



# Board of Trustees

**Board Meeting**

**December 7, 2018**

**Wichita, Kansas**

Cohen Education Room, IMA Office

8200 E 32<sup>nd</sup> ST. N

9:00 AM

# **BOARD OF TRUSTEES MEETING**

## **KANSAS MUNICIPAL INSURANCE TRUST**

**9:00 AM, Friday, December 7, 2018**

**Wichita (IMA)\*, KS**

1. Call-To-Order (President David Dillner)
2. Trustee Absences/Quorum Declaration (Dillner)
3. Self-Introductions (Dillner)
4. Minutes Approval: Topeka Trustee Meeting of October 7, 2018 (Dillner)
5. Risk Management: Financial Reports (Kifer)
  - 5.1 September 30, 2018 Financials
  - 5.2 October 31, 2018 Financials
  - 5.3 Third Quarter (9/30) 2018 KID Financial Report
  - 5.4 October 31, 2018 Cash and Investment Summary (Osenbaugh)
6. Claims Management: Settlement Authority & Reserve Advisory (Miller)
7. Loss Control Management: Activity Update (Rhodes)
8. Risk Management: Annual Renewal of Trustees E&O (D&O) Policy (Cornejo)
9. Risk Management: Annual Placement of Excess Insurance, for 2019 (Cornejo)
10. Osawatomie 'Reinstatement' Request (Osenbaugh)
11. 2019 KMIT Operating Budget Approval (Osenbaugh)
12. 'Historical' Review of KMIT (Osenbaugh)
13. 2018 Year-In-Review/2019 Preview (Osenbaugh)
14. Administrator Report
15. Adjourn (approximately 12:00 Noon)

**Christmas Gift Exchange**

\*8200 E. 32<sup>nd</sup> N.

# **KANSAS MUNICIPAL INSURANCE TRUST**

## **Board of Trustees Minutes from October 7, 2018**

*Unapproved*

**Meeting Convened:** Sunday, October 7, 2018, at the Maner Conference Center, in Topeka, KS. The meeting was called to order by KMIT President Randy Frazer at 4:53 P. M.

**Members Present:** *2017-2018 Board Members Present:* President Randy Frazer (Moundridge), Vice President David Dillner (El Dorado), Past President Tim Hardy (Elkhart), Keith Schlaegel (Stockton), Ty Lasher (Bel Aire), Michael Reagle (Garden City), Greg DuMars (Lindsborg), and Janie Cox (Haysville). [Three positions currently vacant.] *Incoming Trustees:* Hardy Howard (WaKeeney), Jonathan Mitchell (Hoisington), Andrew Finzen (Goodland) and Jeff Morris, *Ex-Officio* (Coffeyville Community College). *Staff:* Barbie Kifer (CORnerstone), Kyle Johnston (CORnerstone), Jess Cornejo (CORnerstone), Gene Miller (TRISTAR), Andrea Neff (TRISTAR), and Don Osenbaugh (KMIT Pool Administrator).

**Trustee Absences/Quorum Declaration:** No 2017-2018 Trustees were absent. Incoming Trustee Kelly McElroy (Newton) was absent.

### **OLD BUSINESS (2017-2018 Board)**

**Minutes Approval:** The minutes from the Overland Park meeting of August 24, 2018 were unanimously approved as written, following a motion by Dillner and a second by Hardy.

#### **Financial Reports:**

- a. August 31, 2018 Financials
- b. August 31, 2018 Cash/Investments Summary

The motion to approve the above reports was made by Dillner; seconded by Cox. Approved unanimously.

**Reserve Advisory and Settlement Authority:** None.

### **NEW BUSINESS (2018-2019 Board)**

#### **Introduction of Newly-Elected (Incoming) Trustees:**

Howard, Mitchell and Finzen (McElroy absent).

**Recognition of Outgoing Trustees:**

Hardy and Schlaegel.

**Election of 2018/2019 Officers:**

Treasurer: Lasher nominated DuMars; second by Cox. Unanimously approved.

Vice President: Dillner nominated Lasher; second by Howard. Unanimously approved.

President: Reagle nominated Dillner; second by Lasher. Unanimously approved.

President Dillner immediately assumed his new position.

**Adjournment:** Motion to adjourn by Mitchell; second by DuMars. Unanimous.  
Adjourned at 5:05 P.M.

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Don Osenbaugh, Pool Administrator (acting as Trustee-Designated Secretary)



# KMIT Balance Sheet

September 30, 2018

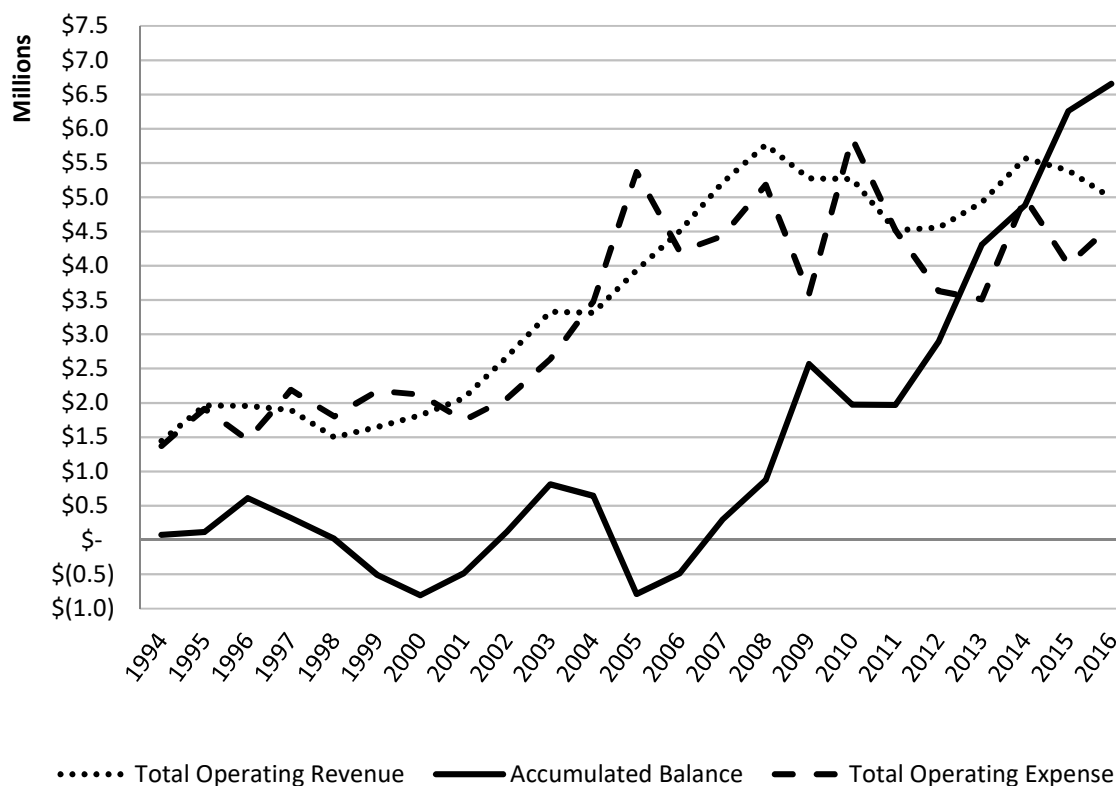
## ASSETS

Checking Accounts	\$	339,801
Investments	\$	16,014,118
Accrued Interest	\$	99,930
Accounts Receivable	\$	(37)
Excess Premium Receivable	\$	-
Specific Recoverable	\$	1,329,854
Aggregate Recoverable	\$	7,011
Prepaid Expenses	\$	160,454
<b>Total Assets</b>	<b>\$</b>	<b>17,951,132</b>

## LIABILITIES & EQUITY

Accounts Payable	\$	10,039
Excess Premium Payable	\$	-
Reserve for Losses	\$	5,964,968
IBNR Reserve	\$	4,685,977
Deposits on Premium	\$	1,281,658
Accrued Taxes and Assessments	\$	389,771
<b>Total Liabilities</b>	<b>\$</b>	<b>12,332,412</b>
<b>Total Equity</b>	<b>\$</b>	<b>5,618,720</b>
<b>Total Liabilities and Equity</b>	<b>\$</b>	<b>17,951,132</b>

## KMIT Financial Overview



# KMIT Profit and Loss

September 30, 2018

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
	Closed	Closed	Closed	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date
<b>REVENUE FUND</b>																
Direct Premium Earned	\$ 1,422,582	\$ 1,885,501	\$ 1,843,047	\$ 1,754,515	\$ 1,377,722	\$ 1,552,110	\$ 1,689,773	\$ 1,965,656	\$ 2,616,641	\$ 3,274,489	\$ 3,256,648	\$ 3,837,793	\$ 4,272,140	\$ 4,950,171	\$ 5,519,169	\$ 5,193,427
Interest Income	\$ 22,675	\$ 73,225	\$ 114,912	\$ 142,705	\$ 116,190	\$ 96,882	\$ 129,613	\$ 101,694	\$ 50,668	\$ 52,492	\$ 59,068	\$ 96,274	\$ 234,986	\$ 263,024	\$ 245,802	\$ 81,601
Miscellaneous Income	\$ -	\$ -	\$ -	\$ -	\$ 4,445	\$ 75	\$ -	\$ -	\$ 2,335	\$ -	\$ -	\$ -	\$ -	\$ 2,405	\$ -	\$ -
<b>Total Operating Revenue</b>	<b>\$ 1,445,257</b>	<b>\$ 1,958,726</b>	<b>\$ 1,957,959</b>	<b>\$ 1,897,220</b>	<b>\$ 1,498,357</b>	<b>\$ 1,649,067</b>	<b>\$ 1,819,386</b>	<b>\$ 2,067,350</b>	<b>\$ 2,669,644</b>	<b>\$ 3,326,981</b>	<b>\$ 3,315,716</b>	<b>\$ 3,934,067</b>	<b>\$ 4,507,126</b>	<b>\$ 5,215,600</b>	<b>\$ 5,764,971</b>	<b>\$ 5,275,028</b>
	\$ 390,462															
<b>ADMINISTRATION FUND EXPENSE</b>	<b>\$ 477,137</b>	<b>\$ 601,545</b>	<b>\$ 492,681</b>	<b>\$ 527,664</b>	<b>\$ 492,235</b>	<b>\$ 456,730</b>	<b>\$ 450,023</b>	<b>\$ 437,027</b>	<b>\$ 533,041</b>	<b>\$ 649,336</b>	<b>\$ 738,933</b>	<b>\$ 818,603</b>	<b>\$ 906,677</b>	<b>\$ 916,565</b>	<b>\$ 957,103</b>	<b>\$ 951,793</b>
<b>CLAIMS FUND EXPENSE</b>																
Claims Paid Expense	\$ 716,700	\$ 1,049,152	\$ 790,461	\$ 2,073,604	\$ 2,019,596	\$ 1,746,268	\$ 1,449,661	\$ 1,097,496	\$ 1,211,714	\$ 1,874,209	\$ 2,292,268	\$ 3,932,927	\$ 2,611,040	\$ 2,784,287	\$ 3,337,451	\$ 2,035,357
Claims Paid Adjusting Expense	\$ 25,541	\$ 54,345	\$ 46,583	\$ 90,802	\$ 86,528	\$ 144,171	\$ 124,002	\$ 83,220	\$ 129,112	\$ 149,296	\$ 150,415	\$ 246,756	\$ 182,393	\$ 193,814	\$ 238,917	\$ 133,953
Claims Reserve Expense	\$ -	\$ -	\$ -	\$ -	\$ 46,958	\$ 48,802	\$ 4,933	\$ -	\$ -	\$ -	\$ 37,744	\$ 123,395	\$ 49,764	\$ 95,045	\$ 70,470	\$ 55,919
Claims Reserves Adjusting Expense	\$ -	\$ -	\$ -	\$ -	\$ 3,841	\$ 3,760	\$ 1,720	\$ -	\$ -	\$ -	\$ 425	\$ 15,657	\$ 16,707	\$ 15,396	\$ 12,101	\$ 20,147
IBNR Reserve Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38,690	\$ 43,290	\$ 54,791	\$ 61,438	\$ 261,423	\$ 46,557
Excess Work Comp Insurance	\$ 151,393	\$ 210,142	\$ 133,376	\$ 117,122	\$ 79,456	\$ 80,124	\$ 86,819	\$ 127,168	\$ 189,458	\$ 366,991	\$ 221,435	\$ 374,472	\$ 384,425	\$ 420,728	\$ 372,790	\$ 341,935
Specific Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ (163,562)	\$ 48,322	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Specific Recovery Expense	\$ -	\$ -	\$ -	\$ (268,748)	\$ (763,239)	\$ (232,568)	\$ -	\$ -	\$ -	\$ (400,137)	\$ -	\$ (188,126)	\$ -	\$ (53,999)	\$ (66,549)	\$ -
Aggregate Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (7,011)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aggregate Recovery Expense	\$ -	\$ -	\$ -	\$ (352,627)	\$ -	\$ (112,699)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Claims Fund Expense</b>	<b>\$ 893,634</b>	<b>\$ 1,313,638</b>	<b>\$ 970,420</b>	<b>\$ 1,660,153</b>	<b>\$ 1,309,579</b>	<b>\$ 1,719,169</b>	<b>\$ 1,667,135</b>	<b>\$ 1,307,883</b>	<b>\$ 1,530,284</b>	<b>\$ 1,990,358</b>	<b>\$ 2,740,976</b>	<b>\$ 4,548,371</b>	<b>\$ 3,299,120</b>	<b>\$ 3,516,711</b>	<b>\$ 4,226,603</b>	<b>\$ 2,633,867</b>
<b>Total Operating Expense</b>	<b>\$ 1,370,771</b>	<b>\$ 1,915,183</b>	<b>\$ 1,463,101</b>	<b>\$ 2,187,817</b>	<b>\$ 1,801,814</b>	<b>\$ 2,175,900</b>	<b>\$ 2,117,158</b>	<b>\$ 1,744,911</b>	<b>\$ 2,063,325</b>	<b>\$ 2,639,694</b>	<b>\$ 3,479,909</b>	<b>\$ 5,366,973</b>	<b>\$ 4,205,797</b>	<b>\$ 4,433,276</b>	<b>\$ 5,183,706</b>	<b>\$ 3,585,660</b>
<b>BALANCES</b>																
<b>KMIT Statutory Fund Balance</b>	<b>\$ 74,486</b>	<b>\$ 43,543</b>	<b>\$ 494,858</b>	<b>\$ (290,597)</b>	<b>\$ (303,456)</b>	<b>\$ (526,833)</b>	<b>\$ (297,772)</b>	<b>\$ 322,439</b>	<b>\$ 606,319</b>	<b>\$ 687,287</b>	<b>\$ (164,193)</b>	<b>\$ (1,432,906)</b>	<b>\$ 301,329</b>	<b>\$ 782,324</b>	<b>\$ 581,265</b>	<b>\$ 1,689,368</b>
<b>Accumulated Balance</b>	<b>\$ 74,486</b>	<b>\$ 118,029</b>	<b>\$ 612,887</b>	<b>\$ 322,290</b>	<b>\$ 18,834</b>	<b>\$ (507,999)</b>	<b>\$ (805,771)</b>	<b>\$ (483,331)</b>	<b>\$ 122,987</b>	<b>\$ 810,274</b>	<b>\$ 646,081</b>	<b>\$ (786,825)</b>	<b>\$ (485,496)</b>	<b>\$ 296,828</b>	<b>\$ 878,093</b>	<b>\$ 2,567,461</b>

# KMIT Profit and Loss

September 30, 2018

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018	Total
	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Budget	Accrued To Date
<b>REVENUE FUND</b>											
Direct Premium Earned	\$ 5,213,859	\$ 4,442,326	\$ 4,484,533	\$ 4,853,835	\$ 5,460,344	\$ 5,261,044	\$ 4,829,526	\$ 5,007,888	\$ 3,695,022	\$ 4,900,000	\$ 89,659,761
Interest Income	\$ 52,768	\$ 72,925	\$ 70,104	\$ 71,861	\$ 107,601	\$ 128,600	\$ 160,374	\$ 220,606	\$ 218,349	\$ 165,000	\$ 2,984,949
Miscellaneous Income	\$ -	\$ 1,441	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,701
<b>Total Operating Revenue</b>	<b>\$ 5,266,578</b>	<b>\$ 4,516,692</b>	<b>\$ 4,554,637</b>	<b>\$ 4,925,696</b>	<b>\$ 5,567,945</b>	<b>\$ 5,389,644</b>	<b>\$ 4,989,900</b>	<b>\$ 5,228,494</b>	<b>\$ 3,913,371</b>	<b>\$ 5,065,000</b>	<b>\$ 92,655,411</b>
<b>ADMINISTRATION FUND EXPENSE</b>	<b>\$ 1,034,402</b>	<b>\$ 967,136</b>	<b>\$ 933,723</b>	<b>\$ 996,295</b>	<b>\$ 1,066,556</b>	<b>\$ 1,049,448</b>	<b>\$ 1,121,995</b>	<b>\$ 1,202,909</b>	<b>\$ 926,198</b>	<b>\$ 1,230,000</b>	<b>\$ 19,705,756</b>
<b>CLAIMS FUND EXPENSE</b>											
Claims Paid Expense	\$ 3,877,315	\$ 2,739,736	\$ 1,920,451	\$ 1,706,257	\$ 3,251,596	\$ 1,668,214	\$ 1,532,420	\$ 1,741,431	\$ 767,390	\$ -	\$ 50,226,999
Claims Paid Adjusting Expense	\$ 188,504	\$ 148,383	\$ 171,159	\$ 129,206	\$ 146,843	\$ 139,709	\$ 107,246	\$ 117,251	\$ 48,855	\$ -	\$ 3,277,002
Claims Reserve Expense	\$ 220,590	\$ 122,997	\$ 55,685	\$ 27,244	\$ 1,273,629	\$ 122,554	\$ 262,735	\$ 1,052,475	\$ 1,512,047	\$ -	\$ 5,182,985
Claims Reserves Adjusting Expense	\$ 26,474	\$ 3,595	\$ 4,221	\$ 5,481	\$ 63,489	\$ 24,809	\$ 70,656	\$ 175,057	\$ 318,446	\$ -	\$ 781,983
IBNR Reserve Expense	\$ 162,686	\$ 199,023	\$ 218,670	\$ 250,187	\$ 287,345	\$ 557,949	\$ 1,041,577	\$ 1,170,451	\$ 291,901	\$ -	\$ 4,685,977
Excess Work Comp Insurance	\$ 351,375	\$ 336,966	\$ 337,595	\$ 395,128	\$ 432,750	\$ 456,352	\$ 451,042	\$ 476,604	\$ 377,722	\$ 504,000	\$ 7,273,367
Specific Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ (1,214,614)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1,329,854)
Specific Recovery Expense	\$ (43)	\$ -	\$ (9,965)	\$ -	\$ (311,814)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (2,295,186)
Aggregate Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (7,011)
Aggregate Recovery Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (465,326)
<b>Claims Fund Expense</b>	<b>\$ 4,826,900</b>	<b>\$ 3,550,701</b>	<b>\$ 2,697,816</b>	<b>\$ 2,513,503</b>	<b>\$ 3,929,224</b>	<b>\$ 2,969,587</b>	<b>\$ 3,465,676</b>	<b>\$ 4,733,269</b>	<b>\$ 3,316,360</b>	<b>\$ 504,000</b>	<b>\$ 67,330,936</b>
<b>Total Operating Expense</b>	<b>\$ 5,861,303</b>	<b>\$ 4,517,836</b>	<b>\$ 3,631,539</b>	<b>\$ 3,509,798</b>	<b>\$ 4,995,780</b>	<b>\$ 4,019,035</b>	<b>\$ 4,587,671</b>	<b>\$ 5,936,178</b>	<b>\$ 4,242,558</b>	<b>\$ 1,734,000</b>	<b>\$ 87,036,692</b>
<b>BALANCES</b>											
<b>KMIT Statutory Fund Balance</b>	<b>\$ (594,725)</b>	<b>\$ (1,145)</b>	<b>\$ 923,098</b>	<b>\$ 1,415,897</b>	<b>\$ 572,165</b>	<b>\$ 1,370,608</b>	<b>\$ 402,230</b>	<b>\$ (707,684)</b>	<b>\$ (329,187)</b>	<b>\$ 3,331,000</b>	<b>\$ 5,618,720</b>
<b>Accumulated Balance</b>	<b>\$ 1,972,737</b>	<b>\$ 1,971,592</b>	<b>\$ 2,894,690</b>	<b>\$ 4,310,588</b>	<b>\$ 4,882,752</b>	<b>\$ 6,253,361</b>	<b>\$ 6,655,590</b>	<b>\$ 5,947,906</b>	<b>\$ 5,618,719</b>		

# KMIT Admin Expenses

September 30, 2018

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	Closed	Closed	Closed	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date
<b>GENERAL EXPENSES</b>															
Agent Commissions	\$ -	\$ -	\$ -	\$ -	\$ 969	\$ 4,919	\$ 5,239	\$ 12,669	\$ 33,803	\$ 44,060	\$ 43,231	\$ 61,486	\$ 75,650	\$ 77,961	\$ 88,532
Directors and Officers Insurance	\$ -	\$ 489	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,367	\$ 18,542
Meetings/Travel	\$ -	\$ 6,971	\$ 976	\$ 5,318	\$ 1,206	\$ -	\$ 149	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contingencies/Miscellaneous	\$ -	\$ 8,984	\$ 2,596	\$ 3,913	\$ 5,357	\$ 11,585	\$ 6,020	\$ 18,223	\$ 26,103	\$ 28,939	\$ 41,820	\$ 23,173	\$ 66,332	\$ 33,865	\$ 26,155
Bank Fees	\$ 1,249	\$ 4,735	\$ 579	\$ 658	\$ 263	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,638
Write Off	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LKM Clearing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Office Supplies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Sub Total</b>	<b>\$ 1,249</b>	<b>\$ 21,179</b>	<b>\$ 4,151</b>	<b>\$ 9,889</b>	<b>\$ 7,795</b>	<b>\$ 16,504</b>	<b>\$ 11,408</b>	<b>\$ 30,892</b>	<b>\$ 59,906</b>	<b>\$ 72,999</b>	<b>\$ 85,051</b>	<b>\$ 84,659</b>	<b>\$ 141,982</b>	<b>\$ 132,193</b>	<b>\$ 135,867</b>
<b>REGULATORY</b>															
Kansas Insurance Dept (KID) Premium Tax	\$ 12,847	\$ 18,402	\$ 13,177	\$ 10,823	\$ 13,893	\$ 18,215	\$ 19,568	\$ 18,564	\$ 24,377	\$ 29,017	\$ 30,168	\$ 34,004	\$ 40,212	\$ 46,194	\$ 54,139
KID Pool Assessment	\$ 9,407	\$ -	\$ 5,372	\$ 3,470	\$ 3,798	\$ 1,855	\$ 2,693	\$ 4,355	\$ 3,341	\$ 5,983	\$ 2,844	\$ 3,900	\$ -	\$ 4,300	\$ 3,409
KID Workers Compensation Assessment	\$ 64,034	\$ 44,011	\$ 25,322	\$ 48,345	\$ 31,243	\$ 14,594	\$ 10,372	\$ 1,795	\$ 7,770	\$ 19,748	\$ 47,137	\$ 91,805	\$ 47,193	\$ 32,896	\$ 32,770
KID State Audit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
KDOL Annual Assessment Fee	\$ 9,073	\$ 15,053	\$ 12,422	\$ 42,620	\$ 40,785	\$ 46,419	\$ 39,310	\$ 30,885	\$ 34,311	\$ 39,671	\$ 57,365	\$ 74,971	\$ 79,724	\$ 80,977	\$ 91,422
<b>Sub Total</b>	<b>\$ 95,360</b>	<b>\$ 77,466</b>	<b>\$ 56,293</b>	<b>\$ 105,257</b>	<b>\$ 89,718</b>	<b>\$ 81,083</b>	<b>\$ 71,942</b>	<b>\$ 55,599</b>	<b>\$ 69,799</b>	<b>\$ 94,418</b>	<b>\$ 137,514</b>	<b>\$ 204,680</b>	<b>\$ 167,129</b>	<b>\$ 164,367</b>	<b>\$ 181,739</b>
<b>CONTRACTURAL</b>															
Financial Audit	\$ 4,603	\$ -	\$ 6,639	\$ 32,625	\$ 12,292	\$ 8,288	\$ 10,973	\$ 8,474	\$ 9,600	\$ 9,806	\$ 10,465	\$ 10,264	\$ 33,013	\$ 6,462	\$ 13,127
Actuarial	\$ -	\$ -	\$ 2,855	\$ 5,000	\$ 25,033	\$ 5,859	\$ 5,703	\$ 7,062	\$ 6,148	\$ 6,272	\$ 7,862	\$ 9,000	\$ 9,991	\$ 12,860	\$ 13,000
Risk Management	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 40,000	\$ 40,000	\$ 50,000	\$ 50,000	\$ 60,000	\$ 70,000
Risk Control	\$ -	\$ -	\$ 82,500	\$ 99,073	\$ 87,000	\$ 80,000	\$ 80,000	\$ 85,000	\$ 92,500	\$ 105,000	\$ 113,000	\$ 120,000	\$ 130,000	\$ 140,000	\$ 140,000
Claims Adjusting	\$ 298,447	\$ 312,500	\$ 194,842	\$ 105,470	\$ 100,000	\$ 105,000	\$ 110,000	\$ 110,000	\$ 125,000	\$ 135,000	\$ 140,000	\$ 140,000	\$ 150,000	\$ 165,000	\$ 165,000
Risk Analysis	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
POET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pool Admin Services	\$ 77,478	\$ 190,400	\$ 145,400	\$ 170,350	\$ 170,396	\$ 159,996	\$ 159,996	\$ 140,000	\$ 160,000	\$ 176,000	\$ 193,000	\$ 200,000	\$ 210,000	\$ 220,000	\$ 220,000
Payroll Audits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,088	\$ 9,840	\$ 12,042	\$ -	\$ 14,562	\$ 15,684	\$ 18,370
Rating Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Crime	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Web Hosting	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Endorsement Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Sub Total</b>	<b>\$ 380,528</b>	<b>\$ 502,900</b>	<b>\$ 432,236</b>	<b>\$ 412,518</b>	<b>\$ 394,721</b>	<b>\$ 359,144</b>	<b>\$ 366,672</b>	<b>\$ 350,536</b>	<b>\$ 403,336</b>	<b>\$ 481,918</b>	<b>\$ 516,368</b>	<b>\$ 529,264</b>	<b>\$ 597,566</b>	<b>\$ 620,006</b>	<b>\$ 639,497</b>
<b>Administration Fund Expense</b>	<b>\$ 477,137</b>	<b>\$ 601,545</b>	<b>\$ 492,681</b>	<b>\$ 527,664</b>	<b>\$ 492,235</b>	<b>\$ 456,730</b>	<b>\$ 450,023</b>	<b>\$ 437,027</b>	<b>\$ 533,041</b>	<b>\$ 649,336</b>	<b>\$ 738,933</b>	<b>\$ 818,603</b>	<b>\$ 906,677</b>	<b>\$ 916,565</b>	<b>\$ 957,103</b>

# KMIT Admin Expenses

September 30, 2018

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018	Total
	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Budget	Accrued To Date
<b>GENERAL EXPENSES</b>												
Agent Commissions	\$ 94,214	\$ 93,637	\$ 82,860	\$ 96,481	\$ 102,636	\$ 97,189	\$ 97,505	\$ 90,158	\$ 104,978	\$ 74,903	\$ 102,000	\$ 1,383,080
Directors and Officers Insurance	\$ 15,857	\$ 15,942	\$ 16,038	\$ 16,488	\$ 17,224	\$ 15,956	\$ 15,667	\$ 15,970	\$ 15,939	\$ 11,954	\$ 16,000	\$ 196,433
Meetings/Travel	\$ -	\$ -	\$ 829	\$ 4,881	\$ 19,334	\$ 29,749	\$ 19,897	\$ 22,638	\$ 20,165	\$ 12,191	\$ 23,000	\$ 144,304
Contingencies/Miscellaneous	\$ 34,318	\$ 2,657	\$ 1,708	\$ 3,175	\$ 3,623	\$ 4,385	\$ 3,884	\$ 2,594	\$ (2,597)	\$ 5,771	\$ 6,000	\$ 362,583
Bank Fees	\$ 2,758	\$ 9,239	\$ 5,776	\$ 4,159	\$ 7,528	\$ 4,460	\$ 5,998	\$ 6,333	\$ 7,391	\$ 5,116	\$ 6,000	\$ 68,880
Write Off	\$ -	\$ -	\$ (104)	\$ -	\$ -	\$ -	\$ -	\$ 464	\$ -	\$ -	\$ -	\$ 360
LKM Clearing	\$ -	\$ -	\$ 60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 60
Marketing	\$ -	\$ -	\$ -	\$ 439	\$ 452	\$ 161	\$ 34	\$ 502	\$ -	\$ -	\$ 1,000	\$ 1,588
Office Supplies	\$ -	\$ -	\$ -	\$ 1,112	\$ 1,830	\$ 3,732	\$ 4,485	\$ 6,176	\$ 9,399	\$ 3,888	\$ 9,000	\$ 30,620
<b>Sub Total</b>	<b>\$ 147,147</b>	<b>\$ 121,475</b>	<b>\$ 107,167</b>	<b>\$ 126,735</b>	<b>\$ 152,627</b>	<b>\$ 155,632</b>	<b>\$ 147,469</b>	<b>\$ 144,835</b>	<b>\$ 155,276</b>	<b>\$ 113,823</b>	<b>\$ 163,000</b>	<b>\$ 2,187,910</b>
<b>REGULATORY</b>												
Kansas Insurance Dept (KID) Premium Tax	\$ 48,525	\$ 49,030	\$ 40,919	\$ 43,445	\$ 44,349	\$ 51,057	\$ 47,827	\$ 46,830	\$ 48,793	\$ 33,173	\$ 50,000	\$ 837,547
KID Pool Assessment	\$ 3,476	\$ 3,500	\$ 3,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 64,701
KID Workers Compensation Assessment	\$ 28,363	\$ 57,704	\$ 65,962	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 671,063
KID State Audit	\$ -	\$ -	\$ 12,652	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,652
KDOL Annual Assessment Fee	\$ 59,307	\$ 102,956	\$ 38,609	\$ 83,410	\$ 85,200	\$ 128,026	\$ 81,691	\$ 96,558	\$ 159,712	\$ 70,563	\$ 200,000	\$ 1,601,038
<b>Sub Total</b>	<b>\$ 139,671</b>	<b>\$ 213,190</b>	<b>\$ 161,142</b>	<b>\$ 126,855</b>	<b>\$ 129,549</b>	<b>\$ 179,083</b>	<b>\$ 129,518</b>	<b>\$ 143,388</b>	<b>\$ 208,506</b>	<b>\$ 103,736</b>	<b>\$ 250,000</b>	<b>\$ 3,187,001</b>
<b>CONTRACTURAL</b>												
Financial Audit	\$ 18,608	\$ 31,565	\$ 12,023	\$ 11,738	\$ 11,904	\$ 15,803	\$ 13,803	\$ 12,000	\$ 13,165	\$ 13,124	\$ 27,000	\$ 330,363
Actuarial	\$ 13,750	\$ 14,000	\$ 14,000	\$ 14,250	\$ 14,250	\$ 15,000	\$ 14,500	\$ 15,000	\$ 15,000	\$ -	\$ 15,000	\$ 246,395
Risk Management	\$ 70,000	\$ 70,000	\$ 70,000	\$ 70,000	\$ 170,000	\$ 170,000	\$ 170,000	\$ 190,000	\$ 205,000	\$ 189,630	\$ 210,700	\$ 1,684,630
Risk Control	\$ 145,000	\$ 145,000	\$ 145,000	\$ 145,000	\$ 150,000	\$ 150,000	\$ 155,000	\$ 155,000	\$ 155,000	\$ 143,370	\$ 159,300	\$ 2,842,443
Claims Adjusting	\$ 175,000	\$ 195,000	\$ 185,000	\$ 185,000	\$ 185,000	\$ 185,000	\$ 205,000	\$ 205,000	\$ 210,000	\$ 194,670	\$ 216,500	\$ 4,280,929
Risk Analysis	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,671	\$ 14,651	\$ 27,647	\$ 12,113	\$ 23,245	\$ 15,000	\$ 87,327
POET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,425	\$ 10,513	\$ 20,138	\$ 18,675	\$ 15,000	\$ 56,750
Pool Admin Services	\$ 225,000	\$ 225,000	\$ 230,000	\$ 230,004	\$ 75,600	\$ 81,900	\$ 98,560	\$ 99,360	\$ 102,240	\$ 78,840	\$ 105,000	\$ 4,039,520
Payroll Audits	\$ 17,617	\$ 19,173	\$ 19,000	\$ 16,318	\$ 16,000	\$ 20,143	\$ 19,923	\$ 19,954	\$ 20,772	\$ -	\$ 21,000	\$ 249,485
Rating Services	\$ -	\$ -	\$ 22,650	\$ 6,636	\$ 18,702	\$ 10,887	\$ 754	\$ 27,105	\$ 11,595	\$ 11,997	\$ -	\$ 110,326
Crime	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 348	\$ 1,045	\$ -	\$ 1,393
Web Hosting	\$ -	\$ -	\$ 1,155	\$ 1,187	\$ 2,663	\$ 3,439	\$ 2,846	\$ 2,193	\$ 3,758	\$ 1,544	\$ -	\$ 18,784
Endorsement Fee	\$ -	\$ -	\$ -	\$ -	\$ 70,000	\$ 70,000	\$ 70,000	\$ 70,000	\$ 70,000	\$ 32,500	\$ 32,500	\$ 382,500
<b>Sub Total</b>	<b>\$ 664,975</b>	<b>\$ 699,738</b>	<b>\$ 698,827</b>	<b>\$ 680,133</b>	<b>\$ 714,119</b>	<b>\$ 731,842</b>	<b>\$ 772,461</b>	<b>\$ 833,772</b>	<b>\$ 839,128</b>	<b>\$ 708,639</b>	<b>\$ 817,000</b>	<b>\$ 14,330,844</b>
<b>Administration Fund Expense</b>	<b>\$ 951,793</b>	<b>\$ 1,034,402</b>	<b>\$ 967,136</b>	<b>\$ 933,723</b>	<b>\$ 996,295</b>	<b>\$ 1,066,556</b>	<b>\$ 1,049,448</b>	<b>\$ 1,121,995</b>	<b>\$ 1,202,909</b>	<b>\$ 926,198</b>	<b>\$ 1,230,000</b>	<b>\$ 19,705,756</b>

# KMIT Balance Sheet

October 31, 2018

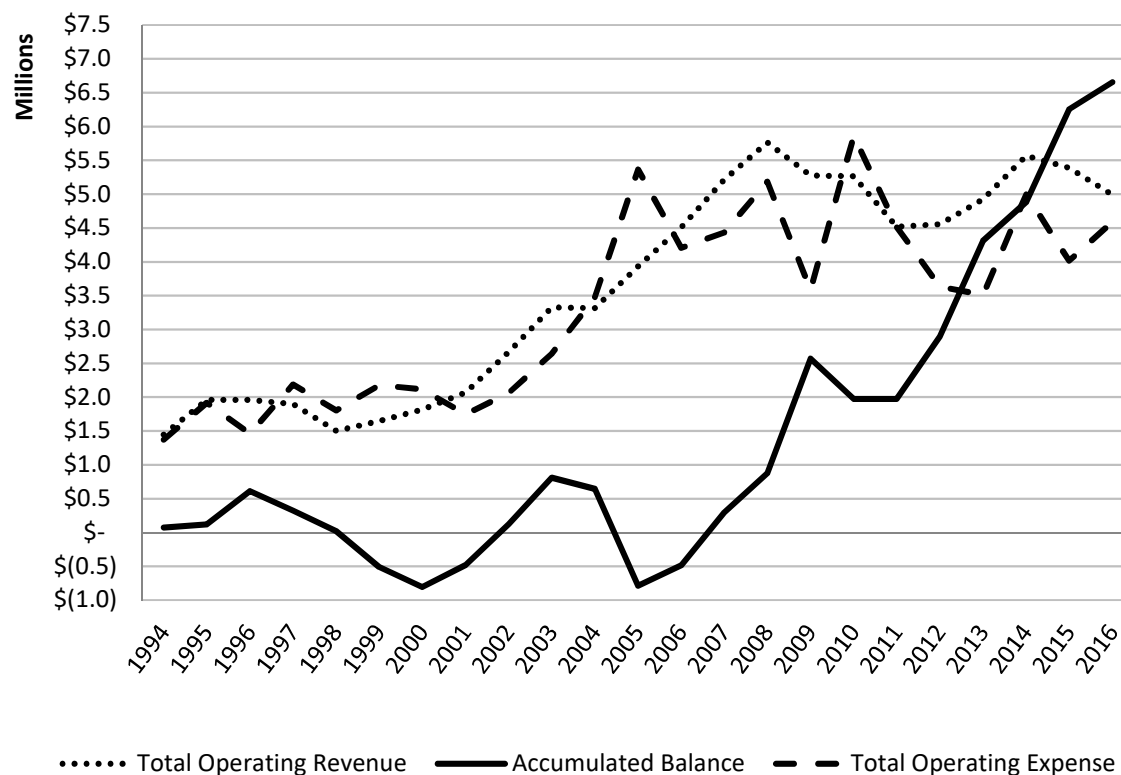
## ASSETS

Checking Accounts	\$	408,452
Investments	\$	15,765,989
Accrued Interest	\$	97,549
Accounts Receivable	\$	(37)
Excess Premium Receivable	\$	-
Specific Recoverable	\$	1,321,576
Aggregate Recoverable	\$	7,011
Prepaid Expenses	\$	109,060
<b>Total Assets</b>	<b>\$</b>	<b>17,709,600</b>

## LIABILITIES & EQUITY

Accounts Payable	\$	10,039
Excess Premium Payable	\$	-
Reserve for Losses	\$	6,090,204
IBNR Reserve	\$	4,725,467
Deposits on Premium	\$	862,797
Accrued Taxes and Assessments	\$	389,771
<b>Total Liabilities</b>	<b>\$</b>	<b>12,078,277</b>
<b>Total Equity</b>	<b>\$</b>	<b>5,631,324</b>
<b>Total Liabilities and Equity</b>	<b>\$</b>	<b>17,709,600</b>

## KMIT Financial Overview



# KMIT Profit and Loss

October 31, 2018

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	Closed	Closed	Closed	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date
<b>REVENUE FUND</b>															
Direct Premium Earned	\$ 1,422,582	\$ 1,885,501	\$ 1,843,047	\$ 1,754,515	\$ 1,377,722	\$ 1,552,110	\$ 1,689,773	\$ 1,965,656	\$ 2,616,641	\$ 3,274,489	\$ 3,256,648	\$ 3,837,793	\$ 4,272,140	\$ 4,950,171	\$ 5,519,169
Interest Income	\$ 22,675	\$ 73,225	\$ 114,912	\$ 142,705	\$ 116,190	\$ 96,882	\$ 129,613	\$ 101,694	\$ 50,668	\$ 52,492	\$ 59,068	\$ 96,274	\$ 234,986	\$ 263,024	\$ 245,802
Miscellaneous Income	\$ -	\$ -	\$ -	\$ -	\$ 4,445	\$ 75	\$ -	\$ -	\$ 2,335	\$ -	\$ -	\$ -	\$ -	\$ 2,405	\$ -
<b>Total Operating Revenue</b>	<b>\$ 1,445,257</b>	<b>\$ 1,958,726</b>	<b>\$ 1,957,959</b>	<b>\$ 1,897,220</b>	<b>\$ 1,498,357</b>	<b>\$ 1,649,067</b>	<b>\$ 1,819,386</b>	<b>\$ 2,067,350</b>	<b>\$ 2,669,644</b>	<b>\$ 3,326,981</b>	<b>\$ 3,315,716</b>	<b>\$ 3,934,067</b>	<b>\$ 4,507,126</b>	<b>\$ 5,215,600</b>	<b>\$ 5,764,971</b>
	\$ 390,462														
<b>ADMINISTRATION FUND EXPENSE</b>	<b>\$ 477,137</b>	<b>\$ 601,545</b>	<b>\$ 492,681</b>	<b>\$ 527,664</b>	<b>\$ 492,235</b>	<b>\$ 456,730</b>	<b>\$ 450,023</b>	<b>\$ 437,027</b>	<b>\$ 533,041</b>	<b>\$ 649,336</b>	<b>\$ 738,933</b>	<b>\$ 818,603</b>	<b>\$ 906,677</b>	<b>\$ 916,565</b>	<b>\$ 957,103</b>
<b>CLAIMS FUND EXPENSE</b>															
Claims Paid Expense	\$ 716,700	\$ 1,049,152	\$ 790,461	\$ 2,073,604	\$ 2,024,786	\$ 1,747,236	\$ 1,451,354	\$ 1,097,496	\$ 1,211,714	\$ 1,874,209	\$ 2,292,348	\$ 3,934,318	\$ 2,612,075	\$ 2,786,033	\$ 3,339,728
Claims Paid Adjusting Expense	\$ 25,541	\$ 54,345	\$ 46,583	\$ 90,802	\$ 86,607	\$ 144,175	\$ 124,071	\$ 83,220	\$ 129,112	\$ 149,296	\$ 150,415	\$ 246,803	\$ 182,445	\$ 193,856	\$ 238,955
Claims Reserve Expense	\$ -	\$ -	\$ -	\$ -	\$ 41,768	\$ 47,834	\$ 3,239	\$ -	\$ -	\$ -	\$ 37,664	\$ 122,004	\$ 48,730	\$ 93,300	\$ 69,489
Claims Reserves Adjusting Expense	\$ -	\$ -	\$ -	\$ -	\$ 3,762	\$ 3,755	\$ 1,651	\$ -	\$ -	\$ -	\$ 425	\$ 15,610	\$ 16,655	\$ 15,354	\$ 12,813
IBNR Reserve Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38,690	\$ 43,290	\$ 54,791	\$ 61,438	\$ 259,377
Excess Work Comp Insurance	\$ 151,393	\$ 210,142	\$ 133,376	\$ 117,122	\$ 79,456	\$ 80,124	\$ 86,819	\$ 127,168	\$ 189,458	\$ 366,991	\$ 221,435	\$ 374,472	\$ 384,425	\$ 420,728	\$ 372,790
Specific Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ (155,284)	\$ 48,322	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Specific Recovery Expense	\$ -	\$ -	\$ -	\$ (268,748)	\$ (771,516)	\$ (232,568)	\$ -	\$ -	\$ -	\$ (400,137)	\$ -	\$ (188,126)	\$ -	\$ (53,999)	\$ (66,549)
Aggregate Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (7,011)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aggregate Recovery Expense	\$ -	\$ -	\$ -	\$ (352,627)	\$ -	\$ (112,699)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Claims Fund Expense</b>	<b>\$ 893,634</b>	<b>\$ 1,313,638</b>	<b>\$ 970,420</b>	<b>\$ 1,660,153</b>	<b>\$ 1,309,579</b>	<b>\$ 1,719,169</b>	<b>\$ 1,667,135</b>	<b>\$ 1,307,883</b>	<b>\$ 1,530,284</b>	<b>\$ 1,990,358</b>	<b>\$ 2,740,976</b>	<b>\$ 4,548,371</b>	<b>\$ 3,299,120</b>	<b>\$ 3,516,711</b>	<b>\$ 4,226,603</b>
<b>Total Operating Expense</b>	<b>\$ 1,370,771</b>	<b>\$ 1,915,183</b>	<b>\$ 1,463,101</b>	<b>\$ 2,187,817</b>	<b>\$ 1,801,814</b>	<b>\$ 2,175,900</b>	<b>\$ 2,117,158</b>	<b>\$ 1,744,911</b>	<b>\$ 2,063,325</b>	<b>\$ 2,639,694</b>	<b>\$ 3,479,909</b>	<b>\$ 5,366,973</b>	<b>\$ 4,205,797</b>	<b>\$ 4,433,276</b>	<b>\$ 5,183,706</b>
<b>BALANCES</b>															
<b>KMIT Statutory Fund Balance</b>	<b>\$ 74,486</b>	<b>\$ 43,543</b>	<b>\$ 494,858</b>	<b>\$ (290,597)</b>	<b>\$ (303,456)</b>	<b>\$ (526,833)</b>	<b>\$ (297,772)</b>	<b>\$ 322,439</b>	<b>\$ 606,319</b>	<b>\$ 687,287</b>	<b>\$ (164,193)</b>	<b>\$ (1,432,906)</b>	<b>\$ 301,329</b>	<b>\$ 782,324</b>	<b>\$ 581,265</b>
<b>Accumulated Balance</b>	<b>\$ 74,486</b>	<b>\$ 118,029</b>	<b>\$ 612,887</b>	<b>\$ 322,290</b>	<b>\$ 18,834</b>	<b>\$ (507,999)</b>	<b>\$ (805,771)</b>	<b>\$ (483,331)</b>	<b>\$ 122,987</b>	<b>\$ 810,274</b>	<b>\$ 646,081</b>	<b>\$ (786,825)</b>	<b>\$ (485,496)</b>	<b>\$ 296,828</b>	<b>\$ 878,093</b>

# KMIT Profit and Loss

October 31, 2018

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018	Total
	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Budget	Accrued To Date
<b>REVENUE FUND</b>												
Direct Premium Earned	\$ 5,193,427	\$ 5,213,859	\$ 4,442,326	\$ 4,484,533	\$ 4,853,835	\$ 5,460,344	\$ 5,261,044	\$ 4,829,526	\$ 5,007,888	\$ 4,113,884	\$ 4,900,000	\$ 90,078,622
Interest Income	\$ 81,601	\$ 52,768	\$ 72,925	\$ 70,104	\$ 71,861	\$ 107,601	\$ 128,600	\$ 160,374	\$ 220,606	\$ 243,927	\$ 165,000	\$ 3,010,528
Miscellaneous Income	\$ -	\$ -	\$ 1,441	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,701
<b>Total Operating Revenue</b>	<b>\$ 5,275,028</b>	<b>\$ 5,266,578</b>	<b>\$ 4,516,692</b>	<b>\$ 4,554,637</b>	<b>\$ 4,925,696</b>	<b>\$ 5,567,945</b>	<b>\$ 5,389,644</b>	<b>\$ 4,989,900</b>	<b>\$ 5,228,494</b>	<b>\$ 4,357,811</b>	<b>\$ 5,065,000</b>	<b>\$ 93,099,851</b>
<b>ADMINISTRATION FUND EXPENSE</b>	<b>\$ 951,793</b>	<b>\$ 1,034,402</b>	<b>\$ 967,136</b>	<b>\$ 933,723</b>	<b>\$ 996,295</b>	<b>\$ 1,066,556</b>	<b>\$ 1,049,448</b>	<b>\$ 1,121,995</b>	<b>\$ 1,202,909</b>	<b>\$ 1,013,984</b>	<b>\$ 1,230,000</b>	<b>\$ 19,793,542</b>
<b>CLAIMS FUND EXPENSE</b>												
Claims Paid Expense	\$ 2,036,022	\$ 3,878,420	\$ 2,747,517	\$ 1,920,451	\$ 1,706,257	\$ 3,254,512	\$ 1,668,504	\$ 1,540,185	\$ 1,766,853	\$ 823,586	\$ -	\$ 50,343,520
Claims Paid Adjusting Expense	\$ 133,953	\$ 188,538	\$ 148,438	\$ 171,159	\$ 129,206	\$ 154,957	\$ 142,711	\$ 107,451	\$ 120,739	\$ 54,459	\$ -	\$ 3,297,836
Claims Reserve Expense	\$ 55,253	\$ 219,485	\$ 115,216	\$ 55,685	\$ 27,244	\$ 1,269,343	\$ 122,264	\$ 257,184	\$ 979,092	\$ 1,741,916	\$ -	\$ 5,306,710
Claims Reserves Adjusting Expense	\$ 20,147	\$ 26,440	\$ 9,040	\$ 4,221	\$ 5,481	\$ 53,697	\$ 21,807	\$ 69,535	\$ 162,026	\$ 341,075	\$ -	\$ 783,494
IBNR Reserve Expense	\$ 46,557	\$ 162,686	\$ 193,523	\$ 218,670	\$ 250,187	\$ 290,393	\$ 557,949	\$ 1,040,278	\$ 1,227,955	\$ 279,684	\$ -	\$ 4,725,467
Excess Work Comp Insurance	\$ 341,935	\$ 351,375	\$ 336,966	\$ 337,595	\$ 395,128	\$ 432,750	\$ 456,352	\$ 451,042	\$ 476,604	\$ 419,691	\$ 504,000	\$ 7,315,336
Specific Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1,214,614)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1,321,576)
Specific Recovery Expense	\$ -	\$ (43)	\$ -	\$ (9,965)	\$ -	\$ (311,814)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (2,303,464)
Aggregate Recoverable Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (7,011)
Aggregate Recovery Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (465,326)
<b>Claims Fund Expense</b>	<b>\$ 2,633,867</b>	<b>\$ 4,826,900</b>	<b>\$ 3,550,701</b>	<b>\$ 2,697,816</b>	<b>\$ 2,513,503</b>	<b>\$ 3,929,224</b>	<b>\$ 2,969,587</b>	<b>\$ 3,465,676</b>	<b>\$ 4,733,269</b>	<b>\$ 3,660,410</b>	<b>\$ 504,000</b>	<b>\$ 67,674,986</b>
<b>Total Operating Expense</b>	<b>\$ 3,585,660</b>	<b>\$ 5,861,303</b>	<b>\$ 4,517,836</b>	<b>\$ 3,631,539</b>	<b>\$ 3,509,798</b>	<b>\$ 4,995,780</b>	<b>\$ 4,019,035</b>	<b>\$ 4,587,671</b>	<b>\$ 5,936,178</b>	<b>\$ 4,674,394</b>	<b>\$ 1,734,000</b>	<b>\$ 87,468,528</b>
<b>BALANCES</b>												
<b>KMIT Statutory Fund Balance</b>	<b>\$ 1,689,368</b>	<b>\$ (594,725)</b>	<b>\$ (1,145)</b>	<b>\$ 923,098</b>	<b>\$ 1,415,897</b>	<b>\$ 572,165</b>	<b>\$ 1,370,608</b>	<b>\$ 402,230</b>	<b>\$ (707,684)</b>	<b>\$ (316,583)</b>	<b>\$ 3,331,000</b>	<b>\$ 5,631,324</b>
<b>Accumulated Balance</b>	<b>\$ 2,567,461</b>	<b>\$ 1,972,737</b>	<b>\$ 1,971,592</b>	<b>\$ 2,894,690</b>	<b>\$ 4,310,588</b>	<b>\$ 4,882,752</b>	<b>\$ 6,253,361</b>	<b>\$ 6,655,590</b>	<b>\$ 5,947,906</b>	<b>\$ 5,631,324</b>		



# KMIT Admin Expenses

October 31, 2018

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	Closed	Closed	Closed	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date
<b>GENERAL EXPENSES</b>															
Agent Commissions	\$ -	\$ -	\$ -	\$ -	\$ 969	\$ 4,919	\$ 5,239	\$ 12,669	\$ 33,803	\$ 44,060	\$ 43,231	\$ 61,486	\$ 75,650	\$ 77,961	\$ 88,532
Directors and Officers Insurance	\$ -	\$ 489	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,367	\$ 18,542
Meetings/Travel	\$ -	\$ 6,971	\$ 976	\$ 5,318	\$ 1,206	\$ -	\$ 149	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contingencies/Miscellaneous	\$ -	\$ 8,984	\$ 2,596	\$ 3,913	\$ 5,357	\$ 11,585	\$ 6,020	\$ 18,223	\$ 26,103	\$ 28,939	\$ 41,820	\$ 23,173	\$ 66,332	\$ 33,865	\$ 26,155
Bank Fees	\$ 1,249	\$ 4,735	\$ 579	\$ 658	\$ 263	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,638
Write Off	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LKM Clearing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Marketing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Office Supplies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Sub Total</b>	<b>\$ 1,249</b>	<b>\$ 21,179</b>	<b>\$ 4,151</b>	<b>\$ 9,889</b>	<b>\$ 7,795</b>	<b>\$ 16,504</b>	<b>\$ 11,408</b>	<b>\$ 30,892</b>	<b>\$ 59,906</b>	<b>\$ 72,999</b>	<b>\$ 85,051</b>	<b>\$ 84,659</b>	<b>\$ 141,982</b>	<b>\$ 132,193</b>	<b>\$ 135,867</b>
<b>REGULATORY</b>															
Kansas Insurance Dept (KID) Premium Tax	\$ 12,847	\$ 18,402	\$ 13,177	\$ 10,823	\$ 13,893	\$ 18,215	\$ 19,568	\$ 18,564	\$ 24,377	\$ 29,017	\$ 30,168	\$ 34,004	\$ 40,212	\$ 46,194	\$ 54,139
KID Pool Assessment	\$ 9,407	\$ -	\$ 5,372	\$ 3,470	\$ 3,798	\$ 1,855	\$ 2,693	\$ 4,355	\$ 3,341	\$ 5,983	\$ 2,844	\$ 3,900	\$ -	\$ 4,300	\$ 3,409
KID Workers Compensation Assessment	\$ 64,034	\$ 44,011	\$ 25,322	\$ 48,345	\$ 31,243	\$ 14,594	\$ 10,372	\$ 1,795	\$ 7,770	\$ 19,748	\$ 47,137	\$ 91,805	\$ 47,193	\$ 32,896	\$ 32,770
KID State Audit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
KDOL Annual Assessment Fee	\$ 9,073	\$ 15,053	\$ 12,422	\$ 42,620	\$ 40,785	\$ 46,419	\$ 39,310	\$ 30,885	\$ 34,311	\$ 39,671	\$ 57,365	\$ 74,971	\$ 79,724	\$ 80,977	\$ 91,422
<b>Sub Total</b>	<b>\$ 95,360</b>	<b>\$ 77,466</b>	<b>\$ 56,293</b>	<b>\$ 105,257</b>	<b>\$ 89,718</b>	<b>\$ 81,083</b>	<b>\$ 71,942</b>	<b>\$ 55,599</b>	<b>\$ 69,799</b>	<b>\$ 94,418</b>	<b>\$ 137,514</b>	<b>\$ 204,680</b>	<b>\$ 167,129</b>	<b>\$ 164,367</b>	<b>\$ 181,739</b>
<b>CONTRACTURAL</b>															
Financial Audit	\$ 4,603	\$ -	\$ 6,639	\$ 32,625	\$ 12,292	\$ 8,288	\$ 10,973	\$ 8,474	\$ 9,600	\$ 9,806	\$ 10,465	\$ 10,264	\$ 33,013	\$ 6,462	\$ 13,127
Actuarial	\$ -	\$ -	\$ 2,855	\$ 5,000	\$ 25,033	\$ 5,859	\$ 5,703	\$ 7,062	\$ 6,148	\$ 6,272	\$ 7,862	\$ 9,000	\$ 9,991	\$ 12,860	\$ 13,000
Risk Management	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 40,000	\$ 40,000	\$ 50,000	\$ 50,000	\$ 60,000	\$ 70,000
Risk Control	\$ -	\$ -	\$ 82,500	\$ 99,073	\$ 87,000	\$ 80,000	\$ 80,000	\$ 85,000	\$ 92,500	\$ 105,000	\$ 113,000	\$ 120,000	\$ 130,000	\$ 140,000	\$ 140,000
Claims Adjusting	\$ 298,447	\$ 312,500	\$ 194,842	\$ 105,470	\$ 100,000	\$ 105,000	\$ 110,000	\$ 110,000	\$ 125,000	\$ 135,000	\$ 140,000	\$ 140,000	\$ 150,000	\$ 165,000	\$ 165,000
Risk Analysis	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
POET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pool Admin Services	\$ 77,478	\$ 190,400	\$ 145,400	\$ 170,350	\$ 170,396	\$ 159,996	\$ 159,996	\$ 140,000	\$ 160,000	\$ 176,000	\$ 193,000	\$ 200,000	\$ 210,000	\$ 220,000	\$ 220,000
Payroll Audits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,088	\$ 9,840	\$ 12,042	\$ -	\$ 14,562	\$ 15,684	\$ 18,370
Rating Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Crime	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Web Hosting	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Endorsement Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Sub Total</b>	<b>\$ 380,528</b>	<b>\$ 502,900</b>	<b>\$ 432,236</b>	<b>\$ 412,518</b>	<b>\$ 394,721</b>	<b>\$ 359,144</b>	<b>\$ 366,672</b>	<b>\$ 350,536</b>	<b>\$ 403,336</b>	<b>\$ 481,918</b>	<b>\$ 516,368</b>	<b>\$ 529,264</b>	<b>\$ 597,566</b>	<b>\$ 620,006</b>	<b>\$ 639,497</b>
<b>Administration Fund Expense</b>	<b>\$ 477,137</b>	<b>\$ 601,545</b>	<b>\$ 492,681</b>	<b>\$ 527,664</b>	<b>\$ 492,235</b>	<b>\$ 456,730</b>	<b>\$ 450,023</b>	<b>\$ 437,027</b>	<b>\$ 533,041</b>	<b>\$ 649,336</b>	<b>\$ 738,933</b>	<b>\$ 818,603</b>	<b>\$ 906,677</b>	<b>\$ 916,565</b>	<b>\$ 957,103</b>

# KMIT Admin Expenses

October 31, 2018

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018	Total
	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Accrued To Date	Budget	Accrued To Date
<b>GENERAL EXPENSES</b>												
Agent Commissions	\$ 94,214	\$ 93,637	\$ 82,860	\$ 96,481	\$ 102,636	\$ 97,189	\$ 97,505	\$ 90,158	\$ 104,978	\$ 84,276	\$ 102,000	\$ 1,392,454
Directors and Officers Insurance	\$ 15,857	\$ 15,942	\$ 16,038	\$ 16,488	\$ 17,224	\$ 15,956	\$ 15,667	\$ 15,970	\$ 15,939	\$ 13,283	\$ 16,000	\$ 197,762
Meetings/Travel	\$ -	\$ -	\$ 829	\$ 4,881	\$ 19,334	\$ 29,749	\$ 19,897	\$ 22,638	\$ 20,165	\$ 17,447	\$ 23,000	\$ 149,560
Contingencies/Miscellaneous	\$ 34,318	\$ 2,657	\$ 1,708	\$ 3,175	\$ 3,623	\$ 4,385	\$ 3,884	\$ 2,594	\$ (2,597)	\$ 5,771	\$ 6,000	\$ 362,583
Bank Fees	\$ 2,758	\$ 9,239	\$ 5,776	\$ 4,159	\$ 7,528	\$ 4,460	\$ 5,998	\$ 6,333	\$ 7,391	\$ 5,673	\$ 6,000	\$ 69,437
Write Off	\$ -	\$ -	\$ (104)	\$ -	\$ -	\$ -	\$ -	\$ 464	\$ -	\$ -	\$ -	\$ 360
LKM Clearing	\$ -	\$ -	\$ 60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 60
Marketing	\$ -	\$ -	\$ -	\$ 439	\$ 452	\$ 161	\$ 34	\$ 502	\$ -	\$ -	\$ 1,000	\$ 1,588
Office Supplies	\$ -	\$ -	\$ -	\$ 1,112	\$ 1,830	\$ 3,732	\$ 4,485	\$ 6,176	\$ 9,399	\$ 3,978	\$ 9,000	\$ 30,711
<b>Sub Total</b>	<b>\$ 147,147</b>	<b>\$ 121,475</b>	<b>\$ 107,167</b>	<b>\$ 126,735</b>	<b>\$ 152,627</b>	<b>\$ 155,632</b>	<b>\$ 147,469</b>	<b>\$ 144,835</b>	<b>\$ 155,276</b>	<b>\$ 130,428</b>	<b>\$ 163,000</b>	<b>\$ 2,204,515</b>
<b>REGULATORY</b>												
Kansas Insurance Dept (KID) Premium Tax	\$ 48,525	\$ 49,030	\$ 40,919	\$ 43,445	\$ 44,349	\$ 51,057	\$ 47,827	\$ 46,830	\$ 48,793	\$ 33,173	\$ 50,000	\$ 837,547
KID Pool Assessment	\$ 3,476	\$ 3,500	\$ 3,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 64,701
KID Workers Compensation Assessment	\$ 28,363	\$ 57,704	\$ 65,962	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 671,063
KID State Audit	\$ -	\$ -	\$ 12,652	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,652
KDOL Annual Assessment Fee	\$ 59,307	\$ 102,956	\$ 38,609	\$ 83,410	\$ 85,200	\$ 128,026	\$ 81,691	\$ 96,558	\$ 159,712	\$ 70,563	\$ 200,000	\$ 1,601,038
<b>Sub Total</b>	<b>\$ 139,671</b>	<b>\$ 213,190</b>	<b>\$ 161,142</b>	<b>\$ 126,855</b>	<b>\$ 129,549</b>	<b>\$ 179,083</b>	<b>\$ 129,518</b>	<b>\$ 143,388</b>	<b>\$ 208,506</b>	<b>\$ 103,736</b>	<b>\$ 250,000</b>	<b>\$ 3,187,001</b>
<b>CONTRACTURAL</b>												
Financial Audit	\$ 18,608	\$ 31,565	\$ 12,023	\$ 11,738	\$ 11,904	\$ 15,803	\$ 13,803	\$ 12,000	\$ 13,165	\$ 13,124	\$ 27,000	\$ 330,363
Actuarial	\$ 13,750	\$ 14,000	\$ 14,000	\$ 14,250	\$ 14,250	\$ 15,000	\$ 14,500	\$ 15,000	\$ 15,000	\$ -	\$ 15,000	\$ 246,395
Risk Management	\$ 70,000	\$ 70,000	\$ 70,000	\$ 70,000	\$ 170,000	\$ 170,000	\$ 170,000	\$ 190,000	\$ 205,000	\$ 210,700	\$ 210,700	\$ 1,705,700
Risk Control	\$ 145,000	\$ 145,000	\$ 145,000	\$ 145,000	\$ 150,000	\$ 150,000	\$ 155,000	\$ 155,000	\$ 155,000	\$ 159,300	\$ 159,300	\$ 2,858,373
Claims Adjusting	\$ 175,000	\$ 195,000	\$ 185,000	\$ 185,000	\$ 185,000	\$ 185,000	\$ 205,000	\$ 205,000	\$ 210,000	\$ 216,300	\$ 216,500	\$ 4,302,559
Risk Analysis	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,671	\$ 14,651	\$ 27,647	\$ 12,113	\$ 24,745	\$ 15,000	\$ 88,827
POET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,425	\$ 10,513	\$ 20,138	\$ 20,850	\$ 15,000	\$ 58,925
Pool Admin Services	\$ 225,000	\$ 225,000	\$ 230,000	\$ 230,004	\$ 75,600	\$ 81,900	\$ 98,560	\$ 99,360	\$ 102,240	\$ 87,600	\$ 105,000	\$ 4,048,280
Payroll Audits	\$ 17,617	\$ 19,173	\$ 19,000	\$ 16,318	\$ 16,000	\$ 20,143	\$ 19,923	\$ 19,954	\$ 20,772	\$ -	\$ 21,000	\$ 249,485
Rating Services	\$ -	\$ -	\$ 22,650	\$ 6,636	\$ 18,702	\$ 10,887	\$ 754	\$ 27,105	\$ 11,595	\$ 11,997	\$ -	\$ 110,326
Crime	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 348	\$ 1,161	\$ -	\$ 1,509
Web Hosting	\$ -	\$ -	\$ 1,155	\$ 1,187	\$ 2,663	\$ 3,439	\$ 2,846	\$ 2,193	\$ 3,758	\$ 1,544	\$ -	\$ 18,784
Endorsement Fee	\$ -	\$ -	\$ -	\$ -	\$ 70,000	\$ 70,000	\$ 70,000	\$ 70,000	\$ 70,000	\$ 32,500	\$ 32,500	\$ 382,500
<b>Sub Total</b>	<b>\$ 664,975</b>	<b>\$ 699,738</b>	<b>\$ 698,827</b>	<b>\$ 680,133</b>	<b>\$ 714,119</b>	<b>\$ 731,842</b>	<b>\$ 772,461</b>	<b>\$ 833,772</b>	<b>\$ 839,128</b>	<b>\$ 779,820</b>	<b>\$ 817,000</b>	<b>\$ 14,402,025</b>
<b>Administration Fund Expense</b>	<b>\$ 951,793</b>	<b>\$ 1,034,402</b>	<b>\$ 967,136</b>	<b>\$ 933,723</b>	<b>\$ 996,295</b>	<b>\$ 1,066,556</b>	<b>\$ 1,049,448</b>	<b>\$ 1,121,995</b>	<b>\$ 1,202,909</b>	<b>\$ 1,013,984</b>	<b>\$ 1,230,000</b>	<b>\$ 19,793,542</b>

**GROUP - FUNDED POOL - QUARTERLY REPORT**  
**K.S.A 12-2620**

Kansas Municipal Insurance Trust

(Name of Company)

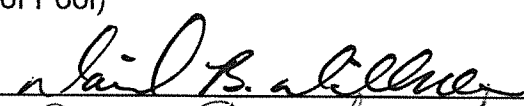
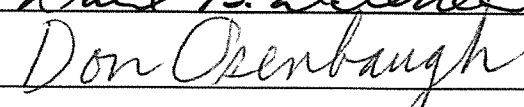
As of 09/30/2018  
1st 2nd (3rd) 4th Quarter (CIRCLE ONE)

		<b>CURRENT FISCAL YEAR TO DATE 09/30/2018</b>	<b>PREVIOUS FISCAL YEAR END 12/31/2017 Audited</b>
<b>ASSETS</b>			
Administrative fund:			
Cash	\$	98,406	\$ 130,378
Investments		0	0
Claims fund:			
Cash		241,395	427,130
Investments		16,014,118	15,213,125
Premium contributions receivable		(37)	149,956
Excess insurance recoverable on claims payments		519,819	32,351
Interest income due and accrued		99,930	125,822
Receivable from affiliates			
Other assets:			
Agent Commissions Receivable		0	4,602
Prepaid Excess Insurance		125,907	0
Prepaid Expenses		33,502	1,045
Excess Insurance Premium Receivable		0	18,907
Less: Non Admitted Assets		(159,409)	(1,045)
Total Assets	\$	16,973,633	\$ 16,102,271

To the best of my knowledge, I hereby certify that the balance sheet and summary of operations contained herein represents a true and complete accounting of

Kansas Municipal Insurance Trust

(Name of Pool)

By:   


Chair of Trustees

Administrator

**GROUP-FUNDED POOL-QUARTERLY REPORT**  
**K.S.A 44-582**

<b><u>LIABILITIES, RESERVES AND FUND BALANCE</u></b>	<b><u>CURRENT FISCAL YEAR TO DATE</u></b> 09/30/2018	<b><u>PREVIOUS FISCAL YEAR END</u></b> 12/31/2017 - Audited
Reserve for unpaid workers' compensation claims	\$ 4,369,832	\$ 3,342,258
Reserve for unpaid claim adjustment expenses	778,091	383,386
Reserve for claims incurred but not reported	4,685,977	4,813,095
Unearned premium contribution	0	688,875
Other expenses due or accrued		
Taxes, licenses and fees due or accrued	389,771	403,764
Borrowed money \$_____ and interest thereon \$_____		
Dividends payable to members		
Deposits on premium contributions	1,281,658	491,947
Excess insurance premium payable		
Payable to affiliates		
Accounts payable	10,039	47,500
Miscellaneous liabilities:		
Return Premium Payable		
Total Liabilities:	\$ 11,515,367	\$ 10,170,825
Special reserve funds:		
Total Special Reserve Funds		
<b><u>FUND BALANCE</u></b>		
Total Reserves and Fund Balance (Assets-Liabilities)	5,458,265	5,931,446
Total Liabilities, Reserves and Fund Balance	\$ 16,973,633	\$ 16,102,271

**GROUP-FUNDED POOL-QUARTERLY REPORT**  
**K.S.A 44-582**

<b><u>SUMMARY OF OPERATIONS</u></b>	<b><u>CURRENT FISCAL YEAR TO DATE</u></b> 09/30/2018	<b><u>PREVIOUS FISCAL YEAR END</u></b> 12/31/2017 - Audited
Underwriting Income		
Direct Premium Contributions Earned	\$ <u>3,718,292</u> \$	<u>4,984,618</u>
Deductions:		
Excess insurance premium incurred	<u>377,722</u>	<u>476,604</u>
Workers' compensation claims incurred	<u>2,350,266</u>	<u>3,308,274</u>
Claims adjustment expenses incurred	<u>589,896</u>	<u>297,888</u>
Other administrative expenses incurred	<u>932,528</u>	<u>1,164,966</u>
Total underwriting deductions	<u>4,250,413</u>	<u>5,247,732</u>
Net underwriting Gain or (Loss)	\$ <u>(532,121)</u> \$	<u>(263,114)</u>
Investment income		
Interest income earned (Net of investment expenses)	<u>218,349</u>	<u>220,606</u>
Other income		
Other income	<u>0</u>	<u>0</u>
Net income before dividends to members	<u>(313,772)</u>	<u>(42,508)</u>
Dividends to members	<u></u>	<u></u>
Net income after dividends to members	<u>(313,772)</u>	<u>(42,508)</u>
<b>Net Income(Loss)</b>	<b>\$ <u>(313,772)</u> \$</b>	<b><u>(42,508)</u></b>

**GROUP-FUNDED POOL-QUARTERLY REPORT**  
**K.S.A 44-582**

<u><b>ANALYSIS OF FUND BALANCE</b></u>	<u><b>CURRENT FISCAL YEAR TO DATE</b></u>	<u><b>PREVIOUS FISCAL YEAR END</b></u>
	09/30/2018	12/31/2017 - Audited
Fund balance, previous period	\$ <u>5,931,446</u> \$	<u>5,974,999</u>
Net income (Loss)	<u>(313,772)</u>	<u>(42,508)</u>
Change in non-admitted assets	<u>(159,409)</u>	<u>(1,045)</u>
<u>Rounding</u>	<u></u>	<u></u>
<u>Change in Non Admitted Assets</u>	<u></u>	<u></u>
Change in fund balance for the period	<u>(473,181)</u>	<u>(43,553)</u>
Fund balance, current period	\$ <u>5,458,265</u> \$	<u>5,931,446</u>

Contract Year January 1, 2018 to December 31, 2018  
**KANSAS PREMIUM AND LOSS EXPERIENCE EXHIBIT**  
1st 2nd 3rd 4th Quarter (circle one)

NAME OF KANSAS GROUP-FUNDED POOL Kansas Municipal Insurance Trust

LINE OF BUSINESS: Workers Compensation

EXPERIENCE CURRENT AS OF 09/30/2018

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Current Injuries	Total Injuries	Contract Period	Direct Premium Earned	Excess Insurance Premium Incurred	Net Premiums Earned	Direct Losses Incurred	Loss Adj. Exp. Incurred	Loss & Loss Exp Incurred	Service Agent Fees Incurred	General Expenses Incurred	Taxes, Licenses & Fees Incurred	Total Expenses Col 10 + 11 + 12	Claims Ratios as a % Col 9 / Col 6	Admin. Ratios as a % Col 13 / Col 6	Investment Income Earned
0	310	PCY 24	1,422,582	151,393	1,271,189	716,700	25,541	742,241	298,447	83,330	95,360	477,137	58.4%	37.5%	22,675
0	243	PCY 23	1,885,501	210,142	1,675,359	1,049,152	54,345	1,103,496	312,500	211,579	77,466	601,545	55.9%	35.9%	73,225
0	424	PCY 22	1,843,047	133,376	1,709,671	790,461	46,583	837,044	277,342	159,046	56,281	492,669	49.0%	28.8%	114,912
1	524	PCY 21	1,754,515	117,122	1,637,393	1,804,856	90,802	1,895,658	204,543	217,864	102,541	524,948	115.8%	32.1%	142,705
2	572	PCY 20	1,377,722	79,456	1,298,266	1,303,315	90,588	1,393,913	187,000	211,071	82,901	480,972	107.4%	37.0%	116,190
4	551	PCY 19	1,552,110	80,124	1,471,986	1,563,775	147,702	1,711,477	185,000	190,573	77,653	453,226	116.3%	30.8%	96,882
1	552	PCY 18	1,689,773	86,819	1,602,954	1,454,594	125,722	1,580,317	190,000	188,080	73,593	451,673	98.6%	28.2%	129,613
0	605	PCY 17	1,965,656	127,168	1,838,488	1,097,496	83,220	1,807,715	195,000	186,428	55,589	437,017	64.2%	23.8%	101,694
1	670	PCY 16	2,616,641	189,458	2,427,183	1,211,714	129,112	1,340,826	217,500	243,407	69,799	530,706	55.2%	21.9%	50,668
1	612	PCY 15	3,274,489	366,991	2,907,498	1,474,072	149,296	1,623,367	280,000	274,918	96,684	651,602	55.8%	22.4%	52,492
2	645	PCY 14	3,256,648	221,435	3,035,213	2,330,012	150,839	2,480,851	293,000	308,419	134,300	735,719	81.7%	24.2%	59,068
10	770	PCY 13	3,837,793	374,472	3,463,321	3,872,006	258,562	4,130,568	310,000	303,923	195,148	809,071	119.3%	23.4%	96,274
15	765	PCY 12	4,272,140	384,425	3,887,715	2,660,804	199,250	2,860,054	330,000	409,548	164,537	904,085	73.6%	23.3%	234,986
7	906	PCY 11	4,950,171	420,728	4,529,443	2,825,334	209,237	3,034,571	365,000	384,794	157,905	907,699	67.0%	20.0%	263,024
12	768	PCY 10	5,519,169	372,790	5,146,379	3,341,372	251,109	3,592,481	375,000	400,364	180,033	955,397	69.8%	18.6%	245,802
9	654	PCY 9	5,193,427	341,935	4,851,492	2,091,275	154,100	2,245,375	390,000	422,122	158,861	970,983	46.3%	20.0%	81,601
15	666	PCY 8	5,213,859	351,375	4,862,484	4,037,024	215,003	4,312,026	410,000	411,213	218,444	1,039,657	88.7%	21.4%	52,768
7	635	PCY 7	4,442,326	336,966	4,105,361	2,862,734	151,978	3,014,712	400,000	374,349	211,548	985,897	73.4%	24.0%	72,925
4	598	PCY 6	4,484,533	337,595	4,146,938	1,966,072	175,380	2,141,451	400,000	407,086	174,669	981,755	51.6%	23.7%	70,104
3	698	PCY 5	4,853,835	395,128	4,458,707	1,733,501	134,687	1,868,188	580,600	286,205	112,977	979,782	41.9%	22.0%	71,861
5	742	PCY 4	5,460,344	432,750	5,027,594	4,213,412	210,332	4,423,743	596,571	291,845	383,143	1,271,559	88.0%	25.3%	107,601
6	725	PCY 3	5,261,044	456,352	4,804,692	1,790,768	164,518	1,955,286	628,560	291,393	190,117	1,110,070	40.7%	23.1%	128,600
12	778	PCY 2	4,829,526	474,781	4,354,745	1,795,154	177,903	1,973,057	649,360	329,247	24,920	1,003,526	45.3%	23.0%	160,374
127	830	PCY 1	1,641,119	377,722	1,263,397	2,793,905	292,308	3,086,214	671,847	206,797	124,882	1,003,526	244.3%	79.4%	218,349
413	631	CCY	3,695,022	377,722	3,317,300	2,279,437	367,301	2,646,737	586,300	222,169	124,059	932,528	79.8%	28.1%	218,349

PFY = Prior Fiscal Year

CFY = Current Fiscal Year

Column 1 should reflect the number of claims incurred in each respective contract period which were initially reported during the current fiscal year.

Column 2 should reflect the grand total of claims reported pertaining to each respective contract period.

Column 14 should reflect the Total Loss and Loss Expenses Incurred divided by the Net Premiums earned. (Column 9 divided by Column 6)

Column 15 should reflect the Total Expenses Incurred divided by the Net Premiums Earned. (Column 13 divided by Column 6)

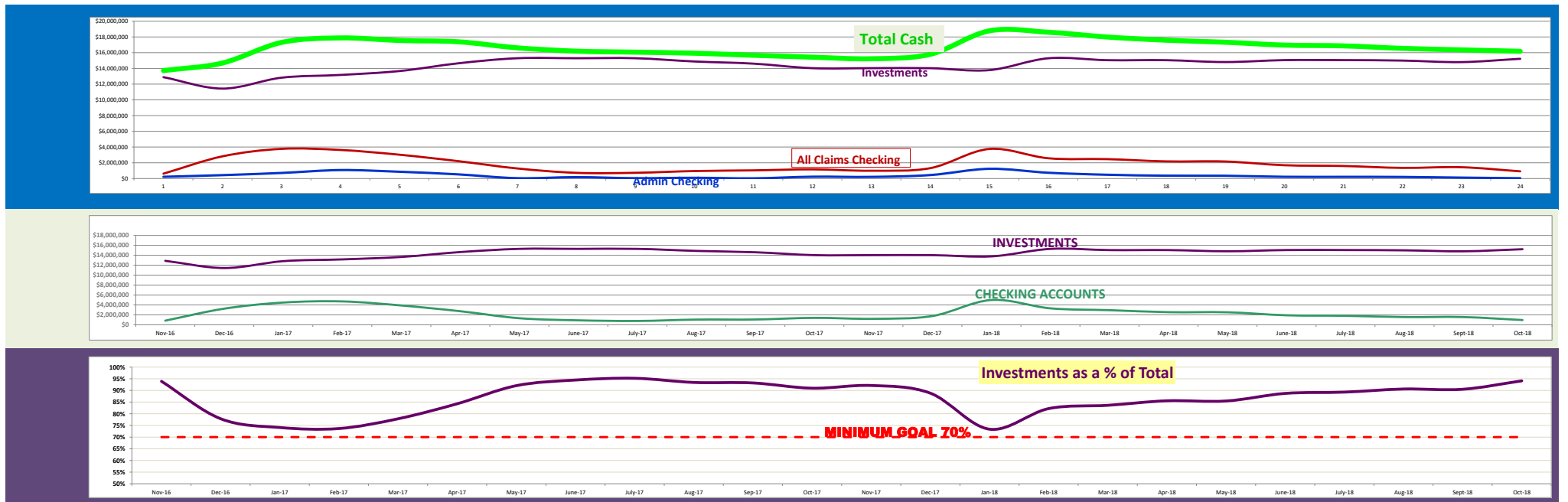
Column 16 should reflect the Investment Income Earned during the contract year as reflected on the income statement.

# KMIT Cash/Investment Summary

November 30, 2016--October 31, 2018

	11/30/16	12/31/16	1/31/17	2/28/17	3/31/17	4/30/17	5/31/17	6/30/17	7/31/17	8/31/17	9/30/17	10/31/17	11/30/17	12/31/17	1/31/18	2/28/18	3/31/18	4/30/18	5/31/18	6/30/18	7/31/18	8/31/18	9/30/18	10/31/18
<b>KMIT Admin Fund</b>																								
Admin Account (CORnerstone)	219,697	430,948	708,262	1,076,226	859,998	525,561	43,165	175,479	41,756	94,380	25,971	230,390	208,808	443,016	1,237,217	734,337	479,954	361,759	351,489	220,252	216,049	201,076	116,037	38,232
<b>Admin Checking</b>	<b>219,697</b>	<b>430,948</b>	<b>708,262</b>	<b>1,076,226</b>	<b>859,998</b>	<b>525,561</b>	<b>43,165</b>	<b>175,479</b>	<b>41,756</b>	<b>94,380</b>	<b>25,971</b>	<b>230,390</b>	<b>208,808</b>	<b>443,016</b>	<b>1,237,217</b>	<b>734,337</b>	<b>479,954</b>	<b>361,759</b>	<b>351,489</b>	<b>220,252</b>	<b>216,049</b>	<b>201,076</b>	<b>116,037</b>	<b>38,232</b>
<b>KMIT Claims Fund</b>																								
Claims Account (CORnerstone)	539,135	2,566,118	3,609,069	3,356,821	2,765,303	1,909,755	884,370	647,100	252,911	681,320	866,691	988,013	792,603	1,070,206	3,588,666	2,452,059	2,227,550	1,972,942	1,978,378	1,561,469	1,584,416	1,180,787	1,262,164	660,236
Claims Checking Acc't (TRISTAR)	77,000	252,457	162,189	274,153	262,147	296,457	393,557	75,262	475,262	271,193	171,316	176,942	198,612	250,559	169,273	122,596	237,228	205,299	187,183	130,636	8,397	171,989	175,719	255,972
<b>Claims Checking</b>	<b>616,135</b>	<b>2,818,574</b>	<b>3,771,258</b>	<b>3,630,973</b>	<b>3,027,450</b>	<b>2,206,212</b>	<b>1,277,928</b>	<b>722,362</b>	<b>728,173</b>	<b>952,513</b>	<b>1,038,007</b>	<b>1,164,955</b>	<b>991,215</b>	<b>1,320,765</b>	<b>3,757,939</b>	<b>2,574,655</b>	<b>2,464,778</b>	<b>2,178,241</b>	<b>2,165,561</b>	<b>1,692,105</b>	<b>1,592,813</b>	<b>1,352,776</b>	<b>1,437,883</b>	<b>916,209</b>

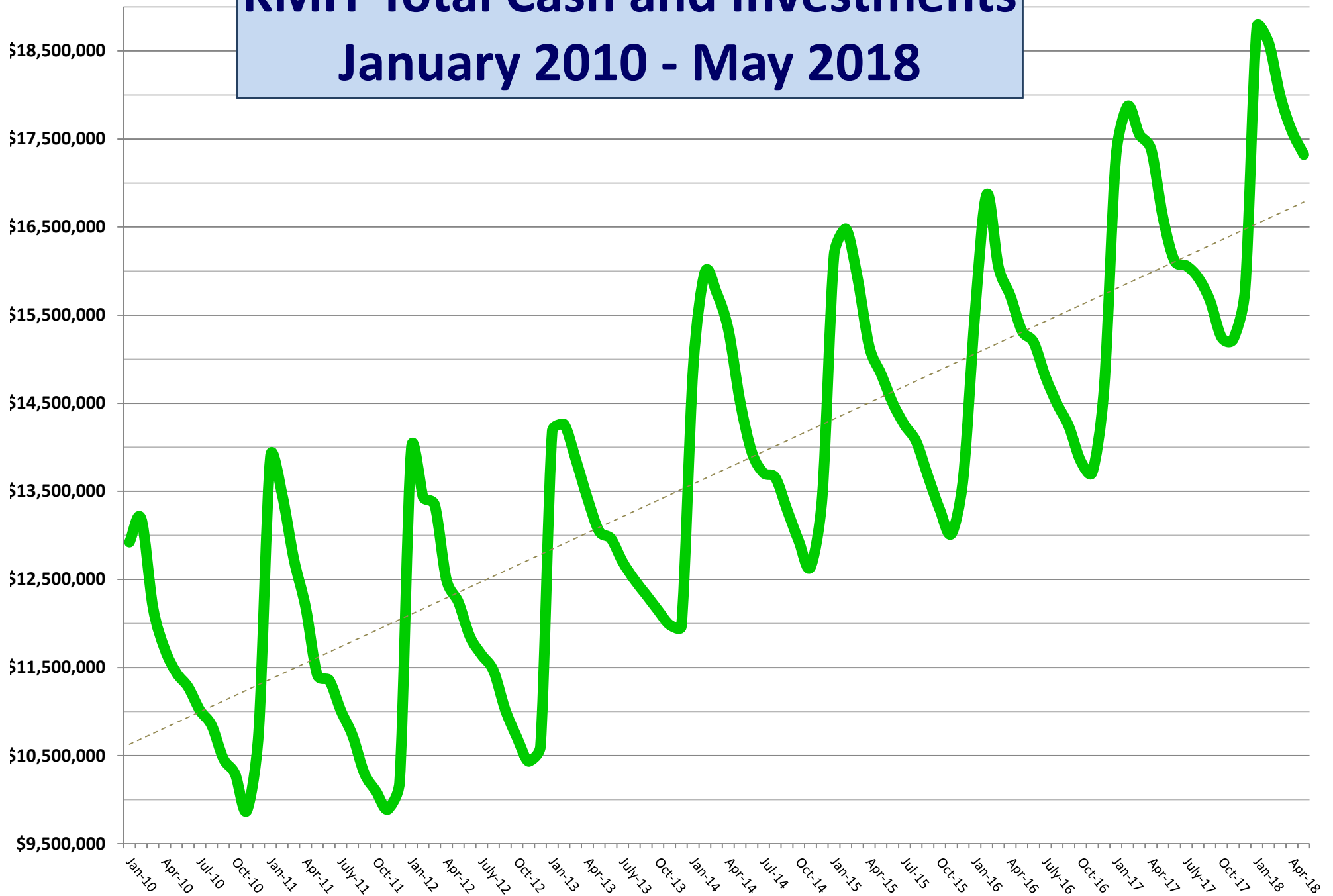
<b>INVESTMENTS</b>																								
All Investments	12,883,596	11,433,000	12,818,000	13,168,000	13,662,000	14,650,000	15,292,000	15,292,000	15,292,000	14,880,000	14,605,000	14,029,000	14,027,920	14,026,823	13,778,823	15,286,800	15,042,978	15,042,978	14,806,000	15,051,000	15,052,000	14,994,028	14,800,000	15,220,000
<b>TOTAL CASH</b>	<b>13,719,428</b>	<b>14,682,522</b>	<b>17,297,520</b>	<b>17,875,199</b>	<b>17,549,448</b>	<b>17,381,774</b>	<b>16,613,093</b>	<b>16,189,841</b>	<b>16,061,929</b>	<b>15,926,893</b>	<b>15,668,978</b>	<b>15,424,345</b>	<b>15,227,943</b>	<b>15,790,604</b>	<b>18,773,979</b>	<b>18,595,792</b>	<b>17,987,710</b>	<b>17,582,978</b>	<b>17,323,050</b>	<b>16,963,358</b>	<b>16,860,862</b>	<b>16,547,880</b>	<b>16,353,920</b>	<b>16,174,441</b>
	11/30/16	12/31/16	1/31/17	2/28/17	3/31/17	4/30/17	5/31/17	6/30/17	7/31/17	8/31/17	9/30/17	10/31/17	11/30/17	12/31/17	1/31/18	2/28/18	3/31/18	4/30/18	5/31/18	6/30/18	7/31/18	8/31/18	9/30/18	10/31/18



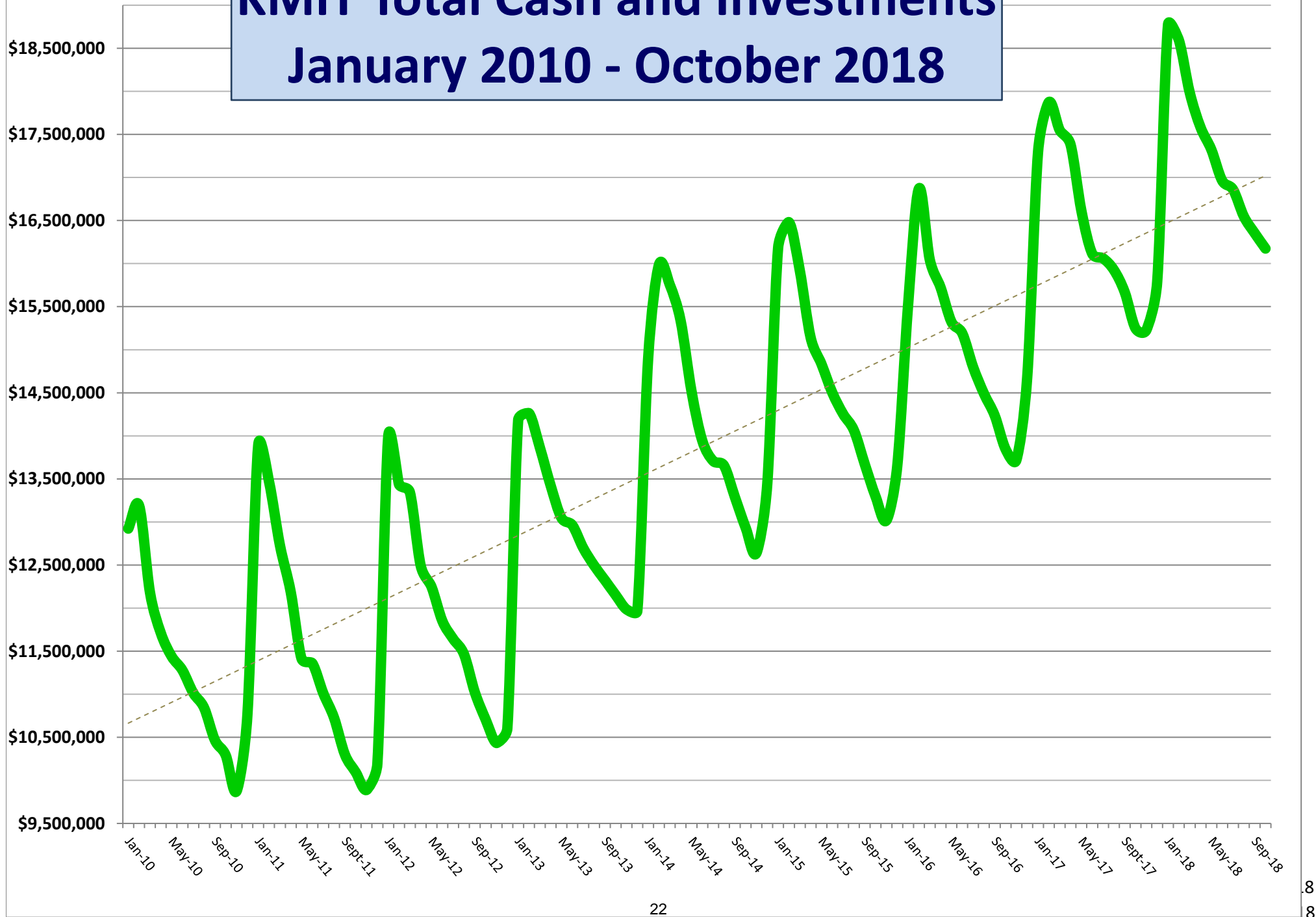


# KMIT Total Cash and Investments

## January 2010 - May 2018



# KMIT Total Cash and Investments January 2010 - October 2018



## CLAIM SUMMARY-RESERVES

**Employer:** City of Cherryvale  
**Claim No.:** 18742579  
**Employee Age:** 35  
**AWW:** \$1,2516.21  
**Attorneys:** Employee NA  
**Adjuster:** Gene Miller

**Date of Injury:** 10/15/2018  
**Job Description:** Police Officer  
**Updated:** 10/30/2018  
**TTD Rate:** \$645.00  
**Employer:** NA

	Medical	Indemnity	Expense	Total
Reserves	\$20,000.00	\$10,000.00	\$2,750.00	\$32,700.00
Amount Paid	\$128.49	\$0.00	\$20.40	\$148.89
Outstanding	\$19,871.51	\$10,000.00	\$2,729.60	\$32,601.11

### **Accident Description/Nature of Injury:**

Claimant was carrying bicycle upstairs to evidence room when he injured his right knee.

### **Investigation/Compensability**

The accident was not witnessed but reported the same day as was initial medical care.

The injury was accepted as compensable.

### **Medical Management**

MRI revealed a meniscus tear and so he was referred to orthopedic Dr. Zafuta who recommends surgery, which is scheduled 11/11/18.

### **Periods of Disability**

No time lost to date. Reserves reflect 2 weeks for TTD.

### **Permanent Partial Impairment/Permanent Disability**

Reserves reflect 6% PPD to knee.

### **Subrogation/Other Issues**

Claimant has been diagnosed with Osgood Slaughter disease which is not expected to impact his recovery and will not be included in his disability rating. No other source for subrogation or contribution.

### **Plan of Action:**

I will follow up after his surgery to make sure all went smoothly and nothing unexpected found. Thereafter, I will monitor his recovery till released MMI, then request disability rating, negotiate full/final settlement of all issues, obtain Division approval and close file.

## CLAIM SUMMARY-RESERVES

**Employer:** Coffeyville Community College  
**Claim No.:** 18741581  
**Employee Age:** 34  
**AWW:** \$798.33  
**Attorneys:** Employee NA  
**Adjuster:** Gene Miller

**Date of Injury:** 10/19/2018  
**Job Description:** Head Soccer Coach  
**Updated:** 11/1/2018  
**TTD Rate:** \$532.22  
**Employer:** NA

	Medical	Indemnity	Expense	Total
Reserves	\$35,000.00	\$13,000.00	\$4,250.00	\$52,250.00
Amount Paid	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding	\$35,000.00	\$13,000.00	\$4,250.00	\$52,250.00

### **Accident Description/Nature of Injury:**

It was raining outside so both teams were inside training and claimant was sitting on the floor rolling balls to the players to dribble through in a drill. One female player was a little out of control and stepped on his right hand.

### **Investigation/Compensability**

The accident was witnessed by several players, reported promptly and accepted as compensable.

### **Medical Management**

Initial doctor x-rayed his hand and confirmed displaced fracture and referred him to orthopedic Dr. Menon who operated on 10/15/18 with open reduction internal fixation type surgery.

### **Periods of Disability**

He missed work the day of the surgery then returned so has not met the 7-day waiting period for TTD.

### **Permanent Partial Impairment/Permanent Disability**

Reserves reflect 15% PPD to hand.

### **Subrogation/Other Issues**

No source for subrogation or contribution.

### **Plan of Action:**

Early return to work already achieved. I will monitor his recovery after every doctor's visit till he is released from care, then request a disability rating, negotiate a full/final settlement of all issues, obtain Division approval and close file.

## CLAIM SUMMARY-RESERVES

**Employer:** City of ElDorado  
**Claim No.:** 18739096  
**Employee Age:** 56  
**AWW:** \$622.37  
**Attorneys:** Employee NA  
**Adjuster:** Gene Miller

**Date of Injury:** 9/12/2018  
**Job Description:** Interm Airport Op Mgr  
**Updated:** 10/30/2018  
**TTD Rate:** \$414.91  
**Employer:** NA

	Medical	Indemnity	Expense	Total
Reserves	\$20,000.00	\$5,000.00	\$3,500.00	\$28,500.00
Amount Paid	\$0.00	\$0.00	\$19.50	\$19.50
Outstanding	\$20,000.00	\$5,000.00	\$3,480.50	\$28,480.50

### **Accident Description/Nature of Injury:**

Claimant stepped off mower onto wet tire and left foot slipped off causing left knee to twist.

### **Investigation/Compensability**

The accident was not witnessed but was promptly reported and medical treatment sought the same day. Injury accepted as compensable.

### **Medical Management**

He was initially seen by the city's authorized doctor and mri ordered which revealed meniscus tear. He was then referred to orthopedic Dr. Do who has performed surgery on 10/15/18.

### **Periods of Disability**

He was released to modified duty on 10/18/18 and city had modified work. He does not meet the 7-day waiting period for TTD.

### **Permanent Partial Impairment/Permanent Disability**

Reserves reflect 5% PPD to knee.

### **Subrogation/Other Issues**

No source for subrogation or contribution.

### **Plan of Action:**

Early return to work previously achieved. I will monitor his recovery till released from care, then obtain a disability rating, negotiate full/final settlement, obtain Division approval and close file.

## CLAIM SUMMARY-RESERVES

**Employer:** City of Fredonia  
**Claim No.:** 18735839  
**Employee Age:** 57  
**AWW:** \$491.35  
**Attorneys:** Employee -NA  
**Adjuster:** Gene Miller

**Date of Injury:** 8/29/2018  
**Job Description:** Labor-Recycling  
**Updated:** 9/4/2018  
**TTD Rate:** \$327.57  
**Employer:** -NA

	Medical	Indemnity	Expense	Total
Reserves	\$25,000.00	\$7,500.00	\$3,700.00	\$36,200.00
Amount Paid	\$0.00	\$0.00	\$0.00	\$0.00
Outstanding	\$25,000.00	\$7,500.00	\$3,700.00	\$36,200.00

### **Accident Description/Nature of Injury:**

Claimant was mounting city recycling truck and stepped onto running board with is left foot and his foot slipped off causing his left knee to invert, injuring same.

### **Investigation/Compensability**

There were no witnesses to the accident but it was reported promptly and accepted as compensable.

### **Medical Management**

He was diagnosed with a ligament tear in his left knee and so was referred to orthopedic Dr. Do. MRI was done which revealed

### **Periods of Disability**

He has been off work since the injury.

### **Permanent Partial Impairment/Permanent Disability**

Reserves reflect 6% PPD to knee.

### **Subrogation/Other Issues**

There are no sources for subrogation. He did have a previous surgery to this same knee earlier this year and we will expect an offset from the pre-existing disability from that surgery.

### **Plan of Action:**

I will monitor his recovery following surgery and strive for early return to work. Thereafter, I will follow-up after each doctor's appointment until released MMI, then request disability rating, negotiate full/final settlement, obtain Division approval and close file.

## CLAIM SUMMARY- RESERVES

**Employer:** City of Hays  
**Claim No.:** 18729526  
**Employee Age:** 39  
**AWW:** \$554.94  
**Attorneys:** Employee NA  
**Adjuster:** Gene Miller

**Date of Injury:** 7/14/18  
**Job Description:** Water Maintenance  
**Updated:** 8/27/18  
**TTD Rate:** \$369.96  
**Employer:** NA

	Medical	Indemnity	Expense	Total
<b>Reserves</b>	<b>\$35,000.00</b>	<b>\$12,000.00</b>	<b>\$5,000.00</b>	<b>\$52,000.00</b>
<b>Amount Paid</b>	<b>\$712.18</b>	<b>\$0.00</b>	<b>\$59.66</b>	<b>\$771.84</b>
<b>Outstanding</b>	<b>\$34,287.82</b>	<b>\$12,000.00</b>	<b>\$4,440.34</b>	<b>\$51,228.16</b>

### **Accident Description/Nature of Injury:**

Claimant was in a hole repairing a water leak. A co-worker handed him a 50# clamp which jerked his right shoulder back and he heard a pop in his shoulder.

### **Investigation/Compensability**

The injury was reported the same day but medical treatment not sought for a couple of days.  
Claim accepted as compensable.

### **Medical Management**

He was seen in Hays and completed a course of physical therapy which failed to relieve his symptoms. A MRI was ordered which revealed a labral and long head biceps tendon tears and he was referred to orthopedic Dr. Hildebrand who recommends surgery.

### **Periods of Disability**

No lost time to date.

### **Permanent Partial Impairment/Permanent Disability**

Reserves reflect 10% PPD to shoulder

### **Subrogation/Other Issues**

There are no sources for subrogation or contribution.

### **Plan of Action:**

The recommended surgery has been authorized. I will strive for early return to work and follow-up after every doctor's appointment till he is released MMI. Then I will request a disability rating, obtain settlement approval, negotiate settlement, obtain Division approval and close file.

## CLAIM SUMMARY-RESERVES

**Employer:** City of Osage City  
**Claim No.:** 18736522  
**Employee Age:** 58  
**AWW:** \$872.40  
**Attorneys:** Employee NA  
**Adjuster:** Gene Miller

**Date of Injury:** 9/3/2018  
**Job Description:** Streets & Sanitation Supr  
**Updated:** 10/23/2018  
**TTD Rate:** \$581.60  
**Employer:** NA

	Medical	Indemnity	Expense	Total
Reserves	\$35,000.00	\$9,000.00	\$4,250.00	\$48,250.00
Amount Paid	\$82.46	\$0.00	\$22.99	\$105.45
Outstanding	\$34,917.54	\$9,000.00	\$4,227.01	\$48,144.55

### **Accident Description/Nature of Injury:**

Claimant had finished cutting limb in street and was putting chain saw back into cab of loader. As he was lifting the chain saw, his left shoulder popped and he felt pain.

### **Investigation/Compensability**

The accident was witnessed by the city policewoman, who had called him to remove the branch, was reported the next day and accepted as compensable.

### **Medical Management**

The city's authorized doctor referred him to shoulder specialist Dr. Stechschulte and a MRI was ordered. The MRI revealed a full-thickness tear of his rotator cuff and surgery is being scheduled.

### **Periods of Disability**

The city has a modified work duty program and I don't expect him to be off work to meet the 7-day waiting period.

### **Permanent Partial Impairment/Permanent Disability**

Reserves reflect 7% PPD.

### **Subrogation/Other Issues**

There are no sources for subrogation of contribution. I did handle a right shoulder claim for him several years ago but it will have no impact on this claim.

### **Plan of Action:**

I will follow-up for his surgery date. Following surgery, I will check to make sure nothing unexpected found that would delay or lengthen recovery. Then follow-up after every doctor's visit until released MMI. A disability rating will then be requested, settlement negotiated, Division approval obtained and file closed.



## CLAIM SUMMARY-RESERVES

**Employer:** City of Osawatomie  
**Claim No.:** 18722308  
**Employee Age:** 53  
**AWW:** \$681.91  
**Attorneys:** Employee NA  
**Adjuster:** Gene Miller

**Date of Injury:** 5/21/2018  
**Job Description:** Municipal Court Clerk  
**Updated:** October 23, 2018  
**TTD Rate:** \$454.61  
**Employer:** NA

	Medical	Indemnity	Expense	Total
Reserves	\$35,000.00	\$12,500.00	\$4,200.00	\$51,700.00
Amount Paid	\$826.31	\$0.00	\$55.02	\$881.33
Outstanding	\$34,173.69	\$12,500.00	\$4,144.98	\$50,818.67

### **Accident Description/Nature of Injury:**

Claimant is the municipal court clerk and her duties require a lot of handwriting and computer entry. She has developed numbness and tingling in both hands.

### **Investigation/Compensability**

She reports the injury and job duties confirmed. She denies hand intensive hobbies or interests away from work. There were no defenses to deny the claim so it was accepted as compensable.

### **Medical Management**

She was referred to hand specialist, Dr. Gonzalez who ordered an EMG which was positive for bilateral carpal tunnel syndrome and he is recommending surgery which is scheduled for 11/15/18. She has chosen to have both wrists done at the same time.

### **Periods of Disability**

The doctor has advised her he will release her to modified duty on 11/19/18 so she will not meet the 7-day waiting period for TTD benefits. I will follow-up to confirm her return to work.

### **Permanent Partial Impairment/Permanent Disability**

Reserves reflect 5% BAW.

### **Subrogation/Other Issues**

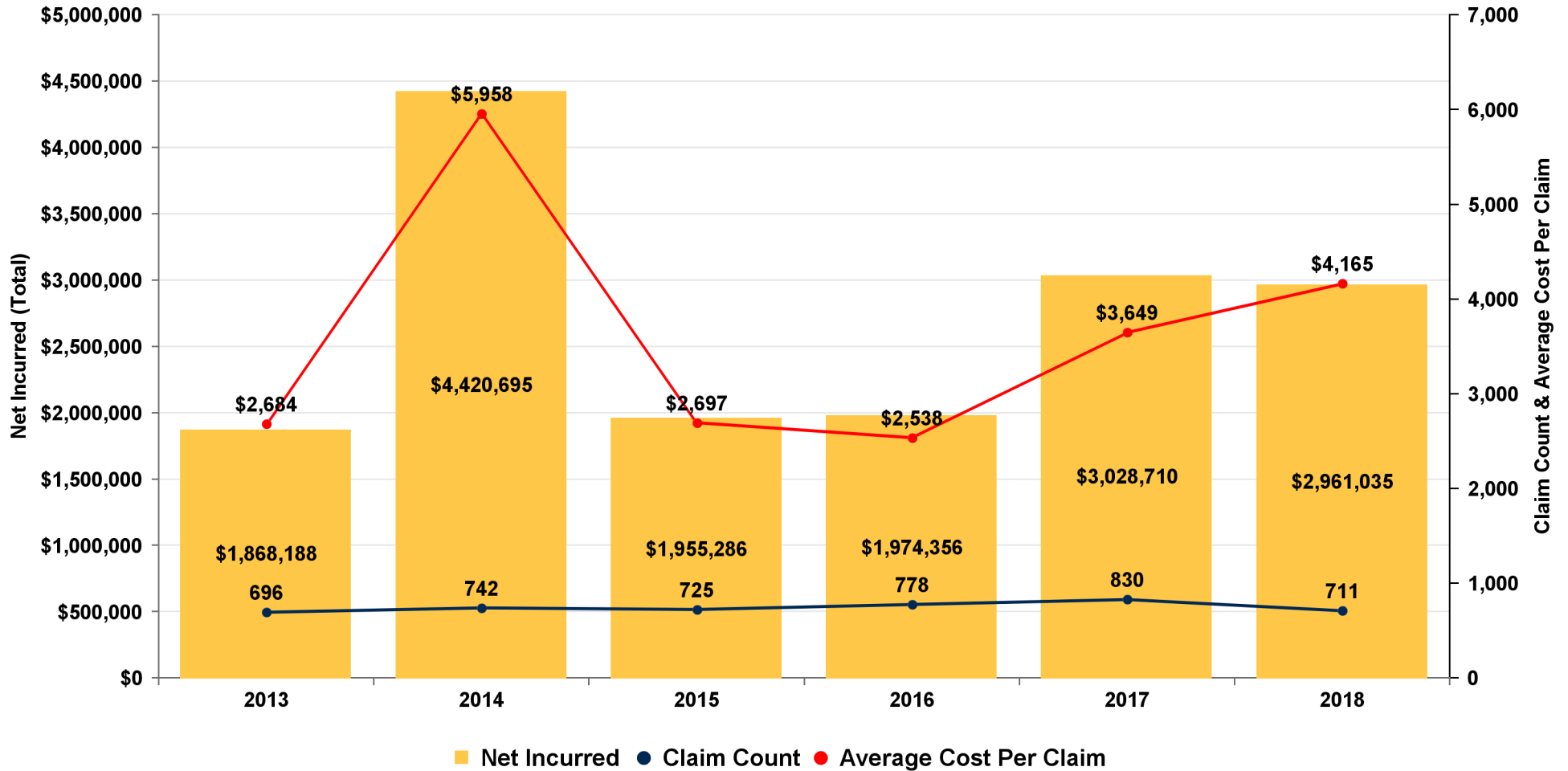
There are no sources for subrogation or contribution.

### **Plan of Action:**

I will follow-up after her surgery to confirm success and her return to work modified duty. Thereafter, I will follow-up with her after every doctor's appointment until she is released MMI at which point I will request a disability rating, negotiate full/final settlement, obtain Division approval and close file.

**KMIT Loss Control: Claim Trend Analysis By Year**  
**Accident Date Range: 1/1/2013 to 10/31/2018**  
**Valued As Of 10/31/18**

**Severity & Frequency By Year**

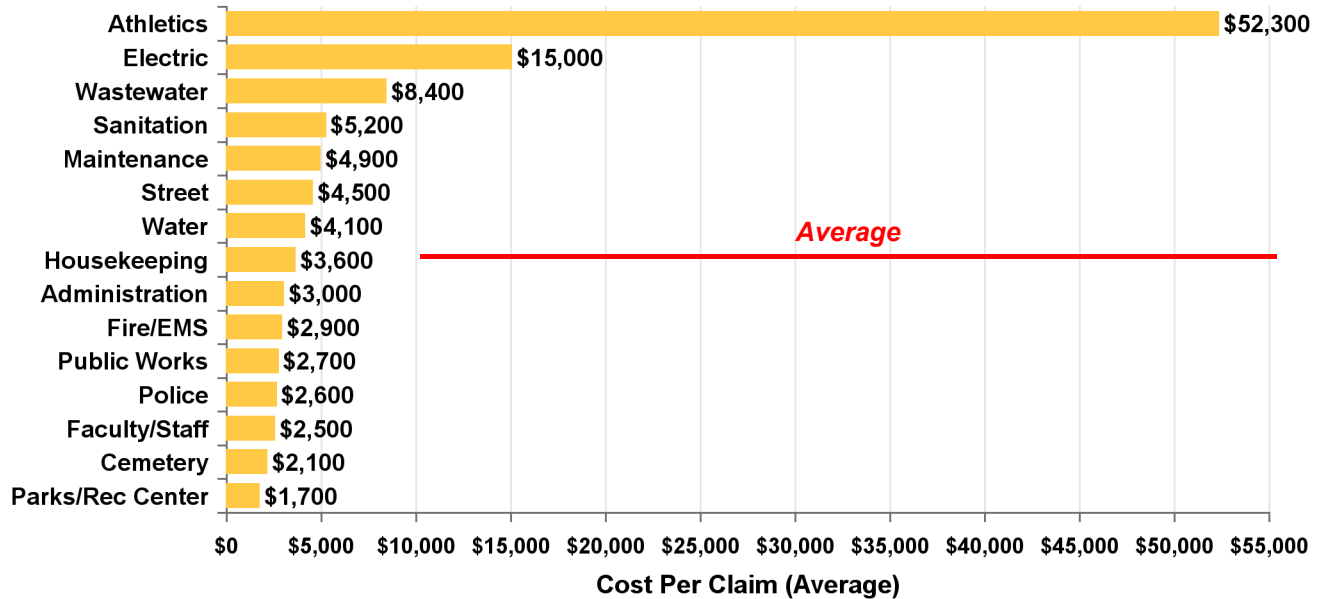


# KMIT Loss Control: Claim Trend Analysis By Department

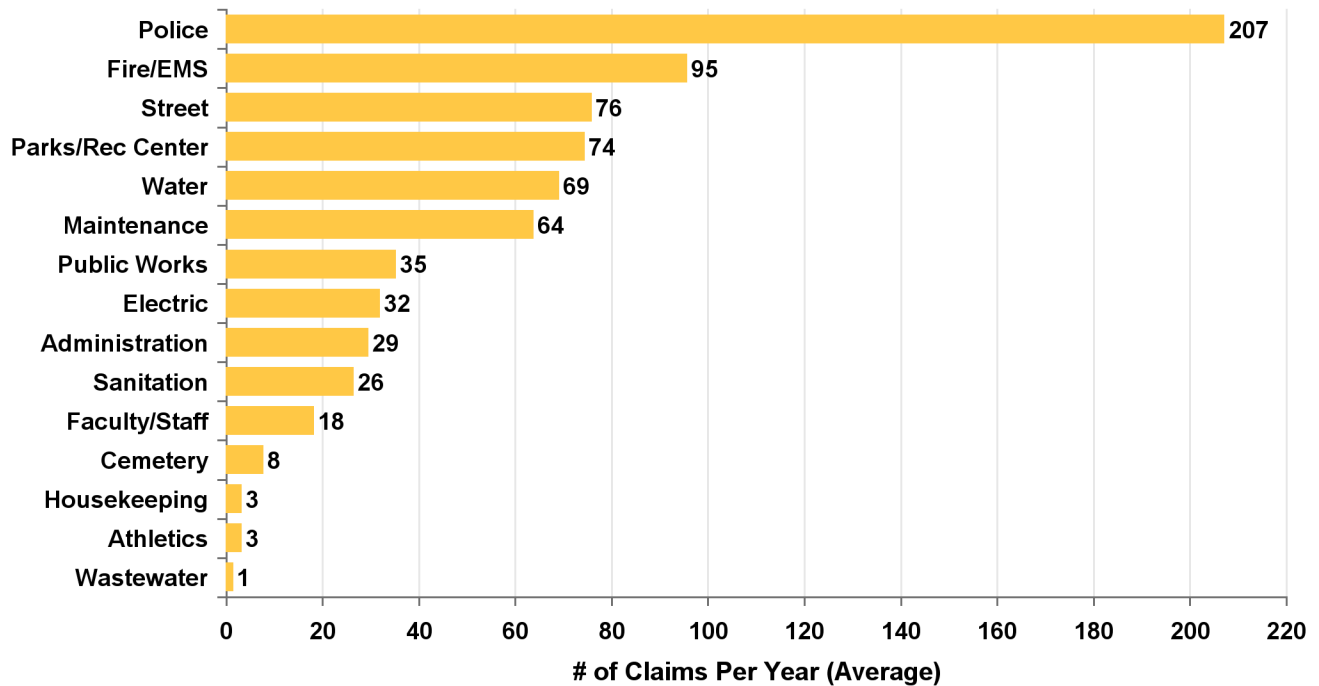
## Accident Date Range: 1/1/2013 to 10/31/2018

### Valued As Of 10/31/18

#### Average Severity Per Claim By Department



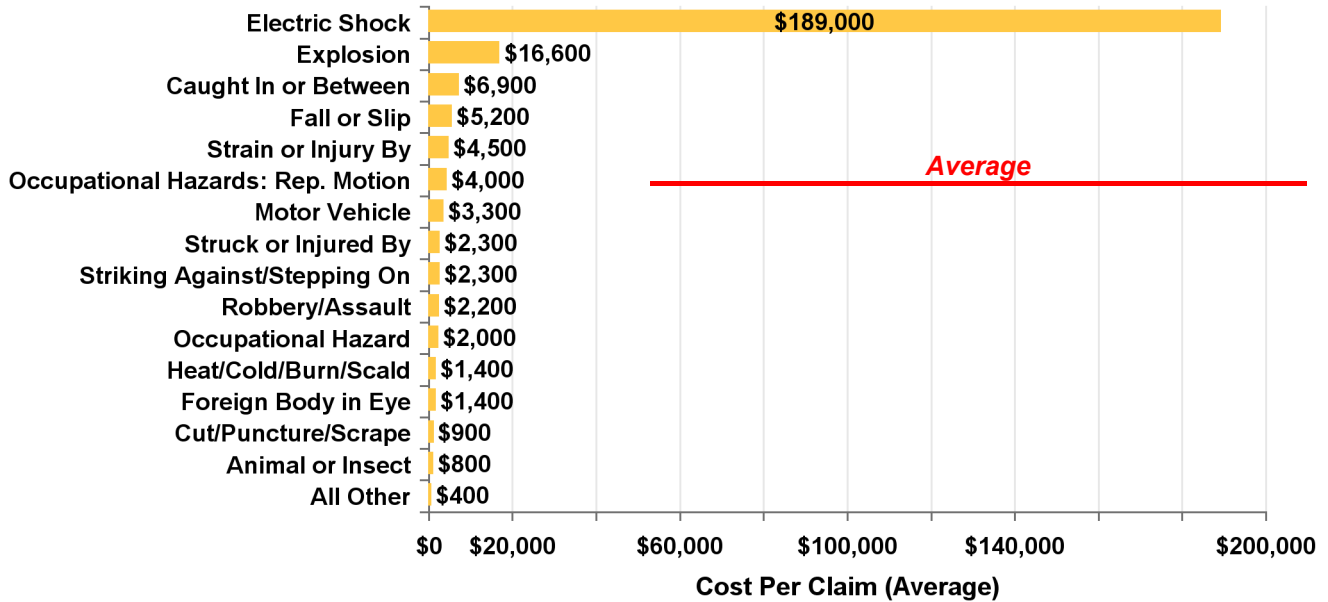
#### Average Frequency Per Year By Department



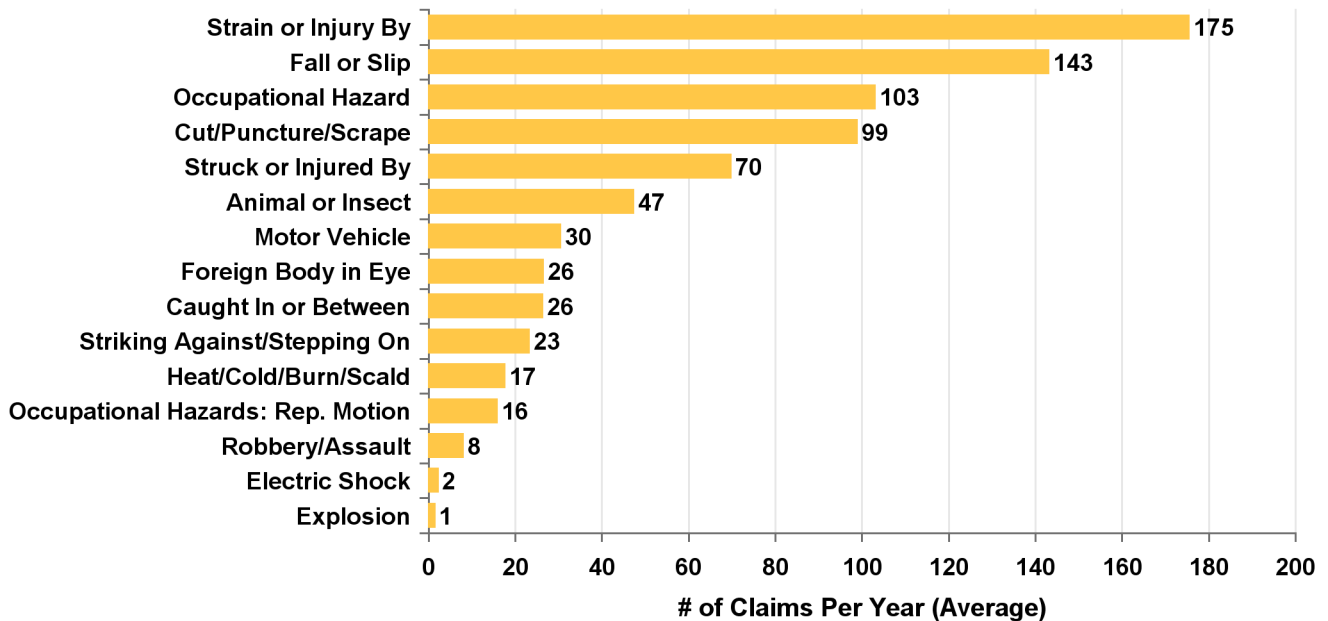
# KMIT Loss Control: Claim Trend Analysis By Accident Type

Accident Date Range: 1/1/2013 to 10/31/2018  
Valued As Of 10/31/18

## Average Severity Per Claim By Accident Type



## Average Frequency Per Year By Accident Type



**KMIT Loss Control: Large Loss Analysis**  
**Accident Date Range: 1/1/2013 to 10/31/2018**  
**Valued As Of 10/31/18**

**Claims \$100,000 or Greater**

Rank	Policy Year	Claim Number	Accident Date	Claim Status	City	Department	Accident Type	Claim Cost
1	2014	2014048019	4/14/14	Open	City Of Russell	Electric	Electric Shock	\$1,964,614
2	2015	2015071784	8/17/15	Open	City Of Augusta	Sanitation	Caught In or Between	\$390,000
3	2017	17701681	12/21/17	Open	City Of Arkansas City	Street	Caught In or Between	\$345,000
4	2018	18702074	1/1/18	Closed	City Of Wamego	Fire	Fall or Slip	\$285,771
5	2017	2017076443	5/2/17	Open	City Of Fort Scott	Police	Occupational Hazard	\$270,000
6	2014	2014048312	6/11/14	Closed	City Of Lucas	Maintenance	Electric Shock	\$247,481
7	2013	2013047001	10/11/13	Closed	City Of Spring Hill	Street	Strain or Injury By	\$244,305
8	2017	17700057	12/6/17	Open	City Of Wellsville	Police	Fall or Slip	\$195,000
9	2016	2016074973	10/11/16	Open	City Of Eudora	Water	Fall or Slip	\$176,073
10	2018	18714294	3/27/18	Open	City Of Halstead	Maintenance	Fall or Slip	\$175,400
11	2017	2017076410	4/30/17	Open	City Of Garden City	Electric	Occupational Hazard	\$163,281
12	2014	2014069536	10/9/14	Open	City Of Atchison	Maintenance	Strain or Injury By	\$145,000
13	2017	2017076725	5/26/17	Open	City Of Osawatomie	Street	Striking Against/Stepping On	\$139,000
14	2014	2014069578	10/7/14	Open	City Of Minneapolis	Water	Foreign Body in Eye	\$137,201
15	2014	2014069973	12/5/14	Closed	City Of Fredonia	Police	Motor Vehicle	\$134,795
16	2014	2014048087	4/9/14	Closed	City Of Arkansas City	Street	Strain or Injury By	\$124,830
17	2014	2014048340	6/16/14	Closed	City Of Valley Center	Maintenance	Fall or Slip	\$122,460
18	2016	2016073786	4/29/16	Re-Open	City Of Atchison	Public Works	Strain or Injury By	\$111,731
19	2013	2013047392	12/30/13	Closed	City Of Newton	Water	Fall or Slip	\$111,281
20	2016	2016072899	1/7/16	Closed	City Of La Cygne	Street	Strain or Injury By	\$105,289
21	2017	17681918	8/1/17	Open	City Of Bel Aire	Police	Motor Vehicle	\$100,500
<b>Totals - Claims \$100,000 or Greater</b>							<b>(21 Claims)</b>	<b>\$5,689,013</b>
							<b>Average:</b>	<b>\$270,905</b>

**Kansas Municipal Insurance Trust**  
**Coverage Renewal: Trustees E&O Insurance for Self Insured Funds**  
**Quote Comparison**

								2019 Quote Options	
	Terms	2012/13 Policy	2014 Policy	2015 Policy	2016 Policy	2017 Policy	2018 Policy	\$3M Limit	\$4M Limit
1	Policy Term	9/10/12-1/1/14	1/1/14-15	1/1/15-16	1/1/16-17	1/1/17-18	1/1/18-19	1/1/19-20	1/1/19-20
2	Coverage	Trustees E&O for Self Insured Funds	Trustees E&O for Self Insured Funds	Trustees E&O for Self Insured Funds	Trustees E&O for Self Insured Funds	Trustees E&O for Self Insured Funds	Trustees E&O for Self Insured Funds	Trustees E&O for Self Insured Funds	Trustees E&O for Self Insured Funds
3	Carrier	Lloyd's of London	Lloyd's of London	Lloyd's of London	Lloyd's of London	Lloyd's of London	Lloyd's of London	Lloyd's of London	Lloyd's of London
4	Policy Form	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made
5	Retroactive Date	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004	9/10/2004
6	<b>Limits of Liability:</b>								
7	Per Claim	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$4,000,000
8	Aggregate	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$4,000,000
9	<b>Deductible:</b>								
10	Per Claim	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
11	Aggregate	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
12	Premium	\$19,032.00	\$14,553.00	\$14,780.00	\$15,066.00	\$15,037.00	\$15,037.00	\$15,664.00	\$17,670.00
13	TRIA/ Terrorism	Declined	Declined	Declined	Declined	Declined	Declined		
14	Fees	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15	Surplus Lines Tax	\$1,171.92	\$903.18	\$886.80	\$903.96	\$902.22	\$902.22	\$939.84	\$1,060.20
16	<b>Total Premium</b>	<b>\$20,703.92</b>	<b>\$15,956.18</b>	<b>\$15,666.80</b>	<b>\$15,969.96</b>	<b>\$15,939.22</b>	<b>\$ 15,939.22</b>	<b>\$ 16,603.84</b>	<b>\$ 18,730.20</b>

**Kansas Municipal Insurance Trust**  
**Coverage Renewal: Excess Workers' Compensation**  
**Quote Comparison**

								Quote
	Terms	2013 Policy	2014 Policy	2015 Policy	2016 Policy	2017 Policy	2018 Policy	2019 Policy
1	Policy Term	1/1/13-14	1/1/14-15	1/1/15-16	1/1/16-17	1/1/17-18	1/1/18-19	1/1/19-20
2	Coverage	Excess Workers' Compensation	Excess Workers' Compensation	Excess Workers' Compensation	Excess Workers' Compensation	Excess Workers' Compensation	Excess Workers' Compensation	Excess Workers' Compensation
3	Excess Carrier	Safety National	Safety National	Safety National	Safety National	Safety National	Safety National	Safety National
4	<b>SIR/Loss Limitation</b>	<b>\$750,000</b>	<b>\$750,000</b>	<b>\$750,000</b>	<b>\$750,000</b>	<b>\$750,000</b>	<b>\$750,000</b>	<b>\$750,000</b>
5	Specific Excess Limit	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
6	Employers Liability Limit	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
7	Estimated Annual Payroll	\$162,969,573	\$183,457,567	\$198,471,155	\$207,045,277	\$207,655,337	\$219,541,755	\$237,419,791
8	Estimated Term Fund Premium	\$4,701,976	\$5,648,515	\$5,369,916	\$5,300,283	\$4,823,008	\$4,961,669	\$5,078,906
9	<b>Deposit Premium</b>	<b>\$374,830</b>	<b>\$421,952</b>	<b>\$479,308</b>	<b>\$474,962</b>	<b>\$476,361</b>	<b>\$503,629</b>	<b>\$528,259</b>
10	Term Minimum Premium	\$356,089	\$400,854	\$455,343	\$451,214	\$476,361	\$478,448	\$501,846
11	Premium Rate (per \$100 Payroll)	\$0.2300	\$0.2300	\$0.2415	\$0.2294	\$0.2294	\$0.2294	\$0.2225
12	percentage change	5.02%	0.00%	5.00%	-5.01%	0.00%	0.00%	-3.01%
13	Percent of Fund Premium	7.97%	7.47%	8.93%	8.96%	9.88%	10.15%	10.40%
14	<b>Estimated Loss Fund/Aggregate</b>	<b>\$5,736,529</b>	<b>\$6,457,706</b>	<b>\$6,986,185</b>	<b>\$7,287,994</b>	<b>\$7,309,468</b>	<b>\$7,727,870</b>	<b>\$8,357,177</b>
15	Percent of Fund Premium	122%	114%	130%	138%	152%	156%	165%
16	Minimum Term Loss Fund/Agg.	\$5,449,703	\$6,134,821	\$6,636,876	\$6,923,594	\$6,943,995	\$7,341,477	\$7,939,318
17	Loss Fund Per \$100 of Payroll	\$3.520	\$3.520	\$3.520	\$3.520	\$3.520	\$3.520	\$3.520
18	Aggregate Excess Limit	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
19	Aggregate Loss Limit	SIR	SIR	SIR	SIR	SIR	SIR	SIR
20	Commission %	0%	0%	0%	0%	0%	0%	0%
21	AM Best Rating	A X	A X	A+ XII	A+ XII	A+ XII	A+ XIV	A+ XV

*Note: Potential differences in coverage and underwriting criteria not compared herein. Figures for all policy years shown above reflect renewal quote from carrier based on preliminary premium and exposure estimates and do not reflect any changes made prior to final invoicing and policy issuance.*

## Don Osenbaugh

---

**From:** Don Osenbaugh <dosenbaugh@cox.net>  
**Sent:** Wednesday, November 7, 2018 1:48 PM  
**To:** 'Ashley Kobe'  
**Cc:** 'Gene Miller'; Renee Rhodes (IMA); Jess Cornejo (CORnerstone); Kyle Johnston (CORnerstone); Andrea Neff (KMIT Adjuster) (andrea.neff@tristargroup.net); 'carmaneth.legacy@gmail.com'  
**Subject:** RE: City of Osawatomie

Ashley,

Your letter was received, and, per instruction, KMIT will officially cease being Osawatomie's work comp provider as of 11:59PM, 12/31/18.

Please consider your KMIT policy terminated as of the above date/time.

You will be contacted in early 2019 by Carma Neth, for a close-out audit.

Don Osenbaugh  
KMIT Pool Administrator

---

**From:** Ashley Kobe <AKobe@osawatomieks.org>  
**Sent:** Monday, November 5, 2018 2:10 PM  
**To:** dosenbaugh@cox.net  
**Subject:** City of Osawatomie  
**Importance:** High

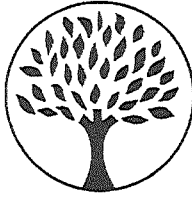
Good afternoon Don,

Attached is a letter that I had sent to you last week. For some reason it was returned to us today. The address is the address off of the KMIT website. I also attached a copy of the returned envelope.

Please let me know that you received this.



# CITY OF OSAWATOMIE



439 Main Street  
P.O. Box 37  
Osawatomie, Kansas 66064

913.755.2146 (p)  
913.755.4146 (f)  
ozcity@osawatomieks.org  
www.osawatomieks.org

*L. Mark Govea, Mayor*

November 21, 2018

KMIT  
Don Osenbaugh  
6021 S.W. 29<sup>th</sup> Street PMB355  
Topeka, KS 66614

RE: Workers Compensation Contract

Dear Don,

Last month the City of Osawatomie notified you that we were electing to terminate the contract for Workers Compensation, effective January 1<sup>st</sup>, 2019. At this time, due to circumstances, we are asking that we continue with our contract.

If you could please notify us if we are able to continue at this time.

Thank you,

A handwritten signature in cursive script that reads "Ashley Kobe".

Ashley Kobe  
City of Osawatomie

Don O.,

Yes, can you provide the following supplemental information to the KMIT Board on our behalf?

In October, we were given a premium estimate from MPR and compared it to current KMIT premium. At the time, both estimates were relatively close and my inclination was to stay with KMIT if there wasn't a major benefit to the change. We spent a week or so making sure we were basing the estimates off of the same salary data. Once that was corrected, MPR provided us an estimate for premiums that was in the range of \$10,000 below the KMIT estimate.

I knew it would be a hard sell for me to tell the Council that we could have reduced premiums by over 15% when we have been very happy with MPR as our property and liability insurance provider since making the move to them in 2017. I personally didn't have time to investigate further as I was up against a deadline for a potential grocery store contract and for a trash contract, we made the best decision we could with the time and information we had to provide proper notice to KMIT by its November 1 deadline.

On November 15, we were notified by phone from the executive director of MPR that they would not be able to offer coverage as the pool did not materialize. Had we been informed that there was a risk that insurance would not be provided, we would likely have not made the change. However, we were given the impression that if we came over there would be a pool. As soon as I heard, I reached out to you that day in Pittsburg to let you know that we would rather stay with KMIT if that was possible.

I hope this demonstrates to the KMIT Board that we were simply trying to act in the best interests of our community and that if we had the time to completely investigate and been better apprised of the risks, we would have likely stayed with KMIT in the first place.

Thank you for your consideration.

**Don Cawby**  
City Manager  
City of Osawatomie

**From:** Don Osenbaugh <[dosenbaugh@cox.net](mailto:dosenbaugh@cox.net)>  
**Sent:** Monday, November 26, 2018 11:35 AM  
**To:** Don Cawby <[DCawby@osawatomieks.org](mailto:DCawby@osawatomieks.org)>  
**Subject:** KMIT

Don,

The Board packets for our 12/7 meeting go out late this week.

It would be helpful to have your comments in the packets. Could you have that to me by Thursday, please?

Thanks.

*Don Osenbaugh*

KMIT Pool Administrator  
316-259-3847

# 2019 KMIT Operating Budget\*

	2016 Actual <sup>[5]</sup>	2017 Budget	2017 Actual <sup>[2]</sup>	2018 Adopted	2018 YE Est	2019 PROPOSED
<b>REVENUES</b>						
Premium Payments <sup>[1][3][4]</sup>	4,829,526	5,052,000	4,984,618	4,900,000	4,700,000	5,080,000
Investment Income	160,374	130,000	220,606	165,000	225,000	230,000
Other	-	-	-	-	-	-
<b>Total Revenues</b>	<b>4,989,900</b>	<b>5,182,000</b>	<b>5,205,224</b>	<b>5,065,000</b>	<b>4,925,000</b>	<b>5,310,000</b>
<b>ADMINISTRATIVE EXPENSES</b>						
<b>Operational</b>						
Meetings and Travel	22,598	20,000	20,165	23,000	22,000	24,000
Commissions to Independent Agents	90,158	95,000	104,978	100,000	105,000	110,000
Directors and Officers (E&O) Insurance/Theft Insurance (PA)	15,970	17,000	16,287	16,000	16,000	16,000
Other Marketing, Contingency, Outside Legal Expense, etc.	966	2,000	1,000	1,000	1,000	1,000
Bank Fees	5,433	8,000	7,375	6,000	8,000	8,000
Office Supplies, Web Services, Misc.	8,372	9,000	13,157	9,000	13,000	14,000
Miscellaneous Expense and Cancellation Expense (rounding)	3,530	6,000	(2,144)	28,000	10,000	12,000
<b>Operational Sub Total</b>	<b>147,027</b>	<b>157,000</b>	<b>160,818</b>	<b>183,000</b>	<b>175,000</b>	<b>185,000</b>
<b>Contractual</b>						
Pool Administrator Contract (Osenbaugh)	99,360	102,000	102,240	105,000	105,120	108,000
Endorsement/Services Contract (LKM)	70,000	70,000	70,000	32,500	32,500	32,500
Risk Mgt, Administrative, and Claims Mgt Serv's (IMA/CORnerstone)	550,000	570,000	570,000	-	-	-
Insurance Management Services Contract (CORnerstone/IMA)	-	-	-	370,000	370,000	370,000
TPA Services Contract (TRISTAR)	-	-	-	216,500	216,500	216,500
Administrative Services Contract (KMU)	-	-	-	25,000	-	-
Payroll Audits (Legacy)	19,954	21,000	20,000	21,000	21,000	22,000
NCCI Membership/Rating Fee and Financial Audit (SS&C)	39,105	27,000	24,095	40,000	25,000	26,000
Actuarial Study (Milliman)	15,000	15,000	15,000	15,000	15,000	16,000
POET Testing (Bardavon)	10,513	12,000	20,138	15,000	22,000	23,000
Bardavon Network	27,647	15,000	12,113	15,000	12,000	11,000
<b>Contractual Sub Total</b>	<b>831,579</b>	<b>832,000</b>	<b>833,586</b>	<b>855,000</b>	<b>819,120</b>	<b>825,000</b>
<b>Regulatory</b>						
State Fees and Assessments (KID and KDOL)	24,920	250,000	170,562	230,000	230,000	230,000
<b>Regulatory Sub Total</b>	<b>24,920</b>	<b>250,000</b>	<b>170,562</b>	<b>230,000</b>	<b>230,000</b>	<b>230,000</b>
<b>Total Administrative Expenses</b>	<b>1,003,526</b>	<b>1,239,000</b>	<b>1,164,966</b>	<b>1,268,000</b>	<b>1,224,120</b>	<b>1,240,000</b>
<b>Excess Insurance Expense</b>	<b>451,042</b>	<b>480,000</b>	<b>476,604</b>	<b>504,000</b>	<b>504,000</b>	<b>510,000</b>
<b>ESTIMATED AVAILABLE FOR CLAIMS</b>	<b>3,535,332</b>	<b>3,463,000</b>	<b>3,563,654</b>	<b>3,293,000</b>	<b>3,196,880</b>	<b>3,560,000</b>
	<b>2016 Actual <sup>[5]</sup></b>	<b>2017 Budget</b>	<b>2017 Actual</b>	<b>2018 Adopted</b>	<b>2019 YE Est</b>	<b>2019 PROPOSED</b>
Year-End Cash/Investments	14,766,484		15,941,989		16,000,000	
Year-End Net Worth	5,975,000		5,931,447		5,600,000	
	<b>2016 Actual<sup>[5]</sup></b>	<b>2017 Budget</b>	<b>2017 Actual<sup>[5]</sup></b>	<b>2018 Budget</b>	<b>2018 YE Est</b>	<b>2019 Proposed</b>
Administrative Expenses / Revenue <sup>[2]</sup>	20.1%	23.9%	22.4%	25.0%	24.9%	23.4%
Available for Claims / Revenue	70.8%	66.8%	68.5%	65.0%	64.9%	67.0%
Administrative + Excess Insurance / Revenue	29.2%	33.2%	31.5%	35.0%	35.1%	33.0%

<sup>[1]</sup> Final premium is determined via the annual financial audit. FY 2018 will be audited in early 2019, therefore 2018 Est YE is pre-audit.

<sup>[2]</sup> Must not exceed 30% (by state regulation). Excess coverage premium is interpreted by KID NOT to be an administrative expense.

<sup>[3]</sup> Projected audit difference for 2018 premium is estimated at **(\$200,000)**.

<sup>[4]</sup> 2019 premium is estimated, as billed in early December, 2018.

<sup>[5]</sup> Actuals are audited figures (2016 and 2017)

# **Non-Agenda Information and Background Material**



# KANSAS MUNICIPAL INSURANCE TRUST

## Board of Trustees Minutes from August 24, 2018

*Approved in Topeka, on October 7, 2018*

**Meeting Convened:** Friday, August 24, 2018, at the DoubleTree Hotel, in Overland Park, KS. The meeting was called to order by KMIT President Randy Frazer at 9:02 A.M.

**Welcome:** Frazer welcomed all.

**Members Present:** *Board Members Present:* President Randy Frazer (Moundridge), Vice President David Dillner (El Dorado), Past President Tim Hardy (Elkhart), Carey Simons (Pittsburg), Keith Schlaegel (Stockton), Ty Lasher (Bel Aire), Michael Reagle (Garden City), and Greg DuMars (Lindsborg). Two positions are currently vacant. *Staff:* Barbie Kifer (CORnerstone), Kyle Johnston (CORnerstone), Jess Cornejo (CORnerstone), Chris Retter (IMA), Gene Miller (TRISTAR), Andrea Neff (TRISTAR), and Don Osenbaugh (KMIT Pool Administrator). *Guests:* Dorothy Riviere and Taylor Ediger (both with Bardavon).

**Trustee Absences/Quorum Declaration:** Janie Cox (Haysville) was absent. A quorum was declared by Frazer.

**Minutes Approval:** The minutes from the McPherson meeting of June 29, 2018 were unanimously approved as written, following a motion by Lasher and a second by Dillner.

### **Financial Reports:**

- a. June 30, 2018 Financials
- b. July 31, 2018 Financials
- c. Second Quarter (6/30) 2018 KID Financial Report
- d. July 31, 2018 Cash/Investments Summary

The motion to approve the above reports was made by Dillner; seconded by Lasher. Approved unanimously.

**Reserve Advisory and Settlement Authority:** Miller presented the following claims--

1. Claim #18712881 (Abilene)--Reserve Advisory only.
2. Claim #18718001 (El Dorado)--Reserve Advisory only.
3. Claim #18726541 (Dodge City)--Reserve Advisory only.
4. Claim #18728206 (Galena)--Reserve Advisory only.

Miller (and Osenbaugh) also offered some observations about the ongoing court cases concerning the AMA 'Fourth' and 'Sixth' editions (court cases, etc. contained in board packets). Legislative efforts to revert to AMA 4 will likely occur during the 2019 Kansas Session.

**Loss Control Activities:** Retter reviewed, and offered observations/analysis about, several risk control graphs and charts, and reported that the 2018 evaluations/ratings were nearly complete. Also that the community college visits and rating periods will be in the spring, as those entities renew on July 1.

**LCM Review/2019 Rate Setting:** Cornejo led this annual discussion of whether or not to adjust KMIT's rate (filed with the KID) for the upcoming year. The Board chose to leave the KMIT LCM

(Loss Cost Multiplier) at its current rate of 1.645, unless and until something extraordinary occurs (such as an unanticipated extreme class code rate change by the KID), for the 2019 renewals. Unanimously approved, following a motion by Hardy and a second by Dillner.

**New Members:** Independence and Coffeyville Community Colleges were both admitted into the pool on July 1.

**Policy #5--Ad Hoc Board Members:** The Policy was adopted as amended, to call for a two-year (renewable) appointment term. Motion by Dillner; second by Lasher. Unanimous.

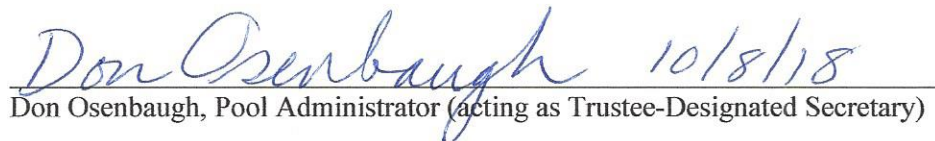
**Nominating Committee Report:** Chairperson Lasher presented the nomination 'slate', which was:

- Position 1—David Dillner (El Dorado)
- Position 3—Andrew Finzen (Goodland)
- Position 6—Jonathan Mitchell (Hoisington)
- Position 7—Hardy Howard (WaKeeney)
- Position 8—Kelly McElroy (Newton)

**POET Update:** Dorothy Riviere and Taylor Ediger, both of Bardavon, gave a slide presentation, updating progress of the KMIT POET program.

**Administrator's Report:** Osenbaugh reviewed, and commented upon, the various documents found in the off-agenda section of the packets.

**Adjournment:** Motion to adjourn by Hardy; second by Schlaegel. Unanimous. Adjourned at 11:46 A.M.

 10/8/18  
Don Osenbaugh, Pool Administrator (acting as Trustee-Designated Secretary)

# 2019 KMIT Trustee Meeting Schedule

Friday, February 22--Lindsborg

Friday, April 26--Pittsburg<sup>1</sup>

Friday, June 28--McPherson<sup>2</sup>

Friday, August 23--El Dorado<sup>2</sup>

Sunday, October 6--Overland Park (immediately after annual meeting)

Friday, December 6--Moundridge

<sup>1</sup>Supervisor Seminar in Independence on Thursday, April 25

<sup>2</sup>Supervisor Seminar in same city the day before

October 7 update—will need to move Pittsburg meeting to another site, following Carey Simon's departure from the Board.



## 2018 Supervisor Seminar Attendance Summary

Date	Place	'Home Team'	Other KMIT	Other Non-KMIT	Total	Cities
4/25	Dodge City	17	8	0	25	5
6/29	McPherson	NA	24	0	24	11
8/23	Edwardsville	1	12	0	13	6
9/19	Hays	1	51	0	52	12
9/20	Augusta	11	32	0	43	11
9/27	Fort Scott	11	31	0	42	9
<b>Totals</b>		<b>41</b>	<b>158</b>	<b>0</b>	<b>199</b>	<b>54</b>
		'Home Team'	Other KMIT	Other Non-KMIT	<b>TOTAL Attendees</b>	<b>Total Cities*</b>

\*several cities sent people to two locations

# Kansas Municipal Insurance Trust

2250 N. Rock Rd. Ste 118-PMB302 Wichita, KS 67226



2018/2019

## Board of Trustees

**David Dillner**  
President  
El Dorado

**Ty Lasher**  
Vice President  
Bel Aire

**Greg DuMars**  
Treasurer  
Lindsborg

**Randy Frazer**  
Past President  
Elkhart

**Michael Reagle**  
Garden City

**Janie Cox**  
Haysville

**Hardy Howard**  
WaKeeney

**Kelly McElroy**  
Newton

**Jonathan Mitchell**  
Hoisington

**Deb Needleman**  
Fort Scott

**Andrew Finzen**  
Goodland

**Jeff Morris**  
Ex-Officio  
Coffeyville CC

**Don Osenbaugh**  
Pool Administrator

Mayor Charles Lambertz  
701 Washington St.  
Concordia, KS 66901

November 5, 2018

Mayor Lambertz and Commissioners,

Please find enclosed a KMIT *renewal* quote for workers compensation insurance coverage of the City of Concordia for 2019.

KMIT has been pleased and honored to have provided *continuous service to Concordia since January 1, 1996*, two years to the day after the very beginning of KMIT—thus, we have been partners for a very long time, and Concordia has been a loyal and excellent member of our KMIT family. [As an aside...former Concordia City Manager Larry Paine served as President of KMIT several years ago, and is a member of the KMIT Advisory Board.]

The early years of the start-up of any ‘self-funded’ effort can be treacherous, and there are many ways that a brand-new work comp pool can fail—they are inevitably somewhat fragile, especially during those first crucial years. *There was a very specific need for a work comp pool for cities in 1994.* The original 58 member-cities of KMIT remained steadfastly committed to the mission, and soon were joined by a number of other cities, including Concordia.

Twenty-five years later, the KMIT pool is a mature and strong organization, with a *financial stability that only comes with maturity*, along with knowledgeable/effective management and thorough board oversight. Our success is easily quantifiable and verifiable.

KMIT's 23-year relationship with Concordia has also led to your city having a great work comp record, and currently EXCELLENT 'Mod' (Experience Modifier) factor of .75. KMIT takes much pride in assisting its members achieve quality safety records, and Concordia has done a great job over the years.

Recently, KMIT was informed that Concordia is considering a move away from KMIT. Obviously, we don't want to lose Concordia.

We believe that our *partnership with Concordia has been hugely successful*, and we see no reason for it to stop now. We do understand that there are other work comp providers, but we also believe that KMIT's many years of experience with Kansas cities, along with our 'roots' and continuing close association with The League, means, and provides, something special to our membership. (Which now includes 159 Kansas cities, The League, and two Kansas community colleges.)

I have enclosed a portion of KMIT's recent Annual Meeting program (as well as the program itself), which speaks to the value of SERVICE in work comp. In my view, Concordia has definitely been a beneficiary of that service over an extended and observable period of time, and I think that matters.

Please also note that KMIT's *rates have consistently gone down* in the last five years, and they are overall down even more again for the 2019 coverage year. So, KMIT is at or very near the very lowest rates possible for both short- and long-term financial stability in the Kansas municipal market. ***Price should not really be an issue in your renewal this year.***

We very much desire to continue to have Concordia as a member of our KMIT family.

I would appreciate the opportunity to speak directly with your entire Commission before any final decision is made.

Sincerely,

*Don Osenbaugh*

Don Osenbaugh,  
KMIT Pool Administrator

xc: Amy Lange, Concordia City Manager  
David Diller, KMIT President

November 14, 2018

Don Osenbaugh  
KMIT

Dear Don,

Let this letter serve as our written notice that Concordia will be continuing with KMIT as our work comp carrier. The time is not right for us to make that change at this time. We appreciate KMIT and the work it does for Kansas cities. We will be renewing for another year and will submit our check at the usual time.

Please feel free to contact me if you have questions.

Sincerely,

A handwritten signature in black ink that reads "Stacey Smith". The script is cursive and fluid.

Stacey Smith  
City Clerk

# Kansas Municipal Insurance Trust

2250 N. Rock Rd. Ste 118-PMB302 Wichita, KS 67226

October 24, 2018



## 2018/2019 Board of Trustees

**David Dillner**  
President  
El Dorado

**Ty Lasher**  
Vice President  
Bel Aire

**Greg DuMars**  
Treasurer  
Lindsborg

**Randy Frazer**  
Past President  
Elkhart

**Michael Reagle**  
Garden City

**Janie Cox**  
Haysville

**Hardy Howard**  
WaKeeney

**Kelly McElroy**  
Newton

**Jonathan Mitchell**  
Hoisington

**Deb Needleman**  
Fort Scott

**Andrew Finzen**  
Goodland

**Jeff Morris**  
Ex-Officio  
Coffeyville CC

**Don Osenbaugh**  
Pool Administrator

Mayor Shamburg and Hiawatha City Council,

Please find enclosed an *advance* renewal quote for workers compensation insurance coverage for the City of Hiawatha for 2019, as requested by Mike Nichols. (KMIT sends out its renewals around December 1 every year.)

KMIT has been pleased and honored to have provided continuous service to Hiawatha since 1995—within a year of the very beginning of KMIT. Hiawatha has been a loyal and excellent member of our KMIT family. [In the early 2000s, your former City Clerk Rhonda Schuetz served a term on our Board.]

Our long partnership has led to your city having a great work comp record, and very favorable ‘mod’ (experience) factor. KMIT takes much pride in helping its members achieve quality safety records, and Hiawatha has done a great job over the years.

Obviously, we don’t want to lose Hiawatha. We think our partnership has been hugely successful, and we see no reason for it to stop now. We do understand that there are other work comp providers, but we honestly believe our many years of experience with Kansas cities, and our long association with The League mean, and provide, something special to our members.

I have enclosed (a copy of) a portion of KMIT's recent Annual Meeting program (as well as the program itself), which speaks to the value of SERVICE in work comp. In my view, Hiawatha has definitely been a beneficiary of that service.

You may also note that KMIT's rates have steadily lowered in the recent past, and they are generally down again this year. So, KMIT is at or near the very lowest rates possible in the market. *Price should really not be an issue in your renewal this year.*

I have extended an offer to Mike to come to a Council meeting, and bring the Governing Body up-to-date on KMIT, as well as answer any questions you may have about this process, and about KMIT.

We very much desire to continue to have Hiawatha as a member of our KMIT family.

Sincerely,

*Don Osenbaugh*

Don Osenbaugh  
KMIT Pool Administrator

CC: David Dillner, KMIT President

# KMIT Glossary

## Work Comp Terms/Acronyms

**ALJ.** Administrative Law Judge. Claims term. ALJs hear work comp claim cases when there is a settlement disagreement. The ruling of an ALJ carries, basically, the same weight as does a District Court Judge in civil and criminal cases, and can be appealed to a higher court.

**AWW.** Average Weekly Wage. Claims term. The gross wages of the employee earned during the 26 calendar weeks immediately preceding the date of injury

**Cash Balance.** The actual cash on hand (checking and investments) at any given point in time. Typically, Cash Balance far exceeds Net Worth (often over a 4:1 ratio)

**'Division' (also 'DWC').** Workers Compensation Division, Kansas Department of Labor. The KDOL-DWC regulates all *non-insurance* aspects of work comp (safety, volunteers, etc.).

**Equity, Total.** See Net Worth.

**Excess Insurance.** Excess Coverage. Excess Insurance is a layer of insurance that pays for a loss only after all other applicable insurance has been exhausted. For KMIT, the fund currently pays the first \$750,000 of every occurrence, and then, after that has been exhausted, the excess insurance carrier (currently Safety National [SNCC]) pays for the remainder of the covered loss.

**Experience Modifier.** See MOD.

**Hard Market.** Business term. When the private market (insurance industry) for work comp is expensive, and work comp insurance may actually be dropped as a product by most companies in many cases.

**'Hardening' Market.** Business term. When the private insurance market pricing is pricing higher than it has been for work comp insurance, and the trend seems to be in that same direction.

**IBNR.** Incurred But Not Reported. Financial/Accounting term. IBNR reflects the total amount owed by the insurer to all valid claimants who have had a covered loss, but have not yet reported it, or a major turn of events in a current reported claim. IBNR is a mathematical estimate set by an actuary. Insurers track IBNR by policy periods (in KMIT, annually by calendar year). The characteristics of IBNR makes it look more like a reserve or provision for the particular types of losses not reported, hence gives a better estimation of profits for the insurer's current business period.

**IME.** Independent Medical Exam (or Examiner). Claims term. A medical exam provided by an independent physician, and usually ordered by a judge when there is a significant difference in opinions of two separate treating physicians.

**Indemnity.** Claims term. One of the two benefits provided under Worker's Compensation (the other is the payment of approved medical costs associated with a work-related injury). This benefit compensates the injured employee for loss of wages due to the work-related accident.

**KID.** Kansas Insurance Department. Regulates all *insurance* aspects of work comp.

**'LCM'.** Loss Cost Multiplier. Also known as 'Filed Rate'. Pricing term. The 'cost of doing business' rate filed with the Kansas Insurance Department (KID) by each insurance company and pool doing business in Kansas. (KMIT's 2014 LCM will be filed as 1.40.)

**MMI.** Maximum Medical Improvement. Claims term. The injured worker has 'plateaued' in medical care and no further medical treatment will provide any improvement in his medical status.

**'MOD'.** Experience Modifier. Pricing term. Experience Modifier is a factor used to make adjustments of annual premium based on insured's previous loss experience. Usually three years of loss experience are used to determine the experience modifier for a workers' compensation policy. The three-year period typically includes not the immediate past year, but the three prior.

**NCCI.** National Council for Compensation Insurance. All work comp claims costs and reserves data are continuously fed to NCCI (by KMIT and all other KS carriers and pools, and by most other states, as well). NCCI computes the loss rates, and establishes the ongoing Mods for each individual client (city), and also calculates class code loss rates for the use by the regulatory agencies (in KS, that is KID).

**Net Worth.** (AKA: Total Equity or Fund Balance) Accounting term. The total of all assets less all current and future liabilities, including Reserve and IBNR.

**PPD.** Permanently Partially Disabled. Claims term. Able to work, but will have some permanent limitation(s).

**PPI.** Permanent Partial Impairment. Claims term. A rating provided by the treating physician which is the extent, expressed as a percentage, of the loss of use of the injured body part and based on the 4<sup>th</sup> edition of the AMA guides.

**PTD.** Permanently Totally Disabled. Claims term. Unable to return to work on a permanent basis.



**Reserve.** Claims and Accounting term. Claims Term. An estimate of the total cost of the claim based on experience and current exposure to include medical, indemnity, and other expenses. This is a dollar amount that is set on the claim and can change as the status of the claim changes.

**Reserve Advisory.** Claims Term. Claim summary report presented at the KMIT Board Meeting by the adjuster that provides information on a claim which has exceeded \$25,000 in reserves.

**Retention.** A dollar amount specified in a insurance policy that must be paid by the insured before the insurance policy will respond to a loss. Currently, KMIT is directly accountable for a 'retention' amount of the first \$300,000 on each incident. The excess carrier would pick up the cost of the claim for anything above the \$300,000.

**RUE.** Right Upper Extremity. Claims term.

**Settlement.** Claims Term. An agreement between the injured employee and the employer/insurance carrier that concludes the claim and usually includes a lump sum payment. A settlement can be full and final which closes out ALL issues or a settlement can be a joint award that gives the injured worker rights to future benefits.

**Soft Market.** Business term. When prices are very low in the private market for work comp. In a very soft market, private carriers sometimes have actually sold work comp at an underwriting loss.

**'Softening' Market.** Business term. When the private insurance market is pricing lower than recently for work comp insurance, and that trend is expected to continue.

**Subrogation.** Claims term. The right to file a lien and/or lawsuit against a third party who was responsible for the accident, in order to recover expenses paid on the workers' compensation claim.

**TTD.** Temporary Total Disability. Claims term. Unable to return to work on a temporary basis.

**TPD.** Temporary Partial Disability. Claims term. Able to return to work, but with temporary restrictions.

## Don Osenbaugh

---

**From:** Debbie Price <cityclk@bluevalley.net>  
**Sent:** Monday, October 8, 2018 11:49 AM  
**To:** 'Don Osenbaugh'  
**Subject:** Resignation-Advisory Board

Don,  
Please use this as confirmation of my resignation from the KMIT Advisory Board, effective immediately.  
I will always appreciate my time with KMIT and remember it fondly.  
Keep up the great work and perhaps we will see each other down the road?!  
Best of luck,

*Debbie M. Price, MMC*



209 N. 8th  
Marysville, KS 66508  
785-562-5331 fax 785-562-2449  
[cityclk@bluevalley.net](mailto:cityclk@bluevalley.net)  
[www.cityofmarysvilleks.com](http://www.cityofmarysvilleks.com)

# KMIT Advisory Board Members

Carol Eddington (Oswego), KMIT Trustee<sup>[3]</sup> 2001-2007

Steve Archer (retired), KMIT Trustee 2006-2010

Toby Dougherty (Hays), KMIT Trustee 2007-2011

Mac Manning (retired), KMIT Trustee 2009-2012

Daron Hall (Pittsburg), KMIT Trustee<sup>[6]</sup> 2009-2012

Bobby Busch (Neodesha), KMIT Trustee<sup>[2]</sup> 2007-2013

Larry Paine (Hillsboro), KMIT Trustee<sup>[4]</sup> 2007-2014

Herb Llewellyn (retired), KMIT Trustee<sup>[5]</sup> 2009-2014

Jay Byers (Pittsburg), KMIT Trustee 2015-2016

Tim Hardy (Elkhart), KMIT Trustee<sup>[7]</sup> 2011-2018

<sup>[2]</sup> KMIT President, 2010/2011

<sup>[3]</sup> KMIT President, 2003/2004

<sup>[4]</sup> KMIT President, 2012/2013

<sup>[5]</sup> KMIT President, 2013/2014 (representing El Dorado)

<sup>[6]</sup> KMIT President, 2011/2012 (representing Ulysses)

<sup>[7]</sup> KMIT President, 2015-2016

# KANSAS MUNICIPAL INSURANCE TRUST

## Conflict of Interest Statement, December 2018—December 2019

(for Trustees of KMIT)

No member of the KMIT Board of Trustees, or any of its Committees, if appointed, shall derive any personal profit or gain, directly or indirectly by reason of his or her participation with KMIT; nor shall he/her have any 'vested interest' in conflict with KMIT. Each individual shall disclose to KMIT any personal interest that he or she may have in any matter pending before KMIT and shall refrain from participation in any decision on such matter.

Any member of the KMIT Board of Trustees shall refrain from using any list of KMIT cities or workers compensation claimants for personal or private solicitation purposes at any time during the term of their affiliation.

Any member of the KMIT Board of Trustees shall not serve (nor be on the staff of) any Board or Pool which is deemed to be a competitor of KMIT or in the process of becoming a competitor.

(The terms 'vested interest' and 'competitor' shall be defined/determined by the KMIT Board of Trustees on a case-by-case basis.)

At this time, I am a Board member, a committee member, or an employee of the following organizations:

_____	_____
_____	_____
_____	_____

Now this is to certify that I, except as described below, am not now nor at any time during the past year have been:

1) A participant, directly or indirectly, in any arrangement, agreement, investment, or other activity with any vendor, supplier, or other party; doing business with KMIT which has resulted or could result in personal benefit to me.

2) A recipient, directly or indirectly, of any salary payments or loans or gifts of any kind or any free service or discounts or other fees from or on behalf of any person or organization engaged in any transaction with KMIT with the exception of its member cities.

3) A member or staff of a Board or Pool which is a competitor to KMIT.

Any exceptions to 1, 2 or 3 above are stated below with a full description of the transactions or actions, and of the interest, whether direct or indirect, which I have (or have had during the past year) in the persons or organizations having transactions or a competitive relationship with KMIT.

_____
_____
_____

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

# Work Comp Insurance is a SERVICE

Unlike gasoline, gravel and gopher traps, insurance is not a commodity.

Further, Work Comp is a special kind of insurance. Work Comp is all about SERVICE.

How do you best take care of your employees, especially when they have been injured while working for your city or community college? That is a serious SERVICE question, isn't it?

KMIT is extremely proud of the service it provides to and for its member local governmental entities AND their employees. We constantly strive to give THE very best service possible, and we work hard to get better every year; every month; every DAY.

As we move into the **CITY renewal season** (community colleges renew in the early summer) this fall, for the 2019 calendar year, it is important to remember what you are investing in when you are 'buying' work comp insurance.

KMIT covers Kansas. We know the needs of our Kansas public employers and employees. We know Kansas culture. We know how to deliver service to Kansas folks. We know who the best available doctors are--and we use the best. We are Kansas-based, and that means a lot, *especially in Work Comp.*

So, when you think about work comp insurance as you peer into your entity's future, **think first about service**--for the sake of your valued workers, and for the stability of your work force and organization.

But, also keep in mind that **the service that KMIT delivers also includes keeping prices down absolutely as much as possible**, which is also a big part of the KMIT Mission.

The proof of KMIT's commitment to cost savings can be found in the chart below, which lists changes in class code rates for a few of the most common jobs in the KMIT pool, which shows that over the past five years (2014-2018), most of KMIT's individual job rates have gone down, by a LOT, and KMIT members have benefited greatly as a result, by saving money on annual work comp premiums. KMIT has a very clear, and extended, record of doing its part to hold down costs to its public members.

KMIT Modified Rate (dollars per hundred dollars of payroll)											5-Yr Change	
Job Type	Code	2014	2015	change	2016	change	2017	change	2018	change	Amount	Rate
Streets	5506	\$ 6.19	\$ 6.60	6.6%	\$ 5.46	-17.3%	\$ 5.38	-1.5%	\$ 5.30	-1.5%	\$ (0.89)	-14.4%
Water	7520	\$ 4.75	\$ 4.44	-6.5%	\$ 3.65	-17.8%	\$ 2.99	-22.1%	\$ 2.85	-4.7%	\$ (1.90)	-40.0%
Wastewater	7580	\$ 2.73	\$ 2.83	3.7%	\$ 2.71	-4.2%	\$ 2.60	-4.2%	\$ 2.37	-8.8%	\$ (0.36)	-13.2%
Parks	9102	\$ 3.37	\$ 3.41	1.2%	\$ 3.14	-7.9%	\$ 2.86	-9.8%	\$ 2.71	-5.2%	\$ (0.66)	-19.6%
Police	7720	\$ 2.97	\$ 3.06	3.0%	\$ 2.73	-10.8%	\$ 2.35	-16.2%	\$ 2.17	-7.7%	\$ (0.80)	-26.9%
Electric	7538	\$ 6.96	\$ 6.88	-1.1%	\$ 5.69	-17.3%	\$ 4.89	-16.4%	\$ 4.28	-12.5%	\$ (2.68)	-38.5%
Fire (not volunteer)	7710	\$ 8.50	\$ 8.42	-0.9%	\$ 5.89	-30.0%	\$ 4.62	-27.5%	\$ 3.73	-19.3%	\$ (4.77)	-56.1%

The future is not known, and KMIT cannot predict what environmental and external variables will affect the Kansas (and national) work comp industry over the next few years (medical and prescription costs? court cases? new Kansas legislative actions? state class code rate changes by the Insurance Dept.?), but, this much IS known: KMIT WILL be there with the Best SERVICE and the best rates possible...just as we have been since 1994. And still based in Kansas...just as we always have been...from the beginning.

## Don Osenbaugh

**From:** helpcenter@ink.org  
**Sent:** Tuesday, November 13, 2018 10:23 AM  
**To:** Undisclosed recipients:  
**Subject:** Kansas.gov Payment Receipt

## Payment Receipt Confirmation

Your payment was successfully processed.

### Receipt Contact Information

**Contact Name** Kansas.gov  
**Contact Email** ks-helpcenter@egov.com  
**Contact Url** <https://www.kansas.gov/help-center/>  
**Contact Phone** 785-296-5059  
**Contact Address**

### Transaction Summary

Description	Amount
	\$450.00
Total	\$450.00

### Customer Information

**Customer Name** Don Osenbaugh  
**Company Name** KMIT  
**Local Reference ID** 1316103008  
**Receipt Date** 11/13/2018  
**Receipt Time** 10:23:03 AM CST

### Payment Information

**Payment Type** Credit Card  
**Credit Card Type** VISA  
**Credit Card Number** \*\*\*\*\*8475  
**Order ID** 35816170  
**Billing Name** Don Osenbaugh

### Billing Information

**Billing Address** 1631 James  
**Billing City, State** Derby, KS  
**ZIP/Postal Code** 67037  
**Country** US  
**Phone Number** 316-259-3847  
**This receipt has been emailed to the address below.**  
**Email Address** dosenbaugh@cox.net

CC NEPA  
Vendor  
Manhattan  
March 2019



## Don Osenbaugh

---


**From:** Mike ONeal <mike.oneal@onealconsulting.org>  
**Sent:** Monday, October 15, 2018 3:23 PM  
**To:** Mike ONeal  
**Cc:** Cindy Luxem; Don Osenbaugh; Don McNeely; Dorothy Pope; Doug Hamilton; Reasoner, Ed; Administrator Kworcc; Kevin McFarland; lance.cowell@yahoo.com; tcox@krha.org; Kayron Ronni Anderson; Paul Davis; Jeff Siler; Lance Cowell; John Crowley; Adam Mills  
**Subject:** Re: Fee Sweep case  
**Attachments:** K-BIG Reply brief 1.pdf; Untitled attachment 00048.htm

### Fee Sweep Case participants

The KID attorney asked for additional time to respond to our brief and filed her response on Oct. 1. I am attaching the Reply brief I filed today. According to what the Judge has told us, the case will be deemed submitted for decision upon the filing of this brief. I do not know the Judge's timeframe for decision but I hope she releases her decision by year end. I'll keep you posted. Let me know if you have questions in the meantime.

For those of you who read my initial brief, you will see a disturbing trend in the Kansas Workers Comp. Fund balances. For FY '17, for example, it appears the Department assessed so that they could maintain about \$10M in balances when their anticipated expenditure are less than \$4M. You've paid your FY '19 assessments already but we might want to discuss a couple of options going forward. One would be to protest assessments for FY '20. The other would be to ask the Legislature to pass a moratorium on collections similar to what we did a few years ago with the Unemployment Security Trust Fund.

There is also the matter of the Kansas Insurance Department Services Regulation Fee Fund. The State has been sweeping about \$8M from that fund annually, meaning the KID has been collecting at least \$8M more than it needs to. There is litigation pending to reverse the sweep for FY '18 and '19. (Seltzer v. Colyer) We need to watch that to be sure the KID does not assess in excess for that fund either.



These, of course, are separate issues from our current litigation but I'd be happy to visit with any in our group about these 2 additional issues. With a new administration in January this is a good time to review business and professional assessments systemically. There is a growing trend in Kansas and the country that has been labeled "Policing for Profit". This is the practice of imposing strict liability fines and assessments on regulated persons and entities in an amount exceeding the cost of regulation. What you're experiencing with the Kansas Insurance Department is but one of many many examples statewide. We may succeed in ending State sweeps of agency funds but the next battle will be over the propriety of the agency assessments themselves.



## Don Osenbaugh

---

**From:** Mike O'Neal <mike.oneal@onealconsulting.org>  
**Sent:** Wednesday, October 24, 2018 11:55 AM  
**To:** Don Osenbaugh  
**Cc:** Mike O'Neal  
**Subject:** K-Big et al v. KID interim billing  
**Attachments:** KMIT Oct. '18 invoice.pdf; Untitled attachment 00005.htm

Don

The Court has scheduled a hearing on our case for Dec. 17 at 10:a.m. There is not much to do in the interim so I am attaching my interim billing statement. Let me know if you have questions.

Mike O'Neal  
Attorney at Law  
O'Neal Consulting, LLC  
800 SW Jackson St., Suite 818  
Topeka, KS. 66612-1244  
[mike.oneal@onealconsulting.org](mailto:mike.oneal@onealconsulting.org)  
620-727-0003

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**O'Neal Consulting, LLC**  
800 SW Jackson, St., Suite 818  
Topeka, Ks. 66612  
Email – [mike.oneal@onealconsulting.org](mailto:mike.oneal@onealconsulting.org)  
Phone – 785-424-7646 or 620-727-0003

## INVOICE

Oct. 24, 2018  
(Services 6-22-18 thru 10-23-18)

**Matter:** K-BIG *et al* v. Kansas Insurance Department (claim for Workers Compensation Fund assessment refunds for FY '10, FY '11 & FY '12 paid under protest)

June 22 – Rec'd and reviewed Answer of KID; compared answer with Petition allegations.	.50
June 25 – Rev'd agency record rec'd from KID: compared record to my file.	2.0
July 2 – Prepared Request for Addition to Agency Record to include KID FY 2016 Work Comp fund financial report.	.80
July 2 - Rev'd Agency's recently published FY 2017 WCF report and compared it to FY 2016 report to determine whether any corrections had been made per KID e-mails found in the record.	.50
July 11 – Prepared listing of all allegations in Petition admitted by KID; Rev'd Order from Court rec'd this date setting forth briefing schedule.	.80
July 16 – Began work on brief; calculations from KID WCF Report on avg. assessments, balances, available funds, expenditures for subject years and after.	1.75
July 17 – Worked on opening brief; KID FY financial analysis, statutory and A.G. Opinion review.	2.5
July 23 – Research pre-FY 2009 KID WCF financials; ID'd FY where KID made no assessment .	.8

Oct. 5 – began research of case law for Reply Brief (equitable estoppel; agency; contract).	2.5
Oct. 5 – began draft of Reply.	1.0
Oct. 8 – Continued research and draft of Reply.	2.0
Oct. 9 – Continued draft of Reply.	3.5
Oct. 10 – Completed first draft of Reply Brief.	3.5
Oct. 11 – proofed and made corrections and additions to Reply brief	1.0
Oct. 13 – completed proofing and markups.	.50
Oct. 15 – made final edits and made additions to Brief for filing.	2.0
Oct. 15 – filed brief electronically; e-mailed copy to KID; e-mail to clients.	.3
Oct. 18 – p/c with KID General Counsel Minear re: suggestion that they agree to repay all assessments out of settlement proceeds to avoid risk of court ordering payment in excess of settlement proceeds.	.2
Oct. 22 – call from court to set up conf. call today to discuss hearing date; Communicated with KID counsel to set up call; conf. call with court; Hearing set for Dec. 17 at 10:00	.4
Oct. 23 – prepared and filed Notice of Hearing for Dec. 17	.2
<hr/>	
Total hours	55.05

Hourly rate     \$225 Gross fee prior to apportionment     \$12,386.25

KMIT proportional share (9.77%) amount due     **\$1,210.14**

	By	Date	
Rc'd			
Apv'd	BWS	10/24/18	
Post			
Paid			

# KMIT Trustee Terms, 2001 - Present

									term limit	End
pos	Name	City	Title	Appointed	Elect 1	Elect 2	Elect 3	Elect 4	date	Date
1	Gary Meagher	Lindsborg	City Administrator	Jun-98						Aug-98
1	Ron Pickman	Goodland	City Manager	N/A	Oct-98	Oct-00	Oct-02			Oct-04
1	Cheryl Beatty [3]	Eudora	City Manager	N/A	Oct-04	Oct-06	Oct-08			Apr-09
1	Herb Llewellyn	El Dorado	City Manager	Jun-09	Oct-09 <sup>1</sup>	Oct-10	Oct-12			Oct-14
1	<b>David Dillner</b>	<b>El Dorado<sup>5</sup></b>	<b>City Manager</b>	<b>N/A</b>	<b>Oct-14</b>	<b>Oct-16</b>	<b>Oct-18</b>		Oct-20	
2	Nancy Calkins	Ft. Scott	City Clerk	N/A	Oct-00					May-01
2	Keith DeHaven	Sedgwick	Mayor	Jun-01	Oct-01	Oct-03	Oct-05			Jun-07
2	Sasha Stiles	Andover	City Administrator	N/A	Oct-07	Oct-09	Oct-11			Oct-13
2	Kathy Axelson	Rose Hill	City Administrator	N/A	Oct-13					Mar-14
2	<b>Randy Frazer</b>	<b>Moundridge</b>	<b>City Adm/City Clerk</b>	<b>May-14</b>	<b>Oct-14<sup>1</sup></b>	<b>Oct-15</b>	<b>Oct-17</b>	<b>Oct-19</b>	Oct-21	
3	Cherise Tieben	Dodge City	HR Director	Jun-99	Oct-00					Oct-01
3	Larry Kenton	Dodge City	Risk Mgr	Oct-01 <sup>2</sup>	Oct-01 <sup>2</sup>					Apr-02
3	Howard Partington	Great Bend	City Administrator	Apr-02	Oct-02	Oct-04	Oct-06			Oct-08
3	Jane Longmeyer	Dodge City	HR Officer	N/A	Oct-08					Dec-08
3	Daron Hall	Ulysses	City Administrator	Jun-09	Oct-09 <sup>1</sup>	Oct-10				Mar-12
3	Tim Hardy	Elkhart	City Administrator	Jun-11	Oct-12	Oct-14	Oct-16			Oct-18
3	<b>Andrew Finzen</b>	<b>Goodland</b>	<b>City Manager</b>	<b>N/A</b>	<b>Oct-18</b>	<b>Oct-20</b>	<b>Oct-22</b>		Oct-24	
4	Mark Arbuthnot	Abilene	City Manager	?	?					Oct-01
4	Carol Eddington	Oswego	Deputy City Clerk	N/A	Oct-01	Oct-03	Oct-05			Oct-07
4	Bobby Busch	Neodesha	City Clerk	N/A	Oct-07	Oct-09	Oct-11			Oct-13
4	Tim Vandall	Ellsworth	City Administrator	N/A	Oct-13					May-15
4	<b>Janie Cox</b>	<b>Haysville</b>	<b>City Clerk</b>	<b>N/A</b>	<b>Oct-15</b>	<b>Oct-17</b>	<b>Oct-19</b>		Oct-21	
5	Paul Sasse	Independence	City Manager	?	?					Oct-01
5	Cheryl Lanoue	Concordia	City Clerk	N/A	Oct-01	Oct-03	Oct-05			Aug-06
5	Sharon Brown	Clay Center	Mayor	N/A	Oct-06 <sup>1</sup>	Oct-07	Oct-09			Apr-11
5	Debbie Price	Marysville	City Clerk	Apr-10	Oct-11	Oct-13	Oct-15			Oct-17
5	<b>Greg DuMars</b>	<b>Lindsborg</b>	<b>City Administrator</b>	<b>N/A</b>	<b>Oct-17</b>	<b>Oct-19</b>	<b>Oct-21</b>		Oct-23	
6	Jane Henry	Derby	Environ/Safety Dir	N/A	Oct-96	Oct-98				May-00
6	Shawne Boyd	Derby	HR Coord	?-00	Oct-00					Oct-02
6	David Alfaro	Augusta	Assist. City Mgr.	N/A	Oct-02	Oct-04				Apr-06
6	Steve Archer	Arkansas City	City Manager	Apr-06	Oct-06	Oct-08	Oct-10			Dec-10
6	Debra Mootz	Roeland Park	City Clerk/DOF	Dec-10	Oct-11 <sup>1</sup>	Oct-12				Aug-14
6	Nathan McCommon	Tonganoxie	City Manager	N/A	Oct-14					Oct-16
6	Mike Webb	Edwardsville	City Manager	N/A	Oct-16					May-18
6	<b>Jonathan Mitchell</b>	<b>Hoisington</b>	<b>City Manager</b>	<b>N/A</b>	<b>Oct-18</b>	<b>Oct-20</b>	<b>Oct-22</b>		Oct-24	
7	Max Mize	Kingman	Mayor	N/A	Oct-96	Oct-98	Oct-00			Apr-01
7	Gary Hobbie	Russell	City Manager	Jun-01	Oct-01 <sup>1</sup>	Oct-02	Oct-04	Oct-06		Oct-07
7	Larry Paine	Hillsboro	City Administrator	N/A	Oct-07 <sup>1</sup>	Oct-08	Oct-10	Oct-12		Oct-14
7	Kerry Rozman	Clay Center	City Clerk	N/A	Oct-14	Oct-16				June-18
7	<b>Hardy Howard</b>	<b>Wakeeney</b>	<b>City Administrator</b>	<b>N/A</b>	<b>Oct-18</b>	<b>Oct-20</b>	<b>Oct-22</b>		Oct-24	
8	Ted Stolfus	Bonner Spgs	Mayor	May-97	Oct-99					Apr-01
8	Nancy Calkins	Mission	City Clerk	Jun-01	Oct-01 <sup>4</sup>	Oct-02				Oct-04
8	Ty Lasher	Cheney	City Administrator	N/A	Oct-04	Oct-06				Jun-07
8	Toby Dougherty	Hays	City Manager	Jun-07	Oct-07 <sup>1</sup>	Oct-08	Oct-10			Oct-11
8	Keith Schlaegel	Stockton	City Manager	N/A	Oct-11 <sup>1</sup>	Oct-12	Oct-14	Oct-16		Oct-18
8	<b>Kelly McElroy</b>	<b>Newton</b>	<b>Assist. City Mgr.</b>	<b>N/A</b>	<b>Oct-18</b>	<b>Oct-20</b>	<b>Oct-22</b>		Oct-24	
9	Carl Myers	Wellington	City Manager	Jul-97	Oct-97	Oct-99				Oct-01
9	Rhonda Schuetz	Hiawatha	City Clerk	N/A	Oct-01	Oct-03				Sep-04
9	Lana McPherson	De Soto	City Clerk	N/A	Oct-04 <sup>1</sup>	Oct-05	Oct-07	Oct-09		Oct-11
9	Clausie Smith	Bonner Spgs	Mayor	N/A	Oct-11					Apr-13
9	Fred Gress	Parsons	City Manager	Apr-13	Oct-13					Aug-14
9	<b>Ty Lasher</b>	<b>Bel Aire</b>	<b>City Manager</b>	<b>N/A</b>	<b>Oct-14<sup>1</sup></b>	<b>Oct-15</b>	<b>Oct-17</b>	<b>Oct-19</b>	Oct-21	
10	Tim Richards	Newton	Commissioner	Jul-97	Oct-97					Apr-99
10	Willis Heck	Newton	Mayor	May-99	Oct-99	Oct-01				Oct-03
10	Linda Jones	Osage City	City Clerk	N/A	Oct-03	Oct-05	Oct-07			Oct-09
10	Doug Gerber	Goodland	City Manager	Oct-09	Oct-11	Oct-13				Apr-14
10	Megan Fry	Pittsburg	HR Director	Mar-14	Oct-14 <sup>1</sup>					Jan-15
10	Jay Byers	Pittsburg	Assist. City Mgr.	Mar-15	Oct-15					Mar-16
10	Carey Simons	Pittsburg	Rec Dept	Mar-16	Oct-17	Oct-17				Sep-18
10	<b>Deb Needleman</b>	<b>Fort Scott</b>	<b>HRD</b>	<b>N/A</b>	<b>Oct-18</b>	<b>Oct-20</b>	<b>Oct-22</b>		Oct-24	
11	Jim Beadle	De Soto	Mayor	Jan-94	?					Jan-97
11	Kelly DeMeritt	Atchison	Assist. City Mgr	May-97	Oct-97	Oct-99	Oct-01			Oct-03
11	Bill Powers	Ulysses	City Administrator	N/A	Oct-03					Jan-04
11	Bud Newberry [2]	Derby	City Planner	Jan-04	Oct-04	Oct-05	Oct-07			Oct-09
11	Mac Manning	Peabody	City Adm/Clerk	Oct-09	Oct-11					Dec-12
11	Michelle Stegman	Garden City	HR Director	Jan-13	Oct-13					Apr-15
11	<b>Michael Reagel</b>	<b>Garden City</b>	<b>Police Captain</b>	<b>May-15</b>	<b>Oct-15</b>	<b>Oct-17</b>			<b>Oct-19</b>	

<sup>1</sup> One-year term

<sup>2</sup> Appointed to Board while at Elkhart; moved on to Ulysses in June '04; moved on to Derby in Dec '07

<sup>3</sup> First elected to the Board while in Kingman; moved on to Eudora in July '05

<sup>4</sup> First elected to the Board while in Ft. Scott; moved on to Mission in ?

<sup>5</sup> First elected to the Board while in Abilene; moved on to El Dorado in early 2017

# KMIT Member List

## August 1, 2018

	CITIES	Population <sup>1</sup>	Date Joined	FTE <sup>2</sup>
1	Abilene	6,590	4/1/96	63.0
2	Admire	154	4/1/06	2.0
3	Allen	175	4/11/00	1.0
4	Altamont	1,049	4/1/94	12.0
5	Andale	981	5/1/94	4.0
6	Andover	12,509	4/1/95	72.0
7	Arkansas City	12,205	4/1/05	144.0
8	Arma	1,464	4/1/17	12.0 est
9	Atchison	10,771	4/1/94	109.0
10	Atlanta	194	4/1/04	1.0
11	Augusta	9,242	1/1/02	110.0
12	Baldwin City	4,585	4/1/94	40.0
13	Basehor	5,119	4/1/96	22.0
14	Bel Aire	7,284	4/1/09	60.0
15	Belle Plaine	1,627	4/1/12	10.0
16	Belleville	1,917	4/1/04	28.0
17	Bennington	665	4/1/06	2.0
18	Benton	872	4/1/12	6.0
19	Beverly	159	8/9/98	1.0
20	Bird City	439	1/15/94	3.0
21	Blue Mound	275	1/1/09	2.0
22	Blue Rapids	997	4/1/05	5.0
23	Bonner Springs	7,553	1/1/94	81.0
24	Brewster	304	4/1/94	1.0
25	Centralia	508	4/1/94	3.0
26	Chapman	1,417	4/1/12	13.0
27	Chautauqua	106	4/1/96	1.0
28	Cheney	2,153	1/1/94	18.0
29	Cherryvale	2,283	2/1/94	21.0
30	Clay Center	4,177	7/1/04	40.0
31	Clearwater	2,531	4/1/10	7.0
32	Columbus	3,186	4/1/02	34.0
33	Concordia	5,311	1/1/96	60.0

# KMIT Member List

## August 1, 2018

34	<b>Conway Springs</b>	1,239	4/1/94	8.0
35	<b>Council Grove</b>	2,106	4/1/94	26.0
36	<b>Cullison</b>	104	4/1/01	3.0
37	<b>Damar</b>	132	3/1/05	1.0
38	<b>De Soto</b>	6,038	4/1/94	30.0
39	<b>Dodge Ctiy</b>	28,117	1/1/17	225.0 <i>est</i>
40	<b>Douglass</b>	1,692	4/1/03	7.0
41	<b>Eastborough</b>	769	11/15/04	7.0
42	<b>Edgerton</b>	1,703	12/11/00	9.0
43	<b>Edwardsville</b>	4,380	4/1/07	41.5
44	<b>El Dorado</b>	12,879	4/1/09	133.0
45	<b>Elkhart</b>	2,113	1/1/94	13.0
46	<b>Ellsworth</b>	3,076	4/1/06	24.0
47	<b>Esbon</b>	98	4/1/94	3.0
48	<b>Eudora</b>	6,303	4/1/03	39.0
49	<b>Florence</b>	444	4/1/06	4.0
50	<b>Ford</b>	220	4/1/01	2.0
51	<b>Fort Scott</b>	7,874	1/1/94	82.0
52	<b>Fowler</b>	560	6/8/95	2.0
53	<b>Frankfort</b>	711	4/1/96	4.0
54	<b>Fredonia</b>	2,372	4/1/03	35.0
55	<b>Galena</b>	2,966	1/1/94	39.0
56	<b>Garden City</b>	27,004	1/1/13	306.0
57	<b>Garden Plain</b>	894	5/1/18	11.0
58	<b>Girard</b>	2,773	1/1/04	35.0
59	<b>Glasco</b>	487	4/1/94	3.0
60	<b>Glen Elder</b>	435	4/1/95	4.0
61	<b>Goodland</b>	4,554	1/1/94	57.0
62	<b>Goessel</b>	514	4/1/16	7.5
63	<b>Grandview Plaza</b>	1,670	4/1/04	10.0
64	<b>Great Bend</b>	15,840	1/1/02	150.0
65	<b>Greeley</b>	296	3/9/98	2.0
66	<b>Grenola</b>	203	4/1/94	1.0
67	<b>Grinnell</b>	258	8/14/06	1.5

# KMIT Member List

## August 1, 2018

68	<b>Halstead</b>	2,084	1/1/94	22.0	
69	<b>Hamilton</b>	255	4/1/06	2.5	
70	<b>Harper</b>	1,398	4/1/17	15.0	est
71	<b>Hartford</b>	367	4/1/06	3.0	
72	<b>Haven</b>	1,225	4/1/17	12.0	est
73	<b>Hays</b>	21,044	4/1/13	181.0	
74	<b>Haysville</b>	11,112	4/1/01	76.0	
75	<b>Herington</b>	2,413	4/1/14	37.5	
76	<b>Hiawatha</b>	3,108	6/4/95	26.0	
77	<b>Hill City</b>	1,454	4/1/95	17.0	
78	<b>Hillsboro</b>	2,893	4/1/95	26.0	
79	<b>Hoisington</b>	2,664	1/1/94	40.0	
80	<b>Horton</b>	1,732	4/1/02	25.0	
81	<b>Independence</b>	9,162	3/1/94	144.0	
82	<b>Jetmore</b>	864	4/1/94	6.0	
83	<b>Johnson City</b>	1,413	4/1/94	14.0	
84	<b>Kingman</b>	3,094	4/1/95	37.0	
85	<b>Kinsley</b>	1,451	1/1/94	11.0	
86	<b>La Cygne</b>	1,116	4/1/09	9.0	
87	<b>Lake Quivira</b>	934	12/1/14	10.0	est
88	<b>Larned</b>	4,023	4/1/08	56.0	
89	<b>LKM</b>	NA	4/1/94	15.0	
90	<b>Lecompton</b>	637	4/1/07	2.0	
91	<b>Lenora</b>	240	4/1/97	2.0	
92	<b>Leoti</b>	1,496	4/1/02	8.0	
93	<b>Lincoln Center</b>	1,266	9/3/02	12.0	
94	<b>Lindsborg</b>	3,438	4/1/12	31.0	
95	<b>Logan</b>	569	4/1/13	4.0	
96	<b>Lucas</b>	393	6/1/94	4.0	
97	<b>Madison</b>	661	4/1/17	5.0	est
98	<b>Maize</b>	4,073	6/25/94	19.0	
99	<b>Marion</b>	1,861	4/1/15	32.0	
100	<b>Marysville</b>	3,295	10/1/94	36.0	
101	<b>McFarland</b>	257	4/1/94	1.0	



# KMIT Member List

## August 1, 2018

102	<b>Medicine Lodge</b>	2,021	4/11/95	19.0
103	<b>Melvern</b>	369	4/1/96	2.0
104	<b>Minneapolis</b>	2,029	1/1/94	25.0
105	<b>Moline</b>	344	4/1/94	3.0
106	<b>Montezuma</b>	979	4/1/94	6.0
107	<b>Mound City</b>	682	4/1/96	5.0
108	<b>Moundridge</b>	1,726	4/1/12	17.0
109	<b>Neodesha</b>	2,400	4/1/98	49.0
110	<b>Neosho Rapids</b>	262	4/1/06	2.5
111	<b>Newton</b>	19,120	1/1/94	176.0
112	<b>North Newton</b>	1,788	4/1/13	5.0
113	<b>Oakley</b>	2,075	4/1/13	27.5
114	<b>Oberlin</b>	1,749	1/15/94	15.0
115	<b>Ogden</b>	2,138	4/1/01	8.0
116	<b>Olpe</b>	537	4/1/94	2.0
117	<b>Osage City</b>	2,862	4/1/94	35.0
118	<b>Osawatomie</b>	4,357	4/1/08	75.0
119	<b>Oskaloosa</b>	1,086	4/1/94	5.0
120	<b>Oswego</b>	1,781	4/1/95	21.0
121	<b>Palco</b>	282	4/1/04	2.5
122	<b>Paola</b>	5,593	4/1/94	60.0
123	<b>Parsons</b>	10,174	4/1/05	133.0
124	<b>Peabody</b>	1,156	4/1/01	9.0
125	<b>Pittsburg</b>	20,394	1/1/14	250.0
126	<b>Princeton</b>	267	4/1/94	5.5
127	<b>Ramona</b>	181	4/1/06	1.0
128	<b>Ransom</b>	289	1/1/95	2.0
129	<b>Reading</b>	228	4/1/06	2.0
130	<b>Roeland Park</b>	6,840	12/31/00	31.0
131	<b>Rose Hill</b>	3,960	4/1/94	23.0
132	<b>Rozel</b>	152	2/1/18	4.0
133	<b>Russell</b>	4,484	1/1/94	75.0
134	<b>Satanta</b>	1,117	4/1/02	4.0
135	<b>Scranton</b>	693	4/1/12	6.0



# KMIT Member List

## August 1, 2018

136	<b>Sedan</b>	1,065	7/1/94	11.0
137	<b>Sedgwick</b>	1,701	4/1/94	9.0
138	<b>Sharon Springs</b>	756	4/1/06	8.5
139	<b>Smith Center</b>	1,641	4/1/13	21.5
140	<b>Spearville</b>	806	5/8/00	4.0
141	<b>St. Francis</b>	1,312	4/1/05	20.0
142	<b>St. John</b>	1,244	4/1/16	15.5
143	<b>Stafford</b>	1,002	4/1/03	14.0
144	<b>Sterling</b>	2,303	4/1/15	16.5
145	<b>Stockton</b>	1,315	4/1/02	50.0
146	<b>Sylvan Grove</b>	268	4/1/12	2.0
147	<b>Tampa</b>	108	4/1/06	1.0
148	<b>Tescott</b>	318	4/1/95	2.0
149	<b>Tipton</b>	207	7/27/01	2.0
150	<b>Tonganoxie</b>	5,192	4/1/97	28.0
151	<b>Turon</b>	378	9/10/95	2.0
152	<b>Ulysses</b>	6,160	3/31/95	40.0
153	<b>Valley Center</b>	7,057	4/15/94	45.0
154	<b>WaKeeney</b>	1,797	4/1/03	20.0
155	<b>Wakefield</b>	967	1/1/95	3.0
156	<b>Walton</b>	239	4/1/94	2.0
157	<b>Wamego</b>	4,578	1/1/94	40.0
158	<b>Wellington</b>	7,942	4/1/95	123.0
159	<b>Wellsville</b>	1,822	3/31/01	10.0
160	<b>Westwood</b>	1,534	7/1/12	13.0
<b>Total</b>		<b>497,445</b>		<b>4,864</b>
<b>Small</b>		<b>98</b>		<b>1</b>
<b>Large</b>		<b>28,117</b>		<b>306</b>
<b>Median</b>		<b>1,496</b>		<b>12</b>
<b>Avg</b>		<b>3,129</b>		<b>30</b>
<sup>1</sup> most recent state estimate		<b>City Pop.</b>		<b>FTE</b>
<sup>2</sup> full-time or equivalent				
<b>COMMUNITY COLLEGES</b>		<b>Pop</b>	<b>Date Joined</b>	<b>FTE<sup>2</sup></b>
1	<b>COFFEYVILLE COMM COLLEGE</b>	NA	7/1/18	50.0
				<i>est</i>

# KMIT Member List

## August 1, 2018

2	INDEPENDENCE COMM COLLEGE	NA	7/1/18	30.0	est
TOTAL KMIT MEMBERS			162	Total FTEs	4,944
by Population					
1	Dodge City	28,117			
2	Garden City	27,004			
3	Hays	21,044			
4	Pittsburg	20,394			
5	Newton	19,120			
6	Great Bend	15,840			
7	El Dorado	12,879			
8	Andover	12,509			
9	Arkansas City	12,205			
10	Haysville	11,112			
11	Atchison	10,771			
12	Parsons	10,174			
13	Augusta	9,242			
14	Independence	9,162			
15	Wellington	7,942			
16	Fort Scott	7,874			
17	Bonner Springs	7,553			
18	Bel Aire	7,284			
19	Valley Center	7,057			
20	Roeland Park	6,840			
21	Abilene	6,590			
22	Eudora	6,303			
23	Ulysses	6,160			
24	De Soto	6,038			
25	Paola	5,593			
26	Concordia	5,311			
27	Tonganoxie	5,192			
28	Basehor	5,119			
29	Baldwin City	4,585			
30	Wamego	4,578			
31	Goodland	4,554			
32	Russell	4,484			
33	Edwardsville	4,380			
34	Osawatomie	4,357			

# KMIT Member List

## August 1, 2018

35	Clay Center	4,177
36	Maize	4,073
37	Larned	4,023
38	Rose Hill	3,960
39	<b>Lindsborg</b>	3,438
40	Marysville	3,295
41	Columbus	3,186
42	Hiawatha	3,108
43	Kingman	3,094
44	Ellsworth	3,076
45	Galena	2,966
46	Hillsboro	2,893
47	Osage City	2,862
48	Girard	2,773
49	Hoisington	2,664
50	Clearwater	2,531
51	Herington	2,413
52	Neodesha	2,400
53	Fredonia	2,372
54	Sterling	2,303
55	Cherryvale	2,283
56	Cheney	2,153
57	Ogden	2,138
58	<b>Elkhart</b>	2,113
59	Council Grove	2,106
60	Halstead	2,084
61	Oakley	2,075
62	Minneapolis	2,029
63	Medicine Lodge	2,021
64	Belleville	1,917
65	Marion	1,861
66	Wellsville	1,822
67	WaKeeney	1,797
68	North Newton	1,788
69	Oswego	1,781
70	Oberlin	1,749
71	Horton	1,732
72	<b>Moundridge</b>	1,726
73	Edgerton	1,703
74	Sedgwick	1,701

# KMIT Member List

## August 1, 2018

75	Douglass	1,692
76	Grandview Plaza	1,670
77	Smith Center	1,641
78	Belle Plaine	1,627
79	Westwood	1,534
80	Leoti	1,496
81	Arma	1,464
82	Hill City	1,454
83	Kinsley	1,451
84	Chapman	1,417
85	Johnson City	1,413
86	Harper	1,398
87	<b>Stockton</b>	1,315
88	St. Francis	1,312
89	Lincoln Center	1,266
90	St. John	1,244
91	Conway Springs	1,239
92	Haven	1,212
93	Peabody	1,156
94	Satanta	1,117
95	La Cygne	1,116
96	Oskaloosa	1,086
97	Sedan	1,065
98	Altamont	1,049
99	Stafford	1,002
100	Blue Rapids	997
101	Andale	981
102	Montezuma	979
103	Wakefield	967
104	Lake Quivira	934
105	Garden Plain	894
106	Benton	872
107	Jetmore	864
108	Spearville	806
109	Eastborough	769
110	Sharon Springs	756
111	Frankfort	711
112	Scranton	693
113	Mound City	682
114	Bennington	665

# KMIT Member List

## August 1, 2018

115	Madison	661
116	Lecompton	637
117	Logan	569
118	Fowler	560
119	Olpe	537
120	Goessel	514
121	Centralia	508
122	Glasco	487
123	Florence	444
124	Bird City	439
125	Glen Elder	435
126	Lucas	393
127	Turon	378
128	Melvern	369
129	Hartford	367
130	Moline	344
131	Tescott	318
132	Brewster	304
133	Greeley	296
134	Ransom	289
135	Palco	282
136	Blue Mound	275
137	Sylvan Grove	268
138	Princeton	267
139	Neosho Rapids	262
140	Grinnell	258
141	McFarland	257
142	Hamilton	255
143	Lenora	240
144	Walton	239
145	Reading	228
146	Ford	220
147	Tipton	207
148	Grenola	203
149	Atlanta	194
150	Ramona	181
151	Allen	175
152	Beverly	159
153	Admire	154
154	Rozel	152

# KMIT Member List

## August 1, 2018

155	Damar	132
156	Tampa	108
157	Chautauqua	106
158	Cullison	104
159	Esbon	98
160	LKM	NA
161	COFFEYVILLE COMM COLLEGE	NA
162	INDEPENDENCE COMM COLLEGE	NA
<b>Current Board Member</b>		
Past Board Member		
Ex-Officio Board Member		