AGENDA

UTAH COUNTIES INDEMNITY POOL BOARD OF DIRECTORS MEETING

Thursday, December 21, 2017, 1:30 p.m.

UAC/UCIP Building, 5397 S Vine, Murray, Utah

1:30	Open Meeting, Pledge of Allegiance	Bruce Adams
	Recess for Public Hearing on the UCIP 2018 Budget	Bruce Adams
	Reconvene	

ITEM	ACTION	
1.	Review/Approve 2018 Budget	William Cox
2.	Review/Excuse Board Members Absent	Bruce Adams
3.	Ratify 2018 Contributions	Johnnie Miller
4.	Review/Approve Reinsurance Renewal	Johnnie Miller
5.	Review/Approve Crime Renewal	Johnnie Miller
6.	Review/Approve WCF Renewal	Johnnie Miller
7.	Review/Approve LocalGovU Renewal	Johnnie Miller
8.	Review/Approve 2017 Amended Budget	Sonya White
9.	Review/Approve October 12 and November 30, 2017 Meeting Minutes	Bruce Adams
10.	Ratification/Approval of Payments and Credit Card Transactions	William Cox
11.	Review/Approve County Related Entities Membership	Sonya White
12.	Review/Approve Coverage Addendum Amendments—Member Endorsement	Johnnie Miller
13.	Review/Approve Actuarial Services Provider	Johnnie Miller
14.	Review/Approve Personnel Policy Amendments	Deb Alexander
15.	Review/Approve Wage Adjustments	Johnnie Miller
16.	Review/Approve Electronic Meeting Policy	Johnnie Miller
17.	Set Date, Time and Place of Regular Meetings for 2018	Sonya White
18.	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Bruce Adams
19.	Action on Personnel Matters	Bruce Adams
20.	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Bruce Adams
21.	Action on Litigation Matters	Dale Eyre
22.	Presentation of Award of Recognition of Service to UCIP	Johnnie Miller
	INFORMATION	
23.	Audit Committee Report	William Cox
24.	Chief Executive Officer's Report	Johnnie Miller
25.	Other Business	Bruce Adams

Electronic Meeting Notice: 515-604-9807, Participant Passcode: 675642 Anchor Location: 5397 S Vine, Murray, UT

PUBLIC NOTICE WEBSITE

Entity: Utah Counties Indemnity Pool

Body: Board of Directors

Subject:	Administrative Services
Notice Title:	Board of Directors Meeting
Meeting Location:	5397 S Vine Street Murray 84107
Event Date & Time:	December 21, 2017 December 21, 2017 01:30 PM - December 21, 2017 04:30 PM
Description/Agenda:	Open Meeting, Pledge of Allegiance Recess for Public Hearing on the UCIP 2018 Budget Reconvene Review/Approve 2018 Budget Review/Excuse Board Members Absent Ratify 2018 Contributions Review/Approve Reinsurance Renewal Review/Approve Crime Renewal Review/Approve WCF Renewal Review/Approve LocalGovU Renewal Review/Approve 2017 Amended Budget Review/Approve October 12 and November 30, 2017 Meeting Minutes Ratification/Approval of Payments and Credit Card Transactions Review/Approve County Related Entities Membership Review/Approve Coverage Addendum Amendments-Member Endorsement Review/Approve Actuarial Services Provider Review/Approve Personnel Policy Amendments Review/Approve Wage Adjustments Review/Approve Electronic Meeting Policy Set Date, Time and Place of Regular Meetings for 2018 Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual Action on Personnel Matters Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation Action on Litigation Matters Presentation of Award of Recognition of Service to UCIP Audit Committee Report Chief Executive Officer's Report Other Business
Notice of Special Accommodations:	In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary

	communicative aids and services) during this meeting should notify Sonya White at the Utah Counties Indemnity Pool, 5397 S Vine St, Murray, UT 84107-6757, or call 801-565-8500, at least three days prior to the meeting.
Notice of Electronic or telephone participation:	Any Member of the Utah Counties Indemnity Pool Board of Directors may participate telephonically.
Other information:	
Contact Information:	Sonya White (801)307-2113 sonya@ucip.utah.gov
Posted on:	December 20, 2017 10:17 AM
Last edited on:	December 20, 2017 10:17 AM

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UTAH
COUNTIES
INDEMNITY POOL

BOARD OF DIRECTORS' MEETING
MINUTES

December 21, 2017, 1:30 p.m.

UAC/UCIP Building, 5397 S Vine, Murray, Utah

BOARD MEMBERS PRESENT	Bruce Adams, *President*, San Juan County Commissioner Bret Millburn, *Vice President,* Davis County Commissioner Deb Alexander, Davis County Human Resources Director William Cox, Rich County Commissioner Dale Eyre, Sevier County Attorney James Ebert, Weber County Commissioner Jim Kaiserman, Wasatch County Surveyor
BOARD MEMBERS TELEPHONICALLY	Karla Johnson, *Secretary/Treasurer*, Kane County Clerk/Auditor Mark Whitney, Beaver County Commissioner Mike Wilkins, Uintah County Clerk/Auditor
BOARD MEMBERS ABSENT	Alma Adams, Iron County Commissioner Robert Decker, Millard County Sheriff Victor Iverson, Washington County Commissioner
OTHERS PRESENT	Johnnie Miller, UCIP Chief Executive Officer Sonya White, UCIP Chief Financial Officer Korby Siggard, UCIP Claims Manager

Call to Order

Bruce Adams called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 1:30 p.m. on December 21, 2017, and welcomed those in attendance. Bruce Adams led the Pledge of Allegiance and a prayer was offered.

Recess for Public Hearing on the UCIP 2018 Budget

Jim Kaiserman made a motion for the Board of Directors to recess at 1:30 p.m. on December 21, 2017 for a scheduled Public Hearing to review the Utah Counties Indemnity Pool's 2018 Budget (see attachment number one). William Cox seconded the motion, which passed unanimously. Present at and participating in the public hearing were: Bruce Adams, Deb Alexander, William Cox, James Ebert, Dale Eyre, Karla Johnson, James Kaiserman, Johnnie Miller, Bret Millburn, Sonya White, Mark Whitney and Mike Wilkins.

William Cox made a motion to close the public hearing and reconvene the Board of Directors meeting at 1:45 p.m. on December 21, 2017. Jim Kaiserman seconded the motion, which passed unanimously.

Review/Approve UCIP 2018 Budget

Following the Public Hearing, William Cox, Member of Audit Committee, presented the 2018 UCIP Budget to the Board. Dale Eyre made a motion to approve the 2018 Budget as presented. Deb Alexander seconded the motion, which passed unanimously.

Review/Excuse Board Members Absent

Bret Millburn made a motion to excuse Alma Adams, Robert Decker and Victor Iverson from this meeting. Jim Kaiserman seconded the motion, which passed unanimously.

Ratify 2018 Contributions

Johnnie Miller presented the member contributions for 2018 to the Board (see attachment number two). The Board approved rates at their August 17, 2017 meeting. The rates have been applied to the member's exposure information, which has been reported by each member as of December 1, 2017. Bruce Adams questioned the amount counties can assess for the cost of insurance? Mike Wilkins and Miller discussed statutory references to tax assessments for the payment of claims or insurance costs. Miller explained that entities can create a liability reserve fund to pay insurance costs. Miller will consider this when calculating the 2019 contributions. William Cox made a motion to ratify the 2018 member contributions as presented. Deb Alexander seconded the motion, which passed unanimously.

Review/Approve Reinsurance Renewal

County Reinsurance Limited's (CRL) pricing analysis for the liability reinsurance renewal was previously sent to the Board for review (see attachment number three). Johnnie Miller explained the renewal pricing, member equity and indications to increase UCIP's self-insured retention. Although rates decreased slightly, CRL's renewal premium increased approximately $100,000 due to the addition of new members, the increase in member exposure and improvement to coverage. UCIP's equity in CRL grew nearly 13% in 2017, from $1,814,158 to $2,049,154. Miller considered the advantages and disadvantages of increasing the self-insured retention (SIR) and recommends that the Board maintain its current $250,000 liability SIR for CRL for the 2018 program year. Bret Millburn made a motion to approve the CRL liability reinsurance renewal as presented and recommended. Dale Eyre seconded the motion, which passed unanimously.

Review/Approve Crime Renewal

The government crime policy renewal binder was previously sent to the Board for review (see attachment number four). Johnnie Miller reported that excess crime coverage is purchased through the insurance brokerage firm of Arthur J. Gallagher and covered through National Union Fire Insurance Company with a $2.5 million per loss limit. William Cox made a motion to approve the crime policy renewal as presented. Bret Millburn seconded the motion, which passed unanimously.

Review/Approve WCF Renewal

UCIP's joint purchase program renewal for workers compensation coverage through WCF Insurance was previously sent to the Board for review (see attachment number five). Johnnie Miller explained that the renewal premium for the program is $1,849,251, an increase of $67,555 or 3.8%. The increase is due to new members added in 2017 and larger members that had substantial increases in their experience modification factors. The rate for *other county employees* decreased in 2018 while the rate slightly increased for road, fire fighter and clerical employees. When underwriting new members, it is clear that WCF's rates are lower than competitor's. However, some competitors manipulate the experience modification factor to give the appearance that their rates are lower. UCIP members have received nearly $1,000,000 in dividends under this program. Dale Eyre made a motion to approve the UCIP/WCF 2018 Workers Compensation Joint Purchase Program. William Cox seconded the motion, which passed unanimously.

Review/Approve LocalGovU Renewal

The renewal information for UCIP's online training program through LocalGovU was previously sent to the Board for review (see attachment number six). Johnnie Miller reported that member use of this program has grown significantly in 2017—members used all the 2017 pre-purchased course credits and the purchased course credits that rolled over from 2016. Miller asked LocalGovU to provide UCIP with a renewal quote to pre-purchase a larger block of course credits. Based on current member usage, the option to pre-purchase 3,500 course credits at $5.75 per course is the best option for renewal of this program. Deb Alexander made a motion to renew the LocalGovU online training program of 3,500 courses at $5.75 per course. Bret Millburn seconded the motion, which passed unanimously.

Review/Approve 2017 Amended Budget

Sonya White provided the Board with proposed amendments to the approved 2017 budget (see attachment number seven). With a year-to-date actual comparison to the approved budget, White explained that Price Waterhouse Cooper (PWC) invoiced $5,000 in 2017 for services they provided in 2016 that was not included in the budget. Therefore, it is proposed that the Board increase the financial/professional fee budget item from $85,000 to $89,000. White explained that a matter that may have statewide implications was researched by the jail liability hotline attorneys. These fees caused an increase in the budget amount for risk management. Therefore, it is proposed that the Board increase the risk management budget item from $55,000 to $66,000. Estimated office expenses are $18,000 under budget. Therefore, it is proposed that the office budget item be decreased from $95,000 to $80,000. These proposed amendments do not change the total budgeted administrative expenses. Bret Millburn made a motion to approve the amendments to the 2017 Budget as presented. Deb Alexander seconded the motion, which passed unanimously.

Review/Approve October 12 and November 30, 2017 Meeting Minutes

The draft minutes of the Board of Directors meeting held October 12, 2017 were previously sent to the Board Members for review (see attachment number eight). Jim Kaiserman requested that the following correction be made to the discussion item Review/Approve Amendments to the Interlocal Cooperation Agreement in the October 12, 2017 meeting minutes: *Alma Adams made a motion to approve the amendments to the Interlocal Cooperation Agreement as presented effective the date the Agreement is signed and returned by all members. Jim Kaiserman seconded the motion, which passed unanimously.* Jim Kaiserman made a motion to approve the October 12, 2017 Board of Directors meeting minutes as corrected. Dale Eyre seconded the motion, which passed unanimously. Kaiserman questioned whether Johnnie Miller had an opportunity to meet with the counties that are not members of UCIP as stated on page four of the October 12, 2017 minutes. Miller explained that he has not met with the non-member counties as of today.

The draft minutes of the Board of Directors meeting held November 30, 2017 were previously sent to the Board Members for review (see attachment number nine). Bret Millburn made a motion to approve the November 30, 2017 Board of Directors meeting minutes as written. William Cox seconded the motion, which passed unanimously.

Ratification and Approval of Payments and Credit Card Transactions

William Cox reported that he has reviewed the payments made, the payments to be made and the credit card transactions of the Pool as of December 21, 2017 (see attachment number ten). William Cox made a motion to approve the payments made, the payments to be made and the credit card transactions as presented. Mike Wilkins seconded the motion, which passed unanimously.

Review/Approve County Related Entities Membership

Sonya White provided a membership application summary report for the Central Iron County Water Conservancy District (see attachment number 11). White explained that the District is operating under current statute 17B, Public Water Provider. The District's is currently covered at a $2 million aggregate limit. UCIP provides a $3 million per loss limit for a contribution $700 less than their current provider. The District Board will meet tonight to make a decision on a coverage provider. Bret Millburn made a motion to approve the membership of the Central Iron County Water Conservancy District in the Utah Counties Indemnity Pool. William Cox seconded the motion, which passed unanimously.

Sonya White provided a membership application summary report for the Juab Special Service District #2 (see attachment number 12). White explained that the District is operating under current statute 17D, receiving federal mineral lease funds to provide construction and maintenance of public facilities. The District has been listed as a county controlled entity and has submitted their application for membership. Bret Millburn made a motion to approve the membership of the Juab Special Service District #2 in the Utah Counties Indemnity Pool. William Cox seconded the motion, which passed unanimously.

Sonya White provided a membership application summary report for the Juab Special Service Fire District (see attachment number 13). White explained that the District is operating under current statute 17D, Fire Protection Services. The District has been listed as a county controlled entity and has submitted their application for membership. Bret Millburn made a motion to approve the membership of the Juab Special Service Fire District in the Utah Counties Indemnity Pool. Dale Eyre seconded the motion, which passed unanimously.

Review/Approve County Related Entities Membership *(continued)*

Sonya White provided the Board with a summary report of the entities listed as County Controlled Entities that share limits with their related member county until December 31, 2017 when the changes to Bylaws take effect (see attachment number 14). White explained that she continues to work through the underwriting process with these entities to cover them as separate members and asked the Board to approve their membership upon the receipt of their signed membership documents. William Cox made a motion to approve the membership of the currently scheduled County Control Entities in the Utah Counties Indemnity Pool. Jim Kaiserman seconded the motion, which passed unanimously.

Review/Approve Coverage Addendum Amendments

Johnnie Miller reviewed pages 94 (Participating Members Endorsement), 101 (Errors and Omissions Retroactive Dates Endorsement), 102 (General Liability, Law Enforcement Liability and Auto Liability Retroactive Dates Endorsement) and 103 (Cyber Liability Retroactive Dates Endorsement) of the Coverage Addendum adding Piute Special Service District #1 as a member of UCIP effective October 10, 2017, the date their Interlocal Cooperation Agreement was executed (see attachment number 15). Bret Millburn made a motion to approve the amended Coverage Addendum as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Actuarial Services Provider

Information regarding the results of the actuarial services request for proposals (RFP) was previously sent to the Board for review (see attachment number 16). Johnnie Miller reported that proposals for the Board to consider were received from Bickmore, By the Numbers, Milliman, Pinnacle, Select, Willis and Wyman. The proposals were evaluated on both technical factors and cost. Based on these factors, By the Numbers has provided the lowest responsible proposal and ranked highest on the technical factors identified in the RFP. William Cox made a motion to approve By the Numbers Actuarial Consultants as the actuarial services provider to UCIP. Dale Eyre seconded the motion, which passed unanimously. Bret Millburn recommended, and the Board agreed, that the purchasing policy will be amended to include a Board appointed RFP Review Committee so that more than one person is reviewing the proposals and making a recommendation for services.

Review/Approve Personnel Policy Amendments

Amendments to the UCIP Personnel Policy were previously sent to the Board for review (see attachment number 17). Deb Alexander reported that Johnnie Miller and Sonya White proposed amendments to the personnel policy and sent them to the Personnel Committee of the Board to review. The Committee met telephonically and is recommending the following amendments: 1) strike references to *At Will Employment*; 2) update *FLSA* and *FMLA* to comply with applicable provisions; 3) language added to *Terminating Employment* section; 4) bonuses not provided to employees; 5) strike *Sexual Harassment* section and incorporate it into the *Discrimination/Harassment* section based on protected status; and 6) references to *Trustee* changed to *Director*. Alexander explained that staff was concerned about complying with current Health Reimbursement Arrangement (HRA) rules and regulations and recommended that this benefit be stricken from the policy and be replaced with an adjustment to wages. Alexander recommended that a similar benefit be provided before doing away with the HRA. Deb Alexander made a motion to approve the amendments to the Personnel Policy as presented with the exception of the HRA benefit being stricken. Dale Eyre seconded the motion, which passed unanimously. Alexander and White will work together to find a benefit to offer employees to replace the Health Reimbursement Arrangement. Alexander recommended that the personnel policy be separated into several individual policies, which would make up a personnel system. Staff will work with the Personnel Committee in this regard.

Review/Approve Wage Adjustments

Johnnie Miller provided the Board with a copy of the Bureau of Labor Statistics Consumer Price Index (CPI) for West urban consumers (see attachment number 18). Miller explained that that the change in the CPI for the period of November 2016 through October 2017 is a 1.03 percent increase in the cost of living. The Personnel Policy indicates that the Board will consider adjustments to wages based on that factor. Not knowing what the CPI would be, a two percent cost of living adjustment was included for wages during the budget development process for 2018. Deb Alexander explained that Davis County bases adjustments on market data rather than CPI because the cost of compensation is changing faster than CPI.

Review/Approve Wage Adjustments *(continued)*

James Ebert made a motion to adhere to the Consumer Price Index (CPI) as the adjustment for wages. Deb Alexander made an amendment to the motion approving a two percent adjustment to wages. William Cox seconded the amendment to the motion, which passed unanimously. The Board directed the Personnel Committee of the Board to have a compensation market analysis conducted for key UCIP staff. The last compensation market analysis was conducted in 2008.

Review/Approve Electronic Meeting Policy

The Electronic Meeting Policy was previously sent to the Board for review (see attachment number 19). Johnnie Miller explained that the purpose of this policy is to assure all electronic meetings conducted by UCIP are in compliance with the Utah Open and Public Meetings Act. This Policy was drafted after the intent of the Board's Resolution 2010-1. Miller questioned whether a telephone line must be open during every meeting even if none of the Board members have requested to join the meeting electronically. Miller will continue to research and report back to the Board. Bret Millburn made a motion to approve the Electronic Meeting Policy as written. James Ebert seconded the motion, which passed unanimously.

Set Date, Time and Place of Regular Meetings for 2018

Sonya White proposed to the Board the Annual Notice of Regular Meeting Schedule of the Board of Directors of the Utah Counties Indemnity Pool for 2018 (see attachment number 20). White explained Board meetings will continue to be held on the third Thursday of every even month at 12:30 p.m. at the UAC/UCIP Building unless otherwise changed by action of the Board. Bret Millburn made a motion to set the date, time and place of regular meetings of the UCIP Board for 2018 as presented. Deb Alexander seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Dale Eyre made a motion to Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual on Thursday, December 21, 2017 at 3:20 p.m. Deb Alexander seconded the motion, which passed unanimously. Board Members participating in the closed meeting were: Bruce Adams, Deb Alexander, William Cox, James Ebert, Dale Eyre, Karla Johnson, Jim Kaiserman, Bret Millburn, Mark Whitney and Mike Wilkins.

The regular scheduled meeting resumed on Thursday, December 21, 2017, at 3:35 p.m.

Action on Personnel Matters

Bret Millburn made a motion to strike agenda item: Action on Personnel Matters. Deb Alexander seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Bret Millburn made a motion to strike agenda item: Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation. James Ebert seconded the motion, which passed unanimously.

Action on Litigation Matters

Dale Eyre made a motion to strike agenda item: Action on Litigation Matters. Mark Whitney seconded the motion, which passed unanimously.

Presentation of Award of Recognition of Service to UCIP

Johnnie Miller presented an award of recognition of service to UCIP to the Board of Directors and staff.

Audit Committee Report

William Cox reported that the Audit Committee met with the independent auditors, Larson & Company to review UCIP's audit plan for the year ended December 31, 2017 (see attachment number 21). Cox explained that procedures and any concerns were discussed. The audit of selected claims files will be conducted in January and then the financial audit will be conducted in February. The draft audit will be ready for the Board's review in April. Jim Kaiserman made a motion to approve the Audit Committee report. James Ebert seconded the motion, which passed unanimously.

Chief Executive Officer's Report

Johnnie Miller reported that resumes have been received and reviewed for the Education and Training Specialist entry level position available at UCIP. Sonya White will conduct phone interview of prospective candidates and Miller and White will conduct personal interviews next week.

Johnnie Miller reported that an alert was received from the State Auditor's Office in regards to separation of duties. Miller will meet with the Audit Committee and report to the Board at its next meeting.

The State Auditor is holding a local government issues round table on January 17, 2017. Johnnie Miller will be attending to represent Interlocal Agencies.

Legislatively, Johnnie Miller reported that he is watching bills that are county related/risk management related. Two bills relating to political subdivisions are: 1) all political subdivisions must register every year with the Lieutenant Governor's Office; and 2) every county must keep a list of every political subdivision operating in the county; noncompliance will result in a freeze of their funds.

Other Business

Sonya White provided the agenda for the AGRIP Governance and Leadership Conference, March 4-7, 2018 in San Diego, to the Board (see attachment number 22).

The next meeting of the Board of Directors will be held Thursday, February 15, 2018 at 1:00 p.m. at the UAC/UCIP Offices, 5397 S Vine, Murray, Utah.

Bret Millburn made a motion to adjourn the meeting of the Utah Counties Indemnity Pool Board of Directors at 3:50 p.m. on December 21, 2017. Jim Kaiserman seconded the motion, which passed unanimously.

Prepared by:

Sonya White

Sonya White, UCIP Chief Financial Officer

Submitted on this 15 day of February 2018

Karla Johnson

Karla Johnson, Secretary/Treasurer

Approved on this 15 day of February 2018

Bruce Adams

Bruce Adams, President

UTAH COUNTIES INDEMNITY POOL
BUDGET

	Tentative 2018
Revenue	
Contributions	$ 6,172,000
Investments	75,000
Other	7,000
Total Income	**6,254,000**
Underwriting Expense	
Losses and Loss Adjustments	3,500,000
Reinsurance	1,650,000
Total Underwriting Expenses	**5,150,000**
Administrative Expense	
Trustees	55,000
Depreciation	4,000
Risk Management	60,000
Public Relations	15,000
Office	95,000
Financial	90,000
Personnel	675,000
Total Administrative Expenses	**994,000**
Total Operating Expense	**$ 6,144,000**
Change in Net Position	**110,000**

UTAH COUNTIES INDEMNITY POOL
BUDGET

	2018 Tentative	Draft Final 2018
Revenue		
Contributions	$ 6,172,000	$ 6,108,840
Investments	75,000	75,000
Other	7,000	7,000
Total Income	**6,254,000**	**6,190,840**
Underwriting Expense		
Losses and Loss Adjustments	3,500,000	3,500,000
Reinsurance	1,650,000	1,650,000
Total Underwriting Expenses	**5,150,000**	**5,150,000**
Administrative Expense		
Trustees	55,000	55,000
Depreciation	4,000	3,000
Risk Management	60,000	70,000
Public Relations	15,000	15,000
Office	95,000	90,000
Financial	90,000	90,000
Personnel	675,000	675,000
Total Administrative Expenses	**994,000**	**998,000**
Total Operating Expense	**$ 6,144,000**	**$ 6,148,000**
Change in Net Position	**110,000**	**42,840**

UTAH COUNTIES INDEMNITY POOL
Contributions for Approval

	AUG	DEC	DIFF
Beaver	161,687	161,720	33
Box Elder	296,342	296,874	532
Daggett	66,432	66,545	113
Davis	772,008	770,670	-1,338
Duchesne	241,300	241,418	118
Emery	194,637	196,008	1,371
Garfield	143,117	143,117	0
Iron	282,488	281,041	-1,447
Juab	154,100	128,895	-25,205
Kane	176,325	175,853	-472
Millard	230,237	230,752	515
Morgan	75,791	75,791	0
Piute	29,261	29,261	0
Rich	44,597	44,597	0
San Juan	217,939	220,690	2,751
Sanpete	141,807	141,917	110
Sevier	201,478	202,216	738
Uintah	388,463	388,589	126
Wasatch	257,627	257,516	-111
Washington	487,910	487,624	-286
Wayne	60,932	60,985	53
Weber	1,042,965	1,044,090	1,125
UCIP	8,346	5,622	-2,724
CHD	32,879	27,357	-5,522
SEHD	26,151	20,807	-5,344
SWHD	55,936	45,254	-10,682
TCHD	27,128	22,218	-4,910
WHD	17,831	12,950	-4,881
WMHD	67,455	55,796	-11,659
WCIA	65,611	62,629	-2,982
SAJT	1,596	1,443	-153
WHS	50,630	49,202	-1,428
SCIC	11,380	6,383	-4,997
CID	1,524	1,761	237
KRT	1,536	1,785	249
BERDA	32,838	19,749	-13,089
FCAOG	37,517	28,061	-9,456
WCPR	26,900	21,455	-5,445
WCSSA	7,762	5,076	-2,686
WCSW	26,376	21,045	-5,331
WC9	6,275	4,293	-1,982
PSSD	0	2,282	2,282
JFD	0	23,605	23,605
JSSD2	0	2,307	2,307
PIUMBA	0	1,350	1,350
DUCMBA	0	1,350	1,350
BEAMBA	0	1,350	1,350
EMEMBA	0	1,350	1,350
KANMBA	0	1,350	1,350
SEVMBA	0	1,350	1,350
UINMBA	0	1,350	1,350
WASMBA	0	1,350	1,350
WAYMBA	0	1,350	1,350
WEBMBA	0	1,350	1,350
CIWCD	0	8,091	8,091
	6,173,115	6,108,840	-64,275

UTAH
COUNTIES
INDEMNITY POOL

Memorandum

To: UCIP Board of Directors
From: Johnnie Miller
Date: December 15, 2017
RE: 2018 Liability Reinsurance Renewal

Attached is the renewal pricing summary from County Reinsurance Limited (CRL) for UCIP's liability program for calendar year 2018. To renew the liability reinsurance program under the same terms as expiring, the cost is $1,119,118. Last year's renewal was $1,018,033. As this year's renewal includes full annualized premium for members that joined UCIP mid-year in 2017 and improvements in coverage including liability at county owned airports, the renewal offered is at lower than last year's rates. CRL made changes to its reinsurance structure as part of this renewal, which made the rate reductions to our program possible. The changes to CRL's program will also provide UCIP more underwriting flexibility for new members, and simplifies the underwriting process for the membership, and UCIP staff.

UCIP's participation in the CRL pool with other County Pools has been extremely beneficial for UCIP and its members. CRL allows UCIP to access reinsurance terms and conditions that are specific to risks of counties, which allows us to provide tailored coverages to our members which are not available to them from any other market. Also, because of CRL's reinsurance structure, UCIP is able to provide our members unlimited annual liability limits -no other carrier or pool is able to provide that level of protection to Utah counties. In addition to these benefits, UCIP's equity in CRL grew nearly 13% in 2017, from $1,814,158 to $2,049,154.

I requested CRL provide optional indications for premium based on increasing UCIP's self-insured retention (SIR) from the current $250,000 per occurrence. CRL provided indications for both a $300,000 SIR and a $350,000 SIR. The premium reduction to increase to a $300,000 SIR was $154,086, and to increase to $350,000 was $269,449. I had our actuarial consultants provide an analysis on these options to determine if the indicated premium reductions were adequate to take the additional risk with a higher SIR. The actuary's analysis showed that on average, the reduction in premium quoted by CRL would equal the additional losses UCIP would pay within the higher retention. While I believe the long term goal is for UCIP to self-insure as much of the risk as we can in a financially responsible manner, our current Net Asset level is at the lower end of the range targeted by the Board's Net Asset Management Policy, which would indicate we should be taking steps to protect and grow the organization's Net Assets. Taking into consideration all the advantages and disadvantages of increasing the SIR, my recommendation is to maintain the current $250,000 liability SIR with CRL for the 2018 program year.

JRM/jrm

5397 S Vine, Murray, UT 84107-6757
Phone (801)565-8500 ☙ *Fax* 435-608-4531 ☙ ucip.utah.gov

Renewal Summary

Reinsurance Structure

Ceding Entity:	Utah Counties Indemnity Pool
Ceding Entity's Limit:	Up to $5,000,000 Limit (see attached member limits for details)
Ceding Entity's Retention:	$250,000 per occurrence
Reinsurance Limit:	Up to 100% of $4,750,000 excess of $250,000

Premiums

Total Premium:	**$1,119,118**	
General Liability:	$120,772	
Public Officials Liability:	$223,804	
Law Enforcement Liability:	$360,313	
Auto Liability:	$294,867	
Drone Liability:	$14,167	
Cyber Liability:	$13,455	** $250,000 retention ($500,000 first party mitigation sublimit)*
Higher Cyber Limits:	$6,034	** Higher limits for Davis and Iron County*
Additional Defense:	$45,626	** Up to $1,000,000 in defense expenses in addition to the policy limit*
Clash Coverage:	$29,000	** One pool retention per multi-member occurrence*
Terrorism Liability:	$11,080	** Liability coverage for domestic and foreign acts of terrorism*

Certificate

CRL Certificate:	Pending
Endorsements:	Schedule of Members and Limits Dam Exclusion

Pricing Analysis

Rate Analysis

Losses:

	Last Year's Losses	Renewal Losses	$ Change	% Change
1/1/2007	$279,621		($279,621)	N/A
1/1/2008	$893,362	$742,891	($150,471)	-16.8%
1/1/2009	$1,014,286	$1,096,046	$81,759	8.1%
1/1/2010	$578,831	$405,129	($173,702)	-30.0%
1/1/2011	$889,391	$903,251	$13,860	1.6%
1/1/2012	$951,337	$744,355	($206,982)	-21.8%
1/1/2013	$186,687	$594,471	$407,784	218.4%
1/1/2014	$0	$24,008	$24,008	0.0%
1/1/2015		$254,777	$254,777	N/A
Change:	$4,793,515	$4,764,927	($28,587)	-0.6%

Group Rates: **-3.20%**

Overall Rate: **-1.50%**

Exposure Analysis

	Last Year's Exposures					Renewal Exposures					% Change				
	GL Full Time Employees	POL Full Time Employees	Full Time Officers	Powered Vehicles	Drones	GL Full Time Employees	POL Full Time Employees	Full Time Officers	Powered Vehicles	Drones	GL Full Time Employees	POL Full Time Employees	Full Time Officers	Powered Vehicles	Drones
$1,000,000	5,381	5,381	1,273	3,229	11	5,787	5,787	1,313	3,203	16	7.55%	7.55%	3.14%	-0.81%	45.45%
$2,000,000	5,381	5,381	1,273	3,229	11	5,787	5,787	1,313	3,203	16	7.55%	7.55%	3.14%	-0.81%	45.45%
$3,000,000	5,381	5,381	1,273	3,229	11	5,787	5,787	1,313	3,203	16	7.55%	7.55%	3.14%	-0.81%	45.45%
$4,000,000	5,340	5,340	1,273	3,214	0	5,745	5,745	1,313	3,185	16	7.58%	7.58%	3.14%	-0.90%	
$5,000,000	5,340	5,340	1,273	3,214	0	5,745	5,745	1,313	3,185	16	7.58%	7.58%	3.14%	-0.90%	

Premium Analysis

	Last Year	Renewal	% Change
Premium	$1,065,874	$1,119,118	5.00%
	$1,260,120	*$1,119,118*	*-11.19%*

*Premium reduction if corrected rates were used last year

Equity Update

	Last Year	Renewal	% Change
Equity	$1,814,158	$2,049,154	12.95%

National Union Fire Insurance Company of Pittsburgh, Pa.
777 SOUTH FIGUEROA STREET
18TH FL
Los Angeles, CA 90017-5814
(213) 689-3500

AIG

BINDER OF INSURANCE CONFIRMATION LETTER

December 14, 2017

STEFANIE SALAZAR
ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CAL
18201 VON KARMAN AVENUE SUITE 200
IRVINE, CA 92612

RE: UTAH COUNTIES INDEMNITY POOL
Government Crime Policy Admitted CR0027 (05/06)

Name of Insurance Carrier: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
Address of Insurance Carrier: 175 WATER STREET, NEW YORK, NY, 10038

Tab#: 1401096, Submission #: 330797011
Policy#: 04-650-00-85
Replacement of Policy # 03-877-85-11
Policy Period Effective Date From: 01/01/2018 To 01/01/2019

Dear Stefanie:

On behalf of National Union Fire Insurance Company of Pittsburgh, Pa. (hereinafter "Insurer"), I am pleased to confirm the binding of coverage in accordance with our agreement as set forth below and subject to the conditions set forth herein. Please review said Binder for accuracy and contact the Insurer **prior to the effective date** of policy coverage of any inaccuracy(ies) found within the issued Binder. If the Insurer does not hear from you prior to the effective date of policy coverage, it will be understood that the Binder has been accepted as an accurate description of the agreed upon terms of coverage.

IMPORTANT POLICY ISSUANCE VERIFICATION

A policy will be issued with the name and address of the Insured exactly as referenced in the "Policy Information" Section of this Binder. If this information is inaccurate, please advise us immediately.

POLICY INFORMATION

INSURED: UTAH COUNTIES INDEMNITY POOL

INSURED'S ADDRESS: 5397 S VINE STREET
MURRAY, UT 84087-6757

TYPE OF POLICY: Government Crime Policy Admitted CR0027 (05/06)

BASIC FORM: CR0026 (05/06)

INSURANCE COMPANY: National Union Fire Insurance Company of Pittsburgh, Pa.

POLICY NUMBER: 04-650-00-85

EFFECTIVE DATE: 01/01/2018 EXPIRATION DATE: 01/01/2019

SINGLE LOSS COVERAGE FORMS	LIMIT OF LIABILITY	SINGLE LOSS DEDUCTIBLE
Employee Theft-Per Loss Coverage	$2,500,000	$250,000
Employee Theft-Per Employee Coverage	Not Covered	Not Covered
Forgery or Alteration	$2,500,000	$250,000
Inside Premises-Theft of Money & Securities	$2,500,000	$250,000
Inside Premises-Robbery,Safe Burglary-Other Prop.	$2,500,000	$250,000
Outside the Premises	$2,500,000	$250,000
Computer Fraud	$2,500,000	$250,000
Funds Transfer Fraud	$2,500,000	$250,000
Money Orders and Counterfeit Paper Currency	$2,500,000	$250,000

OTHER TERMS: Per Insurer Quote/Indication Letter dated 12/01/2017 except as indicated below.

PREMIUM: $26,654

COMMISSION: 15.00%

Important Conditions Of Binder: See Below

ENDORSEMENTS

The following endorsements will be added to the basic policy:

#	Form #	Ed Dt	Title
1	CR0233	08/07	UTAH CHANGES
2	95427	08/07	CRIME ADVANTAGE
3	95417	08/07	ADDITIONAL NAMED INSURED
4	CR2520	08/07	ADD CREDIT, DEBIT OR CHARGE CARD FORGERY
5	CR2519	05/06	ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES
6	119679	09/15	ECONOMIC SANCTIONS ENDORSEMENT
7	CR2512	08/07	INCLUDE TREASURER OR TAX COLLECTORS AS EMPLOYEES
8	95442	08/07	PRIOR THEFT OR DISHONESTY
9	95419	08/07	BONDED EMPLOYEES EXCLUSION DELETED
10	CR2014	03/00	LOSS PAYABLE
11	M116956		IMPERSONATION FRAUD COVERAGE
12	113024	10/12	INDIRECT OR CONSEQUENTIAL LOSS EXCLUSION
13	113013	10/12	PROTECTED INFORMATION EXCLUSION
14	99758	08/08	NOTICE OF CLAIM (REPORTING BY E-MAIL)
15	78859	10/01	FORMS INDEX ENDORSEMENT

CONDITIONS OF BINDER

When signed by the Insurer, the coverage described above is in effect from 12:01 AM of the Effective Date listed above to 12:01 AM of the Expiration Date listed above, pursuant to the terms, conditions and exclusions of the policy form listed above, any policy endorsements described above, and any modifications of such terms as described in this Binder section. Unless otherwise indicated, this Binder may be canceled prior to the Effective Date by the Insured, or by the Broker on the behalf of the Insured, by written notice to the Insurer or by the surrender of this Binder stating when thereafter such cancellation shall be effective. Unless otherwise indicated, this Binder may be canceled by the Insurer prior to the Effective Date by sending written notice to the Insured at the address shown above stating when, not less than thirty days thereafter, such cancellation shall be effective. Unless otherwise indicated, this Binder may be canceled by the Insurer or by the Insured on or after the Effective Date in the same manner and upon the same terms and conditions applicable to cancellation of the policy form listed above.Issuance by the Insurer and acceptance by or on the behalf of the Insured of the policy shall render this Binder void except as indicated below.

A condition precedent to coverage afforded by this Binder is that no material change in the risk occurs and no submission is made to the Insurer of a claim or circumstances that might give rise to a claim between the date of this Binder indicated above and the Effective Date.

Please note this Binder contains only a general description of coverages provided. For a detailed description of the terms of a policy you must refer to the policy itself and the endorsements bound herein.

PREMIUM PAYMENT

Our accounting procedures require that payment be remitted within 30 days of the effective date of coverage or 15 days from the billing date, whichever is later.

We appreciate your compliance with this procedure.

We appreciate your business and hope that we can be of further service to you in the future.

Sincerely,

Sean Tooley
Underwriter
Executive Liability
206-344-3257

If you have any questions regarding this policy, or for any other service needs, please contact our
AIG Broker Services:

Monday-Friday 9:00 AM - 6:00 PM Eastern
Telephone: 1-877-TO-SERVE or (877)867-3783
E-mail: TOSERVE@aig.com
Fax: (800) 315-3896

Raising the bar with commitment to quality

UTAH
COUNTIES
INDEMNITY POOL

Memorandum

To: UCIP Board of Directors
From: Johnnie Miller
Date: December 15, 2017
RE: 2018 Workers Compensation Joint Purchase Program Renewal

Attached is the renewal summary for UCIP's joint purchase program for workers compensation with WCF Insurance. Total renewal premium for the program is $1,849,251. Last year's renewal premium was $1,781,696. The increase in premium is $67,555 or an increase of 3.8%. The renewal for 2018 includes premium for new members added during 2017, and increased premium for a couple larger members who had substantial increases in their Experience Modification Factors. While the rate for road, fire fighter and clerical employees increased slightly, the rate for all other county employees, where most of the member payroll is assigned, was reduced. While individual member premiums increased or decreased based on increased payroll and changes to Experience Modification Factors, overall, the renewal indication was at or slightly below the overall adjusted cost in 2017.

When underwriting new membership, it is clear that WCF's rates are lower than competitor's, however some competitors manipulate the experience mod to give the appearance their rates are lower.

This program has been very successful since its implementation in 2009. Members have received nearly $1,000,000 in dividends, with the last two years producing dividends equal to 10% of member premium each year.

JRM/jrm

5397 S Vine, Murray, UT 84107-6757
Phone (801)565-8500 ☙ *Fax* 435-608-4531 ☙ ucip.utah.gov

UTAH COUNTIES INDEMNITY POOL

Workers Compensation Premiums

BEA	49,397.00
BOX	166,523.00
DAG	13,253.00
DUC	67,313.00
GAR	50,302.00
IRO	113,364.00
JUA	56,176.00
KAN	57,856.00
KAN	57,856.00
MIL	93,298.00
MOR	32,674.00
PIU	7,910.00
RIC	12,972.00
SAJ	87,232.00
SAN	29,610.00
SEV	52,512.00
UIN	193,722.00
WAS	249,816.00
WAY	11,469.00
WEB	397,375.00
FCAOG	21,281.00
WHS	78,756.00
UCIP	688.00
JFD	4,399.00
	1,905,754.00

UTAH
COUNTIES
INDEMNITY POOL

Memorandum

To: UCIP Board of Directors
From: Johnnie Miller
Date: December 15, 2017
RE: 2018 Renewal of On-Line Training Program

At the end of October I received notice from our On-Line Training Program partner, Local GovU, that we had exceeded our pre-purchased course credits, and that they would be billing us the full price for courses taken through year's end. We pre-purchased course credits for 2017 at a per course price of $6.00. The full price for purchasing courses is $12.00 per course. In discussions with Local GovU regarding renewal of the program, they offered that if we committed to renew the program for 2018 by pre-purchasing a block of course credits, that they would use the new course credits for the overage in 2017.

Member use of this program has grown significantly in 2017. In 2016 we pre-purchased $10,000 of course credits, but did not use all those credits by year's end, so several hundred course credits were rolled over to 2017, when we renewed the program by pre-purchasing another $10,000 of course credits. Considering we used all $10,000 of course credits and those that rolled over in 2016, I asked Local GovU to quote a renewal to pre-purchase a larger block of course credits. We negotiated options to pre-purchase 1,666 course credits at $6.00 per course for $10,000, or 3,500 credits at $5.75 per course for $20,125. Based on current member usage, the option to pre-purchase 3,500 courses was clearly the best option for renewal of the program. In order to utilize the new purchase price per course for the overage of courses in November and December of 2017, I asked Local GovU to move forward with invoicing us for the $20,125.

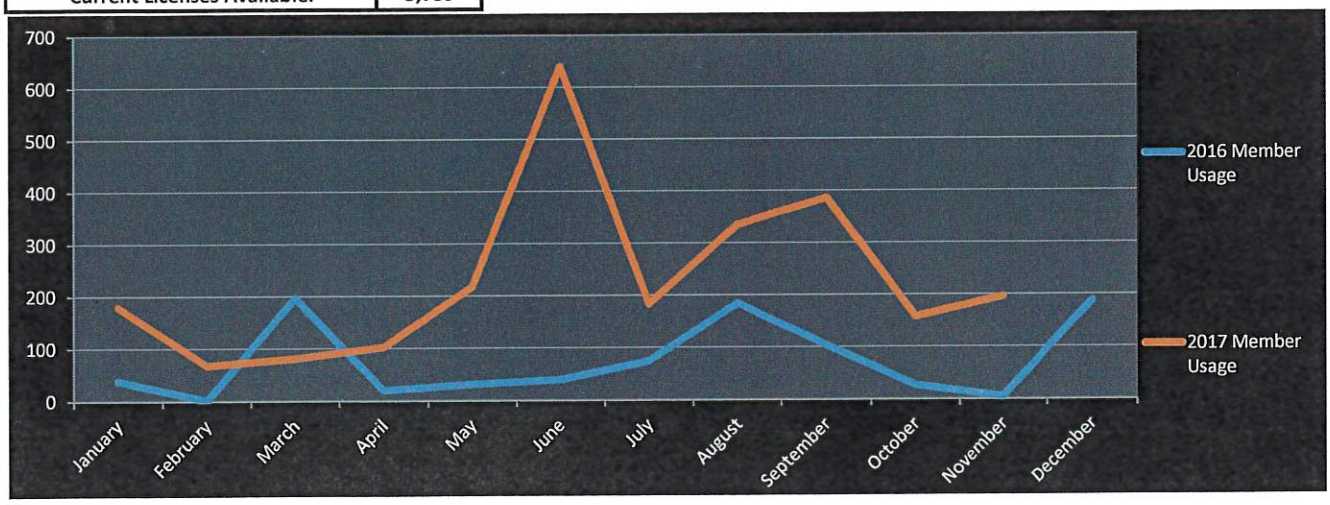
I recommend the Board approve renewal of the Local GovU program by pre-purchasing 3,5000 course credits at a price of $20,125.

JRM/jrm

5397 S Vine, Murray, UT 84107-6757
Phone (801)565-8500 ☙ *Fax* 435-608-4531 ☙ ucip.utah.gov

	2016		2017	
	Member Usage	Account Activity	Member Usage	Account Activity
January	38	38	179	5
February	0	0	67	6
March	196	2	81	6
April	19	3	102	4
May	30	3	217	9
June	39	3	640	9
July	74	4	183	8
August	184	4	335	10
September	103	4	386	9
October	26	5	158	9
November	4	2	196	9
December	188	5		
Total	**901**	**73**	**2544**	**84**
Current Licenses Available:			**3,789**	

UTAH COUNTIES INDEMNITY POOL



UTAH COUNTIES INDEMNITY POOL
BUDGET 2017

	Approved	YR to Date Actual	Amended
Revenue			
Contributions	$ 6,115,000	$ 6,099,857	$ 6,115,000
Investments	75,000	158,747	75,000
Other	7,000	22,103	7,000
Total Income	**6,197,000**	**6,280,707**	**6,197,000**
Underwriting Expense			
Losses and Loss Adjustments	3,200,000	2,521,222	3,200,000
Reinsurance	1,648,000	1,593,197	1,648,000
Total Underwriting Expenses	**4,848,000**	**4,114,419**	**4,848,000**
Administrative Expense			
Depreciation	4,000	2,383	4,000
Financial/Professional Fees	85,000	87,980	89,000
Office	95,000	76,683	80,000
Personnel	675,000	584,958	675,000
Public Relations	15,000	14,993	15,000
Risk Management	55,000	64,438	66,000
Trustees	55,000	30,553	55,000
Total Administrative Expenses	**984,000**	**861,988**	**984,000**
Total Operating Expense	**5,832,000**	**4,976,407**	**5,832,000**
Change in Net Position	**$ 365,000**	**$ 1,304,300**	**$ 365,000**

UTAH COUNTIES INDEMNITY POOL
Payments and Credit Card Transactions
October 13 - December 21, 2017

Date	Transaction Type	Num	Name	Memo/Description	Amount
500-000000-10010100 ZionsMLC					
10/16/2017	Check	ACH	Dunn & Dunn, PC	Invoice: 37712	-2,950.30
10/16/2017	Check	ACH	Goebel Anderson PC	Invoice: 1766	-2,976.40
10/16/2017	Check	ACH	Goebel Anderson PC	Invoice: 1767	-2,117.50
10/16/2017	Check	ACH	Mylar Law, PC	Invoice: 20170146	-2,416.00
10/16/2017	Check	ACH	Mylar Law, PC	Invoice: 20170145	-3,533.91
10/16/2017	Check	ACH	Wasatch County	Claim: WAT0000082017	-18,388.19
10/17/2017	Check	BILLPAY	IHC/Logan Regional Hospital	Invoice: 403750579	-572.00
10/17/2017	Check	BILLPAY	Micah Hunsaker	Claim: RIC0000042017	-416.30
10/17/2017	Check	BILLPAY	Jason Stopper	Claim: IRO0000162017	-4,733.01
10/20/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 590974	-1,986.40
10/20/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 590971	-14,872.36
10/20/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 590970	-4,039.53
10/20/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 590966	-375.00
10/20/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 590969	-29,873.73
10/20/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 590972	-11,765.01
10/20/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 590975	-5,122.26
10/20/2017	Check	ACH	Mylar Law, PC	Invoice: 20170149	-6,929.34
10/20/2017	Check	ACH	Mylar Law, PC	Invoice: 20170148	-7,333.00
10/20/2017	Check	ACH	Karen Droesbeke	Claim: RIC0000072017	-7,500.00
10/23/2017	Check	ONLINE	Zions Bank	Bank Charges	-15.00
10/24/2017	Check	BILLPAY	Iron County	Claim: IRO0000172017	-6,940.44
10/24/2017	Check	BILLPAY	Iron County	Claim: IRO0000182017	-9,380.05
10/25/2017	Check	BILLPAY	Jhon Horrocks	Claim: UIN0000152017	-500.00
10/31/2017	Check	ACH	Mylar Law, PC	Invoice: 20170151	-8,766.00
10/31/2017	Check	ACH	Mylar Law, PC	Invoice: 20170150	-5,830.00
10/31/2017	Check	ACH	Stirba, PC	Invoice: 144001012	-50,035.50
10/31/2017	Check	ACH	Duchesne County	Claim: DUC0000212017	-3,219.90
11/01/2017	Check	BILLPAY	Salt Lake Legal, LLC	Invoice: 145180	-750.09
11/01/2017	Check	BILLPAY	Intermountain Court Reporters	Invoice: 6785	-919.40
11/01/2017	Check	BILLPAY	State Farm	Invoice: 44977C371	-3,780.00
11/07/2017	Check	ACH	Hutton Law Associates, PC	Invoice: 00268	-3,850.31
11/07/2017	Check	ACH	Hutton Law Associates, PC	Invoice: 00266	-2,430.00
11/07/2017	Check	ACH	Hutton Law Associates, PC	Invoice: 00269	-2,415.00
11/07/2017	Check	ACH	Hutton Law Associates, PC	Invoice: 00270	-735.00
11/07/2017	Check	ACH	Mylar Law, PC	Invoice: 20170153	-4,407.00
11/07/2017	Check	ACH	Mylar Law, PC	Invoice: 20170152	-4,479.00
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1288785	-798.00
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1289116	-2,325.00
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1289115	-5,716.97
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1289114	-3,826.17
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1288782	-37.50
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1289109	-622.51
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1289106	-11,527.31
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1289006	-303.00
11/07/2017	Check	ACH	Suitter Axland	Invoice: 1289103	-3,070.15
11/07/2017	Check	ACH	Strong & Hanni	Invoice: 174186	-475.50
11/07/2017	Check	ACH	Strong & Hanni	Invoice: 174161	-334.40
11/07/2017	Check	ACH	Weber County	Claim: WEB0000612017	-2,986.47
11/07/2017	Check	ACH	Frontier Adjusters, Inc.	Invoice: T696990	-366.50
11/07/2017	Check	ACH	Karen Droesbeke	Claim: RIC0000072017	-66.00
11/08/2017	Check	BILLPAY	Salt Lake Legal, LLC	Invoice: 145195	-963.68
11/08/2017	Check	BILLPAY	Kenneth Wallentine	Claim: MOR0000422013	-1,375.00

11/08/2017	Check	BILLPAY	State Farm	Invoice: 440229Q87	-236.00
11/13/2017	Check	ACH	Matthew Locke	Claim: WEB0000632017	-2,312.58
11/13/2017	Check	ACH	Erica Griego	Claim: WEB0000592017	-2,897.75
11/13/2017	Check	ACH	B. Kent Morgan	Invoice: 0001	-875.00
11/15/2017	Check	ACH	Mylar Law, PC	Invoice: 20170156	-4,412.00
11/15/2017	Check	ACH	Mylar Law, PC	Invoice: 20170155	-8,954.25
11/15/2017	Check	ACH	Davis County	Claim: DAV0000412017	-742.22
11/15/2017	Check	ACH	Weber County	Claim: WEB0000622017	-2,476.29
11/15/2017	Check	BILLPAY	Washington County	Claim: WAS0000152017	-6,438.17
11/15/2017	Check	BILLPAY	Roger & Pamela Baker	Claim: DAV0000402017	-929.13
11/15/2017	Check	BILLPAY	Titanium Funds	Invoice: 4539	-828.26
11/24/2017	Check	ACH	Derek Bethea	Claim: SAJ0000182017	-3,449.87
11/27/2017	Check	ACH	Goebel Anderson PC	Invoice: 1831	-12,011.30
11/27/2017	Check	ACH	Mylar Law, PC	Invoice: 20170168	-10,154.00
11/27/2017	Check	ACH	Mylar Law, PC	Invoice: 20170157	-2,054.00
11/27/2017	Check	ACH	Mylar Law, PC	Invoice: 20170158	-1,298.35
11/27/2017	Check	ACH	Stirba, PC	Invoice: 01017037	-42,596.68
11/27/2017	Check	ACH	Strong & Hanni	Invoice: 175025	-9,608.92
11/27/2017	Check	ACH	Beaver County	Claim: BEA0000662017	-4,499.05
11/27/2017	Check	ACH	Weber Human Services-	Claim: WHS0000262017	-3,700.55
11/27/2017	Check	ACH	Weber Human Services-	Claim: WHS0000272017	-419.19
11/28/2017	Check	BILLPAY	San Juan County	Claim: SAJ0000192017	-992.00
11/28/2017	Check	ONLINE	Zions Bank	Bank Charges	-41.00
12/05/2017	Check	ACH	Dunn & Dunn, PC	Invoice: 37723	-2,032.00
12/05/2017	Check	ACH	Dunn & Dunn, PC	Invoice: 37724	-2,228.50
12/05/2017	Check	ACH	Dunn & Dunn, PC	Invoice: 37725	-6,102.50
12/05/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 595379	-15,816.96
12/05/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 595380	-2,844.23
12/05/2017	Check	ACH	Goebel Anderson PC	Invoice: 1864	-1,907.50
12/05/2017	Check	ACH	Mylar Law, PC	Invoice: 20170171	-3,316.00
12/05/2017	Check	ACH	Mylar Law, PC	Invoice: 20170169	-7,761.34
12/05/2017	Check	ACH	Weber County	Claim: WEB0000662017	-750.62
12/05/2017	Check	ACH	Weber County	Claim: WEB0000652017	-1,193.95
12/05/2017	Check	ACH	Frontier Adjusters, Inc.	Invoice: T707170	-696.00
12/06/2017	Check	BILLPAY	Enterprise Rent-A-Car, Inc.	Invoice: IAG4709	-151.44
12/12/2017	Check	ACH	Hutton Law Associates, PC	Invoice: 00288	-4,981.56
12/12/2017	Check	ACH	Hutton Law Associates, PC	Invoice: 00287	-6,955.78
12/12/2017	Check	ACH	Hutton Law Associates, PC	Invoice: 00286	-6,177.25
12/12/2017	Check	ACH	Mylar Law, PC	Invoice: 20170175	-2,035.00
12/12/2017	Check	ACH	Mylar Law, PC	Invoice: 20170174	-3,674.94
12/12/2017	Check	ACH	Mylar Law, PC	Invoice: 20170170	-19,339.45
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289218	-4,216.93
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289217	-3,067.50
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289215	-3,384.01
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289214	-1,588.31
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289112	-482.01
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289209	-3,585.78
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289208	-4,945.73
12/12/2017	Check	ACH	Suitter Axland	Invoice: 1289213	-4,405.60
12/12/2017	Check	ACH	Frontier Adjusters, Inc.	Invoice: T690600	-60.00
12/12/2017	Check	ACH	Frontier Adjusters, Inc.	Invoice: T707407	-473.00
12/12/2017	Check	ACH	Kane County	Claim: KAN0000102017	-13,939.15
12/12/2017	Check	ACH	Kane County	Claim: KAN0000112017	-749.33
12/13/2017	Check	BILLPAY	Daggett County	Claim: DAG0000012016	-8,701.11
12/13/2017	Check	BILLPAY	San Juan County	Claim: SAJ0000202017	-2,890.25
12/13/2017	Check	BILLPAY	Scott Nelson	Claim: WEB0000642017	-799.12
12/19/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 600431	-47,650.59
12/19/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 600436	-4,864.24
12/19/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 600435	-4,529.00

12/19/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 600434	-2,712.67
12/19/2017	Check	ACH	Durham Jones & Pinegar	Invoice: 600433	-6,172.02
12/19/2017	Check	ACH	Goebel Anderson PC	Invoice: 1889	-2,187.50
12/19/2017	Check	ACH	Goebel Anderson PC	Invoice: 1888	-3,568.50
12/19/2017	Check	ACH	Goebel Anderson PC	Invoice: 1887	-8,447.50
12/19/2017	Check	ACH	Mylar Law, PC	Invoice: 20170178	-7,038.00
12/19/2017	Check	ACH	Mylar Law, PC	Invoice: 20170177	-5,402.00
12/19/2017	Check	ACH	Davis County	Claim: DAV0000422017	-176.68
12/19/2017	Check	ACH	Millard County	Claim: MIL0000142017	-1,909.80
12/20/2017	Check	BILLPAY	Dealer Collision Center	Invoice: 95952/1	-705.41
12/21/2017	Check	BILLPAY	Rock Jefferies	Claim: DAV0000272017	-479.46
12/21/2017	Check	ACH	Mylar Law, PC	Invoice: 20170179	-2,911.35
12/21/2017	Check	ACH	Stirba, PC	Invoice: 0101724377	-2,425.50
12/21/2017	Check	ACH	Weber Human Services-	Claim: WHS0000302017	-3,822.39
12/21/2017	Check	ACH	Forensic Video Solutions, Inc.	Invoice: 2934	-5,000.00
Total for 500-000000-10010100 ZionsMLC					**-$ 651,200.56**
500-000000-10010100 ZionsMLE					
10/13/2017	Tax Payment		IRS	Period: 10/11/2017-10/13/2017	-3,596.02
10/13/2017	Bill Payment (Check)	ONLINE	Bankcard Center	USPS (SUM)	-7.80
10/20/2017	Check	ACH	James Kaiserman	Mileage Reimbursement	-52.43
10/20/2017	Check	ACH	Alma Adams	Mileage Reimbursement	-208.70
10/20/2017	Bill Payment (Check)	ACH	Arthur J. Gallagher & Co.	Invoice: 2339589	-2,053.00
10/20/2017	Bill Payment (Check)	ACH	Les Olson Company	Invoice: EA743151	-47.93
10/20/2017	Bill Payment (Check)	ACH	Whitney Advertising & Design, Inc.	Invoice: 24207	-2,295.00
10/20/2017	Bill Payment (Check)	ACH	Arthur J. Gallagher & Co.	Invoice: 1978428	-2,306.00
10/20/2017	Bill Payment (Check)	ACH	Object Systems International, LLC	Invoice: 9802	-675.00
10/23/2017	Check	ONLINE	Zions Bank	Bank Charges	-129.78
10/24/2017	Check	BILLPAY	Deb Alexander	Expense Reimbursement AGRIP	-430.04
10/24/2017	Check	BILLPAY	Bruce Adams	Expense Reimbursement AGRIP	-943.40
10/24/2017	Check	BILLPAY	Mike Wilkins	Mileage Reimbursement	-186.18
10/24/2017	Check	BILLPAY	Victor Iverson	Mileage Reimbursement	-316.19
10/27/2017	Deposit		James Kaiserman-	AMM Spouse Meal	25.00
10/30/2017	Payroll Check	DD	Johnnie R. Miller	10/16/2017 to 10/31/2017	-5,480.93
10/30/2017	Payroll Check	DD	Sonya J. White	10/16/2017 to 10/31/2017	-1,914.11
10/30/2017	Payroll Check	DD	Marty L. Stevens	10/16/2017 to 10/31/2017	-1,975.79
10/30/2017	Payroll Check	DD	Korby M. Siggard	10/16/2017 to 10/31/2017	-2,315.98
10/30/2017	Check	ACH	Public Employees Health Program	Invoice: 0122222325	-5,598.77
10/30/2017	Tax Payment		IRS	10/31/2017 EFT ACKNOWLEDGEMENT	-3,652.96
10/30/2017	Tax Payment		UT State Tax Commission	09/30/2017 Confirmation: 1-318-278-912	-1,407.28
10/30/2017	Check	ONLINE	Nationwide Retirement Solutions	Entity: 0036786001	-2,376.72
10/30/2017	Check	ONLINE	Utah Retirement Systems	Confirmation: 102749337170	-7,639.38
10/30/2017	Bill Payment (Check)	ACH	Arthur J. Gallagher & Co.	Invoice: 2353305	-2,887.00
10/30/2017	Check	ACH	PEHP-LTD	Agency: 1076	-195.51
10/30/2017	Check	ACH	Johnnie R. Miller	Expense Reimbursement	-904.22
10/30/2017	Check	ACH	Korby M. Siggard	Expense Reimbursement	-451.16
11/06/2017	Bill Payment (Check)	ACH	Gallagher Bassett Services, Inc.	Invoice: 15194	-270.00
11/06/2017	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 174162	-504.50
11/08/2017	Check	BILLPAY	Bret Millburn	Expense Reimbursement AGRIP	-315.31
11/08/2017	Bill Payment (Check)	BILLPAY	Office Depot	35538769	-6.92
11/08/2017	Bill Payment (Check)	BILLPAY	Office Depot	35538769	-3.95
11/08/2017	Bill Payment (Check)	BILLPAY	Office Depot	35538769	-53.36
11/08/2017	Bill Payment (Check)	BILLPAY	Office Depot	35538769	-19.60
11/08/2017	Bill Payment (Check)	BILLPAY	Office Depot	35538769	-69.86
11/09/2017	Bill Payment (Check)	BILLPAY	Office Depot	35538769	-3.95
11/09/2017	Bill Payment (Check)	ONLINE	American Express	3-41009	-6,340.54
11/13/2017	Tax Payment		IRS	Period: 11/15/2017-11/17/2017	-3,624.52
11/14/2017	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/01/2017-11/15/2017	-5,480.92
11/14/2017	Payroll Check	DD	Marty L. Stevens	Pay Period: 11/01/2017-11/15/2017	-1,815.60
11/14/2017	Payroll Check	DD	Sonya J. White	Pay Period: 11/01/2017-11/15/2017	-1,914.10

11/14/2017	Payroll Check	DD	Korby M. Siggard	Pay Period: 11/01/2017-11/15/2017	-2,315.97
11/21/2017	Expense		Zions Bank	SERVICE AND TRANSACTION FEES	-131.30
11/24/2017	Expense	ACH	Johnnie R. Miller	Expense Reimbursement	-457.16
11/24/2017	Check	ACH	Marty L. Stevens	Expense Reimbursement	-353.15
11/24/2017	Check	ACH	Korby M. Siggard	Expense Reimbursement	-517.67
11/24/2017	Bill Payment (Check)	ACH	Utah Association of Counties	Catering By Bryce	-349.63
11/24/2017	Bill Payment (Check)	ACH	Revco Leasing Company, LLC	Invoice: 477013	-435.91
11/24/2017	Bill Payment (Check)	ACH	Object Systems International, LLC	Invoice: 9842	-189.00
11/24/2017	Bill Payment (Check)	ACH	Les Olson Company	Invoice: EA748803	-123.58
11/24/2017	Bill Payment (Check)	ACH	County Reinsurance, Limited	Piute SSD #1	-1,250.00
11/28/2017	Check	BILLPAY	Sonya J. White	Expense Reimbursement	-274.13
11/28/2017	Bill Payment (Check)	BILLPAY	Utah Media Group	Invoice: I01178012-10202017	-27.50
11/29/2017	Payroll Check	DD	Marty L. Stevens	11/16/2017 to 11/30/2017	-1,815.59
11/29/2017	Payroll Check	DD	Johnnie R. Miller	11/16/2017 to 11/30/2017	-5,480.93
11/29/2017	Payroll Check	DD	Korby M. Siggard	11/16/2017 to 11/30/2017	-2,315.97
11/29/2017	Payroll Check	DD	Sonya J. White	11/16/2017 to 11/30/2017	-1,914.11
11/29/2017	Tax Payment		IRS	Period: 11/29/2017-12/01/2017	-3,624.50
11/29/2017	Tax Payment		UT State Tax Commission	Period: 10/01/2017-10/31/2017	-1,419.00
11/29/2017	Transfer			Confirmation: 1512925594213340	-91,000.00
11/30/2017	Check	ONLINE	Utah Retirement Systems	Confirmation: 112845512312	-7,639.38
11/30/2017	Check	ACH	PEHP-LTD	Agency: 1076	-194.39
11/30/2017	Check	ONLINE	Nationwide Retirement Solutions	Entity: 0036786001	-2,376.72
12/04/2017	Check	ACH	Public Employees Health Program	Invoice: 0122264398	-5,598.77
12/04/2017	Check	ACH	PEHP-LTD	Agency: 1076	-195.51
12/04/2017	Check	ACH	Valerie Wilde	Expense Reimbursement	-464.32
12/04/2017	Check	ACH	Kristin VanOrman	Expense Reimbursement	-390.77
12/04/2017	Check	ACH	Mylar Law, PC	Expense Reimbursement	-397.09
12/11/2017	Bill Payment (Check)	ACH	Gallagher Bassett Services, Inc.	Invoice: 15202	-228.00
12/11/2017	Bill Payment (Check)	ACH	Mylar Law, PC	Invoice: 20170176	-3,225.47
12/11/2017	Bill Payment (Check)	ACH	Suitter Axland	Invoice: 1289206	-508.05
12/11/2017	Bill Payment (Check)	5284	American Express	3-41009	-13,440.43
12/14/2017	Payroll Check	DD	Korby M. Siggard	Pay Period: 12/01/2017-12/15/2017	-2,315.98
12/14/2017	Payroll Check	DD	Marty L. Stevens	12/01/2017 to 12/15/2017	-1,648.36
12/14/2017	Payroll Check	DD	Sonya J. White	12/01/2017 to 12/15/2017	-1,914.11
12/14/2017	Payroll Check	DD	Johnnie R. Miller	12/01/2017 to 12/15/2017	-5,480.93
12/14/2017	Tax Payment		IRS	Period: 12/13/2017-12/15/2017	-3,595.98
12/21/2017	Check	ACH	Public Employees Health Program	Invoice: 0122289571	-5,598.77
12/21/2017	Bill Payment (Check)	ACH	Revco Leasing Company, LLC	Invoice: 480164	-435.91
12/21/2017	Bill Payment (Check)	ACH	Goebel Anderson PC	Invoice: 1886	-805.00
12/21/2017	Bill Payment (Check)	ACH	Utah Association of Counties	Invoice: 5569	-10,000.00
12/21/2017	Bill Payment (Check)	ACH	Weber County Commission Office	Invoice: 08282017	-300.00
					-$ 181,438.62

UTAH COUNTIES
INDEMNITY POOL

UCIP Membership Application Summary

Name of Entity: Central Iron County Water Conservancy District

Sponsoring County: Iron County

Type of Membership Applied for: Non-Equity

Enabling Statutes and Services Provided: 17B, Public Water Provider

Risk Factors:

Property - $5,210,210
Auto - 2
Employees - 5
Liability - $1,416,614
Loss History -

Additional Notes:

Proposed Liability Limits: **$3,000,000**

Current Liability Limits: **$2,000,000**

UCIP Annual Contribution: **$8,091**

Current Insurance Premium: **$8,798**

Staff Recommendation: **Approve membership**

UTAH
COUNTIES
INDEMNITY POOL

UCIP Membership Application Summary

Name of Entity: Juab Special Service District #2

Sponsoring County: Juab County

Type of Membership Applied for: Non-Equity

Enabling Statutes and Services Provided:

17D, Receiving federal mineral lease funds to provide construction and maintenance of public facilities.

Risk Factors:

Property - $0
Auto - 0
Employees/Board - 3
Liability - $822,208
Loss History -

Additional Notes:

Proposed Liability Limits: **$5,000,000**

Current Liability Limits: **$5,000,000**

UCIP Annual Contribution: **$2,307**

Current Insurance Premium: **$Included with County**

Staff Recommendation: **Approve membership**

UTAH COUNTIES
INDEMNITY POOL

UCIP Membership Application Summary

Name of Entity: Juab Special Service Fire District

Sponsoring County: Juab County

Type of Membership Applied for: Non-Equity

Enabling Statutes and Services Provided: 17D, Fire Protection Services

Risk Factors:

Property - $9,147,576
Auto - 61
Employees - 4
Liability – 1,628,160
Loss History -

Additional Notes:

Proposed Liability Limits: **$5,000,000**

Current Liability Limits: **$5,000,000**

UCIP Annual Contribution: **$23,605**

Current Insurance Premium: **Included with the County**

Staff Recommendation: **Approve Membership**

UTAH COUNTIES
INDEMNITY POOL

UCIP Membership Application Summary

The entities listed below are currently covered as a Controlled Entity:

Pool staff is working through the underwriting process with the member to cover these entities as separate members.

Staff recommends approval of members for each of these new members that meet current underwriting guidelines.

Iron Special Service District #1	
Iron Special Service District #3	
Duchesne/Wasatch Bluebench Landfill Special Service District	
Wayne Special Service District #1	
Wayne Special Service District #3	
Wayne Water Conservancy District	
Beaver County Municipal Building Authority	$1,350
Duchesne County Municipal Building Authority	$1,350
Emery County Municipal Building Authority	$1,350
Kane County Municipal Building Authority	$1,350
Piute County Municipal Building Authority	$1,350
Sevier County Municipal Building Authority	$1,350
Uintah County Municipal Building Authority	$1,350
Washington County Municipal Building Authority	$1,350
Wayne County Municipal Building Authority	$1,350
Weber County Municipal Building Authority	$1,350

Utah Counties Indemnity Pool

PARTICIPATING MEMBERS ENDORSEMENT

It is understood and agreed that the POOL is comprised of the following participating MEMBERS with full voting and equity rights:

Beaver County
Box Elder County
Daggett County
Davis County
Duchesne County
Emery County
Garfield County
Iron County
Juab County
Kane County
Millard County
Morgan County
Piute County
Rich County
San Juan County
Sanpete County
Sevier County
Uintah County
Wasatch County
Washington County
Wayne County
Weber County

It is further understood and agreed that the POOL is comprised of the following participating non-voting, non-equity MEMBERS:

Box Elder County Redevelopment Agency
Canyon Land County Improvement District (excess liability limits do not apply)
Central Utah Public Health Department
Five County Association of Governments (excess liability limits do not apply)
Kane County Recreation and Transportation Special Service District (excess liability limits do not apply)
Piute Special Service District #1
San Juan Transportation District (excess liability limits do not apply)
Seven County Infrastructure Coalition (excess liability limits do not apply)
Southeastern Utah District Health Department
Southwest Utah Public Health Department
TriCounty Health Department
Wasatch County Health Department
Wasatch County Parks & Recreation Special Service District #21
Wasatch County Solid Waste Disposal District
Wasatch County Special Service Area #1
Wasatch County Special Service District #9
Washington County Interlocal Agency
Weber Human Services (except that Part VII, Liability Coverage Section does not apply)
Weber-Morgan Health Department

Subject otherwise to all terms, clauses and conditions of this ADDENDUM.

Utah Counties Indemnity Pool

ERRORS AND OMISSIONS RETROACTIVE DATES ENDORSEMENT

It is understood and agreed that the POOL provides Errors and Omissions coverage for the MEMBER on the following retroactive dates:

Beaver County	January 1, 1992	Morgan County	January 1, 2003
Box Elder County	January 1, 1992	Piute County	January 1, 1992
Daggett County	January 1, 2000	Rich County	January 1, 1992
Davis County	January 1, 1992	San Juan County	January 1, 1992
Duchesne County	January 1, 1992	Sanpete County	January 1, 1992
Emery County	January 1, 1992	Sevier County	January 1, 1992
Garfield County	January 1, 1992	Uintah County	January 1, 1992
Iron County	January 1, 1992	Wasatch County	January 1, 1992
Juab County	January 1, 1993	Washington County	January 1, 1992
Kane County	January 1, 1992	Wayne County	January 1, 1992
Millard County	January 1, 1993	Weber County	January 1, 1998

Box Elder County Redevelopment Agency	January 1, 2016
Canyon Land County Improvement District	January 1, 2015
Central Utah Public Health Department	July 1, 2003
Five County Association of Governments	January 1, 2016
Kane County Recreation & Transportation Special Service District	January 1, 2015
Piute Special Service District #1	October 10, 2017
San Juan Transportation District	January 1, 2015
Seven County Infrastructure Coalition	April 14, 2015
Southeastern Utah District Health Department	July 1, 2003
Southwest Utah Public Health Department	July 1, 2003
TriCounty Health Department	July 1, 2003
Wasatch County Health Department	July 1, 2003
Wasatch County Parks & Recreation Special Service District #21	April 1, 2016
Wasatch County Solid Waste Disposal District	April 1, 2016
Wasatch County Special Service Area #1	April 1, 2016
Wasatch County Special Service District #9	January 1, 2017
Washington County Interlocal Agency	March 24, 2011
Weber-Morgan Health Department	July 1, 2003

Subject otherwise to all terms, clauses and conditions of this ADDENDUM.

Utah Counties Indemnity Pool

GENERAL LIABILITY, LAW ENFORCEMENT LIABILITY AND AUTO LIABILITY RETROACTIVE DATES ENDORSEMENT

It is understood and agreed that the POOL provides General Liability, Law Enforcement Liability and Auto Liability coverage for the MEMBER on the following retroactive dates:

Beaver County	July 1, 2013	Morgan County	July 1, 2013
Box Elder County	July 1, 2013	Piute County	July 1, 2013
Daggett County	July 1, 2013	Rich County	July 1, 2013
Davis County	July 1, 2013	San Juan County	July 1, 2013
Duchesne County	July 1, 2013	Sanpete County	July 1, 2013
Emery County	July 1, 2013	Sevier County	July 1, 2013
Garfield County	July 1, 2013	Uintah County	July 1, 2013
Iron County	July 1, 2013	Wasatch County	July 1, 2013
Juab County	July 1, 2013	Washington County	July 1, 2013
Kane County	July 1, 2013	Wayne County	July 1, 2013
Millard County	July 1, 2013	Weber County	July 1, 2013

Box Elder County Redevelopment Agency	January 1, 2016
Canyon Land County Improvement District	January 1, 2015
Central Utah Public Health Department	July 1, 2013
Five County Association of Governments	January 1, 2016
Kane County Recreation and Transportation Special Service District	January 1, 2015
Piute Special Service District #1	October 10, 2017
San Juan Transportation District	January 1, 2015
Six County Infrastructure Coalition	April 14, 2015
Southeastern Utah District Health Department	July 1, 2013
Southwest Utah Public Health Department	July 1, 2013
TriCounty Health Department	July 1, 2013
Wasatch County Health Department	July 1, 2013
Washington County Interlocal Agency	July 1, 2013
Weber Human Services (Auto Liability only)	January 1, 2014
Weber-Morgan Health Department	July 1, 2013

Subject otherwise to all terms, clauses and conditions of this ADDENDUM.

Utah Counties Indemnity Pool

CYBER LIABILITY RETROACTIVE DATES ENDORSEMENT

It is understood and agreed that the POOL provides Cyber Liability coverage for the MEMBER on the following retroactive dates:

Beaver County	July 1, 2013	Morgan County	July 1, 2013
Box Elder County	July 1, 2013	Piute County	July 1, 2013
Daggett County	July 1, 2013	Rich County	July 1, 2013
Davis County	July 1, 2013	San Juan County	July 1, 2013
Duchesne County	July 1, 2013	Sanpete County	July 1, 2013
Emery County	July 1, 2013	Sevier County	July 1, 2013
Garfield County	July 1, 2013	Uintah County	July 1, 2013
Iron County	July 1, 2013	Wasatch County	July 1, 2013
Juab County	July 1, 2013	Washington County	July 1, 2013
Kane County	July 1, 2013	Wayne County	July 1, 2013
Millard County	July 1, 2013	Weber County	July 1, 2013

Box Elder County Redevelopment Agency	January 1, 2016
Canyon Land County Improvement District	January 1, 2015
Central Utah Public Health Department	July 1, 2013
Five County Association of Governments	January 1, 2016
Kane County Recreation and Transportation Special Service District	January 1, 2015
Piute Special Service District #1	October 10, 2017
San Juan Transportation District	January 1, 2015
Southeastern Utah District Health Department	July 1, 2013
Southwest Utah Public Health Department	July 1, 2013
TriCounty Health Department	July 1, 2013
Wasatch County Health Department	July 1, 2013
Washington County Interlocal Agency	July 1, 2013
Weber Human Services (Auto Liability only)	January 1, 2015
Weber-Morgan Health Department	July 1, 2013

Subject otherwise to all terms, clauses and conditions of this ADDENDUM.

UTAH
COUNTIES
INDEMNITY POOL

Memorandum

To: Board of Trustees
From: Johnnie Miller
Date: December 15, 2017
RE: Actuarial Services RFP Results

UCIP released an RFP for Actuarial services in accordance with Board policy on October 17, 2017. Proposals were required to be received at the UCIP offices no later than 5:00 p.m. on Friday, December 1, 2017.

UCIP received seven proposals in response to the RFP. The proposals for the Board's consideration were received from Bickmore, By the Numbers Actuarial Consultants, Milliman Inc., Pinnacle Actuarial Resources Inc., Select Actuarial Services, Willis Towers Watson and Oliver Wyman. Each of these proposals are considered to be responsible as they met all minimum requirements of the RFP.

Per the RFP, the proposals were evaluated based on both Technical Factors and Cost. An analysis of the Technical Factors and Cost Factors is attached.

The RFP required Proposals provide estimates of cost using an hourly rate multiplied by estimated hours, and also a "not-to-exceed" amount for 2018, 2019 and 2020. The not-to exceed costs provided in the Proposals were:

Firm	2018	2019	2020
Bickmore	$26,000	$26,520	$27,040
BYNAC	$16,000	$16,000	$16,000
Milliman	$25,000	$24,000	$25,000
Pinnacle	$21,829	$22,484	$23,158
Select	$27,000	$27,000	$28,000
Willis	$69,500	$70,500	$71,500
Wyman	$32,000	$32,960	$33,949

Based on review of the Proposals, By the Numbers Actuarial Consultants has provided the lowest responsible Proposal. BYNAC also rated highest on the Technical Factors identified in the RFP. Considering BYNAC has provided services to UCIP since being awarded the services as a result of the RFP five years ago, selection of BYNAC would cause the least disruption in continuity for UCIP's actuarial and financial reporting, rate setting, as well as staff time.

JRM/jrm

5397 S Vine, Murray, UT 84107-6757
Phone (801)565-8500 *Fax* 435-608-4531 ucip.utah.gov

Utah Counties Indemnity Pool
Actuarial Services Proposal Analysis

Techical Factors

	Responsiveness	Experience	Qualifications	Previous Work	References	Size
Bickmore	4	Excellent	Excellent	None	Good	Small
BYNAC	5	Excellent	Excellent	Excellent	Excellent	Small
Milliman	3	Excellent	Excellent	None	Fair	Large
Pinnacle	4	Excellent	Excellent	None	Good	Moderate
Select	4	Good	Good	None	Good	Small
Willis	4	Excellent	Excellent	None	Good	Large
Wyman	5	Good	Good	None	Good*	Moderate

Cost Factors

	Hourly Rates	Hours	Expenses	Not-to-exceed	NTE Y2	NTE Y3	Conditions
Bickmore	$300 - $75	Not Provided	1 visit included	$26,000	$26,520	$27,040	
BYNAC	$285 - $275	78	Included	$16,000	$16,000	$16,000	
Milliman	$235	1,057	Yes - Unknown	$25,000	$24,000	$25,000	Not NTE
Pinnacle	$232	85	$2,130	$21,829	$22,484	$23,158	
Select	$325 - $175	Not Provided	Included	$27,000	$27,000	$28,000	
Willis	$795 - $285	187	Yes - Unknown	$69,500	$70,500	$71,500	
Wyman	$325 - $185	120	Included	$32,000	$32,960	$33,949	

Notes

Bickmore	Part of a brokerage firm, which creates competition and conflict of interest concerns.
BYNAC	Also provides services to CRL.
Milliman	Concerned with proposed approach to project leading to significant swings in balance sheet and rates.
Pinnalce	Concerned with proposed approach to project leading to significant swings in balance sheet and rates.
Select	Concerned with proposed approach to project leading to significant swings in balance sheet and rates.
Willis	Part of a brokerage firm, which creates competition and conflict of interest concerns.
Wyman	Part of Marsh Brokerage firm, which creates competition and conflict of interest concerns.

UTAH COUNTIES INDEMNITY POOL

PERSONNEL POLICY

PURPOSE

Utah Counties Indemnity Pool (UCIP) is a political subdivision of the State of Utah, governed by the UCIP Board of ~~Trustee~~Directors (Board), operating under the laws of the State of Utah. The Board has adopted this Personnel Policy to identify the rights, privileges, obligations and responsibilities of employment with UCIP and to provide the Board and UCIP management with clear direction in dealing consistently with all employees in the following areas:

- Recruiting, selecting, and advancing employees on the basis of their relative ability, knowledge, and skill levels, including open consideration of qualified applicants for employment;

- Providing equitable and adequate compensation and benefits;

- Training employees as needed to assure high quality performance and to provide the employee with the skills needed to meet the performance standards of their position;

- Retaining employees on the basis of the adequacy of their performance, correcting inadequate performance, and terminating employees whose inadequate performance cannot be corrected in a timely manner, or whose actions are of a type or severity as to require termination without attempting correction;

- Assuring non-discrimination for applicants and employees in all aspects of personnel administration without regard to political affiliation, race, color, national origin, sex, religion, age, genetic information or disability and with proper regard for their privacy and constitutional rights;

- Providing a formal procedure for processing appeals and grievances of employees without discrimination, coercion, retaliation, restraint, or reprisal;

- Assuring that all dealings with applicants and employees are conducted in compliance with all State and Federal laws; and

- All other actions dealing with employees to assure that UCIP provides a safe, productive, professional workplace to all employees.

AUTHORITY

The UCIP Board of ~~Trustee~~Directors establishes the policies and procedures that are outlined in this Policy under the authority granted to it under the UCIP Interlocal Agreement. The Board may alter, amend, or supplement these policies and procedures at any time.

SCOPE

These policies and procedures apply to all UCIP employees. No individual ~~Trustee~~Director, officer or employee has the authority to waive, alter or make exception to any of these policies unless expressly provided for herein.

SECTION I - GENERAL PROVISIONS

A. Employee Receipt of Policy

The Chief Executive Officer shall assure that this Personnel Policy is provided to every employee of the Pool with reasonable training on all requirements, restrictions, limitations and benefits enumerated in this Policy. The Chief Executive Officer shall assure this Policy is reviewed with each employee at hire and annually, and that all training required or indicated in the Policy is provided. Each employee shall be required to sign the Receipt of Personnel Policy provided in Appendix I at the time of such review, and such receipt shall be filed and maintained in the employee's personnel file.

~~B. At Will Employment~~

~~**Employment with UCIP is "at will" and may be terminated at any time with or without cause. Nothing contained in this Policy, or the statement or failure to restate that employment with UCIP is "at will" in any section of this Policy is meant as a waiver or modification of that relationship.**~~

~~**No officer, supervisor or other employee or representative of UCIP has the authority to enter into any contract of employment whether written, verbal or implied or to in any other way waive or modify the "at will" employment relationship between UCIP and any employee. Only the UCIP Board of Trustee**~~**Director**~~**s (Board) may enter into any relationship other than "at will" employment with an employee, and may do so only by resolution of the Board authorizing a written contract separate from this Policy with such employee.**~~

~~**No contract exists between UCIP and its employees or any third parties with respect to any aspects of employment including but not limited to salary**~~**wages**~~ **ranges, movement within salary**~~**wages**~~ **ranges, employee benefits or work location. Any aspects of employment with UCIP may change as a result of salary**~~**wages**~~ **surveys, job analysis, availability of funds, job performance, changes in workload, or changes in UCIP policies and procedures.**~~

~~The Receipt of Personnel Policy required by this Policy shall include the above statement regarding at will employment, and shall be printed on the Receipt of Personnel Policy in an offsetting box, in bold print and of sufficiently different type size or font to clearly have such statement standout, similar to the way it is printed above.~~

~~C.~~B. Savings Clause

If any provision of these policies and procedures, or the application thereof, is found to be in conflict with any State or Federal law or regulation, these policies and procedures shall be considered amended to the extent necessary to comply with such law or regulation.

~~D.~~C. Protection of Personal Information

UCIP will take reasonable steps to protect the personal information of its employees and all other persons in its possession in compliance with all applicable State and Federal laws related to the protection of personal identification information and personal health information.

UCIP has signed the Electronic Trading Partner Agreement with the Utah Retirement Systems. As a condition of this Agreement, UCIP has adopted the following policy statement: UCIP will prevent the improper use or disclosure of personal information regarding its employees' status, contributions and/or benefits, or any other personal information arising from enrollment or participation in the Utah Retirement Systems.

E. Non-Discrimination

UCIP is an equal opportunity employer. UCIP will comply with Federal and State non-discrimination laws with respect to employment on the basis of race, color, national origin, sex, age, disability, religion, genetic information or other protected status under State or Federal law. UCIP will comply with Title VII, the Americans with Disabilities Act, the Age Discrimination in Employment Act, the Equal Pay Act and other applicable laws relating to non-discrimination in employment.

Employment at UCIP will be based upon the applicant or employee's relative ability, knowledge, and skill levels, and ability to perform the essential functions of the job.

F. Nepotism

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

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

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

G. **Employment Classifications**

UCIP employment classifications are generally designated as either full-time or part-time positions. Each job description shall state whether the position is a full-time, part-time, or temporary position and if it is an exempt or non-exempt position for purposes of the Fair Labor Standards Act (FLSA).

An employee's classification determines the level of discretionary benefits for which the employee is eligible.

1. Full-Time Positions. Employees, who work thirty (30) or more hours per week in a permanent position (1560 hours or more annually), are full-time employees.

2. Part-Time Positions: Employees who work less than thirty (30) hours per week on a continuous or recurring basis (1559 hours or less annually) are part-time employees.

3. Temporary Positions: Employees hired on a project basis. Any single project may not exceed 40 hours of work during a period not to exceed 30 days.

All new and rehired employees will work on an introductory basis for the first 90 calendar days after their date of hire or rehire. The introductory period is intended to give new or returning employees the opportunity to demonstrate their ability to achieve a satisfactory level of performance and to determine whether the new position meets their expectations. UCIP management will use this period to evaluate employee capabilities, work habits, and overall performance. Either the employee or UCIP may end the employment relationship at will at any time during ~~or after~~ the introductory period, with or without cause or advance notice.

H. **Fair Labor Standards Act (FLSA)**

UCIP will ~~abide by the~~ comply with all applicable provisions of the FLSA~~Fair Labor Standards Act~~. All position descriptions will identify the position classification as exempt or non-exempt according to FLSA definitions.

I. **Family Medical Leave Act (FMLA)**
As a small employer, UCIP is exempt from the provisions of the FMLA.

~~I.~~J. **Payroll Procedures**

Paydays will be twice a month, on the fifteenth and the last day of the month. If a payday falls on a Saturday, Sunday, or legal Holiday, UCIP will pay wages

earned during the pay period on the day preceding the Saturday, Sunday, or legal Holiday.

~~J.~~K. Reimbursement of UCIP Business Expenses

UCIP will pay or reimburse employees for expenses associated with authorized UCIP business in accordance with UCIP Expense Reimbursement Policy adopted by the Board of ~~Trustee~~Directors. The rates or amounts paid or reimbursed will be determined from time to time by the UCIP Board of ~~Trustee~~Directors and documented in the Expense Reimbursement Policy.

~~K.~~L. UCIP Business Credit Cards

The UCIP Board of ~~Trustee~~Directors has approved the use of UCIP Business Credit Cards by the Chief Executive Officer and Chief Financial Officer, who regularly incur business expenses as part of their duties. UCIP Business Credit Cards are for use of authorized business travel expenses and other authorized business expenses. Employees using UCIP Business Credit Cards must submit documentation of the charges in the form of written receipts to the Chief Financial Officer on a monthly basis. Each receipt should include documentation of the business purpose of the expense. All UCIP Business Credit Card transactions will be reviewed and approved by the UCIP Board of ~~Trustee~~Directors. An employee will reimburse UCIP for any expenses not approved by the UCIP Board of ~~Trustee~~Directors as legitimate business expenses. Such expenses that are not reimbursed to UCIP within 30 days of notice to the employee by the Board may be deducted from the employees pay at the discretion of the Chief Executive Officer.

~~L.~~M. Outside Employment

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

~~M.~~N. Work Hours

All full-time employees are expected to work their assigned schedule. Work hours for part-time employees will be determined by the employee's supervisor.

1. Hours are weekdays from 8:00 a.m. until 4:30 p.m. After Memorial Day and prior to Labor Day of each year, the Chief Executive Officer may implement at their discretion a "summer flex hours" program. A flex hour program shall not exceed a program of employees working 10 hours a day

for four days a week, and in no case shall a flex hour program create the need for payment of overtime to any employee. The Chief Executive Officer may make changes to the flex hour program at any time at their sole discretion.

2. Each employee will be allowed a thirty minute lunch period. An employee's lunch time may exceed thirty minutes as authorized by the Chief Executive Officer. Employees are expected to coordinate with other employees and their supervisors to assure the office is appropriately staffed for receiving guests and phone calls throughout the work day. Employees are normally expected to be present during all other work hours unless special arrangements are made with the Chief Executive Officer from time to time for cause.

3. Generally, employees are not allowed to skip their lunch break to leave work early.

~~N.~~O. Absence Without Leave

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

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

~~O.~~P. Terminating Employment

~~All employment with UCIP is "at will" employment.~~ An employee's employment with UCIP may terminate in the following ways:

1. **Resignation**. Employees may resign at any time. However, as a courtesy, UCIP requests that employees give a minimum two weeks written notice so that UCIP has time to prepare final paperwork and arrange to assure minimal disruption to member service. Any earned and or accrued Vacation and Sick leave will be paid at the time of resignation in accordance with Vacation and Sick leave policies and procedures of this Policy.

2. **De-facto Resignation**. Employees who are absent from work for three (3) consecutive days and are capable of providing notice to their supervisor, but fail to do so, are considered to have voluntarily resigned. UCIP will endeavor to contact the employee on or after the first day of missed work. If an employee fails to come to work for three (3) consecutive days, s/he may be subject to separation from employment, even if s/he returns to work on the fourth day.

3. **Involuntary Termination**. ~~As an "at will" employer, UCIP~~ An individual's employment with UCIP may be terminated ~~an employee's employment at any time~~for issues related to the performance of her or his job duties or for misconduct, including misconduct as outlined by UCIP Standards of Conduct – Section IV. UCIP staff may utilize its Grievance and Appeal Process, outlined in Section V of this Policy, to resolve disputes.

~~P.~~Q. Termination Pay

Employees who leave UCIP service for any reason will be paid the wages due them at the next regularly scheduled payday. UCIP will pay earned and accrued Vacation and Sick leave due the employee based on the Vacation and Sick leave policies and procedures of this Policy in effect at the time of termination, which will also be paid at the next regularly scheduled payday.

SECTION II - COMPENSATION

All compensation provided to UCIP employees will be determined or approved by the UCIP Board of ~~Trustee~~Directors. The UCIP Board may alter, amend, or supplement these policies and procedures at any time to the extent allowed by law.

A. Wages

It is the intent of UCIP to provide its employees with wages competitive with other similar employers in the Salt Lake County area and with other similar governmental risk pools. Employee wages will be determined by the UCIP Board of ~~Trustee~~Directors and may be set based on analysis of wages for similar employers in the Salt Lake County area, similar governmental risk pool employers and in consideration of other benefits provided to similar employees to recognize the value of each employee's total compensation package.

B. Auto and Cell Phone Allowances

The UCIP Board of ~~Trustee~~Directors has approved Auto Allowance and Cell Phone Allowance at rates identified below to be paid to specific employees that regularly use their personal vehicle for travel or personal cell phone for authorized UCIP business. The Auto Allowance and Cell Phone Allowance are considered income for purposes of taxable income, and will be reported by UCIP as taxable income paid to the employee.

Auto Allowance is approved for the Chief Executive Officer at a rate of $750 per month.

Cell Phone Allowance is approved for the Chief Executive Officer, the Chief Financial Officer and the Claims Manager at a rate of $75 per month.

C. Cost of Living Adjustment (COLA)

Adjustments to wages related to cost of living are recommended by the Chief Executive Officer, and approved at the sole discretion of the UCIP Board of ~~Trustee~~Directors.

1. Employee salaries may be adjusted annually to protect them from inflation of the local economy. COLA will be paid only if funds are available in the budget, and at the sole discretion of the Board of ~~Trustee~~Directors.

2. The UCIP Board of ~~Trustee~~Directors may consider in part the percentage increase (if any) of the U.S. Department of Labor, Consumer Price Index for the Western Region as reported in October of each year, when considering any COLA type ~~salary~~wage adjustment.

D. **Merit ~~Salary~~Wage Increases**

Merit adjustments to wages may be recommended by the Chief Executive Officer and may be approved at the sole discretion of the UCIP Board of ~~Trustee~~Directors.

1. Merit ~~salary~~wage increases for employees may be considered on the basis of individual performance and performance of UCIP as an organization.

2. Merit ~~salary~~wage increases may only be granted upon recommendation of the Chief Executive Officer and approval of the Board of ~~Trustee~~Directors.

3. The effective date of any merit increase shall be the first pay period of the calendar year, unless otherwise authorized by the Board of ~~Trustee~~Directors.

E. **Bonuses**

~~Individual bonuses may be recommended by the Chief Executive Officer. All bonuses must be approved by, and at the sole discretion of, the UCIP Board of Trustees. Bonuses are considered income for purposes of taxable income, and will be reported by UCIP as taxable income paid to the employee.~~It is the policy of the UCIP Board of Directors not to provide bonuses to its employees.

F. **~~Trustee~~Director/Employee Award**

Employee awards may be recommended by the Chief Executive Officer in appreciation of efforts on behalf of UCIP. All employee awards must be approved by, and at the sole discretion of, the UCIP Board of ~~Trustee~~Directors. ~~Employee awards shall be in the form of credit on a payment or gift card, or merchandise.~~ The value of ~~E~~employee awards may not exceed $250 per employee annually.

SECTION III - DISCRETIONARY BENEFITS

The UCIP Board of ~~Trustee~~Directors may add, alter or eliminate discretionary benefits at its discretion.

UCIP provides a variety of benefits to eligible employees dependent on their employee classification. Full-time employees are eligible for all discretionary benefits described in this Section, unless specifically excluded. Part-time employees are eligible for discretionary benefits as described throughout this Section to the extent identified. Temporary employees are not eligible for any discretionary benefits unless required by law.

A. Retirement

1. In order to help its full-time and part-time employees plan and prepare for retirement, UCIP participates in the Local Government Public Employees' Noncontributory Retirement System administered by the Utah Retirement Systems (URS), as set forth in Utah Code Ann. ~~Title~~ §49~~, Chapter~~ -13-101 et. seq., 1953 as amended. UCIP contributions to the URS Local Government Public Employees' Noncontributory Retirement System are made in addition to, and not deducted from, eligible employee's regular pay. Eligibility of part time employees will be determined by the rules of the URS plans.

2. UCIP will provide matching contributions to the URS 401(k) Plan and/or the Nationwide 457 Plan. Employees who contribute into individual retirement accounts through payroll deduction will receive matching contributions from UCIP. All matching contributions will be deposited into the URS 401k Plan and/or the Nationwide 457 Plan at the employee's discretion. The total UCIP matching contributions shall not exceed five percent of the employee's eligible payroll. Employees will be allowed to have additional amounts deducted from their regular pay to contribute to these plans, based on the policies of each plan.

B. Medical, Life and Disability Group Insurance

UCIP will provide the following life and health benefits to full-time employees and to part-time employees as described:

1. Health Insurance

For the UCIP sponsored group health insurance coverage, UCIP pays 90% of the monthly premiums for single, double or family coverage for all full-time employees. UCIP pays 45% of the monthly premiums for single, double or family coverage for part-time employees scheduled to work 1,040 or more hours annually. UCIP does not pay any portion of the premiums for part-time employees scheduled to work less than 1,040

hours annually. The employee is responsible for any portion of monthly premiums not paid by UCIP, and may use pre-tax payroll deduction to meet that responsibility. The employee is responsible for all deductibles and co-payments.

2. **Dental Insurance**

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

3. **Vision Insurance**

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

4. **Group Term Life**

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

5. **Long Term Disability** (covers employees only)

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

The cost of optional coverage and amounts above the basic package are the responsibility of the employee.

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

~~C. **Health Reimbursement Arrangement**~~

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

~~1. For each calendar month a full-time employee scheduled to work 1040 or more hours annually has worked, UCIP will contribute into a Health Reimbursement Arrangement (HRA), as allowed by the Internal Revenue Service (IRS), $50 up to a maximum of $600 per year.~~

~~2. For each calendar month a part-time employee scheduled to work less than 1040 annually has worked, UCIP will contribute into a Health Reimbursement Arrangement (HRA), as allowed by the Internal Revenue Service (IRS), $25 up to a maximum of $300 per year.~~

~~3. Unused amounts in the HRA at the end of the calendar year can be carried forward for reimbursement in later years.~~

~~4. Employees may request to be reimbursed the cost of a qualified medical expense, as defined in Section 213(d) of the IRS Code. The qualified medical expense must have been incurred on or after the date an employee is enrolled in the HRA program and prior to the employee's termination from employment.~~

~~5. Employees terminated from employment must submit a valid reimbursement request within 60 days of the date of termination from employment.~~

~~D.~~C. **Holidays**

UCIP will provide the following paid Holidays to full-time employees only.

The first day of January – New Year's Day

The third Monday of January – Martin Luther King Day

The third Monday of February – Presidents' Day

The last Monday of May – Memorial Day

The 4th of July – Independence Day

The 24th of July – Pioneer Day

The first Monday of September – Labor Day

The second Monday of October – Columbus Day

The 11th of November – Veteran's Day

The fourth Thursday and Friday of November – Thanksgiving Day

The 25th of December – Christmas Day

When a paid Holiday falls on a Saturday, the paid Holiday will be observed on the Friday preceding the Holiday. When a paid Holiday falls on Sunday, the paid Holiday will be on the Monday following.

Should a paid Holiday occur while an employee is on Vacation, the employee will not be charged with Vacation on the day of the paid Holiday.

To be eligible for Holiday pay an employee must work the regular scheduled day prior to the Holiday, or the first regular scheduled day after the Holiday, or be on an authorized paid leave using Vacation pay, Sick leave pay, FMLA or USERA.

If the Chief Executive Officer requests an employee to work on a scheduled paid Holiday the employee may choose to be paid at time and one-half for the hours worked on the paid Holiday, or use the day as a floating Holiday to be used prior to the end of the calendar year.

~~E.~~D. **Vacation**

Vacation leave is provided to allow employees a break from their work duties to rest and reinvigorate. UCIP may require employees in fraud sensitive positions to take a minimum number of days of Vacation per year. It is UCIP's intent to incent employees to use Vacation leave in the year it is earned. A policy to carry over Vacation leave is provided to allow employees to plan for extended Vacations, and is not meant as a means for employees to "bank" significant Vacation leave. It is also UCIP's intent to incent employees to use Vacation leave in blocks of several days, rather than a day or two at a time. UCIP will provide paid Vacation to employees according to the following:

1. Full-time employees with less than five years of service earn Vacation leave at the rate of four hours of Vacation leave for every full pay period worked. Full-time employees with more than five but less than ten years of service earn five hours of Vacation for every full pay period worked,

and full-time employees with ten years of service and over earn 6.68 hours of Vacation for every full pay period worked.

2. Part-time employees scheduled to work less than 1,040 hours annually earn Vacation leave at one-half the rate of a full-time employee.

3. Vacation leave may be advanced to employees with the approval of the Chief Executive Officer. Advanced Vacation leave requests totaling more than five days must be submitted to the UCIP Board of ~~Trustee~~Directors for approval. Advanced Vacation leave not earned prior to a termination will be deducted from the employee's final pay check.

4. At the discretion of the Chief Executive Officer an employee may be allowed to be paid out all or part of their earned Vacation leave, at the current rate of pay.

5. Vacation hours may be carried forward to succeeding years. However, no more than 360 hours may be carried forward to succeeding years. All accumulated Vacation leave in excess of 360 hours at the end of the calendar year will be paid to the employee at the current rate of pay at the last pay period at the end of the calendar year.

6. Vacation leave may be used in increments of no less than one half (½) hour.

7. Employees may generally use their Vacation leave anytime; however, to assure quality of member service, all Vacation leave must be approved in advance by the employee's supervisor. To allow adequate time for the supervisor to consider requests for Vacation leave, employees are encouraged to request Vacation leave as far in advance as possible, but generally, not less than one week in advance of the beginning of the Vacation period. If an employee feels their supervisor's denial of Vacation leave is unreasonable, they may ask for a review of the request for Vacation leave by the Chief Executive Officer.

8. Legal Holidays occurring while an employee is on Vacation leave are not deducted from an employee's accrued Vacation leave.

9. Unless required by law, employees do not earn Vacation leave while on an unpaid leave of absence unrelated to an injury or illness, when a period of an employee's own illness or injury exceeds 45 days, or when temporary total disability, due to a work related injury, exceeds 45 days.

10. Vacation hours may not be used for a work related injury or illness covered by workers compensation benefits.

~~F.~~E. Sick Leave

UCIP will provide compensated Sick leave to full-time and part-time employees who cannot perform their normal duties as a result of non-work related illness, injury or physicians visits related to non-work related illness or injury. Employees are encouraged to build up Sick leave so that days are available for serious illness. Employees who regularly use up Sick leave will be counseled regarding the difficulties such a practice may create. Sick leave is considered a privilege and employees should use it responsibly. Intentional misuse of Sick leave may be grounds for discipline, up to and including termination.

1. Full-time employees earn Sick leave at a rate of four hours of leave for every full pay period worked.

2. Part-time employees scheduled to work 1,040 or more hours annually earn Sick leave at one-half the rate of a full-time employee.

3. Sick leave hours may be carried forward to succeeding years. However, no more than 600 hours may be carried forward to succeeding years. All accumulated Sick leave above 600 hours at the end of the calendar year will be converted to Vacation leave, at the end of the calendar year, at the rate of eight hours earned Sick leave equals four hours Vacation leave.

4. An employee may not be allowed to be paid out all or part of their earned Sick leave, except at termination as described in this section.

5. The Sick leave hours earned by employees who leave UCIP service for any reason other than De-facto Resignation or Involuntary Resignation, as described in this Policy, will be converted to Vacation leave at the rate of eight hours earned Sick leave equals four hours Vacation leave and paid out as Vacation leave at the next regularly scheduled payday.

6. Sick leave may not be converted to Vacation leave for purposes other than at termination or carrying over the maximum Sick leave hours at year end as described in this section.

7. Employees may take Sick leave for personal illness or to care for Sick family members (spouse, child, other dependent or parent).

8. Employees taking Sick leave should provide notice at least one hour prior to beginning of shift in order to minimize disruption to the workplace.

9. Use of Vacation leave for absence from work due to an employee's own illness or injury will only be allowed when the employee has exhausted all earned and accrued Sick leave.

10. After exhausting all accrued Sick and Vacation leave, the employee may be considered to be on an unpaid leave of absence at the discretion of the Chief Executive Officer.

11. Sick leave may be taken in increments no less than one half (½) hour.

12. Legal Holidays occurring while a full-time employee is ill will not be deducted from an employee's earned or accrued Sick leave.

13. Unless required by law, employees do not earn Sick leave while on an unpaid leave of absence, when a period of an employee's own illness or injury exceeds 45 days, or when temporary total disability, due to a work related injury, exceeds 45 days.

14. After three (3) consecutive days of Sick leave the Chief Executive Officer may require an employee to provide a doctor's certificate with respect to any Sick leave taken. If such certificate is not provided, the employee's absence may be considered absence without leave at the discretion of the Chief Executive Officer.

15. After three (3) consecutive days of Sick leave the Chief Executive Officer may require an employee to provide a doctor's certificate with respect to the employee's ability to return to work, prior to the employee returning to work.

16. Sick leave may not be used for a work related injury or illness with the exception of the first three days of a short term disability if those days are not covered by workers compensation benefits.

~~G.~~F. Bereavement Leave

UCIP will grant bereavement leave to employees who suffer the death of a member of the immediate family, or a close relative. It is the intent of UCIP to be considerate of an employee's special needs and to be supportive at the time of the death of a loved one.

Accordingly, UCIP will provide the employee with paid time off from work to attend the funeral and to fulfill other responsibilities before the funeral without charge to the employee's earned or accrued Sick or Vacation leave.

If an employee suffers the death of a close relative, and requests time off from work during the period of bereavement, the Chief Executive Officer may approve the request based on the following:

1. The necessity and appropriateness of the time off. The employee should be attending the funeral and/or have certain responsibilities to fulfill before the funeral.

2. The amount of time off:

   a. If the deceased was a member of the employee's immediate family (spouse, child or child of a spouse, parent or parent of a spouse, sibling or sibling of a spouse, brother or sister-in-law, grandparents, and grandchild or grandchild of a spouse), the employee may have paid time off up to five (5) days at any time between the death and the day of the funeral.

   b. For other close relatives (aunt, uncle, niece, or nephew of either the employee or spouse) the employee may have paid time off for the day of the funeral.

3. The pay for bereavement leave will be based on the employee's current rate of pay and the number of hours in the employee's normal work week. Employees may request additional days off and use accrued Vacation or leave without pay, as approved by the Chief Executive Officer.

4. In the event of the death of a member of the immediate family while an employee is on Vacation, Vacation hours will not be charged by the amount of time normally authorized as outlined above.

~~H. **Family and Medical Leave**~~

~~UCIP will comply with all applicable requirements of the Family and Medical Leave Act of 1993 (FMLA).~~

~~1. An employee's use of FMLA will not result in the loss of any employment benefit that accrued prior to the start of the employee's leave. However, the employee must first use any accrued Vacation, compensatory time, and Sick leave during the FMLA leave period. In calculating the twelve (12) week FMLA limit, all paid leave will be included.~~

~~2. UCIP utilizes a rolling year determined by UCIP as the basis for determining FMLA eligibility. However, UCIP retains the right to change the eligibility period when it is determined to be in the best interest of UCIP to do so in terms of administration.~~

~~3. Upon returning from FMLA leave, most employees will be reinstated to the same, or equivalent, position with equivalent pay, benefits, and other employment terms as previously provided. There will be no loss of benefits that accrue prior to the start of the employee's leave.~~

~~I.~~G. Jury Duty

Every employee will be granted an unpaid leave of absence when subpoenaed or ordered to appear as a juror or witness by the Federal Government, State of Utah, or political subdivision thereof. If the employee turns over the juror or witness fee to UCIP along with a copy of the subpoena, UCIP will pay the employee's regular compensation during the period of jury service. Travel time to or from juror or witness duty is also considered an approved absence, but UCIP will not pay any overtime regardless of the amount of jury service time and jury travel time. UCIP will not pay for jury duty related mileage regardless of whether the subpoena requires travel during work hours.

~~J.~~H. Education Assistance

UCIP employees are encouraged to seek further education to perform their jobs more effectively and to enhance their professional development. UCIP may subsidize the education expenses of employees under specified circumstances. Education assistance is subject to availability of funds in the budget year education assistance is requested, and applies only to full-time employees.

1. **Program Eligibility**. The education program must provide a benefit to UCIP by directly relating to the work the employee currently performs or will be required to perform. Eligibility of the education program will be determined by, and must be approved by, the Chief Executive Officer.

2. **Reimbursement**. Education assistance shall not exceed $500 in any one year. Tuition costs shall not be carried into the next budget year for reimbursement.

3. **Procedures**.

    a. Employees are encouraged to attend classes and study during non-working hours. In the alternative, the Chief Executive Officer may flex an employee's work schedule to allow the employee to attend classes and study for exams.

    b. To receive education assistance, an employee must receive approval from the Chief Executive Officer prior to commencement of the class. Employees are encouraged to discuss education assistance well in advance of the commencement of classes, to allow the expense to be appropriately budgeted.

    c. To be reimbursed, the employee must complete the approved class with a final grade of "C" or better. If the course is only offered on a pass/fail basis, the employee must receive a passing grade.

d. The employee must submit proof of a satisfactory grade and proof of tuition payment to the Chief Executive Officer prior to reimbursement.

4. **Required Classes**. If UCIP requires an employee to attend an education program or class, UCIP shall pay the full cost of the program or class.

SECTION IV - STANDARDS OF CONDUCT

UCIP expects its employees to conduct themselves diligently, professionally and honorably in their assignments on behalf of the public. Employees should:

1. Work diligently on their assigned duties during their assigned work schedules.

2. Make prudent use of UCIP funds, equipment, buildings, supplies, and time.

3. Work courteously with coworkers and the public.

4. Observe work place rules of conduct and safety.

5. Meet the standards of their individual job descriptions.

6. Report and correct circumstances that prevent employees from performing their jobs effectively or completing their assigned tasks.

A. Employee Discipline

Employees who violate UCIP policies and procedures are subject to discipline. Discipline may include, but is not limited to, verbal warning, reprimand, probation, reassignment, transfer, suspension, reduced pay, demotion, termination or any other action deemed appropriate by the Chief Executive Officer. Grounds for discipline may include, but are not limited to:

1. Inefficiency;

2. Incompetence;

3. Failure to maintain skills;

4. Inadequate performance levels;

5. Neglect of duty;

6. Misconduct;

7. Inability to work in harmony with coworkers and member representatives;

8. Rudeness to a member representative or the public;

9. Disobedience of a reasonable order of a supervisor;

10. Dishonesty;

11. Insubordination;

12. Misappropriation or damage to Pool funds or property;

13. Misuse of UCIP funds or property;

14. Tardiness;

15. Unapproved absences;

16. Any act inimical to public service; and/or

17. Felony convictions and other violations of State and Federal law.

This list is not exhaustive and is set forth as a guideline~~, and in no way waives or modifies the at will relationship between UCIP and its employees~~. This list should **not** be construed as preventing or limiting UCIP from taking disciplinary action, including termination, in circumstances where UCIP deems such action to be appropriate, regardless of whether UCIP has specifically identified a written rule or policy. Similarly, employees may be disciplined for violations of UCIP policy found in other Sections of this Policy, violations of State or Federal law, or violations of relevant policies, rules or laws promulgated elsewhere.

B. **Drug Free Workplace**

The purpose of this Policy is to implement the Federal Drug Free Workplace Act of 1988, providing for a safe and productive work environment that is free from impaired performance caused by employee use or abuse of controlled substances, medication, and/or alcohol. This Policy establishes procedures for controlling drug or alcohol use or abuse in the workplace and applies to all employees.

1. Responsibility of Employees

   a. No employee shall unlawfully manufacture, dispense, possess, use, or distribute any controlled substance, medication, or alcohol.

   b. Any employee convicted under a State or Federal law regulating controlled substances shall notify his or her supervisor within five (5) days after the conviction.

   c. No employee shall consume alcohol immediately before work, during work hours while at work, during breaks, or during lunch. No employee shall be impaired by alcohol, illegal drugs, or medication during work hours. No employee shall represent UCIP in an official capacity while impaired by alcohol, illegal drugs, or medication.

d. If an employee is using medication that may impair performance of duties, the employee shall report that fact to his or her supervisor.

(i) No employee using medication that may impair performance shall operate a motor vehicle on behalf of UCIP.

2. Reasonable Suspicion Testing

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

The cost of the test shall be paid by UCIP.

3. Corrective Action

a. The Chief Executive Officer or the supervisor of an employee, whose performance is impaired by alcohol, illegal drugs, or medication, shall take corrective action, which may include discipline.

b. Upon taking corrective action, the Chief Executive Officer shall prepare a written report stating the reasons for the action.

c. An employee impaired by illegal drugs or alcohol during work hours shall be relieved from duty and shall be charged earned or accrued Vacation leave for the absence.

d. An employee impaired by medication during work hours may be relieved from duty and shall be charged earned or accrued Sick leave for the absence.

e. The Chief Executive Officer may change an employee's assignment while the employee is using medication, if the employee is impaired by the medication.

~~C. **Sexual Harassment**~~

~~UCIP believes that a workplace free from hostile, intimidating, or offensive behavior is the most productive workplace. Employees should use courtesy and professionalism when interacting with coworkers, member representatives and others they come in contact with as part of their UCIP duties.~~

~~Sexual Harassment means "Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature and constitute sexual harassment when: 1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment: 2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or 3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment".~~

~~All employees are responsible for ensuring that the workplace is free from all forms of sexual harassment.~~

~~1. Sexual harassment encompasses a wide range of behaviors, including sexual attention, sexual advances, requests for sexual favors, and other verbal, visual, or physical conduct of a sexual nature.~~

~~2. Examples of sexual harassment may include, but are not limited to the following:~~

~~a. Implying or threatening adverse employment actions if sexual favors are not granted.~~

~~b. Promising preferential treatment in return for sexual favors.~~

~~c. Subtle pressure for sexual activity.~~

~~d. Inappropriate touching of any individual, including but not limited to petting, pinching, hugging, or repeated brushing against another individual's body.~~

~~e. Offensive remarks, including unwelcome comments about appearance, obscene jokes, or other inappropriate use of sexually explicit or offensive language~~

~~f. The display of sexually suggestive objects or pictures.~~

~~g. Disparaging remarks about a person's gender.~~

~~h. Spreading stories about a person's sexual conduct.~~

~~i. Questions about a person's sexual activity.~~

~~j. Physical aggression such as pinching or patting.~~

~~k. Verbal sexual abuse disguised as humor.~~

~~l. Obscene gestures.~~

~~m. Horseplay or bantering of a sexual or off-color nature.~~

~~n. Other actions of a sexual nature that affect the terms and conditions of a person's employment.~~

~~o. Conduct or comments consistently targeted at only one gender, even if the content is not sexual.~~

~~3. UCIP considers prompt reporting of sexual harassment to be a condition of employment. If an employee believes they have experienced or witnessed sexual harassment, they must immediately report their concern to the Chief Executive Officer. If the Chief Executive Officer is the subject of a report of sexual harassment, an employee may report the Chief Financial Officer, who shall immediately forward the report to the Board Trustee serving as the Chair of the UCIP Personnel Committee.~~

~~4. UCIP will not retaliate against any person who reports sexual harassment. However, if a report of sexual harassment was false and was made maliciously, the person making such claims shall be subject to discipline, up to and including termination.~~

~~5. UCIP will investigate allegations of sexual harassment and will take appropriate action against any person found to have violated this Policy. Individuals who engage in sexual harassment are subject to discipline, up to and including termination.~~

D. **Discrimination/Harassment Based on ~~Other~~ Protected ~~Categories~~ Status**

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

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

1. Slurs or put-downs based on race, color, religion, gender, national origin, age~~, religion~~ or disability.

2. Materials such as cartoons or e-mails making fun based on race, color, religion, gender, national origin, age~~, religion~~ or disability.

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

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

a. Implying or threatening adverse employment action if sexual favors are not granted;
b. Promising preferential treatment in return for sexual favors;
c. Subtle pressure for sexual activity;
d. Inappropriate touching of any individual, including but not limited to petting, pinching, hugging, or repeated brushing against another individual's body;
e. Offensive remarks, including unwelcome comments about appearance, obscene jokes, or other inappropriate use of sexually explicit or offensive language;
f. The display of sexually suggestive objects or pictures;
g. Disparaging remarks about a person's gender;
h. Spreading stories about a person's sexual conduct;
i. Asking questions about a person's sexual activity;
j. Physical aggression such as pinching or patting;
k. Verbal sexual abuse disguised as humor;
l. Obscene gestures;

m. Horseplay or bantering of a sexual or off-color nature;
n. Other actions of a sexual nature that affect the terms and conditions of a person's employment; and
o. Conduct or comments consistently targeted at only one gender, even if the content is not sexual.

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

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

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

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

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

E. Computer and E-Mail Usage

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

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

1. **Personal Use**. Employees may use assigned computers for limited personal purposes. This approval is similar to the occasional personal use of telephones during breaks. Excessive use of the computer for personal reasons is not allowed.

2. **Inappropriate Usage.** Employees are not allowed to use a computer for self- employment, or outside employment purposes. Entering or maintaining information on a UCIP computer that is in violation of UCIP's policies and procedures, or that violates State or Federal law, is prohibited.

3. **Privacy.** All files created, accessed, or stored on a UCIP computer are considered UCIP property. Employees shall be advised that there is no right to privacy when using a UCIP computer. As a public agency, all data and files created, accessed, or stored on a UCIP computer may be subject to governmental records access laws, and may become public in compliance with such laws. All employees are required to comply with the UCIP Governmental Records Access and Management Act Policy at all times.

4. **Licenses**. Employees shall use computer software only in accordance with the license agreement. Copying software licensed to, or developed by~~,~~ UCIP for personal computer use or any other purpose is prohibited. Bringing software from personal computers to run on UCIP computers is also prohibited. Downloading of software onto UCIP computers is prohibited unless prior authorization has been provided by the Chief Executive Officer.

5. **Equipment**. Only employees authorized by the Chief Executive Officer may purchase, move, alter, or repair computer equipment and wiring.

6. **Email**. Employees may use UCIP's email functions as limited above in Personal Use and Inappropriate Usage. All email received or sent using the UCIP email system are considered UCIP property, and may be accessed, reviewed, copied or disseminated by UCIP as the Chief Executive Officer or Board of ~~Trustee~~Directors deems necessary or prudent. As all email received or sent using the UCIP email system are considered documents in the possession of UCIP, they may be considered public documents subject to the Governmental Records Access Management Act.

7. **Internet Access**. Internet usage falls within the above Personal Use and Inappropriate Usage constraints.

8. **Disciplinary Action**. Employees using Pool computers, software or systems in an unauthorized or inappropriate manner may be subject to discipline up to and including termination.

F. **Seat Belt Use**

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

G. **Cell Phone Use**

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

H. **Acceptance of Gifts, Compensation or Loans**

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

SECTION V – GRIEVANCE AND APPEAL PROCESS

A. Grievance Resolution Philosophy

UCIP encourages its employees to work to resolve disputes amicably and informally. When a dispute arises regarding an adverse employment action including suspension, transfer, demotion, or dismissal, employees must seek redress through this grievance and appeal process. This grievance and appeal process is intended to provide an administrative remedy to resolve employee grievances free from discrimination, coercion, restraint, or reprisal. In order to accomplish this goal:

1. Employees with questions regarding how the dispute resolution process works may seek counseling from the Chief Executive Officer regarding procedure; however, the Chief Executive Officer cannot comment or provide advice on the substantive issues in dispute;

2. An employee may consult with an attorney or other representative to assist them in the grievance and appeal process at their own cost. UCIP will have no obligation to pay or reimburse any portion of the costs of such representation regardless of the outcome of process.

3. Employees who are dissatisfied with the outcome of any step must proceed to the next step in the process to preserve their right to a grievance;

4. Time limitations shall be strictly adhered to unless the parties agree to extensions in advance;

5. Hearings shall not be bound by legal procedures or legal rules of evidence, and shall be presided over by, and conducted in a manner determined by the Chair of the body holding the hearing;

6. Failure to utilize this Grievance and Appeal Process in accordance with this Section shall be considered a failure of the employee to make use of administrative remedies regarding their right to grieve the adverse employment action; and

7. UCIP prohibits retaliation against employees who utilize the dispute resolution process. If at any time the employee feels they have been retaliated against whether by discrimination, coercion, restraint, or reprisal, the employee should immediately file a written grievance with the Chief Executive Officer or directly with the UCIP Board of ~~Trustee~~Directors Personnel Committee if the retaliation is based on actions of the Chief Executive Officer.

B. **Step One – Informal Dispute Resolution**

Before filing a formal grievance, employees should attempt to resolve disputes by dealing directly with their direct supervisor. If requested, the supervisor shall review the adverse employment action with the employee to attempt to resolve the dispute in a manner acceptable to both parties while protecting the integrity of UCIP's disciplinary policies and obligations.

C. **Step Two - Formal Grievance**

If the employee and supervisor are unable to arrive at an acceptable resolution, the employee must initiate the formal grievance process.

1. Within 30 calendar days of the adverse employment action or within 30 calendar days of the time the employee reasonably should have known of the adverse employment action, the employee must file a written grievance with the Chief Executive Officer.

2. The written grievance must identify:

   (i) the employee;

   (ii) the adverse employment action being grieved;

   (iii) the supervisor initiating the adverse employment action;

   (iv) the basis for the employee's disagreement with the action; and

   (v) a proposed resolution to the dispute.

3. Within 10 working days of receipt of a proper written grievance, the Chief Executive Officer shall respond to the employee and supervisor involved with a written determination on the merit of the grievance and actions to be taken to resolve the grievance, if any, including but not limited to:

   (i) upholding the adverse employment action;

   (ii) amending the adverse employment action; or

   (iii) dismissing the adverse employment action and returning the employee to their original status.

4. If the Chief Executive Officer fails to respond within ten working days, such failure shall be deemed to be a finding by the Chief Executive Officer that the employee's grievance has no merit. Failure of the Chief Executive Officer to respond shall not be considered a waiver or estoppel

of UCIP's rights in enforcement of an adverse employment action or the enforcement of the administrative remedies of this Section.

D. **Step Three – Appeal to the Board of ~~Trustee~~Directors Personnel Committee**

If the employee is unsatisfied with the determination of the Chief Executive Officer, the employee must appeal the determination to the UCIP Board of ~~Trustee~~Directors' Personnel Committee (Committee) to preserve their grievance rights.

1. To make a valid appeal to the Committee, the employee must file a written appeal with the UCIP Chief Financial Officer within 10 working days from the receipt of the Chief Executive Officer's response, or the date the Chief Executive Officer should have responded.

2. A written appeal shall include:

   (i) a copy of the original written grievance filed with the Chief Executive Officer; and

   (ii) a copy of the Chief Executive Officer's written determination of the grievance being appealed, or a statement that the grievance was deemed to have no merit as the Chief Executive Officer failed to respond with a written determination within the required timeline.

3. The Committee may, within 15 calendar days of receipt of the employee's appeal, request additional written information from the parties involved.

4. The parties shall provide such additional written information within 15 calendar days of such request.

5. Within 15 calendar days of receipt of the appeal, or if additional information is requested, within 15 calendar days of receipt of the last additional information, the Committee shall:

   (i) issue a written decision on the appeal; or

   (ii) hold an informal hearing attended by the parties either in person or via conference call.

6. The decision to hold a hearing is at the sole discretion of the Committee, and no party to the appeal may compel the Committee to hold a hearing.

7. If the Committee elects to hold a hearing, the Committee will issue a written decision to the parties within 15 working days from the hearing date.

8. While the employee may choose to have an attorney or other representative attend a hearing with them for consultation, the Committee may require the employee to present their appeal, including but not limited to presenting any evidence, testimony or answering questions directly, and may limit or restrict the employee's representative from presenting the appeal, including but not limited to presenting evidence, testimony or answering on behalf of the employee.

E. **Step Four - Appeal to the UCIP Board of ~~Trustee~~Directors**

If the employee is unsatisfied with the decision of the Committee, the employee must appeal the decision to the UCIP Board of ~~Trustee~~Directors (Board) to preserve their grievance rights.

1. To make a valid appeal to the Board, the employee must file a written appeal with the UCIP Chief Financial Officer within 10 working days from the receipt of the Committee's decision.

2. A written appeal shall include a copy of the Committee's written decision of the grievance being appealed.

3. The Board may, within 15 calendar days of receipt of the employee's appeal, request additional written information from the parties involved.

4. The parties shall provide such additional written information within 15 days of such request.

5. Within 30 calendar days of receipt of the appeal, or if additional information is requested, within 30 days of receipt of the last additional information, the Board shall:

   (i) issue a written decision on the appeal;

   (ii) request a review of the matter by the UCIP Litigation Management Committee or the Board's General Counsel; or

   (iii) hold an informal hearing attended by the parties either in person or via conference call.

6. The decision to request a review of the matter by the UCIP Litigation Management Committee or hold a hearing is at the sole discretion of the Board, and no party to the appeal may compel the Board to request a review of the matter by the UCIP Litigation Management Committee or hold a hearing.

7. If the Board requests review by the UCIP Litigation Management Committee or the Board's General Counsel, the Board shall;

   (i) issue a written decision to the parties within 45 days from receipt of the appeal, or if additional information is requested, within 45 days of receipt of the last additional information; or

   (ii) hold an informal hearing attended by the parties either in person or via conference call.

8. If the Board elects to hold a hearing, the Board shall:

   (i) issue a written decision to the parties within 15 working days from the hearing date; or

   (ii) request a review of the matter by the UCIP Litigation Management Committee or the Board's General Counsel. If the Board requests such review, the Board shall issue a written decision to the parties within 30 days from the hearing date.

9. While the employee may choose to have an attorney or other representative attend a hearing with them for consultation, the Board may require the employee to present their appeal, including but not limited to presenting any evidence, testimony or answering questions directly, and may limit or restrict the employee's representative from presenting the appeal, including but not limited to presenting evidence, testimony or answering on behalf of the employee.

A written decision of the Board shall be a binding and final determination of the Utah Counties Indemnity Pool.

APPENDIX I

RECEIPT OF PERSONNEL POLICY

I, the undersigned employee, have received a copy of the Utah Counties Indemnity Pool (UCIP) Personnel Policy (Policy) and have had an opportunity to review its contents with management and ask questions relating thereto.

~~**I understand that employment with UCIP is "at will" and may be terminated by UCIP or me at any time with or without cause. I understand the terms of the at will employment relationship as applied under Utah law and as referenced in this Policy. I understand that no officer or employee of UCIP has the authority to enter into a contractual employment relationship with me in writing, verbally, on an implied basis, or any other basis, or in any way waive or alter the at will employment relationship.**~~

I understand this Policy is provided to me to assist in understanding the rights, privileges, obligations and responsibilities of employment with UCIP and I agree that nothing in this Policy, or any omission to this Policy, is meant as creating a contractual relationship between UCIP and myself.

I understand these policies and procedures as well as the benefits provided by UCIP to its employees may be amended from time to time by action of the UCIP Board of ~~Trustee~~Directors, and that the Board of ~~Trustee~~Directors reserves the right to amend, alter, or revoke any policy, practice, benefit, or employment condition, at any time, or for any reason, with or without notice.

_____ _____

Employee Signature **Date**

CPI-All Urban Consumers (Current Series)
Original Data Value

Series Id: CUUR0400SA0,CUUS0400SA0
Not Seasonally Adjusted
Series Title: All items in West urban, all urban consumers, not
Area: West urban
Item: All items
Base Period: 1982-84=100
Years: 2007 to 2017

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
2007	207.790	208.995	210.778	212.036	213.063	212.680	212.542	212.406	212.920	213.917	214.904	214.733	212.230	210.890	213.570
2008	215.739	216.339	218.533	219.437	221.009	223.040	223.867	222.823	222.132	221.034	217.113	214.685	219.646	219.016	220.276
2009	215.923	217.095	217.357	217.910	218.567	219.865	219.484	219.884	220.294	220.447	219.728	219.307	218.822	217.786	219.857
2010	219.989	220.179	220.809	221.202	221.417	221.147	221.331	221.523	221.384	221.708	221.671	222.081	221.203	220.790	221.616
2011	223.149	224.431	226.558	227.837	228.516	228.075	227.805	228.222	229.147	229.195	228.771	228.117	227.485	226.428	228.543
2012	228.980	229.995	232.039	232.561	233.053	232.701	231.893	233.001	234.083	234.966	233.206	232.029	232.376	231.555	233.196
2013	232.759	234.595	235.511	235.488	235.979	236.227	236.341	236.591	237.146	237.000	236.153	236.096	235.824	235.093	236.555
2014	236.707	237.614	239.092	239.808	241.350	241.616	241.850	241.660	241.920	241.650	240.220	239.095	240.215	239.365	241.066
2015	238.318	239.748	241.690	242.302	244.227	244.332	245.040	244.737	244.257	244.341	243.749	243.434	243.015	241.770	244.260
2016	244.600	244.821	245.404	246.589	247.855	248.228	248.375	248.498	249.234	249.897	249.448	249.516	247.705	246.250	249.161
2017	250.814	252.252	252.949	253.806	254.380	254.469	254.708	255.282	256.504	257.223				253.112	

1.03117

Cost of Compensation	2016	2017	% Change
	28.59	30.12	1.05352

UTAH COUNTIES INDEMNITY POOL
ELECTRONIC MEETING POLICY

SECTION I. Effective Date and Frequency of Review.

A. The UCIP Board of Directors originally adopted Resolution 2010-1 on August 19, 2010 governing the use of electronic meetings for the UCIP Board. This policy sets into policy the intent of that resolution.

B. This policy should be reviewed annually, but not less than every three years by the Board of Directors. This policy will also be reviewed any time that changes to laws governing electronic meetings of political subdivisions are amended in a manner which would require review and update to this policy.

SECTION II. Purpose.

A. The purpose of this policy is to assure all electronic meetings conducted by UCIP are conducted in compliance with Utah Code Ann. §52-4-101 et. seq., 1953 as amended.

B. The purpose for holding Electronic Meetings is primarily to enable members of the Board of Directors to participate in the meeting electronically.

C. Provision may be made for a member of the public to monitor an open meeting of the Board through electronic means provided that:

1. The member of the public so requests in writing at least three days prior to the meeting; and

2. UCIP will not be required to acquire any equipment, facilities or expertise which UCIP does not already possess in order to accommodate the request.

SECTION III. Authority.

A. The Board of Directors has authority to adopt this policy under the UCIP Interlocal Agreement, and under Utah Code Ann. §52-4-101 et. seq., 1953 as amended.

SECTION IV. Applicability and Scope.

A. This Policy applies to all electronic meetings conducted by UCIP which are governed by the Utah Open and Public Meetings Act, Utah Code Ann. §52-4-101 et. seq., 1953 as amended.

B. Notwithstanding anything to the contrary in this Policy, with the exception of a Public Hearing, the general public and other interested persons need not be provided an opportunity to participate in, as opposed to attend and monitor, an Electronic Meeting.

SECTION V. Definitions.

A. "Anchor Location" means the physical location from which the electronic meeting originates or from which the participants are connected.

B. "Board" means the Board of Directors of the Utah Counties Indemnity Pool.

C. "Electronic Meeting" means a Public Meeting convened or conducted by means of a conference using electronic communications.

D. "Meeting" means the convening of the UCIP Board of Directors, with a quorum present, including a workshop or an executive session, whether in person or by means of electronic communications, for the purpose of discussing, receiving comments from the public about, or acting upon a matter over which the UCIP Board of Directors has jurisdiction or advisory power.

E. "Meeting" does not mean a chance gathering or social gathering.

F. "Meeting" does not mean a convening of the Board if;

1. No public funds are appropriated for expenditure during the time the Board is convened; and

2. The Board is convened solely for the discussion or implementation of administrative or operational matters for which no formal action by the Board is required or that would not come before the public body for discussion or action.

G. "Monitor" means to hear or observe, live, by audio or video equipment, all of the public statements of each member of the public body who is participating in a Meeting.

H. "Participate" means the ability to communicate with all of the members of the Board attending a Meeting, either verbally or electronically, so that each member of the Board in attendance can hear or observe the communication.

I. "Quorum" means a simple majority of the membership of the Board, unless otherwise defined by the UCIP Bylaws.

J. "Quorum" does not mean a meeting of two Board members by themselves when no action, either formal or informal, is taken on a subject over which these elected officials have advisory power.

SECTION VI. Policy Statements.

A. An Anchor Location must be established for all Electronic Meetings.

B. A quorum of the Board need not be present at an Anchor Location for an Electronic Meeting to be held.

C. A Board member who is not physically present may participate in the meeting through electronic means and be counted toward the required quorum, and may make, second and vote on all motions and participate in the discussions as though present.

D. As few as one Board member may be present at the Anchor Location for an electronic meeting to be held provided that the Board member who chairs the meeting is physically present at the Anchor Location. If neither the Chair nor the Vice Chair is physically present at the Anchor Location, but there is still a quorum, a Board member who is physically present at the Anchor Location will preside over the meeting.

E. Space and facilities must be provided at the Anchor Location so that all interested persons may attend and monitor the open portions of the meeting.

F. If the meeting is a Public Hearing, space and facilities must be provided at the Anchor Location so that interested persons and the public may attend, monitor and participate in the hearing.

G. A request from a member of the public to monitor a meeting electronically that is not being held as an Electronic Meeting may be denied by the Chair, or Vice Chair in the Chair's absence, based on budget, public policy or logistical considerations deemed sufficient by the Chair or Vice Chair.

SECTION VII. Procedures and Responsibilities.

A. The UCIP Chief Executive Officer shall assure that not less than 24 hours' advance public notice, including the agenda, date, time, location, and a description of how the Board members will be connected to the Electronic Meeting, will be given for each Electronic Meeting of the Board by:

1. Posting a written notice at the principal office of UCIP; and

2. Posting written notice at the Anchor Location; and

3. Providing notice to all Board members; and

4. Providing written or electronic notice to at least one newspaper of general circulation and to a local media correspondent; and

5. Posting notice of the Electronic Meeting on the Utah Public Notice Website created under Utah Code Ann. §63F-1-701 et. seq., 1953 as amended; and

6. Providing any other additional notice or posting as directed by the Chair or the Board.

SECTION V. Revision History.

A. Resolution Adopted: August 19, 2010

B. Policy Original Adoption: December 21, 2017

SECTION VI. Appendices.

A. Utah Open and Public Meetings Act

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

PUBLIC NOTICE is hereby given that the 2018 Annual Meeting schedule of the Board of Directors of the Utah Counties Indemnity Pool is as follows:

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

TENTATIVE REGULAR MEETING DATES FOR 2018

February 15, 12:30 p.m.
April 19, 12:30 p.m.
June 21, 12:30 p.m.
August 16, 12:30 p.m.
October 18, 12:30 p.m.
December 20, 12:30 p.m.

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

All regular meetings of the Board of Directors shall be open to the public unless closed by the Board of Directors in the manner described in §52-4-4, Utah Code Annotated, 1953 as amended, and, for a purpose described in §52-4-5, Utah Code Annotated, 1953 as amended.

ADOPTED AND APPROVED THIS 21 DAY OF December, 2017.

BOARD OF DIRECTORS,
UTAH COUNTIES INDEMNITY POOL

_____
Bruce Adams, President

AFFIDAVIT OF BRUCE ADAMS

STATE OF UTAH)
:ss
COUNTY OF SALT LAKE)

Bruce Adams, being duly sworn upon oath, deposes and says:

1. That the affiant has personal knowledge of the matters hereinafter referred to in this Affidavit.

2. That the Affiant, on or about the 21 day of December, 2017, presided over a meeting of the Utah Counties Indemnity Pool Board of Trustees, an open and public meeting within the provisions of Chapter 4, Title 52, Utah Code Annotated, 1953, as amended.

3. That a quorum of the Utah Counties Indemnity Pool Board of Trustees was present and at least two-thirds of the members present, voted to close the meeting pursuant to the provisions of Section 52-4-204, Utah Code Annotated, 1953, as amended, for the purpose of discussing the character, professional competence, or physical or mental health of an individual.

4. That the affiant was present throughout the meeting and, pursuant to the provisions of Section 52-4-206, the affiant does hereby affirm that the sole purpose for closing the meeting was to discuss the character, professional competence, or physical or mental health of an individual or individuals.

FURTHER, Affiant saith not.

DATED this 21 day of December, 2017.

Bruce Adams

BRUCE ADAMS, President
Utah Counties Indemnity Pool

On the 21 day of December 2017, personally appeared before me Bruce Adams, who, after being by me duly sworn, deposed and said that the information contained in the above and foregoing Affidavit is true and correct.

Sonya White

NOTARY PUBLIC

My Commission Expires: April 18, 2018

SONYA JOAN WHITE
Notary Public, State of Utah
Commission # 676309
My Commission Expires
April 18, 2018

SONYA JOAN WHITE
Notary Public State of Utah
Commission # 676209
My Commission Expires
April 18, 2014

Utah Counties Indemnity Pool

AUDIT PLAN

For the Year Ended December 31, 2017

Larson

CERTIFIED PUBLIC ACCOUNTANTS

Larson
CERTIFIED PUBLIC ACCOUNTANTS

December 14, 2017

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

Members of the Committee:

We are engaged to audit the financial statements of **Utah Counties Indemnity Pool** (the Pool) for the year ended December 31, 2017. Professional standards require that we communicate the following information related to our audit as outlined in the following pages.

Issues Discussed Prior to Retention of Independent Auditor

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year, prior to retention as the Pool's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Planned Scope

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested.

Our audit will include obtaining an understanding of the Pool and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Material misstatements may result from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the Pool or to acts by management or employees acting on behalf of the Pool. We will generally communicate our significant findings at the conclusion of the audit. However, some matters could be communicated sooner, particularly if significant difficulties are encountered during the audit where assistance is needed to overcome the difficulties or if the difficulties may lead to a modified opinion. We will also communicate any internal control related matters that are required to be communicated under professional standards.

As part of our audit, professional standards require us to perform risk assessment procedures that are sufficient to provide a reasonable basis for identifying and assessing the risk of material misstatement, whether due to error or fraud, and designing further audit procedures. We are also required to determine whether any risks we have identified and assessed are significant risks that require special audit attention.

Larson & Company
9065 South 1300 East, Salt Lake City, Utah 84094
Main: (801) 313-1900 | Fax: (801) 313-1912
www.larsco.com

Member of
CPAMERICA INTERNATIONAL
Crowe Horwath International.

As a result of our procedures, we have determined the following areas as having significant risks:

- Cash
- Contributions
- Investments
- Losses and Loss Adjustment Expense Reserves
- Losses and Loss Adjustment Expenses Paid
- Reinsurance

We expect to use the following resources to assist us in performing our audits:

- Use of Specialists. We plan to rely on the review performed by the Pool's independent actuary to gain assurance over the claims reserve estimate.

Our goal is to provide you with a high quality, value added audit. Please inform us of any suggestions you may have to help us complete the audit more effectively and to adequately address your concerns of specific areas you would like us to focus our attention on during the current year audit.

Sincerely,

LARSON & COMPANY, PC

Geri A. Douglas, CPA
Audit Partner

Responsibilities

Our Responsibility under U.S. Generally Accepted Auditing Standards and *Government Auditing Standards*

As stated in our engagement letter, our responsibility, as described by professional standards, is to express an opinion about whether the financial statements prepared by management with your oversight are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles. Our audit of the financial statements does not relieve you or management of your responsibilities. Our responsibility is to plan and perform the audit to obtain reasonable, but not absolute, assurance that the financial statements are free of material misstatement.

As part of our audit, we will consider the internal control of the Pool. Such considerations are solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will also perform tests of the Pool's compliance with certain provisions of laws, regulations, contracts, and grants. However, providing an opinion on compliance with those provisions is not an objective of our audit.

Other Information in Documents Containing Audited Financial Statements

Generally accepted accounting principles provide for certain required supplementary information (RSI) to supplement the basic financial statements. Our responsibility with respect to Management's Discussion and Analysis and the 10 Year Loss Development schedule, which supplements the basic financial statements, is to apply certain limited procedures in accordance with generally accepted auditing standards. However, the RSI will not be audited and, because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance, we will not express an opinion or provide any assurance on the RSI.

We have been engaged to report on management's supplementary information, which accompanies the financial statements but are not RSI. Our responsibility for this supplementary information, as described by professional standards, is to evaluate the presentation of the supplementary information in relation to the financial statements as a whole and to report on whether the supplementary information is fairly stated, in all material respects, in relation to the financial statements as a whole.

Management's Responsibility

As stated in our engagement letter, management is responsible for establishing and maintaining effective internal controls, including evaluating and monitoring ongoing activities, to help ensure that appropriate goals and objectives are met; following laws and regulations; and ensuring that management is reliable and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. You are also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements in conformity with U.S. generally accepted accounting principles, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. You are also responsible for providing us with

(1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to us in the written representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the government complies with applicable laws, regulations, contracts, agreements, and grants and for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts or grant agreements, or abuse that we report.

You are responsible for the preparation of the supplementary information in conformity with U.S. generally accepted accounting principles (GAAP). You agree to include our report on the supplementary information in any document that contains and indicates that we have reported on the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Your responsibilities include acknowledging to us in the written representation letter that (1) you are responsible for presentation of the supplementary information in accordance with GAAP; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying for us previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

Anticipated Role of the Pool's Audit Committee

We anticipate the Audit Committee to assist us with the following:

- Communicate any concerns or special requests related to this year's audit to Larson & Company.
- Communicate to Larson & Company the committee's views about the fraud risks in the Pool.
- Communicate to Larson & Company whether the committee has knowledge of any fraud, alleged fraud, or suspected fraud affecting the Pool and whether there has been any notification of an action or investigation regarding alleged fraudulent activities.
- Communicate to Larson & Company whether the committee is aware of tips or complaints received about financial reporting and, if so, their responses.
- Communicate to Larson & Company how the committee exercises oversight of the Pool's assessment of fraud risks and the controls established to address those risks.
- Communicate to Larson & Company the Pool's compliance with laws and regulations and knowledge of violations or possible violations of laws and regulations.
- Evaluate any "material weaknesses" or "significant deficiencies" in the Pool's internal controls as noted in our internal control letter and take steps to resolve issues.
- Consider any significant findings and recommendations from Larson & Company.
- Review the audit opinion issued by Larson & Company.

Planned Timing

The schedule for the audit for the year ended December 31, 2017 is as follows:

	2017	2018			
	Dec	Jan	Feb	Mar	Apr
Audit Activity:					
Audit and Risk Planning	x	x	x		
Communication with Audit Committee	x				x
Internal Control Assessment and Procedures		x	x		
Financial Statement Risk Assessment and Procedures			x		
Substantive and Control Audit Procedures			x		
Wrap-up Procedures and Draft Report				x	
Issuance of Audit Report					x

We plan on completing our year-end field work the week of February 26, 2018 and issue our report by April 10, 2018.

Should the above outlined audit schedule be affected or delayed by circumstances out of our control, we would notify you immediately and make appropriate adjustments to the anticipated due dates.

We will be available to meet with the audit committee during any of the above audit phases to discuss our progress. Should we encounter any significant adjustments or material weaknesses, we will discuss them with management or the audit committee, as appropriate, as soon as they come to our attention.

Government Accounting Standards Board Updates

GASB No. 84 relates to fiduciary activates. As such we don't expect this GASB to have an impact on the Pool and have not included information related to this GASB.

GASB No. 86 relates to certain debt extinguishment issues. As such we don't expect this GASB to have an impact on the Pool and have not included information related to this GASB.

GASB 85, Omnibus 2017

In March of 2017, GASB issued GASB 85, Omnibus 2017. The objective of this Statement is to address practice issues that have been identified during implementation and application of certain GASB Statements. This Statement addresses a variety of topics including issues related to blending component units, goodwill, fair value measurement and application, and postemployment benefits (pensions and other postemployment benefits [OPEB]). Specifically, this Statement addresses the following topics:

- Blending a component unit in circumstances in which the primary government is a business-type activity that reports in a single column for financial statement presentation
- Reporting amounts previously reported as goodwill and "negative" goodwill
- Classifying real estate held by insurance entities
- Measuring certain money market investments and participating interest-earning investment contracts at amortized cost
- Timing of the measurement of pension or OPEB liabilities and expenditures recognized in financial statements prepared using the current financial resources measurement focus
- Recognizing on-behalf payments for pensions or OPEB in employer financial statements
- Presenting payroll-related measures in required supplementary information for purposes of reporting by OPEB plans and employers that provide OPEB
- Classifying employer-paid member contributions for OPEB
- Simplifying certain aspects of the alternative measurement method for OPEB
- Accounting and financial reporting for OPEB provided through certain multiple-employer defined benefit OPEB plans.

GASB 87, Leases

In June of 2017, GASB issued GASB 87, Leases. The objective of this Statement is to better meet the information needs of financial statement users by improving accounting and financial reporting for leases by governments. This Statement increases the usefulness of governments' financial statements by requiring recognition of certain lease assets and liabilities for leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources based on the payment provisions of the contract. It establishes a single model for lease accounting based on the foundational principle that leases are financings of the right to use an underlying asset. Under this Statement, a lessee is required to recognize a lease liability and an intangible right-to-use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources, thereby enhancing the relevance and consistency of information about governments' leasing activities.

Contacting Your Audit Team

Partner

Geri Douglas, (801) 313-1900 or gdouglas@larsco.com

Manager

Jon Haderlie, (801) 313-1900 or jhaderlie@larsco.com

2018 AGRiP Governance & Leadership Conference Hilton San Diego Bayfront

[C] Conference Activities [G] Governance [H] Hot Topics [K] Keynote Session [L] Leadership

[P] Pooling Basics

MARCH 4 • SUNDAY

12:00pm – 5:00pm	C	**Registration**	Hilton San Diego Bayfront
1:00pm – 5:00pm	C	**Old Town Trolley Tour: Hop-On, Hop-Off**	Hilton San Diego Bayfront
1:00pm – 5:00pm	P	**Pooling Basics**	Hilton San Diego Bayfront
2:00pm – 4:00pm	C	**Old Town Trolley Tour: City Highlights**	Hilton San Diego Bayfront
5:30pm – 7:30pm	C	**Welcome Reception**	Hilton San Diego Bayfront

C Conference Activities G Governance H Hot Topics K Keynote Session L Leadership

P Pooling Basics

MARCH 5 • MONDAY

6:45am – 8:00am	C	**Breakfast**	Hilton San Diego Bayfront
6:45am – 8:00am	C	**First-Time Attendee Breakfast**	Hilton San Diego Bayfront
6:45am – 5:00pm	C	**Registration**	Hilton San Diego Bayfront
8:30am – 9:45am	K	**Conference Welcome & Keynote Session** *Speakers: Kim Lear*	Hilton San Diego Bayfront
10:00am – 11:00am	G	**Governance Workshop: Generational Workforce Development** *Speakers: Kim Lear*	Hilton San Diego Bayfront
10:00am – 11:00am	H	**Public Private Partnerships**	Hilton San Diego Bayfront
10:00am – 11:00am	L	**Concurrent Session**	Hilton San Diego Bayfront
10:00am – 12:00pm	P	**Pooling Basics**	Hilton San Diego Bayfront
11:15am – 12:15pm	G	**Concurrent Session**	Hilton San Diego Bayfront
11:15am – 12:15pm	H	**Broken Mains on Main Street: Water Infrastructure Systems**	Hilton San Diego Bayfront
11:15am – 12:15pm	L	**Leadership Workshop: Generational Workforce Development** *Speakers: Kim Lear*	Hilton San Diego Bayfront
12:15pm – 1:45pm	C	**Lunch & Awards**	Hilton San Diego Bayfront
2:00pm – 3:00pm	G	**Concurrent Session**	Hilton San Diego Bayfront
2:00pm – 3:00pm	H	**Workshop: Generational Workforce Development** *Speakers: Kim Lear*	Hilton San Diego Bayfront
2:00pm – 3:00pm	L	**Reinsurance and Reinsurance-Like Options in Today's Risk Pool Environment**	Hilton San Diego Bayfront
3:15pm – 4:15pm	G	**Concurrent Session**	Hilton San Diego Bayfront
3:15pm – 4:15pm	H	**Insurance in a Sharing Economy: Disruption in a Peer-to-Peer World**	Hilton San Diego Bayfront
3:15pm – 4:15pm	L	**Concurrent Session**	Hilton San Diego Bayfront
4:30pm – 5:15pm	G	**Concurrent Session**	Hilton San Diego Bayfront
4:30pm – 5:15pm	H	**Opioid Use, Narcan & Related Public Entity Risks**	Hilton San Diego Bayfront
4:30pm – 5:15pm	L	**Concurrent Session**	Hilton San Diego Bayfront

C Conference Activities G Governance H Hot Topics K Keynote Session L Leadership

P Pooling Basics

MARCH 6 • TUESDAY

6:00am – 7:00am	C	**Group Run and Walk**	Hilton San Diego Bayfront
6:30am – 5:00pm	C	**Registration**	Hilton San Diego Bayfront
7:00am – 8:15am	C	**Breakfast Roundtables**	Hilton San Diego Bayfront
8:30am – 9:45am	K	**Welcome & Keynote Session**	Hilton San Diego Bayfront
10:00am – 11:00am	G	**Concurrent Session**	Hilton San Diego Bayfront
10:00am – 11:00am	H	**Mapping the Impact of Driverless Vehicles**	Hilton San Diego Bayfront
10:00am – 11:00am	L	**Strategic Approaches to Law Enforcement Liability**	Hilton San Diego Bayfront
11:15am – 12:15pm	G	**Concurrent Session**	Hilton San Diego Bayfront
11:15am – 12:15pm	H	**Bring in the Bots: Artificial Intelligence, Machine Learning & Deep Learning**	Hilton San Diego Bayfront
11:15am – 12:15pm	L	**Using Customer Relationship Management (CRM) to Enhance Member Services**	Hilton San Diego Bayfront
12:30pm – 1:45pm	C	**Lunch**	Hilton San Diego Bayfront
2:00pm – 3:00pm	G	**Concurrent Session**	Hilton San Diego Bayfront
2:00pm – 3:00pm	L	**Staying Above Water: Navigating the River of Federal Law Changes**	Hilton San Diego Bayfront
3:15pm – 3:45pm	H	**Concurrent Session**	Hilton San Diego Bayfront
3:15pm – 4:30pm	L	**Recruitment Strategies for the Next Generation**	Hilton San Diego Bayfront
4:00pm – 4:30pm	H	**Concurrent Session**	Hilton San Diego Bayfront

MARCH 7 • WEDNESDAY

6:30am – 11:30am	C	**Registration**	Hilton San Diego Bayfront
7:00am – 8:00am	C	**Breakfast**	Hilton San Diego Bayfront
8:00am – 9:00am	K	**Keynote Session**	Hilton San Diego Bayfront
9:15am – 10:00am	G	**Concurrent Session**	Hilton San Diego Bayfront
9:15am – 11:00am	L	**Managing for Retention**	Hilton San Diego Bayfront
10:15am – 11:00am	H	**Concurrent Session**	Hilton San Diego Bayfront
11:15am – 12:00pm	H	**Blockchain Technology: Tranforming Transactions**	Hilton San Diego Bayfront
11:15am – 12:00pm	L	**Concurrent Session**	Hilton San Diego Bayfront

Sonya White

Cc: Miller, Johnnie; Korby Siggard; Marty Stevens
Subject: RSVP for Presentation of Award of Recognition for Service to UCIP

Importance: High

Dear Director,

In a public meeting on **December 21, 2017** (UCIP's Board of Director's meeting), each Board Member will be recognized for their service to UCIP with an award of a CEO Dinner at the **Brio City Creek Restaurant, 80 S Regent Street, Salt Lake City**. You and your guest are invited to this reservation promptly at **5:00 p.m.**

Please reply to this email, no later than December 18, whether you will or will not be attending dinner and if you will be bringing a guest.

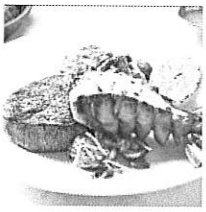
Salt Lake City Holiday Events

Sonya White, *Chief Financial Officer*
UTAH COUNTIES INDEMNITY POOL
5397 S Vine Street | Murray, UT 84107-6757
801-307-2113 *d* | 801-558-8060 *c* | 435-608-4531 *f*

From: BRIO Tuscan Grille - Salt Lake City - City Creek <no-reply@opentable.com>
Sent: Tuesday, December 19, 2017 7:38 PM
To: Sonya White
Subject: Your BRIO Tuscan Grille - Salt Lake City - City Creek Reservation Change

Reservation changed

Here are the new details.



BRIO Tuscan Grille - Salt Lake City - City Creek

Table for 20 on Thursday, December 21, 2017 at 5:00 pm

Name: UCIP

See menu | Get directions

80 S Regent Street
Salt Lake City, 84111
(801) 359-4401

Get ready to dine out!
Here are a few messages from the restaurant.

You are confirmed

Thank you for choosing BRIO Tuscan Grille - Salt Lake City - City Creek. Should your plans change, please let us know. We look forward to serving you.

Reservation Details

Although we will always do our best to accommodate special requests, we cannot guarantee every request. Please reach out to the restaurant for specific concerns.