

BOARD OF DIRECTORS
MEETING MINUTES

Date and Time

December 18, 2025, 1:30 p.m.

Location

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

Directors Present

William Cox, *President*, Rich County Commissioner
Bob Stevenson, *Vice President*, Davis County Commissioner
Michael Wilkins, *Secretary/Treasurer*, Uintah County Clerk/Auditor
Craig Blake, Sevier County Human Resource Director
Gage Froerer, Weber County Commissioner
Greg Miles, Duchesne County Commissioner
Lee Perry, Box Elder County Commissioner
David Tebbs, Garfield County Commissioner
Sim Weston, Rich County Commissioner

Directors Absent

Christopher Crockett, Weber County Deputy Attorney
Victor Iverson, Washington County Commissioner
Kelly Sparks, Davis County Sheriff
Marla Young, Box Elder County Clerk

Officers and Staff Present

Johnnie Miller, UCIP Chief Executive Officer
Danielle Davis, UCIP Accounting Specialist
Aly Michale, UCIP Executive Administrative Specialist

Call to Order

William Cox called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 1:50 p.m. on December 18, 2025. Cox welcomed attendees and led the Pledge of allegiance.

Recess for Public Hearing on the UCIP 2026 Budget

William Cox recessed the meeting at 1:50 p.m. on December 18, 2025 for a scheduled Public Hearing to review the Utah Counties Indemnity Pool's 2026 budget (see attachment number one). Board Members present at and participating in the Public Hearing: William Cox, Bob Stevenson, Michael Wilkins, Craig Blake, Gage Froerer, Greg Miles, Lee Perry, David Tebbs and Sim Weston. Others present and participating were Johnnie Miller, Danielle Davis and Aly Michale. No one from the public was present for input on the 2026 budget. William Cox closed the public hearing and reconvened the Board of Directors meeting at 1:51 p.m. on December 18, 2025.

Review/Excuse Board Members Absent

Bob Stevenson made a motion to excuse Christopher Crockett, Victor Iverson, Kelly Sparks and Marla Young from this meeting. Greg Miles seconded the motion, which passed unanimously.

Review/Approve October 16, 2025 Meeting Minutes

The draft minutes of the Board of Director's meetings held on October 16, 2025 were previously sent to the Board Members for review (see attachment number two). Bob Stevenson made a motion to approve the October 16, 2025 minutes as written, with the exception of one typographical error. Craig Blake 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 December 19, 2025 (see attachment number three). Wilkins noted the \$5 million loss for Duchesne County. Michael Wilkins made a motion to approve the payments and credit card transactions as presented. Bob Stevenson seconded the motion, which passed unanimously.

Ratify 2026 Contributions

The 2026 member contributions were previously sent to the Board for review (see attachment number four). Danielle Davis reported that final contribution invoices have already been sent to members as they are due by January 31, 2026. The final 2026 contributions are \$12,276,490. Michael Wilkins made a motion to approve the 2026 member contributions as presented. David Tebbs seconded the motion, which passed unanimously.

Review/Approve 2026 CRL Liability Reinsurance Renewal/Aggregate/SIR

Johnnie Miller informed the Board that the Pool still has not received the renewal quote from County Reinsurance Limited (CRL) for the Liability, which renews on January 1, 2026. Miller does not anticipate any major differences from the cost included in the budget. The CRL Board had a meeting this morning and did not express any concerns either. Greg Miles approved to renew the CRL Liability Reinsurance. Lee Perry seconded the motion, which passed unanimously. The cost will later be approved with the payments at the February 2026 meeting.

Review/Approve 2026 Crime Renewal

Johnnie Miller reviewed the 2026 Crime coverage renewal with the Board (see attachment number five). The coverage will be the same as the expiring policy. The combined total for both crime and excess crime coverage is \$70,283 for a ten-million-dollar limit, per occurrence. The premium from the prior year was \$70,132. Michael Wilkins made a motion to approve the 2026 Crime coverage renewal. Craig Blake seconded the motion, which passed unanimously.

Review/Approve Workers Compensation Renewal

Johnnie Miller reported that UCIP's joint purchase program for workers compensation coverage, through WCF Insurance, is renewing at a premium of \$2.6 million (see attachment number six). Members have already been invoiced. Bob Stevenson made a motion to ratify the Workers Compensation 2026 program's premium in the amount of \$2,601,232. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve 2026 Vendor Contract Renewals

The actuarial services engagement letter was previously sent to the Board for review (see attachment number seven). By the Numbers Actuarial Consultants (BYNAC) lists a fee of \$8,500 for the reserve analysis and \$8,500 for the contribution indications. Liability deductible factor can be added for a fee of \$3,000, and member equity allocation and loss ratio analyses can be provided for a fee of \$1,250 each. This is a total increase of \$500 from the prior year. The audit services engagement letter and audit plan from Larson & Company Certified Public Accounts (see attachment number eight). The Audit Committee previously reviewed the objectives and expectations of the 2025 financial audit of the Pool for a fee of \$25,600. Miller reported that he contacted the IT vendor and there will not be any updates to the price and terms and conditions

from the previous year. The claims management system also will renew at the same price and terms and conditions as last year, at \$300 a month with no annual fee. LocalGovU has also negotiated the same terms as the previous year, which includes a \$5,000 annual fee for access to the system, and \$5 per course. Sim Weston made a motion to approve the 2026 vendor contract renewals as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve Defense Panel Members Rates

Proposed defense panel reimbursement rates were previously sent to the Board for review (see attachment number nine). Miller received feedback from the Pool's defense panel and suggested restructuring the payment rates to include a special rate for authorized attorneys of panel members, who regularly assist the defense panel. Miller recommended a 7.3% increase for Panel members, for an hourly rate of \$220 and \$210 hourly for authorized attorneys. Miller recommended a 5.26% increase for other attorneys (\$200 hourly) and 8% for paralegals (\$135 hourly). Bob Stevenson made a motion to approve the new defense panel structure and rates as presented. David Tebbs seconded the motion, which passed unanimously.

Review/Approve 2026 Final Budget

Danielle Davis presented the 2026 Budget (see attachment number 10) to the Board. The final Contributions have been updated to \$12,276,490 and Members have been invoiced. \$10,000 was added to the office line in administrative expenses, as the Pool will be moving to a new location in January. Bob Stevenson made a motion to approve the 2026 final budget as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Appoint Board Position – Chair of the Litigation Management Committee

Johnnie Miller explained that although Christopher Crockett's term as the Chair of the Litigation Management Committee does not expire until December 31, 2026, this position on the Board should be aligned with the Chair of the Personnel Committee. The Litigation Management Committee recommends reappointing Crockett as the Chair. Sim Weston made a motion to extend the term of of the Chair of the Litigation Management Committee to December 31, 2027. Craig Blake seconded the motion, which passed unanimously.

Review/Approve Standing Committee Members

Recommended changes to the standing committee members were previously sent to the Board for review (see attachment number 12). Bob Stevenson made a motion to approve the standing committee's membership as presented. Craig Blake seconded the motion, which passed unanimously.

Review/Approve Personnel Policies

Craig Blake reviewed amendments to the Personnel Policies with the Board (see attachments 13-15). Blake informed the Board that the number of scheduled hours for full-time employees was updated to be consistent throughout all policies. Bob Stevenson made a motion to approve the amendments to the Personnel Policies as presented. Gage Froerer seconded the motion, which passed unanimously.

Review/Approve Coverage Addendum Amendments

Johnnie Miller reviewed an amendment to the Coverage Addendum with the Board (see attachment number 16). Miller informed the Board that through the process of getting new Cyber Liability, brokers wanted further clarification on ransom and Cyber Extortion Monies. Miller suggested removing "Cyber Extortion Monies" so that there is no confusion that the \$50,000 limitation is only to the ransom payment. Michael Wilkins made a motion to approve the Coverage Addendum as presented. Lee Perry seconded the motion, which passed unanimously.

Set Date, Time and Place of Regular Meetings for 2026

Aly Michale provided the Board with the 2026 Annual Meeting schedule of the UCIP Board of Directors (see attachment number 17). It was proposed that the Board will continue to meet the

third Thursday of every even numbered month. Discussion ensued regarding other conflicts and possible dates. Craig Blake made a motion to move the regular meetings to the first Thursday of every even numbered month. David Tebbs seconded the motion, which passed unanimously. Aly Michale will update the Annual Notice of Regular Meeting Schedule of the Board of Directors of the Utah Counties Indemnity Pool and post it as required.

Review/Approve Office Space Terms

Johnnie Miller informed the Board that he has found a potential rental location for the Pool (see attachment number 18). The space is less than a mile from the current office and provides six offices, as well as a small conference room, a break area, and a large open space to hold Board meetings in the office. Directors agreed that the location is adequate and it would be best to hold meetings at the UCIP office, instead of the Utah Association of Counties, like previously suggested. Miller discussed the possible lease terms with the Board. Greg Miles made a motion for Miller to negotiate the terms of a lease, not to exceed a starting monthly rental cost \$5,000, and enter into the lease for Suite 150, at the Cottonwood Creek Center on 5965 South 900 East in Murray, Utah, and schedule the office move for the beginning of the year. David Tebbs seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Bob Stevenson 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*. Craig Blake seconded the motion, which passed unanimously.

Action on Personnel Matters

Craig Blake made a motion to strike agenda item: *Action on Personnel Matters*. Greg Miles seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Lee Perry made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation*. Michael Wilkins seconded the motion, which passed unanimously.

Action on Litigation Matters

Lee Perry made a motion to strike agenda item: *Action on Litigation Matters*. Michael Wilkins seconded the motion, which passed unanimously.

Elect 2026 Officers of the Board

Bob Stevenson made a motion to re-elect William Cox, Rich County Commissioner as President of the UCIP Board of Directors and Michael Wilkins, Uintah County Clerk/Auditor as the Secretary/Treasurer of the of UCIP Board of Directors. Michael Wilkins made a motion to re-elect Bob Stevenson, Davis County Commissioner as Vice President of the UCIP Board of Directors. David Tebbs seconded the motion, which passed unanimously.

Chief Executive Officer's Report

Johnnie Miller reported that the Pool received it's first dividend from the Property Plus Program with CRL. The Pool joined this separate account in 2019 for property reinsurance coverage, and put \$500,000 in the first year for equity. The program has been successful and the first dividend is \$289,000. Miller has been attending Sheriff meetings and is paying close attention to 287(g) agreements with ICE. Miller also reported the Membership Meeting went well, and every member was represented during it. Miller shared that he went to the Arizona Association of Counties Building and met with other Western county pool Directors (Nevada, Arizona, Idaho, Colorado, and New Mexico) to discuss current issues. They also discussed creating a captive insurance carrier for Law Enforcement in the western US. Miller is finishing up trainings for counties for the year and preparing for the upcoming Legislative Session including the recodification of Title 17. Miller also forewarned that there will be multiple Land Use issues that come up during this session. Lastly,

Miller reminded the Board that Directors will need to complete their 2026 Conflict of Interest Statements and file them during the month of January 2026.

February 2026 Board Meeting Agenda

Directors reviewed the tentative agenda for the February 5, 2026 Board Meeting (see attachment number 19). No other items were added to the agenda.

Other Reports

The next meeting of the Board of Directors will be held Thursday, February 5, 2026, at 12:30 p.m., at the new office, 5965 South 900 East, Suite 150, Murray, UT.

William Cox adjourned the Utah Counties Indemnity Pool Board of Directors Meeting at 3:14 pm. on December 18, 2025.

Prepared by

Aly Michale, UCIP Executive Administrative Specialist

Submitted on this 5 day of February 2026

Michael W Wilkins, Secretary/Treasurer

Approved on this 5 day of February 2026

William Cox, President

Subject: Public Notice for Board of Directors

Date: Monday, November 24, 2025 at 1:20:17 PM Mountain Standard Time

From: support@helpdesk.utah.gov

To: Aly Michale

Utah Public Notice

[Board of Directors](#)

[2026 Budget Hearing](#)

Notice Date & Time: 12/18/25 1:35 PM

Description/Agenda:

The Utah Counties Indemnity Pool Board of Directors has scheduled a Public Hearing to consider the adoption of the tentative 2026 budget at 1:35 p.m. on December 18, 2025 at 5397 S Vine St, Murray, UT.'

Notice of Special Accommodations:

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:

Electronic/Telephonic participation not available

Other information:

Location:

5397 S VINE ST, SALT LAKE CITY, 84107

Contact information:

Aly Michale , amichale@ucip.utah.gov, (801) 307-2122

AGENDA

Utah Counties Indemnity Pool Board of Directors Meeting

Thursday, December 18, 2025 1:30 p.m.

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

1:30	Open Meeting	William Cox
1:35	Recess for Public Hearing on the UCIP 2026 Budget	William Cox
	Reconvene	William Cox
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ITEM	ACTION	
1.	Review/Excuse Board Members Absent	William Cox
2.	Review/Approve October 16, 2025 Meeting Minutes	Mike Wilkins
3.	Ratification/Approval of Payments and Credit Card Transactions	Mike Wilkins
4.	Ratify 2026 Contributions	Danielle Davis
5.	Review/Approve 2026 CRL Liability Reinsurance Renewal/Aggregate/SIR	Johnnie Miller
6.	Review/Approve 2026 Crime Renewal	Johnnie Miller
7.	Review/Approve Workers Compensation Renewal	Johnnie Miller
8.	Review/Approve 2025 Vendor Contract Renewals	Johnnie Miller
9.	Review/Approve 2026 Defense Panel Rates	Johnnie Miller
10.	Review/Approve 2026 Final Budget	Danielle Davis
11.	Review/Appoint Board Position—Chair of the Litigation Management Committee	William Cox
12.	Approve Standing Committee Members	Johnnie Miller
13.	Review/Approve Personnel Policies	Craig Blake
14.	Review/Approve Coverage Addendum Amendments	Johnnie Miller
15.	Set Date, Time and Place of Regular Meetings for 2026	Aly Michale
16.	Review/Approve Office Space Terms	Johnnie Miller
17.	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	William Cox
18.	Action on Personnel Matters	Craig Blake
19.	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	William Cox
20.	Action on Litigation Matters	Christopher Crockett
21.	Elect 2026 Officers of the Board	William Cox
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	INFORMATION	
22.	Chief Executive Officer's Report	Johnnie Miller
23.	February 2026 Board Meeting Agenda	William Cox
24.	Other Reports	William Cox

UTAH COUNTIES INDEMNITY POOL

5397 S Vine St Murray UT 84107-6757, 801-565-8500, ucip.utah.gov

UTAH COUNTIES INDEMNITY POOL BUDGET

	Audited 2024	Approved 2025	Revised 2025	Tentative 2026
Revenue				
Contributions	10,552,351	\$ 11,016,742	\$ 11,016,742	\$ 11,556,399
Investments	1,205,703			
Other	15,992			
Total Income	11,774,045	11,016,742	11,016,742	11,556,399
Underwriting Expense				
Losses and Loss Adjustments	3,712,889	5,300,000	4,965,000	5,500,000
Reinsurance	3,875,625	3,925,000	4,260,000	4,645,000
Total Underwriting Expenses	7,588,513	9,225,000	9,225,000	10,145,000
Administration Expense				
Directors	47,480	55,000	25,000	55,000
Depreciation	827	1,000	1,000	1,000
Risk Management	30,578	80,000	78,000	80,000
Public Relations	33,963	45,000	45,000	45,000
Office	95,930	110,000	115,000	125,000
Financial/Professional	104,729	135,000	135,000	140,000
Personnel	894,255	865,000	892,000	930,000
Total Administrative Expenses	1,207,761	1,291,000	1,291,000	1,376,000
Total Operating Expense	8,796,275	10,516,000	10,516,000	11,521,000
Net Asset Management Fund	\$ 2,977,771	\$ 500,742	\$ 500,742	\$ 35,399
Other Income (Expenses)				
Change in Fair Value Investments	9,734			
Change in Fair Value Equity	1,117,041			
Total Other Expenses	1,126,775			
Change in Net Position	4,104,545			

Utah Counties Indemnity Pool
Danielle Davis, Accounting Specialist
5397 S Vine Murray, UT 84107-6757
ddavis@ucip.utah.gov
801.307.2113

UTAH COUNTIES INDEMNITY POOL

BOARD OF DIRECTORS MEETING MINUTES

Date and Time

October 16, 2025, 12:30 p.m.

Location

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

Directors Present

William Cox, *President*, Rich County Commissioner
 Bob Stevenson, Davis County Commissioner
 Michael Wilkins, *Secretary/Treasurer*, Uintah County Clerk/Auditor
 Craig Blake, Sevier County Human Resource Director
 Christopher Crockett, Weber County Deputy Attorney
 Gage Froerer, Weber County Commissioner
 Victor Iverson, Washington County Commissioner
 Lee Perry, Box Elder County Commissioner
 Marla Young, Box Elder County Clerk

Directors Absent

Greg Miles, Duchesne 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
 Danielle Davis, UCIP Accounting Specialist
 Aly Michale, UCIP Executive Administrative Specialist

Call to Order

William Cox called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 12:43 p.m. on October 16, 2025. Cox welcomed attendees. Aly Michale led the Pledge of Allegiance. Bob Stevenson offered a prayer.

Review/Excuse Board Members Absent

Lee Perry made a motion to excuse Greg Miles, Kelly Sparks, David Tebbs and Sim Weston from this meeting. Craig Blake seconded the motion, which passed unanimously.

Review/Approve August 21, 2025 Meeting Minutes

The draft minutes of the Board of Director's meetings held on August 21, 2025 were previously sent to the Board Members for review (see attachment number one). Gage Froerer made a motion to approve the August 21, 2025 minutes as written. Michael Wilkins 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 October 16, 2025 (see attachment number two). Michael Wilkins made a motion to approve the payments and credit card transactions as presented. Bob Stevenson seconded the motion, which passed unanimously.

Review/Approve Third Quarter Financial Statements

The third quarter 2025 financial statements were presented to the Board for review (see attachment number three). Danielle Davis reviewed the Balance Sheet with the Board. Cash and cash equivalents are at \$22.75 million. Prepaid expenses are at \$2.3 million. Long term investments are at \$1.5 million. Total net position of the Pool for the 2024 third quarter is \$20 million. Davis reviewed the Income Statement with the Board, showing that total operating income is at 84% and total underwriting expenses are at 47% of budget. Total administration expenses are at 72% of budget, for a total of \$924,698. Total change in net position is \$4 million. The Statement of Cash Flows details cash activities as of the quarter ending September 30, 2025. Michael Wilkins made a motion to approve the third quarter financial statements as presented. Lee Perry seconded the motion, which passed unanimously.

Review/Approve Budget Amendments

The revised 2025 budget was previously sent to the Board for review (see attachment number four). Danielle Davis informed the Board that although there is no overall increase necessary to the budget, an adjustment between budget categories is needed as the property invoice from County Reinsurance Limited was higher than anticipated, additional personnel costs, and to adjust for any potential moving costs that may come up. Michael Wilkins made a motion to reduce amounts from losses and loss adjustments and add it to the reinsurance for underwriting expenses, and reduce amounts from directors and risk management, to be added to personnel. Craig Blake seconded the motion, which passed unanimously.

Review/Approve Additional Funds Transfer to Raymond James Investment Account

Johnnie Miller informed the Board that Scott Burnett, from Raymond James contacted him to say that the feds will be lowering rates and suggested it would be a beneficial time for the Pool to invest more, if able. Miller reviewed a chart with the Board, showing yield rates and differences in expected investment income for Raymond James and PTIF (see attachment number five). Michael Wilkins made a motion to transfer \$3 million from PTIF to Raymond James. Lee Perry seconded the motion, which passed unanimously.

Review/Approve 2026 PEHP Renewal

The 2026 Public Employees Health Program (PEHP) renewal rates were previously sent to the Board for review (see attachment number six). Danielle Davis reported that employees are happy with the current Traditional Option Two Plan. Rates for medical increased by 6.3%, dental increased by 1.9%. Vision rates increased by approximately 1.3%. Craig Blake made a motion to approve the 2025 PEHP Renewal as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve 2026/2027 URS Rates

Danielle Davis presented the 2026 Utah Retirement Systems (URS) preliminary rates to the Board (see attachment number seven). UCIP is in the Public Employee Noncontributory Retirement System (line 15). Currently, two employees are in the Tier 1 System at a rate of 15.97, which will move to 14.97 starting July 1, 2026. Employees in the Tier 2 DC Hybrid System are currently at 14.19 percent and will change to 13.19. Bob Stevenson made a motion to approve the 2026/2027 URS Rates. Gage Froerer seconded the motion, which passed unanimously.

Review/Approve 2026 COLA and Merit Adjustments

An increase of 3% and a previously approved merit increase was built into the preliminary budget for the actuarial rate review. Victor Iverson made a motion to approve the tentative 3% Cost Of Living Adjustment, as presented. Michael Wilkins seconded the motion, which passed unanimously.

Review/Approve 2026 Tentative Budget

The proposed 2026 Tentative Budget was previously sent to the Board for review (see attachment numbers eight and nine). Johnnie Miller reported that the Preliminary Budget was approved by the Board on June 20, 2025 and sent to the actuary for assessment. Losses and loss adjustments were increased by \$500,000 due to increasing the SIR with the reinsurer, from \$250,000 to \$500,000. \$55,000 is included for Directors expenses, as there is expected to be a Governance Conference for Board Members to attend with County Reinsurance Limited. Office expenses increased to \$125,000 in anticipation for a potential office move. Personnel was raised to \$930,000 based on current salaries and up to a 3% COLA and any merit increases effective January 1, 2026. Michael Wilkins made a motion to approve the 2026 Tentative Budget. Bob Stevenson seconded the motion, which passed unanimously.

Review/Approve UCIP Bylaws Amendments

Proposed amendments to the UCIP Bylaws were previously sent to the Board for review (see attachment number ten). Johnnie Miller reviewed wording that offers more flexibility when negotiating with new or returning Members. Lee Perry made a motion to approve the amendments to the UCIP Bylaws as presented to the Board. Victor Iverson seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Craig Blake 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*. Bob Stevenson seconded the motion, which passed unanimously.

Action on Personnel Matters

Craig Blake made a motion to strike agenda item: *Action on Personnel Matters*. Michael Wilkins seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

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

Action on Litigation Matters

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

Nominating Committee Report

Bob Stevenson reported to the Board that the Nominating Committee met to review the candidates for the available At-Large Position and Third-Class County Representative positions on the 2026 Board of Directors. Bob Stevenson motioned that the candidates for the available At-Large Position will be Kane County Commissioner, Patty Kubeja, Garfield County Commissioner, David Tebbs, Wayne County Attorney, Michael Winn, and the single candidate for the Third-Class County Representative is Box Elder County Commissioner, Lee Perry. Lee Perry seconded the motion, which passed unanimously.

Chief Executive Officer's Report

Johnnie Miller reported:

Strong & Hanni had contacted Miller to see if UCIP and or UAC would want to join in an Amicus Brief the firm was preparing for the Utah Local Governments Trust in the *Petito vs. Moab* case. The lower court had ruled that the city was liable for the death of Ms. *Petito* based on the argument by plaintiff that the governmental immunity is unconstitutional. As allowing this precedent to stand would be damaging to all UCIP and UAC members, both UCIP and UAC agreed to join the brief. UCIP agreed to cover the cost to have Darcy Goddard at Strong & Hanni provide the necessary information on the organizations to add to the brief.

Miller reported that the UAC Conference was a successful and worthwhile event for UCIP. Miller presented to the HR Affiliate Group with Katie Minor of UAC on the changes to Title 17, and to the IT Affiliate group on Cybersecurity.

Miller reported that CRL held its annual Membership and Board meeting in Park City in September, and thanked Chairman Cox for attending and representing UCIP at the meeting. During that meeting, the CRL Board approved distribution of a Property Plus program dividend. Because the CRL meeting was held the same days as the annual conference of the Utah Sheriff's Association, Lance Welch attended and represented UCIP at the Sheriff's Conference. Miller spoke to concerns in the industry and at CRL regarding ICE 287g agreements with sheriffs, and reported he is working closely with the Sheriffs Association and attending their monthly meetings with ICE to consider the risk associated with these agreements. Miller reminded the Board that the Utah Legislature passed legislation in the most recent session requiring sheriffs to cooperate with ICE.

Miller is working with brokers to explore coverage for inmate health insurance as Sheriffs have reached out regarding expensive inmate medical bills.

Miller informed the Board that the Utah County and District Attorney's Association (UCDAA) met for the Government Civil Practice Conference in St. George. Miller stated that the conference was a success and that UCIP assisted with planning and facilitating the conference this year, as the Utah Prosecution Council no longer oversees it. Christopher Crockett also stated that the conference was a success and how great of a resource it is, and the benefits of UCIP's involvement. Miller said that the State Data Privacy Ombudsman, Lana Taylor, presented at the conference and reminded the Board that the Government Data Privacy Act (GDPA) requires the Pool to have a Data Privacy Program, which he is currently working on and will bring to the Board at the December meeting. The GDPA also requires updated notices on the company website, which has already been completed. Miller and Crockett participated in a panel presentation on government contracts and best practices, and Miller noted that he is working with county attorneys and Eric Clarke, UAC General Counsel, to develop standard contract terms and best practices for counties to adopt.

Annual Membership Meeting

Aly Michale reviewed the November 21, 2025 Annual Membership Meeting agenda with the Board (see attachment number 11). The meeting will begin at 11:00 a.m. at the Megaplex Theatres at Jordan Commons, in Sandy. After the business portion, a private movie screening and lunch will be provided. Resolutions for Designated and Alternative Representatives have been sent to members and registration has begun.

December Board Meeting Agenda

Directors reviewed the agenda for the December 18, 2025 Board Meeting (see attachment number 12). No other items were added to the agenda.

Other Reports

The next meeting of the Board of Directors will be held Thursday, December 18, 2025, at 1:30 p.m., at the UAC/UCIP offices, 5397 S Vine Street Street, Murray, UT.

William Cox adjourned the Utah Counties Indemnity Pool Board of Directors Meeting at 2:10 p.m. on October 16, 2025.

Prepared by:

Aly Michale, UCIP Executive Administrative Specialist

Submitted on this 18 day of December 2025

Michael W Wilkins, Secretary/Treasurer

Approved on this 18 day of December 2025

William Cox, President

DRAFT

Utah Counties Indemnity Pool

Transaction Detail by Account

October 16 - December 18, 2025

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
500-000000-10010100 ZionsHRA					
12/08/2025	Check	BILLPAY	Marty L. Stevens	Reimbursable Expenses	-505.86
Total for 500-000000-10010100 ZionsHRA					\$ -505.86
500-000000-10010100 ZionsMLC					
10/20/2025	Check	ACH	Davis County	Claim: DAV0000252025	-797.23
10/20/2025	Bill Payment (Check)	ACH	Mylar Law, PC	Invoices 01815, 01816	-20,901.02
10/20/2025	Check	ACH	Jason Welch	Claim: MOR0000092025	-2,281.81
10/20/2025	Check	ACH	Juab County	Claim: JUA0000042025	-1,146.60
10/24/2025	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice 01819	-33,068.45
10/24/2025	Check	ACH	Robert Schafer Professional Limited Liability Corporation	Claim: WAT0000032025	-9,700.00
10/24/2025	Check	BILLPAY	Liberty Mutual	Claim: WAS0000192025	-393.43
10/24/2025	Check	BILLPAY	Rich County	Claim: RIC0000072025	-790.23
10/24/2025	Check	ACH	Duchesne County	Claim: DUC0001652021	-30,868.00
10/24/2025	Check	ACH	Duchesne County	Claim: DUC0001502017	-
					5,000,000.00
10/24/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoices 404236, 404238, 406713, 406715, 406716, 406717, 406718, 406720, 406721, 406722, 406723, 406725	-32,602.14
10/31/2025	Bill Payment (Check)	ACH	Frontier Adjusters, Inc.	Invoice T1171186	-723.75
10/31/2025	Bill Payment (Check)	ACH	Frontier Adjusters, Inc.	Invoice T1171562	-315.00
10/31/2025	Bill Payment (Check)	ACH	Mylar Law, PC	Invoices 01820, 01822, 01823	-23,783.64
10/31/2025	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoices 1005635, 1005636, 1005637, 1005639, 1005640, 1005641, 1005644, 1005645, 1005646, 1005647, 1005648, 1005649, 1005650, 1005651, 1005652, 1005653, 1005654, 1005655, 1005656	-65,347.64
10/31/2025	Check	ACH	Wayne County	Claim: WAY0000032025	-18,368.00
10/31/2025	Check	BILLPAY	Uintah County	Claim: UIN0000032025	-1,156.00
10/31/2025	Check	ACH	Sevier County	Claim: SEV0000072025	-2,967.16
10/31/2025	Check	ACH	Sanpete County	Claim: SAN0000022025	-4,009.47
10/31/2025	Check	ACH	Morgan County	Claim: MOR0000072025	-2,601.63
10/31/2025	Check	ACH	Iron County	Claim: IRO0000102025	-9,218.99
10/31/2025	Check	ACH	Crowe LLP	Claim: BOX0000062025	-9,497.50
11/03/2025	Check	ACH	Deaver Law Group, LLC.	Claim: WAS0000082025	-921,611.78
11/06/2025	Check	ACH	Weber Human Services	Claim: WHS0000092025	-209.58
11/06/2025	Check	ACH	Sevier County	Claim: SEV0000072025	-1,580.86
11/06/2025	Check	ACH	Kane County	Claim: KAN0000072025	-3,461.20
11/06/2025	Check	ACH	Emery County	Claim: EME0000062025	-449.54
11/06/2025	Check	BILLPAY	Pacificorp dba Rocky Mountain Power	Claim: DAV0000282025	-2,615.69
11/06/2025	Check	ACH	Christine Barker	Claim: DAV0000272025	-2,920.35
11/06/2025	Bill Payment (Check)	ACH	Mylar Law, PC	Invoices 01826, 01827	-10,084.55
11/06/2025	Bill Payment (Check)	ACH	Kunz PC	Invoices 350, 351, 352, 353	-35,638.05
11/06/2025	Check	ACH	Weber Human Services	Claim: WHS0000092025	-2,221.16
11/14/2025	Check	ACH	Weber County	Claim: WEB0000152025	-500.00
11/14/2025	Check	ACH	Eckert Seamans Cherin & Mellott, LLC	Claim: BOX0000062025	-658.50
11/14/2025	Check	ACH	Box Elder County	Claim: BOX0000082025	-1,153.95
11/14/2025	Check	ACH	Iron County	Claim: IRO0001652024	-22,000.00
11/14/2025	Check	ACH	Kane County	Claim: KAN0000082025	-740.32
11/14/2025	Check	ACH	Sanpete County	Claim: SAN0000022025	-3,180.53
11/14/2025	Check	ACH	Lynn Cottle	Claim: WEB0000192025	-2,146.59
11/14/2025	Bill Payment	ACH	Mylar Law, PC	Invoices 01830, 01831, 01832	-44,362.39

Utah Counties Indemnity Pool

Transaction Detail by Account

October 16 - December 18, 2025

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
	(Check)				
11/14/2025	Bill Payment (Check)	ACH	Frontier Adjusters, Inc.	Invoice T1172326	-287.00
11/14/2025	Bill Payment (Check)	ACH	Frontier Adjusters, Inc.	Invoice T1172218	-280.00
11/14/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoices 397668, 397669, 409973, 409974, 409975, 409977, 409979, 409980, 409981, 409982, 409983, 409984, 409986, 409987	-32,992.56
11/21/2025	Check	BILLPAY	Direct National Insurance Company	Claim: MIL0000102025	-3,000.00
11/21/2025	Check	BILLPAY	Direct National Insurance Company	Claim: MIL0000092025	-3,000.00
11/21/2025	Check	ACH	Duchesne County	Claim: DUC0000722024	-25,000.00
11/21/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoices 393590, 393592, 393594, 393596, 407631, 407632, 407633	-3,628.30
11/21/2025	Bill Payment (Check)	ACH	Mylar Law, PC	Invoices 01836, 01839	-28,769.32
11/21/2025	Check	ACH	Weber Human Services	Claim: WHS0000072024	-959.50
11/21/2025	Check	ACH	Wasatch County	Claim: WAT0000062025	-47,474.46
12/02/2025	Check	BILLPAY	Intermountain Healthcare	Claim: WHS0000062025	-3,000.00
12/02/2025	Check	ACH	Sevier County	Claim: SEV0000092025	-5,159.68
12/02/2025	Check	ACH	Sevier County	Claim: SEV0000082025	-5,654.23
12/02/2025	Check	ACH	Iron County	Claim: IRO0000112025	-2,179.37
12/02/2025	Check	BILLPAY	Geico General Insurance Company as subrogee of Elizabeth Velasco	Claim: DAV0000222025	-12,923.34
12/02/2025	Check	ACH	Crowe LLP	Claim: BOX0000062025	-507.50
12/02/2025	Bill Payment (Check)	ACH	Mylar Law, PC	Invoices 01841, 01842, 01843	-25,522.46
12/02/2025	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoices 1011529, 1011533, 1011534, 1011535, 1011538, 1011539, 1011540, 1011543, 1011545, 1011546, 1011548	-44,115.75
12/08/2025	Bill Payment (Check)	ACH	Kunz PC	Invoices 366, 367, 368, 369, 370, 371, 372, 373, 374	-19,122.00
12/08/2025	Check	ACH	Sevier County	Claim: SEV0000092025	-541.00
12/08/2025	Check	ACH	Duchesne County	Claim: DUC0000062025	-10,017.57
12/08/2025	Check	ACH	Davis County	Claim: DAV0000302025	-8,566.00
12/08/2025	Check	ACH	Eckert Seamans Cherin & Mellott, LLC	Claim: BOX0000062025	-4,028.50
12/08/2025	Check	BILLPAY	Applied Geotechnical Engineering Consultants, Inc.	Claim: WAT0000032025	-4,757.50
12/12/2025	Check	ACH	Box Elder County	Claim: BOX0000032025	-2,250.00
12/12/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoices 410998, 410999, 413211, 413212, 413213, 413214, 413217, 413218, 413219, 413220, 413221, 413222	-35,546.35
12/12/2025	Check	ACH	Washington County	Claim: WAS0000282025	-21,735.57
12/12/2025	Check	ACH	Wasatch County Health Department	Claim: WCH0000012025	-2,830.95
12/12/2025	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice 01848	-10,657.64
12/12/2025	Check	ACH	Sevier County	Claim: SEV0000122025	-1,670.70
12/12/2025	Check	BILLPAY	CBCS	Claim: BOX0000112025	-3,487.53

Total for 500-000000-10010100 ZionsMLC**\$ -
6,695,737.51**

500-000000-10010100 ZionsMLE

10/20/2025	Bill Payment (Check)	ACH	Arthur J. Gallagher & Co.	Invoice 5818810	-5,930.00
10/20/2025	Check	ACH	Public Employees Health Program	Account: AC-0000002101 (NOV)	-12,160.16
10/24/2025	Check	ACH	Lee Perry	LP Mileage	-88.20
10/24/2025	Check	ACH	Washington County	VI Mileage	-350.00
10/24/2025	Check	ACH	Marla Young	MY Mileage	-92.40

Utah Counties Indemnity Pool

Transaction Detail by Account

October 16 - December 18, 2025

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
10/24/2025	Check	BILLPAY	Mike Wilkins	MW Mileage	-254.80
10/24/2025	Check	ACH	Public Employees Health Program	Invoice 0124176152	-300.79
10/24/2025	Bill Payment (Check)	ACH	Whitney Advertising & Design, Inc.	Invoice 30100	-1,084.95
10/24/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 406714	-430.50
10/24/2025	Check	ACH	Gage Froerer	GF Mileage	-58.80
10/24/2025	Check	ACH	Christopher Crockett	CC Mileage	-64.40
10/24/2025	Check	ACH	Craig Blake	CB Mileage	-217.00
10/24/2025	Check	ACH	Bob Stevenson	BS Mileage	-35.00
10/30/2025	Tax Payment		IRS	Tax Payment for Period: 10/29/2025-10/31/2025 EFT ACKNOWLEDGEMENT NUMBER: 270570441739583	-5,377.65
10/31/2025	Check	ONLINE	Utah Retirement Systems	Confirmation: 102941310993	-11,154.97
10/31/2025	Check	ONLINE	Nationwide Retirement Solutions	Entity: 0036786001	-1,100.28
10/31/2025	Bill Payment (Check)	ONLINE	US Bank	474-614495-25	-5,922.13
10/31/2025	Bill Payment (Check)	ACH	Dentons Durham Jones & Pinegar	Invoice 1005631	-1,014.70
10/31/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 10/16/2025-10/31/2025	-5,567.03
10/31/2025	Check	ACH	PEHP-LTD	Agency: 1076	-230.84
10/31/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 10/16/2025-10/31/2025	-2,000.00
10/31/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 407087	-3,444.00
10/31/2025	Check	ACH	Johnnie R. Miller	JM Expense Reimbursement (OCT)	-472.46
10/31/2025	Payroll Check	DD	Lance Welch	Pay Period: 10/16/2025-10/31/2025	-3,341.65
10/31/2025	Payroll Check	DD	Alyssa Michale	Pay Period: 10/16/2025-10/31/2025	-1,766.35
10/31/2025	Payroll Check	DD	Danielle Davis	Pay Period: 10/16/2025-10/31/2025	-2,336.26
10/31/2025	Tax Payment		UT State Tax Commission	Tax Payment for Period: 10/01/2025-10/31/2025 e-Check Payment confirmation number: 1-***-***-800	-2,106.77
10/31/2025	Payroll Check	DD	Marty L. Stevens	Pay Period: 10/16/2025-10/31/2025	-2,984.87
11/06/2025	Bill Payment (Check)	BILLPAY	MicroNiche, Inc.	Invoice B25-10724	-300.00
11/14/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/01/2025-11/15/2025	-5,594.96
11/14/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/01/2025-11/15/2025	-2,000.00
11/14/2025	Payroll Check	DD	Alyssa Michale	Pay Period: 11/01/2025-11/15/2025	-1,609.29
11/14/2025	Payroll Check	DD	Lance Welch	Pay Period: 11/01/2025-11/15/2025	-3,341.65
11/14/2025	Tax Payment		IRS	Tax Payment for Period: 11/12/2025-11/14/2025 EFT ACKNOWLEDGEMENT NUMBER: 270571861012431	-5,037.23
11/14/2025	Payroll Check	DD	Danielle Davis	Pay Period: 11/01/2025-11/15/2025	-1,971.65
11/14/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoices 409976, 407630	-1,025.00
11/14/2025	Payroll Check	DD	Marty L. Stevens	Pay Period: 11/01/2025-11/15/2025	-2,451.59
11/21/2025	Check	ACH	Public Employees Health Program	Account: AC-0000002101 (DEC)	-12,160.16
11/21/2025	Check	ACH	Public Employees Health Program	Invoice 0124179408	-300.79
11/26/2025	Check	ONLINE	Utah Retirement Systems	Confirmation: 112442383075	-10,881.66
11/28/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/16/2025-11/30/2025	-5,594.96
11/28/2025	Payroll Check	DD	Alyssa Michale	Pay Period: 11/16/2025-11/30/2025	-1,609.30
11/28/2025	Payroll Check	DD	Lance Welch	Pay Period: 11/16/2025-11/30/2025	-3,341.65
11/28/2025	Payroll Check	DD	Marty L. Stevens	Pay Period: 11/16/2025-11/30/2025	-2,451.59
11/28/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/16/2025-11/30/2025	-2,000.00
11/28/2025	Check	ONLINE	Nationwide Retirement Solutions	Entity: 0036786001	-1,100.28
11/28/2025	Tax Payment		UT State Tax Commission	Tax Payment for Period: 11/01/2025-11/30/2025 e-Check Payment confirmation number: 1-773-470-528	-2,007.90
11/28/2025	Tax Payment		IRS	Tax Payment for Period: 11/26/2025-11/28/2025 EFT ACKNOWLEDGEMENT	-5,037.20

Utah Counties Indemnity Pool

Transaction Detail by Account

October 16 - December 18, 2025

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
					NUMBER: 270573212438722
11/28/2025	Payroll Check	DD	Danielle Davis	Pay Period: 11/16/2025-11/30/2025	-1,971.66
12/02/2025	Bill Payment (Check)	ACH	HCA Asset Management LLC	Invoice 25-2240	-800.00
12/02/2025	Bill Payment (Check)	ACH	Arthur J. Gallagher & Co.	Invoice 5879497	-3,718.00
12/02/2025	Bill Payment (Check)	ONLINE	US Bank	474-679571-25	-4,603.39
12/02/2025	Check	ACH	PEHP-LTD	Agency: 1076	-221.80
12/02/2025	Check	ACH	Johnnie R. Miller	JM Expense Reimbursement (NOV)	-199.32
12/02/2025	Bill Payment (Check)	ACH	Utah Association of Counties	Invoice 7946	-16,900.00
12/02/2025	Bill Payment (Check)	ACH	Marsh USA Inc.	Invoice 024518939451	-208,860.00
12/08/2025	Bill Payment (Check)	BILLPAY	MicroNiche, Inc.	Invoice B25-10783	-300.00
12/08/2025	Check	BILLPAY	Mike Wilkins	MW Mileage	-253.40
12/12/2025	Bill Payment (Check)	ACH	Strong & Hanni	Invoice 410997	-892.00
12/12/2025	Bill Payment (Check)	BILLPAY	TCNS, Inc.	Invoices 8530, 8595	-2,208.50
12/15/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 12/01/2025-12/15/2025	-5,594.96
12/15/2025	Payroll Check	DD	Johnnie R. Miller	Pay Period: 12/01/2025-12/15/2025	-2,000.00
12/15/2025	Tax Payment		IRS	Tax Payment for Period: 12/13/2025-12/16/2025 EFT ACKNOWLEDGEMENT NUMBER: 270574915514067	-5,240.78
12/15/2025	Payroll Check	DD	Alyssa Michale	Pay Period: 12/01/2025-12/15/2025	-1,790.24
12/15/2025	Payroll Check	DD	Danielle Davis	Pay Period: 12/01/2025-12/15/2025	-2,158.63
12/15/2025	Payroll Check	DD	Lance Welch	Pay Period: 12/01/2025-12/15/2025	-3,341.65
12/15/2025	Payroll Check	DD	Marty L. Stevens	Pay Period: 12/01/2025-12/15/2025	-2,718.23
Total for 500-000000-10010100 ZionsMLE					\$ - 403,476.38

UTAH COUNTIES INDEMNITY POOL

	2026 Contribution
Beaver	303,470
Box Elder	624,404
Daggett	86,500
Davis	1,753,216
Duchesne	456,144
Emery	359,168
Garfield	252,840
Iron	592,906
Juab	256,046
Kane	313,152
Millard	478,392
Morgan	156,360
Piute	50,447
Rich	87,898
San Juan	376,910
Sanpete	323,233
Sevier	404,531
Uintah	738,786
Wasatch	626,684
Washington	1,135,352
Wayne	84,724
Weber	1,995,882

UTAH COUNTIES INDEMNITY POOL

	2026 Contribution
Beaver County Municipal Building Authority	62,676
Box Elder Redevelopment Agency	3,264
Box Elder Special Service District	5,741
Canyon Land Improvement District	1,653
Cedar Mountain Fire Protection District	21,622
Central Utah Public Health Department	43,689
Daggett County Redevelopment Agency	1,710
Duchesne County Municipal Building Authority	23,572
Duchesne/Wasatch Bluebench Landfill Special Service District	12,971
Emery County Municipal Building Authority	1,912
Emery Emergency Medical Special Service District	10,279
Five County Association of Governments	44,124
Grand County Emergency Medical Services Special Service District	25,531
Iron Special Service District #1	25,792
Iron Special Service District #3	1,707
Juab Special Service District #2	1,780
Juab Special Service Fire District	42,710
Kane County Municipal Building Authority	9,633
Kane County Recreation & Transportation Special Service District	1,742
Multi-County Appraisal Trust	1,878
Municipal Building Authority of Daggett County	1,772
Panguitch Lake Fire Protection District	2,763
Piute County Municipal Building Authority	1,684
Piute Special Service District #1	1,716
San Juan Spanish Valley Special Service District	4,929
San Juan Transportation Special Service District	2,848
Sanpete County Municipal Building Authority	1,652
Seven County Infrastructure Coalition	5,023
Sevier County Municipal Building Authority	1,713
Southeastern Utah District Health Department	35,789
Southwest Utah Public Health Department	63,527
Taylor West Weber Park District	2,818
TriCounty Health Department	34,133
Uintah County Municipal Building Authority	1,760
Utah Counties Indemnity Pool	4,430
Vermillion Cliffs Special Service District	1,721
Wasatch County Health Department	11,730
Wasatch County Parks & Recreation Special Service District #21	36,000
Wasatch County Solid Waste Disposal District	38,710
Wasatch County Special Service Area #1	1,813
Wasatch County Special Service District #9	1,764
Washington County Municipal Building Authority	1,692
Wayne County Municipal Building Authority	1,678
Wayne County Special Service District #1	1,706
Wayne County Special Service District #3	15,591
Wayne County Water Conservancy District	1,652
Weber County Municipal Building Authority	1,677
Weber Human Services	116,314
Weber-Morgan Health Department	73,599
Willard Precinct Cemetery Maintenance District	3,255

Total 12,276,490

Utah Counties Indemnity Pool

Premium Summary

The estimated program cost for the options are outlined in the following table:

Line of Coverage		Expiring	Renewal Option
		National Union Fire Insurance Company Of Pittsburgh, PA.	National Union Fire Insurance Company Of Pittsburgh, PA.
Crime	Premium	\$30,316.00	\$30,267.00
	Estimated Cost* Change (\$) Change (%)	\$30,316.00	\$30,267.00 (\$49) (0.16%)
	Premium	\$39,816.00	\$39,816.00
Excess Crime	Estimated Cost* Change (\$) Change (%)	\$39,816.00	\$39,816.00 \$0 0.00%
	Agency Bill Administration Fee	--	\$200.00
	Total Cost	\$70,132.00	\$70,283.00

*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Gallagher is responsible for the placement of the following lines of coverage: Crime, Excess Crime, Aviation GL – Premises/Products/Hangarkeepers, Airport Liability, Bond – Notary, Bond.

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Where permitted by law, Gallagher may assess a \$100 Agency Bill Administration Fee on all new and renewal policy placements where Gallagher is responsible for collecting client premium and remitting payment to insurance carriers and other third parties. In connection with such billing obligations, Gallagher assumes additional administrative, financial and compliance obligations that introduce significant risks to Gallagher's business. Should you change to direct bill, where available, or premium finance the transaction, you will not incur the Agency Bill Administration Fee.





Payment Processing Center | (800) 446-2667 or (385) 351-8030
 P.O. Box 26488 | Fax (385) 351-8111
 Salt Lake City, UT 84126-0488 | finance@wcf.com

UTAH COUNTIES INDEMNITY POOL
 5397 S VINE ST
 MURRAY UT 84107

PROPOSAL NUMBER
 4073569-2263264

INVOICE PRINTED
 11/13/2025

INVOICE NUMBER
 X976827

DUE DATE
 01/15/2026

DESCRIPTION	AMOUNT
Down Payment	\$2,601,232.00

Payment in the amount of \$2,601,232.00 is due before 01/15/2026.

For billing inquiries, please call our Accounting Department at (385) 351-8030 or toll free at (800) 446-2667 ext. 8030

Account Number: 22019
 Invoice Number: X976827
 Amount Due: \$2,601,232.00
 Due Date: 01/15/2026

UTAH COUNTIES INDEMNITY POOL
 5397 S VINE ST
 MURRAY UT 84107

Preferred Payment Option:
Pay online at wcf.com/finance-center/
 Alternate payment option:
 Check is enclosed (\$20 service charge for returned items.)
 Detach coupon and return with your remittance to above address. Make
 check payable to:
 WCF Mutual Insurance Company

5130008000976827002201905511235292601232006

Workers Compensation and Employers Liability Insurance Policy

INSTALLMENT SUMMARY

INSURED:

UTAH COUNTIES INDEMNITY POOL
 5397 S VINE ST
 MURRAY UT 84107

Company	Proposal No	Estimated Premium	Est. Surcharges & Assessments	Total Due
WCF Mutual Insurance Company	4008989-2263262	\$7,611.00	\$0.00	\$7,611.00
WCF Mutual Insurance Company	1637191-2263285	\$148,794.00	\$0.00	\$148,794.00
WCF Mutual Insurance Company	1809439-2263283	\$111,726.00	\$0.00	\$111,726.00
WCF Mutual Insurance Company	1636916-2263287	\$309,167.00	\$0.00	\$309,167.00
WCF Mutual Insurance Company	4073569-2263264	\$9,997.00	\$0.00	\$9,997.00
WCF Mutual Insurance Company	1638174-2263273	\$60,708.00	\$0.00	\$60,708.00
WCF Mutual Insurance Company	1637104-2263279	\$86,450.00	\$0.00	\$86,450.00
WCF Mutual Insurance Company	1637090-2263269	\$24,457.00	\$0.00	\$24,457.00
WCF Mutual Insurance Company	1636961-2263267	\$23,301.00	\$0.00	\$23,301.00
WCF Mutual Insurance Company	1637133-2263281	\$90,730.00	\$0.00	\$90,730.00
WCF Mutual Insurance Company	4053120-2263271	\$43,219.00	\$0.00	\$43,219.00
WCF Mutual Insurance Company	1637117-2263277	\$66,012.00	\$0.00	\$66,012.00
WCF Mutual Insurance Company	1637061-2263275	\$65,090.00	\$0.00	\$65,090.00
WCF Mutual Insurance Company	1637032-2263284	\$140,668.00	\$0.00	\$140,668.00
WCF Mutual Insurance Company	1637074-2263263	\$8,083.00	\$0.00	\$8,083.00
WCF Mutual Insurance Company	1147164-2263282	\$105,266.00	\$0.00	\$105,266.00
WCF Mutual Insurance Company	4005014-2263265	\$6,967.00	\$0.00	\$6,967.00
WCF Mutual Insurance Company	1637234-2263286	\$299,366.00	\$0.00	\$299,366.00
WCF Mutual Insurance Company	2053567-2263288	\$578,638.00	\$0.00	\$578,638.00
WCF Mutual Insurance Company	2440767-2263261	\$846.00	\$0.00	\$846.00
WCF Mutual Insurance Company	1637045-2263272	\$51,407.00	\$0.00	\$51,407.00
WCF Mutual Insurance Company	1637029-2263278	\$81,183.00	\$0.00	\$81,183.00



Workers Compensation and Employers Liability Insurance Policy

INSTALLMENT SUMMARY

WCF Mutual Insurance Company	2118987-2263280	\$88,464.00	\$0.00	\$88,464.00
WCF Mutual Insurance Company	4032064-2263266	\$12,790.00	\$0.00	\$12,790.00
WCF Mutual Insurance Company	1637247-2263268	\$23,908.00	\$0.00	\$23,908.00
WCF Mutual Insurance Company	4012479-2263276	\$65,919.00	\$0.00	\$65,919.00
WCF Mutual Insurance Company	1637003-2263270	\$27,797.00	\$0.00	\$27,797.00
WCF Mutual Insurance Company	1636903-2263274	\$62,668.00	\$0.00	\$62,668.00

It is agreed that the total amount of \$2,601,232.00 will be paid in installments according to the following schedule:

	Due Date	Amount
DOWN PAYMENT	01/15/2026	\$2,601,232.0
Total		\$2,601,232.0

Coverage will be in force at 12:01 a.m. on the effective date on page one of this proposal, providing the down payment has been made or a bind order has been received by the effective date.

Estimated premium and all unpaid installments will be adjusted to reflect the final Experience Modification Factor determined by the Rating Bureau(s) upon receipt of that Experience Modification Factor.

Policies cancelled at the insured's request prior to expiration will be subject to short rate cancellation provisions.

Accepted by: _____ Date: _____
(Signature of Owner, Partner, or Corporate Officer)

Policies cancelled at the insured's request prior to expiration will be subject to short rate cancellation provisions.



Prepared For: Aly Michale
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 Phone: (801) 565-8500

Sales Agent: Aaron Hendricks
 Email: aaron@mworks.net
 Phone: (801) 545-4526
 Quote: #QDC1056731
 Date: 7/1/2025
 Valid Until: 7/31/2025

Upfront Costs

Includes first month's service

Item	Part Number	Quantity	Price	Ext. Price
Switchvox Cloud	SWVX0001			
Switchvox Cloud Monthly Seat Charge, 3 Year Term		5	\$19.99	\$99.95
E911 Local Numbers		1	\$2.00	\$2.00
Switchvox Cloud Seat Activation	1DCS01018	5	\$25.00	\$125.00
Switchvox Cloud Seat Activation Discount				-\$125.00
Local Number Transfer	1DCS02004	6	\$0.00	\$0.00

Upfront Charges*: \$101.95

Monthly Recurring Costs

Item	Part Number	Quantity	Price	Ext. Price
Switchvox Cloud	SWVX0001			
Switchvox Cloud Monthly Seat Charge, 3 Year Term		5	\$19.99	\$99.95
E911 Local Numbers		1	\$2.00	\$2.00

Recurring Charges*: \$101.95

Usage Rates

Item	Part Number	Rate
Directory Assistance Calls	SWVX0001	\$1.00

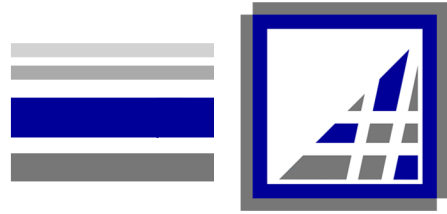
Special Instructions

Quote valid for 30 days. All amounts in US dollars. Shipping, Tax and FCC fees are not included in the quote. All services charged to customer credit card on monthly statement date. All services provided by Sangoma US Inc. Inbound toll free services are charged separately by the minute. International calling must be activated by customer request and is charged separately on the basis of destination(s) called. This quote does not include on-site installation or other value add services that can be offered by a Sangoma reseller. If you need on-site installation, training, network analysis or other IT related services, we can provide a local Sangoma reseller to assist with your project.

The Sangoma Master Service Agreement can be viewed at: <https://sangoma.com/legal>

This Sangoma Quote can be used to place an order at: <https://my.digiumcloud.com/quote-checkout/quo-e8ee5e56-1641-49fb-bfa4-a5fd92d02627>

*Total excludes taxes. Applicable taxes will be applied at time of invoice.



By the Numbers

Actuarial Consulting, Inc.

December 8, 2025

Mr. Johnnie R. Miller
 Chief Executive Officer
 Utah Counties Indemnity Pool
 5397 S. Vine St.
 Murray, UT 84107-6757

RE: ACTUARIAL SERVICES ENGAGEMENT LETTER

Dear Mr. Miller:

This letter outlines the scope and terms of our engagement with the Utah Counties Indemnity Pool (UCIP).

SCOPE

BYNAC will prepare an actuarial report that estimates the required reserves as of 12/31/25. The report will estimate the ultimate incurred losses of the prior policy periods by line of coverage for financial statement reporting. In addition, we will prepare an actuarial report prior to renewal that determines the indicated contributions for the upcoming policy period. The contributions indication will include an analysis of property deductible factors. An analysis of liability deductible factors can be added for an additional fee.

BYNAC will prepare a member equity calculation in the form of an e-mail with a spreadsheet attachment at UCIP's request. A loss ratio by member analysis in similar format can also be provided at UCIP's request.

FEES

Our fee for the reserve analysis is \$8,500 and the fee for the premium indication is \$8,500. The liability deductible factor analysis can be added for a fee of \$3,000. The member equity allocation and loss ratio analyses can be provided for a fee of \$1,250 each. These fees include an annual meeting to present our findings.

OUTCOME AND CONTINGENCY

Any opinions expressed are based on our actuarial experience and judgment and are limited by our knowledge of the facts at the time. We cannot and do not make promises or guarantees about

Mr. Johnnie R. Miller
December 8, 2025
Page Two

the outcome of the analysis. In addition, your obligation to pay for services and expenses is not contingent upon the outcome of any matter.

Thank you for the opportunity to provide services. If these arrangements are acceptable, please sign a copy of this letter in the space provided below and return it to me. If you have any questions, please let me know.

Sincerely,



Mary Jean King, FCAS, CERA, MAAA
Principal and Consulting Actuary

Accepted: Utah County Indemnity Pool

By: _____

Date: _____



December 10, 2025

Audit Committee
Utah Counties Indemnity Pool
 5397 S Vine Street
 Murray, UT 84107

To the Audit Committee:

The following represents our understanding of the services we will provide Utah Counties Indemnity Pool

You have requested that we audit the business-type activities of Utah Counties Indemnity Pool as of December 31, 2025, and for the year then ended and the related notes, which collectively comprise Utah Counties Indemnity Pool's basic financial statements as listed in the table of contents. We are pleased to confirm our acceptance and our understanding of this audit engagement by means of this letter.

The objectives of our audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America (GAAS) and in accordance with the *Government Auditing Standards* will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

Accounting principles generally accepted in the United States of America, (U.S. GAAP,) as promulgated by the Governmental Accounting Standards Board (GASB) require that required supplementary information be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the GASB, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of our engagement, we will apply certain limited procedures to the required supplementary information (RSI) in accordance with auditing standards generally accepted in the United States of America, (U.S. GAAS). These limited procedures will consist primarily of inquiries of management regarding their methods of measurement and presentation, and comparing the information for consistency with management's responses to our inquiries. We will not express an opinion or provide any form of assurance on the RSI. The following RSI is required by U.S. GAAP. This RSI will be subjected to certain limited procedures but will not be audited:

- Management's discussion and analysis
- Premiums and loss development information
- Schedule of the proportionate share of the net pension liability (URS)
- Schedule of contributions (URS)

Auditor Responsibilities

We will conduct our audit in accordance with GAAS and in accordance with *Government Auditing Standards*. As part of an audit in accordance with GAAS and in accordance with *Government Auditing Standards*, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Larson & Company
 1606 Spanish Fork Parkway, Suite 200
 Spanish Fork, UT 84660
 Main: (801) 798-3545 | www.larsco.com

Member of
CPAmerica
 Member  Crowe Global

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. However, we will communicate to you in writing concerning any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Utah Counties Indemnity Pool's ability to continue as a going concern for a reasonable period of time.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, an unavoidable risk that some material misstatements may not be detected exists, even though the audit is properly planned and performed in accordance with GAAS and in accordance with *Government Auditing Standards*.

Our responsibility as auditors is limited to the period covered by our audit and does not extend to any other periods.

Compliance with Laws and Regulations

As previously discussed, as part of obtaining reasonable assurance about whether the basic financial statements are free of material misstatement, we will perform tests of Utah Counties Indemnity Pool's compliance with the provisions of applicable laws, regulations, contracts, and agreements. However, the objective of our audit will not be to provide an opinion on overall compliance and we will not express such an opinion.

Management Responsibilities

Our audit will be conducted on the basis that management and, when appropriate, those charged with governance acknowledge and understand that they have responsibility:

- a. For the preparation and fair presentation of the basic financial statements in accordance with accounting principles generally accepted in the United States of America .
- b. For the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of basic financial statements that are free from material misstatement, whether due to error, fraudulent financial reporting, misappropriation of assets, or violations of laws, governmental regulations, grant agreements, or contractual agreements; and
- c. To provide us with:

- i. Access to all information of which *management* is aware that is relevant to the preparation and fair presentation of the basic financial statements such as records, documentation, and other matters;
- ii. Additional information that we may request from *management* for the purpose of the audit;
- iii. Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.
- iv. A written acknowledgement of all the documents that *management* expects to issue that will be included in the annual report and the planned timing and method of issuance of that annual report; and
- v. A final version of the annual report (including all the documents that, together, comprise the annual report) in a timely manner prior to the date of the auditor's report.
- d. For including the auditor's report in any document containing basic financial statements that indicates that such basic financial statements have been audited by us;
- e. For identifying and ensuring that the entity complies with the laws and regulations applicable to its activities;
- f. For adjusting the basic financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the current year period(s) under audit are immaterial, both individually and in the aggregate, to the basic financial statements as a whole; and
- g. For acceptance of nonattest services, including identifying the proper party to oversee nonattest work;
- h. For maintaining adequate records, selecting and applying accounting principles, and safeguarding assets;
- i. For informing us of any known or suspected fraud affecting the entity involving management, employees with significant role in internal control and others where fraud could have a material effect on the financials; and
- j. For the accuracy and completeness of all information provided.

With regard to the supplementary information referred to above, you acknowledge and understand your responsibility: (a) for the preparation of the supplementary information in accordance with the applicable criteria; (b) to provide us with the appropriate written representations regarding supplementary information; (c) to include our report on the supplementary information in any document that contains the supplementary information and that indicates that we have reported on such supplementary information; and (d) to present the supplementary information with the audited basic financial statements, or if the supplementary information will not be presented with the audited basic financial statements, to make the audited basic financial statements readily available to the intended users of the supplementary information no later than the date of issuance by you of the supplementary information and our report thereon.

As part of our audit process, we will request from *management and, when appropriate, those charged with governance*, written confirmation concerning representations made to us in connection with the audit.

Nonattest Services

With respect to any non-attest services we perform, assistance with the preparation of the basic financial statements, we will not assume management responsibilities on behalf of Utah Counties Indemnity Pool. However, we will provide advice and recommendations to assist management of Utah Counties Indemnity Pool in performing its responsibilities.

Utah Counties Indemnity Pool's management is responsible for (a) making all management decisions and performing all management functions; (b) assigning a competent individual to oversee the services; (c) evaluating the adequacy of the services performed; (d) evaluating and accepting responsibility for the results of the services performed; and (e) establishing and maintaining internal controls, including monitoring ongoing activities.

Our responsibilities and limitations of the non-attest services are as follows:

- We will perform the services in accordance with applicable professional standards, including U.S. generally accepted accounting principles and the Uniform Guidance.
- The non-attest services are limited to the preparation of the basic financial statements and the schedule of expenditures of federal awards previously outlined. Our firm, in its sole professional judgement, reserve the right to refuse to do any procedure or take any action that could be construed as making management decisions or assuming management responsibilities, including determining account coding and approving journal entries.

Reporting

We will issue a written report upon completion of our audit of Utah Counties Indemnity Pool's basic financial statements. Our report will be addressed to the Board of Directors of Utah Counties Indemnity Pool. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinions, add an emphasis-of-matter or other-matter paragraph(s) to our auditor's report, or if necessary, withdraw from the engagement. If our opinions on the basic financial statements are other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed opinions, we may decline to express opinions or to issue a report as a result of this engagement.

We also will issue a written report on the Utah Counties Indemnity Pool's compliance with specific requirements outlined by the Utah State Auditor upon completion of our audit.

Other

We understand that your employees will prepare all confirmations we request and will locate any documents or support for any other transactions we select for testing.

If you intend to publish or otherwise reproduce the basic financial statements and make reference to our firm, you agree to provide us with printers' proofs or masters for our review and approval before printing. You also agree to provide us with a copy of the final reproduced material for our approval before it is distributed.

Regarding the electronic dissemination of audited financial statements, including financial statements published electronically on your Internet website, you understand that electronic sites are a means to distribute information and, therefore, we are not required to read the information contained in these sites or to consider the consistency of other information in the electronic site with the original document.

Professional standards prohibit us from being the sole host and/or the sole storage for your financial and non-financial data. As such, it is your responsibility to maintain your original data and records and we cannot be responsible to maintain such original information. By signing this engagement letter, you affirm that you have all the data and records required to make your books and records complete.

Provisions of Engagement Administration, Timing and Fees

During the course of the engagement, we may communicate with you or your personnel via fax or e-mail, and you should be aware that communication in those mediums contains a risk of misdirected or intercepted communications.

Jon Haderlie, CPA is the engagement partner for the audit services specified in this letter. His responsibilities include supervising Larson & Company, PC's services performed as part of this engagement and signing or authorizing another qualified firm representative to sign the audit report.

Utah Counties Indemnity Pool
Page 5

We expect to begin our audit on approximately February 26, 2026 and to issue our reports no later than June 30, 2026.

Our fees are based on the amount of time required at various levels of responsibility, plus actual out-of-pocket expenses. Invoices are payable upon presentation. We estimate that our fee for the audit will be \$25,600. We will notify you immediately of any circumstances we encounter that could significantly affect this initial fee estimate. Whenever possible, we will attempt to use Utah Counties Indemnity Pool's personnel to assist in the preparation of schedules and analyses of accounts. This effort could substantially reduce our time requirements and facilitate the timely conclusion of the audit. Further, we will be available during the year to consult with you on financial management and accounting matters of a routine nature.

During the course of the audit we may observe opportunities for economy in, or improved controls over, your operations. We will bring such matters to the attention of the appropriate level of management, either orally or in writing.

You agree to inform us of facts that may affect the basic financial statements of which you may become aware during the period from the date of the auditor's report to the date the financial statements are issued.

We agree to retain our audit documentation or work papers for a period of at least five years from the date of our report.

At the conclusion of our audit engagement, we will communicate to those charged with governance the following significant findings from the audit:

- Our view about the qualitative aspects of the entity's significant accounting practices;
- Significant difficulties, if any, encountered during the audit;
- Uncorrected misstatements, other than those we believe are trivial, if any;
- Disagreements with management, if any;
- Other findings or issues, if any, arising from the audit that are, in our professional judgment, significant and relevant to those charged with governance regarding their oversight of the financial reporting process;
- Material, corrected misstatements that were brought to the attention of management as a result of our audit procedures;
- Representations we requested from management;
- Management's consultations with other accountants, if any; and
- Significant issues, if any, arising from the audit that were discussed, or the subject of correspondence, with management.

The audit documentation for this engagement is the property of Larson & Company, PC and constitutes confidential information. However, we may be requested to make certain audit documentation available to the Office of the Utah State Auditor pursuant to authority given to it by law or regulation, or to peer reviewers. If requested, access to such audit documentation will be provided under the supervision of Larson & Company, PC's personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the Office of the Utah State Auditor. The State Auditor may intend, or decide, to distribute the copies of information contained therein to others, including other governmental agencies.

Utah Counties Indemnity Pool
Page 6

Please sign and return the attached copy of this letter to indicate your acknowledgment of, and agreement with, the arrangements for our audit of the basic financial statements including our respective responsibilities.

We appreciate the opportunity to be your financial statement auditors and look forward to working with you and your staff.

Respectfully,



Larson & Company, PC
Spanish Fork, Utah

RESPONSE:

This letter correctly sets forth our understanding of Utah Counties Indemnity Pool.

Utah Counties Indemnity Pool

Acknowledged and agreed on behalf of Utah Counties Indemnity Pool by:

Management Signature _____

Title: _____

Governance Signature _____

Title: _____



TERMS AND CONDITIONS ADDENDUM

Use of Third Parties

We may, from time to time and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

Our firm may transmit confidential information that you provided us to third parties in order to facilitate delivering our services to you. For example, such transmissions might include, but not be limited to confirmation services with financial institutions. We have obtained confidentiality agreements with all our service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have the appropriate procedures in place to prevent the unauthorized release of confidential information to others. We will remain responsible for the work provided by any third-party service providers used under this agreement. By your signature below, you consent to having confidential information transmitted to entities outside the firm. Please feel free to inquire if you would like additional information regarding the transmission of confidential information to entities outside the firm.

Audit Documentation

The audit documentation for this engagement is the property of Larson & Company PC (“Larson & Company”) and constitutes confidential information. In some circumstances, we may be required by government regulation, subpoena, or other legal process to produce our documents or our personnel as witnesses with respect to our engagement for you. So long as we are not a party to the proceedings in which the information is sought, you agree to pay any and all reasonable expenses including fees and costs for our time, as well as any legal or other fees that we incur as a result of such appearance or production of documents. If requested, access to such audit documentation will be provided under the supervision of Larson & Company’s personnel.

Termination and Withdrawal

Either party may terminate this Agreement at any time and for any reason.

If this Agreement is terminated before services are completed, you agree to pay all fees and expenses we incur through the effective date of termination.

Conflicts of Interest

If we, in our sole discretion, believe a conflict of interest has arisen affecting our ability to deliver services to you in accordance with either the ethical standards of our firm or the ethical standards of our profession, we may be required to terminate our services without issuing our work product.

Portals

We will utilize Suralink, a collaborative, virtual workspace in a protected, online environment. Suralink permits real-time collaboration across geographic boundaries and time zones and allows Larson & Company and you to share data, engagement information, and deliverables in a protected environment. In order to use Suralink, you may be required by the provider of Suralink to execute a portal agreement and agree to be bound by the terms, conditions and limitations of such agreement. You agree that we have no

Larson & Company
1606 Spanish Fork Parkway, Suite 200
Spanish Fork, UT 84660
Main: (801) 798-3545 | www.larsco.com

Member of
CPAmerica
Member  Crowe Global

responsibility for the activities of Suralink and agree to indemnify and hold us harmless with respect to any and all claims arising from your misuse of Suralink.

Larson & Company is not a host for any of your information. You are responsible for maintaining your own copy of this information. We do not provide back-up services for any of your data or records, including information we provide to you. Portals are utilized solely as a method of transferring data and are not intended for the storage of your information. Information on a portal may be deleted by Larson & Company with or without notice to you.

If you decide to transmit your confidential information to us in a manner other than a secure portal, you accept responsibility for any and all unauthorized access to your confidential information. If you request that we transmit confidential information to you in a manner other than a secure portal, you agree that we are not responsible for any liability, including but not limited to, (a) any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending confidential information in a manner other than a secure portal, and (b) any loss arising as a result of any virus being passed on or with, or arising from any alteration of, any email message.

Confidentiality

In providing services to you, we may require information that is considered confidential and may include Personally Identifiable Information (PII), i.e. information that can be used to distinguish or trace an individual's identity such as address, bank account and social security information. We will maintain all client information, including PII, on a confidential basis and have a duty to do so based on the standards promulgated by the American Institute of Certified Public Accountants as well as applicable laws and regulations. You assume the risk of loss if you provide us with information, including PII, which differs from the information we request in order to provide services to you in accordance with the Agreement.

Limitations on Oral and Email Communications

We may discuss with you our views regarding the treatment of certain items or decisions you may encounter. We may also provide you with information in an email. Any advice or information delivered orally or in an email (rather than through a memorandum delivered as an email attachment) will be based upon limited research and a limited discussion and analysis of the underlying facts. Additional research or a more complete review of the facts may affect our analysis and conclusions.

Due to these limitations and the related risks, it may not be appropriate to proceed with a decision solely on the basis of any oral or email communication from us. You accept all responsibility for any liability, including but not limited to additional tax, penalties or interest resulting from your decision (i) not to have us perform the research and analysis necessary to reach a more definitive conclusion and (ii) to instead rely on an oral or email communication. The limitation in this paragraph will not apply to an item of written advice that is a deliverable of a separate engagement. If you wish to engage us to provide formal advice on a matter on which we have communicated orally or by email, we will confirm this service in a separate agreement.

Brokerage, Investment Advisory or Digital Asset Statements

If you provide our firm with copies of brokerage, investment advisor, or digital asset statements, we will use the information solely for the purpose described in the Engagement Objective and Scope section of this Agreement. We will not monitor transactions, investment activity, provide investment advice, or supervise the actions of the entity or individuals entering into transactions or investment activities on your behalf.

Electronic Data Communication and Storage

In the interest of facilitating our services to you, we may send data over the Internet, temporarily store electronic data via computer software applications hosted remotely on the Internet, or utilize cloud-based storage. Your confidential electronic data may be transmitted or stored using these methods. In using these

data communication and storage methods, our firm employs measures designed to maintain data security. We use reasonable efforts to keep such communications and electronic data secure in accordance with our obligations under applicable laws, regulations, and professional standards.

You recognize and accept that we have no control over the unauthorized interception or breach of any communications or electronic data once it has been transmitted or if it has been subject to unauthorized access while stored, notwithstanding all reasonable security measures employed by us. You consent to our use of these electronic devices and applications during this engagement.

Mediation

If a timely dispute arises out of or relates to this Agreement, including the scope of services contained herein, or the breach thereof, and if the dispute cannot be settled through negotiation, the parties agree first to try to settle the dispute by mediation administered by the American Arbitration Association (“AAA”) under the *AAA Accounting and Related Services Arbitration Rules and Mediation Procedures* before resorting to arbitration, litigation, or any other dispute resolution procedure. The mediator will be selected by mutual agreement of the parties. If the parties cannot agree on a mediator, a mediator shall be designated by the AAA. The mediation will be conducted in Utah.

The mediation will be treated as a settlement discussion and, therefore, all discussions during the mediation will be confidential. The mediator may not testify for either party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceedings. The costs of any mediation proceedings shall be shared equally by all parties. Any costs of legal representation shall be borne by the hiring party.

This provision shall not apply to any dispute of fees owed, billed or due.

Indemnification of Larson & Company

You agree to hold us harmless from any and all claims which arise from knowing misrepresentations to us, or the intentional withholding or concealment of information from us by your management. You also agree to indemnify us for any claims made against us by third parties, which arise from any of these actions by your management. The provisions of this paragraph shall apply regardless of the nature of the claim.

Designation of Venue and Jurisdiction

In the event of a dispute, the courts of the state of Utah shall have exclusive jurisdiction, and all disputes will be submitted to the state of Utah. We also agree that the law of the state of Utah, except for laws governing the choice of law, shall govern all such disputes.

Timing for Disputes

You agree that any claim arising out of this Agreement shall be commenced within 3 year(s) from the date our services conclude as outlined in the Timing of the Engagement section of the Agreement, regardless of any longer period of time for commencing such claim as may be set by law. A claim is understood to be a demand for money or services, the service of a suit, or the institution of arbitration proceedings against Larson & Company.

Independent Contractor

When providing services to your company, we will function as an independent contractor and in no event will we or any of our employees be an officer of you, nor will our relationship be that of joint venturers, partners, employer and employee, principal and agent, or any similar relationship giving rise to a fiduciary duty to you.

Our obligations under this Agreement are solely obligations of Larson & Company, and no Larson & Company stakeholder shall be subjected to any personal liability whatsoever to you or any person or entity.

Severability

If any portion of this Agreement is deemed invalid or unenforceable, said finding shall not operate to invalidate the remainder of the terms set forth in this Agreement.

Survivability

The following sections of this Terms and Conditions Addendum shall survive termination of the Agreement: Limitation of Liability, Limitation of Damages, Indemnification, and Timing for Disputes.

Assignment, No Third Party Beneficiaries

All parties acknowledge and agree that the obligations and responsibilities of this Agreement cannot be assigned to any third party except as agreed to in writing. This Agreement has been entered into solely between you and Larson & Company, and no third-party beneficiaries are created hereby.

Force Majeure

Neither party shall be held liable for any delays resulting from circumstances or causes beyond our reasonable control, including, without limitation, fire or other casualty, act of God, strike or labor dispute, war or other violence, epidemics or pandemics as defined by The Centers for Disease Control and Prevention, or any law, order or requirement of any governmental agency or authority. However, no Force Majeure event shall excuse you of any obligation to pay any outstanding invoice or fee or from any indemnification obligation under this Agreement.

Electronic Signatures and Counterparts

Each party hereto agrees that any electronic signature intended to replicate a written signature, shall be presumed valid, and we may reasonably rely upon it. For purposes hereof, "electronic signature" includes, but is not limited to, a scanned copy of a manual signature, an electronic copy of a manual signature affixed to a document, a signature incorporated into a document utilizing touchscreen capabilities, or a digital signature. Documents may be executed in one or more counterparts, each of which shall be considered an original instrument, but all of which shall be considered one and the same agreement.

UCIP Defense Panel Reimbursement Rates as of 1-1-2026

Panel Members

\$220/hr

All reasonable billable hours for assisting member attorneys in defense of UCIP covered claims that have been assigned by UCIP to the Defense Panel member; and

Up to two hours of Pre-Litigation Legal Assistance per issue to member attorneys and additional hours as approved by UCIP.

Other Attorneys

\$200/hr

All reasonable billable hours for other attorneys with the Defense Panel member's firm assisting the authorized Defense Panel member in assisting member attorneys in defense of UCIP covered claims that have been assigned by UCIP to the Defense Panel member

Paralegals

\$135/hr

All reasonable billable hours for other firm attorneys assisting the authorized Defense Panel member in assisting member attorneys in defense of UCIP covered claims that have been assigned by UCIP to the Defense Panel member

	2025 Hourly Rate	2026 Hourly Rate	\$ Increase	% Increase
Panel Members	\$205	\$220	\$15	7.3%
Other Attys	\$190	\$200	\$10	5.26%
Paralegals	\$125	\$135	\$10	8%

Proposed Option

	2025 Hourly Rates	2026 Hourly Rate	\$ Increase	% Increase
Panel Members	\$205	\$220	\$15	7.3%
Authorized Attys*	\$190	\$210	\$20	10.5%
Other Attys	\$190	\$200	\$10	5.26%
Paralegals	\$125	\$135	\$10	8%

*Authorized Attys would be defined as other attorneys with the Panel Member's firm that regularly assist the Defense Panel member in defense of UCIP covered claims, that have been authorized by the UCIP Board at the recommendation of the Defense Panel member and CEO.

UTAH COUNTIES INDEMNITY POOL BUDGET

	Audited 2024	Approved 2025	Tentative 2026	Final 2026
Revenue				
Contributions	10,552,351	\$ 11,016,742	\$ 11,556,399	\$ 12,276,490
Investments	1,205,703			
Other	15,992			
Total Income	11,774,045	11,016,742	11,556,399	12,276,490
Underwriting Expense				
Losses and Loss Adjustments	3,712,889	4,965,000	7,000,000	7,000,000
Excess Recovery			(1,500,000)	(1,500,000)
Reinsurance	3,875,625	4,260,000	4,645,000	4,645,000
Total Underwriting Expenses	7,588,513	9,225,000	10,145,000	10,145,000
Administration Expense				
Directors	47,480	25,000	55,000	55,000
Depreciation	827	1,000	1,000	1,000
Risk Management	30,578	78,000	80,000	80,000
Public Relations	33,963	45,000	45,000	45,000
Office	95,930	115,000	125,000	135,000
Financial/Professional	104,729	135,000	140,000	140,000
Personnel	894,255	892,000	930,000	930,000
Total Administrative Expenses	1,207,761	1,291,000	1,376,000	1,386,000
Total Operating Expense	8,796,275	10,516,000	11,521,000	11,531,000
Net Asset Management Fund	\$ 2,977,771	\$ 500,742	\$ 35,399	\$ 745,490
Other Income (Expenses)				
Change in Fair Value Investments	9,734			
Change in Fair Value Equity	1,117,041			
Total Other Expenses	1,126,775			
Change in Net Position	4,104,545			

Utah Counties Indemnity Pool
Danielle Davis, Accounting Specialist
5397 S Vine Murray, UT 84107-6757
ddavis@ucip.utah.gov
801.307.2113

Resolution No. 2025 - 1

RESOLUTION GOVERNING THE ADOPTION OF THE 2026 BUDGET BY THE UCIP BOARD OF DIRECTORS

WHEREAS it is the policy of the Utah Counties Indemnity Pool Board of Directors to comply with the fiscal procedures for interlocal entities under U.C.A. §11-13-5.

AND WHEREAS, it is the policy of the Board of Directors of the Utah Counties Indemnity Pool to provide a financial plan for the budget year;

AND WHEREAS, the Board of Directors of the Utah Counties Indemnity Pool held a public hearing on the budget tentatively adopted and gave interested persons in attendance an opportunity to be heard on the estimates of revenue and expenditures or any item in the tentative budget;

THEREFORE, BE IT RESOLVED: the Board of Directors of the Utah Counties Indemnity Pool adopts the 2026 budget, as attached.

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 18 day of December, 2025.

BOARD OF DIRECTORS
UTAH COUNTIES INDEMNITY POOL

By: _____
William Cox, President

UTAH COUNTIES

INDEMNITY POOL

STANDING COMMITTEES

COMMITTEES of the BOARD

AUDIT

Mike Wilkins, *Chair*, Uintah County Clerk/Auditor
William Cox, Rich County Commissioner
Greg Miles, Duchesne County Commissioner
David Tebbs Garfield County Commissioner

EDUCATION

William Cox, *Chair*, Rich County Commissioner
Craig Blake, Sevier County HR Director
Christopher Crockett, Weber County Deputy Attorney
Victor Iverson, Washington County Commissioner
Kelly Sparks, Davis County Sheriff
Sim Weston, Rich County Commissioner

GOVERNANCE

Gage Froerer, *Chair*, Weber County Commissioner
Craig Blake, Sevier County HR Director
Christopher Crockett, Weber County Deputy Attorney
Victor Iverson, Washington County Commissioner
Mike Wilkins, Uintah County Clerk/Auditor

MEMBERSHIP APPROVAL

Bob Stevenson, *Chair*, Davis County Commissioner
Lee Perry, Box Elder County Commissioner
Sim Weston, Rich County Commissioner
Mike Wilkins, Uintah County Clerk/Auditor

NOMINATING

Bob Stevenson, *Chair*, Davis County Commissioner
Gage Froerer, Weber County Commissioner
David Tebbs, Garfield County Commissioner
Sim Weston, Rich County Commissioner
Mike Wilkins, Uintah County Clerk/Auditor

PERSONNEL

Craig Blake, *Chair*, Sevier County HR Director
William Cox, Rich County Commissioner
Christopher Crockett, Weber County Deputy Attorney
Marla Young, Box Elder County Clerk

COMMITTEES of the MEMBERS

LAW ENFORCEMENT

Kelly Sparks, *Chair*, Davis County Sheriff
Tracy Glover, Kane County Sheriff
Eric Houston, Garfield County Sheriff
Richard Jacobson Millard County Sheriff

LITIGATION MANAGEMENT

Christopher Crockett, *Chair*, Weber Deputy Attorney
Neal Geddes, Davis County Deputy Attorney
Stephen Hadfield, Box Elder County Attorney
Devin Snow, Washington County Lead Civil Attorney
Scott Sweat, Wasatch County Attorney
~~Robert Van Dyke, Kane County Attorney~~

PERSONNEL

Craig Blake, *Chair*, Sevier County HR Director
Casey Basaker, Morgan County HR Director
~~Christopher Bone, Davis County HR Director~~
~~Crystal Brake, San Juan County Personnel Director~~
Jennifer Bradbury, Iron County HR Director
Tonya Craven, Uintah County HR Director
Rhonda Gant, Kane County HR Director
Mary Huntington, Emery County Personnel Director
Joel Tucker, Washington County HR Director
Jacob Nielson, Millard County HR Director
David Rowley, Wasatch County HR Director
~~Tranner Sharpe, San Juan County Personnel Director~~
Jenica Stander, Box Elder County Personnel Director
Emily Wilde, Weber County HR Director

UTAH COUNTIES INDEMNITY POOL PERSONNEL—EMPLOYEE BENEFITS POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is May 1, 2022.
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 employee retirement benefits 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 identify equitable and adequate Medical and Other Benefits of employment with UCIP.

SECTION C AUTHORITY

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

SECTION D APPLICABILITY AND SCOPE

1. This policy is applicable to all UCIP employees. No individual Director, officer or employee has the authority to waive, alter or make exception to any of these policies unless expressly provided for herein.

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. Full-Time Employee: As defined in the Employment Classification Policy.

4. Part-Time Employee: As defined in the Employment Classification Policy.
5. Pool: the Utah Counties Indemnity Pool.
6. Temporary Employee: As defined in the Employment Classification Policy.
7. UCIP: the Utah Counties Indemnity Pool.

SECTION F POLICY STATEMENTS

UCIP provides medical and other benefits to eligible employees based on their employee classification. Full-time employees are eligible for all medical and other benefits described in this Policy, unless specifically excluded. Part-time employees are eligible for medical and other benefits as described throughout this Policy to the extent identified. Temporary employees are not eligible for any medical benefits or required by law.

Medical Benefits are provided to promote the health and wellbeing of UCIP employees which also benefits UCIP by making its employees more productive. Employees who opt out of medical benefits will not receive compensation in lieu of the benefit.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. Medical Benefits

a. Health Insurance

Health Insurance for eligible employees begin at the date of hire. For the UCIP sponsored group Health Insurance coverage, UCIP pays 90% of the monthly premiums for single, double or family coverage for all full-time employees. UCIP pays 45% of the monthly premiums for single, double or family coverage for part-time employees scheduled to work 1,040 or more hours annually. UCIP does not pay any portion of the premiums for part-time employees scheduled to work less than 1,040 hours annually. The employee is responsible for any portion of monthly premiums not paid by UCIP, and may use pre-tax payroll deduction to meet that responsibility. The employee is responsible for all deductibles and co-payments.

b. Dental Insurance

Dental Insurance for eligible employees begin at the date of hire. For the UCIP sponsored group Dental Insurance coverage, UCIP pays 90% of the monthly premiums for single, double or family coverage for all full-time employees. UCIP pays 45% of the monthly premiums for single, double or family coverage for part-time employees scheduled to work 1,040 or more hours annually. UCIP does not pay any portion of the premiums for part-time employees scheduled to work less than 1,040 hours annually. The employee is responsible for any portion of monthly premiums not paid by UCIP, and may use pre-tax payroll deduction to meet that responsibility. The employee is responsible for all deductibles and co-payments.

c. Vision Insurance

Vision Insurance for eligible employees begin at the date of hire. For the UCIP sponsored group Vision Insurance coverage, UCIP pays 90% of the monthly premiums for single, double or family coverage for all full-time employees. UCIP pays 45% of the monthly premiums for single, double or family coverage for part-time employees scheduled to work 1,040 or more hours annually. UCIP does not pay any portion of the premiums for part-time employees scheduled to work less than 1,040 hours annually. The employee is responsible for any portion of monthly premiums not paid by UCIP, and may use pre-tax payroll deduction to meet that responsibility. The employee is responsible for all deductibles and co-payments.

2. Early Retiree Medical Benefits

An Early Retiree is:

- a. A retiring current UCIP employee;
- b. Who has worked for UCIP ten years or more;
- c. Who is retiring from UCIP in good standing;
- d. Who is not Medicare eligible at the time of retirement;
- e. Who has participated in UCIP's medical benefits program for ten years or more;
- f. Who is retiring under the Utah Retirement Systems.

An Early Retiree may elect to continue medical benefits consisting of dental, health and vision benefits, as provided for by UCIP's Medical Benefits Health Insurance provider(s). An Early Retiree who worked less than 20 years prior to retirement may continue these benefits for no more than five years or until Medicare eligible, whichever comes first. An Early Retiree who worked more than 20 years prior to retirement may continue these benefits for no more than ten years or until Medicare eligible, whichever comes first.

As UCIP pays medical benefits one month in advance of the coverage period, an Early Retiree electing this benefit shall pay UCIP, at least one month in advance of the coverage period, the full monthly rate of Early Retiree monthly medical benefits. Payment to UCIP is due at the first of each month. If payment is more than ten days late this Early Retiree benefit may be terminated at the CEO's discretion. In no case will UCIP pay the benefit on behalf of the employee, if the employee has not paid UCIP, which will terminate the benefit and the Early Retiree is no longer eligible for this benefit.

Early Retirees have the option to use any or all accrued vacation leave for Early Retiree monthly medical benefits payments. If the Early Retiree chooses this option, UCIP will retain the amount of accrued vacation leave that the Early Retiree requests to be used for the payment of monthly medical benefits. Any accrued vacation leave balance the Early Retiree does not designate for

the payment of the Early Retiree medical benefit shall be paid out in accordance with the Employment Termination Policy. At any time, the Early Retiree may request in writing to be paid out the balance of the accrued vacation. If the Early Retiree becomes ineligible for the Early Retiree medical benefit UCIP shall pay the balance of the Early Retiree's accrued vacation. UCIP shall pay the balance within 30 days of the written request or ineligibility.

An Early Retiree acknowledges that they are not eligible for continuing benefits (COBRA or mini COBRA) prior to or after their Early Retiree period.

An Early Retiree may terminate Early Retiree medical benefits at the end of any month with written notice by the first of the month of the last month of participation. Once an Early Retiree terminates this benefit, they are no longer eligible for this benefit.

3. **Health Reimbursement Arrangement**

The Board has adopted a Health Reimbursement Arrangement (HRA) in accordance with Internal Revenue Service Rules.

- a. For each calendar month a full-time employee scheduled to work ~~1560~~1040 or more hours annually has worked, UCIP will contribute into a Health Reimbursement Arrangement (HRA), as allowed by the Internal Revenue Service (IRS), \$50 per month, up to a maximum of \$600 per year.
- b. For each calendar month a part-time employee scheduled to work less than ~~1560~~1040 annually has worked, UCIP will contribute into a Health Reimbursement Arrangement (HRA), as allowed by the Internal Revenue Service (IRS), \$25 per month, up to a maximum of \$300 per year.
- c. Unused amounts in the HRA at the end of the calendar year can be carried forward for reimbursement in later years.
- d. Employees may request to be reimbursed the cost of a qualified medical expense, as defined in Section 213(d) of the IRS Code. The qualified medical expense must have been incurred on or after the date an employee is enrolled in the HRA program and prior to the employee's termination from employment.
- e. Employees terminated from employment must submit a valid reimbursement request within 60 days of the date of termination from employment.

4. **Other Benefits**

a. **Group Term Life Insurance**

The UCIP sponsored group Term Life coverage is available to full-time employees only. UCIP pays 100% of the monthly premiums for \$50,000 coverage for the employee and 100% of the monthly premium for \$10,000 coverage for the employee's spouse and eligible dependents.

Employees can apply for additional group Term Life limits, through UCIP's group Term Life carrier. The cost of additional group Term Life limits are the responsibility of the employee.

b. Long Term Disability Insurance

The UCIP sponsored group Long Term Disability coverage is available to full-time employees only. UCIP provides a benefit for lost wage replacement for employees in the event of a long term disability. UCIP pays 100% of contributions to the Fund created under the Public Employees' Long Term Disability Act, Utah Code Ann. §49-21-101 et. seq. 1953 as amended.

SECTION H REVISION HISTORY

1. Adopted: April 21, 2022
2. Revised: October 25, 2023
3. Revised: February 15, 2024

SECTION I APPENDICES

1. There are no appendices to this policy

UTAH COUNTIES INDEMNITY POOL PERSONNEL—STANDARDS OF CONDUCT POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is May 1, 2022.
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 employee standard of conduct 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 assure non-discrimination for applicants and employees in all aspects of personnel administration without regard to political affiliation, race, color, national origin, sex, religion, age or disability and with proper regard for their privacy and constitutional rights and to assure that UCIP provides a safe, productive, professional workplace to all employees.

SECTION C AUTHORITY

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

SECTION D APPLICABILITY AND SCOPE

1. This policy is applicable to all UCIP employees. No individual Director, officer or employee has the authority to waive, alter or make exception to any of these policies unless expressly provided for herein.

SECTION E DEFINITIONS

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.
2. Business Credit Card: A line of credit approved by the Board under the Internal Accounting Controls Policy.

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

SECTION F POLICY STATEMENTS

1. UCIP expects its employees to conduct themselves diligently, professionally and honorably in their assignments on behalf of the public. Employees should:
 - a. Work diligently on their assigned duties during their assigned work schedules;
 - b. Make prudent use of UCIP funds, equipment, buildings, supplies, and time;
 - c. Work courteously with coworkers and the public;
 - d. Observe workplace rules of conduct and safety;
 - e. Meet the standards of their individual job descriptions; and
 - f. Report and correct circumstances that prevent employees from performing their jobs effectively or completing their assigned tasks.

SECTION G PROCEDURES AND RESPONSIBILITIES

1. Absence Without Leave

No employee may be absent from duty without permission. All employees should notify their supervisor, or the CEO prior to an absence. In emergency situations where prior notification is not possible, the employee should provide notification as soon as possible.

If a pattern (two or more) of unexplained or unexcused absences develops, employees may be subject to a discipline, up to and including termination.

2. Drug Free Workplace

The purpose of this section is to implement policy providing for a safe and productive work environment that is free from impaired performance caused by employee use or abuse of controlled substances, medication, and/or alcohol. This Policy establishes procedures for controlling drug or alcohol use or abuse in the workplace and applies to all employees.

- a. Responsibility of Employees
 - (i) No employee shall unlawfully manufacture, dispense, possess, use, or distribute any controlled substance, medication, or alcohol.

- (ii) Any employee convicted under a State or Federal law regulating controlled substances shall notify his or her supervisor within five (5) days after the conviction.
- (iii) No employee shall consume alcohol immediately before work, during work hours while at work, during breaks, or during lunch. No employee shall be impaired by alcohol, illegal drugs, or medication during work hours. No employee shall represent UCIP in an official capacity while impaired by alcohol, illegal drugs, or medication.
- (iv) If an employee is using medication that may impair performance of duties, the employee shall report that fact to his or her supervisor. No employee using medication that may impair performance shall operate a motor vehicle on behalf of UCIP.

b. Reasonable Suspicion Testing

- (i) Any employee who has reason to believe that the performance of another employee is impaired by alcohol, illegal drugs, or medication shall notify the impaired employee's supervisor. If at any time a supervisor concludes that there is reasonable suspicion that an employee is impaired by alcohol, illegal drugs or medication, the supervisor shall require the employee suspected of being under the influence of alcohol and/or drugs to submit to a chemical test of their bodily fluids. Refusal to submit to a test shall be deemed a violation of this Policy subject to disciplinary action, up to and including termination. The cost of the test shall be paid by UCIP.

c. Corrective Action

- (i) The CEO or the supervisor of an employee, whose performance is impaired by alcohol, illegal drugs, or medication, shall take corrective action, which may include discipline.
- (ii) Upon taking corrective action, the CEO shall prepare a written report stating the reasons for the action.
- (iii) An employee impaired by illegal drugs or alcohol during work hours shall be relieved from duty and shall be charged earned or accrued Vacation leave for the absence.
- (iv) An employee impaired by medication during work hours may be relieved from duty and shall be charged earned or accrued Sick leave for the absence.
- (v) The CEO may change an employee's assignment while the employee is using medication if the employee is impaired by the medication.

3. **Non-Discrimination**

UCIP is an equal opportunity employer. UCIP will comply with Federal and State non-discrimination laws with respect to employment on the basis of race, color, national origin, sex, age, disability, religion or other protected status under State or Federal law. UCIP will comply

with Title VII, the Americans with Disabilities Act, the Age Discrimination in Employment Act, the Equal Pay Act and other applicable laws relating to non-discrimination in employment. Employment at UCIP will be based upon the applicant or employee's relative ability, knowledge, and skill levels, and ability to perform the essential functions of the job.

4. **Discrimination/Harassment Based on Protected Status**

UCIP believes that a workplace free from hostile, intimidating, or offensive behavior is the most productive workplace. Employees should use courtesy and professionalism when interacting with coworkers, member representatives and others they come in contact with as part of their UCIP duties. Employees who discriminate or harass others based upon their race, color, religion, gender, national origin, age, disability or other protected status create liability for UCIP and are subject to discipline, up to and including termination. All employees should work together in a professional manner with courteous, mutual respect.

Discrimination or Harassment based on race, color, religion, gender, national origin, age, disability or other protected status encompasses a wide range of behaviors, including racially based derogatory comments, taunting, or treatment. Examples of protected status harassment may include, but are not limited to, the following:

- a. Slurs or put-downs based on race, color, religion, gender, national origin, age or disability.
- b. Materials such as cartoons or e-mails making fun based on race, color, religion, gender, national origin, age or disability.

Liability related to gender based discrimination often referred to as sexual harassment is a significant concern for UCIP. Sexual harassment has been defined by the courts as "unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature and constitute sexual harassment when: 1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment; 2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or 3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment".

All employees are responsible for ensuring that the workplace is free from all forms of sexual harassment. Sexual harassment encompasses a wide range of behaviors, including sexual attention, sexual advances, requests for sexual favors, and other verbal, visual, or physical conduct of a sexual nature. Examples of sexual harassment may include, but are not limited to the following:

- a. Implying or threatening adverse employment action if sexual favors are not granted;
- b. Promising preferential treatment in return for sexual favors;

- c. Subtle pressure for sexual activity;
- d. Inappropriate touching of any individual, including but not limited to petting, pinching, hugging, or repeated brushing against another individual's body;
- e. Offensive remarks, including unwelcome comments about appearance, obscene jokes, or other inappropriate use of sexually explicit or offensive language;
- f. The display of sexually suggestive objects or pictures;
- g. Disparaging remarks about a person's gender;
- h. Spreading stories about a person's sexual conduct;
- i. Asking questions about a person's sexual activity;
- j. Physical aggression such as pinching or patting;
- k. Verbal sexual abuse disguised as humor;
- l. Obscene gestures;
- m. Horseplay or bantering of a sexual or off-color nature;
- n. Other actions of a sexual nature that affect the terms and conditions of a person's employment; and
- o. Conduct or comments consistently targeted at only one gender, even if the content is not sexual.

As with other forms of discrimination and harassment, UCIP considers prompt reporting of sexual harassment to be a condition of employment. If an employee believes they have experienced or witnessed sexual harassment, they must immediately report their concern in the same manner as reporting any other form of discrimination or harassment.

UCIP considers prompt reporting of discrimination or harassment to be a condition of employment. If an employee believes they have experienced or witnessed discrimination or harassment based on race, color, religion, national origin, age, disability or other protected status, they must immediately report their concern to the CEO. If the CEO is the subject of a report of discrimination or harassment, the employee may report to ~~the CEO~~ any Board Director, who shall immediately forward the report to the Board Director serving as the Chair of the UCIP Personnel Committee.

UCIP will investigate allegations of protected status discrimination or harassment and will take appropriate action against any person found to have violated this Policy. Individuals who engage in protected status discrimination or harassment are subject to discipline, up to and including termination.

UCIP will not retaliate against any person who reports discrimination or harassment. Employees who retaliate against any person who reports discrimination or harassment shall be subject to discipline, up to and including termination.

If the investigation of a report of discrimination or harassment finds the report to be false and made maliciously, the person making such claim may be subject to discipline, up to and including termination.

5. **Inappropriate and Unprofessional Behavior**

UCIP employees will fulfill their job duties, act appropriately and professionally, and comply with UCIP policies and procedures. Inappropriate and unprofessional behavior includes but is not limited to the following:

- a. Insubordination or refusal to comply with written or verbal instruction from the UCIP CEO, except in cases where the instruction is believed to be unethical or illegal in nature, in which case the employee should immediately notify a member of the Board in writing.
- b. Conviction of a felony while an employee of UCIP.
- c. Conduct that endangers the safety of employees, officials or the public.
- d. Inducing, or attempting to induce, any UCIP employee to commit an act in violation of UCIP policies and procedures.
- e. Incompetency or inefficiency in the performance of job duties.
- f. Carelessness, abuse, or negligence with UCIP funds or property.
- g. Stealing UCIP or UCIP employee's funds or property.
- h. Falsification of personnel records, time reports, or other UCIP records.
- i. Physical attack on a UCIP employee, a member official or employee or the public.
- j. Using threats, or attempting to use personal influence in an effort to secure special favors or consideration as a UCIP employee.
- k. Using or being under the influence of intoxicants or drugs or having them in your system while on duty.
- l. Unlawful carrying of a weapon while on duty.
- m. Making direct, indirect, implied, or conditional threats against another UCIP employee.

- n. Using a UCIP computer systems for self-employment or outside employment.
- o. Using UCIP computer software in violation of license agreement(s).
- p. Copying software licensed to or developed by UCIP. Bringing software from home computers to run on UCIP computer systems unless authorized in writing by the CEO.
- q. Purchasing, moving, altering, or repairing computer equipment and wiring unless authorized by the CEO.
- r. Violating a safety rule or practice.
- s. Using offensive language toward UCIP employees, member officials or employees or the public.
- t. Inattentiveness to work, failing to start work at the designated time, quitting work early, or leaving the job during working hours without prior authorization from the CEO.
- u. Vending, soliciting, or collecting contributions on UCIP's time or premises without prior authorization from the CEO.
- v. Failure to comply with established UCIP policies and procedures.
- w. Unauthorized use of UCIP property, equipment or materials.
- x. Operating a vehicle without the proper license or insurance.
- y. Excessive absenteeism, tardiness or other violations of the UCIP Employee Leave Policy.
- z. Bringing to work, disseminating, or displaying any materials that are offensive and that could give rise to or form the basis for the following types of UCIP employee, member official or employee or public complaints: a harassment complaint, an allegation of a hostile work environment, a discrimination claim based on protected status or violation of UCIP policies or procedures. However, actions specifically authorized or protected by law are not a violation of policy.
- aa. Using notes, e-mail, voicemail, fax, text messaging, social media or the internet to harass or discriminate on the basis of a protected status under State or Federal discrimination laws. However, actions specifically authorized or protected by law are not a violation of policy.
- bb. Engaging in intentional or unintentional acts contrary to public service, or acts that harm or would reasonably be expected to harm the reputation or image of UCIP.
- cc. Refusing to respond to an official request for factual information or impeding an internal investigation. However, actions specifically authorized or protected by law are not a violation of policy.

dd. Violating the ethical behavior and conflict of interest provisions of UCIP.

ee. Giving false or misleading statements, or misrepresenting or omitting material information to the CEO, a member official or employee, or the public.

6. Ethical Behavior and Conflicts of Interest

a. The Public Officials and Employees Ethics Act, Utah Code Ann. §67-16-101 et. seq., establishes certain standards of ethical conduct for UCIP employees, including requiring disclosure of conflicts of interest in certain situations. All UCIP employees are subject to and must comply with this Act.

b. No employee shall use their position for personal gain or special privilege.

c. Employees shall make a written request for records they desire to use or disclose for personal purpose in accordance with the Government Records Access Management Act (GRAMA). Disclosure or use of records maintained by UCIP for personal purpose, which were not provided to the employee in response to a valid GRAMA request, is a violation of this policy and may result in disciplinary action including termination.

d. Employees shall not seek, solicit, accept or take a pecuniary gift that is related to their position with UCIP including but not limited to cash, gift cards or prepaid credit cards that would tend to influence their judgement.

e. Employees shall not seek, solicit, accept or take a nonpecuniary gift that is related to their position with UCIP that exceeds a value of \$50.00.

f. Employees involved in the procurement of services, supplies or equipment shall not seek, solicit, accept or take a gift from a vendor or provider of such services, supplies or equipment that exceeds a value of \$10.00.

g. Employees shall disclose, in writing, to the Board any Conflict of Interest as identified in the Utah Public Officer's and Employees' Ethics Act, when the conflict is created and annually as provided by the Bylaws.

h. In addition to the written Conflict of Interest Statement, employees who have a Conflict of Interest will also verbally disclose the conflict any time the employee is involved in any discussion related to the conflict occurs.

i. Employees may not be compensated by another person to assist such person in a transaction with UCIP, whether or not such assistance is disclosed.

j. Employees may not have a Financial Interest in a business that conducts business with UCIP.

- k. Employees may not have a Financial Interest in a business that creates a Conflict of Interest with the employee's public duties without disclosing such conflict.

7. **Nepotism**

UCIP will comply with Utah Code Ann. §52-3-1 to §52-3-4, 1953, as amended regarding the employment of relatives.

If because of marriage, promotion, reorganization or other reason, it appears that a conflict with Utah law or this Policy appears to exist, the Chief Executive Officer, and the Board of Directors shall review the matter.

If it is determined that a conflict exists, resignation or reassignment of one of the relatives may be required.

8. **Computer and E-Mail Usage**

UCIP recognizes that excessive personal use of UCIP owned computer systems during work hours can affect productivity and may be perceived as an inappropriate use of public funds. UCIP reserves the right to monitor computer usage, files stored on UCIP computer systems and Internet usage.

For purposes of this Policy, "files" means all documents, programs, e-mail, and Internet locations that are created, accessed, stored, or temporarily located on a UCIP computer systems.

- a. **Personal Use.** Employees may use assigned UCIP computer systems for limited personal purposes. This approval is similar to the occasional personal use of telephones during breaks. Excessive use of UCIP computer systems for personal reasons is not allowed.
- b. **Inappropriate Usage.** Employees are not allowed to use a UCIP computer system for self-employment, or outside employment purposes. Entering or maintaining information on a UCIP computer system that is in violation of UCIP's policies and procedures, or that violates State or Federal law, is prohibited.
- c. **Privacy.** All files created, accessed, or stored on a UCIP computer system are considered UCIP property. Employees shall be advised that there is no right to privacy when using a UCIP computer system. All usernames, passwords, personal identification numbers or any other security codes or devices restricting access to UCIP computer equipment or software programs must be provided to the CEO, when created or changed, to allow access by UCIP. As a public agency, all data and files created, accessed, or stored on a UCIP computer system may be subject to governmental records access laws, and may become public in compliance with such laws. All employees are required to comply with the UCIP Governmental Records Access and Management Act Policy at all times.

- d. Licenses. Employees shall use computer software only in accordance with the license agreement. Copying software licensed to, or developed by UCIP for personal computer use or any other purpose is prohibited. Bringing software from personal computers to run on UCIP computer systems is also prohibited. Downloading of software onto UCIP computer systems is prohibited unless prior authorization has been provided by the CEO.
- e. Equipment. Only employees authorized by the CEO may purchase, move, alter, or repair UCIP computer equipment and wiring.
- f. Email. Employees may use UCIP's email functions as limited above in Personal Use and Inappropriate Usage. All email received or sent using the UCIP email system are considered UCIP property, and may be accessed, reviewed, copied or disseminated by UCIP as the CEO or Board of Directors deems necessary or prudent. As all email received or sent using the UCIP email system are considered documents in the possession of UCIP, they may be considered public documents subject to the Governmental Records Access Management Act.
- g. Internet Access. Internet usage falls within the above Personal Use and Inappropriate Usage constraints. Employees should use caution when connecting to public Wi-Fi.
- h. Disciplinary Action. Employees using UCIP computer systems, software or systems in an unauthorized or inappropriate manner may be subject to discipline up to and including termination.

9. **Seat Belt Use**

Employees must use seatbelts while in vehicles performing UCIP business which includes travel eligible for reimbursement by UCIP.

10. **Cell Phone Use**

Cell phones should not be used while in vehicles performing UCIP business, which includes travel eligible for reimbursement by UCIP when it is a distraction to driving. Whenever possible, the employee should use hands free phone equipment or pull over when safe to continue or return the phone call.

11. **UCIP Business Credit Cards**

The UCIP Business Credit Cards may only be used for legitimate business expenses. An employee utilizing a UCIP Business Credit Card shall provide the Accounting Specialist a receipt for each purchase. If a receipt is not provided to the employee or the receipt is lost, the employee shall provide a signed written statement of the expense to the Accounting Specialist.

An employee will reimburse UCIP for any expenses not approved by the UCIP Board of Directors as legitimate business expenses. Such expenses that are not reimbursed to UCIP within 30 days of notice to the employee by the Board may be deducted from the employees pay at the

discretion of the Audit Committee Chair. An employee will reimburse UCIP 150% of any personal use of the UCIP Business Credit Card.

Employees may not apply for or accept a line of credit or credit card in UCIP's name except as authorized under the Internal Accounting Controls Policy.

12. **Acceptance of Gifts, Compensation or Loan**

As public agency employees, UCIP employees are required to comply with the Utah Public Officers' and Employees' Ethics Act, Utah Code §67-16-5 as amended. Employees must notify the CEO of all gifts prior to acceptance by individual employees. Gifts offered to the staff as a group must be approved by the CEO prior to acceptance. Failure to comply with this Policy may result in discipline up to and including termination.

13. **Outside Employment**

No UCIP employees may engage in any outside employment (including self-employment) or activity that, in the opinion of the Chief Executive Officer, might impair the performance of their duties or is detrimental to UCIP member service. Employees must notify the Chief Executive Officer of outside employment prior to engaging in such employment, or at any time that the terms of outside employment changes.

SECTION H REVISION HISTORY

1. Adopted: April 21, 2022

2. Revised: June 16, 2022

3. Revised: October 25, 2023

3-4. Revised: December 18, 2025

SECTION I APPENDICES

1. [Public Officials and Employees Ethics Act](#)

Utah Counties Indemnity Pool
Bylaws Coverage Addendum
COVERAGE PART III PRIVACY OR SECURITY EVENT

f. NETWORK INTERRUPTION COSTS

The **Pool** will pay for **Business Income Loss, Expenses to Reduce Loss, Extra Expenses and Proof of Loss Preparation Costs** which a **Member** incurs after the **Waiting Hours Period** and solely as a result of a **Privacy or Security Event** covered under this Coverage Part.

But:

- (i) The amount the **Pool** will pay for **Network Interruption Costs** is limited as described in SECTION A. 3.

g. CYBER EXTORTION COVERAGE

- (i) The **Pool** will pay for **Cyber Extortion Expenses and Cyber Extortion Monies** the **Member** pays as a direct result of a **Cyber Extortion Threat**.

But:

- (A) The amount the **Pool** will pay for **Cyber Extortion Expenses and ~~Cyber Extortion Monies~~** is limited as described in SECTION A. 3.
- (ii) The coverage applies only if:
 - (A) The **Cyber Extortion Threat** was first made against the **Member** on or after the Retroactive Date, and before the **Member's** withdrawal or termination from the **Pool**;
 - (B) The **Member** gives notice of the **Cyber Extortion Threat** to the **Pool** in accordance with SECTION C; and
 - (C) The **Member** consults with the **Pool** and receives the **Pool's** written authorization before paying any **Cyber Extortion Monies**.

3. LIMITS OF LIABILITY/RETROACTIVE DATE

- a. The limits of liability stated below establish the most the **Pool** will pay in any one Pool fiscal year regardless of the number of **Privacy or Security Events, Cyber Extortion Threats, Covered Parties, Claims made, Suits or Regulatory Proceedings** brought or individuals or entities making **Claims** or bringing **Suits or Regulatory Proceedings** in any one occurrence and in any one **Pool** fiscal year.

**ANNUAL NOTICE OF REGULAR MEETING SCHEDULE OF THE BOARD OF
DIRECTORS OF THE UTAH COUNTIES INDEMNITY POOL**

PUBLIC NOTICE is hereby given that the 2026 Annual Meeting schedule of the Board of Directors of the Utah Counties Indemnity Pool is as follows:

Regular meetings of the Board of Directors of the Utah Counties Indemnity Pool will be held on the dates, at the times and at the location of 5397 S Vine Street, Murray, Utah unless otherwise changed by action of a quorum of the Board of Directors of the Utah Counties Indemnity Pool.

TENTATIVE REGULAR MEETING DATES FOR 2025

February 19, 12:30 p.m.
April 16, 12:30 p.m.
June 18, 12:30 p.m.
August 20, 12:30 p.m.
October 15, 12:30 p.m.
December 17, 12:30 p.m.

A regular meeting may be canceled without notice by action of a quorum of the Board of Directors. When, because of unforeseen circumstances, it is necessary for the Board of Directors to hold an emergency meeting to consider matters of an emergency or urgent nature, the best notice practicable shall be given. No such emergency meeting of the Board of Directors shall be held unless an attempt has been made to notify all of the members of the Board of Directors and there is a majority vote in the affirmative to hold the meeting.

All regular meetings of the Board of Directors shall be open to the public unless closed by the Board of Directors in the manner described in §52-4-2, Utah Code Annotated, 1953 as amended, and, for a purpose described in §52-4-2, Utah Code Annotated, 1953 as amended.

ADOPTED AND APPROVED THIS 18 DAY OF December 2025.

BOARD OF DIRECTORS,
UTAH COUNTIES INDEMNITY POOL



William Cox, President

Office Space 5965 S 900 East, Murray

Square Feet	3810						
Rate includes all common area charges and utilities except internet.							
	1	2	3	4	5	6	7
Advertised							
Monthly	\$5,000.00	\$5,250.00	\$5,512.50	\$5,788.13	\$6,077.53	\$6,381.41	\$6,700.48
Annual	\$60,000.00	\$63,000.00	\$66,150.00	\$69,457.50	\$72,930.38	\$76,576.89	\$80,405.74
Per SF Rate	\$15.75	\$16.54	\$17.36	\$18.23	\$19.14	\$20.10	\$21.10
Negotiated							
Monthly	\$4,000.00	\$4,200.00	\$4,410.00	\$4,630.50	\$4,862.03	\$5,105.13	\$5,360.38
Annual	\$48,000.00	\$50,400.00	\$52,920.00	\$55,566.00	\$58,344.30	\$61,261.52	\$64,324.59
Per SF Rate	\$12.60	\$13.23	\$13.89	\$14.58	\$15.31	\$16.08	\$16.88
UAC original SF Rate	\$16.50						
UAC current SF Rate	\$42.00						



AGENDA

Utah Counties Indemnity Pool Board of Directors Meeting

Thursday, February 19, 2026 12:30 p.m.

UAC/UCIP Offices 5397 S Vine St Murray UT

12:30	Open Meeting, Pledge of Allegiance	William Cox
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ITEM	ACTION	
1.	Welcome New Board Members	William Cox
2.	Review/Excuse Board Members Absent	William Cox
3.	Review/Approve Meeting Rules of Order and Procedure Policy	Johnnie Miller
4.	Review/Approve December 18, 2025 Meeting Minutes	Mike Wilkins
5.	Ratification/Approval of Payments and Credit Card Transactions	Mike Wilkins
6.	Market Update and Investment Account Review	Scott Burnett
7.	Review/Approve Investment Policy	Johnnie Miller
8.	Review/Approve Late Contribution Member Fees	Johnnie Miller
9.	Review/Approve Report on Conflict of Interest Disclosures	Bob Stevenson
10.	Review/Approve December 31, 2025 Actuarial Reserve Analysis	Johnnie Miller
11.	Review/Approve Personal Use, IT, Records, Minutes, Continuity and Accounting Policies	Johnnie Miller
12.	Review/Approve Board Elected & Appointed Positions Policy	Johnnie Miller
13.	Review/Approve Budget Policy	Johnnie Miller
14.	Review/Approve Pre-Loss Legal Assistance Program Policy	Johnnie Miller
15.	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	William Cox
16.	Action on Personnel Matters	Craig Blake
17.	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	William Cox
18.	Action on Litigation Matters	Christopher Crockett
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	INFORMATION	
19.	Claims Report	Lance Welch
20.	Chief Executive Officer's Report	Johnnie Miller
21.	Calendar Items	Aly Michale
22.	April 2026 Board Meeting Agenda	William Cox
23.	Other Reports	William Cox