



AGENDA

QLife Regular Board Meeting

Thursday, December 3, 2020 | 12:00 pm

Via Google Hangouts - <https://meet.google.com/ufs-mtcj-ijp>

- 12:00 Call to Order
- 12:00 Approval of Agenda
- 12:00 **Consent Agenda** (*items of a routine nature: minutes, documents, items previously discussed*)
 - **October 22, 2020 Minutes**
- 12:05 **Finance**
 - **Financial Report, Reconciliation and Analysis** - Mike Middleton
- 12:15 **Discussion Items**
 - **Aristo Technical Management Report** – John Amery
 - **Admin/Project Updates** – Tyler Stone, John Amery & Dan McNeely
 - **SDIS Insurance Renewal 2021** – Stephanie Krell
- 12:30 **Executive Session (2)(m)(D) & (E) Discuss information regarding security of telecom systems and data transmission; (2)(g) Competitive trade or commerce negotiations**

Old/New Business

Next Board Meeting Date: January 28, 2020 | 12:00 PM

Adjourn

**Agenda subject to change*

**Executive Session held as needed*

An executive session may, in the discretion of the presiding officer, be called based on one or more of the following: ORS 192.660 (2)(a) Consider employment issues; (2)(e) Real property; (2)(f) Consider exempt records or information; (2)(g) Competitive trade or commerce negotiations; (2)(h) Consult with counsel re litigation; (2)(m)(D) & (E) Discuss information regarding security of telecom systems and data transmission.



Consent Agenda

- [October 22, 2020 Minutes](#)



MINUTES

QLife Regular Board Meeting
Thursday, October 22, 2020
Via Google Hangouts

Call to Order President Hege calls the meeting to order at 12:03 PM.

Roll Call Scott Hege, Rod Runyon, Dale Lepper, Darcy Long-Curtiss, Lee Weinstein, John Amery, Tom McGowan, Keith Mobley, Dan McNeely, Kristen Campbell, Matthew Klebes, Tyler Stone, Stephanie Krell, and Mike Middleton.

Changes to the Agenda

There are no changes to the agenda.

[[Ms. Long-Curtiss moves to approve the agenda. Mr. Lepper seconds the motion, which passes unanimously.]]

Approval of the Consent Agenda

[[Mr. Weinstein moves to approve the agenda. Ms. Long-Curtiss seconds the motion, which passes unanimously.]]

Finance

Financial Report, Analysis and Reconciliation

Mr. Middleton presents his report to the Board included in the packet. He notes that interest is going to start dropping. He also reports that there was large transfer into the checking account which was initially thought to be related to the Lone Pine project but remarks that it was paid by a third party for one of our customer's previously unbilled service. This deposit will be placed into the Operations fund which will put the utilities executed at a higher rate.

LS Networks receipts for Maupin totaled \$3,500 and they said they were sending us a check. Mr. Middleton will be following up with them because we have not received the check yet.

Mr. Middleton says that he is watching the Contracted Services account because it is higher than anticipated at this time. He will keep an eye on it for budgetary reasons.

Mr. Runyon asks about the Pole Connections Fees account and wonders why it is already 79% executed. Mr. Middleton explains that it is an annual charge that has been collected already.

Mr. Runyon asks for a status update on the LS Networks check and Mr. Klebes says he will follow up with them again as they stated the check was mailed on October 2.

Discussion Items

Aristo Management Report

Mr. Amery informs the Board that the Curtis Homes project has not changed at all since last month.

Mr. Amery will be splicing FTTH and additional fibers for ISPs to connect to at Lone Pine.

The UPS had an additional event yesterday and shut down for about 30 minutes. Mr. Amery ordered batteries which should arrive today and intends to resolve the issue tonight during a maintenance window.

Mr. Stone notes that this is the second time the UPS issue has taken down the QLife network and finds it unacceptable for our customers. Impacts of yesterday's event were significant and adds that if the new batteries do not resolve the issue, we have to figure it out before there is a third event.

President Hege asks if the outage affected every customer and Mr. Amery explains that most of QLife's connections are dark fiber, not lit so it only affected those with lit service.

Mr. Runyon asks if Water's Edge is up and running and Mr. Lepper responds that MCMC is working on the final phase.

Administrative Updates

Mr. Klebes informs the Board that the diesel fuel tank in Annex C has been removed and he is now looking at the scope of the project and bidding it out. The timeline is tight and Mr. Klebes thinks it is unlikely that we will be finished by the end of the year but he has been discussing a temporary solution to meet the customer's deadline.

Mr. Klebes informs the Board that Commstructure is working on PLAs for the Liberty Street project.

Mr. Klebes refers to the subgrant agreement included in the Board packet and notes that it has been fully executed and signed by the Board of County Commissioners. This will give us an option to use CARES funding if an appropriate project arises. At this time, we have not identified any costs to use the funds but remarks that they will need to be spent by the end of the year.

Mr. Klebes updates the Board on the BRIC funding opportunity which is connected to the work being done at Annex C. Awarding of funding will be made at the end of January 2021. Application due date is November 27, 2020.

Mr. Klebes discusses the Maupin Gray Eagle Street status which still poses some challenges. He has had conversations with both homeowners and the city of Maupin. He proposes that QLife facilitate and cover the cost to relocate MST A33 which then allows the property owners to work directly with ISPs to get fiber to their home.

President Hege asks what the cost estimate is and Mr. Amery responds that the Maupin mayor estimated somewhere between \$11,000 and \$15,000 to move the MST but Commstructure's OPC estimated costs to be \$26,000.

Mr. Weinstein asks if the property owners plan to pay for any of this potential project and Mr. Klebes says that we can discuss that with them but the concept proposed is for QLife to pay for fiber to the edge of the property and then property owners pay to build the fiber to their homes.

Ms. Long-Curtiss wonders if the subgrant for CARES funding could be utilized and Mr. Klebes agrees that this a possibility but will need to conduct due diligence because of the numerous strings attached to that grant fund.

President Hege remarks that QLife has already invested \$150,000 and does not like the idea of spending more when the Maupin project has not yet repaid that investment to the Capital fund.

Mr. Mobley wonders if we have had discussions with ISPs regarding their participation in funding and Mr. Klebes confirms that he could continue exploring that option and adds that he would want commitment from property owners before moving forward in any way.

[[The Board is in consensus for staff to continue negotiations and potential partnerships for the Gray Eagle Street build and gives authorization to move forward if QLife's financial commitment falls below \$10,000.]]

Action Items

City Hall Augment Bid Results

Mr. Klebes reviews the bid results included in the board packet and notes that we received one bid from North Sky Communications for \$66,504.70.

President Hege wonders what Commstructure's OPC was which Mr. McNeely responds was approximately \$67,000 with construction being approximately \$50,000 of the total project cost. Mr. McNeely adds that all construction companies are busy with jobs right now which could contribute to the higher bid.

Mr. Weinstein asks about North Sky and wonders if we have worked with them in the past. Mr. Amery responds that we have had many years of history working with North Sky and they are currently our maintenance company. Mr. Klebes recommends that the Board award to the contract to North Sky Communications.

[[Mr. Weinstein moves to award the City Hall Augment project to North Sky Communications, LLC. Ms. Long-Curtiss seconds the motion, which passes unanimously.]]

The Board enters into Executive Session at 1:07 PM under ORS 192.660 (2)(g) Competitive trade or commerce negotiations and (2)(m)(D) & (E) Discuss information regarding security of telecom systems and data transmission.

Executive Session

The Board exits Executive Session at 1:22 PM.

The meeting is adjourned at 1:24 PM

The next regularly scheduled board meeting is set for December 3, 2020.

These minutes were approved by the QLife Board on _____.

Lee Weinstein, Secretary



Financial Reports

- [October Financial Report](#)
- [October Reconciliations](#)
- [October Financial Analysis](#)

Qlife Monthly Report Operations Fund - October 2020

Filters	
Fd	600
Cat	(Multiple Items)

Data						
Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Revenue						
Qlife Operations						
Qlife-R						
Qlife-R						
INVESTMENT EARNINGS-R						
INTEREST EARNED	1,200	629	671	52.4%	70.7%	(41.53)
INVESTMENT EARNINGS-R Total	1,200	629	671	52.4%	70.7%	(41.53)
MISCELLANEOUS-R						
MISC RECEIPTS	200	1,200	1,200	600.0%	600.0%	-
MISCELLANEOUS-R Total	200	1,200	1,200	600.0%	600.0%	-
CHARGES FOR SERVICES-R						
UTILITY SERVICE CHARGES	667,200	282,115	238,391	42.3%	35.8%	43,723.72
CONNECT CHARGES	1,000	-	-	0.0%	0.0%	-
CHARGES FOR SERVICES-R Total	668,200	282,115	238,391	42.2%	35.8%	43,723.72
PASS-THROUGH PAYMENTS-R						
	-	-	-	#DIV/0!	#DIV/0!	-
Qlife-R Total	669,600	283,944	240,262	42.4%	36.0%	43,682.19
Qlife-R Total	669,600	283,944	240,262	42.4%	36.0%	43,682.19
Qlife Operations Total	669,600	283,944	240,262	42.4%	36.0%	43,682.19
Revenue Total	669,600	283,944	240,262	42.4%	36.0%	43,682.19
Expense						
Qlife Operations						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E						
ADMINISTRATIVE COST	60,431	-	-	0.0%	0.0%	-

Qlife Monthly Report Operations Fund - October 2020

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current	Prior Year	Current FY - Prior FY YTD
				Year Budget Executed	Budget Executed	
ADVERTISING & PROMOTIONS	1,500	-	-	0.0%	0.0%	-
BLDG REPAIR & MAINT	1,600	1,550	-	96.9%	0.0%	1,550.00
CONTR SRVCS - AUDIT CONTRACT	6,500	-	3,200	0.0%	76.2%	(3,200.00)
CONTR SRVCS - OTHER	15,100	-	-	0.0%	0.0%	-
CONTRACTED SERVICES	-	-	-	#DIV/0!	#DIV/0!	-
DUES & SUBSCRIPTIONS	2,000	1,169	44	58.4%	1.5%	1,124.24
EQUIPMENT - NON CAPITAL	5,000	-	-	0.0%	0.0%	-
GENERAL GRANTS	2,000	-	-	0.0%	0.0%	-
INSURANCE & BONDS	20,000	1,600	2,270	8.0%	10.8%	(670.02)
LEGAL NOTICES & PUBLISHING	400	-	-	0.0%	0.0%	-
MEALS LODGING & REGISTRATION	5,000	-	369	0.0%	7.4%	(369.46)
MISC EXPENDITURES	1,000	-	-	0.0%	0.0%	-
NETWORK COMPONENTS	5,000	-	-	0.0%	0.0%	-
POSTAGE	200	66	44	32.9%	21.8%	22.20
SUPPLIES - OFFICE	200	-	-	0.0%	0.0%	-
TAXES/PERMITS/ASSESSMENTS	800	-	329	0.0%	41.2%	(329.32)
TELEPHONE	500	138	139	27.6%	27.8%	(1.16)
TRAINING & EDUCATION	700	-	-	0.0%	0.0%	-
UTILITIES - WALNUT ST	800	142	198	17.7%	24.7%	(55.97)
RENT - OFFICE	7,752	1,938	-	25.0%	0.0%	1,938.00
CONTR SRVCS - LEGAL COUNSEL CONTR	6,000	4,870	1,240	81.2%	20.7%	3,630.00
OUTSIDE PLANT MAINTENANCE	20,000	624	-	3.1%	0.0%	624.00
CONTRACTED SVCS - ENGINEERING	50,000	26,278	14,401	52.6%	28.8%	11,877.62
CONTRACTED SVCS - NETWORK SYSTEM MANAGEMENT	71,000	28,218	2,115	39.7%	3.0%	26,103.40
POLE CONNECTION FEES	12,392	9,786	145	79.0%	1.2%	9,641.43
RIGHT OF WAY FEES	20,016	3,641	2,153	18.2%	10.7%	1,487.96
SCHOLARSHIP	2,000	-	-	0.0%	0.0%	-
EASEMENTS - NON-CAPITAL	-	-	-	#DIV/0!	#DIV/0!	-
MATERIALS & SERVICES-E Total	317,891	80,020	26,647	25.2%	8.4%	53,372.92
CAPITAL OUTLAY-E						
EASEMENTS	-	-	-	#DIV/0!	#DIV/0!	-
EQUIPMENT - CAPITAL	20,000	-	-	0.0%	0.0%	-
CAPITAL OUTLAY-E Total	20,000	-	-	0.0%	0.0%	-
TRANSFERS OUT-E	376,220	125,407	109,007	33.3%	33.3%	16,400.00
Qlife-E Total	714,111	205,426	135,653	28.8%	20.5%	69,772.92

Qlife Monthly Report Operations Fund - October 2020

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current	Prior Year	Current FY - Prior FY YTD
				Year Budget Executed	Budget Executed	
Qlife-E Total	714,111	205,426	135,653	28.8%	20.5%	69,772.92
Qlife Operations Total	714,111	205,426	135,653	28.8%	20.5%	69,772.92
Expense Total	714,111	205,426	135,653	28.8%	20.5%	69,772.92

Qlife Monthly Report Capital Fund - October 2020

Filters

Fd	601
Cat	(Multiple Items)

Data

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Revenue						
Qlife Capital						
Qlife-R						
Qlife-R						
INVESTMENT EARNINGS-R						
INTEREST EARNED	25,200	4,675	10,136	18.6%	40.2%	(5,461.44)
INVESTMENT EARNINGS-R Total	25,200	4,675	10,136	18.6%	40.2%	(5,461.44)
TRANSFERS IN-R						
TRANSFER FROM QLIFE OPERATING FUND	376,220	125,407	109,007	33.3%	33.3%	16,400.00
TRANSFER FROM QLIFE MAUPIN FUND	50,000	-	-	0.0%	#DIV/0!	-
TRANSFERS IN-R Total	426,220	125,407	109,007	29.4%	33.3%	16,400.00
CHARGES FOR SERVICES-R						
CONNECT CHARGES	19,000	49,140	-	258.6%	0.0%	49,140.00
CHARGES FOR SERVICES-R Total	19,000	49,140	-	258.6%	0.0%	49,140.00
Qlife-R Total	470,420	179,222	119,143	38.1%	32.1%	60,078.56
Qlife-R Total	470,420	179,222	119,143	38.1%	32.1%	60,078.56
Qlife Capital Total	470,420	179,222	119,143	38.1%	32.1%	60,078.56
Revenue Total	470,420	179,222	119,143	38.1%	32.1%	60,078.56
Expense						
Qlife Capital						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E	-	19,548	-	#DIV/0!	#DIV/0!	19,548.00
CAPITAL OUTLAY-E						
BUILDINGS	-	-	-	#DIV/0!	#DIV/0!	-

Qlife Monthly Report Capital Fund - October 2020

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current	Prior Year	Current FY - Prior FY YTD
				Year Budget Executed	Budget Executed	
EQUIPMENT - CAPITAL	80,000	-	-	0.0%	0.0%	-
PRIMARY SYSTEMS	878,003	248,245	186,931	28.3%	28.3%	61,313.97
SECONDARY LINE EXTENSION	300,000	319	13,053	0.1%	6.5%	(12,733.45)
CAPITAL OUTLAY-E Total	1,258,003	248,564	199,983	19.8%	21.3%	48,580.52
TRANSFERS OUT-E	-	-	-	#DIV/0!	0.0%	-
RESERVE FOR FUTURE EXPENDITURES-E	675,125	-	-	0.0%	0.0%	-
Qlife-E Total	1,933,128	268,112	199,983	13.9%	12.2%	68,128.52
Qlife-E Total	1,933,128	268,112	199,983	13.9%	12.2%	68,128.52
Qlife Capital Total	1,933,128	268,112	199,983	13.9%	12.2%	68,128.52
Expense Total	1,933,128	268,112	199,983	13.9%	12.2%	68,128.52

Qlife Monthly Report Maupin Fund - October 2020

Filters	
Fd	602
Cat	(Multiple Items)

Data						
Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Revenue						
Qlife - Maupin						
Qlife-R						
Qlife-R						
INTERGOV'T REV - NON SINGLE AUDIT-R	-	-	-	#DIV/0!	#DIV/0!	-
INVESTMENT EARNINGS-R						
INTEREST EARNED	700	457	503	65.3%	837.9%	(45.32)
INVESTMENT EARNINGS-R Total	700	457	503	65.3%	837.9%	(45.32)
MISCELLANEOUS-R	-	-	-	#DIV/0!	#DIV/0!	-
TRANSFERS IN-R	-	-	-	#DIV/0!	0.0%	-
CHARGES FOR SERVICES-R						
CITY OF MAUPIN	-	-	144,765	#DIV/0!	100.0%	(144,765.00)
UTILITY SERVICE CHARGES	-	-	-	#DIV/0!	#DIV/0!	-
CITY OF MAUPIN FRANCHISE FEES	-	-	-	#DIV/0!	#DIV/0!	-
CITY OF MAUPIN - GORGE.NET RECEIPTS	3,360	-	1,335	0.0%	39.7%	(1,334.74)
CITY OF MAUPIN - LSN RECEIPTS	4,000	-	-	0.0%	0.0%	-
CHARGES FOR SERVICES-R Total	7,360	-	146,100	0.0%	96.0%	(146,099.74)
Qlife-R Total	8,060	457	146,602	5.7%	80.5%	(146,145.06)
Qlife-R Total	8,060	457	146,602	5.7%	80.5%	(146,145.06)
Qlife - Maupin Total	8,060	457	146,602	5.7%	80.5%	(146,145.06)
Revenue Total	8,060	457	146,602	5.7%	80.5%	(146,145.06)
Expense						
Qlife - Maupin						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E						

**Qlife Monthly Report
Maupin Fund - October 2020**

Account	Current Budget	Current	Prior Year	Current Year	Prior Year	Current FY - Prior FY YTD
		Actual YTD	Actual YTD	Budget Executed	Budget Executed	
ADMINISTRATIVE COST	-	-	-	#DIV/0!	#DIV/0!	-
INSURANCE & BONDS	-	-	-	#DIV/0!	#DIV/0!	-
CONTR SRVCS - LEGAL COUNSEL CONTR	2,500	-	72	0.0%	2.9%	(72.00)
CONTRACTED SVCS - ENGINEERING	-	-	-	#DIV/0!	#DIV/0!	-
POLE CONNECTION FEES	1,050	-	-	0.0%	0.0%	-
CONTRACTED SVCS - WIFI	14,160	4,547	192	32.1%	1.4%	4,355.44
BROADBAND SUPPORT	-	-	-	#DIV/0!	#DIV/0!	-
MATERIALS & SERVICES-E Total	17,710	4,547	264	25.7%	1.5%	4,283.44
CAPITAL OUTLAY-E						
EQUIPMENT - CAPITAL	-	-	-	#DIV/0!	#DIV/0!	-
PRIMARY SYSTEMS	51,000	-	-	0.0%	0.0%	-
SECONDARY LINE EXTENSION	-	-	-	#DIV/0!	#DIV/0!	-
CAPITAL OUTLAY-E Total	51,000	-	-	0.0%	0.0%	-
TRANSFERS OUT-E	50,000	-	-	0.0%	#DIV/0!	-
Qlife-E Total	118,710	4,547	264	3.8%	0.8%	4,283.44
Qlife-E Total	118,710	4,547	264	3.8%	0.8%	4,283.44
Qlife - Maupin Total	118,710	4,547	264	3.8%	0.8%	4,283.44
Expense Total	118,710	4,547	264	3.8%	0.8%	4,283.44

Qlife Monthly Report
Accounts Reveivable - October 2020
Accounts Receivable Summary

Fund	Total Receivable	Current	30-59 Days	60-89 Days	90-119 Days	Over 120 Days
600	93,555.78	30,250.00	-	44,100.00	-	19,205.78
601	-	-	-	-	-	-
602	-	-	-	-	-	-
September	92,770.78	29,465.00	44,100.00	-	-	19,205.78
August	86,435.78	66,780.00	-	-	450.00	19,205.78
July	73,415.78	53,760.00	-	450.00	-	19,205.78
June	27,790.78	8,165.00	-	420.00	-	19,205.78
May	31,125.78	8,460.00	420.00	3,040.00	-	19,205.78
April	37,920.78	8,825.00	6,465.00	3,425.00	-	19,205.78
March	40,130.78	17,500.00	3,425.00	-	-	19,205.78
February	36,285.78	17,080.00	-	-	-	19,205.78
January	29,820.78	10,615.00	-	-	-	19,205.78
December	29,180.78	9,975.00	-	-	-	19,205.78
November	26,615.78	7,410.00	-	-	-	19,205.78
October	30,530.78	11,325.00	-	-	-	19,205.78
September	23,255.78	4,050.00	-	-	-	19,205.78
August	47,430.78	28,225.00	-	-	-	19,205.78
July	44,087.06	24,881.28	-	-	-	19,205.78
June	153,555.78	134,350.00	-	-	-	19,205.78
May	49,540.78	30,335.00	-	-	-	19,205.78
Apr	45,445.78	26,240.00	-	-	-	19,205.78
Mar	30,495.78	11,290.00	-	-	-	19,205.78
Feb	49,520.78	30,315.00	-	-	-	19,205.78
Jan	33,980.78	7,575.00	-	-	-	26,405.78
Dec	38,445.78	12,040.00	-	-	-	26,405.78
Nov	61,291.78	34,740.00	-	146.00	-	26,405.78

October 2020 Bank Reconciliation

	Main Checking Bank	Eden 600	Eden 601	Eden 602	Eden Total		LGIP Account Bank	*.11403 Eden 600	Eden 601	Eden 602	Eden
Begining Balance	508,783.41	186,950.59	150,151.26	162,170.36	499,272.21		1,508,695.25	39,281.82	1,466,859.51	2,553.92	1,508,695.25
Credits							-		-		-
Deposits	84,311.39	80,792.00	31,351.67	3,516.39	115,660.06	Debit	1,164.50	130.42	938.59	95.49	1,164.50
Withdrawals					-		-				
Checks	70,372.66	47,217.43	69,079.38	1,109.74	117,406.55	Credit	-				
Ending Balance	522,722.14	220,525.16	112,423.55	164,577.01	497,525.72		1,509,859.75	39,412.24	1,467,798.10	2,649.41	1,509,859.75
Deposits in Transit	-						1,509,859.75				
Outstanding Checks	\$25,196.42				-						
Adjusted Balance	497,525.72	220,525.16	112,423.55	164,577.01	497,525.72		-	11.2%	80.6%	8.2%	
Checking Variance Mike 11/30/2020	-							Interest Allocation Rate			
Aristo Networks	5425		\$9,059.00								
Commstructure	5430		\$11,563.75								
Gorge Networks	5431		\$1,144.19								
Graybar Electric	5432		\$3,429.48								
			\$25,196.42								

Qlife – Financial Analysis for October 2020 Financial Statements

The financial statements for through the 4th month of the 2021 Fiscal Year (FY21) are presented. The statements are intended for the use of Management and are not audited. The expected straight-line assumption for accounts is 33.3% (4/12). This is a typically a good starting point for analysis.

Operations Fund

Total revenues for the fund are \$283,944. This is a budget execution of 42.4% - which is significantly more than the expected execution rate of 33.3%. This is due to a catchup billing to a customer of \$44,100 for last fiscal year as discussed in the September report. This was a one-time bump in revenue and increases the budget execution by 7%. The catchup billing invoice has not been paid as of 11/30/2020.

Utility service charges are executing at 42.3% - when the one-time billing is factored out, the execution is on at 35.3% just ahead of the expectations.

Accounts receivable are holding steady at \$93,555.78. The current portion is \$30,250 with the one-time catchup billing of \$44,100 still outstanding. A deposit for \$20,950 was made into the checking account on 10/30/2020 but was not posted to Eden. This should lower the receivable balance by this amount. Staff are investigating – it appears a receipt was entered but not posted.

Interest is slightly down - \$42 – versus last year. This is primarily due to decreasing interest rates at the LGIP. Current rates are 0.5%.

Expenditures are executing at 25.2% - well under the 33.3% expectation. The cost of contracted services for engineering and network system management are considerably higher than last fiscal year - \$12K & \$26K respectfully – with execution rates of 52.6% and 39.7%. This would not be a major concern, except the administrative cost has not been paid at this point. If the administrative charges through October had been paid, the total execution would increase to \$100,163 with an execution rate of 31.5% - still under the expected straight-line rate.

Capital Fund

Tranfers In from the Operation Fund are proceeding as budgeted.

Interest is executing at 18.6% which is \$5,461 less than last fiscal year. As stated in the Operating Fund discussion, the allocation formula has been adjusted. Additionally, interest rates are decreasing which will be a factor in future statements.

Expenses are executing at 13.9%. This is a total of \$268,112 compared to \$199,983 last fiscal year at this time. The total expense was mostly for the Primary System – primarily the Lone Pine project in prior months with October spending on fiber (\$31,124), Curtis homes (\$3,429), Annex C (\$6,704), and the tank removal at Annex C (\$19,548 shown in materials & services).

Maupin Fund

Revenue for the fund is at 5.7% budget execution. This is due to only receiving interest as revenue. This is \$457.

There will be some receipts later in the year, but not as of yet. The funds outstanding from last fiscal year through Maupin did arrive and are accounted for.

At this point, the only expenses charged to the Maupin fund are for the Contracted Services – WIFI support – which is executing as expected.

While there is a transfer budgeted, it will be done near the end of the year when the trends of the fund can be examined more closely to ensure the fund is not cut short. This will be paid out of the fund balance.

Summary

The year is off to a steady start. The spending in the Operations fund for contracted services should be watched as this is the only area with a trend developing to watch. Watching the contracted services in the Operating fund going forward needs to be done. As well as coordinating with staff to get the administrative charges current.

Reconciliations

Bank reconciliations are completed through October and are attached.



Discussion Items

- [Aristo Technical Management Report](#)
- [Admin/Project Updates](#)
- [SDIS Insurance Renewal 2021](#)

Aristo Networks LLC
Technical Management Report
By
John Amery
11/30/2020

Items of Interest:

- QLIFE incurred damage to two service drops.
 - Site A was in service. A tree fell on the line, however did not completely sever the line. Utilizing a local electrician QLIFE re-raised the line. Northsky will be performing additional analysis/repair on their next trip up. Customer was never out of service.
 - Site B was not in service. It is believed this site was damaged by a dump truck. We are still working on a resolution plan.
- New path feeding Curtis Homes by Sorosis Park Phase I has been awarded to “The Fiber Guys”
 - Still waiting for contractor to finish work. Work has been initiated, but not completed yet.
- Lone Pine tie into QLIFE backbone.
 - There was a question regarding the integrity of the fiber placed in this region. Splicers were unable to splice one of the fibers during a previous maintenance. QLIFE brought Northsky up to perform more tests. It was determined splicing could take place utilizing “multimode” mode on the splice machine. While this is not an optimal solution, it is acceptable.
- Electronics
 - UPS shutdown (no new events).
 - Batteries have been replaced and appear to have resolved the issue.
 - QLIFE primary monitoring server is unresponsive.
 - Considering hosted cloud solution amongst other options moving forward.
 - Project on hold until after audit.



MEMORANDUM

SUBJECT: QLife BRIC Application

TO: QLIFE BOARD

FROM: TYLER STONE

DATE: DECEMBER 1, 2020

BACKGROUND INFORMATION:

PRE-DISASTER HAZARD MITIGATION ASSISTANCE GRANT: BUILDING RESILIENT INFRASTRUCTURE AND COMMUNITIES (BRIC)

Proposal Title: Cascades East Interconnection Point

Estimated Overall/Total Cost: \$400,000.00

Estimated Local Management Cost (is up to 5% of the amount listed above): \$20,000.00

Brief Proposal Description:

Addressing and mitigating any disaster requires robust communications networks. As we often see in a major event, a lack of redundancy in these networks reduces safety for first responders and the affected communities as well as communities in close proximity. With cellular, fixed wireless, and wireline based communications using the same networks to move information and phone calls, it is critical that we build redundancy into these networks with interconnection points that allow for local communications traffic to continue flowing if larger networks are impacted and also provides redundant routes back to the larger internet.

Along the West Coast, there are two major interconnection points in Portland and Seattle, both likely to be significantly impacted by a Cascadia subduction type event. Additionally, as we see more major wind, ice and fire events in the Columbia River Gorge and the Pacific Northwest, our critical communications networks can be impacted by events that cut connections into Portland. Such an event will significantly hamper rescue, relief, and recovery efforts and reduce the ability of areas less impacted to provide effective staging facilities or relocation areas. It will reduce the efficiency of our coordinated response efforts, interrupt connections with loved ones, and reduce support for continuity of business and community functions.

Q-Life, an intergovernmental agency formed by the City of The Dalles and Wasco County, proposes developing a carrier neutral internet exchange where providers and emergency communications networks can meet in The Dalles, Oregon and access scalable communication paths. This will provide a

secure colocation space for these networks to meet east of the Cascades, in a region that is already a nexus point of communications infrastructure, including a significant Bonneville Power Authority substation, a major data center campus, a hub for Link Oregon under development, transportation corridors (Interstate-84 and Highway 197, UPRR and BNSF nearby) with major communications infrastructure, in addition to local infrastructure for the County, regional hospital, and school district.

As of 9/11/2020 Qlife currently has a small colocation space in the basement of The Dalles City Hall. However, this space is at maximum capacity, lacks generator capacity, and has been threatened by flood waters. A FEMA flood map risk map update exercise currently underway indicates the 1% annual chance water surface elevation is located much closer to the current site than the previous 1984/1989 data.

Qlife is currently developing a new colocation space at 425 E 7th St in The Dalles, in support of Link Oregon, a non-profit consortium, efforts to bring fiber optic service across the State, with plans to have this space operational before the end of 2020. This space is located in the same facility as the 911 Center and Emergency Operations Center and is located at a higher elevation reducing risk of flood. BRIC funding would be used to increase the capacity of this space, establish additional communication pathways to improve access and redundancy, and provide additional generator capacity increasing resiliency.

This would also provide an opportunity to increase redundancy and support for Wasco County's emergency communications systems, emergency operations, and 911 centers. Fortifying communications networks is identified as a strategy in our Natural Hazard Mitigation Plan, and this project can play a critical role in reaching that goal. Finally, this project was listed as #4 on the Wasco County Economic Development Commission (EDC) Community Enhancement Project Priority List.

MEMORANDUM

DATE: November 20, 2020

TO: SDIS Independent Insurance Agents & SDIS Property/Casualty Insurance Program Participants

FROM: SDIS Underwriting Department

SUBJECT: 2021 SDIS Property/Casualty Insurance Renewal

This year, SDIS saw significant premium increases for both the liability and property reinsurance renewals. Though SDIS has allocated funds from the Trust reserves to reduce some of the impact, there will be an increase to 2021 member contribution rates.

Members that qualified and enrolled in in the Longevity Credit and Rate Lock Guarantee Program will see no more than a 5% rate increase for the 2021 renewal. For members that did not enroll or qualify, the renewal increase will depend upon their loss ratio and may be higher than the expected 5%.

Total contributions may increase more or less than the maximum guaranteed rate increase of 5% because of changes in exposures, such as the addition of vehicles or property, increases in property values, increases in operating budgets, the addition of personnel and year-over-year differences in Best Practices credits. Also, the rate lock guarantee does not apply to Excess Liability, Equipment Breakdown and Crime contributions. Please take note of the comparison report at the end of the packet for more answers.

Enclosed you will find your members' preliminary renewal packets with the documents listed below. Please remember these are *preliminary* only. Final renewal packets with the official invoices and declarations pages will be issued on January 1, 2021 and will include any changes that were made between now and that date.

Preliminary Renewal Packet

- Preliminary Contribution Summary - *Reflects the Best Practices credit and the Longevity Credit amount (if applicable)*
- Liability Coverage Preliminary Summary
- Auto Coverage Preliminary Summary
- Property Coverage Preliminary Summary

- Earth Movement Coverage Preliminary Summary
- Flood Coverage Preliminary Summary
- Equipment Breakdown Protection Preliminary Summary
- Comprehensive Crime Coverage Preliminary Summary
- Updated General Liability, Automobile, Property - Schedule I, Schedule II and Extra Items Schedules (if applicable)
- Policy Year 2020 to 2021 Rate Change Comparison Report
- Loss ratio reports for districts that have over a 65% loss ratio in any one line of coverage from policy years 2015-2019. These are the years we use to calculate each district's experience factor.
- Automobile ID Cards – These are at the end of the packet. There is a separate page that can be combined with and used as the back of the ID cards if you wish to print them yourself. If you want a cardstock version of the auto ID cards mailed to you, please contact us at underwriting@sdao.com.

Rate Change Comparison Report

We have again included the Rate Comparison Report on the last page of the Preliminary Renewal Packet. It displays the changes from the 2020 renewal to the 2021 renewal. This will show the change in rates as well as how your district's individual contribution is affected by any changes in exposures that you may have experienced in the last year.

Coverage Changes

Communicable Disease Exclusion

Effective at renewal, our property reinsurance panel and our liability reinsurance carrier are both issuing Communicable Disease Exclusions for both the property and the liability reinsurance agreements. This is a direct result of the COVID-19 pandemic. Without the protection of reinsurance, SDIS has no choice but to follow suit and exclude losses arising from Communicable Diseases from the SDIS Property and Liability Coverage Documents.

Communicable Disease Defense Cost Reimbursement

In response to the Communicable Disease Exclusion, the SDIS Trust has decided to add a Communicable Disease Defense Cost Reimbursement of up to \$50,000. This is for defense costs because of alleged or actual transmission of a communicable disease. The most that the Trust will pay for *all members combined* in a coverage year is \$2,000,000.

Ethics Complaint Defense Coverage

The current Ethics Complaint Defense Cost Coverage has a \$2,500 limit. This is a reimbursement for a successful defense of an ethics complaint. Effective 1/1/2021, the SDIS Trust will increase the limit to \$5,000 for this additional coverage.

Additional Coverage 14 Access or Disclosure of Confidential or Personal Information & Data Related Liability

At renewal, SDIS is adding a \$5,000,000 Trust-wide aggregate limit for all SDIS members in a coverage year. This means that the coverage will continue to provide up to \$1,000,000 per occurrence, and in the aggregate, per member while adding a \$5,000,000 limit for *all* SDIS members in a coverage year.

Additional Coverages 13 and 14 in the SDIS Liability Coverage Document provide limited coverage for credit monitoring, notification after a qualified event, and some third-party liability coverage. However, this is not considered a true cyber policy. We encourage all our members, with their insurance agents, to purchase their own separate cyber policy.

Sexual Assault and Molestation (SAM) Reporting Requirements

The employees and leadership of certain entities that serve or work with children are designated as mandatory reporters and are under legal obligation to report suspected abuse or neglect of a child to the proper authorities. Effective 1/1/2021, SDIS is adding a reporting requirement for districts whose staff is under legal duty to report SAM cases.

Under this new exclusion, we will not provide coverage for liability arising out of any sexual misconduct when any administrator, official, trustee, director, officer or board member designated by the Named Participant to be responsible in an official capacity to prevent, investigate or report SAM fails to do so.

We encourage everyone to report suspected cases of abuse, but this exclusion will only apply to districts with mandatory reporters when the Named Participant or Participant fails to report as described above.

Thank you for your continued support of Special Districts Insurance Services. We are pleased to continue offering the best coverage at the most affordable price for Oregon's special districts. If you have any questions or concerns, please email us at underwriting@sdao.com or call 800-285-5461.



Preliminary Renewal Summary

Date: 22-Nov-20

Named Participant: Quality Life Network
511 Washington St, Ste101
The Dalles, OR 97058

Agent: Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

Invoice #	Entity ID	Effective Date	Expiration Date	Invoice Date
36P50008-442	50008	01-Jan-21	31-Dec-21	22-Nov-20

Coverage	Contribution
SDIS Liability Coverage	
Liability Contribution	\$5,314
Less Best Practices Credit	(\$63)
Less Multi-Line Discount Credit	\$0
Adjusted Contribution	\$5,251
Auto Liability (Includes Auto Excess and Auto Supplemental Coverages)	
Auto Contribution	\$0
Less Best Practices Credit	\$0
Adjusted Contribution	\$0
Non-owned and Hired Auto Liability	\$175
Auto Physical Damage	\$0
Hired Auto Physical Damage	\$0
Property	
Property Contribution	\$7,850
Less Best Practices Credit	(\$157)
Adjusted Contribution	\$7,693
Earthquake	\$2,107
Flood	\$997
Equipment Breakdown / Boiler and Machinery	\$0
Crime	\$359
Total:	\$16,582

2020-21 Longevity Credit**:	
Longevity Credit %:	Longevity Credit:
4.0%	\$657

THIS IS NOT AN INVOICE, PLEASE DON'T PAY THE AMOUNTS LISTED IN THIS SUMMARY. YOUR FINAL TOTAL CONTRIBUTION WILL BE LISTED IN THE FINAL RENEWAL PACKET, WHICH WILL BE POSTED ONLINE ON 1/1/2021.

**This amount is for illustration only. Your Longevity Credit Check will be mailed to you in February.



Special Districts Insurance Services Trust
 PRELIMINARY Liability Coverage Summary - NOT A GUARANTEE OF
 COVERAGE

Certificate Number: 36P50008-442

Coverage Period: 1/1/2021 through 12/31/2021

Named Participant:

Quality Life Network
 511 Washington St, Ste101
 The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
 409 W 4th St
 The Dalles, OR 97058

Limits of Liability: SDIS Liability Coverage	Limit	Deductible (2) (3)
Per Occurrence Limit of Liability	\$7,000,000 (1)	None
Per Wrongful Act Limit of Liability	\$7,000,000 (1)	None
Annual Aggregate Limit of Liability	No Limit Except as Outlined Below (1)	None

Additional and Supplemental Coverages

Unless otherwise indicated in Section III Additional Coverages of the SDIS Liability Coverage Document, the following Additional Coverages are not in addition to the Total Limit of Liability identified above.

Coverage	Limit	Coverage Period Total Limit	Deductible	Contribution
Ethics Complaint Defense Costs	\$5,000	\$5,000	None	Included
EEOC/BOLI Defense Cost	\$7,000,000	None	None	Included
Premises Medical Expense	\$5,000	\$5,000	None	Included
Limited Pollution Coverage	\$250,000	\$250,000	None	Included
Applicators Pollution Coverage	\$50,000	\$50,000	None	Included
Injunctive Relief Defense Costs	\$25,000	\$25,000 (4)	None	Included
Fungal Pathogens (Mold) Defense Costs	\$100,000	\$100,000	None	Included
OCITPA Expense Reimbursement	\$100,000	\$100,000 (5)	None	Included
Data Disclosure Liability	\$1,000,000	\$5,000,000 (6)	None	Included
Lead Sublimit Defense Costs	\$50,000	\$50,000 (7)	None	Included
Marine Salvage Expense Reimbursement	\$250,000	\$250,000	None	Included
Criminal Defense Costs	\$100,000	\$100,000 (8)	None	Included
Communicable Disease Defense	\$50,000	\$2,000,000 (9)	None	Included

Forms applicable to Named Participant:

Total Contribution: \$5,251.00

SDIS Liability Coverage Document effective January 1, 2021

- (1) \$25,000,000 maximum limit for all SDIS Trust Participants involved in the same Occurrence or Wrongful Act.
- (2) \$10,000 controlled burn deductible if DPSST guidelines are not followed.
- (3) \$25,000 Employment Practices deductible for terminations when SDIS is not contacted for legal advice in advance.
- (4) Injunctive Relieve Defense Costs limited to \$100,000 for all members of the Trust combined during the Coverage Period.
- (5) OCITPA Expense Reimbursement limited to \$500,000 for all members of the Trust combined during the Coverage Period.
- (6) Data Disclosure Liability Limited to \$5,000,000 for all members of the Trust combined during the Coverage Period.
- (7) Lead Liability Defense Costs limited to \$200,000 for all members of the Trust combined during the Coverage Period.
- (8) Criminal Defense Costs limited to \$500,000 for all members of the Trust combined during the Coverage Period.
- (9) Communicable Disease Defense limited to \$2,000,000 for all members of the Trust combined during the Coverage Period.

This summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Liability Coverage Document. This represents only a brief summary of coverages. Other conditions and exclusions apply as described in the SDIS Liability Coverage Document. Titles referenced above are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.



Special Districts Insurance Services Trust (SDIS)
PRELIMINARY Auto Coverage Summary - NOT A GUARANTEE
OF COVERAGE

Certificate Number: 36P50008-442

Coverage Period: 1/1/2021 through 12/31/2021

Named Participant:

Quality Life Network
511 Washington St, Ste101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

Coverage is provided for only those coverages indicated below for which a contribution is shown.

Auto Liability Coverage

Applicable Coverage Document: SDIS Auto Liability Coverage Document, January 1, 2021

	Per Accident Limit of Liability	Deductible	Contribution
Auto Liability Coverage	No Coverage	None	No Coverage
Non-Owned/Hired Auto Liability	\$500,000	None	\$175.00

Excess Auto Liability Coverage

Applicable Coverage Document: SDIS Auto Excess Liability Coverage Document, January 1, 2021

	Per Accident Excess Limit of Liability	Deductible	Contribution
Excess Auto Liability Coverage	No Coverage	None	No Coverage
Excess Non-Owned/Hired Auto Liability	\$6,500,000	None	Included with Non-Owned/Hired AL Contribution

Auto Supplemental Coverage

Applicable Coverage Document: SDIS Auto Supplemental Coverage Document, January 1, 2021

	Limit of Liability	Deductible	Contribution
Personal Injury Protection	No Coverage	None	No Coverage
Uninsured/Underinsured Motorist Bodily Injury Coverage	No Coverage	None	No Coverage

Auto Physical Damage

Applicable Coverage Document: SDIS Auto Physical Damage Coverage Document, January 1, 2021

	Per Accident Limit of Liability	Deductible	Contribution
Auto Physical Damage	No Coverage	N/A	No Coverage
Hired Auto Physical Damage	No Coverage	No Coverage	No Coverage

This summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the coverage documents referenced above. This represents only a brief summary of coverages. Other conditions and exclusions apply as described in the above-referenced coverage documents. Titles referenced above are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.



Special Districts Insurance Services
PRELIMINARY Property Coverage Summary - NOT A
GUARANTEE OF COVERAGE

Certificate Number: 36P50008-442

Coverage Period: 1/1/2021 through 12/31/2021

Named Participant:

Quality Life Network
511 Washington St, Ste101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

Scheduled Property Values:

\$3,518,975 Buildings, Other Structures and Scheduled Outdoor Property
\$209,701 Personal Property
Mobile Equipment, Scheduled Personal Property and Scheduled Fine Arts

Total Limit of Indemnification (Per Occurrence)

\$3,728,676 The Trust shall not pay, or be liable for more than the Total Limit of Indemnification in any single "occurrence" during the Property Coverage Period, including all related costs and expenses, all costs of investigation, adjustment and payment of claims, but excluding the salaries of your regular employees and counsel on retainer.
\$300,000,000 SDIS Per Occurrence Aggregate Loss Limit

Sublimits (Per Occurrence):

The subjects of coverage listed below are sub-limited within the "Occurrence" Total Limit of Indemnification shown above. The limits reflect the maximum amount the Trust will pay for losses involving these coverages. The titles below are provided merely for convenience of reference and shall not be deemed in any way to limit or affect the provisions to which they relate.

Sublimits for Covered Property:

(Reference Section VIII - Covered Property in the SDIS Property Coverage Document)

\$250,000 Personal Property of Others within your Care, Custody, or Control, other than Mobile Equipment
\$100,000 Property of Employees/Volunteers - (subject to a \$5,000 maximum per person)
\$100,000 Mobile Equipment of others that is within your Care, Custody or Control or Rented or Leased for up to 30 days
\$10,000 Unscheduled Fine Arts (Fine Art may be specifically scheduled for higher limits)

Sublimits for Additional Coverages:

(Reference Section X - Additional Coverages in the SDIS Property Coverage Document)

\$5,000,000 Debris Removal - (Sublimit is \$5,000,000 or 25% of loss, whichever is less)
\$50,000 Pollutant Clean-up and Removal From Land or Water- (Sublimit is \$50,000 or 20% of the scheduled location(s) value whichever is less)
\$10,000 Fungus as a Result of a "Covered Cause of Loss" - (Sublimit is \$10,000 or 10% of the covered portion of the loss whichever is less)
\$10,000 Preservation of Undamaged Covered Property - (Sublimit is \$10,000 or 10% of the covered portion of the loss whichever is less)
\$250,000 Professional Services - (Sublimit is \$250,000 or 10% of the covered portion of the loss whichever is less)
\$25,000 Fire Department Service Charge
\$10,000 Recharging of Fire Extinguishing Equipment
\$10,000 Arson Reward
\$5,000,000 Increased Cost of Construction - Enforcement of Ordinance or Law - (Sublimit is \$5,000,000 or 25% of loss, whichever is less)
\$500,000 Increased Cost of Construction - Cost Resulting From Unforeseen Delay - (Sublimit is \$500,000 or 25% of loss, whichever is less)



Special Districts Insurance Services
PRELIMINARY Property Coverage Summary - NOT A
GUARANTEE OF COVERAGE

\$500,000 Expenses for Restoration or Modification of Landscaping, Roadways, Paved Surfaces and Underground Utilities - (Sublimit is \$500,000 or 25% of loss, whichever is less)

Sublimits for Additional Coverages - Business Income and Extra Expense:

(Reference Section XI - Additional Coverages - Business Income and Extra Expense in the SDIS Property Coverage Document)

\$1,000,000 Business Income
\$1,000,000 Extra Expense
\$25,000 Enforcement of Order by Government Agency or Authority
\$25,000 Business Income from Dependent Property
\$100,000 Interruption of Utility Services
\$25,000 Inability to Discharge Outgoing Sewage

Sublimits for Coverage Extensions:

(Reference Section XII - Coverage Extensions in the SDIS Property Coverage Document)

\$2,000,000 Property in the Course of Construction. (If you have not complied with all of the notification requirements set forth in Section XII.A. within 90 days, the most the Trust will pay for property in the Course of Construction is \$500,000. If after 90 days you have not complied with all the notification requirements set forth in Section XII.A. then no coverage will be provided for property in the Course of Construction).

\$500,000 Newly Acquired or Constructed Property. (No coverage will be provided for newly acquired or constructed property unless you notify the Trust in writing no later than 90 days after the dates specified in section XII. A.)

\$25,000 Unscheduled Outdoor Property

\$250,000 Vandalism and Malicious Mischief to Tracks and Artificial Turf Fields

\$250,000 Property in Transit

\$250,000 Accounts Receivable

\$50,000 Property Damaged by Overflow of Sewers or Drains

\$100,000 Covered Leashold Interest - (Sublimit is lesser of amount listed here, or an amount pro-rated based on time between the Loss and the earlier of: Lease Expiration; Re-occupancy of leased property; or lease of new property)

\$250,000 Valuable Papers and Records - (Sublimit is lesser of: Cost to research, replace, or restore the lost information; Actual Cash Value in blank state of paper, tape or other media if records are not actually researched, restored or replaced; or amount of sublimit listed here)

\$25,000 Property Damaged by Computer Virus

\$250,000 Miscellaneous Property Damaged by Specified Cause of Loss or Theft - (Sublimit lesser of: Appraised Value; Fair Market Value; or Sublimit listed here)

\$3,728,676 Property Damaged by an Act of Terrorism or Sabotage. The most the Trust will pay for Property Damaged by an Act of Terrorism or Sabotage is described in Section XII.K.9.



Special Districts Insurance Services
PRELIMINARY Property Coverage Summary - NOT A
GUARANTEE OF COVERAGE

Additional Sublimits and Deductibles (Per Occurrence):

Sublimits and Deductibles shown below, if any, are in addition to the sublimits shown above.

Locations Covered: Locations specifically listed on the Named Participant's Schedule of Property Values.

Perils Covered: Risks of Direct Physical Loss subject to the terms, conditions and exclusions of the current SDIS Property Coverage Document.

Deductibles: As indicated on the Schedule of Property Values on file with the Trust

Contribution: \$7,693.00

Forms Applicable: SDIS Property Coverage Document effective January 1, 2021

This summary is made and is mutually accepted by the Trust and Named Participant subject to all provisions, stipulations, and agreements which are made a part of the SDIS Property Coverage Document. This Declaration represents only a brief summary of coverages.



Special Districts Insurance Services
Property Coverage Document

PRELIMINARY Earth Movement Coverage SUMMARY-
NOT A GUARANTEE OF COVAERAGE

Certificate Number: 36P50008-442

Coverage Period: 1/1/2021 through 12/31/2021

Named Participant:

Quality Life Network
511 Washington St, Ste101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

**THIS ENDORSEMENT MODIFIES AND AMENDS THE PROPERTY COVERAGE DOCUMENT
PLEASE READ IT CAREFULLY**

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **\$2,107.00** , the **Property Coverage Document** is amended as follows:

Section **XII. Coverage Extensions**, is amended to add the following **Coverage Extension**:

L. Extension of Coverage for Property Damaged by Earth Movement

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **earth movement** that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:

a. The deductible shall be no less than the greater of:

- (1)** \$5,000;
- (2)** two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **earth movement** in a single **occurrence** on premises listed on the Schedule of Property Values on file with the Trust; or
- (3)** the Deductible stated in the Declarations.

b. The deductible shall be no more than the greater of:

- (1)** \$50,000; or
- (2)** the Deductible stated in the Declarations.

2. For the purposes of this **Coverage Extension** only, **earth movement** means:

- a.** sudden and accidental earthquake, seaquake, shock, tremor, landslide, submarine landslide, avalanche, subsidence, sinkhole collapse, mud flow, rock fall, **volcanic activity**, or any similar seismic activity, resulting in cracking, crumbling, lateral movement, rising, shifting, settling, sinking, or upheaval of **land**;
- b.** **flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement**, regardless of any other cause or event that contributes concurrently or in any sequence to such **flood**; and
- c.** **collapse** directly caused by **earth movement**.

3. **Earth movement** does not mean, and we will not indemnify you or anyone else for, damage caused by, resulting from, or consisting of:
 - a. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, or arising out of artificial means or artificially created soil conditions, including contraction, corrosion, erosion, excessive or insufficient moisture, expansion, freezing, improperly compacted soil, insufficient fill, liquefaction, slope instability, slumping, subsidence, or thawing;
 - b. Gradual cracking, crumbling, horizontal, lateral or vertical movement, rising, shifting, settling, sinking, or upheaval of **land**, occurring over a period of fourteen or more days, caused by, or arising out of underground activity of animals, vegetation, or **water**; or
 - c. any **water movement** or **flood**, except for **flood** that would not have occurred but for tsunami caused by, resulting from, or arising out of **earth movement** as described in section **XII.L.2.** above.
4. All **earth movement** that occurs within a 72-hour period will constitute a single **occurrence**.
5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **earth movement**.
6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you within one year of the ending date of the **Property Coverage Period**.
7. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **earth movement**, unless you notify us as soon as reasonably possible after the **earth movement** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
8. Indemnification under this **Coverage Extension** is subject to the following limits:
 - a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is **\$3,728,676** ;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of **\$3,728,676** ;
 - c. The **SDIS Per-Occurrence Aggregate Loss Limit**;
 - d. an **SDIS Annual Aggregate Loss Limit** of \$300,000,000 for all damage or loss caused by, resulting from, or arising out of either **earth movement, flood**, or both.



Special Districts Insurance Services
Property Coverage Document

PRELIMINARY Earth Movement Coverage SUMMARY-
NOT A GUARANTEE OF COVAERAGE

9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This Endorsement only amends Section **XII. Coverage Extensions** of the **Property Coverage Document**, and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations, exceptions, or exclusions of the **Property Coverage Document**.



Certificate Number: 36P50008-442

Coverage Period: 1/1/2021 through 12/31/2021

Named Participant:

Quality Life Network
511 Washington St, Ste101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

**THIS ENDORSEMENT MODIFIES AND AMENDS THE PROPERTY COVERAGE DOCUMENT
PLEASE READ IT CAREFULLY**

As consideration for an additional contribution paid by the **Named Participant**, in the amount of **\$997.00** ,
the **Property Coverage Document** is amended as follows:

Section **XII. COVERAGE EXTENSIONS**, is amended to add the following **Coverage Extension**:

M. Extension of Coverage for Property Damaged by Flood

Subject to the additional conditions and limitations set forth below, we will indemnify you for direct physical loss or damage to **Covered Property** caused by or resulting from **flood**, including **collapse** directly caused by **flood**, that occurs on premises listed on the Schedule of Property Values on file with the Trust.

1. This **Coverage Extension** is subject to per-occurrence deductibles as follows:

- a. If the damaged **Covered Property** is not a **waterway structure** and is located, either partially or wholly, within a federally designated 100-year or greater Special Flood Hazard Area ("SFHA"), as defined by the Federal Emergency Management Agency ("FEMA"), at the time of the **occurrence**, then the deductible shall be:
 - (1) \$500,000 per occurrence for damage to each covered **building, other structure, outdoor property** and **scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust;
 - (2) \$500,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts** and **scheduled fine arts** located within each covered **building, other structure, outdoor property** and **scheduled outdoor property** listed on the Schedule of Property Values on file with the Trust; and
 - (3) \$500,000 per occurrence for damage to covered **mobile equipment** and **scheduled mobile equipment** listed on the Schedule of Property Values on file with the Trust.
- b. If the damaged **Covered Property** is not a **waterway structure** and is located wholly outside of a federally designated 100- year or greater SFHA, as defined by FEMA, at the time of the **occurrence**, then the deductible shall be:
 - (1) no less than the greater of:
 - (a) \$5,000;
 - (b) two percent (2%) of the **actual cash value** of the **Covered Property** damaged by **flood** in a single **occurrence** on premises listed on the Schedule of Property Values on file with the Trust; or

- (c) the Deductible stated in the Declarations; and
 - (2) no more than the greater of:
 - (a) \$50,000; or
 - (b) the Deductible stated in the Declarations.
- c. If the damaged **Covered Property** is a **waterway structure** then the deductible shall be:
 - (1) \$100,000 per occurrence for damage to each **waterway structure** listed on the Schedule of Property Values on file with the Trust; and
 - (2) \$100,000 per occurrence for damage to covered **personal property, scheduled personal property, fine arts and scheduled fine arts** located within, on, or attached to, each covered **waterway structure** listed on the Schedule of Property Values on file with the Trust.
- 2. All **flood**, including **collapse** directly caused by **flood**, that occurs within a 72-hour period will constitute a single **occurrence**.
- 3. Whether or not damaged **Covered Property** is located, either partially or wholly, within a federally designated 100-year or greater SFHA, as defined by FEMA, at the time of **occurrence**, will be determined solely by reference to FEMA Flood Maps and the FEMA Flood Map Service Center, regardless of any previous information, estimate, or designation provided by the **Named Participant** or appearing in the Declarations.
- 4. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damaged **Covered Property** is expressly identified on the Schedule of Property Values on file with the Trust as having coverage for **flood**.
- 5. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless the damage or loss occurs during the **Property Coverage Period**, and is discovered and reported to the Trust by you within one year of the ending of the **Property Coverage Period**.
- 6. This **Coverage Extension** does not apply, and we will not indemnify you for any damage or loss caused by or resulting from **flood**, including **collapse** directly caused by **flood**, unless you notify us as soon as reasonably possible after the **flood** occurs and allow us to inspect the damaged **Covered Property** prior to making any repairs or replacing the damaged or destroyed **Covered Property**.
- 7. This **Coverage Extension** does not apply to, and we will not indemnify you or anyone else for, any damage or loss to **waterway structures** located within five miles of the of the Oregon coast, whether or not expressly identified as **Covered Property**, caused by, exacerbated by, or arising out of **flood** unless damage or loss by **flood** is caused by a **storm surge** which occurs over a period of less than 72 hours.
 - a. For the purposes of this **Coverage Extension** only, **waterway structures** are defined as boardwalks, bridges, bulkheads, dams, dikes, docks, levees, piers, pilings, seawalls, wharves, breakwater and similar structures located on, in, or over **water**, and their corresponding appurtenances and accessories.
 - b. **Storm surge** is defined as an abnormal rise of water generated by a storm, over and above the predicted astronomical tide as determined by the National Oceanic and Atmospheric Administration (NOAA).

8. Indemnification under this **Coverage Extension** is subject to the following limits:
- a. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** in any single **occurrence** is **\$3,728,676** ;
 - b. The most we will pay under this **Coverage Extension** for all damage or loss sustained by the **Named Participant** during the **Coverage Period**, is an **Annual Aggregate Loss Limit** of **\$3,728,676** ;
 - c. **The SDIS Per-Occurrence Aggregate Loss Limit;**
 - d. An **SDIS Annual Aggregate Loss Limit** of \$50,000,000 for all damage or loss to **Covered Property** located, either partially or wholly, within a federally designated 100-year or greater SFHA as defined by FEMA.
 - e. An **SDIS Annual Aggregate Loss Limit** of \$300,000,000 for all damage or loss caused by, resulting from, or arising out of **earth movement, flood**, or both.
9. Any amounts paid under this **Coverage Extension** are included in, subject to, and not in any event in addition to, the **Total Limit of Indemnification** stated in the Declarations.

This Endorsement amends Section **XII. Coverage Extensions** of the **Property Coverage Document** and does not modify, amend, waive or otherwise affect any of the other terms, conditions, limitations exceptions, or exclusions of the **Property Coverage Document**.



Special Districts Insurance Services



PRELIMINARY Comprehensive Crime Coverage Summary-
Not a Guarantee of Coverage

Insured by the Travelers Casualty and Surety Company of America

Certificate Number: 36P50008-442

Coverage Period: 1/1/2021 through 12/31/2021

Named Participant:

Quality Life Network
511 Washington St, Ste101
The Dalles, OR 97058

Agent of Record:

Oregon Trail Insurance
409 W 4th St
The Dalles, OR 97058

This Certificate of Insurance is a coverage description intended to provide important information about the protection available to the the referenced Insured under the Crime Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter coverage afforded by the Master Policy described herein. The insurance afforded by the Master Policy as described herein is subject to all the terms, exclusions and conditions of such Master Policy. The period is specified in the Master Policy.

The Master Policy has been issued to: Special Districts Insurance Services Trust - see attached Schedule of Named Insured's listed per spreadsheet List of Special Districts Members, Scheduled Limits and Retentions. Address: 727 Center Street NE, Salem, Oregon, 97301. Policy Number: 105870359 Underwritten by: Travelers Casualty and Surety Company of America, Hartford, CT 06183 ("Travelers") to provide insurance to an Insured for as described in this Certificate.

<u>For Any One Loss:</u>	<u>Limit:</u>	<u>Retention:</u>
A1. Employee Theft - Per Loss Includes Faithful Performance of Duty, same limit as A1, CRI-7126 Non-Compensated Officers, Directors-includes Volunteer Workers as employees, Deletion of Bonded Employee and Treasurer/ Tax Collectors Exclusion - CRI-19044	\$50,000	\$750
A2. ERISA Fidelity - same limit as A.1 (CRI-19044)	\$50,000	\$750
B. Forgery or Alteration	\$50,000	\$750
C. On Premises	\$50,000	\$750
D. In Transit	\$50,000	\$750
E. Money Order Counterfeit Currency	\$50,000	\$750
F1. Computer Fraud	\$50,000	\$750
F2. Computer Restoration - same limit as A1 or maximum limit of \$100,000	\$50,000	\$750
G. Funds Transfer Fraud	\$50,000	\$750
H1. Personal Accounts Forgery or Alteration - same limit as A.	\$50,000	\$750

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call Special Districts Insurance Services for general information at 1-800-285-5461



Special Districts Insurance Services



PRELIMINARY Comprehensive Crime Coverage Summary-
Not a Guarantee of Coverage

Insured by the Travelers Casualty and Surety Company of America

H2. Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000	\$25,000	\$0
CRI-19070 Social Engineering Fraud	\$50,000	\$750
I. Claims Expense \$5,000	\$5,000	\$0
CRI-7072 Third Party Entity Funds Coverage	Not Covered	Not Covered
	Contribution:	\$359

Claim Filing and General Information including a complete copy of the Master Policy:

Special Districts Association of Oregon
PO Box 23879
Tigard, OR
Phone: 800-305-1736

Our claims staff will then coordinate and submit the official claim to:

Travelers Casualty and Surety Company of America
Bond and Specialty Insurance Claim Department
Cindy Bruder, 6060 S. Willow Drive, Greenwood Village, CO 80111
Phone: 720-200-8476 Email: BFPCLAIMS@travelers.com

General Information:

Should you have any questions regarding the Master Policy or wish to view a complete copy of the Master Policy, please call Special Districts Insurance Services for general information at 1-800-285-5461

Schedule of Property Values - Section 1
Building, Other Structures and Scheduled Outdoor Property

Premises: 58 Miles Aerial Cable

Structure: Fiber Optic Cable **Coverage Class:** Scheduled Outdoor Property

		50008P10783	Const. Class	NONCOMBUSTIBLE	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Structure Value	\$1,652,070	
Throughout District			Prot. Class	3	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2021			Personal Property Value
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$25,000	Total Value	
Appraiser		Date		Appraisal Rpt Code:		Comment						Contribution	\$3,176		
Premises Total:										Contribution	\$3,176	Total Value	\$1,652,070		

Premises: 6.2 miles of Underground Cable

Structure: Fiber Optic Cable **Coverage Class:** Scheduled Outdoor Property

		50008P10782	Const. Class	NONCOMBUSTIBLE	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Structure Value	\$1,771,832	
Throughout District			Prot. Class	3	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2021			Personal Property Value
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$5,000	Total Value	
Appraiser		Date		Appraisal Rpt Code:		Comment						Contribution	\$4,120		
Premises Total:										Contribution	\$4,120	Total Value	\$1,771,832		

Premises: District Facility

Structure: St. Mary's Academy **Coverage Class:** Building

		50008P10785	Const. Class	JOISTED MASONRY	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Structure Value	\$95,073	
1112 Cherry Heights Road			Prot. Class	3	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2021			Personal Property Value
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$500	Total Value	
Appraiser		Date		Appraisal Rpt Code:		Comment						Contribution	\$142		
Premises Total:										Contribution	\$142	Total Value	\$95,073		

Schedule of Property Values - Section 1
Building, Other Structures and Scheduled Outdoor Property

Premises: Leased Building Space

Structure: Business Equipment

Coverage Class: Building

01	50008P6357	Const. Class	JOISTED MASONRY	YR. Built	1908	% Sprinkler	100	Flood Cov.	Yes	Flood Zone **	C	Structure Value	\$0		
313 Court Street			Prot. Class	3	# Stories	2	Fire Alm.	Yes	Quake Cov.	Yes	Effective Date			1/1/2021	
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.	5,842	Security Alm	Yes	Vacant (Y/N)	No	Deductible	\$500	Personal Property Value	\$209,701
Appraiser		Date		Appraisal Rpt Code:		Comment						Contribution	\$255	Total Value	\$209,701

Premises Total:	Contribution	\$255	Total Value	\$209,701
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** Flood Zones: The flood zone shown on the Schedule of Property Values is an estimate, either provided by the member, the insurance agent, or an independent appraiser. It is not a guarantee that the location is or is not in federally designated Special Flood Hazard Area (SFHA). In the event of a covered claim under this Supplemental Coverage, a determination on the flood zone will be made based on a review of Federal Emergency Management Agency flood maps, not by the estimated flood zone indicated on this Schedule of Property Values. If there is any question that a location is in a Special Flood Hazard Area, then make sure you obtain NFIP coverage for the location.

Total Building, Other Structure and Scheduled Outdoor Property Value	\$3,518,975
Total Personal Property Value	\$209,701
Total Value	\$3,728,676
Total Contribution	\$7,693

Construction Class Options

Fire Resistive Noncombustible
 Modified Fire Resistive Joisted Masonry
 Masonry Noncombustible Frame

Valuation Options

Actual Cash Value
 Replacement Cost
 Stated Value

Protection Class

Fire Protection Class is determined by the level of fire protection in your area. Your local fire department should be able to tell you which Protection Class your property is in.

Quality Life Network

Agent: Oregon Trail Insurance

Special Districts Insurance Services

Policy Year: 1/1/2021 to 12/31/2021

General Liability Schedule

Per Occurrence Deductible: \$0.00

Code	Description	Unit	Amount	Effective	Expiration	Contribution
				Date	Date	
500150	2020-2021 Budgeted Personal Services *	Dollars	0	1/1/2021	12/31/2021	\$0
500160	2020-2021 Budgeted Materials and Supplies *	Dollars	355,890	1/1/2021	12/31/2021	\$1,251
500170	2020-2021 Budgeted Contingencies *	Dollars	1,151,928	1/1/2021	12/31/2021	\$0
500180	Number of Employees	Each	0	1/1/2021	12/31/2021	\$0
500190	Number of Volunteers	Each	0	1/1/2021	12/31/2021	\$0
500192	Number of Board Members	Each	5	1/1/2021	12/31/2021	\$0
500200	District Size	Sq Miles	6	1/1/2021	12/31/2021	\$0
500210	Population Served	Each	16,000	1/1/2021	12/31/2021	\$0
50100	Number of Drones (UAVs) Owned or Operated	Each	0	1/1/2021	12/31/2021	\$0
50215	Buildings & Premises - Occupied by District	Sqf	855	1/1/2021	12/31/2021	\$0
50900	Dollars Paid For Services	Dollars	210,691	1/1/2021	12/31/2021	\$0
50997	Events/Fundraisers - No Alcohol Served	Days	0	1/1/2021	12/31/2021	\$0
50998	Events/Fundraisers - Alcohol Served	Days	0	1/1/2021	12/31/2021	\$0
						\$1,251

Claims Schedule

Quality Life Network

Property

Type Paid Reserve Collection Incurred

2017

Claim Number:	G CPR2017060424	Class Code:		Source:	
Claimant Name:	Quality Life Network	Status:	Closed	Cause:	Equipment Failure
Age:		Claim Type:	PR	Anatomy:	
Accident Date:	1/7/2017	Open Date:	1/7/2017	Injury:	
Adjuster:	Hackbart	Close Date:	10/3/2017	District:	Quality Life Network
Description:	The district is experiencing loss on a dark fiber path of an aerial fiber cable, due to a manufacturing defect.				

Claim Count: 1	\$0	\$0	\$0	\$0
Claim Count: 1	\$0	\$0	\$0	\$0
Claim Count: 1	\$0	\$0	\$0	\$0
Claim Count: 1	\$0	\$0	\$0	\$0

Special Districts Insurance Services - Policy Year 2020-2021 Comparison Report

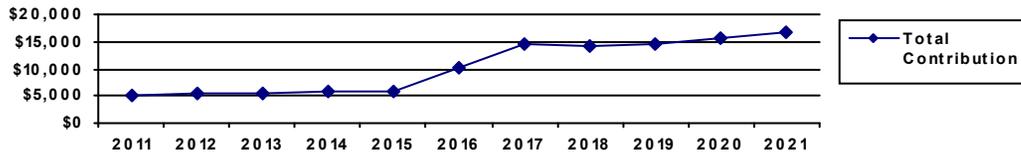
Oregon Trail Insurance

Quality Life Network

The following comparison shows the difference in contributions from the 2020 policy year to the 2021 policy year renewal. The following summary shows the amounts and percentages that have changed from 2020 to 2021. This summary is intended only to give you a general idea of the rating components that influence contributions.

Coverage	Annualized 2020 Contribution	2021 Contribution after rate and best practices changes	Change after rate and best practices changes	% change after rate and best practices changes	Change in Exposures	2021 Contribution after exposure, and all other changes	Total contribution change	Total % contribution change
General Liability	\$5,167	\$3,003	(\$2,164)	-41.88%	See Below	\$5,251	\$84	1.63%
Auto Liability	\$0	\$0	\$0	0.00%	0	\$0	\$0	0.00%
Non-Owned Auto Liability	\$175	\$175	\$0	0.00%		\$175	\$0	0.00%
Auto Physical Damage	\$0	\$0	\$0	0.00%	\$0	\$0	\$0	0.00%
Non-Owned APD	\$0	\$0	\$0	0.00%		\$0	\$0	0.00%
Property	\$7,250	\$7,395	\$145	2.01%	\$232,915	\$7,693	\$443	6.11%
Earthquake	\$1,881	\$1,975	\$94	5.00%	\$232,915	\$2,107	\$226	12.01%
Flood	\$935	\$982	\$47	5.00%	\$232,915	\$997	\$62	6.63%
Total	\$15,408	\$13,530	(\$1,878)	-12.19%		\$16,223	\$815	5.29%
Pass Through Coverages								
Boiler and Machinery	\$0				\$232,915	\$0	\$0	0.00%
Crime	\$359					\$359	\$0	0.00%
Total	\$359					\$359	\$0	0.00%
TOTAL ALL LINES	\$15,767					\$16,582	\$815	5.17%

10-Year Annual Contribution History



Longevity Credit: See Longevity Credit Memo for details	Amount: \$657	% of Contribution: 3.96%
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General Liability Exposure Comparison

Description	Last Year	Current year	Difference
Events/Fundraisers - Alcohol Served		0	0
2020-2021 Budgeted Materials and Supplies *	355,890	355,890	0
2020-2021 Budgeted Personal Services *	0	0	0

* Auto Liability Exposure = Number of Autos
 Auto Physical Damage Exposure = Total Insured Automobile Values
 Property Exposure = Total Insured Property Values
 Excess Liability = Materials and Supplies + Personal Services
 Boiler and Machinery = Total Insured Property Values

Loss Ratio	Best Practices
2015-2019 Loss Ratio: 0.00%	% Credit
	2020 4.00%
	2021 2.00%



Executive Session
