

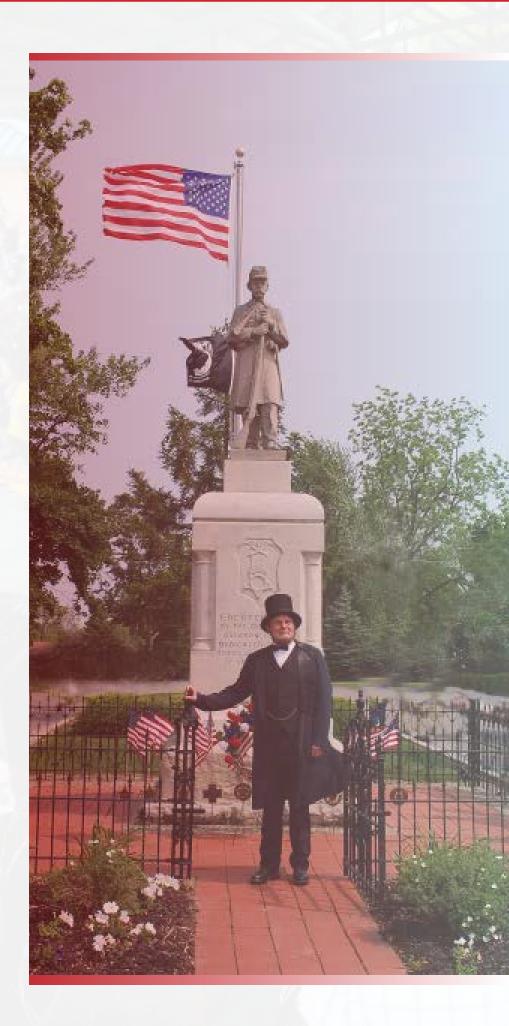


COMMITMENT

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 600 members.

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.



MESSAGE FROM THE CHAIR



Dear PEP members,

On behalf of the Public Entities Pool of Ohio (PEP) Board of Directors, I am pleased to provide you with a copy of the **2023 PEP Annual Report**.

35 years ago, PEP was one of the first intergovernmental pools to be formed in the State of Ohio. PEP began as an innovative solution for many Ohio public entities that found it difficult to secure property and liability coverage.

If a public entity was fortunate enough to arrange coverage at that time, it was not always affordable. What started then continues today, as PEP continues to provide exceptional coverage and risk management solutions for our members.

Your PEP Board of Directors are committed to the long-term success of our members. Year after year, we continue to build on these successes.

The enclosed report includes a robust summary of what we have achieved together in 2023. The following pages provide information detailing PEP's continued financial strength, our member services and resources, and our industry-leading claims and risk management service providers.

PEP remains committed to protecting our members against liability with our comprehensive risk management programs, services, and risk sharing programs. You are what makes PEP truly great. So, I thank you for the past 35 years and look forward to continuing our collaboration well into the future.

Sincerely,

HOWARD POSTON

Chair, Public Entities Pool of Ohio



MEET OUR BOARD OF DIRECTORS



HOWARD POSTON

Chair, Representing Greene County Park District

PEP BOARD: Since 1996

EDUCATION: Bachelor of Education in Music and Zoology, The Ohio State University; Master's Degree in Business and Finance, University of Cincinnati; Associate in Risk Management certification (ARM, Insurance Institute of America)

EXPERIENCE: Former Greene County Administrator, Assistant County Administrator and Risk Manager; work in financial institutions managing retirement accounts

VOLUNTEERING: Youth basketball and soccer coach, singing with Dayton

Philharmonic Choir

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



DAVID MALINOWSKI

Vice Chair, Representing City of Mentor

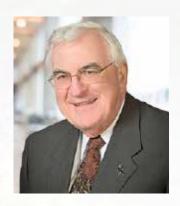
PEP BOARD: Since 2021

EDUCATION: Bachelor of Business Administration in Accounting, Cleveland State University; Master's Degree in Business Administration, 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: Enjoys 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: Enjoys traveling, investing, researching family history, writing and being 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, Mississippi College, Masters in Personnel and Counseling, Miami University, Master of Business Administration in Finance, University of Cincinnati

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

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

Guard, retired

LEISURE: Enjoys painting, reading and spending time with family



BETH BICKFORD

Representing Association of Ohio Health Commissioners, Inc.

PEP BOARD: 2004 - 2008; Since 2012

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: Enjoys music and golf



SAL TALARICO

Representing 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: Enjoys spending time with wife and daughters, hiking metroparks trails, bicycling

and spending time outdoors



KENT SCARRETT

Representing 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; Ohio Senate legislative aide, Governor Voinovich legislative liaison,

Pool representative to NLC Mutual Insurance Company Board of Directors

VOLUNTEERING: OML advocate for 740 members

LEISURE: Enjoys running, golf, lounging on sandy beaches, journaling and reading



KEVIN SMITH

Representing City of Columbiana

PEP BOARD: Since 2022

EDUCATION: Accounting Degree, 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

LEISURE: Enjoys playing tennis, pickleball, golfing and traveling



SALES & MEMBER SERVICES



OVER THREE DECADES OF SUCCESS



EXCLUSIVELY ENDORSE THE PEP PROGRAM



MEMBER RETENTION RATE

Acrisure and USI Insurance Services collaborate with local agents and member entities, offering tailored guidance and support for various Ohio entities such as cities, counties, villages and more.

Despite market challenges, the PEP Team maintained a **99% retention rate**, showcasing the trust placed in the team's expertise. The sales team facilitated **17 new memberships** in 2023, expanding PEP's reach in the public entity insurance sector.

With endorsements from key organizations like 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), PEP strives to be the top choice for risk sharing among Ohio's public entities.

MEMBER TYPES

Agricultural Societies

Boards & Commissions

Cities & Counties

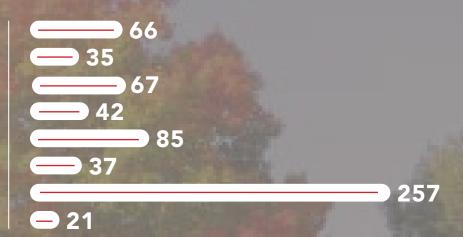
Fire/Ambulance/Police Districts

Health Departments

Parks & Recreation Districts

Villages

Water/Sewer Authority Districts



MEMBER GROWTH

1987 •• • 23

1990 ... 37

2000 • • • • • • • • • • • 189

MEMBERS 17 NEW MEMBERS IN 2023



PEP'S

RISK SERVICES TEAM

Public Entity Risk Services of Ohio (PERSO) provides risk management services to all PEP members by delivering a wide array of resources. Dedicated PEP Risk Services Consultants and Cyber Risk Services Advisors, supported by a Director of Risk Services, deliver these resources and services to members by:

- Conducting field inspections and consultative surveys
- Responding to members' special requests regarding specific exposures
- Advising members on risk control recommendations
- Assisting in the development of safety programs, procedures and policies
- Providing training to assist in identifying emerging risk management exposures



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

Mike Boyd has served on the PEP Risk Services team since 2014. Mike is the Director of Risk Services for Midwest Pooling. He is also responsible for managing the PEP Risk Services team and building member relationships while overseeing member visits and member services. He has 25 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, Certified Playground Safety Inspector certification and National Safety Council certification in addition to multiple insurance certifications.



DIANA WOOLFOFE, FSI, CPSI
Senior Risk Services Consultant

Diana Woolf joined the PEP Risk Services team as a Risk Services Consultant 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 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.

Risk Services

To schedule your next Risk Services visit and evaluation, call (866) 907-3776

CYBER RISK SERVICES

Cyber Risk Services is available exclusively to PEP Members 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.

PEP Cyber Risk Advisor provides on-site cyber risk assessments, training, recommendations and best practices to ensure there are minimal vulnerabilities.



ERIC ADONTENGCISM, NETWORK+, AWS
Cyber Risk Services Advisor

Eric Adonteng has 14 years experience in the Information Technology and cybersecurity fields with an educational background in Computer Science, Health Informatics, and Nursing.

He has experience in cyber security analysis, NIST security controls, IT risk management framework, conducting cyber training, incident response planning, disaster recovery planning, privacy thresholds, privacy impact analysis, HIPAA, and working with public entities.

Eric is also a Certified Information Security Manager (CISM), Certified in Network Operations and Security (NETWORK+), and a Certified Solutions Architect Associate (AWS).

On-Site and Virtual Reviews

- Cyber risk assessments on various cyber control areas
- Identifying emerging exposures and provide best practices
- Cyber claims and incident review trend analysis
- Identification of vulnerabilities

Special Request

- Advise members by email, phone or virtual meeting
- Cyber contract reviews risk management evaluations
- Development of a cybersecurity plan
- Provide cyber presentations

Cyber Risk Services Recommendations

Following a visit, the advisor can provide your public entity with cyber risk services recommendations, a cyber asset inventory and sample resources for remediation.

VCISO (Virtual Chief Information Security Officer)

- Cyber plan, policy, process development, guidance and strategic review
- Provide best practices and checklists
- Establish an organizational cyber strategy to protect sensitive data and assets

Training and Exercises

- Security awareness for employees
- Best practices for leadership and the cyber team
- Tabletop exercises and breach drills

Cyber Risk Services

To schedule a free Cyber Risk Services visit and evaluation with Eric, call (240) 808-9278.





FOCUSING ON MEMBERS

The Ohio Municipal League (OML) and the Public Entities Pool of Ohio (PEP) have a very strong working relationship. Since 1952, the Ohio Municipal League has been representing the collective interests of Ohio cities and villages before the Ohio General Assembly and state government offices. PEP is a public entity group self-insurance program that prides itself on providing broad coverage, innovative risk solutions, and skilled claims handling and litigation management, while continually offering stable rates.

The OML and PEP are continuously increasing programs and services to its vast Ohio membership, and share a common focus on serving its members.

PEP MEMBER SERVICES:

Regional Meetings

WHAT IF IT HAPPENED HERE? EMERGENCY RESPONSE TRAINING

The PEP Regional Training Best Practices Before the Emergency, hosted in September of 2023, provided an understanding of critical incident management roles and best practices for public administration officials. The training involved an introduction of the Incident Response System, associated problems, and a detailed presentation of the resources available to public entities beyond the immediate response phase. The training included information and resources to help prepare public entity administrations before, during, and after an incident occurs. Public entities were provided the tools to self-evaluate their ability to respond and recover from unexpected incidents in order to better serve their communities. The presentation was based on an actual case study: PEP Risk Services assistance provided to the Village of East Palestine following the train derailment in 2023.

Topics Included:

- Overview of the National Incident Management System
- Escalation of a large-scale incident and available resources
- Public Information Best Practices
- Role expectations for the Mayor, Administrator, Fiscal Personnel, Public Services and other public entity positions
- Fiscal administration and recouping costs for large-scale incidents
- Preparedness: Best practices and training resources

UNDERSTANDING EVERY PIECE. AUTISM RESPONSE FOR FIRST RESPONDERS

The PEP Regional Training Autism Response for First Responders, hosted in May of 2023, featured guest speaker Bart Barta of Autism Safety 101. This Regional Training focused on helping first responders learn best practices, communication tactics, and other strategies for interacting inclusively and empathetically with members of the community. This regional training provided an understanding of autism and how individuals with autism behave, communicate, and react in various situations. Attendees of this training received useful skills in handling high risk, crisis incidents involving individuals with autism.









RESOURCE ELIBRARY

There are a large number of resources in the Resource eLibrary that can benefit PEP members: videos, presentations, documents and online trainings. Specifically included in the Documents section of the Resource eLibrary are valuable best practices and checklists.

Best Practices/Checklists include:

- Facilities Inspections Best Practices
- Social Media Best Practices
- Dog Park Checklist
- Fire Exit Door Checklist
- IT Building Security Checklist
- Vendor Contract Best Practices
- Construction Site Safety Checklist

NEOGOV LEARN

Online courses in **NeoGov Learn** (formerly PEU of the Resource eLibrary) include:

- Active Shooter and Workplace Violence
- Aggressive Driving and Road Rage
- Chainsaw Safety
- Respiratory Protection
- Railroad Crossing Safety

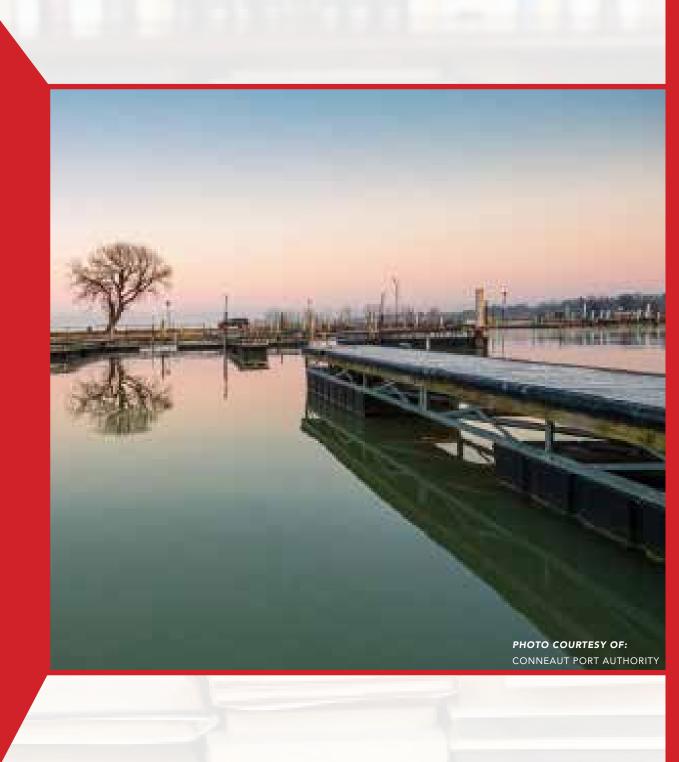
ZYWAVE CYBER AND HR PORTALS

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

- 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?

The Human Resource Portal provides members with essential employment aids such as:

- Current state and federal employment laws
- Employee handbook builder
- Job description builder
- Background checks
- Drug and alcohol policies



FINANCIAL

OVERVIEW

BALANCE SHEET	2023	2022
Assets		
Cash and Cash Equivalents	\$4,613, 297	\$4,686,627
Investments, at Fair Value	39,383,145	37,624,167
Member Contributions - Billed in Future	17,665,250	14,396,445
Other Assets	5,645,060	4,830,074
Total Assets	67,306,752	61,537,313
Liabilities		
Claims and Claim Adjustment Expense Reserves	19,743,401	15,724,479
Unearned Premium Reserves	87,765	117,758
Other Liabilities	3,341,211	2,800,844
Total Liabilities	23,172,377	18,643,081
Net Position - Unrestricted	\$44,134,375	\$42,894,232
INCOME STATEMENT	2023	2022
Operating Revenue	2023	2022
Member Contributions	\$32,673,751	\$29,294,171
Reinsurance Premiums Ceded	(7,898,214)	(6,842,687)
Change in Contributions - Billed in Future on Unpaid Claims	3,268,805	467,385
Total Operating Revenue	28,044,342	22,918,869
Operating Expenses		
Provision for Claims	16,199,757	10,118,078
General and Administrative Expenses	11,344,645	10,515,815
Total Operating Expenses	27,544,402	20,633,893
Net Operating Income	499,940	2,284,976
Nonoperating Revenue (Expense)		
Interest and Dividend Income	860,374	532,877
Net Realized and Unrealized Gains (Losses) on Investments	1,122,976	(2,183,814)
Budgetary Distributions	(1,243,147)	0
Total Nonoperating Revenue (Expense)	740,203	(1,650,937,
Withdrawals - Member Capital	0	(8,159)
Change in Net Position	1,240,143	625,880
Net Position, Beginning of Year	42,894,232	42,268,352
Net Position, End of Year	\$44,134,375	\$42,894,232

INDEPENDENT REVIEW



Demotech, Inc.

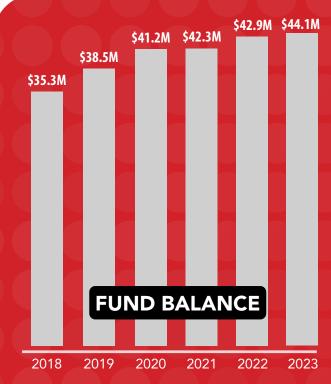
CROWE LLP

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.

Demotech, Inc., a financial analysis firm with over 37 years of experience, provides independent opinions on the financial stability of property and casualty insurance companies, title underwriters and government risk pools. An independent analysis was conducted 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 2023 financial data.





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 Union Cemetery Board, Ashtabula County Andover Volunteer Fire Department, Ashtabula 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 BMRT Ambulance District, Logan County Barlow Agricultural & Mechanical Association, Inc. Bascom Joint Ambulance District, Seneca County Bascom Joint Fire District, Seneca County Basil Joint Fire District, Fairfield County Bellaire Park & Recreation Department, Belmont County Belmont County Agricultural Society Belmont County Health Department 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 District 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, Mahoning 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 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 Marietta, Washington 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 Healthy, Hamilton 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, Summit 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 Portsmouth, Scioto County City of Reminderville, Summit County City of Riverside, Montgomery County City of Rossford, Wood County City of Salem, Columbiana County City of Sylvania, Lucas County City of Tiffin, Seneca County City of Toronto, Jefferson County City of Trenton, Butler County City of Trotwood, Montgomery County City of Uhrichsville, Tuscarawas County City of Upper Sandusky, Wyandot County City of Urbana, Champaign County City of Van Wert, Van Wert County

City of Washington Court House, Fayette County City of Whitehall, Franklin County City of Willard, Huron County City of Willoughby Hills, Lake County City of Xenia, Greene County Clark County Agricultural Society Clearwater Council of Governments, Ottawa 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 Columbus Grove-Pleasant Township Joint FD, Putnam County Community EMS District, Portage County Concord Twp-City of Painesville JEDD 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 General 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 Dillonvale Mt Pleasant Sewer District, Jefferson County District 2 Volunteer Fire Department, Gallia County



East Holmes Fire & EMS DistrictS, 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 Favette County Agricultural Society Favette County Health Department Fayette County Park District Fayetteville-Perry Township Reg Sewer District, Brown Five Rivers Metro Parks, Montgomery County Franklin County Agricultural Society Franklin County Community-Based Correctional Facility 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 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 Greene County Combined Health District

Greene County Parks & Trails

Greene County Regional Planning Commission

Hancock County Combined General Health Department

Guernsey County Agricultural Society

Hamilton County Agricultural Society

Hancock County Agricultural Society

Hamilton County General Health District

Hardin County Agricultural Society Harrisville-Lodi Union Cemetery District Hartford Fair, Licking County Henry County & Napoleon City Health District Henry County Agricultural Society Henry County General Health District Henry County South Joint Ambulance District 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, Prebles County 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 Logan County Agricultural Society Logan County Health Department Lorain County Agricultural Society Lorain County General Health Department 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 Miami County Agricultural Society Miami County Public Health Miami Township - City of Dayton JEDD, Montgomery County Miami Valley Fire District, Montgomery County Mid-Ohio Water and Sewer District, Franklin County Mill Creek Metropolitan Park District, Mahoning County Milton Township Fire District, Wood County Mineral Sandy Ambulance District Mohawk Fire & Rescue District, Wyandot County 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 NEON, North East Ohio Network, Mahoning County New Holland Union Cemetery, Fayette County New Philadelphia City Health, Tuscarawas County Noble County Health Department, Noble County North Coast Regional Council of Park District Lorain County Northwest Ambulance District, Ashtabula 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 General Health Department



THANK YOU TO OUR MEMBERS

Quincy/DeGraff Wastewater Treatment Plant, Logan County Recovery Services of Warren & Clinton Counties Richland County Transit Board Richland Public Health, Richland County 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 Roundhead - McDonald Park District, Logan County Sandusky County Agricultural Society Sandusky County Combined General Health District Sandusky Township Sewer District, Sandusky County Savbrook 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, Wood County Southern 5 Sewer District, Huron County Southwestern Hancock Joint Fire District Spencer Community 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 District 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 Belle Center, Logan County Village of Belmont, Belmont County Village of Belmore, Putnam County Village of Bergholz, Jefferson County Village of Berlin Heights, Erie 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 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 Chesaneake, 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, Brown 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 Gnadenhutten, 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 Hills and Dales, Stark 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 Madison, Adams County Village of Manchester, Adams County Village of Marshallville, Wayne County Village of Martinsburg, Knox County Village of Martinsville, Clinton County Village of McClure, Henry 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 Mineral City, Tuscarawas 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 Norwich, Muskingum County Village of Oak Hill, Jackson County Village of Oakwood, Cuvahoga 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 Perry, Lake 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 Rio Grande, Gallia County Village of Ripley, Brown 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 Salem, Ross County Village of South Solon, Madison County Village of South Vienna, Clark County Village of South Zanesville, Muskingum County Village of St. Clairsville, Belmont County Village of Stafford, Monroe County

Village of Bethesda, Belmont County

Village of Bettsville, Seneca County

Village of Stone Creek, Tuscarawas County Village of Stratsburg, Tuscarawas County Village of Stratton, Jefferson County Village of Stryker, Williams County Village of Sugar Grove, Fairfield 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 Wellsville, Columbiana County Village of West Elkton, 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 Woodstock, Champaign 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

Zanesville - Muskingum County Health Department

POOL ADMINISTRATION

SEDGWICK, ADMINISTRATOR 300 GALLERIA OFFICENTRE, SUITE 200 SOUTHFIELD, MI 48034 (800) 367-4818

PERSO, CLAIMS SERVICE PROVIDER 6500 TAYLOR ROAD BLACKLICK, OH 43004 (866) 907-3776

PERSO, RISK SERVICE PROVIDER 6500 TAYLOR ROAD BLACKLICK, OH 43004 (866) 907-3776

SALES AND MEMBER SERVICES

ACRISURE 315 S. KALAMAZOO MALL KALAMAZOO, MI 49007 (800) 692-9522

USI INSURANCE SERVICES 10100 INNOVATION DRIVE, SUITE 220 DAYTON, OH 45342 (800) 233-7488

FINANCIAL AUDIT

CROWE LLP 155 W. NATIONWIDE BOULEVARD, SUITE 500 COLUMBUS, OH 43215 (614) 469-0001

FINANCIAL STABILITY RATING

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

