

2022

ANNUAL REPORT

PURPOSE

To form a local government risk pool, to provide for a joint or cooperative action by members relative to their financial and administrative resources for the purpose of providing risk management services and risk-sharing facilities to the members and to the members' employees, and to defend and protect any member of the Pool against liability.

COMMITMENT

The Public Entities Pool of Ohio (PEP) was designed to offer Ohio public entities liability and property coverage at a fair and stable price. PEP has met this goal. The PEP program is endorsed by the Ohio Municipal League, the Association of Ohio Health Commissioners, the Ohio Parks & Recreation Association and the Coalition of Ohio Regional Districts. PEP is the oldest public entity pool in Ohio with more than 580 members. PEP was formed as a local government risk-sharing pool to provide risk management services, risk sharing facilities and protection for every Member of the Pool. PEP is a governmental risk-sharing pool that provides a viable alternative to traditional insurance, and is committed to these goals.

MESSAGE FROM THE CHAIR

Dear PEP members,

This report is our opportunity to share how the programs and services provided by the Public Entity Pool of Ohio are having a positive impact on Ohio public entities and the citizens they serve. The report provides information about our continued financial strength, the numerous member services and resources we offer, and how we work with our service partners to provide best-in-class claims and risk management expertise. Through our marketing efforts, we continue to improve our competitive position. The additional resources we have provided for our law enforcement professionals, the financial assistance provided for education and training, and the purchase of essential safety equipment demonstrate that we place the safety and stability of our members above all else.

As your Board of Directors, we understand our roles and responsibilities, working diligently to ensure long-term stability in both programs and financial performance. This helps to ensure PEP has adequate reserves to pay for each claim, both current and future. I am proud to report that PEP remains an operationally and financially resilient organization, and

to present this year's financial results. As you will see in the following pages, PEP had another strong year financially. In 2022, we closed out with a net position of \$42,894,232, up from \$42,268,352 in 2021. We have you, our members, to thank for PEP's continued success.

In 2021, Wayne Barfels resigned as a Director and Chairman of the Public Entities Pool of Ohio. Wayne had served as Chairman since 1995, and as a Board Member since the inception of PEP. At the end of 2022, David Christy, another long-term Board member, left the Board. Their service and commitment to PEP has been truly admirable. We are happy to welcome to the Board our newest Board Members, Mr. David Malinowski, Finance Director, City of Mentor, and Kevin Smith, Finance Director, Mill Creek Metropolitan Park District. We look forward to having them help us continue our mission and commitment to providing Ohio public entities liability and property coverage at a fair and stable price. We also remain committed to delivering risk management programs and services, risk sharing facilities, and protection for every member of the Pool by protecting and defending each member of the Pool against liability.

Thank you again for allowing us to be a partner in providing a positive impact on Ohio public entities and the citizens they serve. We look forward to continuing to serving you as, together, we continue to make PEP the premier risk sharing pool in Ohio.

Sincerely,



HOWARD POSTON
PEP Chair

MEET OUR BOARD OF DIRECTORS



HOWARD POSTON

Chair, Representing Greene County

PEP BOARD: Since 1996

EDUCATION: Bachelor of Education, Ohio University, majors in music and zoology; Master's degree, Business, University of Cincinnati, major in finance; Associates Degree, Risk Management (ARM, Insurance Institute of America)

EXPERIENCE: Former Greene County Administrator, Assistant County Administrator and Risk Manager; former work with financial institutions involving retirement accounts

VOLUNTEERING: Coached youth basketball and soccer

LEISURE: Enjoys hiking, singing, reading, working with stained glass, woodworking and anything involving family



DAVID MALINOWSKI

Vice Chair, City of Mentor

PEP BOARD: Elected 2021

EDUCATION: Bachelor of Business Administration in Accounting from Cleveland State University; Master's Degree in Business Administration from Baldwin-Wallace College

EXPERIENCE: Finance Director for the City of Mentor; Board of Directors for the LCE Federal Credit Union, member of several professional organizations

VOLUNTEERING: Youth Leader, Children's Service Teacher, and Treasurer for his church

LEISURE: Hiking, golf and competitive darts



JAMES L. CAPLINGER

Secretary, Representing Village of Mechanicsburg

PEP BOARD: Since 2003

EDUCATION: Juris Doctorate, Bachelor of Arts in Political Science and Speech, The Ohio State University

EXPERIENCE: Currently practices law and serves as management consultant

VOLUNTEERING: Active local community member, Executive Vice President for North Hill Apartments, Inc

LEISURE: Traveling, investing, researching family history and writing, and Master of Ceremonies for Music on the Mountain program, Kings Gap State Park



GREG DIXON

Treasurer, Representing City of Middletown

PEP BOARD: Since 1988

EDUCATION: Bachelor of Arts with Distinction from Mississippi College, Masters in Personnel and Counseling from Miami University, Master of Business Administration in Finance from University of Cincinnati

EXPERIENCE: CPA (retired); Middleton Finance Department, Assistant Finance Director; City Auditor, Lebanon; Senior Income Tax Auditor, Hamilton

VOLUNTEERING: Personnel/Food Service Warrant Officer, Ohio Army National Guard

LEISURE: Painting, reading, spending time with family



BETH BICKFORD

Association of Ohio Health Commissioners, Inc.

PEP BOARD: 2004 - 2008 and 2012 - Present

EDUCATION: Master of Science, University of Rochester; Bachelor of Science in Nursing, Case Western University

EXPERIENCE: Registered nurse, certified association executive

VOLUNTEERING: Local community activities, active church member in Westerville, currently serving as Chair of the Personnel and Administration Committee

LEISURE: Music and golf



SAL TALARICO

City of Oberlin

PEP BOARD: Since 2009

EDUCATION: Bachelor of Business Administration in Accounting, Cleveland State University; Certified Public Finance Administrator

EXPERIENCE: Finance Director for the City of Oberlin, previous Deputy Auditor for the City of Parma, Corporate Auditor in the private sector

VOLUNTEERING: Church finance council; member of the local Knights of Columbus; and Social Action Food Distribution

LEISURE: Spending time with wife and daughters, hiking metroparks trails, bicycling, spending time outdoors



KENT SCARRETT

Ohio Municipal League

PEP BOARD: Since 2017

EDUCATION: Bachelor of Arts in Political Science, The Ohio State University

EXPERIENCE: Executive Director, Ohio Municipal League, prior OML Director of Communication; legislative aide, legislative liaison

VOLUNTEERING: OML advocate for 740 members

LEISURE: Running, golf, lounging on sandy beaches, journaling and reading



KEVIN SMITH

Mill Creek MetroParks

PEP BOARD: Elected 2022

EDUCATION: Accounting Degree from John Carroll University

EXPERIENCE: Professional experience ranging from Fortune 500 companies, private companies, and local government; Certified Public Funds Investment Manager

VOLUNTEERING: American Heart Association, Harvest for Hunger, Member of the Fraternal Order of the Eagles

LEISURE: Enjoys playing tennis, pickleball, weightlifting, walking, cooking, woodworking and traveling

RETIREMENT ANNOUNCEMENT:
DAVID CHRISTY



The Board of Directors would like to recognize Mr. David Christy for his time serving the Public Entities Pool of Ohio. Representing Mill Creek Metropolitan Park District, David became a Board of Director in 1990 and was Vice Chair from 1998 until his retirement from the Board in 2022. David graduated from Youngstown State University with a Bachelor of Science degree in Accounting, and spent much of his career as Administrative Services Director/Treasurer for Mill Creek. PEP would like to express our gratitude for your 32 years of leadership and dedication to the organization; your hard work, guidance, and professionalism have been invaluable in helping us grow and achieve ongoing success. We are extremely grateful for your counsel, and for the friendship you have shared with the PEP Board of Directors, our service partners, and the PEP Membership.

Thank you!

REPORT
SALES & MEMBER SERVICES



The sales and member services firms of Burnham & Flower Insurance Group (B&F) and USI Insurance Services (USI), work together with local agents and member entities, providing professional guidance and support specifically tailored to the unique coverage needs of Ohio cities, counties, villages, health districts, agricultural societies, parks and recreation districts, fire and ambulance districts, and water and sewer districts.

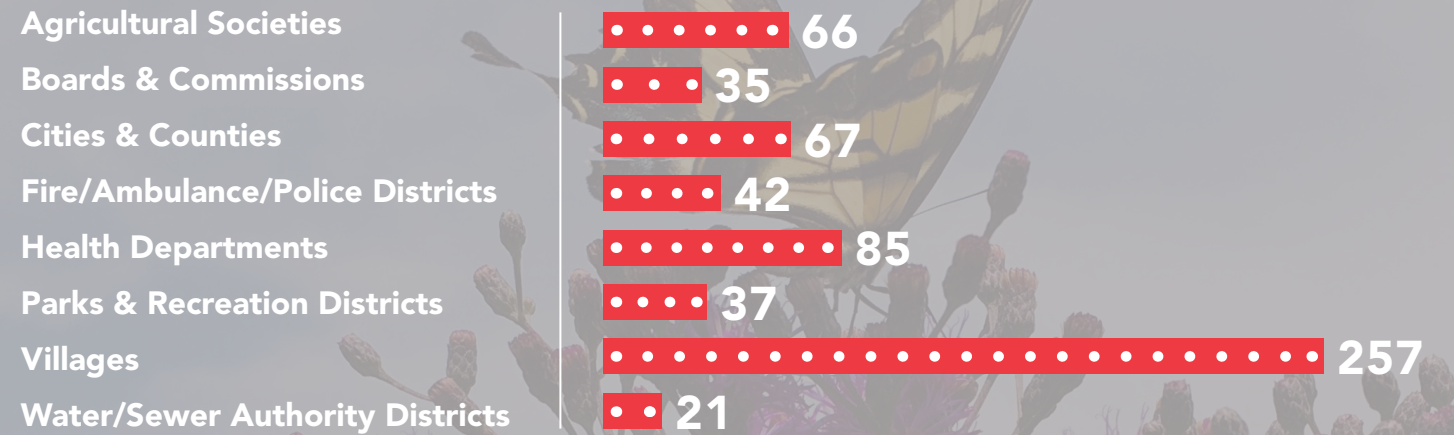
The past year brought another opportunity for growth and a special first-time milestone of achieving 100% retention, further demonstrating that PEP members continue to be committed to the PEP program and that they receive exceptional service from these trusted and responsive partners.

By retaining 100% of our members, and adding 21 new members in 2022, PEP continues to expand its commanding share of the public entity insurance space in Ohio, proving that pooling continues to be the best option for Ohio public entities.

With the support and endorsement of the Ohio Municipal League (OML), Ohio Parks and Recreation Association (OPRA), Association of Ohio Health Commissioners (AOHC) and the Coalition of Ohio Regional Districts (CORD), our sales and member services partners work every day to ensure that PEP is the preeminent risk sharing choice for Ohio political subdivisions.

PHOTO COURTESY OF:
WOOD COUNTY PARK DISTRICT

MEMBER TYPES



MEMBER GROWTH



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MEMBERS

21 NEW MEMBERS IN 2022



Member Data as of 12/31/22

MEET OUR RISK SERVICES TEAM

The PEP Risk Services Team conducts field inspections, responds to special requests regarding exposures and risk management issues, and assists in developing safety programs, etc. All are integrated into a holistic approach geared to prevent injuries and protect member assets.



MIKE BOYD
ASC, CPSI, OSHA 30
Director of Risk Services

Mike Boyd has served on the PEP Risk Control team since 2014. Mike is a health and safety manager and is responsible for supervising the PEP Risk Control team and building member relationships while conducting member visits, providing member services, identifying hazards, and making recommendations to either reduce or eliminate the potential for a loss. He has more than 22 years of experience in the safety and insurance field including supervision in risk control, and risk consulting, and has also served as a senior risk analyst and senior claims representative. He served as the Lead Safety Coordinator for the Salvation Army during the Hurricane Katrina cleanup efforts in 2005. Mike holds a Bachelor of Science Degree from Kent State University. Mike is OSHA certified, has earned his Advanced Safety certification, CPSI certification, and National Safety Council certification in addition to multiple insurance certifications.



SUSANA VIGNON
ASP, MS
Risk Services Consultant

Susana Vignon has joined the PEP Risk Services Team as a Risk Services Consultant. Susana is an Environmental, Health and Safety professional and brings 11 years of experience, with 8 of those years in industrial safety and health compliance. From building transformers and medical devices, creating tissue grafts, formulating metal working fluids, to compounding and filling beauty products, Susana has been exposed to a variety of manufacturing industries. This has allowed her to build her expertise in building strong safety cultures in challenging environments. She holds both a Bachelor of Science and a Master of Science in Environmental Science and Policy from the University of South Florida, is certified as an Associate Safety Professional through the Board of Certified Safety Professionals, and holds a variety of EHS certifications such as OSHA 10 Hour and DOT Hazmat shipment certification.



DIANA WOOLF
OFE, FSI, CPSI
Risk Services Consultant

Diana Woolf joined the PEP risk control team as a Risk Control Specialist in 2019. She is a health and safety specialist, having spent 23 years in the fire service as a firefighter and fire safety inspector. Diana holds a Bachelor of Science in Organizational Leadership and an Associate's Degree in Fire Science. Diana earned certifications as an Ohio Fire Executive, FEMA Instructor and CPSI. Most recently she was the Safety Officer for the University of Akron, College of Polymer Science and Polymer Engineering.



NICK LEACH
HAAC, HAAG, IICRC, NORMI/CRMI
Risk Services Consultant

Nick Leach is the newest member of the PEP risk control team, joining PEP as a Risk Control Specialist. Nick is a construction and safety specialist and brings 11 years of experience having worked as a Senior Property Field Claims Representative. He also worked as a catastrophe adjuster primarily along the east coast helping to respond to Hurricane Irene and Hurricane Sandy. He holds a Bachelor of Arts Degree from Baldwin Wallace University. He has acquired multiple insurance certifications for handling roofing, water mitigation, lead, mold, and asbestos.



ERIC ADONTENG
NETWORK+, HEALTH INFORMATICS
Cyber Risk Services Advisor

Eric Adonteng joined the PEP IT Risk Control team as an IT Risk Control Consultant to evaluate, assess, prevent, and reduce cyber claims and losses by identifying emerging cyber exposures and offering customized cyber risk management techniques to help with mitigation efforts. He has 12 years' prior experience as a cyber security analyst. Eric also has experience with NIST security controls, IT risk assessments, conducting cyber training, leadership, incident response planning, disaster recovery planning, risk management framework (RMF), privacy thresholds (PTA), privacy impact analysis (PIA), HIPAA, and working with public entities. He has a BS in Computer Science, an AS in Health Informatics, and an AS in Nursing. Eric's also Network+ Certified and Health Informatics Certified.

PEP MEMBER SERVICES: UNITING OUR MEMBERS WITH RESOURCES THAT HELP MITIGATE RISK

As a benefit of membership in PEP, members receive a number of resources and member services to assist with member training, education and risk management. The opportunities are specifically tailored to meet the needs of Ohio public entities and each year, the resources provided are as a result of feedback given by PEP members.

PEP POLICE ACADEMY & PUBLIC OFFICIALS INSTITUTE

PEP started 2022 with providing new resources to members. In collaboration with Greg Beck, Mel Lute, Tonya Rogers, Andrea Ziarko, and Jim Mathews from the law firm Baker, Dublikar, Beck, Wiley & Mathews, the PEP Police Academy and Public Officials Institute provided one guideline/ sample policy every month on law enforcement and public officials issues facing public entities.

Members could then use Legal Access (also provided by Baker, Dublikar) to further customize the sample policy to their entity's specific needs.

In addition to the monthly guidelines/sample policies, PEP, in partnership with the law firm of Beck, Dublikar, Beck, Wiley & Mathews, provided monthly on-demand webinars. These webinars addressed a wide range of relevant law enforcement and public officials topics and are available for viewing in the Resource eLibrary.

DE-ESCALATION TRAINING

In 2022, PEP, through its reinsurance partner, APEEP, offered its members a series of virtual webinars that focused on de-escalation tactics. In June, Verbal Judo trainer, Alex Bromley, a law enforcement officer and Verbal Judo instructor, presented valuable information on de-escalation and crisis intervention. In September, Mr. Bromley presented to law enforcement officers/contact professionals and in November, Mr. Bromley introduced de-escalation techniques for the non-police professional. All three sessions were well-attended and well-received. A testing component was available for those who wanted to receive a Certificate of Completion for the training and, through an agreement with Verbal Judo, the sessions were recorded and available for viewing in the eLibrary for 30 days.

RESOURCE ELIBRARY

More than 60 new courses were added to Public Entity University in 2022, including a new workplace college entitled Public Officials and Zoning. In this new workplace college, PEP members will find titles such as:

- Budgeting for Elected Officials
- County Government Basics for Newly Elected Officials
- Ethics: Personal Financial Gain by Public Officials
- Media Training Part 1: Crafting Your Message
- Media Training Part 2: Preparing for the Interview
- Municipal Government Basics for Newly Elected Officials
- Social Media for Public Officials and
- Zoning Basics (5-part series)

There are also a number of new courses in the General Safety workplace college such as Emergency Prep & Response for Floods, Tornadoes, Terrorism and Winter Storms. In addition, courses were added to the Employment Liability workplace college including:

- Employer Responsibilities for Domestic Abuse
- Ethics: Personal Financial Gain by Public Officials
- Loudermill, Weingarten, and Garrity Rights for Employees
- Loudermill, Weingarten, and Garrity Rights for Supervisors
- Interacting with Unhoused People
- C.A.R.E. About Implicit Bias
- Challenge Organizational Bias
- Consequences of Bias

The Law Enforcement workplace college added seven courses focusing on the Asher Model, which is a seven point approach to developing a culture of wellness in law enforcement.

In addition to adding training opportunities to the eLibrary, PEP also added 40 sample job descriptions, articles, crisis management plans and checklists, best practices, sample agreements and inspection forms including documents that focus on Fire Safety, Guide to Service Agreements, Safety and Health Committees, and Sample Use Agreements.

In 2023, look for upgrades to the Human Resources Portal, the Cyber Portal and Public Entity University! PEP prides itself on continuously responding to members' resource needs and looks forward to providing new resources for our members in 2023!

RESOURCE ELIBRARY PLATFORM UPGRADES

In 2022, PEP began developments to improve three areas of the Resource eLibrary: Public Entity University, The Human Resources Portal, and the Cyber Portal. These improvements include new platforms to give better user experience, ease of navigation, and even more trainings and resources.

NeoGov Learn – Replacing Public Entity University (PEU) is NeoGov Learn, an intuitive platform provides training courses specifically tailored to public entities, including such topics as Employment Liability, Streets and Roads, Internet Security/Social Media, Fire and Health Safety, Law Enforcement Liability and General Safety.

Zywave – The Human Resources Portal and the Cyber Portal is upgrading to one platform, Zywave. PEP Members will be able to access great resources such as the handbook builder, plus a whole lot more, all in a new, more user friendly experience. Resources include current state and federal employment laws, customizable forms, policies, and procedures, an employee handbook generator, a job description builder, and guides covering complex topics such as FMLA, background checks and drug and alcohol policies.

These new platforms will be accessible in 2023. Simply visit the Resource eLibrary website found at PEPOHIO.org and login. Then choose NeoGov or Zywave in the Resources Menu, and begin your account activation.

RESOURCE ELIBRARY

While we gave the Resource eLibrary a new look and feel as well as improved functionality and searchability, we also added a number of new resources to the eLibrary in 2022. Given the increased focus on cyber issues, the risk control team created 25 sets of cyber best practices and checklists to help members with cyber security that are now included in the Documents section of the eLibrary.

Newly Added Best Practices/Checklists Include:

- Data Encryption
- Imaging and Printing
- Security Awareness
- Internet, Email
- New Hire Checklists (IT BP)
- Social Media
- Acceptable Use Policy

Courses added to NeoGov Learn (formerly PEU) Include:

- Space and Time Management
- Driving with Distractions
- Managing Speed
- Avoiding Collisions While Backing & Parking
- Driving in Adverse Weather

CYBER PORTAL

The Cyber Portal provides members with a short cyber assessment that can highlight and then provide solutions via policies for any cyber security deficiencies. In addition, PEP members can access:

- Customizable Cybersecurity Incident Response Plans
- An IT Security Audit Kit which provides sample policy templates and operating procedures for HR, IT and Operations departments
- Cyber best practices
- Essential webinars on topics such as Emerging Cyber Security Threats and Network Security

The Cyber Portal also provides members with online cyber trainings and essential webinars, including the following titles:

- End User Cyber Security Fundamentals Series – Best Practices
- End User Cyber Security Fundamentals Series – Information Protection
- End User Cyber Security Fundamentals Series – Key Security Concepts
- End User Cyber Security Fundamentals Series – Password Creation and Protection
- End User Cyber Security Fundamentals Series - Email and Phishing
- What is Multi-factor Authentication?

FINANCIAL OVERVIEW

BALANCE SHEET	2022	2021
Assets		
Cash and Cash Equivalents	\$4,686,627	\$4,575,412
Investments, at Fair Value	37,624,167	37,421,438
Member Contributions - Billed in Future	14,396,445	13,929,060
Other Assets	4,830,074	3,414,395
<i>Total Assets</i>	<i>61,537,313</i>	<i>59,340,305</i>
Liabilities		
Claims and Claim Adjustment Expense Reserves	15,724,479	14,974,099
Unearned Premium Reserves	117,758	59,822
Other Liabilities	2,800,844	2,038,032
<i>Total Liabilities</i>	<i>18,643,081</i>	<i>17,071,953</i>
Net Position - Unrestricted	\$42,894,232	\$42,268,352

INCOME STATEMENT	2022	2021
Operating Revenue		
Member Contributions	\$29,294,171	\$24,275,075
Reinsurance Premiums Ceded	(6,842,687)	(5,686,856)
Change in Contributions - Billed in Future on Unpaid Claims	467,385	408,147
<i>Total Operating Revenue</i>	<i>22,918,869</i>	<i>18,996,366</i>
Operating Expenses		
Provision for Claims	10,118,078	8,470,564
General and Administrative Expenses	10,515,815	9,012,590
<i>Total Operating Expenses</i>	<i>20,633,893</i>	<i>17,483,154</i>
<i>Net Operating Income</i>	<i>2,284,976</i>	<i>1,513,212</i>
Non-Operating Revenue		
Interest and Dividend Income	532,877	477,036
Net Realized and Unrealized Gains (Losses) on Investments	(2,183,814)	(901,590)
<i>Total Non-Operating Revenue (Expense)</i>	<i>(1,650,937)</i>	<i>(424,554)</i>
Withdrawals - Member Capital	(8,159)	0
Change in Net Position	625,880	1,088,658
Net Position, Beginning of Year	42,268,352	41,179,694
Net Position, End of Year	\$42,894,232	\$42,268,352

INDEPENDENT REVIEW AND RISK TRANSFER

CROWE LLP

An independent auditor, Crowe LLP, conducted an annual audit of PEP's financial statements and issued an unmodified opinion, the highest level of opinion available.

DEMOTECH, INC.

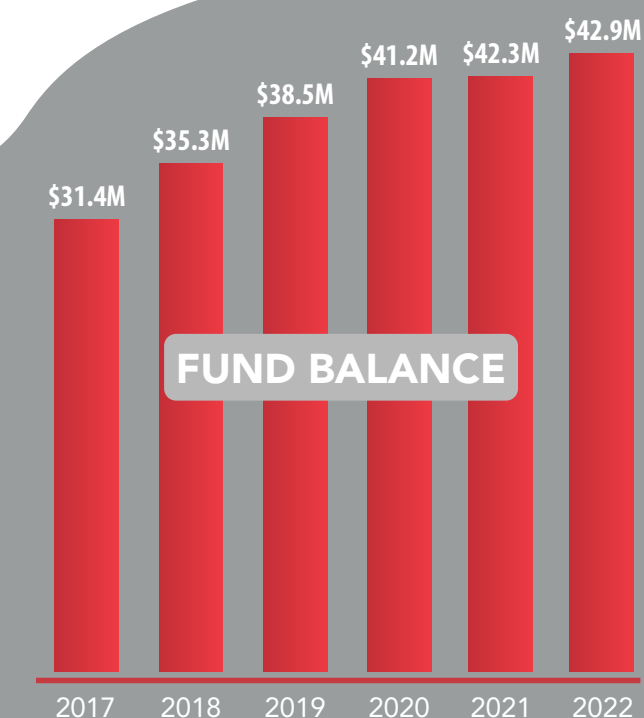
A financial analysis firm with over 36 years of experience in providing independent opinions on the financial stability of property and casualty insurance companies, title underwriters and government risk pools, conducted an analysis in four key areas: financial stability, loss reserves, administration and overall performance. Demotech issued PEP the highest rating of AAA, Unsurpassed, in each area, based upon 2022 financial data.

REINSURANCE

Adequate and appropriate reinsurance is essential to protect the financial integrity of a group self insurance program. PEP reinsures its casualty claims through APEEP, Genesis Reinsurance and Markel Global Reinsurance. Property and vehicle losses are reinsured through APEEP, Travelers and Travelers BoilerRe.

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CONSECUTIVE YEARS OF AAA RATINGS FROM DEMOTECH, INC.



THANK YOU TO OUR MEMBERS

ABC Water & Storm Water District
 Ada - Liberty Joint Ambulance District, Hardin County
 Adams County Agricultural Society
 Adams County Health Department
 Allen County Agricultural Society
 Allen County Combined General Health District
 Alliance City Health Department, Stark County
 Andover Volunteer Fire Department, Trumbull County
 Appleseed Joint Ambulance District, Hancock County
 Arrowhead Joint Fire District, Tuscarawas County
 Ashland County Agricultural Society
 Ashtabula County Agricultural Society
 Ashtabula County General Health District
 Ashtabula Township Park Commission, Ashtabula County
 Attica - Venice Joint Cemetery District, Seneca County
 Attica Independent Agricultural Society, Seneca County
 Auglaize County Agricultural Society
 Auglaize County General Health District
 Augusta Township Volunteer Fire Department
 Austin Center JEDD, Montgomery County
 Austintown-Boardman-Mahoning County Joint Communications District
 Bascom Joint Ambulance District, Seneca County
 Bascom Joint Fire District, Seneca County
 Basil Joint Fire District, Fairfield County
 Bellaire Park & Recreation District, Belmont County
 Belmont County Agricultural Society
 Belmont County Health Department
 BMRT Ambulance District, Logan County
 Boardman Township Park District, Mahoning County
 Brown County Community Board of Alcohol
 Butler County Agricultural Society
 Butler County Health Department
 Butler County Transportation Improvement District
 Cambridge - Guernsey County Health Department
 Canton City Public Health, Stark County
 Carbon Hill Water Association, Hocking County

Carroll County Agricultural Society
 Carroll County General Health District
 Carroll Water & Sewer District
 Central Joint Fire District, Wood County
 Central Lorain County Joint Ambulance District
 Champaign County Health District
 Champaign Countywide Public Safety Communications
 Chester Township Park District, Geauga County
 City of Athens, Athens County
 City of Beachwood, Cuyahoga County
 City of Bellevue, Erie County
 City of Belpre, Washington County
 City of Berea, Cuyahoga County
 City of Brooklyn, Cuyahoga County
 City of Bucyrus, Crawford County
 City of Cambridge, Guernsey County
 City of Campbell, Mahoning County
 City of Chillicothe, Ross County
 City of Clayton, Montgomery County
 City of Cleveland Heights, Cuyahoga County
 City of Clyde, Sandusky County
 City of Columbiana, Columbiana County
 City of Conneaut Board of Health, Ashtabula County
 City of Conneaut, Ashtabula County
 City of Cortland, Trumbull County
 City of Eaton, Preble County
 City of Fairborn, Greene County
 Belmont County Health Department
 City of Fostoria, Seneca County
 City of Fremont, Sandusky County
 City of Galion, Crawford County
 City of Gallipolis, Gallia County
 City of Geneva, Ashtabula County
 City of Germantown, Montgomery County
 City of Heath, Licking County
 City of Hillsboro, Highland County
 City of Huron, Erie County
 City of Ironton, Lawrence County

City of Loveland, Hamilton County
 City of Mansfield, Richland County
 City of Martins Ferry, Belmont County
 City of Marysville, Union County
 City of Massillon, Stark County
 City of Mentor, Lake County
 City of Middletown, Butler County
 City of Monroe, Butler County
 City of Moraine, Montgomery County
 City of Mount Vernon, Knox County
 City of Napoleon, Henry County
 City of Nelsonville, Athens County
 City of New Carlisle, Clark County
 City of New Franklin, Cuyahoga County
 City of Newark, Licking County
 City of Niles, Trumbull County
 City of North College Hill, Hamilton County
 City of Norwood, Hamilton County
 City of Oberlin, Lorain County
 City of Riverside, Montgomery County
 City of Rossford, Wood County
 City of Salem, Columbiana County
 City of Sylvania, Lucas County
 City of Conneaut, Ashtabula County
 City of Tiffin, Seneca County
 City of Cortland, Trumbull County
 City of Eaton, Preble County
 City of Fairborn, Greene County
 Belmont County Health Department
 City of Fostoria, Seneca County
 City of Fremont, Sandusky County
 City of Galion, Crawford County
 City of Gallipolis, Gallia County
 City of Geneva, Ashtabula County
 City of Germantown, Montgomery County
 City of Heath, Licking County
 City of Hillsboro, Highland County
 City of Huron, Erie County
 City of Ironton, Lawrence County

Clark County Combined Health District
 Clermont County Agricultural Society
 Clermont County General Health District
 Clermont County Mental Health & Recovery Board
 Clinton County Agricultural Society
 Clinton County Health Department
 Columbiana County Agricultural Society
 Columbiana County Health Department
 Columbus & Franklin County Metro Parks
 Community EMS District, Portage County
 Concord Twp - City of Painesville JEDD
 Concord-Green Fire District, Fayette County
 Conneaut Port Authority, Ashtabula County
 Conneaut Township Park District, Ashtabula County
 Coshocton City County Park District
 Coshocton County Agricultural Society
 Coshocton County Health Department
 Crawford County Agricultural Society
 Crawford County Health Department
 Cuyahoga County Agricultural Society
 Cuyahoga County District Board of Health
 Darke County Agricultural Society
 Darke County General Health District
 Defiance County Agricultural Society
 Defiance County General Health District
 Delaware City - County General Health District
 Delaware County Agricultural Society
 Dillonaire Mt Pleasant Sewer District, Jefferson County
 District 2 Volunteer Fire Department, Gallia County
 East Holmes Fire & EMS District, Holmes County
 Elm Grove Volunteer Fire District, Pike County
 Erie County General Health District
 Erie Metro Parks, Erie County
 Fairfield County Combined General Health District
 Fairport Harbor Port Authority, Lake County
 Fayette County Agricultural Society
 Fayette County Health Department

Fayette County Park District
 Fayetteville-Perry Township Reg Sewer District, Brown County
 Five Rivers Metro Parks, Montgomery County
 Franklin County Agricultural Society
 Franklin County Public Health
 Fulton County Agricultural Society
 Fulton County Health Department
 Galion City Port Authority, Crawford County
 Gallia County Agricultural Society
 Gallia County General Health District
 Garrettsville Freedom Nelson Joint Fire Department, Portage County
 Geauga County Agricultural Society
 Geauga County General Health Department
 Geauga County Park District
 Geneva Township Park Commission, Ashtabula County
 Germantown - Union Cemetery, Montgomery County
 Gibsonburg Union Cemetery
 Greene County
 Greene County Combined Health District
 Greene County Parks & Trails
 Greene County Regional Planning Commission
 Guernsey County Agricultural Society
 Hamilton County Agricultural Society
 Hamilton County General Health District
 Hancock County Agricultural Society
 Hancock County Health Department
 Hardin County Agricultural Society
 Harrisville-Lodi Union Cemetery District
 Hartford Fair, Licking County
 Henry County & Napoleon City Health District
 Henry County Agricultural Society
 Highland County Agricultural Society
 Highland County General Health District
 Hillgrove Union Cemetery, Montgomery County
 Hocking County Agricultural Society

Holmes County Agricultural Society
 Holmes County General Health District
 Howland Township Park District, Trumbull County
 Hubbard Township Free Park, Trumbull County
 Huron County Agricultural Society
 Huron County Public Health
 Jackson County Agricultural Society
 Jefferson Reg Water Authority, Montgomery County
 Jefferson Rescue District, Ashtabula County
 Jefferson Township Whitehall JEDD
 Jefferson Water & Sewer District, Franklin County
 JLB Joint Ambulance District, Seneca County
 Johnny Appleseed Metro Park District
 Kent City Health Department, Portage County
 Kenton - Hardin Health Department, Hardin County
 Knox County Agricultural Society
 Knox County General Health District
 L.O.G.I.C., Stark County
 LaGrange Community Park & Recreation, Lorain County
 Lake County Agricultural Society
 Lake County General Health District
 Lake County Ohio Port and Economic Development Authority
 Lakengren Water Authority
 Le-Ax Water District, Athens County
 Licking County Health Department
 Licking Park District, Licking County
 Life First Ambulance District, Crawford County
 Little Muskingum Volunteer Fire Department, Washington County
 Logan County Agricultural Society
 Logan County Health Department
 Lorain County Agricultural Society
 Lorain County General Health District
 Lorain County Rural Wastewater District
 Madison County - London City Health Department
 Mahoning County General Health District
 Marietta City Health Department, Washington County

Marion County General Health District
 Martins Ferry Park District, Belmont County
 Massillon City Health Department, Stark County
 McComb Union Cemetery
 Mead Township Park District, Belmont County
 MECC Regional Council of Governments
 Medina County Agricultural Society
 Medina County Combined General Health District
 Medina County Park District
 Meigs County Health Department
 Mercer County - Celina City Health Department
 Metro Health Medical Center, Cuyahoga County
 Miami - Miamisburg - Dayton Mall JEDD, Montgomery County
 Miami County Agricultural Society
 Miami County Public Health
 Miami Township - City of Dayton JEDD, Montgomery County
 Miami Valley Fire District, Montgomery County
 Mill Creek Metropolitan Park District, Mahoning County
 Milton Township Fire District, Wood County
 Mineral Sandy Ambulance District
 Monroe County Agricultural Society
 Monroe Water Systems, Monroe County
 Morgan County Agricultural Society
 Morgan Meigsville Rural Water District
 Morrow County Agricultural Society
 Morrow County Board of Health
 Municipal Park District of Village of Powhatan Point
 Muskingum County Agricultural Society
 Muskingum Valley Park District, Muskingum County
 National Trail Parks & Recreation District, Clark County
 NBS Fire District, Seneca County
 NBS Joint Ambulance District, Seneca County
 NEON, North East Ohio Network, Mahoning County
 New Holland Union Cemetery, Fayette County
 New Philadelphia City Health, Tuscarawas County
 Newport Township Volunteer Fire Dpt, Washington County

Noble County Health Department, Noble County
 North Coast Regional Council of Park District, Lorain County
 Northwest Ambulance District, Ashtabula County
 Northwest Comm Corrections Center, Wood County
 Northwest Community Corrections Center, Wood County
 Northwest Fire & Ambulance District, Preble County
 Northwest Hancock Joint Fire District, Hancock County
 Northwest Water District, Williams County
 Ottawa County Agricultural Society
 Ottawa County General Health District
 Paulding County Agricultural Society
 Paulding County Health Department
 Perry Area Joint Recreation District, Lake County
 Perry Joint Economic Development District
 Pickaway County Agricultural Society
 Pickaway County General Health District
 PMP Joint Ambulance District, Hancock County
 Polk - Jackson - Perry Fire District, Ashland County
 Port Authority of Northwest Ohio, Putnam County
 Portage County Agricultural Society
 Portage County Combined General Health Department
 Preble County Agricultural Society
 Preservation Parks of Delaware County
 Prospect Park Commission, Marion County
 Public Health - Dayton and Montgomery County
 Putnam County Agricultural Society
 Putnam County Health Department
 Quincy/DeGraff Wastewater Treatment Plant, Logan County
 Recovery Services of Warren & Clinton Counties
 Richland County Transit Board
 Richland Public Health formerly Mansfield Richland
 Richmond Dale Sewer District, Ross County
 Richmond Volunteer Fire & Rescue, Jefferson County
 Richwood Independent Agricultural Society, Union County
 Ross County Agricultural Society
 Ross County General Health District



THANK YOU TO OUR MEMBERS

Roundhead - McDonald Park District, Logan County
Sandusky County Agricultural Society
Sandusky County Combined General Health District
Sandusky Township Sewer District, Sandusky County
Saybrook Township Park District, Ashtabula County
Scioto County Agricultural Society
Seneca County Agricultural Society
Seneca County General Health District
Shelby County Agricultural Society
Shelby County Park District
Sidney - Shelby County Health Department
South Central Ambulance District, Ashtabula County
South East Ambulance District
Southwestern Hancock Joint Fire District
Spencer Comm Fire District, Medina County
Stark Council of Governments, Stark County
Stark County Health Department
Stark County Park District
Stark-Tuscarawas-Wayne Joint Solid Waste Management
Sterling Joint Ambulance District, Madison County
Summit County Agricultural Society
Summit County Combined General Health District
TEMS Joint Ambulance District, Jefferson County
Tri County Regional Jail, Champaign County
Tri-Cities Wastewater Authority
Trumbull County Agricultural Society
Trumbull County Health Department
Trumbull County Metro Park District
Tuscarawas County General Health District
Twin City Water & Sewer District, Tuscarawas County
Twin Keystone Water District, Summit County
Union County Agricultural Society
Union County Health Department
Union Township Community Park District, Belmont County
Van Wert County Agricultural Society
Van Wert County General Health District
Village of Aberdeen, Brown County
Village of Addyston, Hamilton County
Village of Amsterdam, Jefferson County
Village of Antwerp, Pauling County
Village of Arcadia, Hancock County
Village of Archbold, Fulton County
Village of Arlington, Hancock County
Village of Attica, Seneca County
Village of Bainbridge, Ross County
Village of Bairdstown, Wood County
Village of Baltimore, Fairfield County
Village of Batavia, Clermont County
Village of Bay View, Erie County
Village of Beallsville, Monroe County
Village of Bellaire, Belmont County
Village of Belmont, Belmont County
Village of Belmore, Putnam County
Village of Bergholz, Jefferson County
Village of Bethesda, Belmont County
Village of Bettsville, Seneca County
Village of Bloomdale, Wood County
Village of Bloomingburg, Fayette County
Village of Bloomingdale, Jefferson County
Village of Bloomville, Seneca County
Village of Bluffton, Allen County
Village of Bolivar, Tuscarawas County
Village of Brice, Franklin County
Village of Bridgeport, Belmont County
Village of Brookside, Belmont County

Village of Broughton, Pauling County
Village of Burbank, Wayne County
Village of Butler, Richland County
Village of Bylesville, Guernsey County
Village of Cairo, Allen County
Village of Carey, Wyandot County
Village of Carroll, Fairfield County
Village of Casstown, Miami County
Village of Castalia, Erie County
Village of Catawba, Clark County
Village of Cedarville, Greene County
Village of Chesapeake, Lawrence County
Village of Chesterhill, Morgan County
Village of Chickasaw, Mercer County
Village of Chippewa Lake, Medina County
Village of Christiansburg, Champaign County
Village of Clarington, Monroe County
Village of Clarksburg, Ross County
Village of Clarksville, Clinton County
Village of Clay Center, Ottawa County
Village of Cleves, Hamilton County
Village of Clinton, Summit County
Village of Coalton, Jackson County
Village of Columbus Grove, Putnam County
Village of Corwin, Warren County
Village of Covington, Miami County
Village of Crooksville, Perry County
Village of Cumberland, Guernsey County
Village of Custar, Wood County
Village of Dalton, Wayne County
Village of Darbyville, Pickaway County
Village of Deersville, Harrison County
Village of DeGraff, Logan County
Village of Dennison, Tuscarawas County
Village of Dillonvale, Jefferson County
Village of Dresden, Muskingum County
Village of Dunkirk, Hardin County
Village of East Canton, Stark County
Village of East Palestine, Columbiana County
Village of Edgerton, Williams County
Village of Edon, Williams County
Village of Elgin, Van Wert County
Village of Elmwood Place, Hamilton County
Village of Empire, Jefferson County
Village of Fairview, Guernsey County
Village of Farmersville, Montgomery County
Village of Flushing, Belmont County
Village of Forest, Hardin County
Village of Frankfort, Ross County
Village of Ft. Recovery, Mercer County
Village of Fulton, Morrow County
Village of Garrettsville, Portage County
Village of Genoa, Ottawa County
Village of Georgetown, Jefferson County
Village of Gibsonburg, Sandusky County
Village of Gilboa, Putnam County
Village of Glendale, Hamilton County
Village of Glenmont, Holmes County
Village of Gloria Glens, Medina County
Village of Gnadenhutzen, Tuscarawas County
Village of Grafton, Lorain County
Village of Grand River, Lake County
Village of Gratis, Preble County
Village of Green Springs, Seneca County
Village of Greenhills, Hamilton County

Village of Greenwich, Huron County
Village of Hamersville, Brown County
Village of Harpster, Wyandot County
Village of Harrisville, Harrison County
Village of Hartville, Stark County
Village of Harveysburg, Warren County
Village of Haskins, Wood County
Village of Helena, Sandusky County
Village of Highland Hills, Cuyahoga County
Village of Holgate, Henry County
Village of Holloway, Belmont County
Village of Hunting Valley, Cuyahoga County
Village of Huntsville, Logan County
Village of Irondale, Jefferson County
Village of Jacksonville, Athens County
Village of Jamestown, Greene County
Village of Jeffersonville, Fayette County
Village of Jenera, Hancock County
Village of Johnstown, Licking County
Village of Kelleys Island, Erie County
Village of Kettlersville, Shelby County
Village of Killbuck, Holmes County
Village of Kingston, Ross County
Village of Kipton, Lorain County
Village of Lafayette, Allen County
Village of LaGrange, Lorain County
Village of Laura, Miami County
Village of Laurelville, Hocking County
Village of Leesburg, Highland County
Village of Leesville, Carroll County
Village of Leetonia, Columbiana County
Village of Leipsic, Putnam County
Village of Lincoln Heights, Hamilton County
Village of Lisbon, Columbiana County
Village of Lockington, Shelby County
Village of Lockland, Hamilton County
Village of Lodi, Medina County
Village of Lynchburg, Highland County
Village of Macksburg, Washington County
Village of Manchester, Adams County
Village of Marshallville, Wayne County
Village of Martinsburg, Knox County
Village of Martinsville, Clinton County
Village of McClure, Jefferson County
Village of McComb, Hancock County
Village of McGuffey, Hardin County
Village of Mechanicsburg, Champaign County
Village of Mendon, Mercer County
Village of Middle Point, Van Wert County
Village of Midland, Clinton County
Village of Milford Center, Union County
Village of Milledgeville, Fayette County
Village of Milton Center, Wood County
Village of Minerva Park, Franklin County
Village of Mingo Junction, Jefferson County
Village of Morrow, Warren County
Village of Mount Cory, Hancock County
Village of Mount Pleasant, Jefferson County
Village of Mount Victory, Hardin County
Village of Mowrystown, Highland County
Village of Nashville, Holmes County
Village of Neville, Clermont County
Village of New Boston, Scioto County
Village of New Concord, Muskingum County
Village of New Holland, Pickaway County

Village of New Lexington, Perry County
Village of New London, Huron County
Village of New Miami, Butler County
Village of New Middletown, Mahoning County
Village of New Paris, Preble County
Village of New Richmond, Clermont County
Village of New Riegel, Seneca County
Village of New Vienna, Clinton County
Village of Newcomerstown, Tuscarawas County
Village of North Baltimore, Wood County
Village of North Bend, Hamilton County
Village of North Fairfield, Huron County
Village of North Kingsville, Ashtabula County
Village of North Lewisburg, Champaign County
Village of Norwich, Muskingum County
Village of Oak Hill, Jackson County
Village of Oakwood, Cuyahoga County
Village of Obetz, Franklin County
Village of Octa, Fayette County
Village of Ohio City, Van Wert County
Village of Ottawa, Putnam County
Village of Owensville, Clermont County
Village of Pandora, Putnam County
Village of Peebles, Adams County
Village of Plainfield, Coshocton County
Village of Pleasantville, Fairfield County
Village of Powhatan Point, Belmont County
Village of Proctorville, Lawrence County
Village of Prospect, Marion County
Village of Quincy, Logan County
Village of Rawson, Hancock County
Village of Republic, Seneca County
Village of Richmond, Jefferson County
Village of Richwood, Union County
Village of Risingsun, Wood County
Village of Rochester, Lorain County
Village of Rock Creek, Trumbull County
Village of Rogers, Columbiana County
Village of Roseville, Perry County
Village of Rushville, Fairfield County
Village of Russia, Shelby County
Village of Sabina, Clinton County
Village of Saint Henry, Mercer County
Village of Saint Louisville, Licking County
Village of Salineville, Columbiana County
Village of Seaman, Adams County
Village of Sebring, Mahoning County
Village of Seven Mile, Butler County
Village of Seville, Medina County
Village of Shadyside, Belmont County
Village of Smithville, Wayne County
Village of South Amherst, Lorain County
Village of South Bloomfield, Pickaway County
Village of South Charleston, Clark County
Village of South Russell, Geauga County
Village of South Solon, Madison County
Village of South Vienna, Clark County
Village of St. Clairsville, Belmont County
Village of Stafford, Monroe County
Village of Stone Creek, Tuscarawas County
Village of Stratton, Jefferson County
Village of Stryker, Williams County
Village of Sugar Grove, Fairfield County
Village of Summitville, Columbiana County
Village of Sycamore, Wyandot County

Village of Tarlton, Pickaway County
Village of Thurston, Fairfield County
Village of Tiltonsville, Jefferson County
Village of Tiro, Crawford County
Village of Tremont City, Clark County
Village of Union City, Drake County
Village of Urbancrest, Franklin County
Village of Valleyview, Franklin County
Village of Van Buren, Hancock County
Village of Vanlue, Hancock County
Village of Vinton, Gallia County
Village of Walbridge, Wood County
Village of Washingtonville, Columbiana/Mahoning Counties
Village of Waverly, Pike County
Village of Wayne, Wood County
Village of Wellsville, Columbiana County
Village of West Elton, Preble County
Village of West Farmington, Trumbull County
Village of West Lafayette, Coshocton County
Village of West Milton, Miami County
Village of West Union, Adams County
Village of Weston, Wood County
Village of Wharton, Wyandot County
Village of Whitehouse, Lucas County
Village of Williamsburg, Clermont County
Village of Williamsport, Pickaway County
Village of Wilson, Monroe County
Village of Winchester, Adams County
Village of Windham, Portage County
Village of Woodlawn, Hamilton County
Village of Woodsfield, Monroe County
Village of Yellow Springs, Greene County
Village of Zoar, Tuscarawas County
Vinton County Agricultural Society
Vinton County Health Department
Walhonding Valley Fire District, Coshocton County
Warren City Health Department, Trumbull County
Warren County Agricultural Society
Warren County Combined Health District
Warren County Regional Planning Commission
Warren County Transportation Improvement District
Warren Township Fire Department, Trumbull County
Warren Township Park Commission
Washington County Agricultural Society, Pike County
Washington County General Health District
Wayne County Agricultural Society
Wayne County Health Department
Wayne Township Volunteer Fire Department, Ashtabula County
Whitewater Township Regional Sewer District, Hamilton County
Williams County Agricultural Society
Williams County Combined Health Department
Winona Fire Department, Columbiana County
Wood County Agricultural Society
Wood County Combined General Health Department
Wood County Park District
WVFD Joint Fire District, Portage County
Wyandot County Agricultural Society
Wyandot County General Health District
Youngstown City Health Department, Mahoning County
Zanesville - Muskingum County Health Department

POOL ADMINISTRATION

SEDGWICK, ADMINISTRATOR

300 GALLERIA OFFICENTRE, SUITE 320
SOUTHFIELD, MI 48034
(800) 367-4818

PERSO, CLAIMS SERVICE PROVIDER

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DAYTON, OH 45342
(800) 233-7488

FINANCIAL AUDIT

CROWE LLP

155 W NATIONWIDE BLVD, #500
COLUMBUS, OH 43215
(614) 469-0001

FINANCIAL STABILITY RATING

DEMOTECH, INC

2715 YILLER PARKWAY
DUBLIN, OH 43017
(614) 761-8502



PUBLIC ENTITIES POOL OF OHIO

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VILLAGE OF BELLAIRE (FRONT)
CANTON CITY PUBLIC HEALTH DISTRICT (BACK)