

2021 ANNUAL REPORT

PHOTO COURTESY OF:
WOOD COUNTY PARK DISTRICT



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 600 members.

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 2024 PEP Annual Report. PEP was one of the first intergovernmental pools to be formed in the State of Ohio. The services PEP provides to Ohio's public entities are extensive, and they continue to evolve to meet the needs of our members. More than 600 political subdivisions receive programs and benefits specifically tailored to meet the unique needs of this distinctive group. PEP continues to be the leading insurance alternative for the public entities in the State of Ohio.

PEP began as an innovative solution to a challenging, and in many cases non-existent, insurance market for public entities in Ohio in the 1980s. Our members include cities. counties, fire and ambulance districts, villages, health districts, agricultural societies, and parks and recreation districts, that found it difficult to secure property and liability coverage. What started then continues today, providing broad coverage and exceptional risk management solutions for our members

Your PEP Board of Directors is committed to the long-term success of our members.

The Board can accomplish very little without your continued support. Looking back over the last year, the following pages provide information detailing PEP's continued financial strength, member services and resources, and our claims and risk management service providers.

PEP remains committed to protecting you against liability with our comprehensive risk management programs, services, and risk sharing programs.

I want to extend a special thanks to each of you for your continual support and contributions towards PEP's continued success.

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, Ohio University, majors in music and zoology; Master's Degree, Business, University of Cincinnati, major in finance; 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: Coached youth basketball and soccer, 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

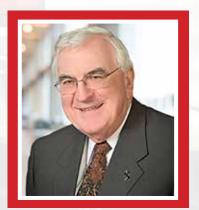
PEP BOARD: Since 2021

EDUCATION: Bachelor of Business Administration in Accounting 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



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: PA (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: Painting, reading, spending time with family



BETH BICKFORD

Representing Association of Ohio Health Commissioners, Inc.

PEP BOARD: Since 2004 - 2008 and 2012 - 2025

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

Representing City of Oberlin

PEP BOARD: Since 2009

EDUCATION: Bachelor of Business Administration in Accounting, Cleveland State University; Certified Public Finance Administrator **EXPERIENCE:** Served as Finance Director for the City of Oberlin for 24 years, previous Deputy Auditor for the City of Parma, Corporate Auditor in the private sector. He currently serves as the Chief Financial Advisor for another PEP member.

VOLUNTEERING: Church finance council, member of the local Knights

of Columbus; and a regular volunteer at his church

LEISURE: Spending time with wife and daughters, hiking Metroparks

trails, bicycling, 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: Running, golf, lounging on sandy beaches, journaling,

and reading



KEVIN SMITH

Representing City of Columbiana

PEP BOARD: Since 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 LEISURE: Enjoys playing tennis, pickleball, golfing and traveling

SALES & MEMBER SERVICES

OVER THREE DECADES OF SUCCESS

ASSOCIATIONS EXCLUSIVELY ENDORSE THE PEP PROGRAM

99% RETENTION

MEMBER RETENTION RATE Acrisure and USI Insurance Services continue to work closely with local agents and member organizations to deliver customized insurance solutions for Ohio's public entities.

In 2024, the PEP team demonstrated exceptional performance, achieving a 99% member retention rate, a testament to the trust and confidence placed in their expertise. Additionally, the team successfully onboarded 34 new members, further expanding PEP's presence in the public sector insurance market. PEP's reputation is reinforced by endorsements from key organizations such as:

- Ohio Municipal League (OML)
- Ohio Parks and Recreation Association (OPRA)
- Association of Ohio Health Commissioners (AOHC)
- Coalition of Ohio Regional Districts (CORD)

These partnerships highlight PEP's commitment to being the leading choice for risk-sharing solutions among Ohio's public entities.



MEMBER TYPES

Agricultural Societies

Boards & Commissions

Cities & Counties

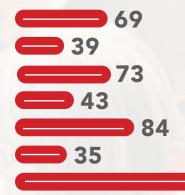
Fire/Ambulance/Police Districts

Health Departments

Parks & Recreation Districts

Villages

Water/Sewer Authority Districts



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PHOTO COURTESY OF:VILLAGE OF OBETZ

MEMBER GROWTH

1990	•••O 37
2000	•••••• 0 189
2010	•••••••••••••••••••••••••••••••••••••••
2020	••••• 571
2021	
2022	•••••• 610
2023	
2024	

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649 MEMBERS 34 NEW MEMBERS IN 2024



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 a Cyber Risk Services Advisor, supported by a Director of Risk Services and Senior Manager of Cyber Risk Control, 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, Director of Risk Services, joined the PEP Risk Services team in October 2014. His primary responsibilities within the PEP pool include overseeing the risk services safety team, fostering member relationships, managing member visits and services, and providing guidance on risk management. With over 25 years of experience in the safety and insurance industries, Mike has held various positions, including loss control supervisor, fleet safety supervisor, senior risk analyst, senior claims representative, and lead safety coordinator for The Salvation Army during the Hurricane Katrina cleanup efforts in 2005. He holds a Bachelor of Science degree from Kent State University and has obtained the Advanced Safety certification, OSHA certification, Certified Playground Safety Inspector certification, National Safety Council certification, and numerous insurance-related certifications and coursework.



DIANA WOOLF OFE, FSI, CPSISenior 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 Certified Playground Safety Inspector. 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 joined the PEP Risk Services Team as a Risk Services Consultant in April 2022. Nick is a construction and safety specialist with 11 years of experience as a Senior Property Field Claims Representative. He also served as a catastrophe adjuster, primarily along the east coast, in response to Hurricane Irene and Hurricane Sandy. Nick holds a Bachelor of Arts Degree from Baldwin Wallace University. He has obtained multiple insurance certifications for handling roofing, water mitigation, lead, mold, and asbestos. Nick has been instrumental in enhancing fleet safety initiatives within the PEP pool, including National Safety Council (NSC) defensive driving coursework and accident reduction best practices as part of a national risk services fleet campaign.



LINDSEY BALDWIN
B.S., RISK MANAGEMENT AND
INSURANCE
Risk Services Consultant

Lindsey Baldwin joined the PEP Risk Services Team as a Risk Services Consultant in July 2024. Lindsey brings eight years of experience in the insurance and risk management industry. Prior to joining PEP, she held positions as a claims adjuster and risk analyst for companies specializing in manufacturing, marketing, lawn and garden, and aviation. During her tenure as a Risk Analyst, she oversaw corporate insurance programs, cultivated relationships with brokers and underwriters, and participated in risk assessment and alternative risk mitigation initiatives. Lindsey holds a Bachelor of Science in Risk Management and Insurance from Eastern Kentucky University and relocated to Columbus, Ohio in 2016, where she currently resides.

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 ADONTENG

CISM, CAISS, NIST CSF, NET+, AWS

Cyber Risk Advisor

Eric Adonteng, a distinguished cybersecurity and information technology professional, has made significant contributions to the field of cybersecurity and cyber risk management since joining the PEP pool in 2022. Currently serving as a Cyber Risk Advisor, Eric is an outstanding leader within the Midwest Cyber Risk Services team. His experience in leadership and



commitment to cybersecurity have earned him a reputation as a trusted advisor and influential figure in the industry.

Eric is skilled at identifying emerging cyber exposures and offering customized cyber risk management techniques to help mitigate potential threats. His role involves evaluating and assessing cyber risks, devising preventive measures to mitigate those risks, and implementing strategies along with security awareness training and cyber tabletop exercises to reduce the risk and impose prevention for cyber incidents.

Eric is highly certified, holding several prestigious certifications such as:

- Certified Information Security Manager (CISM)
- Certified AI Security Specialist (CAISS)
- Certified NIST CSF Specialist (NIST CSF)
- CompTIA Network+ Certified (Net+)
- Certified AWS Solutions Architect Associate (AWS)
- Health Informatics Certified

With an extensive educational background, Eric holds a bachelor's degree in computer science, a bachelor's degree in health informatics, and an associate degree in nursing.

On-Site and Virtual Reviews

- Conduct cyber risk assessments on various cyber control areas
- Identify emerging exposures and provide best
- Perform cyber claims and incident review trend
- Identify vulnerabilities

Special Request

- Advise members by email, phone, or virtual
- Review cyber contract risk management evaluations
- Develop 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

- Develop cyber plan, policy, processes with 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.

COLETTE KLIER

CISA, CAISS, CPFA, A+

Senior Manager, Cyber Risk Services

Colette Klier is Senior Manager of Cyber Risk Services for National Pooling. She has 25 years of experience in the cybersecurity and information technology field. In 2019, she was awarded the Sedgwick's 2019 Most Valuable Player award, has built the Cyber



Risk Services program since 2017, and has made outstanding contributions since. Her experience in management, and innovative approach to cyber risk management has earned her a reputation as a dedicated, supportive, and accountable leader in the industry.

Colette is passionate about the Cyber Risk Services program, which provides proactive cyber risk assessments, virtual CISO (Chief Information Security Officer) consultative services, cyber breach drills, incident response plan tabletop exercises, cybersecurity awareness training, presentations, podcasts, newsletters, and cyber application assistance among other services. She's also inclusive and influential to the Safety Risk Services program.

Colette is highly certified, holding several prestigious certifications such as:

- Certified Information Security Auditor (CISA)
- Certified Al Security Specialist (CAISS)
- Certified Professional Forensics Analyst (CPFA)
- CompTIA A+ Certified (A+)

With an extensive educational background in computer network administration, criminal justice, and social justice, Colette has a broad understanding of information security and is experienced working to enforce and enhance security measures for both public and private industries including government, human services, third-party IT consulting, marketing, banking, insurance, pension, energy, manufacturing, and venture capitalism.



PEP entered into a sponsorship with the Association of Ohio Health Commissioners (AOHC) in 1991. The mission of the AOHC is to provide exceptional service to our members by promoting strong local public health leadership; forming meaningful relationships with local, state and federal public health stakeholders; and advocating for an effective and efficient local governmental public health system.



In 1991 PEP entered into a sponsorship agreement with the Ohio Parks & Recreation Association (OPRA). OPRA is dedicated to positioning parks and recreation, its professionals, and citizen advocates for success through effective networking, professional development, communications, and advocacy.



PEP ENDORSING PROGRAMS







In 2017, PEP was excited to gain the trust and confidence of the Ohio Municipal League (OML), by adding this partner to its list of endorsing agencies. The OML has been representing the collective interests of Ohio cities and villages since 1952.

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.

In 2015 the Coalition of Ohio Regional Districts provided its endorsement of PEP. CORD is a non-profit association established to assist, protect, and advance the interests of Ohio's Regional Water and Sewer Districts.

STRATEGIC OVERVIEW:

RISK SERVICES SUPPORT FOR MEMBERS

The Risk Services team plays a pivotal role in supporting PEP members by delivering strategic risk management solutions, enhancing operational resilience, and maximizing the value of pooling. This story outlines the key service areas that demonstrate the team's impact and alignment with the board's commitment to member success.

Risk Services supports members in modernizing their employee handbooks through the PEP handbook builder, a platform integrated with The Guide and Zywave. This tool enables members to consolidate outdated policies and adopt best practices. The team provides personalized onboarding, including virtual or in-person walkthroughs, and offers real-time assistance by monitoring draft handbooks. This proactive engagement ensures members are equipped with compliant and customized policies.

To help members secure external funding, Risk Services offers comprehensive grant assistance. This includes reviewing narratives, guiding members through federal systems like SAM.gov, and conducting targeted searches for grants aligned with member priorities such as public safety, infrastructure, and training. The team also maintains a curated list of public entity grant opportunities, ensuring members have access to timely and relevant funding sources.

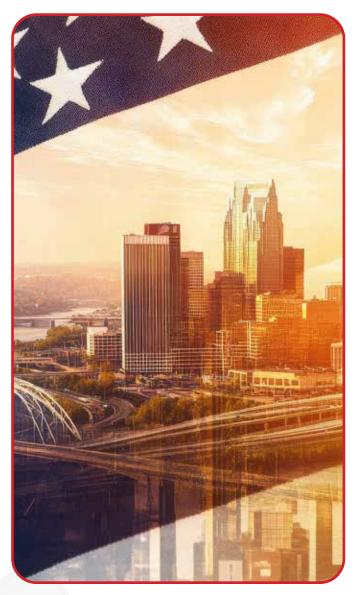
Preparedness is a cornerstone of public service, and Risk Services reinforces this through regional and conference-based training on Emergency

Operations Plans (EOPs) and the Incident

Command System (ICS). Members benefit from access to sample EOPs, Standard Operating

Procedures (SOPs), and Incident Action Planning templates, which strengthen their ability to respond effectively to emergencies.





When members launch new programs, Risk Services provides strategic risk evaluations to identify potential liabilities and recommend mitigation strategies. This consultative approach ensures that innovation is balanced with safety and compliance, supporting sustainable program implementation.

To reduce employment-related claims, **Risk Services** delivers guidance on best practices in human resources. Members receive training and templates for harassment prevention, hiring, evaluations, and disciplinary procedures. These resources promote consistency, fairness, and legal defensibility across member organizations.

Finally, Risk Services educates members on the strategic value of pooling. Through collaboration with marketing, claims, and underwriting teams, the team helps members understand their roles and responsibilities within the pool. This education fosters a culture of shared accountability and informed decision-making, reinforcing the long-term strength of the PEP model.



Members have exclusive access to **The Guide**, our new risk management content hub, with **hundreds of downloadable resources**. Included are in-depth articles, best practices, and easy-to-follow checklists on industry-leading topics such as emergency services and cybersecurity – all created by our own in-house risk management experts. Resources are routinely updated, and new materials are added seasonally.

If you're ready to start your journey with **The Guide**, register today at **poolingguide.com/explore**

In addition to our members-only resources, you also have exclusive access to our partner learning platforms, NeoGov and Zywave.

NEOGOV

Includes:

- Class assignment tool for HR managers
- Certification programs and courses
- Law enforcement, safety and employment liability courses



Z)WAVE

Includes

- Streaming video courses on an array of risk topics
- HR tools, including the HR Handbook Builder
- Customizable forms & policies, including performance reviews



Many of the materials in the The Guide can be downloaded and customized for use in your **internal trainings**, **risk management audits**, **protocol updates**, and **day-to-day operations**. With The Guide, our goal is simple: to equip you with the right tools to steer your entity forward with confidence.

IF YOU HAVE ADDITIONAL QUESTIONS,
PLEASE REACH OUT TO YOUR RISK CONSULTANT.

Rev. 06/25



FINANCIAL

OVERVIEW

BALANCE SHEET	2024	2023
Assets		
Cash and Cash Equivalents	\$7,325,631	\$4,613, 297
Investments, at Fair Value	40,824,941	39,383,145
Member Contributions - Billed in Future	18,689,045	17,665,250
Other Assets	4,530,289	5,645,060
Total Assets	71,369,906	67,306,752
Liabilities		
Claims and Claim Adjustment Expense Reserves	22,652,556	19,743,401
Unearned Premium Reserves	55,856	87,765
Other Liabilities	2,717,129	3,341,211
Total Liabilities	25,425,541	23,172,377
Net Position - Unrestricted	\$45,944,365	\$44,134,375
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INCOME STATEMENT	2024	2023
Operating Revenue Member Contributions	¢27.024.424	¢22 /72 751
	\$37,934,421	\$32,673,751
Reinsurance Premiums Ceded	(9,725,140)	(7,898,214)
Change in Contributions - Billed in Future on Unpaid Claims Total Operating Revenue	1,023,795 29,233,076	3,268,805 28,044,342
Total Operating Nevertue	27,233,070	20,044,342
Operating Expenses		
Provision for Claims	14,462,314	16,199,757
General and Administrative Expenses	13,368,981	11,344,645
Total Operating Expenses	27,831,295	27,544,402
Net Operating Income	1,401,781	499,940
Nonoperating Revenue (Expense)		
Interest and Dividend Income	987,110	860,374
Net Realized and Unrealized Gains (Losses) on Investments	674,498	1,122,976
Budgetary Distributions	(1,253,399)	(1,243,147)
Total Nonoperating Revenue (Expense)	408,209	740,203
Withdrawals - Member Capital	0	0
Change in Net Position	1,809,990	1,240,143
Net Position, Beginning of Year	44,134,375	42,894,232
Net Position, End of Year	\$45,944,365	\$44,134,375

INDEPENDENT REVIEW



Demotech, Inc.

CROWE LLP

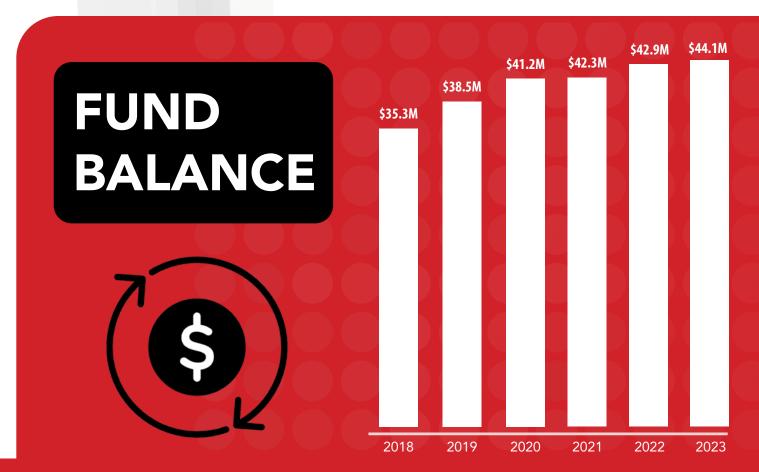
An independent auditor, **Crowe LLP**, conducted an annual audit of PEP's financial statements and issued an **unmodified opinion**, the highest level of opinion available.

DEMOTECH, INC.

Demotech, Inc., a financial analysis firm with over 37 years of experience, delivers independent evaluations of the financial stability of property and casualty insurers, title underwriters, and government risk pools. In 2023, Demotech conducted a comprehensive assessment of PEP across four critical areas: financial stability, loss reserves, administrative practices, and overall performance. Based on this analysis, PEP received Demotech's highest rating,

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AAA, Unsurpassed, in each category.



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 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 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 East Liverpool, Columbiana 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 Northwood, Wood 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 Clark County Combined Health District Clearwater Council of Governments, Ottawa County 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 Twn-City of Painesville JEDD. Lake 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 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 Fayette County Agricultural Society Fayette 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 Parks & Trails

Greene County Combined Health District

Guernsey County Agricultural Society

Hamilton County Agricultural Society

Hancock County Agricultural Society

Hancock County Health Department

Hardin County Agricultural Society

Henry County Agricultural Society

Highland County Agricultural Society

Highland County General Health District

Hartford Fair, Licking County

Harrisville-Lodi Union Cemetery District

Henry County & Napoleon City Health District

Hamilton County General Health District

Greene County Regional Planning Commission

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, Franklin County Jefferson Water & Sewer District, Franklin 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 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

Hillgrove Union Cemetery, Montgomery County

Hocking County Agricultural Society

Holmes County Agricultural Society

Martins Ferry Park District, Belmont County Massillon City Health Department, Stark County McComb Union Cemetery, Hancock County Mead Township Park District, Belmont County MECC Regional Council of Governments, Franklin County 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 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, Tuscarawas County Mohawk Fire & Rescue District, Wyandot County Monroe County Agricultural Society Monroe Water Systems, Monroe County Montgomery County Agricultural Society Morgan County Agricultural Society Morgan Meigsville Rural Water District, Morgan County Morrow County Agricultural Society Morrow County Board of Health Municipal Park District of Village of Powhatan Point, Blemont 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

Northeast Joint Fire DistrictNorthwest 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 Ohio & Lee Township Water and Sewer Authority, Monroe 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 County Agricultural Society 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, 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

North Coast Regional Council of Park District, Lorain County



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 Scioto County Regional Water District No. 1 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, Hancock County Spencer Community Fire District, Medina County Stark Council of Governments, Stark County Stark County Health Department Stark County Park District Stark Regional Community Correctional Center, Stark County 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, Montgomery County 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 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 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 Bradford, Darke County Village of Brice, Franklin County Village of Bridgeport, Belmont County Village of Brookside, Belmont 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 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 Frazeysburg, Muskingum 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 Hiram, Portage 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 LaRue, Marion 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 Marblehead, Ottawa 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 Middleport, Meigs 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 Morristown, Belmont 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 New Washington, Crawford 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 Star, Darke 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 Perry, Lake County Village of Philo, Muskingum 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 Sardinia, Brown 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 Somerset, Perry 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 Stone Creek, Tuscarawas County Village of Stoutsville, Fairfield 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 Broughton, Pauling County

Village of Thurston, Fairfield County Village of Tiltonsville, Jefferson County Village of Tiro, Crawford County Village of Tremont City, Clark County Village of Trimble, Athens 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 Warsaw, Coshocton 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 Yorkville, Belmont County Village of Zoar, Tuscarawas County Vinton County Agricultural Society Vinton County Health Department Walhonding Valley Fire District, Coshocton County Walnut Creek Sewer District, Fairfield 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 (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



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