



AGENDA

QLife Regular Board Meeting

Thursday, November 7, 2019 | 12:00 pm

Wasco County Courthouse, 511 Washington Street, The Dalles, Oregon

Deschutes Room – BO8

- 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 8, 2019 Minutes](#)
- 12:05 [Financial Report](#) – *Mike Middleton*
 - [Financial Report, Analysis and Reconciliation](#)
- 12:10 [Discussion Items](#)
 - [Aristo Technical Management Report](#) – *John Amery*
 - [US Cellular 5G Applications](#) – *Keith Mobley*
 - [SDIS 2020 Renewal Information](#)
- 12:20 [Lone Pine Update](#) – *Dan McNeely*
- 12:30 [Port Build Update](#) – *Dan McNeely*
- 12:40 [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: Thursday, December 5, 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 8, 2019 Minutes](#)



MINUTES

QLife Regular Board Meeting
Tuesday, October 8, 2019
511 Washington St, Deschutes Conference Room

Call to Order Vice-Chair Darcy Long-Curtiss calls the meeting to order at 12:08 PM.

Roll Call Tyler Stone, Stephanie Krell, Darcy Long-Curtiss, Dale Lepper, Rod Runyon, John Amery, Kristen Campbell, Mike Middleton, Lynn Ewing, Dan McNeely (via Skype), and Mike Cronin.

Changes to the Agenda

There are no changes to the agenda.

[[Mr. Runyon moves to approve the agenda. Mr. Lepper seconds the motion, which passes unanimously.]]

Approval of the Consent Agenda

[[Mr. Lepper moves to approve the consent agenda. Mr. Runyon seconds the motion, which passes unanimously.]]

Financial Report

Mr. Middleton presents the financial report to the Board and notes that we are now in the second fiscal month of the year. In the Operations fund, revenues are well ahead of where they were at this time last year due to utility service charges. Receivables are also up from July and expenses are at 10% but anticipated them to be higher by this time because Contracted Services were significantly higher last fiscal year at this time.

In the Capital fund, interest is up from last month. He notes that if the LGIP rate remains where it is, interest will continue on the current trend.

Revenue in the Maupin fund is over budget because of a payment that was received from the City of Maupin on a pass through grant.

Mr. Middleton informs the Board that they should have received pre-audit letters from Merina + Co. These letters are to gauge the Board's opinion as to what is happening in the agency. He asks that they be mailed back to Merina + Co. in the next few days. He expects them to finish the audit soon and receive statements in early November.

Introductions

Mike Cronin, citizen, and Kristen Campbell, new QLife legal counsel, introduce themselves to those in attendance. Mr. Stone mentions to Ms. Campbell about the outstanding legal task of updating public contracting rules.

Discussion Items

Aristo Technical Management Report

Mr. Amery informs the Board that there are no new updates surrounding BPA discussions around interconnections, easements and leases. He would like to schedule a meeting with BPA and Mr. Stone to start moving that conversation forward again.

Repair of the damaged fiber repair around E. 15th and Jefferson is about to commence. Notification letters for vegetation trimming have been mailed and work is set to begin on October 12. Mr. Amery's theory is that the damage is due to squirrel interference. Mr. Stone asks if he has had any feedback from the notification letters and Mr. Amery states that he has not had any calls from the neighbors.

The St. Mary's Backbone Repair project is complete.

OSP Insight improvement has been moving forward slowly but is ongoing.

Mr. Cronin requests more background information on the St. Mary's project and Mr. Amery explains.

Northern Wasco County PUD Letter

Ms. Krell informs the Board that an additional letter was received from Northern Wasco PUD revising pole attachment rates for FY 2019. The revised rates are less than previously communicated but are still an increase from FY 2018.

Ms. Long-Curtiss asks if Northern Wasco PUD has completed their audit and Mr. Stone notes that it is still ongoing.

Professional Services Agreement – Campbell Phillips

Mr. Stone notifies the Board that the agreement is included in the Board packet for their reference.

New York Times Article – Rural America

Mr. Stone notes to the Board that this article is included in the Board packet for their reference and encourages everyone to continue the conversation on different approaches and opportunities available.

Lone Pine Update

Mr. McNeely informs the Board that he is working with Northern Wasco PUD on our options of crossing the railroad tracks. He asked PUD to place a taller pole for the crossing as he believes this is the best solution for the project. He is waiting on a reply from Tom McGowan. He also notes that he visited the Water's Edge building and does not anticipate it being difficult to hook up.

Mr. Stone asks if Mr. McNeely was able to confirm where the conduit terminates and Mr. McNeely explains that he has not been able to verify the termination point because he does not have the proper equipment to verify that. Mr. McNeely feels that the best course of action is to include verifying the termination point in the project scope when it goes out to bid and assures him that drawings show the conduit running the entire length that is needed.

Mr. Stone asks for a funding update from Mr. Lepper. Mr. Lepper notes that the \$87,500 funding from the CCO has been approved and he is now waiting to hear back from Coco Yackley. He goes on to say that MCMC will match the funding from the CCO and the remaining project funding will come from USAC when they apply in January.

Mr. McNeely notes that he will finish the design by the end of the month and Mr. Stone would like him to include language in the request for bids that stipulates the build being contingent on funding so that QLife is protected.

Port Build Update

Mr. McNeely informs the Board that they are still waiting on the archaeology consultants.

Maupin Update

Mr. McNeely informs the Board that Van Dorn was in Maupin last week and the MST is up and tested. Mr. Stone asks if that information has been relayed to Gorge Net and Mr. McNeely says that he would reach out to them directly. Mayor Ewing adds that Gorge Net has scheduled installation so he believes that they are aware.

Mr. Middleton presents the Maupin project closeout report. Revenues totaled \$886,642.26 and expenses totaled \$936,692.83. The \$50,050.57 difference accounts for the amount that came from the Capital fund to start the project. Mr. Stone asks if we can move those dollars back into the Capital fund now but Mr. Middleton explains that a funds transfer was not scheduled for this fiscal year and would have to come before the Board for approval. He reminds the Board that the intent was to give the Maupin fund some time to stand on its own before transfers begin.

The Board enters into Executive Session at 12:44 PM under ORS 192.660 (2)(m)(D) & (E) Discuss information regarding security of telecom systems and data transmission.

Executive Session

The Board exits Executive Session at 12:47 PM.

The meeting is adjourned at 12:49 PM

The next regularly scheduled board meeting is set for Thursday, November 7, 2019.

These minutes were approved by the QLife Board on _____.

Lee Weinstein, Secretary



Financial Reports

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

Qlife Monthly Report

Operations Fund - September 2019

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	948	460	243	48.5%	12.1%	217.18
INVESTMENT EARNINGS-R Total	948	460	243	48.5%	12.1%	217.18
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	665,460	182,251	160,275	27.4%	24.0%	21,976.28
CONNECT CHARGES	1,000	-	100	0.0%	10.0%	(100.00)
CHARGES FOR SERVICES-R Total	666,460	182,251	160,375	27.3%	23.9%	21,876.28
PASS-THROUGH PAYMENTS-R	-	-	-	#DIV/0!	#DIV/0!	-
Qlife-R Total	667,608	183,911	161,818	27.5%	24.1%	22,093.46
Qlife-R Total	667,608	183,911	161,818	27.5%	24.1%	22,093.46
Qlife Operations Total	667,608	183,911	161,818	27.5%	24.1%	22,093.46
Revenue Total	667,608	183,911	161,818	27.5%	24.1%	22,093.46
Expense						
Qlife Operations						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E						
ADMINISTRATIVE COST	58,671	-	-	0.0%	0.0%	-

Qlife Monthly Report
Operations Fund - September 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year	Prior Year	Current FY - Prior FY YTD
				Budget Executed	Budget Executed	
ADVERTISING & PROMOTIONS	1,500	-	-	0.0%	0.0%	-
BLDG REPAIR & MAINT	1,600	-	-	0.0%	0.0%	-
CONTR SRVCS - AUDIT CONTRACT	4,200	3,200	4,000	76.2%	66.7%	(800.00)
CONTR SRVCS - OTHER	15,100	-	300	0.0%	2.0%	(300.00)
CONTRACTED SERVICES	-	-	325	#DIV/0!	#DIV/0!	(325.00)
DUES & SUBSCRIPTIONS	3,000	15	774	0.5%	25.8%	(759.30)
EQUIPMENT - NON CAPITAL	5,000	-	-	0.0%	0.0%	-
GENERAL GRANTS	2,000	-	-	0.0%	0.0%	-
INSURANCE & BONDS	21,000	670	-	3.2%	0.0%	670.02
LEGAL NOTICES & PUBLISHING	400	-	334	0.0%	83.4%	(333.50)
MEALS LODGING & REGISTRATION	5,000	300	1,006	6.0%	50.3%	(706.43)
MISC EXPENDITURES	1,000	-	2,841	0.0%	284.1%	(2,840.54)
NETWORK COMPONENTS	5,000	-	-	0.0%	0.0%	-
POSTAGE	200	-	-	0.0%	0.0%	-
SUPPLIES - OFFICE	200	-	53	0.0%	26.7%	(53.40)
TAXES/PERMITS/ASSESSMENTS	800	329	285	41.2%	71.3%	44.25
TELEPHONE	500	104	141	20.8%	33.5%	(36.44)
TRAINING & EDUCATION	700	-	-	0.0%	0.0%	-
UTILITIES - WALNUT ST	800	146	143	18.3%	17.9%	3.25
RENT - OFFICE	7,752	-	1,602	0.0%	20.7%	(1,602.00)
CONTR SRVCS - LEGAL COUNSEL CONTR	6,000	990	1,296	16.5%	14.4%	(306.00)
OUTSIDE PLANT MAINTENANCE	20,000	-	1,454	0.0%	7.3%	(1,454.40)
CONTRACTED SVCS - ENGINEERING	50,000	11,358	12,808	22.7%	64.0%	(1,449.84)
CONTRACTED SVCS - NETWORK SYSTEM MANAGEMENT	71,000	2,115	15,989	3.0%	31.4%	(13,874.14)
POLE CONNECTION FEES	12,392	145	-	1.2%	0.0%	144.54
RIGHT OF WAY FEES	20,075	2,153	3,541	10.7%	17.6%	(1,387.86)
SCHOLARSHIP	2,000	-	-	0.0%	0.0%	-
EASEMENTS - NON-CAPITAL	-	-	-	#DIV/0!	0.0%	-
MATERIALS & SERVICES-E Total	315,890	21,525	46,892	6.8%	17.8%	(25,366.79)
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	327,020	81,755	93,200	25.0%	25.0%	(11,445.00)
Qlife-E Total	662,910	103,280	140,092	15.6%	21.4%	(36,811.79)

Qlife Monthly Report
Operations Fund - September 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Qlife-E Total	662,910	103,280	140,092	15.6%	21.4%	(36,811.79)
Qlife Operations Total	662,910	103,280	140,092	15.6%	21.4%	(36,811.79)
Expense Total	662,910	103,280	140,092	15.6%	21.4%	(36,811.79)

Qlife Monthly Report Capital Fund - September 2019

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	7,824	6,369	31.0%	594.1%	1,455.55
INVESTMENT EARNINGS-R Total	25,200	7,824	6,369	31.0%	594.1%	1,455.55
TRANSFERS IN-R						
TRANSFER FROM QLIFE OPERATING FUND	327,020	81,755	93,200	25.0%	25.0%	(11,445.00)
TRANSFER FROM QLIFE MAUPIN FUND	-	-	-	#DIV/0!	0.0%	-
TRANSFERS IN-R Total	327,020	81,755	93,200	25.0%	24.3%	(11,445.00)
CHARGES FOR SERVICES-R						
CONNECT CHARGES	19,000	-	-	0.0%	0.0%	-
CHARGES FOR SERVICES-R Total	19,000	-	-	0.0%	0.0%	-
Qlife-R Total	371,220	89,579	99,569	24.1%	24.7%	(9,989.45)
Qlife-R Total	371,220	89,579	99,569	24.1%	24.7%	(9,989.45)
Qlife Capital Total	371,220	89,579	99,569	24.1%	24.7%	(9,989.45)
Revenue Total	371,220	89,579	99,569	24.1%	24.7%	(9,989.45)
Expense						
Qlife Capital						
Qlife-E						
Qlife-E						
MATERIALS & SERVICES-E	-	-	5,201	#DIV/0!	22.6%	(5,201.24)
CAPITAL OUTLAY-E						
BUILDINGS	-	-	-	#DIV/0!	#DIV/0!	-

Qlife Monthly Report
Capital Fund - September 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year	Prior Year	Current FY - Prior FY YTD
				Budget Executed	Budget Executed	
EQUIPMENT - CAPITAL	80,000	-	-	0.0%	0.0%	-
PRIMARY SYSTEMS	660,284	175,001	3,842	26.5%	0.6%	171,158.72
SECONDARY LINE EXTENSION	200,000	13,053	-	6.5%	0.0%	13,052.65
CAPITAL OUTLAY-E Total	940,284	188,053	3,842	20.0%	0.4%	184,211.37
TRANSFERS OUT-E	30,000	-	-	0.0%	0.0%	-
RESERVE FOR FUTURE EXPENDITURES-E	675,125	-	-	0.0%	0.0%	-
Qlife-E Total	1,645,409	188,053	9,043	11.4%	0.7%	179,010.13
Qlife-E Total	1,645,409	188,053	9,043	11.4%	0.7%	179,010.13
Qlife Capital Total	1,645,409	188,053	9,043	11.4%	0.7%	179,010.13
Expense Total	1,645,409	188,053	9,043	11.4%	0.7%	179,010.13

Qlife Monthly Report Maupin Fund - September 2019

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						
STATE GRANT	-	-	494,069	#DIV/0!	260.0%	(494,069.26)
INTERGOV'T REV - NON SINGLE AUDIT-R Total	-	-	494,069	#DIV/0!	260.0%	(494,069.26)
INVESTMENT EARNINGS-R						
INTEREST EARNED	60	250	443	416.9%	#DIV/0!	(192.78)
INVESTMENT EARNINGS-R Total	60	250	443	416.9%	#DIV/0!	(192.78)
MISCELLANEOUS-R	-	-	-	#DIV/0!	#DIV/0!	-
TRANSFERS IN-R	30,000	-	-	0.0%	0.0%	-
CHARGES FOR SERVICES-R						
CITY OF MAUPIN	-	144,765	-	#DIV/0!	0.0%	144,765.00
UTILITY SERVICE CHARGES	-	-	-	#DIV/0!	#DIV/0!	-
CITY OF MAUPIN FRANCHISE FEES	-	-	-	#DIV/0!	0.0%	-
CITY OF MAUPIN - GORGE.NET RECEIPTS	3,360	1,335	-	39.7%	#DIV/0!	1,334.74
CITY OF MAUPIN - LSN RECEIPTS	4,000	-	-	0.0%	#DIV/0!	-
CHARGES FOR SERVICES-R Total	7,360	146,100	-	1985.1%	0.0%	146,099.74
Qlife-R Total	37,420	146,350	494,512	391.1%	52.7%	(348,162.30)
Qlife-R Total	37,420	146,350	494,512	391.1%	52.7%	(348,162.30)
Qlife - Maupin Total	37,420	146,350	494,512	391.1%	52.7%	(348,162.30)
Revenue Total	37,420	146,350	494,512	391.1%	52.7%	(348,162.30)

Expense

Qlife - Maupin						
Qlife-E						

Qlife Monthly Report
Maupin Fund - September 2019

Account	Current Budget	Current Actual YTD	Prior Year Actual YTD	Current Year Budget Executed	Prior Year Budget Executed	Current FY - Prior FY YTD
Qlife-E						
MATERIALS & SERVICES-E						
ADMINISTRATIVE COST	-	-	-	#DIV/0!	0.0%	-
INSURANCE & BONDS	-	-	-	#DIV/0!	0.0%	-
CONTR SRVCS - LEGAL COUNSEL CONTR	2,500	72	1,422	2.9%	71.1%	(1,350.00)
CONTRACTED SVCS - ENGINEERING	-	-	-	#DIV/0!	#DIV/0!	-
POLE CONNECTION FEES	1,050	-	-	0.0%	0.0%	-
CONTRACTED SVCS - WIFI	14,160	144	240	1.0%	24.0%	(96.48)
BROADBAND SUPPORT	-	-	-	#DIV/0!	#DIV/0!	-
MATERIALS & SERVICES-E Total	17,710	216	1,662	1.2%	8.7%	(1,446.48)
CAPITAL OUTLAY-E						
EQUIPMENT - CAPITAL	-	-	-	#DIV/0!	#DIV/0!	-
PRIMARY SYSTEMS	1,000	-	22,370	0.0%	3.7%	(22,370.40)
SECONDARY LINE EXTENSION	-	-	-	#DIV/0!	#DIV/0!	-
CAPITAL OUTLAY-E Total	1,000	-	22,370	0.0%	3.7%	(22,370.40)
TRANSFERS OUT-E	-	-	-	#DIV/0!	0.0%	-
RESERVE FOR FUTURE EXPENDITURES-E	28,320	-	-	0.0%	0.0%	-
Qlife-E Total	47,030	216	24,032	0.5%	3.5%	(23,816.88)
Qlife-E Total	47,030	216	24,032	0.5%	3.5%	(23,816.88)
Qlife - Maupin Total	47,030	216	24,032	0.5%	3.5%	(23,816.88)
Expense Total	47,030	216	24,032	0.5%	3.5%	(23,816.88)

Qlife Monthly Report
Accounts Reveivable - September 2019
Accounts Receivable Summary

Fund	Total Receivable	Current	30-59 Days	60-89 Days	90-119 Days	Over 120 Days
600	23,255.78	4,050.00	-	-	-	19,205.78
601	-	-	-	-	-	-
602	-	,	-	-	-	-
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

Qlife – Financial Analysis for September 2019 Financial Statements

The financial statements for through the 3rd month of the 2020 Fiscal Year (FY20) are presented. The statements are intended for the use of Management and are not audited. The expected straight-line assumption for accounts is 25.0% (3/12). This is a typically a good starting point for analysis.

Operations Fund

Total revenues for the fund are \$183,911. This is a budget execution of 27.5% - ahead of the 24.1% from last year or the 25.0% straight-line assumption. The primary reason is the Utility Service Charges – as discussed since July.

Utility Service Charges have come in at 27.4% of the budget execution or \$22K more than last fiscal year. The reason why is tied to the receivables – discussed since the July reporting period. (\$16K is due to a “catch-up” billing done in FY20.) The budgeted amount is \$665,460 so 25% budget execution is \$166,365. If the \$16K “catch-up” is added, the total is \$182,365 as the expected amount. The actual revenue is \$182,251 so about \$100 off of the budget target after a quarter. Annualizing this difference would be \$400 for the year.

Accounts Receivable have decreased from August but all accounts – expect the large collection – are current. AR is doing well. The current portion as of 9/30/19 is \$4,050. The balance in AR going up and down does not change the revenues. Revenue is recognized at the billing date and a receivable is set up. The AR balance is a reflection of how collections from customers are progressing.

Interest is executing at 48.5% and is now \$217 more than last fiscal year.

Expenses for the Operations Fund are 15.6% executed. \$103,280 has been recorded – this is \$37K less than last year at this time. The Contracted Services are significantly less than last fiscal year at this time.

Transfers are as budgeted. There is a set monthly transfer to the Capital Fund.

Capital Fund

Tranfers In from the Operation Fund are proceeding as budgeted.

Interest is executing at 31.0% which is \$1,456 more than last fiscal year. If the interest paid by the LGIP continues then this will beat the budget again. For September, LGIP is returning interest at 2.57% annual return.

Expenses are executing at 11.4%. Progress is happening on the Primary System as the budget is executed at 26.5%. The spending has been primarily on the Mary’s Backbone project.

Maupin Fund

Revenue for the fund is at 391.1% budget execution already. This is due to two payments received from the City of Maupin on a pass through grant totaling \$144,765. The funds were for the project and were

not passed to Qlife until July. This was not part of the budget created and skews the numbers by appearing here.

Interest has been allocated as seen in the other funds, unfortunately, due to the cash balance; considerably less has been allocated to Maupin at this time. It is still ahead of the budget expectation – in fact it has already exceeded the budgeted amount – but is less than last fiscal year.

Revenue has started to come in for the City of Maupin – Gorge.Net Receipts. The amount received is \$1,335 which is an execution of 39.7% of the budget.

Expenses for the Maupin Fund are at a budget execution rate of 0.5% - well below the expected straight-lien assumption. The biggest variance is the Contracted Services for WIFI. Based on the budgeted amount, a month should see \$1,180 in expense. As of the end of September, there was \$144 YTD.

No transfers are budgeted for FY20.

Summary

The year is performing well. Utility Service Charges are up, even after taking considering the on-time catchup revenue. When this is considered, the budget execution is right on target. Interest is up for the organization as a whole even though Maupin is down due to lower cash balances. Last year at this time the LGIP interest was less than the current rate and this is why the overall interest is more. The Maupin fund has an unplanned revenue spike, but as mentioned it is a flow through grant amount that had not been passed through to Qlife. It was identified as part of the analysis of the Maupin project. The start of on-going revenues for service in Maupin is a positive step towards sustainability.

The funds are in good shape at this time.

Reconciliations

Bank reconciliations for September are completed and included in this packet.

September 2019 Bank Reconciliation

Recon Mike 10/21/19

	Main Checking						LGIP Account				
	Bank	Eden 600	Eden 601	Eden 602	Eden Total		Bank	Eden 600	Eden 601	Eden 602	Eden
Beginning Balance	638,680.56	79,553.48	473,521.83	85,605.25	638,680.56	Beginning Balance	1,279,666.12	36,703.11	1,242,834.25	128.76	1,279,666.12
Credits	-					Deposits					
Deposits	186,139.74	84,805.00	27,251.67	101,334.74	213,391.41	Debit					
Withdrawals					-	Dividends/Interest	2,697.41	164.54	2,411.49	121.38	2,697.41
Checks	41,272.54	43,939.23	185,589.51	48.00	229,576.74	Credit					
						Other Decreases					
Ending Balance	783,547.76	120,419.25	315,183.99	186,891.99	622,495.23	Ending Balance	1,282,363.53	36,867.65	1,245,245.74	250.14	1,282,363.53
Deposits in Transit						Ending GL	1,282,363.53				
Outstanding Checks	\$161,052.53				-	LGIP Variance	-	6.1%	89.4%	4.5%	
Adjusted Balance	622,495.23	120,419.25	315,183.99	186,891.99	622,495.23						
Checking Variance	-										
Gorge Networks	5288		\$82.74								
North Sky Communication	5290		\$159,319.10								
Northern Wasco Co PUD	5291		\$50.69								
Oregon Trail Insurance	5292		\$1,600.00								
			\$161,052.53								



Discussion Items

- [Aristo Technical Management Report](#)
- [US Cellular 5G Applications](#)
- [SDIS 2020 Renewal Information](#)

Aristo Networks LLC
Technical Management Report
By
John Amery
11/5/2019

Items of Interest:

- QLIFE / BPA discussions are to initiate around interconnections, easements, and leases.
 - No new updates
- Damaged QLIFE fiber in the region around E. 15th and Jefferson.
 - Contractor has cleared vegetation.
 - A property owner has requested removal of cleared vegetation around their property.
- Efforts are currently being made to improve OSPInsight quality of documentation.
 - Ongoing
- Electronics
 - No known issues.



Oregon Trail Insurance

409 West Fourth Street
The Dalles, OR 97058
541-296-2395 Tel
541-296-6143 Fax

October 14, 2019

Quality Life Network
511 Washington St., Ste. 101
The Dalles, OR 97058

Re: 2020 Special Districts Insurance Renewal Information Request

Dear Board Members,

Your Special Districts insurance policy is due to renew on January 1, 2020. In order to process the renewal on a timely basis we need you to review and update the documents enclosed and return these forms to our office in the envelope provided or they can be emailed to me. The deadline for returning the forms is November 12th.

Property Coverage - Property buildings and content values have been trended with a 2% increase for this years renewal. This increase is reflected on the enclosed forms.

Approved Budget or LB-1 Form - Please return a copy of your most recent budget or LB-1 Form to our office with the completed update forms.

Best Practices - We encourage your District to take advantage of the premium credits available for completing and submitting the Best Practices items. A memo from SDIS on how to obtain credits is included. The deadline for completing items for credit to your District's renewal is 11/01/2019.

Crime Update Form - Please complete this form and return it to me. SDIS is requiring all members to complete this form even if there are no changes needed to your policy.

Member Web Access - If there are any changes needed to who should have access or the type of access to be allowed to anyone with access, please let me know and I'll send a new form to make the changes needed.

Longevity Credit and Rate Lock Guarantee Program - SDIS is once again offering this program. I will be sending out this form to you in December.

Please contact me if you have any questions or need any help in completing forms for your 2020 renewal.

Sincerely,

Colleen Clark

General Liability Exposure Update Form

Fill-in the amount for any item that applies to your district. Mark items that do not apply as N/A. This information is required for rating purposes. Mark N/A if item does not apply.

Per Occurrence Deductible: \$0.00

Code	Description	Unit	Expiring Amount	Revised Amount
500180	Number of Employees	Each	0	
500190	Number of Volunteers	Each	0	
500192	Number of Board Members	Each	5	
500200	District Size	Sq Miles	6	
500210	Population Served	Each	16,000	
50100	Number of Drones (UAVs) Owned or Operated	Each	0	
50215	Buildings & Premises - Occupied by District	Sqf	855	
50900	Dollars Paid For Services	Dollars	396,019	
50997	Events/Fundraisers - No Alcohol Served	Days		
50998	Events/Fundraisers - Alcohol Served	Days		

2019-2020 Budget Information Instruction Checklist

- 1) 2019-2020 Budgeted Personal Services - *All salaries, fringe benefits, and other costs associated with salaries.*
- 2) 2019-2020 Budgeted Materials and Supplies - *Contractual and other services, materials, supplies, and other miscellaneous charges. This does not include any pass-through funds such as wholesale power and water purchasing costs, and capital improvements, if applicable.*
- 3) 2019-2020 Budgeted Contingencies - *Amount set aside for unforeseen events in the budgeted year.*
- 4) Compare Expiring Amount vs. 2019-2020 Numbers - *Is there a large difference between last year's numbers and this years? If so verify the reason for the change (ex: a one-time project is included in the current numbers) and determine if this should be reported.*
- 5) State of Oregon Budget Form - *Submit the State of Oregon Budget Form (LB-1 Form) or if the district is not required to file this form a Board adopted budget for the year to the Underwriting Department for review, email to underwriting@sdao.com.*

*****IMPORTANT*****

DATE: October 1, 2019
TO: SDIS Property/Casualty Insurance Program Participants
FROM: Special Districts Insurance Services Board of Trustees
SUBJECT: Member Longevity Credit and Rate Lock Guarantee Program

The SDIS Trust is once again offering members a significant contribution credit and a rate lock guarantee as part of its Longevity Credit and Rate Lock Guarantee Program. To be eligible for this program, members must have been continuous participants in the liability and property self-insurance program since January 1, 2015 and maintained a loss ratio below sixty-five percent (65%) from January 1, 2015 to October 1, 2019. **In total, \$2 million will be distributed to qualifying members over a two (2) year period.**

To receive the longevity credit and rate lock guarantee, your district must sign an agreement to continue its participation in the SDIS Self-Insured Liability and Property Program through December 31, 2021. If you qualify, your agent will receive a copy of the agreement with the renewal documents which will be mailed in early December. The commitment to continue in the program is necessary to guarantee the long-term stability and financial integrity of the program. By signing the agreement, your district will receive the following:

1. Two longevity credit checks (one in 2020 and one in 2021) mailed to your district in the amounts listed on the agreement in your renewal packet; and
2. A maximum annual rate increase of five percent (5%) for policy year 2021 based on the district's rates for the upcoming 2020 policy year.

** Please note that total contributions assessed may increase more or less than the maximum guaranteed rate as a result of changes in exposures such as the addition of vehicles, purchase of buildings, increase in operating budget, or the addition of personnel. The Rate Lock Guarantee does not apply to Excess Liability, Boiler and Machinery and Crime contributions because these are pass-through costs to re-insurance carriers.*

EXAMPLE

How does the Longevity Credit and Rate Lock Guarantee Program work for an eligible district over a two-year period?

- AAA District contributed \$25,250 for general liability, automobile liability, automobile physical damage, property, earthquake and flood coverages from policy years 2015 to 2019. *(Excess liability, boiler and machinery and crime contributions are not considered part of the District's contribution because these are pass through costs to re-insurance carriers);*

- From policy years 2015 to 2019, AAA District maintained a loss ratio of less than sixty-five percent (65%) making the District eligible to receive a longevity credit equal to a percentage of what the District contributed during this five-year period;
- AAA District signs and returns the agreement to SDIS which will be mailed with the renewal documents;
- Half of the longevity credit will be mailed to AAA District in January 2020, half in January 2021; and
- An annual rate lock guarantee of five percent (5%) maximum will be in effect for the 2021 policy year, noting that:
 - The rate lock will not apply to the upcoming 2020 policy year, as we apply experience rating to members every two years. However, the average rate increase for members is expected to be less than 5%.
 - The five percent (5%) maximum rate lock for the 2021 policy will be calculated based on the rates paid by AAA District for the 2020 policy year.

FREQUENTLY ASKED QUESTIONS

1. Isn't my district required to bid its insurance coverage each year?

No. As part of an Oregon local government self-insured trust, your district is self-insured and not required to ever solicit bids for "insurance". By being part of the Trust, your district has entered into an intergovernmental agreement under ORS 190. Intergovernmental agreements under ORS 190 are exempt from public bidding requirements.

2. Can my district legally commit to a two-year agreement?

Yes, especially when the agreement will save the district money. Additionally, since the SDIS Trust is a member-owned risk pool, you aren't required to get additional quotes from private insurance carriers.

3. Why do we need to commit to a two-year agreement to receive a portion of the Trust's investment earnings?

The Trust is owned and funded by its member districts. Its primary objectives are stability of price and coverage. Returning a significant amount of earnings back to members requires a stable long-term commitment by the members to ensure continued success and future financial returns.

4. Why is the longevity credit tied to a sixty-five percent (65%) loss ratio?

Sixty-five percent (65%) is the benchmark loss ratio for the Trust. Sixty-five percent (65%) of member contributions are used for paying known claims. The rest of the contributions go toward paying reinsurance costs, insurance agent commissions, operating expenses and building an adequate

surplus. When a district's loss ratio exceeds sixty-five percent (65%), it is no longer contributing to the surplus that can be returned to members.

5. Does the maximum five percent (5%) rate lock guarantee mean that my district will automatically receive a five percent (5%) rate increase in 2021?

No, it does not. The Trust evaluates rates each year with the goal of keeping rate increases as low as possible. In past rate lock years, rate increases have rarely reached the maximum.

6. Why does my district need an insurance agent if we don't solicit bids for insurance?

The Trust needs the services of your agent to handle many of the administrative functions involved in assisting your district, such as issuance of certificates of insurance, reporting and initial investigation of claims, keeping a current schedule of your property and automobiles, and providing districts with risk management advice. Our staff isn't large enough to be in all areas of the state at once, so we greatly value the services your insurance agents provide you and the Trust.

7. What is a loss ratio?

Incurred Claims <i>(i.e. Claim Payments, Claim Reserves and Defense Costs)</i>
Divided by (÷)
General Liability, Auto Liability, Auto Physical Damage, Property, Earthquake, and Flood Contributions <i>(Contributions <u>do not include</u> the amount paid for Excess Liability, Boiler and Machinery, or Crime Coverage).</i>

Example:

Policy Year	Incurred Claims	Contribution
2015	\$10,500	\$5,500
2016	\$0	\$5,300
2017	\$450	\$5,600
2018	\$1,500	\$6,000
2019	\$2,500	\$6,000
Total	\$14,950	\$28,400

$$\text{Loss Ratio} = \$14,950 / \$28,400 = 52.6\%$$

District Qualifies - Loss Ratio is below 65%

If you have any questions or need additional information, please contact the SDAO Underwriting Department at underwriting@sdao.com or 800-285-5461.

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

Premises: 5.8 miles of Underground Cable

Structure: **Fiber Optic Cable** Coverage Class: Scheduled Outdoor Property **PLEASE UPLOAD PHOTO OF THIS STRUCTURE TO THE WEB**

50008P10782				Const. Class	NONCOMBUSTIBLE	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Covered Property Value	\$1,550,584
Throughout District				Prot. Class	5	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2020	Personal Property Value	\$0
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$5,000	Total Value	\$1,550,584
Appraiser		Date		Appraisal Rpt Code:		Comment									

Items That Need Clarified on This Structure: Address Structure Description/Premises Description Coverage Class Code

Premises Total Value: \$1,550,584

Premises: 57.9 Miles Aerial Cable

Structure: **Fiber Optic Cable** Coverage Class: Scheduled Outdoor Property **PLEASE UPLOAD PHOTO OF THIS STRUCTURE TO THE WEB**

50008P10783				Const. Class	NONCOMBUSTIBLE	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Covered Property Value	\$1,646,379
Throughout District				Prot. Class	5	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2020	Personal Property Value	\$0
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$25,000	Total Value	\$1,646,379
Appraiser		Date		Appraisal Rpt Code:		Comment									

Items That Need Clarified on This Structure: Address Structure Description/Premises Description Coverage Class Code

Premises Total Value: \$1,646,379

Premises: District Facility

Structure: **St. Mary's Academy** Coverage Class: Building **PLEASE UPLOAD PHOTO OF THIS STRUCTURE TO THE WEB**

50008P10785				Const. Class	JOISTED MASONRY	YR. Built		% Sprinkler	0	Flood Cov.	Yes	Flood Zone **		Covered Property Value	\$93,209
1112 Cherry Heights Road				Prot. Class	5	# Stories	0	Fire Alm.	No	Quake Cov.	Yes	Effective Date	1/1/2020	Personal Property Value	\$0
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.		Security Alm	No	Vacant (Y/N)	No	Deductible	\$500	Total Value	\$93,209
Appraiser		Date		Appraisal Rpt Code:		Comment									

Items That Need Clarified on This Structure: Address Structure Description/Premises Description Coverage Class Code

Structure: **Equipment in The Dalles** Coverage Class: Building **PLEASE UPLOAD PHOTO OF THIS STRUCTURE TO THE WEB**

01	50008P6357			Const. Class	JOISTED MASONRY	YR. Built	1908	% Sprinkler	100	Flood Cov.	Yes	Flood Zone **	C	Covered Property Value	\$0
313 Court Street				Prot. Class	5	# Stories	2	Fire Alm.	Yes	Quake Cov.	Yes	Effective Date	1/1/2020	Personal Property Value	\$205,589
City	The Dalles	Zip	97058	Valuation	Replacement	SQF.	5,842	Security Alm	Yes	Vacant (Y/N)	No	Deductible	\$500	Total Value	\$205,589
Appraiser		Date		Appraisal Rpt Code:		Comment									

Items That Need Clarified on This Structure: Address Structure Description/Premises Description Coverage Class Code

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

Premises Total Value: \$298,798

If you have additional structures to add at renewal, please contact your agent so that they can make the addition on the SDIS Insurance Site. They will require the information below as well as a current photo of the property.

			Const. Class		YR. Built		% Sprinkler		Flood Cov.		Flood Zone		Covered Property Value	
			Prot. Class		# Stories		Fire Alm.		Quake Cov.		Effective Date		Personal Property Value	
City		Zip	Valuation		SQF.		Security Alm.		Vacant (Y/N)		Deductible		Personal Property Value	
													Total Value	
			Const. Class		YR. Built		% Sprinkler		Flood Cov.		Flood Zone		Covered Property Value	
			Prot. Class		# Stories		Fire Alm.		Quake Cov.		Effective Date		Personal Property Value	
City		Zip	Valuation		SQF.		Security Alm.		Vacant (Y/N)		Deductible		Personal Property Value	
													Total Value	
			Const. Class		YR. Built		% Sprinkler		Flood Cov.		Flood Zone		Covered Property Value	
			Prot. Class		# Stories		Fire Alm.		Quake Cov.		Effective Date		Personal Property Value	
City		Zip	Valuation		SQF.		Security Alm.		Vacant (Y/N)		Deductible		Personal Property Value	
													Total Value	
			Const. Class		YR. Built		% Sprinkler		Flood Cov.		Flood Zone		Covered Property Value	
			Prot. Class		# Stories		Fire Alm.		Quake Cov.		Effective Date		Personal Property Value	
City		Zip	Valuation		SQF.		Security Alm.		Vacant (Y/N)		Deductible		Personal Property Value	
													Total Value	

** Flood Zones: The flood zone shown on the property schedule 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 Property Schedule. 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	\$3,290,172
Total Personal Property	\$205,589
Total Value	\$3,495,761

Construction Class Options

Fire Resistive Noncombustible
 Modified Fire Resistive Joisted Masonry
 Masonry Noncombustible Frame

Valuation Options

Actual Cash Value
 Functional Replacement
 Replacement
 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.



Special Districts Insurance Services 
Comprehensive Crime Policy Coverage Summary
 Insured by the Travelers Casualty and Surety Company of America

Certificate Number: 35P50008-442

Coverage Period: 1/1/2020 through 12/31/2020

Named Participant:

Quality Life Network
 511 Washington St Suite101
 The Dalles, OR 97058

Agent of Record:

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

The information below is a summary of coverage only, not a guarantee of coverage. For more information about your current Comprehensive Crime Coverage, please contact your agent of record

<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
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

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

Statement of Member Benefits

***** This Is Not A Bill - Do Not Pay *****

This report displays the member services and grant funds your district has received over the last several years and what SDIS would charge a non-member for the equivalent services.

Quality Life Network

Date	Service Provided	Department	Activity	Dollar Benefit
7/28/2015	Field Visit	Risk Management	VRMC	\$45
4/18/2007	Field Visit	Risk Management	VRMC	\$90
Total Dollar Benefit:				\$135

***** This is not a bill. This report is provided for your information only *****

Special Districts Insurance Services

Claims Schedule

Quality Life Network

Property

Type Paid Reserve Collection Incurred

2017

Claim Number:	GCPR2017060424	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
Travelers Casualty and Surety Company of America-
Hartford, CT



Crime Questionnaire

Member District Name: _____

Requested Effective Date: _____

Please check this box if you are increasing your crime limit only: []

Please circle requested limit option: \$5k, \$10k, \$15k, \$20k, \$25k, \$50k, \$75k \$100k, \$250k, \$350k, \$500k, \$750k and \$1m

COVERAGES PROVIDED

- A1. Employee Theft - Per Loss
B. Forgery or Alteration
C. On Premises
D. In Transit
E. Money Order Counterfeit Currency
F1. Computer Fraud
F2. Computer Restoration - same limit as A1 or maximum limit of \$100,000
G. Funds Transfer Fraud
H2. Identity Fraud Expense Reimbursement - same limit as A1 or maximum of \$25,000
H1. Personal Accounts Forger or Alteration - same limit as A.1
I. Claims Expense \$5,000

THIRD PARTY COVERAGE

Please check this box if you are managing funds for a Third Party Entity: [] If this section does not apply, please leave blank

List the other public entities whose funds you manage:

- A. Total number of employees providing services for contracted clients: _____
B. Total number of client contracts in place: _____

FAITHFUL PERFORMANCE OF DUTY COVERAGE

Faithful Performance of Duty Coverage is automatically provided by Endorsement CRI-7126, same limit as A1 Employee Theft. If coverage is required at higher limits, coverage can be offered, subject to completion and approval of individual applications.

SPONSORED PLAN NOT SUBJECT TO ERISA

Coverage is automatically provided via Endorsement CRI-10082 at the same limit as A1 Employee Theft for any employee benefit plan or employee pension benefit plan solely sponsored by any Insured that is not subject to the terms of ERISA.

SOCIAL ENGINEERING FRAUD COVERAGE

Social Engineering Fraud Coverage is included via endorsement CRI-19085 Sub-limited Social Engineering Fraud Coverage (referencing "SCHEDULE FOR SINGLE LOSS LIMIT AND RETENTION FOR SOCIAL ENGINEERING FRAUD INSURING AGREEMENT ENDORSEMENT CR1-19085"). Note that for members with limits >\$500,000, the Social Engineering Fraud Supplemental Commercial Crime Application is required.

GENERAL INFORMATION

- A. Number of Employees: _____
B. Number of Board Members: _____
C. Number of Volunteers other than Board Members: _____
D. Have there been any fidelity, forgery, crime and/or computer fraud losses over the past 3 years? YES _____ NO _____
If yes, provide a description along with the date and amount of loss below. Attach a separate sheet if necessary.

INTERNAL CONTROLS

Crime Exposures and Controls

- A. Are financial statements prepared annually by an independent CPA on a review or audit basis? YES _____ NO _____
B. Do your internal control procedures comply with those recommended in the SDAO Administrative Handbook? YES _____ NO _____
C. Are bank accounts reconciled monthly by someone not authorized to deposit or withdraw? YES _____ NO _____
D. Is countersignature of checks required? YES _____ NO _____
If "no", are other procedures in place to prevent unauthorized issuance of checks? YES _____ NO _____

Explain: _____

Date: _____ Member's Signature: _____

Title: _____

MEMORANDUM

TO: SDIS Property/Casualty Insurance Program Participants

FROM: SDAO Underwriting Department

SUBJECT: 2019 SDIS Best Practices Program – *Property/Casualty Insurance Credits*

Thank you for your participation in the SDIS Property Casualty Program. Each year, SDIS offers participants in this program an opportunity to receive credits on the following year's contributions for general liability, auto liability, and property insurance with the Best Practices Program. Its purpose is to assist districts with implementing best practices to mitigate risk in areas of high exposure. Enclosed is a brochure outlining the five credit opportunities for this year's program.

We have streamlined the process to make it easier for districts to report completion of credit requirements. Instead of submitting a form for the individual credit categories, participating entities will fill out the Best Practices Survey. This survey will address each credit opportunity and provide the means to report completion.

This spring, the survey will be available on the SDIS Insurance Site (www.sdis.org) for your district to complete to obtain the credits. We encourage you to utilize this time to start completing the requirements outlined in the enclosed brochure.

Instructions are below:

- Go to www.sdao.com
- Click the Sign In button and enter your user credentials.
- After signing in, click on the Insurance Site tab.
- Once on the SDIS Insurance Site homepage, click Insurance on the left.
- Click Best Practices on the left, under Forms.
- Click Take Survey.
- Complete survey and click Save.

The deadline to complete the Best Practices Survey is November 1, 2019. Districts can submit the survey multiple times until all fulfilled credits are reported.

If you have any questions or to request a paper copy of the survey, please contact Jaime Keeling at jkeeling@sdao.com or 800-285-5461 ext. 122.



Greetings,

Below you will find a memo that makes a minor correction to the Longevity Credit and Rate Lock Guarantee memo that was included in your SDIS members' 2020 SDIS renewal update packets. In short, we misspoke regarding the estimated contribution increase for the upcoming 2020 renewal.

Thank you and we apologize for any confusion.

*****IMPORTANT*****

MEMORANDUM

DATE: October 11, 2019

TO: SDIS Property/Casualty Insurance Program Participants

FROM: SDAO Underwriting Department

SUBJECT: Member Longevity Credit and Rate Lock Guarantee

There was a misprint discovered in the original memo regarding the Member Longevity Credit and Rate Lock Guarantee that was included in the SDIS renewal update packets.

In the memo dated October 1, 2019, we indicated the average rate increase for the upcoming 2020 renewal is expected to be less than 5%. This should have said that we expect the average rate increase to be less than 10%. We are still trying to keep the rate increase as low as possible, but the early indications from our brokers are not favorable.

All other information in the original rate lock memo is correct. The Longevity Credit will be a total of \$2,000,000 paid out over two years and 5% will be the maximum rate increase for members who qualify and accept the Longevity Credit and Rate Lock Agreement.



Lone Pine Updates



Port Build/Chenoweth Expansion Updates



Executive Session
