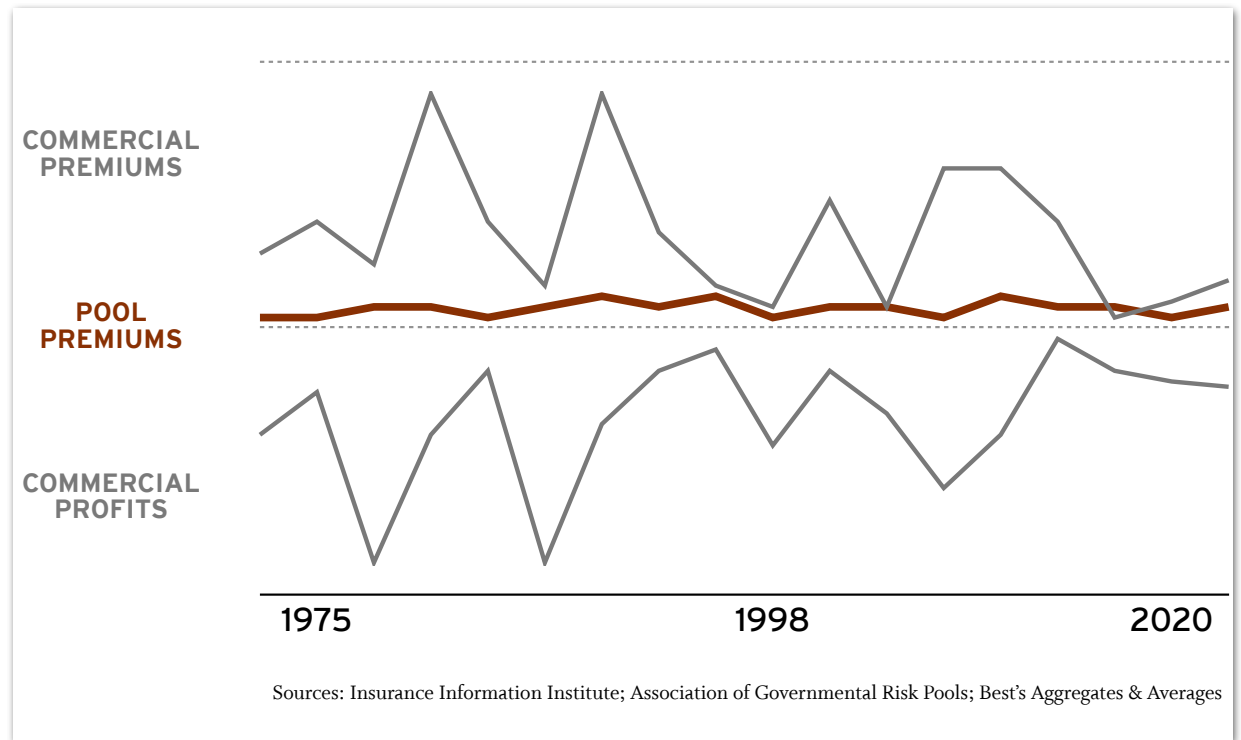


OPA

2021 INSURANCE REVIEW

WHY THE TRUST?

WHEN COMMERCIAL PROFITS DROP, COMMERCIAL PREMIUMS SPIKE



85% OF 90,000 PUBLIC AGENCIES NATIONWIDE PARTNER WITH A POOL

OGDEN PREP

2021 WC RENEWAL

Payroll	\$5,250,000 (12% Increase)
Classification Codes	NCCI Rules
Actual vs Expected Losses	\$40,081 (246% of expected)
EMOD	1.63 (18% decrease)
TARP	\$1,330 (5% discount)
NET PACKAGE PREMIUM	\$26,017 (-9%)

2021 | 2022 EMOD COMPASS

YEAR	LOSSES	CLAIMS
2020	\$789	3
2019	\$487	1
2018	\$4,107	2
2017	\$43,466	4
2016	\$0	0

2021 EMOD SCALE



1.63

Industry Surcharge of \$10,286



EMOD IMPACT

Surcharge

1.0



Discount

WHAT IS TARP?

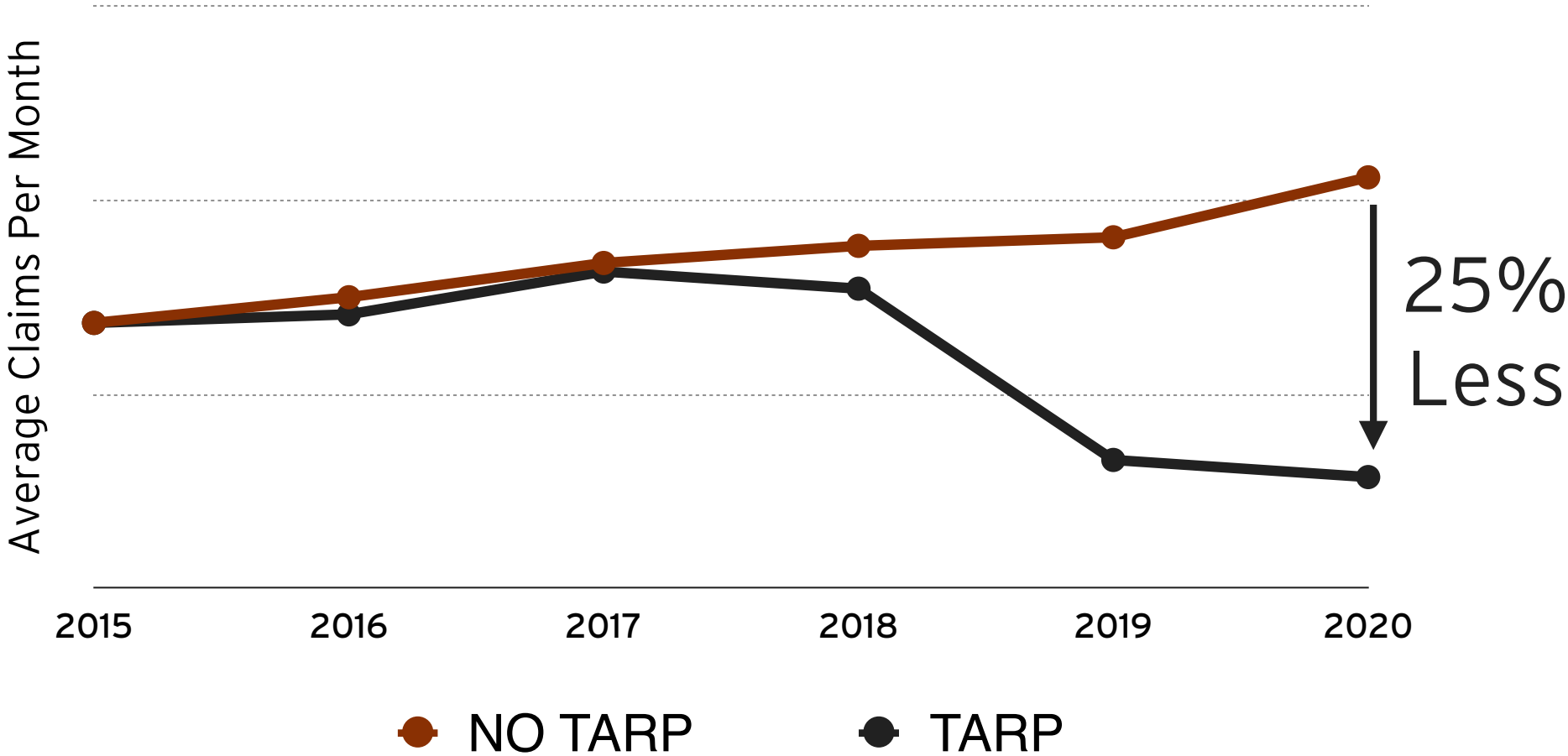
Team
Appreciation
Recognition
Program

CONTROLLABLE LOSSES

80%

Employee Injury or Auto Liability

PERFORMANCE



KEY COMPONENTS

- Team Element (Accountability)
- Shared Results (Transparency)
- Monthly Reward (Awareness)

MANAGEMENT ENGAGEMENT