll Check	DD	Marty L. Stevens	Pay Period: 06/01/2023-06/15/2023	-2,256.95
06/15/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 06/01/2023-06/15/2023	-2,000.00
06/15/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 06/01/2023-06/15/2023	-3,769.84
06/15/2023	Payroll Check	DD	Alyssa Michale	Pay Period: 06/01/2023-06/15/2023	-1,510.30
06/15/2023	Check	BILLPAY	Bob Stevenson	Mileage Reimbursement	-52.40
06/15/2023	Payroll Check	DD	Korby M. Siggard	Pay Period: 06/01/2023-06/15/2023	-2,217.81
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 317631	-323.00
06/16/2023	Check	ACH	Duchesne County	Greg Miles Mileage Reimbursement	-226.63
06/16/2023	Bill Payment (Check)	ACH	Kunz PC	Invoice 43	-1,981.00
06/16/2023	Bill Payment (Check)	ACH	Whitney Advertising & Desi	Invoice 28895	-888.90
06/16/2023	Bill Payment (Check)	ACH	Whitney Advertising & Desi	Invoice 28918	-24.95
06/16/2023	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 280712	-190.00
06/16/2023	Check	ACH	San Juan County	Bruce Adams Mileage Reimbursement	-423.13
06/16/2023	Check	ACH	Stan Summers	Mileage Reimbursement	-27.84
06/16/2023	Bill Payment (Check)	ACH	HCA Asset Management LL	Invoice 231693	-10,560.00
06/21/2023	Expense		Zions Bank		-344.65
06/23/2023	Bill Payment (Check)	ACH	Story Tours	Invoice Story Tours	-270.00
06/23/2023	Check	ACH	Public Employees Health Pr	Invoice: 0123990807	-547.40
06/23/2023	Check	ACH	Public Employees Health Pr	Account: AC-0000002101 (JUL)	-10,341.29
06/27/2023	Deposit			Claim: WEB0001792023	5,555.93
06/27/2023	Bill Payment (Check)	ONLINE	US Bank	Account: 7814	-7,338.12
06/28/2023	Bill Payment (Check)	ACH	Utah Safety Council	Invoice 36431 Reissued change in financial institution	-4,500.00
06/28/2023	Check	ACH	PEHP-LTD	Agency: 1076	-271.09
06/30/2023	Check	ONLINE	Nationwide Retirement Solu	Entity: 0036786001	-4,118.21
06/30/2023	Payroll Check	DD	Marty L. Stevens	Pay Period: 06/16/2023-06/30/2023	-2,256.94
06/30/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 06/16/2023-06/30/2023	-2,000.00
06/30/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 06/16/2023-06/30/2023	-3,769.85
06/30/2023	Payroll Check	DD	Danielle Davis	Pay Period: 06/16/2023-06/30/2023	-1,595.00
06/30/2023	Check	ONLINE	Utah Retirement Systems	Confirmation: 06233666277	-15,781.96
06/30/2023	Tax Payment		UT State Tax Commission	Tax Payment for Period: 06/01/2023-06/30/2023 Confirmation: 1-903-515-712	-2,283.16

06/30/2023	Payroll Check	DD	Alyssa Michale	Pay Period: 06/16/2023-06/30/2023	-1,510.32
06/30/2023	Tax Payment		IRS	Tax Payment for Period: 06/28/2023-06/30/2023 EFT ACKNOWLEDGEMENT NUMBER: 270358170436198	-7,732.93
06/30/2023	Payroll Check	DD	Korby M. Siggard	Pay Period: 06/16/2023-06/30/2023	-2,217.81
06/30/2023	Payroll Check	DD	Sonya J. White	Pay Period: 06/16/2023-06/30/2023	-2,559.69
07/05/2023	Bill Payment (Check)	ACH	County Reinsurance, Limite	Invoice: 2023-185	-1,602,674.00
07/14/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 07/01/2023-07/15/2023	-2,000.00
07/14/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 07/01/2023-07/15/2023	-3,789.26
07/14/2023	Payroll Check	DD	Sonya J. White	Pay Period: 07/01/2023-07/15/2023	-2,567.06
07/14/2023	Payroll Check	DD	Alyssa Michale	Pay Period: 07/01/2023-07/15/2023	-1,368.75
07/14/2023	Payroll Check	DD	Korby M. Siggard	Pay Period: 07/01/2023-07/15/2023	-2,226.75
07/14/2023	Payroll Check	DD	Marty L. Stevens	Pay Period: 07/01/2023-07/15/2023	-2,042.63
07/14/2023	Payroll Check	DD	Danielle Davis	Pay Period: 07/01/2023-07/15/2023	-1,687.05
07/14/2023	Tax Payment		IRS	Tax Payment for Period: 07/12/2023-07/14/2023 EFT ACKNOWLEDGEMENT NUMBER: 270359532135964	-7,593.09
07/17/2023	Deposit		Premium Auto Parts	WHS0000552023/Salvage	4,388.00
07/21/2023	Expense		Zions Bank		-356.61
07/25/2023	Deposit		United States Treasury	Federal Unemployment Reimbursement	41.22
07/26/2023	Bill Payment (Check)	ONLINE	US Bank	4485594555657814	-9,916.60
07/27/2023	Check	ONLINE	Utah Retirement Systems	Confirmation: 072741168226	-15,668.22
07/28/2023	Check	ACH	Sonya J. White	Reimbursable Expenses (JUN)	-77.05
07/28/2023	Check	ACH	Craig Blake	Expense Reimbursement	-949.70
07/28/2023	Check	ACH	PEHP-LTD	Agency: 1076	-267.69
07/28/2023	Check	ACH	Alyssa Michale	Reimbursable Expenses (APR)	-23.58
07/28/2023	Check	ACH	Sonya J. White	Reimbursable Expenses (JUL)	-727.19
07/28/2023	Check	ACH	Public Employees Health Pr	Account: AC-0000002101 (AUG)	-9,104.87
07/28/2023	Check	ACH	Alyssa Michale	Reimbursable Expenses (MAY)	-31.44
07/28/2023	Bill Payment (Check)	ACH	Arthur J. Gallagher & Co.	Invoice: 4775219	-3,769.00
07/28/2023	Check	ACH	Public Employees Health Pr	Invoice: 0123999021	-547.40
07/28/2023	Check	ACH	Johnnie R. Miller	Expense Reimbursement (JUN)	-401.84
07/28/2023	Check	ACH	Alyssa Michale	Reimbursable Expenses (JUN&JUL)	-458.66
07/28/2023	Check	ACH	Danielle Davis	Reimbursable Expenses (JUL)	-469.86

07/28/2023	Check	ACH	Alyssa Michale	Reimbursable Expenses (MAR)	-19.28
07/28/2023	Bill Payment (Check)	ACH	Object Systems Internationa	Invoice: 11943	-180.00
07/28/2023	Check	ACH	Christopher Crockett	Expense Reimbursement	-695.56
07/31/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 07/16/2023-07/31/2023	-2,000.00
07/31/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 07/16/2023-07/31/2023	-3,789.27
07/31/2023	Payroll Check	DD	Danielle Davis	Pay Period: 07/16/2023-07/31/2023	-1,861.77
07/31/2023	Payroll Check	DD	Marty L. Stevens	Pay Period: 07/16/2023-07/31/2023	-2,265.06
07/31/2023	Payroll Check	DD	Korby M. Siggard	Pay Period: 07/16/2023-07/31/2023	-2,226.76
07/31/2023	Payroll Check	DD	Sonya J. White	Pay Period: 07/16/2023-07/31/2023	-2,567.06
07/31/2023	Check	ONLINE	Nationwide Retirement Solu	Entity: 0036786001	-4,118.21
07/31/2023	Tax Payment		UT State Tax Commission	Tax Payment for Period: 07/01/2023-07/31/2023 e-Check Payment confirmation number: 0-874-480-704	-2,142.78
07/31/2023	Tax Payment		IRS	Tax Payment for Period: 07/29/2023-08/01/2023 EFT ACKNOWLEDGEMENT NUMBER: 270361285068909	-7,747.91
07/31/2023	Payroll Check	DD	Alyssa Michale	Pay Period: 07/16/2023-07/31/2023	-1,514.34
08/03/2023	Check	ACH	Greg Miles	Expense Reimbursement	-897.30
08/15/2023	Payroll Check	DD	Marty L. Stevens	Pay Period: 08/01/2023-08/15/2023	-2,265.04
08/15/2023	Bill Payment (Check)	ACH	County Reinsurance, Limite	Invoice: 2023-213	-145,676.00
08/15/2023	Bill Payment (Check)	ACH	Object Systems Internationa	Invoice: 11975	-180.00
08/15/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 08/01/2023-08/15/2023	-3,850.84
08/15/2023	Payroll Check	DD	Danielle Davis	Pay Period: 08/01/2023-08/15/2023	-1,861.77
08/15/2023	Payroll Check	DD	Korby M. Siggard	Pay Period: 08/01/2023-08/15/2023	-2,226.76
08/15/2023	Tax Payment		IRS	Tax Payment for Period: 08/12/2023-08/15/2023 EFT ACKNOWLEDGEMENT NUMBER: 270362765788734	-8,000.37
08/15/2023	Bill Payment (Check)	ACH	Kentucky Association of Cou	Invoice: 1010	-2,850.00
08/15/2023	Payroll Check	DD	Alyssa Michale	Pay Period: 08/01/2023-08/15/2023	-1,514.33
08/15/2023	Payroll Check	DD	Sonya J. White	Pay Period: 08/01/2023-08/15/2023	-3,221.52
08/15/2023	Bill Payment (Check)	ACH	By The Numbers Actuarial (	Invoice 2023-119	-8,000.00
08/15/2023	Payroll Check	DD	Johnnie R. Miller	Pay Period: 08/01/2023-08/15/2023	-2,000.00
					-$ 1,983,113.87

Utah Counties Indemnity Pool

FINANCIAL STATEMENTS

Quarter Ending June 30, 2023

Utah Counties Indemnity Pool

Second Quarter 2023 Financial Statements

To the Board of Directors:

I have compiled the accompanying, in-house prepared, unaudited account balances arising from cash transactions and from accrual transactions of the Utah Counties Indemnity Pool as of June 30, 2023 to the basic financial statements.

Sonya White
Chief Financial Officer
801-307-2113
sonya@ucip.utah.gov

Reviewed this ______ day of ____________, 2023

By: ____

UTAH COUNTIES INDEMNITY POOL
STATEMENT of NET POSITION
For the Quarter Ended June 30, 2023

	June 30, 2023	Dec 31, 2022	Jun 30, 2022
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	$ 18,496,879	$ 13,370,821	15,326,346
Short-term investments	1,255,029	944,138	872,791
Accounts receivable	-	750	10
Prepaid expenses	819,257	572,484	792,351
Net pension asset	265,752	265,752	
TOTAL CURRENT ASSETS	20,836,917	15,153,945	16,991,498
LONG TERM INVESTMENTS	2,359,479	2,703,549	2,414,168
CAPITAL CONTRIBUTIONS	2,515,498	2,515,498	3,594,267
PROPERTY AND EQUIPMENT	1,443	2,058	2,237
DEFERRED OUTFLOWS OF RESOURCES			
Deferred outflows related to pensions	152,113	152,113	135,879
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 25,865,449	$ 20,527,164	$ 23,138,049
LIABILITIES AND NET POSITION			
CURRENT LIABILITIES			
Reserves for losses and loss adjustment expenses	$ 8,252,577	$ 8,252,577	$ 9,471,840
Accrued expenses	165,203	152,746	184,312
Contributions paid in advance	4,530,650	562,076	3,963,967
TOTAL CURRENT LIABILITIES	12,948,429	8,967,399	13,620,119
DEFERRED INFLOWS OF RESOURCES			
Deferred inflows related to pensions	360,855	360,855	173,806
TOTAL LIABILITIES AND DEFERRED INFLOWS OF RESOURCES	13,309,284	9,328,254	13,817,535
NET POSITION			
Net investment in capital assets	529,241	529,241	529,241
Unrestricted	12,026,925	10,669,669	8,791,274
TOTAL NET POSITION	12,556,165	11,199,135	9,320,514
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND NET POSITION	$ 25,865,449	$ 20,527,389	$ 23,138,049

The accompanying notes are an integral part of the financial statements.

UTAH COUNTIES INDEMNITY POOL

STATEMENTS of REVENUES, EXPENSES, and CHANGES in NET POSITION

Quarter Ended June 30, 2023

	Jun 30, 2023	Budget	Over Budget	% of Budget
OPERATING INCOME				
Contributions	$ 4,530,650	9,061,299	(4,530,650)	50%
Investment Income	510,571	700,000	(189,429)	0%
Other Income	1,883	-	1,883	0%
TOTAL OPERATING INCOME	5,043,104	9,761,299	(4,718,195)	52%
UNDERWRITING EXPENSES				
Losses and Loss Adjustment Expenses	1,615,942	3,935,000	(2,319,058)	41%
Reinsurance Coverage	1,398,325	4,345,000	(2,946,675)	32%
TOTAL UNDERWRITING EXPENSES	3,014,267	8,280,000	(5,265,733)	36%
ADMINISTRATION EXPENSES				
Directors	11,013	55,000	(43,987)	20%
Depreciation	616	3,000	(2,384)	21%
Risk Management	20,874	80,000	(59,126)	26%
Public Relations	33,294	45,000	(11,706)	74%
Office	46,982	120,000	(73,018)	39%
Financial/ Professional Services	90,541	125,000	(34,459)	72%
Personnel	478,165	1,010,000	(531,835)	47%
TOTAL ADMINISTRATION EXPENSES	681,484	1,438,000	(756,516)	47%
TOTAL OPERATING EXPENSES	3,695,750			
NET OPERATING INCOME	1,347,353			
OTHER INCOME (EXPENSES)				
Change in Fair Value Investments	9,677			
Change in Fair Value Equity	-			
TOTAL OTHER EXPENSES	9,677			
CHANGE IN NET POSITION	1,357,030			
NET POSITION AT BEGINNING OF YEAR	11,199,135			
NET POSITION AT END OF QUARTER	$ 12,556,165			

UTAH COUNTIES INDEMNITY POOL

STATEMENT of CASH FLOWS
For the Quarter Ended June 30, 2023

	2023	2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Contributions collected	$ 8,498,473	$ 8,173,415
Other fees collected	1,883	63,236
Reinsurance paid	(1,645,098)	(2,676,811)
Losses and loss expenses paid	(1,615,942)	(2,878,953)
Cash paid to employees	(465,708)	(799,250)
Other administrative expenses paid	(202,703)	(315,890)
CASH FLOWS PROVIDED BY OPERATING ACTIVITIES	4,570,905	1,565,747
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investments	34,905	(3,652,104)
Sale of investments	-	-
Investment income	520,248	1,319,334
NET CASH FLOWS PROVIDED BY INVESTING ACTIVITIES	555,153	(2,332,771)
NET INCREASE IN CASH AND CASH EQUIVALENTS	5,126,058	(767,024)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	13,370,821	14,137,845
CASH AND CASH EQUIVALENTS AT END OF QUARTER	$ 18,496,879	$ 13,370,821
RECONCILIATION OF CHANGE IN NET POSITION TO NET CASH PROVIDED BY OPERATING ACTIVITIES		
Change in net position	$ 1,357,030	$ 3,131,598
Adjustments to reconcile change in net position to net cash flows used by operating activities		
Depreciation	616	487
Interest on investments	(520,248)	(307,703)
Net outflows of resources relating to pension	-	(86,079)
Accounts receivable	(750)	750
Prepaid expenses	(246,773)	(157,897)
Reserves for loss and loss adjustment expenses	-	(1,219,263)
Accrued expenses	12,457	(38,369)
Contributions paid in advance	3,968,574	242,224
Total adjustments	3,213,875	(1,565,850)
NET CASH PROVIDED BY OPERATING ACTIVITIES	$ 4,570,905	$ 1,565,747

The accompanying notes are an integral part of the financial statements.

UTAH COUNTIES INDEMNITY POOL
RATE SETTING POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is August 17, 2023.

2. This policy should be reviewed annually, but not less than every three years by the Board.

3. This policy should also be reviewed any time that changes to laws or rules governing rate setting by the board members of interlocal agencies are amended or recommendations are made by the UCIP CEO, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective, which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. This policy outlines the policy of the Board related to rate setting by the Directors.

2. The purpose of rate setting is to establish Member contributions or fees to fund UCIP.

SECTION C AUTHORITY

1. The Board has authority to adopt this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy applies to all decisions regarding rating for contributions or fees considered or approved by the Board.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.

2. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

3. Director: a member of the Board of Directors of the Utah Counties Indemnity Pool.

4. Exposure or Exposures: Member owned or leased assets in accordance with the Bylaws Coverage Addendum.

5. Member: each of the Participating Members of UCIP as listed in the Coverage Addendum.

6. Rate or Rates: a fixed charge per value or number of Member exposures used to calculate contributions or fees to fund UCIP.

7. Rate Stabilization Fund: a notional fund shown on the UCIP financial statements as restricted funds. Net Assets are reduced by the Rate Stabilization Fund when calculating ratios for the purpose of determining dividends to assure adequate funds are maintained after any dividend distribution to account for unexpected expenses without necessity of short-term Member rate increases.

8. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. It is the policy of the Board to provide equitable and stable rates for the Members.

2. The Board will conduct a rate setting process annually in order to determine annual Member contributions or fees in accordance with the UCIP Interlocal Agreement.

3. The Board will manage net asset levels to assure adequate assets to protect UCIP's financial position and ability to stabilize rates without holding excessive public funds as net assets.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. Members have the obligation to report Exposures that are covered under the Coverage Addendum to UCIP, in accordance with the Bylaws of UCIP.

2. UCIP shall submit annually updated Member Exposure data, loss data and expense data to a Board approved independent actuary for analysis. The actuary will provide expected losses and rate estimates for UCIP's self-funded coverage layer, to the Board and CEO. Based on the actuarial rate analysis provided and historical rate analysis, rate stability, competitive factors and all other factors that impact the rate setting decision process, the CEO shall provide the Board recommended rates with member contribution estimates at the August regularly scheduled meeting.

3. UCIP shall submit annually updated Member Exposure data and any additional information requested to the Board approved excess and reinsurance carriers. The carriers will provide rates for coverage layers above UCIP's self-funded coverage layer.

4. In addition to the actuarial rate analysis, rate stability, competitive factors and all other factors that impact the rate setting decision process, the Board shall review the audited net assets as part of the Member Rate setting process.

5. The Rate Stabilization Fund may be utilized to designate surplus to cover temporary or unexpected expenses, particularly reinsurance expense, to avoid temporary rate fluctuation. This fund will be shown as a restricted fund separately on the financial statements from budgeted expenses. As reinsurance expenses can only be estimated at the time Member Contribution Rates are developed, the primary use of this fund will be to cover costs of estimates that were low when Rates were developed, as this would only affect the Rates for that year. Additional amounts may be set aside to account for unexpected increases in reinsurance costs for other expenses, to allow for gradual Rate change over multiple years.

6. Approval of Rates will be finalized by the Board and submitted to Members by UCIP at a time that will aid the Members in their budget process.

SECTION H REVISION HISTORY

1. Adopted: August 17, 2023

SECTION I APPENDICES

1. There are no appendices to this policy.

By the Numbers
Actuarial Consulting, Inc.

UTAH COUNTIES INDEMNITY POOL

ACTUARIAL REPORT
Indicated Contributions for 1/1-12/31/24

Mary Jean King, FCAS, CERA, MAAA
Principal & Consulting Actuary
PO Box 35
Titusville, NJ 08560
P:856.428.5961
mking@bynac.com

8/9/23

FINDINGS

The findings are the product of loss experience, actuarial assumptions, quantitative analysis, and professional judgment. The estimates are expressed in terms of ranges that indicate the reliance on assumptions believed to be reasonable and are subject to all the limitations expressed herein.

INDICATED CONTRIBUTIONS

The indicated contributions for 1/1-12/31/24 on an undiscounted and discounted for investment income basis are shown below. UCIP provided the discount rate of 4.0%. An analysis of the appropriateness of the selected discount rate is beyond the scope of this report.

INDICATED CONTRIBUTIONS FOR 1/1-12/31/24

	Undiscounted for Investment Income					
	30%	Expected	70%	80%	90%	95%
Indicated Contributions	$9,210,000	$10,070,000	$10,640,000	$11,160,000	$11,970,000	$12,730,000
Estimated Contributions	9,465,000					
Contributions Indication	- 2.7%	+ 6.4%	+12.4%	+17.9%	+26.5%	+34.5%

	Discounted for Investment Income at 4.0% per Annum					
	30%	Expected	70%	80%	90%	95%
Indicated Contributions	$8,790,000	$9,555,000	$10,065,000	$10,530,000	$11,250,000	$11,930,000
Estimated Contributions	9,465,000					
Contributions Indication	- 7.1%	+ 1.0%	+ 6.3%	+11.3%	+18.9%	+26.0%

The confidence levels shown are judgmental and are not intended to establish absolute minimums or maximums on the estimates, but rather to depict a reasonable range for the establishment of contributions in this particular situation. The indicated contributions are the amount that UCIP needs to collect from its members to cover expected losses and expenses. The estimated contributions are based on the contributions UCIP expects to collect for 1/1-12/31/24.

COMPARISON TO PRIOR REPORT

The loss projections in this report are compared to the 8/19/22 actuarial report in the following table.

COMPARISON OF LOSS PROJECTIONS TO PRIOR REPORT

Coverage	Report	Pure Loss Rate	Exposure		Projected Losses
Law Enforcement Liability	Current	$1,131	1,331	^	$ 1,510,000
	Prior*	1,060	1,347		1,430,000
	Change	+ 6.7%	- 1.2%		+ 5.6%
Public Officials Liability	Current	$181	4,956	#	$ 900,000
	Prior*	170	5,013		850,000
	Change	+ 6.5%	- 1.1%		+ 5.9%
General Liability	Current	$110	4,956	#	$ 550,000
	Prior*	95	5,013		480,000
	Change	+15.8%	- 1.1%		+14.6%
Auto Liability	Current	$ 90	3,701	<	$ 330,000
	Prior*	85	3,564		300,000
	Change	+ 5.9%	+ 3.8%		+10.0%
Property	Current	$0.0580	$26,721,473	~	$ 1,550,000
	Prior*	0.0510	24,878,925		1,270,000
	Change	+13.7%	+ 7.4%		+22.0%
Total	Current	-----	-----		$ 4,840,000
	Prior*	-----	-----		4,330,000
	Change	+ 9.7%	+ 1.9%		+11.8%

^ Number of officers.
* Prior loss rate and projected losses are at a $250,000 SIR level.
# Number of employees.
< Vehicles.
~ Insured value (100).

Overall, the total loss projection is an 11.8% increase compared to last year due to a 1.9% increase in exposure and a 9.7% increase in pure loss rates (including the increase in retention from $250,000 to $350,000 for liability and from $250,000 to $500,000 for property).

Table 1

UTAH COUNTIES INDEMNITY POOL

LAW ENFORCEMENT LIABILITY

ESTIMATED ULTIMATE INCURRED LOSSES
INCURRED LOSS DEVELOPMENT
(Losses Including ALAE Net of Recoveries)

A. LOSSES LIMITED TO $350,000

Policy Period	Incurred Losses as of 6/30/23	Number of Claims in Excess of $350,000	Incurred Losses in Excess of $350,000	Limited Incurred Losses as of 6/30/23
1/1-12/31/18	$ 368,945	0	$ 0	$ 368,945
1/1-12/31/19	620,190	0	0	620,190
1/1-12/31/20	995,697	0	0	995,697
1/1-12/31/21	254,381	0	0	254,381
1/1-12/31/22	295,707	0	0	295,707
Total	$2,534,920	0	$ 0	$2,534,920

B. ESTIMATED ULTIMATE INCURRED LOSSES

Policy Period	Limited Incurred Losses as of 6/30/23	Age of Policy Period in Months	Incurred Loss Development Factor*	Estimated Ultimate Incurred Losses^
1/1-12/31/18	$ 368,945	66.0	1.271	$ 468,929
1/1-12/31/19	620,190	54.0	1.499	929,665
1/1-12/31/20	995,697	42.0	1.818	1,805,667
1/1-12/31/21	254,381	30.0	2.125	540,560
1/1-12/31/22	295,707	18.0	3.472	942,695
Total	$2,534,920			$4,687,516

* Based on Section C of Table 1 of the 2/20/23 actuarial report.
^ Development on large claims from Appendix A, Exhibit I limited to retention.

Table 5

UTAH COUNTIES INDEMNITY POOL

LAW ENFORCEMENT LIABILITY

SELECTED ESTIMATED ULTIMATE INCURRED LOSSES
(Losses Including ALAE Limited to $350,000)

Policy Period	Incurred Loss Development Method	Paid Loss Development Method	Incurred Bornhuettter-Ferguson Method	Paid Bornhuettter-Ferguson Method	Selected Estimated Ultimate Incurred Losses
1/1-12/31/18	$ 468,929	$ 355,457	$ 508,818	$ 470,542	$ 488,874 ~
1/1-12/31/19	929,665	983,880	1,035,924	1,118,603	982,795 ~
1/1-12/31/20	1,805,667	1,821,561	1,870,709	1,906,186	1,838,188 ~
1/1-12/31/21	540,560	159,132	679,192	705,748	609,876 ~
1/1-12/31/22	942,695	2,404,452	1,347,417	1,521,226	1,347,417 &
Total	$4,687,516	$5,724,482	$5,442,060	$5,722,305	$5,267,150

~ Selected the average of the incurred methods.
& Selected the incurred Bornhuetter-Ferguson method.

Figure 1

UTAH COUNTIES INDEMNITY POOL

LAW ENFORCEMENT LIABILITY

SELECTED ESTIMATED ULTIMATE INCURRED LOSSES
(Losses Including ALAE Limited to $350,000)

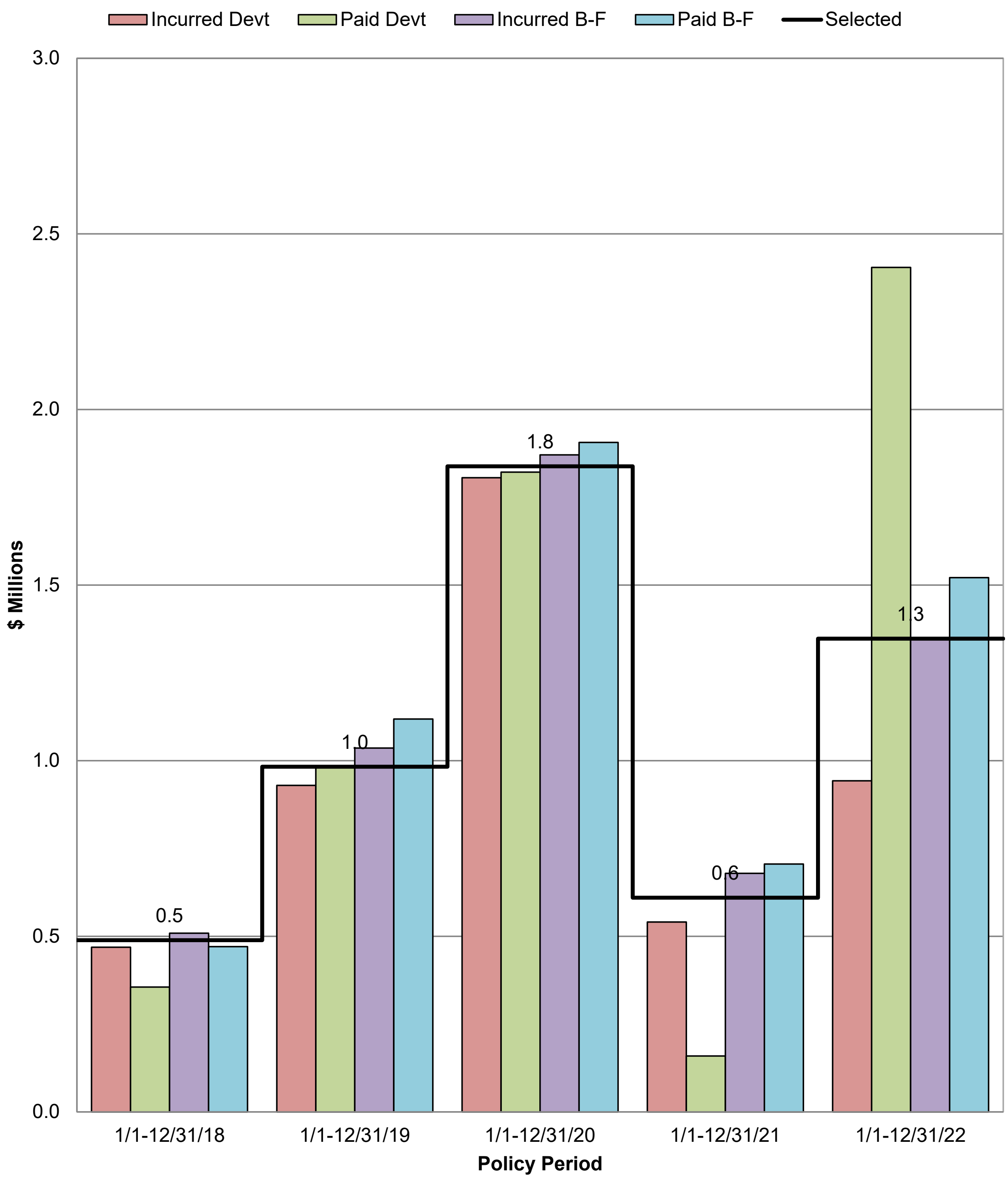


Table 6

UTAH COUNTIES INDEMNITY POOL

LAW ENFORCEMENT LIABILITY

COST LEVEL ADJUSTMENT
(Losses Including ALAE Limited to $350,000)

Policy Period	Estimated Ultimate Incurred Losses	Loss Trend Factor*	Losses Adjusted to 1/1-12/31/24#
1/1-12/31/18	$ 488,874	1.250	$ 611,093
1/1-12/31/19	982,795	1.200	1,179,354
1/1-12/31/20	1,838,188	1.161	2,134,136
1/1-12/31/21	609,876	1.109	676,352
1/1-12/31/22	1,347,417	1.072	1,444,431
Total	$5,267,150		$6,045,366

* See Section A of Appendix B, Exhibit I.
# Losses have not been adjusted above the retention.

Table 7

UTAH COUNTIES INDEMNITY POOL

LAW ENFORCEMENT LIABILITY

PROJECTED LOSSES FOR 1/1-12/31/24
(Losses Including ALAE Limited to $350,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses	Number of Officers	Pure Loss Rate per Officer
1/1-12/31/18	$ 611,093	1,272	$ 480
1/1-12/31/19	1,179,354	1,245	947
1/1-12/31/20	2,134,136	1,238	1,724
1/1-12/31/21	676,352	1,283	527
1/1-12/31/22	1,444,431	1,264	1,143
Total	$6,045,366	6,302	
		Average	$ 964
		Wtd Average	959
		3 Yr Average	1,131
		5 Yr Mid Average	872
		Prior*	1,060
		Selected^	1,131

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Number of Officers	Projected Losses
1/1-12/31/24	$1,131	1,331 #	$1,510,000

* 1/1-12/31/23 level ($250,000 SIR).
^ Selected the 3 year average.
# Provided by UCIP.

Figure 2

UTAH COUNTIES INDEMNITY POOL

LAW ENFORCEMENT LIABILITY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/24 LEVEL
(Losses Including ALAE Limited to $350,000)

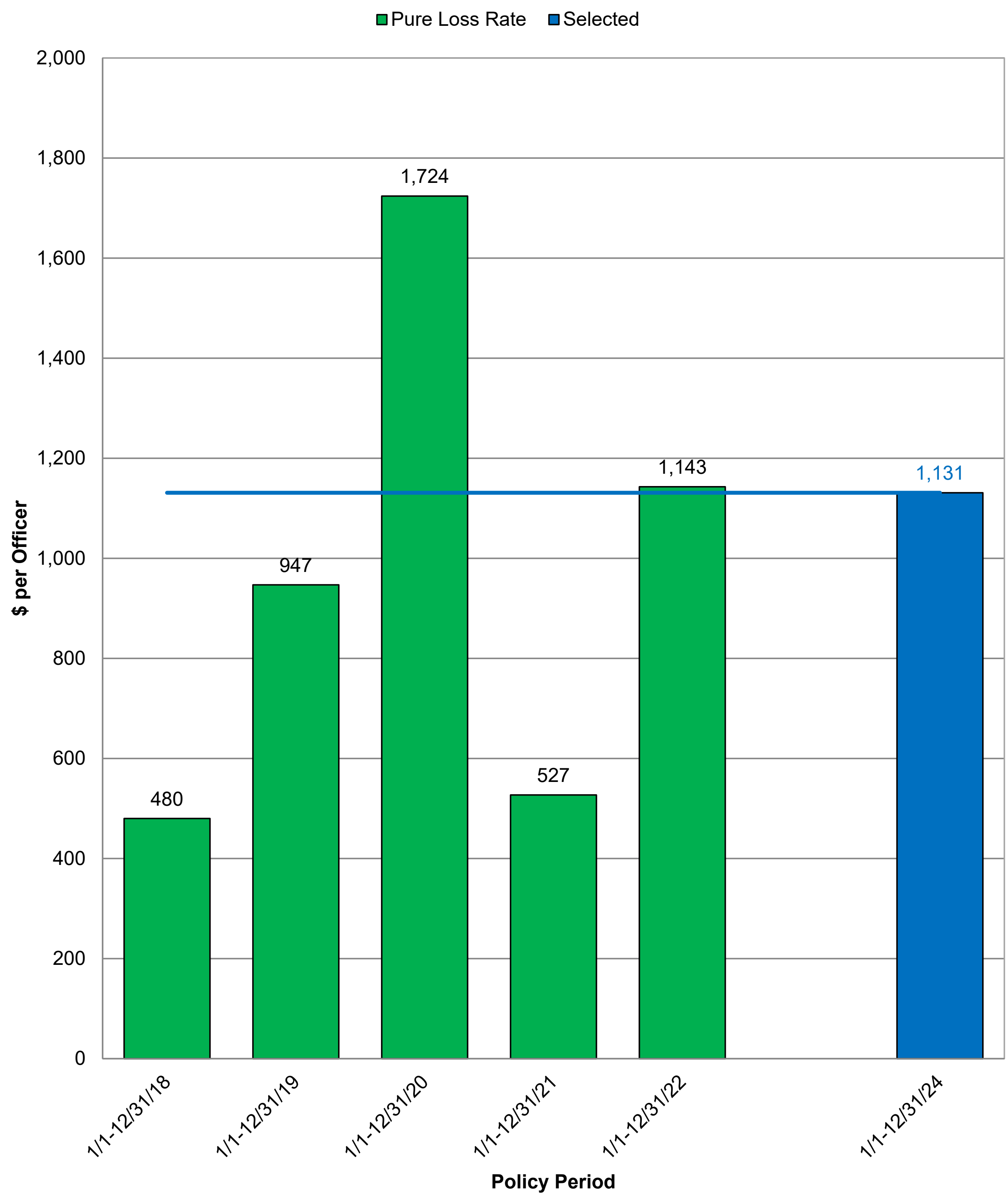


Table 14

UTAH COUNTIES INDEMNITY POOL

PUBLIC OFFICIALS LIABILITY

PROJECTED LOSSES FOR 1/1-12/31/24
(Losses Including ALAE Limited to $350,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses	Number of Employees	Pure Loss Rate per Employee
1/1-12/31/18	$ 983,031	4,301	$ 229
1/1-12/31/19	1,204,110	4,464	270
1/1-12/31/20	772,812	4,540	170
1/1-12/31/21	256,495	4,467	57
1/1-12/31/22	450,252	4,677	96
Total	$3,666,700	22,449	
		Average	$ 164
		Wtd Average	163
		3 Yr Average	108
		5 Yr Mid Average	165
		Prior*	170
		Selected^	181

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Number of Employees	Projected Losses
1/1-12/31/24	$ 181	4,956 #	$ 900,000

* 1/1-12/31/23 level ($250,000 SIR).
^ Selected the weighted average of 1/1-12/31/18 through 1/1-12/31/21.
# Provided by UCIP.

Figure 4

UTAH COUNTIES INDEMNITY POOL

PUBLIC OFFICIALS LIABILITY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/24 LEVEL
(Losses Including ALAE Limited to $350,000)

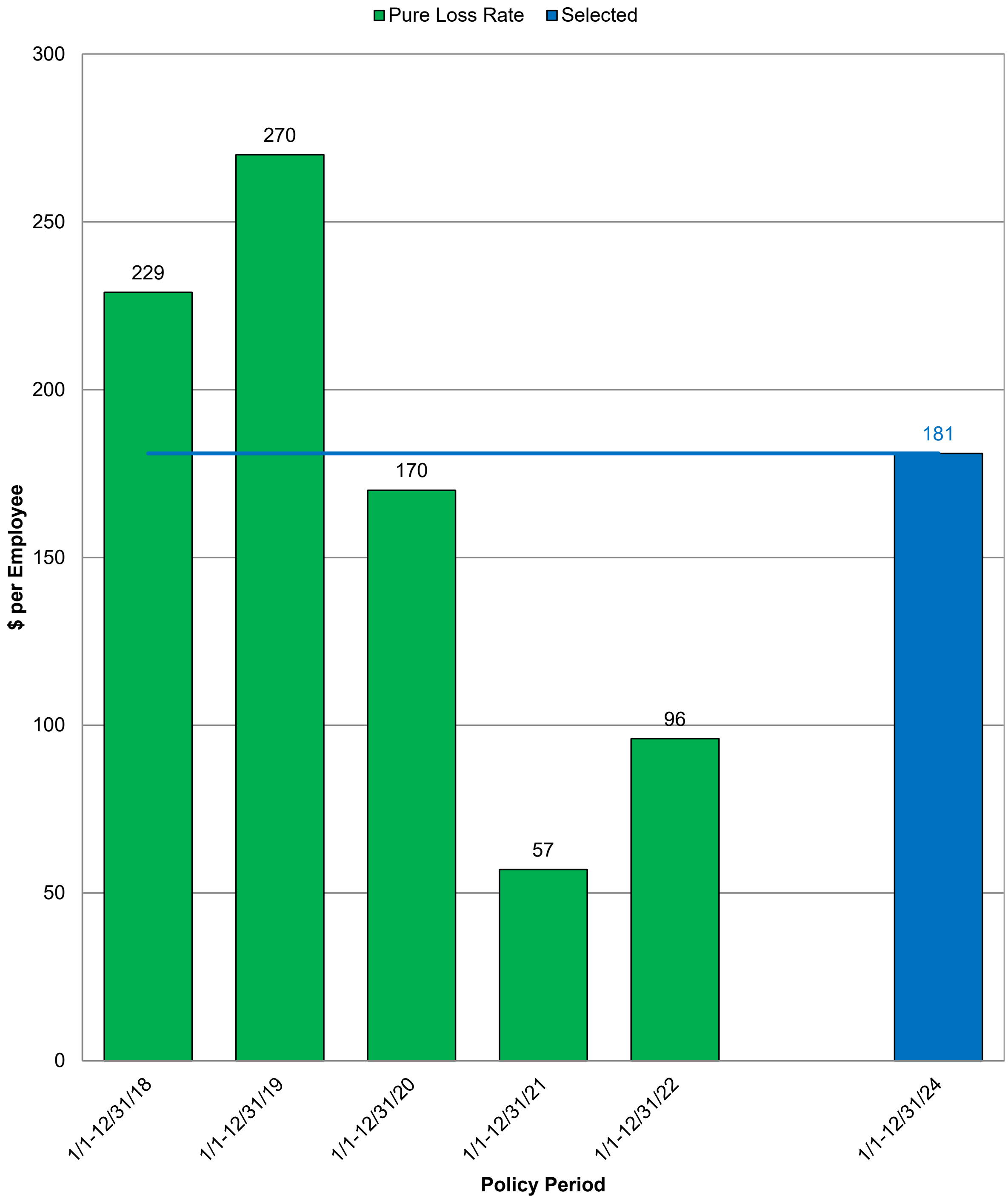


Table 21

UTAH COUNTIES INDEMNITY POOL

GENERAL LIABILITY

PROJECTED LOSSES FOR 1/1-12/31/24
(Losses Including ALAE Limited to $350,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses	Number of Employees	Pure Loss Rate per Employee
1/1-12/31/18	$ 502,733	4,301	$ 117
1/1-12/31/19	404,622	4,464	91
1/1-12/31/20	255,001	4,540	56
1/1-12/31/21	682,043	4,467	153
1/1-12/31/22	614,301	4,677	131
Total	$2,458,700	22,449	
		Average	$ 110
		Wtd Average	110
		3 Yr Average	113
		5 Yr Mid Average	113
		Prior*	95
		Selected^	110

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Number of Employees	Projected Losses
1/1-12/31/24	$ 110	4,956 #	$ 550,000

* 1/1-12/31/23 level ($250,000 SIR).
^ Selected the weighted average.
# Provided by UCIP.

Figure 6

UTAH COUNTIES INDEMNITY POOL

GENERAL LIABILITY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/24 LEVEL
(Losses Including ALAE Limited to $350,000)

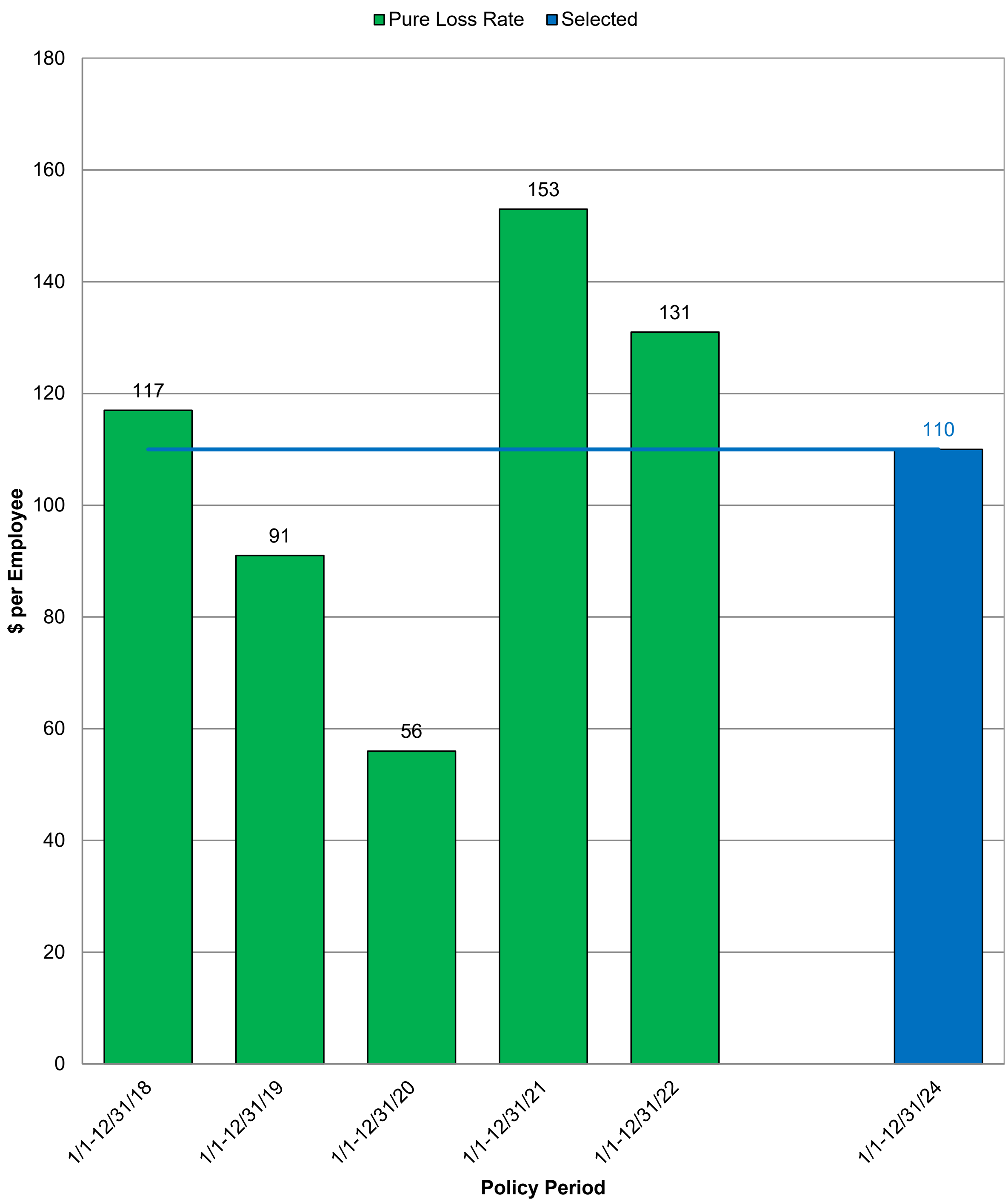


Table 28

UTAH COUNTIES INDEMNITY POOL

AUTO LIABILITY

PROJECTED LOSSES FOR 1/1-12/31/24
(Losses Including ALAE Limited to $350,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses	Vehicles	Pure Loss Rate per Vehicle
1/1-12/31/18	$ 114,800	3,201	$ 36
1/1-12/31/19	317,985	3,259	98
1/1-12/31/20	458,632	3,281	140
1/1-12/31/21	268,687	3,366	80
1/1-12/31/22	265,475	3,538	75
Total	$1,425,579	16,645	
		Average	$ 86
		Wtd Average	86
		3 Yr Average	98
		5 Yr Mid Average	84
		Prior*	85
		Selected^	90

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Vehicles	Projected Losses
1/1-12/31/24	$ 90	3,701 #	$ 330,000

* 1/1-12/31/23 level ($250,000 SIR).
^ Selected judgmentally.
# Provided by UCIP.

Figure 8

UTAH COUNTIES INDEMNITY POOL

AUTO LIABILITY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/24 LEVEL
(Losses Including ALAE Limited to $350,000)

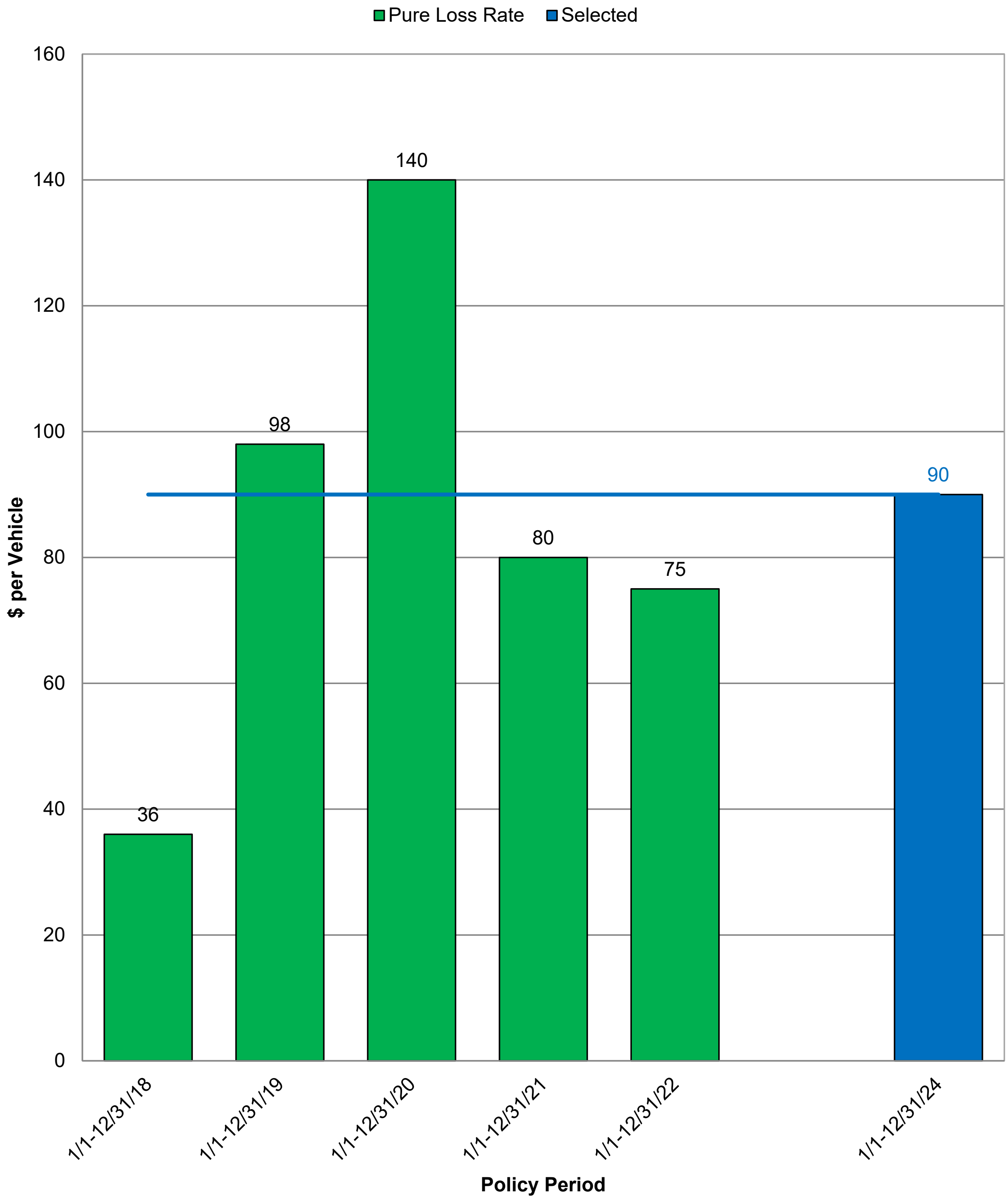


Table 33

UTAH COUNTIES INDEMNITY POOL

PROPERTY

PROJECTED LOSSES FOR 1/1-12/31/24
(Losses Including ALAE Limited to $500,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses#	Adjusted Insured Value (100)#	Pure Loss Rate per $100 Ins. Value
1/1-12/31/18	$ 956,556	$19,298,008	$0.0496
1/1-12/31/19	857,461	19,419,916	0.0442
1/1-12/31/20	2,187,147	19,571,285	0.1118
1/1-12/31/21	752,334	17,637,184	0.0427
1/1-12/31/22	790,686	19,693,081	0.0402
Total	$5,544,184	$95,619,474	
		Average	$0.0577
		Wtd Average	0.0580
		3 Yr Average	0.0649
		5 Yr Mid Average	0.0455
		Prior*	0.0510
		Selected^	0.0580

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Insured Value (100)	Projected Losses
1/1-12/31/24	$0.0580	$26,721,473 ~	$1,550,000

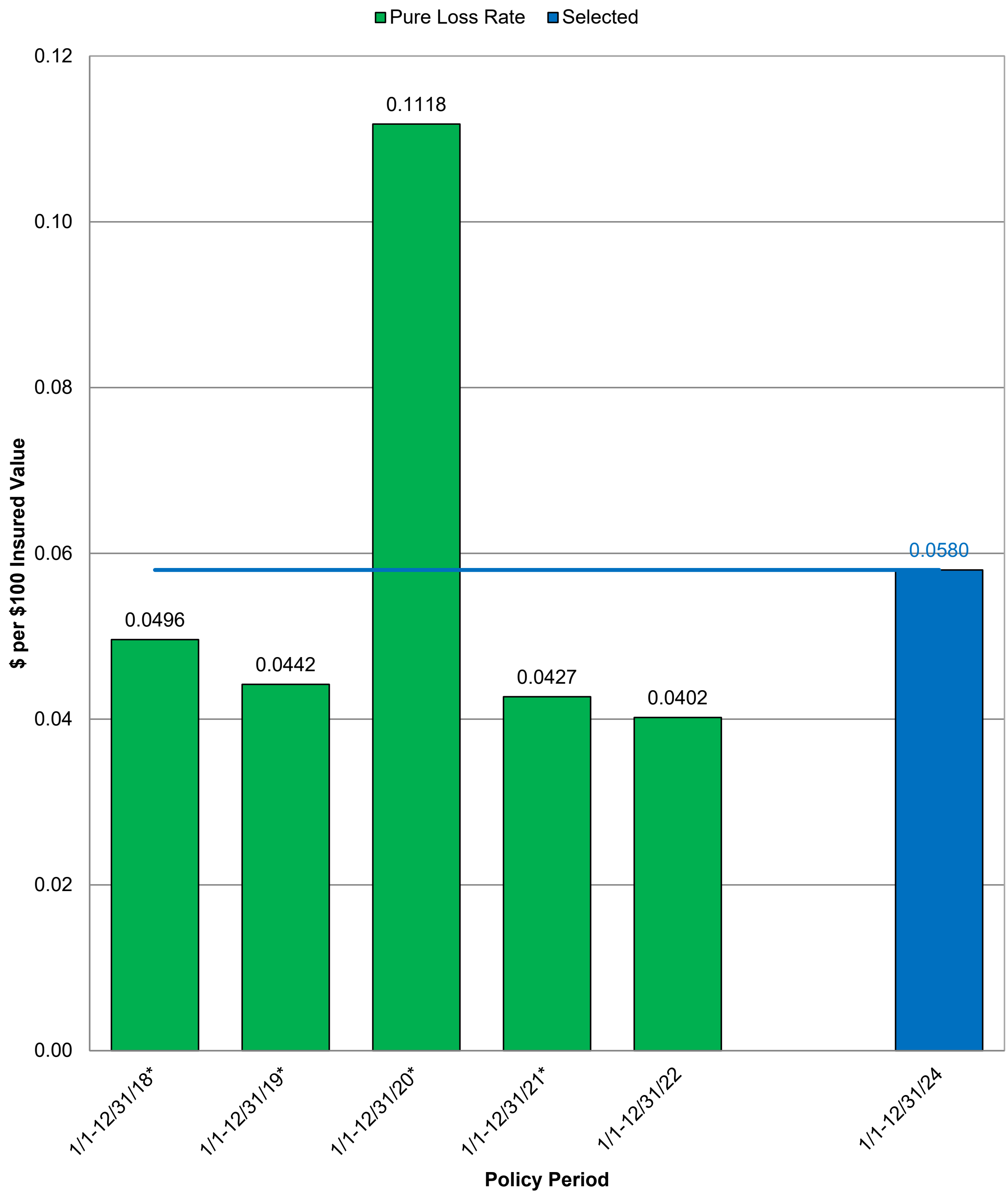
\# Excluding Davis County Building and Contents for 1/1/18 through 12/31/21.
* 1/1-12/31/23 level ($250,000 SIR).
^ Selected the weighted average.
~ Provided by UCIP.

Figure 10

UTAH COUNTIES INDEMNITY POOL

PROPERTY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/24 LEVEL
(Limited to $500,000)



* Excluding Davis County Building and Contents.

INDICATED CONTRIBUTIONS

In Table 34, the indicated contributions for 1/1-12/31/24 are estimated by combining the projected losses and estimated expenses. Section B shows estimated fixed expenses for the upcoming period. The contributions needed on an undiscounted for investment income basis are calculated in Section C and compared in Section G to the contributions at current rates for 1/1-12/31/24 provided by UCIP shown in Section F. As shown in Section G, the indicated contributions at the expected level on an undiscounted for investment income basis are 6.4% greater than the estimated contributions at current rates provided by UCIP.

The indicated contributions discounted at 4.0% per annum are calculated in Sections H through L. The indicated contributions on a discounted for investment income basis are 1.0% greater than the contributions provided by UCIP.

Indicated contributions at various confidence levels are shown in Table 35.

Table 34

UTAH COUNTIES INDEMNITY POOL

ALL COVERAGES

INDICATED CONTRIBUTIONS FOR 1/1-12/31/24 BY COVERAGE

			Law Enforcement	Public Officials Liability	General Liability	Automobile Liability	Property	Total
A.	LOSS PROJECTION*		$1,510,000	$ 900,000	$ 550,000	$ 330,000	$1,550,000	$ 4,840,000
B.	FIXED EXPENSES**		$1,405,000	$ 610,000	$ 360,000	$ 710,000	$2,145,000	$ 5,230,000
C.	INDICATED CONTRIBUTIONS UNDISCOUNTED A + B		$2,915,000	$1,510,000	$ 910,000	$1,040,000	$3,695,000	$10,070,000
D.	PROJECTED EXPOSURE BASE		1,331 Officers	4,956 Employees	4,956 Employees	3,701 Vehicles	$26,721,473 Ins. Value ($100s)	
E.	INDICATED RATE C / D		$2,190	$305	$184	$281	$0.1383	
F.	CURRENT CONTRIBUTIONS#		$2,725,000	$1,435,000	$1,075,000	$ 925,000	$3,305,000	$ 9,465,000
G.	UNDISCOUNTED INDICATED CONTRIBUTIONS C / F - 1		+ 7.0%	+ 5.2%	-15.3%	+12.4%	+11.8%	+ 6.4%
H.	LOSS PRESENT VALUE FACTOR##		0.842	0.842	0.842	0.950	0.969	0.890
I.	CONTRIBUTION PRESENT VALUE FACTOR^	0.998						
J.	INDICATED CONTRIBUTIONS DISC. AT 4.0% [A x H + B] / I		$2,680,000	$1,370,000	$ 825,000	$1,025,000	$3,655,000	$ 9,555,000
K.	INDICATED RATE DISC. AT 4.0% J / D		$2,014	$276	$166	$277	$0.1368	
L.	INDICATED CONTRIBUTIONS DISC. AT 4.0% J / F -1		- 1.7%	- 4.5%	-23.3%	+10.8%	+10.6%	+ 1.0%

* See Section B of Tables 7, 14, 21, 28, and 33.
** See Appendix B, Exhibit III.
# Provided by UCIP.
See Appendix B, Exhibit IV.
^ See Appendix B, Exhibit V.

Table 35

UTAH COUNTIES INDEMNITY POOL

ALL COVERAGES

INDICATED CONTRIBUTIONS FOR 1/1-12/31/24 BY CONFIDENCE LEVEL

			Confidence Level					
			30%	Expected	70%	80%	90%	95%
A.	LOSS PROJECTION*		$ 3,980,000	$ 4,840,000	$ 5,410,000	$ 5,930,000	$ 6,740,000	$ 7,500,000
B.	FIXED EXPENSES**	$5,230,000						
C.	INDICATED UNDISCOUNTED CONTRIBUTIONS A + B		$ 9,210,000	$10,070,000	$10,640,000	$11,160,000	$11,970,000	$12,730,000
D.	CURRENT CONTRIBUTIONS#	$9,465,000						
E.	UNDISCOUNTED INDICATED CONTRIBUTIONS C/D - 1		- 2.7%	+ 6.4%	+12.4%	+17.9%	+26.5%	+34.5%
F.	LOSS PRESENT VALUE FACTOR	0.890						
G.	CONTRIBUTIONS PRESENT VALUE FACTOR	0.998						
H.	INDICATED CONTRIBUTIONS DISC. AT 4.0% [A x F + B]/G		$ 8,790,000	$ 9,555,000	$10,065,000	$10,530,000	$11,250,000	$11,930,000
I.	DISC. INDICATED CONTRIBUTIONS AT 4.0% H/D - 1		- 7.1%	+ 1.0%	+ 6.3%	+11.3%	+18.9%	+26.0%

* See Appendix B, Exhibit VI.
** See Appendix B, Exhibit III.
\# Provided by UCIP.

Appendix B, Exhibit III

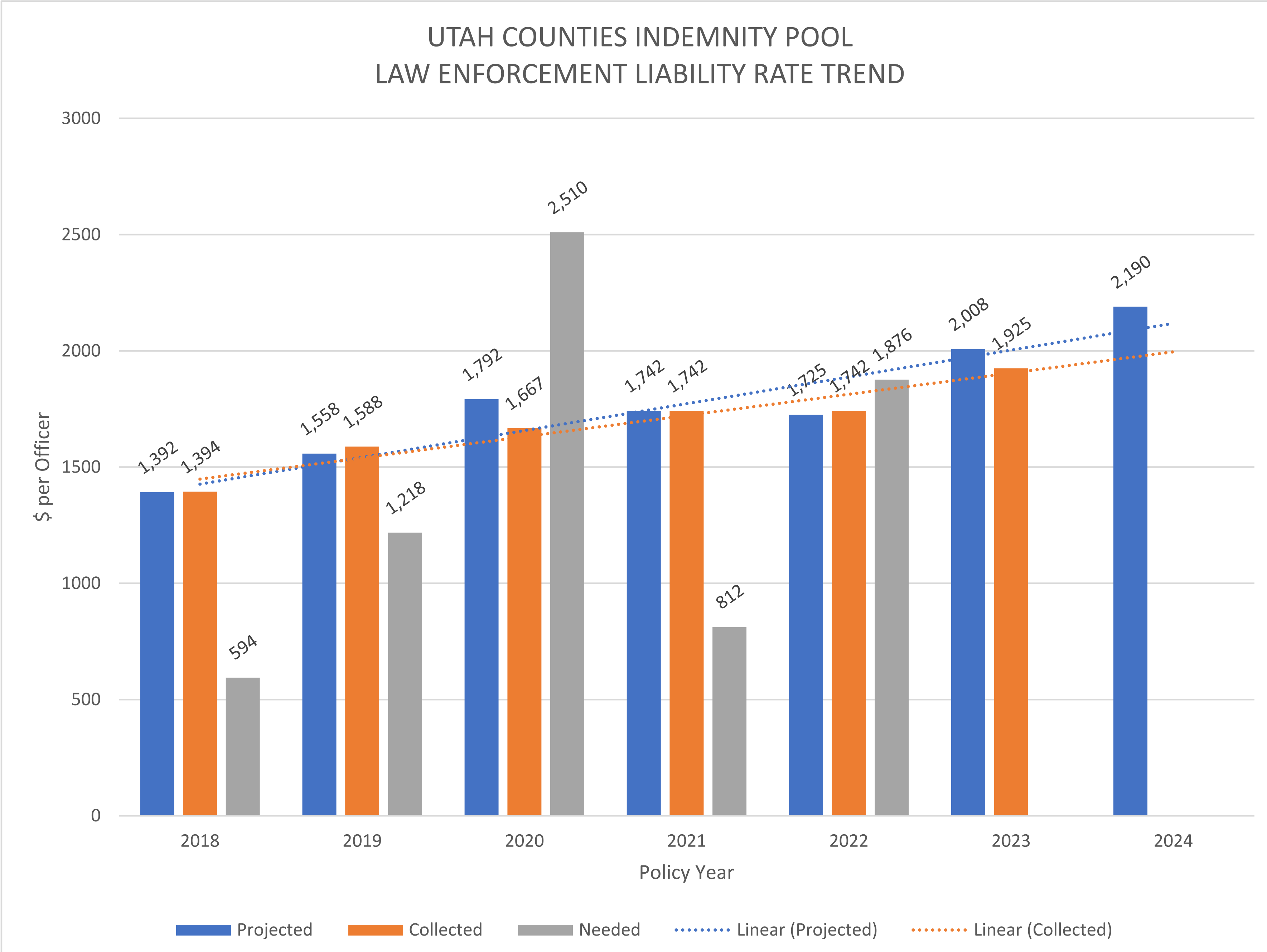
UTAH COUNTIES INDEMNITY POOL

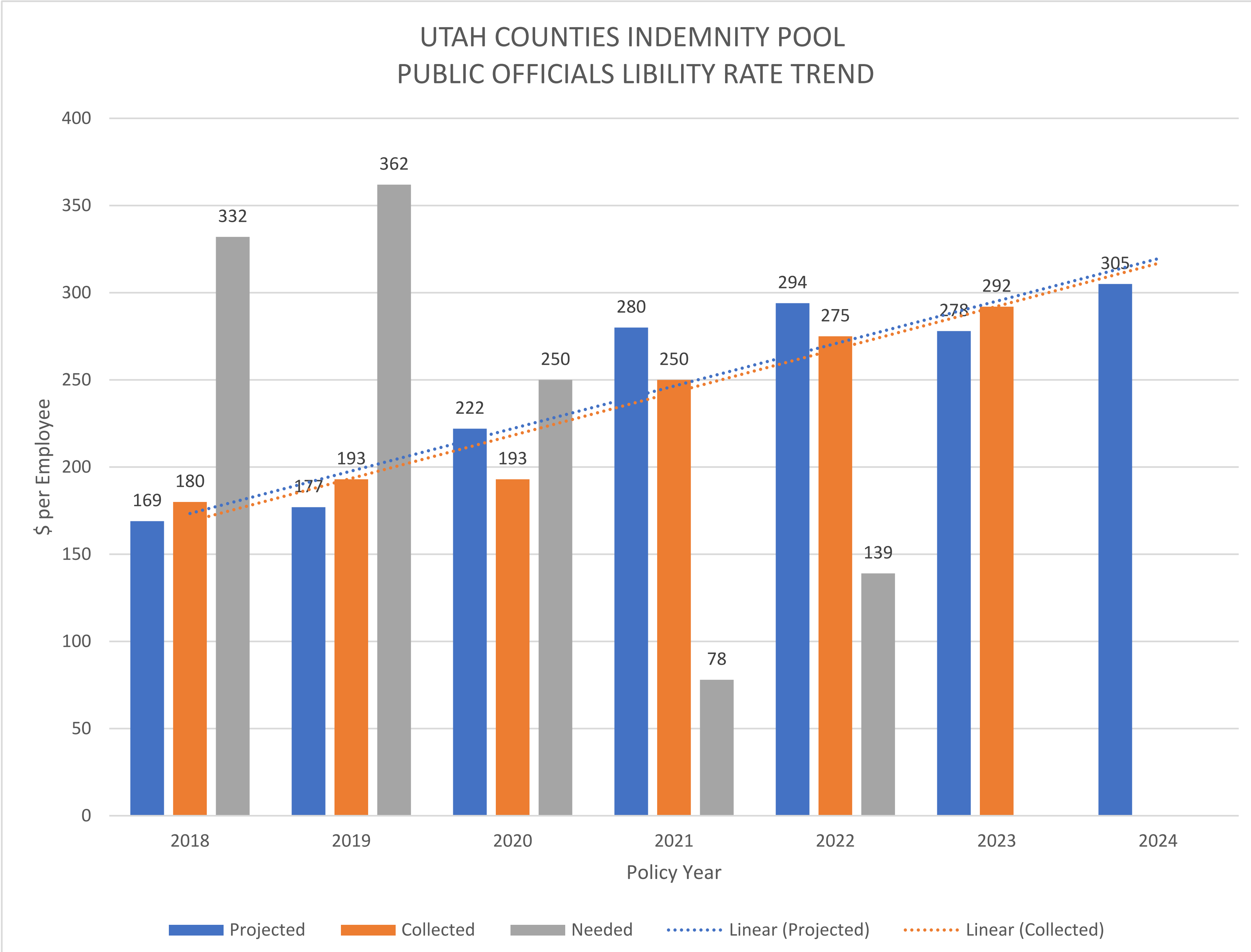
ALL COVERAGES

ESTIMATED EXPENSES FOR 1/1-12/31/24

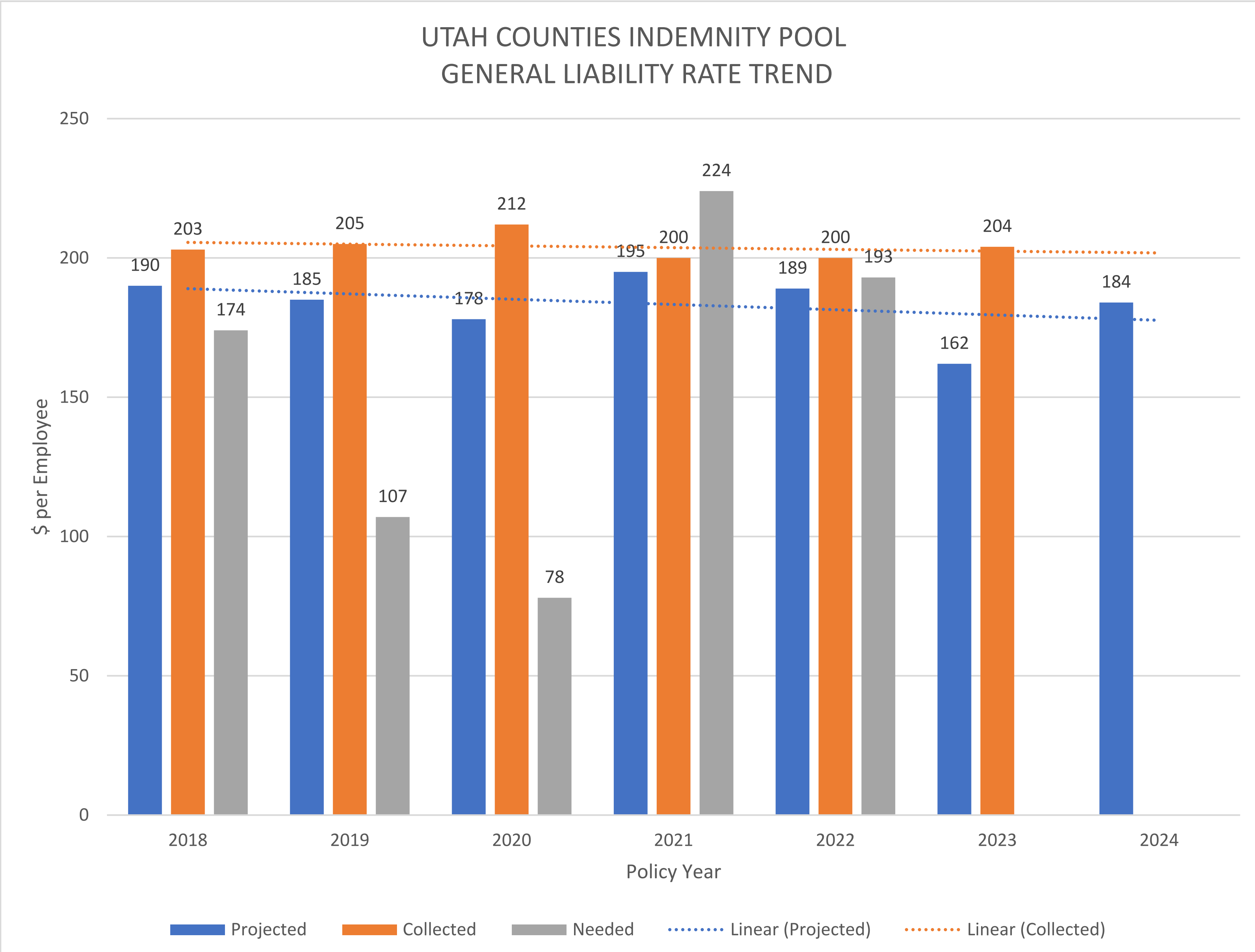
Expense	Law Enforcement Liability	Public Officials Liability	General Liability	Automobile Liability	Property	Total	Percent of Contributions
Reinsurance*	$ 990,000	$ 360,000	$ 210,000	$ 620,000	$1,715,720	$3,895,720	41.2%
Other Fixed Expenses*#	416,000	250,000	150,000	90,000	430,000	1,336,000	14.1%
Fixed Expenses	$1,406,000	$ 610,000	$ 360,000	$ 710,000	$2,145,720	$5,231,720	55.3%

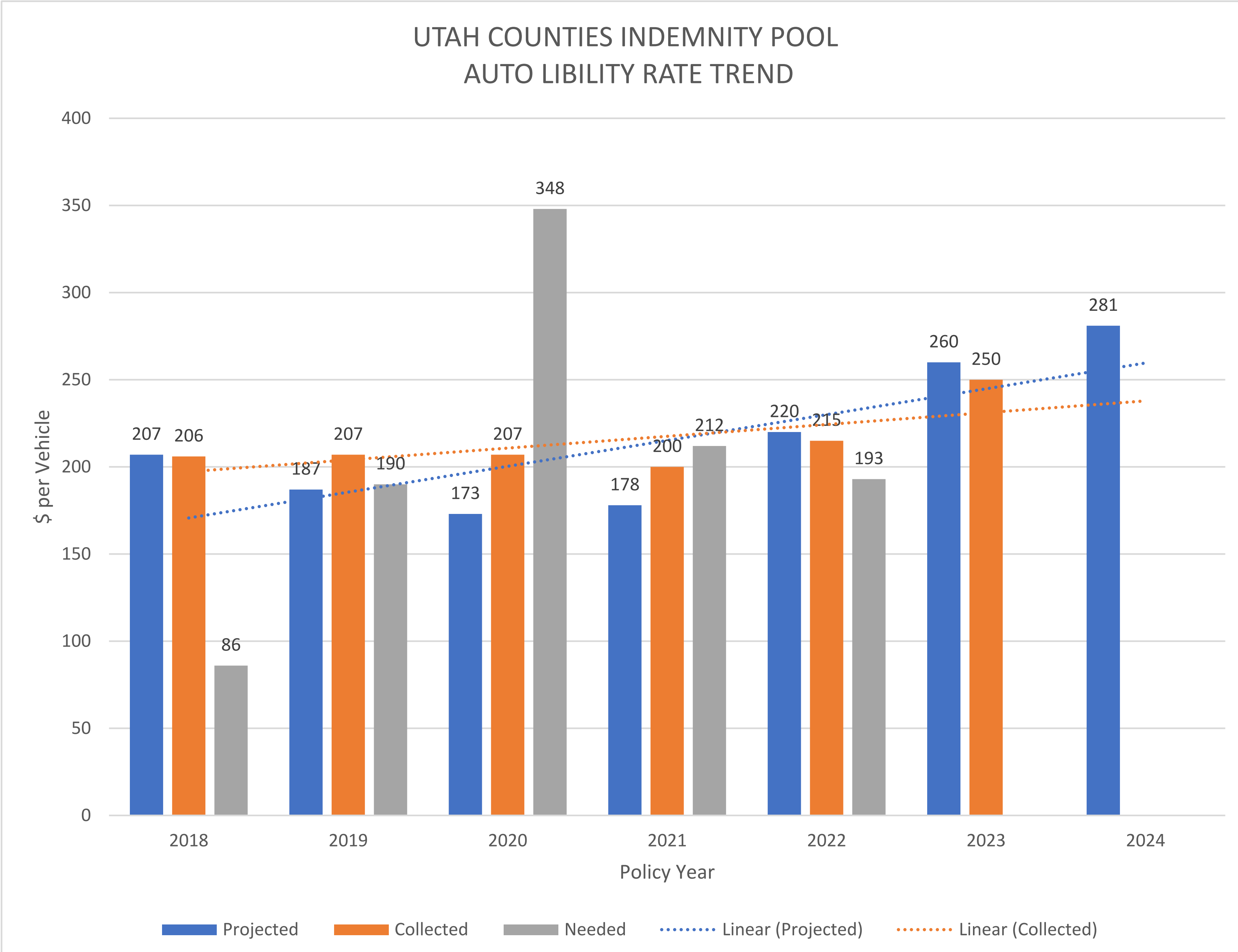
* Provided by UCIP.
\# Allocation based on projected losses.

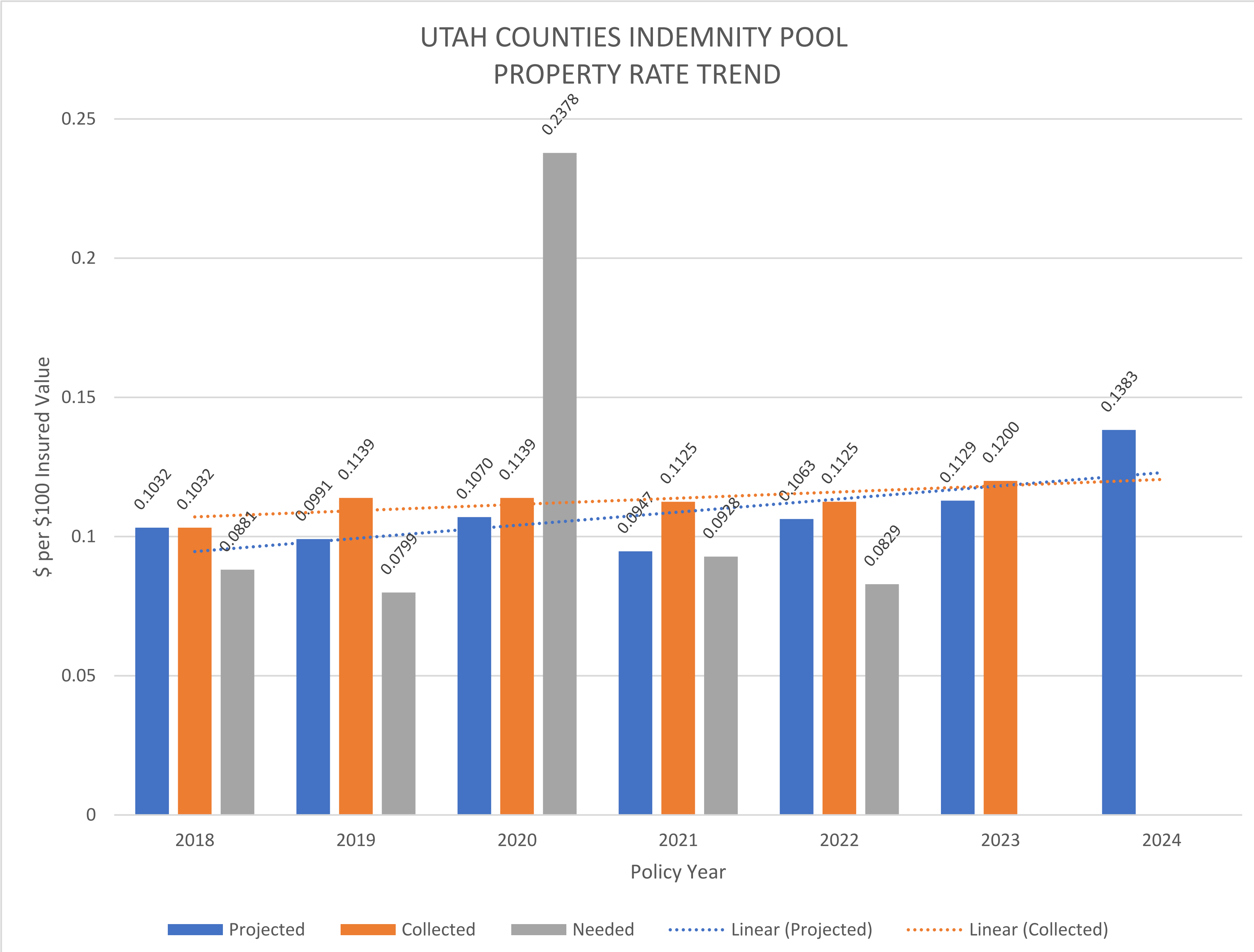

UTAH COUNTIES INDEMNITY POOL
LAW ENFORCEMENT LIABILITY RATE TREND
$ per Officer
3000
2500
2000
1500
1000
500
0
1,392
1,394
594
1,558
1,588
1,218
1,792
1,667
2,510
1,742
1,742
812
1,725
1,742
1,876
2,008
1,925
2,190
2018
2019
2020
2021
2022
2023
2024
Policy Year
Projected
Collected
Needed
Linear (Projected)
Linear (Collected)



UTAH COUNTIES INDEMNITY POOL
PUBLIC OFFICIALS LIBILITY RATE TREND
$ per Employee
400
350
300
250
200
150
100
50
0
169
180
332
177
193
362
222
193
250
280
250
78
294
275
139
278
292
305
2018
2019
2020
2021
2022
2023
2024
Policy Year
Projected
Collected
Needed
Linear (Projected)
Linear (Collected)


UTAH COUNTIES INDEMNITY POOL
GENERAL LIABILITY RATE TREND
$ per Employee
250
200
150
100
50
0
190
203
174
185
205
107
178
212
78
195
200
224
189
200
193
162
204
184
2018
2019
2020
2021
2022
2023
2024
Policy Year
Projected
Collected
Needed
Linear (Projected)
Linear (Collected)


UTAH COUNTIES INDEMNITY POOL
AUTO LIBILITY RATE TREND
$ per Vehicle
400
350
300
250
200
150
100
50
0
207
206
86
187
207
190
173
207
348
178
200
212
220
215
193
260
250
281
2018
2019
2020
2021
2022
2023
2024
Policy Year
Projected
Collected
Needed
Linear (Projected)
Linear (Collected)


UTAH COUNTIES INDEMNITY POOL
PROPERTY RATE TREND
$ per $100 Insured Value
0.25
0.2
0.15
0.1
0.05
0
0.1032
0.1032
0.0881
0.0991
0.1139
0.0799
0.1070
0.1139
0.2378
0.0947
0.1125
0.0928
0.1063
0.1125
0.0829
0.1129
0.1200
0.1383
2018
2019
2020
2021
2022
2023
2024
Policy Year
Projected
Collected
Needed
Linear (Projected)
Linear (Collected)

2024 AFFIRMED EXPOSURES

MEMBER	SOV	SOV EQ	CHANGE	AUTO	CHANGE	UAS	CHANGE	FTE	CHANGE	FTLE	CHANGE	REVENUES	CHANGE
Beaver		27,299,762	5%	73	1%	3	0%	120	-3%	55	0%	24,281,474	4%
Box Elder		102,937,865	7%	271	-10%	8	0%	221	4%	90	2%	33,823,432	86%
Daggett	26,536,373		4%	38	-5%	0	0%	29	-9%	5	0%	4,546,506	-24%
Davis		320,999,541	2%	243	-2%	1	0%	809	0%	194	0%	227,067,214	-2%
Duchesne	97,611,804		8%	181	8%	1	0%	165	0%	61	0%	55,448,404	43%
Emery	107,728,946		3%	153	0%	2	0%	82	-2%	32	7%	32,149,507	-3%
Garfield	53,749,658		7%	119	3%	0	0%	85	0%	29	0%	23,108,364	11%
Iron		94,941,188	9%	231	5%	4	400%	208	0%	86	0%	53,622,931	-12%
Juab		60,267,330	5%	97	1%	3	50%	68	0%	31	0%	15,388,174	-40%
Kane	69,901,065		13%	94	0%	5	150%	122	3%	39	11%	40,059,234	-7%
Millard		110,076,641	8%	209	3%	5	0%	140	-3%	45	-8%	37,451,530	29%
Morgan		30,371,376	6%	62	13%	1	0%	49	14%	14	-7%	13,514,748	75%
Piute	12,775,242		11%	35	0%	0	0%	17	-11%	4	0%	2,393,395	-9%
Rich		12,575,190	4%	51	0%	0	0%	27	0%	10	0%	9,796,557	89%
San Juan	92,206,677		16%	229	0%	0	0%	139	0%	37	0%	25,366,827	16%
Sanpete		53,181,697	16%	114	-5%	2	0%	114	3%	43	-2%	13,548,702	-27%
Sevier		74,037,566	13%	136	-1%	8	0%	132	6%	52	0%	37,840,487	39%
Uintah	200,821,155		5%	188	4%	3	0%	239	0%	76	0%	45,718,613	3%
Wasatch		135,742,880	7%	163	1%	4	0%	190	6%	70	6%	54,847,923	11%
Washington	232,617,326		12%	224	-5%	12	20%	410	-2%	137	4%	127,385,849	-24%
Wayne	20,223,523		3%	55	-5%	0	0%	28	0%	6	0%	9,145,381	-9%
Weber		492,191,117	6%	314	3%	14	17%	723	-4%	215	-1%	218,077,222	7%

2024 AFFIRMED EXPOSURES

MEMBER	SOV	SOV EQ	CHANGE	AUTO	CHANGE	UAS	CHANGE	FTE	CHANGE	REVENUES	CHANGE
Beaver County Municipal Building Authority		38,320,387	6%					3	0%	30,000	0%
Box Elder Redevelopment Agency		2,500	0%			1	0%	4	0%	197,277	1531%
Box Elder County Special Service District		484,622	0%	2	0%			5	0%	1,093	68%
Canyon Land Improvement District								3	0%	160,115	-20%
Cedar Mountain Fire Protection District	4,494,566		5%	21	5%			20	0%	1,602,045	-45%
Central Utah Public Health Department		5,567,239	10%	30	0%			48	0%	5,948,493	2%
Daggett County Redevelopment Agency								3	0%	4,002	-99%
Duchesne County Municipal Building Authority								3	0%	572,065	162%
Duchesne/Wasatch Bluebench Landfill Special Service District	3,714,779		4%	4	33%			6	0%	1,161,332	-43%
Emery County Municipal Building Authority								3	0%	3,935,677	-10%
Five County Association of Governments	4,279,038		5%	17	0%			55	-15%	8,947,678	-21%
Grand County Emergency Medical Services Special Service District	6,353,780		5%	12	0%			16	-20%	1,209,040	-59%
Iron Special Service District #1		6,556,795	18%	19	6%			11	0%	2,533,057	-11%
Iron Special Service District #3								3	0%	286,836	135%
Juab Special Service District #2								3	0%	214,172	-21%
Juab Special Service Fire District		12,709,945	5%	65	2%			4	0%	2,950,096	75%
Kane County Municipal Building Authority								3	0%	844,331	-14%
Kane County Recreation & Transportation Special Service District								3	0%	416,082	109%
Multi-County Appraisal Trust		0	0%					3	0%	6,005,699	300%
Panguitch Lake Fire Protection District								5	0%	161,096	112%
Piute County Municipal Building Authority								3	0%	71,233	3%
Piute Special Service District #1								3	0%	355,204	27%
San Juan Spanish Valley Special Service District	1,453,528		7%					5	0%	666,246	23%
San Juan Transportation Special Service District	1,500		0%					5	0%	1,107,310	44%
Sanpete County Municipal Building Authority								3	0%	19,818	10%
San Rafael Special Service District								5	67%	1,650,000	-59%
Seven County Infrastructure Coalition	33,757		0%	1	0%			8	0%	2,065,561	-55%
Sevier County Municipal Building Authority								3	0%	241,094	-24%
Southeastern Utah District Health Department	3,009,576		7%	19	-10%	3	0%	41	8%	5,293,766	20%
Southwest Utah Public Health Department	14,504,164		8%	27	0%			63	15%	810,047	-83%
Taylor West Weber Park District								5	0%	95,000	0%
TriCounty Health Department	6,977,363		7%	15	25%	1	0%	33	-3%	4,678,859	-23%
Uintah County Municipal Building Authority								3	0%	1,026,448	57%
Utah Counties Indemnity Pool		188,700	11%					5	0%	4,254,703	14%
Wasatch County Health Department		645,683	0%	8	0%			17	-11%	2,979,415	-15%
Wasatch County Parks & Recreation Special Service District #21		8,883,081	4%	19	0%	1	0%	22	10%	4,174,345	0%
Wasatch County Solid Waste Disposal District		7,098,183	11%	30	0%			24	-4%	5,572,167	15%
Wasatch County Special Service Area #1								3	0%	1,290,867	19%
Wasatch County Special Service District #9								3	0%	803,832	49%
Washington County Municipal Building Authority								3	0%	246,803	0%
Washington County St George Interlocal Agency	66,393,700		3%	2	0%			3	0%	2,524,550	-66%
Wayne County Municipal Building Authority								3	0%	494,985	-74%
Wayne County Special Service District #1								3	0%	40,386	-75%
Wayne County Special Service District #3	2,801,352		4%	31	0%			3	0%	167,218	27%
Wayne County Water Conservancy District								3	0%	15,774	-11%
Weber County Municipal Building Authority								3	0%	0	0%
Weber Human Services		41,434,905	5%	70	-13%			265	0%	54,343,568	146%
Weber-Morgan Health Department		7,444,192	4%	29	0%			95	9%	13,632,757	63%

UTAH COUNTIES INDEMNITY POOL

	Law Enforcement	Public Officials	General	Automobile	Non Earthquake	Earthquake	
2023 Approved Rates	$ 1,925.0000	$ 292.0000	$ 204.0000	$ 250.0000	$ 0.1100	$ 0.1200	
	FTLE	FTE	FTE	Per Vehicle	SOV	SOV	
Total Exposures	1,331	4,956	4,956	3,701	1,028,188,872	1,643,958,385	
Total Contributions	$ 2,562,175	$ 1,447,152	$ 1,011,024	$ 925,250	$ 1,131,008	$ 1,972,750	**$ 9,049,359**

	Clash	Crime	Cyber	D T	UAS	
2023 Approved Rates	$ 6.2000	$ 0.1000	$ 7.2000	$ 0.3000	$ 500.0000	
	FTE	Revenues	FTE			
Total Exposures	4,959	1,212,177,925	4,959			
Total Contributions	$ 30,746	$ 121,218	$ 35,705	$ 106,697	$ 39,000	$ 333,366

	Law Enforcement	Public Officials	General	Automobile	Property	
2024 Actuarial Indicated Rates	$ 2,190.0000	$ 305.0000	$ 184.0000	$ 281.0000	$ 0.1383	
	FTLE	FTE	FTE	Per Vehicle	SOV	
Projected Exposures	1,331	4,956	4,956	3,701	2,672,147,257	
Indicated Contributions	$ 2,914,890	$ 1,511,580	$ 911,904	$ 1,039,981	$ 3,695,580	**$ 10,073,935**

	Law Enforcement	Public Officials	General	Automobile	Non Earthquake	Earthquake	
2024 Recommended Rates	$ 2,190.00	$ 305.00	$ 204.00	$ 281.00	$ 0.13	$ 0.14	
	FTLE	FTE	FTE	Per Vehicle	SOV	SOV	
Total Exposures	1,331	4,691	4,691	3,701	1,028,188,872	1,643,958,385	
Total Contributions	$ 2,914,890	$ 1,430,755	$ 956,964	$ 1,039,981	$ 1,336,646	$ 2,301,542	**$ 9,980,777**

	Clash	Crime	Cyber 1M	Cyber 2M	D T	UAS	
2024 Recommended Rates	$ 9.51	$ 0.10	$ 6.29	$ 1.21	$ 0.33	$ 500.00	
	FTE	Revenues	FTE	FTE			
Total Exposures	4,956	1,250,384,617	4,956	4,333			
Total Contributions	$ 47,138	$ 125,038	$ 31,189	$ 5,243	$ 107,843	$ 45,000	$ 361,452

UTAH COUNTIES INDEMNITY POOL	2024 Contribution
Beaver	249,631
Box Elder	548,537
Daggett	72,473
Davis	1,405,455
Duchesne	409,506
Emery	303,410
Garfield	216,414
Iron	509,447
Juab	220,744
Kane	276,372
Millard	395,477
Morgan	119,538
Piute	44,901
Rich	69,935
San Juan	344,892
Sanpete	266,128
Sevier	336,901
Uintah	617,717
Wasatch	501,774
Washington	909,432
Wayne	71,334
Weber	1,672,498

UTAH COUNTIES INDEMNITY POOL	2024 Contribution
Beaver County Municipal Building Authority	55,240
Box Elder Redevelopment Agency	3,363
Box Elder Special Service District	3,908
Canyon Land Improvement District	1,876
Cedar Mountain Fire Protection District	22,648
Central Utah Public Health Department	42,511
Daggett County Redevelopment Agency	1,917
Duchesne County Municipal Building Authority	1,878
Duchesne/Wasatch Bluebench Landfill Special Service District	9,283
Emery County Municipal Building Authority	2,300
Five County Association of Governments	44,365
Grand County Emergency Medical Services Special Service District	20,757
Iron Special Service District #1	20,750
Iron Special Service District #3	1,868
Juab Special Service District #2	1,884
Juab Special Service Fire District	38,961
Kane County Municipal Building Authority	1,956
Kane County Recreation & Transportation Special Service District	1,876
Multi-County Appraisal Trust	2,189
Panguitch Lake Fire Protection District	2,829
Piute County Municipal Building Authority	1,863
Piute Special Service District #1	1,884
San Juan Spanish Valley Special Service District	4,609
San Juan Transportation Special Service District	2,901
Sanpete County Municipal Building Authority	1,858
San Rafael Special Service District	2,818
Seven County Infrastructure Coalition	5,038
Sevier County Municipal Building Authority	1,888
Southeastern Utah District Health Department	34,627
Southwest Utah Public Health Department	60,152
Taylor West Weber Park District	2,831
TriCounty Health Department	32,375
Uintah County Municipal Building Authority	1,923
Utah Counties Indemnity Pool	3,411
Wasatch Health Department	13,243
Wasatch County Parks & Recreation Special Service District #21	31,007
Wasatch County Solid Waste Disposal District	31,883
Wasatch County Special Service Area #1	1,966
Wasatch County Special Service District #9	1,911
Washington County Municipal Building Authority	1,881
Washington County St George Interlocal Agency	88,733
Wayne County Municipal Building Authority	2,053
Wayne County Special Service District #1	1,872
Wayne County Special Service District #3	14,192
Wayne County Water Conservancy District	1,858
Weber County Municipal Building Authority	1,856
Weber Human Services	87,622
Weber-Morgan Health Department	70,557
TOTAL:	**10,353,688**

UTAH COUNTIES INDEMNITY POOL
PERSONAL USE OF PUBLIC PROPERTY OR FUNDS POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is June 21, 2019.

2. This policy should be reviewed annually, but not less than every three years by the Board.

3. This policy should also be reviewed any time that changes to laws or rules governing personal use of public property of interlocal agencies are amended or recommendations are made by the UCIP CEO~~ or CFO~~, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. This policy is meant to assure responsible use of Public Property and control excessive or unlawful use of Public Property by Public Servants.

2. This policy provides Public Servants guidance as to authorized personal use of Public Property to avoid unintentional violations of U.C.A. §76-8-402, §76-8-404, ~~and~~ §67-16-4(1)(c) and §11-57-103.

SECTION C AUTHORITY

1. The Board has authority to implement this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy applies to all use of all Public Property as defined herein.

2. This policy supersedes and replaces all other UCIP policies related to the personal use of Public Property.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.

2. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

3. ~~CFO: the Chief Financial Officer of the Utah Counties Indemnity Pool.~~

4. De minimis: a nominal value of less than $100.00 but does not include value of damage to the Public Property when used by the Public Servant for personal use when the Public Servant timely reimburses UCIP for such damage.

5. Incidental: defined in the Policy Statements Section of this policy. Any use identified as incidental under this policy which is not considered incidental under U.C.A. §76-8-402 or U.C.A. §67-16-4(1)(c) is an authorized use under this policy.

6. Members: the members, individually or collectively, of UCIP as identified in its governing documents.

7. Pool: the Utah Counties Indemnity Pool.

8. Public Funds: monies, funds or accounts of UCIP.

9. Public Property: any real or personal property other than money, funds or accounts owned, leased or rented by UCIP, until such time as the property has been surplused, including when such property is provided to an independent contractor of UCIP for the purpose of providing a program or service for, or on behalf of, UCIP and/or its Members. “Public Property” does not include real or personal property owned, leased or rented by a Public Servant used in whole or in part by the Public Servant to perform their duties as a Public Servant, regardless of any reimbursement, allowance, stipend, per diem or payment made by UCIP in recognition of use of the Public Servant’s property benefiting UCIP.

10. Public Servant: all Directors, Officers, employees and independent contractors of UCIP.

11. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. The Board means for this policy to constitute a “written policy of the Public Servant’s entity” related to use of Public Property.

2. The Board intends to restrict unreasonable personal use of Public Property by Public Servants.

3. The Board intends to protect its Public Servants from unintentionally violating U.C.A. §76-8-402~~, and/or~~ U.C.A. §67-16-4(1)(c) and/or U.C.A. §11-57-103.

4. The Board recognizes as an employer competing for competent employees in the marketplace, that it must consider, in part, property provided to employees by employers in the competing marketplace and the limitations that other employers place on personal use of such property.

5. The Board intends to broadly authorize all personal use of Public Property by Public Servants with a procedure to limit personal use only after providing written notice.

6. The Board specifically prohibits personal use of Public Property:

a. That substantially interferes with the use of the Public Property to perform duties of office, employment or service under contract, as determined by the Board ~~of Directors~~;

b. For private financial gain which provides no benefit to UCIP; or

c. For an unlawful purpose.

7. Except for use specifically prohibited in Paragraph 6 of this section of this policy, the only personal use of Public Property considered to be unauthorized or prohibited is personal use which occurs after the Public Servant has received a written notice that the use is unauthorized or prohibited if the Public Servant does not appeal the written notice, or which occurs after the Public Servant receives a written decision from the ~~Board of Directors~~ finding that the personal use will be considered unauthorized or prohibited.

8. The Board intends to provide broad discretion to the CEO~~, CFO~~ and members of the Board ~~of Directors~~ in authorizing personal use of Public Property by Public Servants under their supervision or control.

9. The Board recognizes that all incidental and de minimus personal use of Public Property by a Public Servant is authorized under U.C.A. §76-8-402 and further authorizes all incidental and de minimus personal use under this policy. The Board considers incidental personal use to include:

a. Use of Public Property for limited use of a personal nature when the individual is using the Public Property to perform their duties of office, employment or service under contract;

b. Use of Public Property of a personal nature when such use of the Public Property:

(i) Is available to the general public;

(ii) Does not create more than a de minimis cost to UCIP;

(iii) Is provided or required to be provided to the Public Servant as an employee benefit or convenience, such as lunchroom and nursing room facilities;

(iv) ~~Is not clearly prohibited by this policy, and the Public Servant timely reimburses the cost of the personal use to UCIP; or~~

(v) ~~Is accidental or unintentional and the Public Servant timely reimburses the cost of the personal use to UCIP.~~

10. Employees do not have a right to nor should they have an expectation of privacy while using government resources at any time, including when they are accessing the internet, using computers, email, instant messaging or using telephones.

11. A Public Servant is authorized to allow use of Public Property of a personal nature which is not clearly prohibited by this policy.

12. A Public Servant is prohibited from use of Public Funds for a personal use expenditure. Use of Public Funds for a personal use expenditure of a accidental or unintentional nature shall require the Public Servant to timely reimburse the cost of the personal use expenditure. Including an administrative penalty equal to 50% of the personal use expenditure in accordance with U.C.A §11-57-103.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. If a supervisor, ~~CFO,~~ CEO or Board ~~of Directors~~ believes that a Public Servant is using Public Property in a manner that is not incidental or should not be authorized, they shall give the Public Servant a written notice that specifically informs the Public Servant that the personal use is not considered incidental and will not be considered authorized as of the date of the written notice, or as of the date of a final written determination by the Board of an appeal of the written notice.

2. In determining if personal use should be authorized, a supervisor, ~~CFO,~~ CEO or Board ~~of Directors~~ shall consider whether the personal use of Public Property:

a. Substantially interferes with the use of the Public Property to perform duties of office, employment or service under contract;

b. Creates only a de minimis cost to UCIP;

c. Creates more than a de minimis cost to UCIP but provides a benefit to UCIP or its Members as determined by the Board;

d. Creates more than a de minimis cost to UCIP but the employee reimburses UCIP for the cost of the personal use of the Public Property at a rate determined by UCIP;

e. Provides the Public Servant with training and familiarity with the Public Property which will allow them to be more proficient with its use to perform their public duties;

f. Provides support of other agencies or community organizations which promotes good will between those agencies or community organizations and UCIP; or

g. Provides any reasonably arguable benefit to UCIP.

3. A Public Servant may appeal a written notice provided under this Section to the Board ~~of Directors~~ if they believe their personal use of Public Property should be authorized by providing a written request for appeal of the written notice within five business days of receipt of the written notice. The Board shall hear either in writing or in person the person who issued the written notice and the Public Servant, and make a decision on whether the personal use of the Public Property will be authorized or prohibited. The Board ~~of Directors~~ shall inform the CEO and the Public Servant of their decision within 10 days of their decision.

4. The ~~CFO~~ CEO shall notify a Public Servant of the cost to be reimbursed to UCIP for for an accidental or unintentional personal use expenditure of Public ~~Property~~Funds~~, which was not clearly prohibited by this policy, was accidental or unintentional~~ or due to damage to Public Property during personal use of the Public Property by the Public Servant.

5. The Public Servant shall timely reimburse UCIP the amounts determined by the ~~CFO~~ CEO under this section or contest the amount of the reimbursement to a member of the ~~CEO~~ Board within five business days of notice from the ~~CFO~~CEO. The CEO shall within five business days of receipt of such notice to contest the amount of reimbursement provide the Public Servant and the ~~CFO~~ CEO a decision regarding the amount of reimbursement.

6. If the Public Servant does not agree with the decision of the CEO of the amount of reimbursement for personal use of Public Property, the Public Servant shall request an appeal of the CEO's decision to the UCIP Board ~~of Directors~~ within five business days of receipt of the CEO's decision. The Board ~~of Directors~~ shall consider the requested appeal at their next scheduled meeting and provide the Public Servant their final decision on the amount of reimbursement within 10 business days of that meeting.

7. The CEO shall investigate any suspected violation of this policy and shall report any prohibited or unauthorized personal use of Public Property to the Board within 60 days of a determination of such violation.

SECTION H REVISION HISTORY

1. Adopted: June 21, 2019

2. Revised: June 18, 2020

3. Revised: August 17, 2023

SECTION I APPENDICES

1. There are no appendices to this policy.

UTAH COUNTIES INDEMNITY POOL
RECORDS RETENTION POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The Board originally adopted the Records Retention Policy on September 23, 2005.

2. This policy should be reviewed annually, but not less than every three years by the Board of Directors.

3. This policy should also be reviewed at any time that changes to laws or rules governing the scheduling of records of a Utah Interlocal Agency are amended or recommendations are made by the UCIP CEO, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. The purpose of this policy is to:

a. Assure compliance with all state laws and rules that document the existence of records, the length of time the records must be maintained, and their final disposition.

b. Provide for a procedure to manage retention of records classified as agency specific records, which will be forwarded and held by State Archives.

c. Provide for a procedure, which do not fall under any agency specific records classification and will not be forwarded to State Archives.

SECTION C AUTHORITY

1. The Board has authority to adopt this policy under the UCIP Interlocal Agreement.

SECTION D APPLICABILITY AND SCOPE

1. The PRMA mandates state ownership of government records and requires their effective management and care.

2. The PRMA establishes the record keeping responsibilities of governmental entities.

3. This policy is applicable to all UCIP Agency Specific Records approved by the State Records Committee.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.

2. CAO: the Chief Administrative Officer, a senior executive, designated by the Board to ensure that a sound records management program is implemented throughout the Pool.

3. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

4. Pool: the Utah Counties Indemnity Pool.

5. PRMA: the Public Records Management Act.

6. Record: a book, letter, document, paper, map, plan, photograph, film, card, tape, recording, electronic data, or other documentary material regardless of physical form or characteristics that is prepared, owned, received, or retained by a governmental entity or political subdivision; and where all of the information in the original is reproducible by photocopy or other mechanical or electronic means.

7. Records Officer: the individual appointed by the Chief Administrative Officer to work with State Archives in the care, maintenance, scheduling, designation, classification, disposal, and preservation of records.

8. Record Series: a group of records that can be treated as a unit for purposes of designation, description, management, or disposition.

9. Schedule: the process of specifying the length of time each Record Series should be retained by a governmental entity for administrative, legal, fiscal, or historical purposes and when each record series should be transferred to the State Archive or destroyed.

10. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. UCIP will comply with the Public Records Management Act.

2. UCIP will maintain an Agency Specific Record~~ Series~~s Retention Schedule approved by the State Records Committee.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. Government records cannot be disposed of or destroyed in contravention of a legally approved retention schedule.

2. Records that are not designated on the Agency Specific Records Retention Schedule are maintained in office until the administrative need ends and then destroyed.

3. UCIP's CAO oversees that each appointed Record Officer successfully completes annual online training and obtains certification from State Archives.

4. UCIP's ~~CAO~~ Record Officer submits proposed retention schedules of records for final approval to the State Records Committee.

5. UCIP's ~~CAO~~ Record Officer reports the designation (primary classification) of each ~~record~~ Record ~~series~~ Series it maintains to the State Archives.

SECTION H REVISION HISTORY

1. Original Adoption: September 23, 2005

2. Revised: February 16, 2006

3. Revised: April 18, 2006

4. Revised: June 21, 2019

5. Revised: June 18, 2020

6. Revised: December 17, 2020

7. Revised: June 6, 2023

8. Revised: August 17, 2023

SECTION I APPENDICES

1. UCIP Agency Specific Records Retention Schedule.

UTAH COUNTIES INDEMNITY POOL
AGENCY SPECIFIC RECORDS RETENTION SCHEDULE

SERIES: 26123

TITLE: Audit records and financial statements

DATES: 1992-

ARRANGEMENT: Chronologically by date.

DESCRIPTION: Audit records include all financial and claims audits performed by outside auditors. Financial statements include all in-house prepared quarterly financial statements of the financial affairs of the Utah Counties Indemnity Pool and an accounting of all income and expenditures in relationship to adopted budgets.

RETENTION: Permanent. Retain for 15 year(s).

DISPOSITION: Transfer to ~~Archives~~the State Records Center.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series is authorized by Archives general schedule Audit records, GRS-1727.

AUTHORIZED: 11/15/2019

FORMAT MANAGEMENT: Paper. Retain in office for 5 years and then transfer to State Records Center. Retain in State Records Center for 10 years and then transfer to State Archives with authority to weed. Computer data files. Retain in office for 10 years and then transfer to State Archives with authority to weed.

APPRAISAL: Administrative Fiscal Historical.

These records have historical value because they provide evidence of significant policy formulation and business processes of the government.

PRIMARY DESIGNATION: Public.

SECONDARY DESIGNATION: Protected. Utah Code 63G-2-305(3).

SERIES: 26105

TITLE: Board of Directors meeting minutes and recordings

DATES: 1992-

ARRANGEMENT: Chronologically by date.

DESCRIPTION: These records are minutes of regular and special meetings of the UCIP Board of Directors. They are used to document the actions of the decisions of the Board pursuant to their official duties. All related materials are attached to the minutes as the official record.

RETENTION: Permanent. Retain until administrative need ends.

DISPOSITION: Transfer to the State Archives.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series is authorized by Archives general schedule Open meeting minutes & public materials, GRS-1709.

AUTHORIZED: 02/13/2006

FORMAT MANAGEMENT: Paper. Retain in office until administrative value has been met and then transfer to State Archives with authority to weed.

Computer data files. Retain in office until administrative value has been met and then transfer to State Archives with authority to weed.

APPRAISAL: Administrative Historical.

PRIMARY DESIGNATION: Public.

SECONDARY DESIGNATION: Protected. Utah Code 63G-2-305(32).

SERIES: 26124

TITLE: Bylaws

DATES: 1992-

ARRANGEMENT: Chronologically by date.

DESCRIPTION: These records are bylaws of the governmental entity including coverage addendums thereto.

RETENTION: Permanent. Retain until administrative need ends.

DISPOSITION: Transfer to the State Archives.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series is authorized by Archives general schedule Open meeting minutes & public materials, GRS-1709.

AUTHORIZED: 12/17/2020

FORMAT MANAGEMENT: Paper. Retain in office until administrative value has been met and then transfer to State Archives with authority to weed.

Computer data files. Retain in office until administrative value has been met and then delete.

APPRAISAL: Administrative Historical.

PRIMARY DESIGNATION: Public.

SERIES: 26024

TITLE: Claims records

DATES: 1992-

ARRANGEMENT: Alphabetically by county thereunder chronologically by date.

DESCRIPTION: Claims records are all records associated with claims made against members of UCIP and referred to UCIP.

RETENTION: Retain for 20 year(s).

DISPOSITION: ~~Destroy~~Transfer to the State Records Center.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 04/2006

FORMAT MANAGEMENT: Paper. Retain in office for 5 years after last recorded activity and then transfer to State Records Center. Retain in State Records Center for 15 years and then destroy.

Computer data files. Retain in office until administrative need ends and then delete.

APPRAISAL: Fiscal Legal.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(24).

SERIES: 26026

TITLE: Claims-made insurance policies

DATES: 1992-

ARRANGEMENT: Alphabetically by county thereunder chronologically by date.

DESCRIPTION: These records contain copies of claims-made excess, joint purchase and reinsurance insurance policies. These policies designate what is covered and what is excluded. A claims-made policy requires that the claim be presented to the insurance company during the policy period.

RETENTION: Retain for 15 year(s).

DISPOSITION: Destroy.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 04/2006

FORMAT MANAGEMENT: Paper. Retain in office for 15 years after expiration of any tail coverage and then destroy.

Computer data files. Retain in office until administrative value has been met and then transfer to State Archives with authority to weed.

APPRAISAL: Fiscal.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(24).

SERIES: 26125

TITLE: Contracts

DATES: 1992-

ARRANGEMENT: Chronological by date.

DESCRIPTION: These records include any contract, including any written agreement, memorandum of understanding, or other instrument outlining the terms of an agreement that the governmental entity has entered into.

RETENTION: Retain for 6 year(s).

DISPOSITION: ~~Destroy~~Transfer to the State Records Center.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 12/2020

FORMAT MANAGEMENT: Retain for 2 year(s) after end of the contract or agreement period and then transfer to State Records Center. Retain in State Records Center for 4 years and then destroy.

Computer data files. Retain in office until administrative value has been met and then delete.

APPRAISAL: Administrative Legal.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(6).

SECONDARY DESIGNATION: Public.

SERIES: 26126

TITLE: Interlocal agreements

DATES: 1992-

ARRANGEMENT: Alphabetically by county thereunder chronological by date.

DESCRIPTION: These records include Articles of Incorporation and Interlocal Cooperation Agreements between members, and records relating to the creation.

RETENTION: Permanent. Retain until administrative need ends.

DISPOSITION: Transfer to the State Archives.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 12/2020

FORMAT MANAGEMENT: Paper. Retain in office until administrative value has been met and then transfer to State Archives with authority to weed.

Computer data files. Retain in office until administrative value has been met and then delete.

APPRAISAL: Administrative Historical.

PRIMARY DESIGNATION: Public.

SERIES: 26029

TITLE: Loss prevention records

DATES: 1995-

ARRANGEMENT: Alphabetically by county thereunder chronologically by year.

DESCRIPTION: These records contain loss prevention inspections, information about training, recommendations to members, and information about any other activities related to loss prevention.

RETENTION: Retain for 12 year(s).

DISPOSITION: ~~Destroy~~Transfer to the State Records Center.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 04/2006

FORMAT MANAGEMENT: Paper. Retain in office for 5 years and then transfer to State Records Center. Retain in State Records Center for 7 years and then destroy.

Computer data files. Retain in office for 12 years and then delete.

APPRAISAL: Fiscal.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(24).

SERIES: 26121

TITLE: Occurrence-based insurance policies

DATES: 1992-

ARRANGEMENT: Alphabetically by county thereunder chronologically by date.

DESCRIPTION: These records contain copies of excess, joint purchase and reinsurance insurance policies. These insurance policies designate what is covered and what is excluded. Occurrence-based policies do not restrict the time frame in which claims can be made.

RETENTION: Permanent.

DISPOSITION: Transfer to ~~Archives~~the State Records Center.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 04/2006

FORMAT MANAGEMENT: Retain in office until administrative need ends and then transfer to State Records Center. Retain in State Records Center permanently.

APPRAISAL: Administrative.

Since occurrence-based policies do not restrict the time frame in which claims can be made the series is needed in the office permanently.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(24).

SERIES: 26122

TITLE: Personnel files

DATES: 1992-

ARRANGEMENT: Alphabetically by surname.

DESCRIPTION: These records contain complete work history of an individual (excluding medical/psychological information) while employed by UCIP. The employee's personnel file shall be subject to the rules governing personnel files. The file typically includes applications for employment, employment eligibility certification records, Form I-9 and other documents required by the U.S. Citizenship and Immigration Services, personnel actions, corrective action plans, notices of disciplinary action, new employee orientation information, performance plans and evaluations, letters of appreciation/commendation, separation and leave without pay records, employee benefits notification forms for PEHP and URS, training certifications, leave and time records, copies of any documents affecting the employee's conduct, status or salary, etc.

RETENTION: Retain for 65 year(s).

DISPOSITION: Destroy.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series is authorized by Archives general schedule Employment history records, GRS-1965.

AUTHORIZED: 02/08/2006

FORMAT MANAGEMENT: Paper. Retain in office for 65 years or until 3 years after death or retirement and then destroy. Computer data files. Retain in office for 65 years or until 3 years after date of death and then delete.

APPRAISAL: Administrative Legal.

PRIMARY DESIGNATION: Private. UCA 63G-2-302 (1)(e) (2008).

SECONDARY DESIGNATION: Public. UCA 63G-2-301 (1)(b) (2008).

SERIES: ~~26127~~30065

TITLE: Request for proposals

DATES: 1992-

ARRANGEMENT: Chronological by date.

DESCRIPTION: These records are bids and proposals to provide products or services for a governmental entity. Information includes preliminary requirements for procurement of a commodity or service.

RETENTION: Retain for 6 year(s).

DISPOSITION: ~~Destroy~~Transfer to the State Records Center.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 12/2020

FORMAT MANAGEMENT: Retain for 2 year(s) from the date of the award of project or program and then transfer to State Records Center. Retain in State Records Center for 4 years and then destroy. Computer data files. Retain in office until administrative value has been met and then delete.

APPRAISAL: Administrative Legal.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(6).

SECONDARY DESIGNATION: Public.

SERIES: 26027

TITLE: Underwriting records

DATES: 1992-

ARRANGEMENT: Alphabetically by county and thereunder chronologically by date.

DESCRIPTION: Underwriting files contain financial data and information about member exposures such as values of buildings, automobiles and all other member property, complete lists of member expenditures. This information is used to market the annual excess/reinsurance policies and to establish the rating structure and rates for member's annual contributions.

RETENTION: Retain for 15 year(s).

DISPOSITION: ~~Destroy~~Transfer to the State Records Center.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 04/2006

FORMAT MANAGEMENT: Paper. Retain in office for 5 years after close of underwriting period and then transfer to State Records Center. Retain in State Records Center for 10 years and then destroy. Computer data files. Retain in office until administrative value has been met and then delete.

APPRAISAL: Fiscal.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(24).

SECONDARY DESIGNATION: Public.

SERIES: 26028

TITLE: Underwriting records, agency placement for members

DATES: 1992-

ARRANGEMENT: Alphabetically by county thereunder chronological by date.

DESCRIPTION: These records pertain to property and liability exposures not covered under coverage addendums and/or reinsurance policies. Some examples are airport and aircraft liability, surety bonding, course of construction, third party events held in member owned facilities.

RETENTION: Retain for 5 year(s).

DISPOSITION: Destroy.

RETENTION AND DISPOSITION AUTHORIZATION: Retention and disposition for this series were specifically approved by the State Records Management Committee.

APPROVED: 04/2006

FORMAT MANAGEMENT: Paper. Retain in office for 5 years after expiration of policy and then destroy. Computer data files. Retain in office until administrative value has been met and then delete.

APPRAISAL: Administrative Legal.

PRIMARY DESIGNATION: Protected. Utah Code 63G-2-305(24).

SECONDARY DESIGNATION: Public.

UTAH COUNTIES INDEMNITY POOL
ACCOUNTING POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this Accounting Policy is August 17, 2023.

2. This policy should be reviewed annually, but not less than every three years by the Board of Directors.

3. This policy should also be reviewed at any time that changes to laws or rules governing the fiscal procedures for interlocal entities are amended or recommendations are made by the UCIP CEO, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. The purpose of the accounting policy of the Board is to comply with fiscal procedures of an interlocal entity under the laws of the State of Utah.

SECTION C AUTHORITY

1. The Board has the authority to adopt this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy applies to all decisions regarding accounting procedures of UCIP by the Board.

SECTION E DEFINITIONS

1. ACH: Automated Clearing House, a United States electronic payment network.

2. Board: the Board of Directors of the Utah Counties Indemnity Pool.

3. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

4. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. UCIP will comply with the Governmental Accounting Standards Board basis of accounting.

2. UCIP will utilize appropriate separation of duties to prevent fraud as outlined in the Internal Accounting Controls Policy.

3. UCIP operates as a joint liability reserve fund of its members and reports as a single enterprise fund.

4. UCIP will comply with the Interlocal Cooperation Act—Fiscal Procedures for Interlocal Entities.

5. UCIP may map their operational chart of accounts to the uniform chart of accounts developed by the Office of the Utah State Auditor to the extent that chart of accounts provides the best method of accounting for UCIP. Any deviation from the uniform chart of accounts developed by the Office of the Utah State Auditor shall be recommended by the UCIP Audit Committee and approved by the Board.

6. UCIP will follow accounting processes as outlined in the UCIP Accounting Manual.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. The Board shall approve the financial institution for UCIP to utilize for revenue and expenditures.

2. The Board shall approve the accounting software for UCIP to carry out accounting functions.

3. The Board shall elect, appoint and designate individuals to ensure proper separation of duties.

4. The Board shall review and approve a summary of expenditure transaction at each regularly scheduled Board meeting.

a. The Board and UCIP shall comply with the procedures and responsibilities outlined in the Internal Accounting Controls Policy.

SECTION H REVISION HISTORY

1. Adopted: August 17, 2023

SECTION I APPENDICES

1. Accounting Manual

UTAH COUNTIES INDEMNITY POOL
BUDGET POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is August 17, 2023.

2. This policy should be reviewed annually, but not less than every three years by the Board.

3. This policy should also be reviewed any time that changes to laws or rules governing the budget process by the board members of interlocal agencies are amended or recommendations are made by the UCIP CEO, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective, which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. This policy outlines the policy of the Board related to budget review and adoption by the Board.

2. The purpose of budget review and adoption is to comply with fiscal procedures of an interlocal entity under the laws of the State of Utah.

SECTION C AUTHORITY

1. The Board has authority to adopt this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy applies to all decisions regarding the budgeting process by the Board.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.

2. Budget: a plan of financial operations for a fiscal year that embodies estimates of proposed expenditures for given purposes and the proposed means of financing those proposed expenditures.

3. Budget Officer: the person appointed by the Board to prepare the budget for UCIP.

4. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

5. Director: a member of the Board of Directors of the Utah Counties Indemnity Pool.

6. Enterprise Fund: a self-supporting government fund that sells goods and services to the public for a fee, as provided in generally accepted accounting principles.

7. Member: each of the Participating Members of UCIP as listed in the Coverage Addendum.

8. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. It is the policy of the Board to provide a financial plan for the budget year.

2. It is the policy of the Board to report as a single Enterprise Fund, an Enterprise Fund retains and maintains investment income and surplus. The total of revenues and expenditures, for an Enterprise Fund budget, do not need to balance allowing for the use or development of surplus.

3. It is the policy of the Board to use the accrual method of accounting. Under this method, revenues are recognized when they are earned and expenses are recognized when they are incurred.

4. It is the policy of the Board to comply with fiscal procedures for interlocal entities under U.C.A. §11-13-5.

5. The Utah Counties Indemnity Pool is a calendar year entity whose fiscal year begins January 1 and ends December 31 of each calendar year.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. The Budget Officer shall prepare for each budget year a Budget for UCIP's Enterprise Fund.

2. The Budget shall specify in tabular form estimates of all anticipated revenues and all appropriations for expenditures.

3. On or before the first regularly scheduled meeting of the Board in June, the Budget Officer may prepare for the ensuing year and file with the Board a preliminary Budget in tabular form providing actual revenues and expenditures for the last completed fiscal year, estimated total revenues and expenditures for the current fiscal year and the budget officer's estimates of revenues and expenditures for the budget year. A preliminary Budget is used for UCIP's underwriting process.

4. On or before the first regularly scheduled meeting of the Board in October, the Budget Officer shall prepare for the ensuing year and file with the Board a tentative Budget in tabular form providing actual revenues and expenditures for the last completed fiscal year, estimated total revenues and expenditures for the current fiscal year and the budget officer's estimates of revenues and expenditures for the budget year. The Budget Officer shall estimate the amount of revenue available to serve the needs of the fund and the portion to be derived from Member contributions or fees. Estimates of expenditures shall contain supporting data required or requested by the Board.

5. The Board shall review, consider and adopt the tentative Budget in any regular meeting or special meeting. The Board may amend or revise the tentative Budget in any manner that the Board considers advisable prior to the public hearing to adopt the final Budget. The Board shall establish the time and place of a public hearing to consider adoption of the Budget.

6. The Budget hearing notice, to consider adoption of the Budget, will be published, for at least seven days before the day of the hearing, on the Utah Public Notice Website and on the UCIP website.

7. At the time and place published, the Board shall hold a public hearing on the Budget tentatively adopted and give interested persons in attendance an opportunity to be heard on the estimates of revenue and expenditures or any item in the tentative budget.

8. After the conclusion of the public hearing, the Board may continue to review the tentative budget, insert any new items, increase or decrease items of revenue and expenditure, and upon any changes shall adopt the final Budget by resolution prior to the beginning of the fiscal year a budget for the ensuing fiscal year.

9. The Budget Officer shall file within 30 days after adoption the final budget with the Office of the Utah State Auditor.

10. The Board may, at any time during the budget year, review the Budget for the purpose of amending line items within the Budget. Amendment of line items that do not require an increase in the overall Budget shall be approved by the Board but does not require a public hearing.

11. The Board may, at any time during the budget year, review the Budget for the purpose of determining if the total of the Budget should be increased. If the total should be

increased, the Board shall hold a public hearing on the increase in accordance with the procedures in item 6.

SECTION H REVISION HISTORY

1. Adopted: August 17, 2023

SECTION I APPENDICES

1. There are no appendices to this policy.

UTAH COUNTIES INDEMNITY POOL
LATE CONTRIBUTIONS POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is April 19, 2019.

2. This policy should be reviewed annually, but not less than every five years by the Board of Directors.

3. This policy should also be reviewed at any time that changes to laws or rules governing the duties of officers of an interlocal entity are amended or recommendations are made by the UCIP CEO, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. The purpose of this policy is to establish procedures in handling late payment of Member contributions.

SECTION C AUTHORITY

1. The Board has authority to adopt this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy is applicable to all Members of UCIP.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.

2. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

3. Member: counties and county related entities in Utah that have entered into the UCIP Interlocal Cooperation Agreement.

4. Pool: the Utah Counties Indemnity Pool.

5. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. Members shall have the obligation to pay promptly all contributions and other payments to the Pool at such times and in such amounts as shall be established in accordance with the Bylaws.

2. Annual contributions are due on or before the first day of January of the applicable fund year. Members making payments, or portions thereof, postmarked after January 31 shall be charged interest in accordance with the UCIP Bylaws.

3. Members are encouraged to pay contributions either by interfund transfer or electronic funds transfer to avoid lost and/or stolen checks.

SECTION D PROCEDURES AND RESPONSIBILITIES

1. UCIP shall notify Members of their estimated contribution on or before September 1.

2. UCIP shall email Members their final contribution invoice on or before December 1. The email will include a notice of this Late Contributions policy.

3. UCIP shall provide a reminder notice to Members, who have not paid their contribution, on or before January 15, that interest will be charged if the contribution is not postmarked by January 31.

4. UCIP shall attempt to contact by telephone Member auditors and/or accounts payable personnel, who have not paid their contribution, two business days prior to January 31.

5. UCIP will invoice Members a late fee, calculated in accordance with the UCIP Bylaws, upon receipt of a Member’s late contribution.

SECTION D REVISION HISTORY

1. Amended: August 17, 2023

SECTION E APPENDICES

1. There are no appendices to this policy

SEVENTH AMENDED INTERLOCAL COOPERATION AGREEMENT

13. The powers of the Board shall include, but not be limited to, the powers to:

(a) Delegate, by resolution adopted at a meeting of the Board and specifically defined in the written minutes of the Board's meetings, authority for specific functions to the Chief Executive Officer, but only to the extent permitted by the laws of the State of Utah and the Amended Bylaws.

(b) Establish Member contributions, including premiums and service fees, pursuant to guidelines adopted by the Board from time to time.

(c) Serve as the policyholder of any group policies or plans.

(d) Determine the methods of claim administration and payment; provide for claim experience for the Members collectively or separately; and establish claim procedures and conditions to be met prior to the payment or defense of a claim.

(e) Jointly self-insure or jointly obtain insurance, reinsurance or excess insurance (specific or aggregate), or any combination thereof, or otherwise provide for the funding of coverages and adopt and adjust coverages provided by or through the Pool, as the Board deems appropriate.

(f) Establish employment policies for the employees of the Pool including but not limited to policies, salaries and benefits.

(g) Provide for the administration of the moneys of the Pool, for the manner of payments to the Pool, and for payment of all expenses of the Pool; establish standards for the accountability of all receipts and disbursements of the Pool; and establish procedures for safekeeping, handling, and investing such monies received or paid.

(h) Acquire, lease, hold, and dispose of real and personal property.

(i) Exercise the full power and authority of any Member of the Pool when requested to do so by the Member's governing body.

(j) Provide for necessary activities, and enter into contracts as necessary or appropriate to accomplish the purposes of the Pool.

(k) Do any act permitted by law and not in conflict with the Seventh Amended Interlocal Cooperation Agreement or the Amended Bylaws of the Pool.

(l) Provide for an independent audit of the financial statements and operations of the Pool, including claim handling procedures, handling of receipts and payments, investments, adequacy of reserves, compliance with financial reporting requirements and overall operations of the Pool, at such times as the Board may determine.

(m) Establish loss reduction, prevention and risk management policies, procedures, and requirements for Members of the Pool and provide risk management services and educational and other programs related to risk management.

(n) Create various Committees of the membership to assist in the oversight and operation of the Pool. The members of such Committees, including the chair, shall be appointed by the Board.

(o) Approve a list of attorneys or law firms authorized to represent Members in claims covered by or through the Pool.

(p) Obtain the services of agents, attorneys, brokers, consultants, employees, and service providers as necessary or appropriate for the operation of the Pool.

(q) Terminate a Member from the Pool as provided for in the Amended Bylaws.

(r) Create levels of membership within the Pool to provide for appropriate representation and control. Levels of membership may include, but are not limited to, voting and non-voting members and equity and non-equity members.

(s) Amend the Bylaws by a two-thirds vote of all Board members.

(t) Exercise all powers of the Pool except those powers reserved to the Members, and all powers necessary and proper for the operation of the Pool and implementation of the Pool, subject to the limits of the Agreement, the Amended Bylaws, and the Utah Code. The Board is responsible for all operations of the Pool.

UTAH COUNTIES INDEMNITY POOL
AUTHORITY DELEGATED TO THE CHIEF EXECUTIVE OFFICER POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is August 17, 2023.

2. This policy should be reviewed annually, but not less than every three years by the Board of Directors.

3. This policy should also be reviewed at any time that changes to laws or rules governing the duties and authority of a CEO of an interlocal entity are amended or recommendations are made by the UCIP CEO, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective, which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. The purpose of this policy is to establish the authority delegated to the CEO by the Board in accordance with the UCIP Interlocal Agreement.

SECTION C AUTHORITY

1. The Board has authority to adopt this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy is applicable to CEO of UCIP.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.

2. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

3. Pool: the Utah Counties Indemnity Pool.

4. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. It is the policy of the Board to delegate authority for specific functions to the CEO but only to the extent permitted by the laws of the State of Utah.

2. Authority delegated to the CEO will be adopted by resolution at a meeting of the Board and specifically defined in the written minutes of the Board's meetings.

3. Authority delegated to the CEO will be in accordance with the UCIP Interlocal Agreement and Bylaws.

4. Authority for specific functions will be ratified by the Board at the next scheduled Board meeting.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. **Specific Functions Delegated to the CEO**

a. Calculate Member contributions, including premiums and service fees, to fund the Pool.

b. Administer the monies of the Pool; payments to the Pool and for expenses of the Pool.

c. Establish standards for accountability of all receipts and disbursements of the Pool.

d. Establish procedures for investing monies of the Pool.

e. Manage self-insured retention.

f. Negotiate reinsurance or excess insurance, specific or aggregate with carriers or providers.

g. Manage the funding of coverages provided by or through the Pool, as deemed appropriate by the Board.

h. Manage reinsurance or excess policies or plans.

i. Amend the Coverage Addendum Parts that affect the coverage and retroactive dates for new members approved by the Board.

j. Manage the methods of claim administration and payment.

k. Establish claims procedures and conditions to be met prior to the payment or defense of a claim including authority to settle liability claims in accordance with the Coverage Addendum up to $150,000.

l. Provide claim experience for the Members collectively or separately.

m. Draft policies of the Board.

n. Enter into contracts as necessary or appropriate to accomplish the purposes of the Pool.

o. Provide for an independent audit of the financial statements of the Pool.

p. Provide for an independent actuarial reserve and rate analysis of the Pool.

q. Establish risk management policies, procedures and requirements for Members.

r. Provide risk management education and training services to the Members and Board.

s. Manage a list of attorneys or law firms authorized by the Board to represent Members in claims covered by or through the Pool.

t. Obtain the services of agents, attorneys, brokers, consultants, employees and service providers as necessary or appropriate for the operations of the Pool.

u. Represent the Members and Board when legislation may adversely affect the shared goals of the Pool and jeopardize the Pool's shared assets or obligations.

SECTION H REVISION HISTORY

1. Adopted: August 17, 2023

SECTION I APPENDICES

1. Authority Delegated To The CEO Resolution

Resolution No. 2023 -1

RESOLUTION GOVERNING THE AUTHORITY DELEGATED TO THE CHIEF EXECUTIVE OFFICER BY THE UCIP BOARD OF DIRECTORS

WHEREAS the Members of the Utah Counties Indemnity Pool (UCIP) delegate powers and authorities to the Board of Directors as provided in the Amended Interlocal Cooperation Agreement and as set forth in the Amended Bylaws.

AND WHEREAS, the Board of Directors perform all duties by laws of the State of Utah, the Amended Interlocal Cooperation Agreement and Amended Bylaws;

AND WHEREAS, the powers of the Board of Directors shall include, but not limited to, the power to delegate authority for specific functions to the Chief Executive Officer (CEO) of UCIP, but only to the extent permitted by the laws of the State of Utah and the Amended Bylaws;

AND WHEREAS, the delegation of authority for specific functions to the CEO shall be adopted, by resolution, at a meeting of the Board of Directors and specifically defined in the written minutes of the Board's meetings;

THEREFORE, BE IT RESOLVED: the Board of Directors of the Utah Counties Indemnity Pool adopt the Authority Delegated to the Chief Executive Officer Policy as the specific functions delegated.

THEREFORE, BE IT FURTHER RESOLVED THAT the President of the Utah Counties Indemnity Pool shall be authorized to execute this Resolution by all necessary and proper means.

APPROVED AND ADOPTED this________day of______________, 2023.

BOARD OF DIRECTORS
UTAH COUNTIES INDEMNITY POOL

By: ____________________________
Bruce Adams, President

UTAH COUNTIES INDEMNITY POOL
BOARD ELECTED AND APPPOINTED POSITIONS POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is August 17, 2023.

2. This policy should be reviewed annually, but not less than every five years by the Board.

3. This policy should also be reviewed at any time that changes to laws or rules governing Board Members of Interlocal Entities are amended or recommendations are made by the UCIP CEO, which would require review and update to this policy.

4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.

5. This policy is considered to be amended at the time any new federal or state law becomes effective, which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. The purpose of this policy is to outline the structure of the Board and the election and appointment process.

SECTION C AUTHORITY

1. The Board has authority to implement this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy shall apply to all Members of the Board of UCIP.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.

2. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.

3. Director: a member of the Board of the Utah Counties Indemnity Pool.

4. Member: a County or County Related Entity that has entered into the Interlocal Agreement.

5. Pool: the Utah Counties Indemnity Pool.

6. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

1. The Board shall be comprised of thirteen persons in accordance with the Interlocal Agreement.

2. Each Director of the Board must be a resident of the State of Utah.

3. No person convicted of a felony may serve as a Director of the Board.

4. Each Director of the Board shall be an elected or appointed officer or an employee of a Member.

5. Directors of the Board shall serve four-year overlapping terms unless otherwise described in the Interlocal Agreement.

6. Directors of the Board may be reelected or reappointed. There are no term limits to Board positions.

7. While the Board may solicit names from the Associations referred to in the procedures of this policy, they may consider additional candidates.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. Elected Positions.

a. The Board shall appoint a Nominating Committee in accordance with the Interlocal Agreement.

b. The Nominating Committee shall solicit nominations for available elected Director positions in accordance with the Bylaws.

c. UCIP shall verify the Member county classification for available elected Director positions.

d. UCIP shall email nomination request forms to Members for available elected Director positions no later than 30 days prior to the October Board meeting.

e. UCIP shall verify that nominees are eligible to serve and are willing to serve.

f. The Nominating Committee shall review nominees and recommend names to be placed on the ballot to the Board.

g. UCIP shall prepare the ballots for the annual meeting of the Members.

2. Appointed Positions.

a. The governing body of a second class county Member appoints, by resolution, a person of the governing body, for a term determined by the governing body, to serve as a Director of the Board. When a vacancy occurs, UCIP will request that the governing body appoint a new Director of the Board.

b. The Board shall appoint an auditor of a Member county to serve as the chair of the Audit Committee. UCIP shall request two names from the Utah Counties Clerk/Auditors Association, of persons willing to serve on the Board, for the Board to consider.

c. The Board shall appoint a sheriff of a Member county to serve as the chair of the Law Enforcement Committee. UCIP shall request two names from the Utah Counties Sheriff Association, of persons willing to serve on the Board, for the Board to consider.

d. The Board shall appoint an county attorney or deputy county attorney of a Member county to serve as the chair of the Litigation Management Committee. UCIP shall request two names from the Utah Counties Attorneys Association, of persons willing to serve on the Board, for the Board to consider.

e. The Board shall appoint a personnel director of a Member county to serve as the chair of the Personnel Committee. UCIP shall request two names from the Utah Counties Human Resources Association, of persons willing to serve on the Board, for the Board to consider.

SECTION H REVISION HISTORY

1. Adopted: August 17, 2023

SECTION I APPENDICES

1. Structure of the Board

Lance M Welch

4639 Indian Spring Circle 801-836-7761
Riverton, UT 84096 welch.lance@gmail.com

Education

B.S., Brigham Young University, Provo, UT, August 2008
Exercise Science major, emphasis in Fitness and Wellness
Business Management minor
Studied advanced Spanish

Experience

Casualty Supervisor, Progressive Casualty Insurance Company, January 2022 - Present

Daily review of claims to ensure standards are being met and are on track for timely and accurate resolution
Onboard, coach and develop individuals in a local and virtual setting
Review and authorize settlement of claims, liability and coverage
Work closely with all claims departments to ensure accuracy and efficient outcomes
Respond to elevated inquiries and complaints and resolve
Review daily, weekly and monthly reporting for performance trends and make necessary adjustments to meet objectives

Supervisor Medical, Progressive Casualty Insurance Company, March 2018 – December 2021

Coach, develop and train medical representatives
Review claims handling to ensure standards are being met
Ensure timely and accurate resolution of claims
Respond to and resolve elevated claims issues with insureds, providers and attorneys
Review and interpret performance data to understand trends and make adjustments where appropriate
Ensure that representative scheduling is adequate for claims volume
Review and authorize medical payments
Be a champion of change and ensure accurate implementation of new processes

Service Center Supervisor, Progressive Casualty Insurance Company, October 2015 – March 23, 2018

Conduct formal and informal observations to assess and coach claims representatives
Complete a variety of activities to update individuals on where they stand in relation to their goals and objectives
Develop individual development plans to assist with career and professional development
Identify and address individual performance management issues
Provide support for initiatives that improve the overall work environment
Ensure safety compliance
Ensure new tools and processes are implemented effectively
Provide effective communication with team
Review claims handling to ensure standards are being met and claims are on track for timely and accurate resolution
Review and authorize claims over the limits of direct reports
Respond to inquiries and complaints; resolve issues as they arise

Estimator Intermediate, Progressive Casualty Insurance Company, February 2014 – October 2015

Accurately assess vehicle damage during drive-in estimate
Effectively communicate repairs, parts usage and estimated completion date to customers
Effectively explain the Service Center process and guarantee
Determine if a vehicle is a total loss and when necessary present total loss settlements
Proactively discuss customer concerns to make sure that customer experience is excellent

Help team members by assisting in damage assessment and collaboration on customer concerns

Managed Repair Representative, Progressive Casualty Insurance Company, October 2012 – February 2014
Accurately assess vehicle damage
Determine repair vs replace on damaged panels or parts
Effectively communicate with customers repairs, parts usage and estimated completion date
Manage rental during repair process
Build and maintain shop relationships
Determine if a vehicle is a total loss
Obtain and maintain documentation to support repairs

Claims Generalist, Progressive Casualty Insurance Company, October 2010 – October 2012
Determine Progressive's liability in each claim
Determine coverage
Handle and resolve customer concerns
Set and meet customer expectations
Setup estimate appointments and monitor vehicle repairs
Work in a team environment to ensure each claim is handled properly

Personal Banker, Wells Fargo Bank, October 2008- October 2010
Gave proper and timely advice to aid in customers' financial future
Managed customer portfolio, serviced relationships and cross-sold all products and services
Worked closely with other departments to maximize customer relationship
Coached other employees on proper procedures, products, and sells opportunities

Service Manager, I.M. Home Furniture, September 2006-October 2008
Instituted a service program at the company
Assessed and evaluate customer claims
Generated credit reports for losses
Contacted factory reps for claims
Maintained records of claims and history of what occurred to resolution

Warehouse Manager, I.M. Home Furniture, May 2006-August 2006
Received and Cataloged inventory
Designed schedule for 10 + employees
Scheduled customer deliveries
Moved into and Organized a new warehouse
Maintained delivery vehicles

Intern, Utah Valley Acceleration Center, June 2007-September 2007
Familiarized with the acceleration program
Conducted speed, agility, and power workouts
Tested for maximal speed and vertical jump
Helped S.P.A.R.Q train Mountain View football team
Participated in training of NFL tightend Dennis Pitta

Volunteer Representative, The Church of Jesus Christ of Latter day Saints
Arranged meetings with over 150 other representatives
Designed power point presentations to educate volunteers
Distributed eye glasses to over 200 native people
Directed humanitarian efforts of 150 + volunteers
Personally conversed with over 1,000 natives of Paraguay

<u>Skills</u>
Speak and write fluent Spanish