



## **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 570 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 owned by its members, provides a viable alternative to traditional insurance, and is committed to these goals.

## **MESSAGE FROM THE CHAIR**

"2020 – A year we will never forget!"

Greetings, PEP members! The PEP Board of Directors, wants to thank you for your continued membership. As we close out 2020, and hopefully start closing the door on the COVID-19 pandemic, we would like to thank you for all you have done to serve your communities during the most trying year most of us can remember. We are so proud to have such high caliber members!

The COVID-19 pandemic presented many unique challenges and the members of PEP rose to the occasion!

- When COVID testing became a priority, PEP members set up drive-through testing sites and provided contact tracing.
- To ensure residents could maintain human interaction and learn along the way, PEP members offered virtual programming.
- Agricultural Societies hosted drive-through graduation ceremonies.
- Members posted new or updated park signage to reflect current COVID-19 information and protocols.
- Members updated their websites and Facebook pages to advise of testing sites, CDC recommendations and vaccination clinics.

These are just a few of the many proactive responses to challenges the pandemic has generated.

The citizens of Ohio certainly appreciated all of this effort, creativity and hard work.

While the COVID-19 pandemic impacted how PEP Members serve their residents, it also impacted the many ways PEP serves its Members. I would like to take this opportunity to share some 2020 highlights.

#### **EXPANDED SERVICES**

In order to assist members with unexpected expenses due to the COVID-19 pandemic, the PEP+ Grant, which provides an opportunity for each member to receive up to \$1000 in grant funds, was expanded to include COVID-19 related expenses (i.e. personal protective equipment, disinfectants, protective gear and other items to assist with risk management efforts related to COVID-19).

#### **NEW RESOURCES**

PEP provided its members with relevant and timely risk control resources to assist members as they navigated the pandemic. Best practices, waivers, articles, assistance with grants, guidelines for reopening aquatic centers and for returning equipment to use after the shutdown were just some of the documents added to the Resource eLibrary.



Online training modules covering topics such as contact tracing, pandemic response, and returnto-work, were offered. On the human resources front, a number of federal laws were impacted by pandemic guidelines such as the Americans with Disabilities Act and the Family and Medical Leave Act; webinars, seminars, articles and best practices addressing these and other laws were made available to help guide members through these unprecedented times.

### STRONG FINANCIAL POSITION

As you will see in the following pages of this report, PEP had another strong year financially and closed out 2020 with a net position of \$41,179,694, up from \$38,532,657 in 2019. We have you, our members, to thank for PEP's continued success.

In these challenging times and in the years to come, PEP will continue to deliver on its promise to provide customized coverage, relevant and topical training and educational resources as well as valuable member services. We look forward to serving you as, together, we continue to make PEP the premier risk sharing pool in Ohio. Be well.

#### **HOWARD POSTON**

PFP Chair

## MEET OUR BOARD OF DIRECTORS



#### **HOWARD POSTON**

Chair, Representing Greene County Parks & Trails

**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 CHRISTY**

Vice Chair, Representing Mill Creek Metropolitan Park District

PEP BOARD: Since 1990

**EDUCATION:** Bachelor of Science, Accounting, Youngstown State University

**EXPERIENCE:** General Accounting Manager in the manufacturing industry; Business

Manager, Administrative Services Director/Treasurer, Mill Creek MetroParks

**VOLUNTEERING:** Church treasurer and praise band, neighborhood association

LEISURE: Golf, Photography, Travel, Music and Reading



#### **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



#### **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



#### **WAYNE BARFELS**

Representing City of Moraine

PEP BOARD: Founding Member, 1995 - 2020

**EDUCATION:** Bachelor of Arts, Central College, Pella, Iowa; Master of Arts from

Northern Illinois University in DeKalb, Illinois

**EXPERIENCE:** Retired from City of Moraine; past City Manager with Loveland, Forest Park and Piqua, Ohio; past Executive Director of Warren County Municipal

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**VOLUNTEERING:** Church, City of Mason Senior Center, the City of Loveland Parks

Department and other community organizations

LEISURE: Travel, Biking, Hiking and Golf



#### **BETH BICKFORD**

Representing 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 Univer-

sity; 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 his 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

#### **REPORT**

## SALES & MEMBER SERVICES



Photo courtesy of City of Marysville

35 YEARS

PROVEN TRACK
RECORD OVER THREE
DECADES OF SUCCESS

4 ASSOCIATIONS

EXCLUSIVELY ENDORSE THE PEP PROGRAM

98.6%

MEMBER RETENTION RATE

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

2020 brought yet another year of growth and retention. With an additional 25 new members, PEP continues to expand its commanding share of the public entity insurance space. Our nearly 99% retention rate demonstrates that PEP members continue to receive exceptional service from these trusted and responsive partners.

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 service partners work every day to ensure that PEP is the preeminent risk sharing choice for Ohio political subdivisions.

Today, PEP enjoys enduring success as the longest running public entity pool in Ohio. We are proud to continue providing stable, proactive, responsive and cost-effective coverage to more than 570 members.



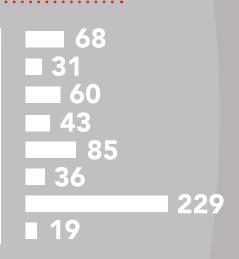


# MEMBERS

25 New Members in 2020

# MEMBER TYPES

Agricultural Societies
Boards & Commissions
Cities & Counties
Fire/Ambulance/Police Districts
Health Departments
Parks & Recreation Districts
Villages
Water/Sewer Authority Districts





## MEET OUR RISK CONTROL TEAM

The PEP Risk Control 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 CPSI, ASC Risk Control Specialist

Mike Boyd joined the PEP Risk Control team as a Risk Control Specialist in 2014. Mike is a health and safety specialist and is responsible for conducting member visits, identifying hazards and making recommendations to either reduce or eliminate the potential for a loss. Mike has over 20 years of extensive experience in loss control, risk consulting, and claims. He served as the Lead Safety Coordinator for the Salvation Army during the Hurricane Katrina cleanup efforts. Mike has earned the (CSPI) certification, an Occupational Safety and Health Administration (OSHA) Compliance and Workplace Safety certification and completed multiple OSHA and National Safety Council continuing education courses. Mike holds a Bachelor of Science Degree from Kent State University.



**DAVID TILLER**MA, CBO, CFPS, CPSI
Risk Control Specialist

David Tiller joined the PEP Risk Control team as a Risk Control Specialist III in the Spring 2018. Prior to joining PEP, he developed an extensive career in safety. His recent experience includes serving as the Director of Safety at the University of Akron. He started his safety career as an Explorer then Volunteer Firefighter/ EMT at the City of Streetsboro Fire Department. He holds a master's degree in urban studies from the University of Akron and a number of professional certifications that include Certified Fire Protection Specialist from the NFPA, Chief Building Official and Building Plans Examiner from the Ohio Department of Building Standards, and Firefighter, Emergency Medical Technician, Fire Instructor and Fire Inspector from the Ohio Department of Public Safety.



**DIANA WOOLF**OFE, FSI
Risk Control Specialist

Diana Woolf joined the PEP risk control team as a Risk Control Specialist. She is a health and safety specialist, having spent 23 years in the fire service as a firefighter and fire safety inspector. She specialized in Emergency Management and Incident Command Training, having been the team leader for the Portage County and Summit County Incident Management Teams. Diana holds certifications as an Ohio Fire Executive and FEMA ICS Instructor. Most recently she was the Safety Officer for the University of Akron, College of Polymer Science and Polymer Engineering.



**JUSTIN BAILEY**A+, N+, SECURITY+
IT Risk Control Specialist

Justin Bailey joined the PEP risk control team as an IT Risk Control Specialist in June 2019. Justin has 23 years of knowledge as a Risk Control Officer as well as in Information Technology with emphasis on end-user technology, loss control, cyber risk analysis, disaster recovery/business continuity and customer service. Prior to joining PEP risk control, Justin built and lead a team that supported a 4.5 billion dollar a year Fixed Income Trade Floor. He also is recognized for being A+ N+ Security+ Certified Technician with CompTIA for 22 years.



# PEP MEMBER SERVICES ENHANCED TO MEET MEMBERS' NEEDS

As the needs of PEP members continue to evolve, PEP responds in kind. By continually enhancing the services PEP provides its membership, PEP is able to offer its members the services and resources they need the most.

In order to assist members with unexpected expenses due to the COVID-19 pandemic, the PEP+ Grant was expanded to include COVID-19 related expenses. PEP also prepared to launch the 2021 PEP Police Academy, which will provide PEP members with relevant and topical monthly law enforcement policies and bimonthly law enforcement webinars. To further assist PEP members with their law enforcement needs, PEP expanded the parameters of the Legal Access Hotline to include the customization of the law enforcement policies provided by the PEP Police Academy. PEP prides itself on being responsive to the needs of its members. Enhancing, modifying and complementing resources and services are just some of the many ways PEP continues to serve its members.



## **CYBER RESOURCES**

Justin Bailey, Risk Control Cyber Specialist, assists PEP members with understanding cyber breach vulnerabilities. Justin is a certified IT Auditor and Risk Management Specialist with over 20 years of experience in the industry. He visits interested PEP members and reviews their IT systems for any any weaknesses that can be exploited. Members can schedule a security evaluation with Justin that will include a plan of action to help prevent cyber breach incidents. Justin will also inventory all memberowned equipment to ensure proper identification and coverage.

In addition to having a Risk Control Cyber Specialist, PEP members also have access to the PEP eRiskHub, a cyber portal that provides multiple individuals for each member access to the tools and resources to combat a data breach. Features of the eRisk Hub include:

BREACH RESPONSE – In the event of a cyber breach, our cyber breach claims team will promptly contain and resolve the breach.

**INCIDENT RESPONSE PLANNING** – Establishes information security policies and practices to ensure the uninterrupted security of sensitive information.

**RISK MANAGEMENT TOOLS** – Free resources, policy templates, state breach laws and risk self-assessments.

## **PEP+ GRANT**

As part of PEP's loss control and risk management initiative, PEP members may apply for a grant of up to \$1,000. Grants are awarded to help offset qualifying expenses covering safety items that help prevent or reduce liability claims or property losses. In order to assist members with unexpected expenses due to the COVID-19 pandemic. In 2020, the PEP+ Grant was expanded to include COVID-19 related expenses (i.e. personal protective equipment, disinfectants, protective gear and other items to assist with risk management efforts related to COVID-19). PEP members access and complete the simple PEP+ Grant application right from the website at www.pepohio.org.

## PROPERTY APPRAISALS

In order to ensure that member buildings are properly valued, PEP has partnered with a property appraisal firm, CBIZ Valuation Group LLC, to conduct appraisals on qualified and scheduled buildings over a five-year period. Program details include:

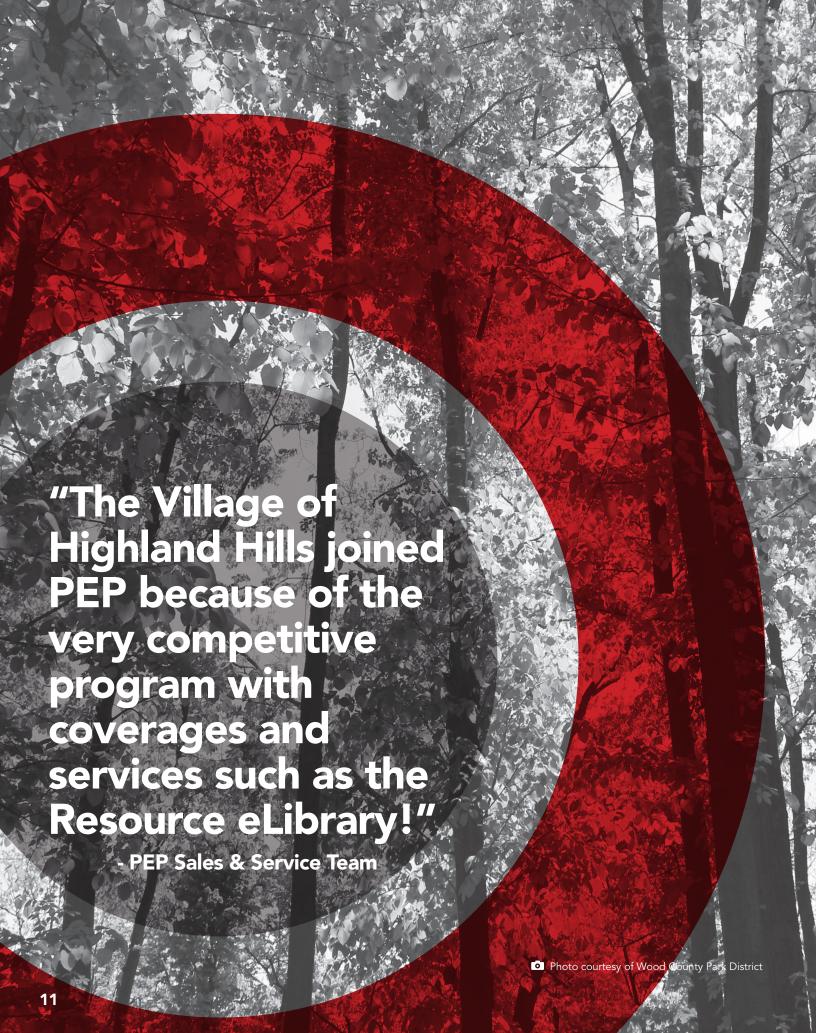
- 1. All buildings that were scheduled at \$100,000 or more were appraised.
- 2. If the member did not have a building scheduled at \$100,000 the building with the highest value was appraised.
- 3. Members received a copy of all appraisals.

## PEP POLICE ACADEMY

The Public Entities Pool of Ohio continually strives to provide its members with the most relevant and useful resources. With that goal in mind, PEP is pleased to announce an entirely new law enforcement resource for 2021: The PEP Police Academy. The PEP Police Academy will provide PEP members with monthly law enforcement policies and bimonthly law enforcement webinars which can be viewed live or on-demand. These policies and webinars will be designed to direct law enforcement agencies toward optimal safety and professionalism.

## **LEGAL ACCESS**

PEP members are eligible to receive up to 90 minutes of free legal consultation per year covering issues associated with human resources, zoning land use, open records/open meetings, and more. In 2021, PEP members will also be able to utilize the Legal Access Hotline to customize the monthly policies provided by the PEP Police Academy. Any authorized PEP member representatives seeking legal consultation services should call the PEP Legal Access Hotline at (877) 250-5545.





## **RESOURCE ELIBRARY**

The Public Entities Pool of Ohio prides itself on rapidly responding to members' needs. The COVID-19 pandemic presented PEP members with a number of unique challenges including navigating through a remote world, how to keep employees and citizens safe, employment liability implications, and carefully returning back to the workplace. PEP responded to these unique challenges by providing its members with pandemic-related resources aplenty: online training courses, documents, webinars, recorded seminars, and best practices and checklists, to name a few.

The PEP Risk Control Team authored approximately 30 documents that were placed in the Resource eLibrary including information on the Ohio CARES Act, COVID-19 Waivers and Releases for Ohio, Ohio FEMA Public Assistance Grants Program, Returning Idle Equipment to Service, and Safely Reopening.

#### COURSES ADDED TO PUBLIC ENTITY UNIVERSITY:

- Leading Successful Remote Teams
- 6 Tips for Parents Working from Home
- Preparing Your Workplace for COVID-19
- Employment Liability and Human Resources
- Managing Stress in Uncertain Times
- Wage and Hour Concerns During an Emergency
- Personal Protection Equipment

#### COURSES ADDED TO THE ONLINE TRAINING SECTION:

- Emerging Viruses: The COVID-19 Pandemic
- Fear and Anxiety: Living with Uncertainty
- Universal Precautions Against Infection
- Working Remotely: Stay Productive and Connected
- Pause for Performance: Handwashing

#### **HUMAN RESOURSES PORTAL**

The Human Resources portal of the Resource eLibrary added an entire section devoted to COVID-19 which contains hundreds of documents, articles, webinars and best practices, including a Resuming Business Toolkit, information on Family and Medical Leave Act implications, cybersecurity issues for remote workers, and articles on employers mandating vaccines.

By offering new and helpful resources spanning a multitude of COVID-19-related topics, the PEP Team was proud to assist members as they navigated through the unprecedented challenges presented by the COVID-19 pandemic.

## **FINANCIAL**

## **OVERVIEW**

BALANCE SHEET	2020	2019
Assets		
Cash and Cash Equivalents	\$4,828,237	\$4,544,109
Investments, at Fair Value	35,490,734	33,888,501
Member Contributions - Billed in Future	13,520,913	13,704,177
Other Assets	3,496,615	2,836,810
Total Assets	57,336,499	54,973,597
Liabilities		
Claims and Claim Adjustment Expense Reserves	14,111,510	14,705,917
Unearned Premium Reserves	74,728	76,291
Other Liabilities	1,970,567	1,658,732
Total Liabilities	16,156,805	16,440,940
Net Position - Unrestricted	\$41,179,694	\$38,532,657
INCOME STATEMENT	2020	2019
Operating Revenue		
Member Contributions	\$20,944,970	\$20,319,751
Reinsurance Premiums Ceded	(4,205,124)	(3,087,944)
Change in Contributions - Billed in Future on Unpaid Claims	(183,264)	1,946,827
Total Operating Revenue	16,556,582	19,178,634
Operating Expenses		
Provision for Claims	7,468,138	9,847,056
General and Administrative Expenses	7,755,286	7,378,110
Total Operating Expenses	15,223,424	17,225,166
Net Operating Income	1,333,158	1,953,468
Non-Operating Revenue		
Interest and Dividend Income	596,747	658,258
Net Realized and Unrealized Gains on Investments	736,393	713,957
Total Non-Operating Revenue	1,333,140	1,372,215
Withdrawals - Member Capital	(19,261)	(38,825)
Change in Net Position	2,647,037	3,286,858
Net Position, Beginning of Year	38,532,657	35,245,799
Net Position, End of Year	\$41,179,694	\$38,532,657

# RISK TRANSFER

## **CROWE LLP**

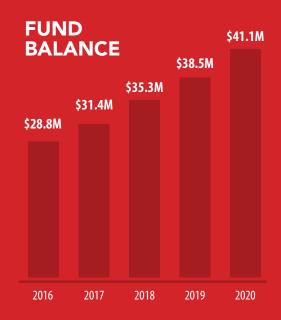
An independent auditor, Crowe LLP, conducted an annual audit of PEP's financial statements and issued an unmodified opinion, the highest level of opinion available.

## **DEMOTECH, INC.**

A financial analysis firm with over 30 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 2020 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.





## THANK YOU TO OUR MEMBERS

**ABC Water & Storm Water District** Ada - Liberty Joint Ambulance District Adams County Agricultural Society Adams County Health Department Allen County Agricultural Society Allen County Combined General Health District Alliance City Health Department Andover Volunteer Fire Department Appleseed Joint Ambulance District Arrowhead Joint Fire District Ashland County Agricultural Society Ashtabula County Agricultural Society Ashtabula County General Health District Ashtabula Township Park Commission Attica - Venice Joint Cemetery District Attica Independent Agricultural Society Auglaize County Agricultural Society Auglaize County General Health District Augusta Township Volunteer Fire Department Austin Center JEDD

Austintown - Boardman - Mahoning County Joint **Communications District** 

Bascom Joint Ambulance District Bascom Joint Fire District **Basil Joint Fire District** 

Bellaire Parks & Recreation Department **Belmont County Agricultural Society** Belmont County Health Department **BMRT Ambulance District** 

Boardman Township Park District Brown County Community Board of Alcohol Butler County Agricultural Society **Butler County Health Department** 

Cambridge - Guernsey County Health Department

Canton City Public Health District Carbon Hill Water Association

**Carroll County Agricultural Society** Carroll County General Health District Carroll Water & Sewer District Central Joint Fire District

Central Lorain County Joint Ambulance District

Champaign Health District

Champaign Countywide Public Safety

Chester Township Park District City of Belpre

City of Berea City of Bellevue City of Brooklyn City of Bucyrus City of Cambridge City of Campbell City of Chillicothe City of Clayton City of Clyde City of Columbiana

City of Conneaut Board of Health

City of Conneaut City of Cortland City of Eaton City of Fairborn City of Fostoria City of Fremont City of Galion City of Gallipolis

City of Germantown City of Heath City of Hillsboro City of Huron City of Ironton City of Loveland

City of Mansfield

City of Martins Ferry City of Marysville City of Massillon

City of Mentor City of Middletown City of Monroe

City of Moraine City of Mount Vernon City of Napoleon City of Nelsonville

City of New Carlisle City of New Franklin City of Newark City of Niles

City of North College Hill City of Norwood

City of Oberlin City of Riverside City of Rossford City of Salem City of Sylvania City of Tiffin

City of Toronto City of Trenton City of Trotwood City of Uhrichsville City of Upper Sandusky City of Urbana

City of Van Wert

City of Washington Court House

City of Whitehall City of Willard City of Willoughby Hills City of Xenia

Clark County Agricultural Society

Clark County Combined Health District

Clay Township Park Commission Clermont County Agricultural Society Clermont County General Health District Clermont County Mental Health & Recovery

Clinton County Agricultural Society Clinton County Health Department Columbiana County Agricultural Society Columbiana County Health Department Columbus and Franklin County Metro Parks

Community EMS District Concord - Green Fire District Concord - Painesville Joint Economic Development District (JEDD)

Conneaut Port Authority Conneaut Township Park District Coshocton City and 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

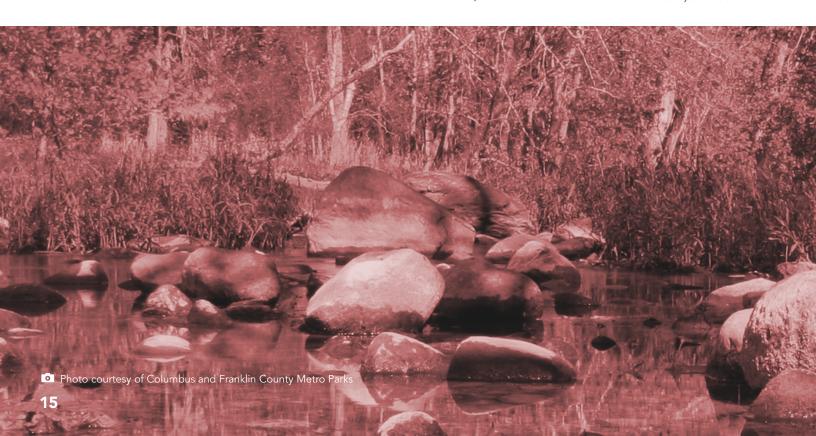
Darke County General Health District **Defiance County Agricultural Society** Defiance County General Health District Delaware General Health District **Delaware County Agricultural Society** 

Dillonvale - Mount Pleasant Wastewater Sewer District

District 2 Volunteer Fire Department East Holmes Fire & EMS District Elm Grove Volunteer Fire District Erie County General Health District

Erie MetroParks

Fairfield County Combined General Health District



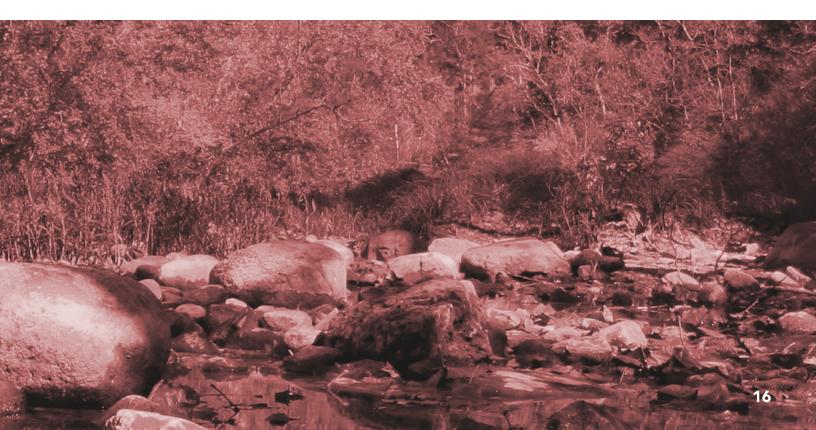
Fayette County Agricultural Society Fayette County Health Department Fayette County Park District Fayetteville - Perry Township Regional Sewer District Five Rivers MetroParks Franklin County Agricultural Society Franklin County Public Health Fulton County Agricultural Society Fulton County Health Department **Galion City Port Authority** Gallia County Agricultural Society Gallia County General Health District Garrettsville Freedom Nelson Joint Fire District Geauga County Agricultural Society Geauga County General Health Department Geauga County Park District Geneva Township Park Commission Germantown - Union Cemetery Gibsonburg Union Cemetery Greene County **Greene County Combined Health District Greene County Parks and 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 Independent Agricultural Society Henry County - City of Napoleon Combined General Health District Henry County Agricultural Society Highland County Agricultural Society

Highland County General Health District

Hillgrove Union Cemetery Hocking County Agricultural Society Holmes County Agricultural Society Holmes County General Health District Howland Township Park District **Hubbard Township Free Park Huron County Agricultural Society** Huron County Public Health Jackson County Agricultural Society Jefferson Regional Water Authority Jefferson Rescue District Jefferson Water & Sewer District JLB Joint Ambulance District Johnny Appleseed Metro Park District Kent City Health Department Kenton - Hardin Health Department Knox County Agricultural Society Knox County General Health District L.O.G.I.C. LaGrange Community Park & Recreation Lake County Agricultural Society Lake County General Health District Lake County Ohio Port and Economic Development Le-Ax Water District Licking County Health Department Licking Park District Little Muskingum Volunteer Fire Department 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 Maple Grove Cemetery

Marietta City Health Department Marion County General Health District Martins Ferry Park District Massillon City Health Department Mead Township Park District **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 Miami - Miamisburg - Dayton Mall JEDD Miami County Agricultural Society Miami County Public Health Miami Township - City of Dayton JEDD Miami Valley Fire District Mill Creek Metroparks Mineral - Sandy Ambulance District Milton Township Fire District Monroe County Agricultural Society Monroe Water Systems Morgan County Agricultural Society Morgan Meigsville Rural Water District Morrow County Agricultural Society Morrow County Board of Health Municipal Park District of Powhatan Point Muskingum County Agricultural Society Muskingum Valley Park District National Trail Parks & Recreation District NBS Fire District NRS Joint Ambulance District NEON - North East Ohio Network **New Holland Union Cemetery** New Philadelphia City Health Department **Newport Township Volunteer Fire Department** 

Noble County Health Department North Coast Regional Council of Park Districts Northwest Ambulance District Northwest Community Corrections Center Northwest Fire & Ambulance District Northwest Hancock Joint Fire District Northwest Water District Ottawa County Agricultural Society Ottawa County General Health District Paulding County Agricultural Society Paulding County Health Department Perry Area Joint Recreation District Perry Joint Economic Development District Pickaway County Agricultural Society Pickaway County General Health District PMP Joint Ambulance District Polk - Jackson - Perry Fire District Port Authority of Northwest Ohio Portage County Agricultural Society Portage County Combined General Health Preble County Agricultural Society **Preservation Parks of Delaware County** Prospect Park Commission Public Health - Dayton and Montgomery County Putnam County Agricultural Society Putnam County Health Department Ouincy - DeGraff Wastewater Treatment Plant Recovery Services of Warren & Clinton Counties Richland County Transit Board Richland Public Health Richmond Dale Sewer District Richmond Volunteer Fire & Rescue Richwood Independent Agricultural Society Ross County Agricultural Society Ross County General Health District



## THANK YOU TO OUR MEMBERS

Roundhead - McDonald Park District Sandusky County Agricultural Society

Sandusky County Combined General Health District

Sandusky Township Sewer District Saybrook Township Park District 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 South East Ambulance District Southwestern Hancock Joint Fire District

Spencer Community Fire District Stark Council of Governments Stark County Health Department Stark County Park District

Stark - Tuscarawas - Wayne Joint Solid Waste

Management District Sterling Joint Ambulance District

Summit County Agricultural Society

Summit County Combined General Health District

**TEMS Joint Ambulance District** Tri County Regional Jail 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 Twin Keystone Water District Union County Agricultural Society Union County Health Department Union Township Community Park District Van Wert County Agricultural Society Van Wert County General Health District

Village of Aberdeen Village of Addyston Village of Antwerp Village of Arcadia Village of Archbold Village of Arlington Village of Attica Village of Bainbridge Village of Bairdstown Village of Baltimore Village of Batavia Village of Bay View Village of Beallsville Village of Bellaire Village of Belmont Village of Bethesda Village of Bettsville, Village of Bloomdale Village of Bloomingburg

Village of Bloomingdale

Village of Bloomville

Village of Bridgeport

Village of Brookside

Village of Bolivar

Village of Brice

Village of Broughton Village of Burbank Village of Butler Village of Byesville Village of Carey Village of Carroll Village of Cairo

Village of Casstown Village of Castalia Village of Catawba Village of Cedarville Village of Chesapeake Village of Chesterhill Village of Chickasaw Village of Chippewa Lake Village of Christiansburg

Village of Clarksburg Village of Clarksville Village of Clay Center Village of Cleves Village of Clinton

Village of Clarington

Village of Coalton Village of Columbus Grove Village of Covington Village of Crooksville Village of Cumberland

Village of Darbyville

Village of Deersville Village of DeGraff Village of Dennison Village of Dillonvale Village of Dresden Village of Dunkirk Village of East Palestine

Village of Edgerton Village of Edon Village of Elgin Village of Elmwood Place Village of Empire Village of Fairview Village of Farmersville Village of Flushing Village of Forest Village of Frankfort

Village of Fort Recovery Village of Fulton Village of Garrettsville Village of Genoa Village of Georgetown Village of Gibsonburg Village of Glendale Village of Glenmont Village of Gloria Glens

Village of Grafton Village of Grand River Village of Gratis Village of Green Springs

Village of Gnadenhutten

Village of Greenhills Village of Greenwich Village of Hamersville Village of Harpster Village of Harrisville

Village of Hartville Village of Harveysburg Village of Haskins Village of Helena

Village of Highland Hills Village of Holgate Village of Holloway

Village of Hunting Valley Village of Huntsville Village of Irondale Village of Jacksonville

Village of Jamestown Village of Jeffersonville Village of Jenera Village of Kelleys Island

Village of Kettlersville Village of Kingston Village of Lafayette Village of LaGrange Village of Laura

Village of Laurelville Village of Leesburg Village of Leetonia Village of Leipsic Village of Lincoln Heights

Village of Lisbon Village of Lockington Village of Lockland Village of Lodi Village of Lynchburg

Village of Macksburg Village of Manchester Village of Marshallville Village of Martinsburg Village of Martinsville

Village of McClure Village of McComb Village of McGuffey Village of Mechanicsburg Village of Mendon

Village of Middle Point Village of Midland Village of Milledgeville Village of Milton Center Village of Minerva Park Village of Mingo Junction

Village of Morrow Village of Mount Cory Village of Mount Pleasant Village of Mount Victory

Village of Mowrystown Village of Nashville Village of Neville Village of New Boston Village of New Concord

Village of New Holland Village of New Lexington Village of New London Village of New Miami Village of New Middletown Village of New Paris Village of New Richmond Village of New Riegel

Village of New Vienna Village of Newcomerstown Village of North Baltimore

Village of North Bend Village of North Fairfield Village of North Kingsville Village of North Lewisburg

Village of Norwich Village of Oak Hill Village of Oakwood Village of Obetz Village of Octa Village of Ohio City Village of Ottawa Village of Owensville Village of Pandora Village of Plainfield

Village of Pleasantville Village of Powhatan Point Village of Proctorville Village of Prospect Village of Quincy

Village of Rawson Village of Republic Village of Richwood Village of Risingsun Village of Rochester

Village of Rock Creek Village of Rogers Village of Roseville Village of Sabina

Village of Saint Henry Village of Saint Louisville Village of Salineville Village of Seaman Village of Sebring

Village of Seven Mile Village of Seville Village of Shadyside

Village of Smithville Village of South Bloomfield Village of South Charleston Village of South Russell Village of South Solon Village of South Vienna

Village of St. Henry Village of Stafford Village of Stone Creek Village of Stratton Village of Sugar Grove Village of Sycamore Village of Tarlton

Village of Tiltonsville Village of Tiro Village of Tremont City Village of Union City Village of Urbancrest Village of Valleyview

Village of Van Buren

# PROVIDERS PROVIDERS

## POOL ADMINISTRATION

#### SEDGWICK, ADMINISTRATOR

300 GALLERIA OFFICENTRE, SUITE 310 SOUTHFIELD, MI 48034 800.367.4818

#### PERSO, CLAIMS SERVICE PROVIDER

6500 TAYLOR ROAD BLACKLICK, OH 43004 866.907.3776

#### PERSO, RISK CONTROL SERVICE PROVIDER

6500 TAYLOR ROAD BLACKLICK, OH 43004 866.907.3776

# SALES AND MEMBER SERVICES

### **BURNHAM & FLOWER INSURANCE GROUP**

315 S. KALAMAZOO MALL KALAMAZOO, MI 49007 800.692.9522

#### **USI INSURANCE SERVICES**

10100 INNOVATION DRIVE, STE. 220 DAYTON, OH 45342 800.233.7488

## **FINANCIAL AUDIT**

#### **CROWE LLP**

155 W NATIONWIDE BLVD, #500 COLUMBUS, OH 43215 614.469.0001

Village of Vanlue

Village of Vinton

Village of Walbridge

Village of Washingtonville

Village of Waverly

Village of Wayne

Village of Wellsville

Village of West Elkton

Village of West Farmington

Village of West Lafayette

Village of West Union

Village of Weston

Village of Wharton

Village of Williamsburg

Village of Wilson

Village of Winchester

Village of Windham

Village of Woodlawn Village of Woodsfield

Village of Yellow Springs

Village of Zoar

Vinton County Agricultural Society

Vinton County Health Department

Warren City Health Department

Warren County Agricultural Society

Warren County Combined Health District

Warren County Regional Planning Commission

Warren County Transportation Improvement District

Warren Township Fire Department

Warren Township Park Commission

Washington County Agricultural Society

Washington County General Health District

Wayne County Agricultural Society

Wayne County Health Department

Wayne Township Volunteer Fire Department

Whitewater Township Regional Sewer District

Williams County Agricultural Society

Williams County Combined Health Department

Winona Fire Department

Wood County Agricultural Society

Wood County Combined General Health Department

**Wood County Park District** 

WVFD Joint Fire District

Wyandot County Agricultural Society

Wyandot County General Health District

Youngstown City Health Department

Zanesville - Muskingum County Health Department

