

2016





enduris<sup>TM</sup>  
ANNUAL  
REPORT

2016

Walla Walla Co. Rural Library District



Spokane Regional Clean Air Agency



# enduris™

## MISSION

- » To provide financial protection, broad coverage, and risk management services responsive to members' needs.

## VALUES

- » We enjoy opportunities to address our members' needs.
- » We have a genuine appreciation for the services public entities provide to our communities.
- » We deliver professional quality results.
- » We take ownership in knowing the success of Enduris depends on our respect for one another.

## PURPOSE

- » To provide reliability in a risky world.



Spokane Valley Fire Department



Kitsap Public Health District

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Colfax Cemetery District #6



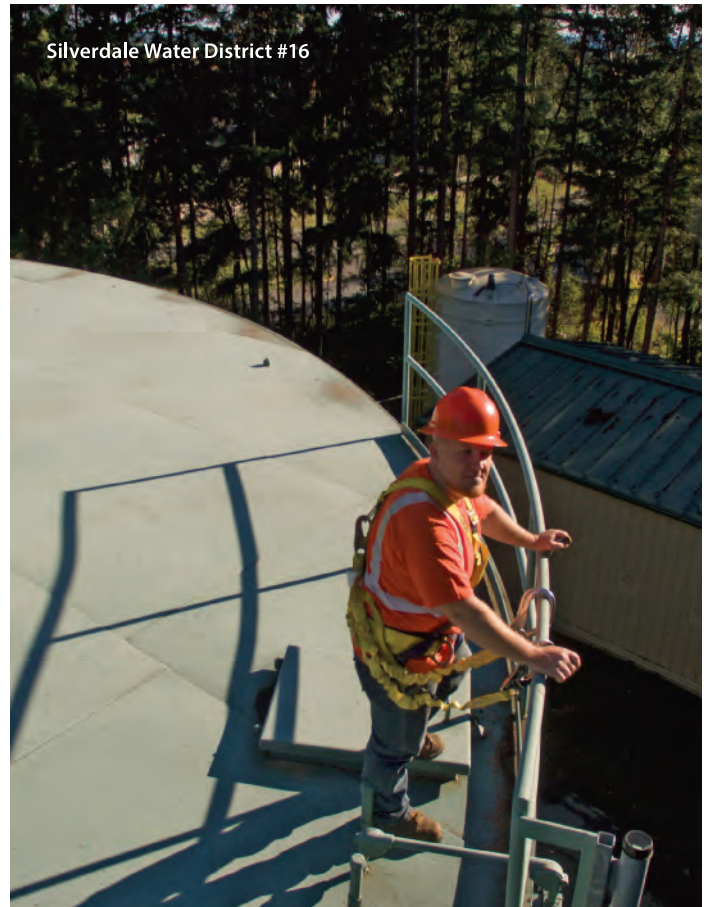
Graham Fire & Rescue



Spokane Public Facilities District



Port of Columbia



Silverdale Water District #16





## ABOUT ENDURIS

ENDURIS is the leading risk pool in the state of Washington for special purpose districts. We are government risk experts with a passion for service. We provide coverage and risk management solutions that are comprehensive and uncomplicated. Our membership includes more than 524 local governments or special purpose districts that “pool” resources to share risk and reduce cost. By blending the risk exposures of the diverse membership and combining the membership total insured values, Enduris uses its massive purchasing power to secure reinsurance from the commercial market and pass the savings along to the individual members. As the risk management arm of its members, Enduris manages claims and provides a broad array of in-depth loss control services, training, and risk consultation. We provide stability in the midst of uncertainty, allowing members to focus on serving their communities. ***We are reliability in a risky world.***

# MESSAGE *to the* MEMBERS FROM THE CHAIR



ON BEHALF OF YOUR BOARD OF DIRECTORS, it is my privilege to report on Policy Year (PY) 2016 for Enduris Washington (Pool).

The mission of Enduris is “to provide financial protection, broad coverage, and risk management services responsive to members’ needs.” Our 524 members represent \$3.1 billion of total insured value and our proactive risk management efforts assist members in avoiding claims and minimizing costs. Our 23 new members this year resulted in an unprecedented \$1,092,774 in new contributions. We continually monitor and prepare for the future, this year adding an additional \$10 million in liability coverage limits and cyber liability coverage.

We work to mitigate your organization’s risk by collaborating with the larger insurance world. One such collaboration is with Government Entities Mutual, Inc. (GEM). GEM is a nonprofit corporation serving the insurance needs of public entity self-insurance pools, such as Enduris, essentially functioning as a “pool of pools.” GEM provides reinsurance and excess coverage to protect its members and was founded in 2003 as an alternative to very expensive commercial carriers. As a founding member, Enduris initially invested \$975,708 (2016 book value \$1,565,882). We recently learned that this asset is not considered as liquid as it once was, and for this reason, it has been recommended that we no longer list GEM assets on our financial statements. Therefore, in spite of a very strong operational year for Enduris, the 2016 financial statement will reflect a write down of the GEM assets, along with an additional adjustment for actuarial loss, for a total of \$1,750,770. Rest assured our members’ fund balance remains extremely healthy, with a balance of \$11,942,367.

Enduris remains an industry leader, with ongoing recognition from the Association of Governmental Risk Pools (AGRiP). This year we also received our 10th consecutive Certificate of Achievement in Excellence in Financial Reporting from the Government Finance Officers Association of the United States and Canada (GFOA).

Our consistent positive results are due to the hard work of our outstanding professional staff at Enduris headquarters. The Enduris team, led by Executive Director Mark A. Kammers, is focused on best practices and thus able to expertly provide membership with “Reliability in a Risky World.”

In celebration of our 30th year in operation in 2017, give yourself the gift of prevention and access one of our many training opportunities, either online or in person at our state of the art training center in Spokane. We very much appreciate your commitment to risk management and your confidence in our partnership.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Kim Bedier'. The signature is stylized and fluid.

Kim Bedier  
Board Chair

# MESSAGE *to the* MEMBERS FROM THE EXECUTIVE DIRECTOR



BY MOST ACCOUNTS, PY 2016 was a banner year for Enduris. Liability limits were increased from \$10 million to \$20 million which helped produce unprecedented growth. Enduris brought in 23 new members and approximately \$1.1 million in new contributions. However, the new growth pushed projected future claim expense much higher than we anticipated. We believe the projections by the actuary are an anomaly because the new members brought into the pool are very low risk and do not pose undue exposure to the Pool.

In addition to higher projected claim expense, the Enduris Board of Directors elected to write off all of the Government Entities Mutual, Inc. (GEM) equity from the PY 2016 financial statements. This added a \$1.5 million increase to expenses for the year. As part owners of GEM, we recently learned our equity in GEM may be returned to Enduris only if GEM is financially solvent and has approval from their Washington D.C. regulator. Eliminating the GEM equity from the Enduris financial statements will bring more financial stability to Enduris over the long term. This decision has the support of the Washington State regulator largely because Enduris continues to pass the financial solvency tests and by no longer listing the equity on financial statements, it removes uncertainty and fluctuations on future financial statements.

The write off of GEM equity and the higher than expected claim projections total just less than \$1.8 million, and is taken directly from our surplus reserve account or rainy day fund. It leaves a balance of almost \$12 million in surplus reserves. Currently, Enduris is experiencing very low claim activity. Enduris has not had a liability claim valued over \$500,000 since 2006 and although there were several property claims in PY 2015 that reached reinsurance levels, they were manageable and we saw minimal loss experience when purchasing property reinsurance for renewal. We have already been assured by our broker that the cost of purchasing reinsurance coverage in the open market remains positive for next year.

The outlook is very positive for Enduris in PY 2017 and also in the foreseeable future as we see continued managed growth of the organization with an ongoing emphasis on mitigating claim activity. Enduris is poised to excel in all aspects next year.

Thank you for the opportunity to serve you and your district's needs. We value our partnership.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Mark A. Kammers'. The signature is fluid and cursive, written over a light blue horizontal line.

Mark A. Kammers  
*Ex-Officio*  
Executive Director



Mukilteo Water & Wastewater District



Central Kitsap Fire & Rescue



Port of Edmonds



Silverdale Water District #16

# COVERAGE PROGRAM

ENDURIS PROVIDES BOTH liability and property coverage for the membership. We also assist members with securing specialty coverage outside of Enduris' Memorandum of Coverage.

## LIABILITY

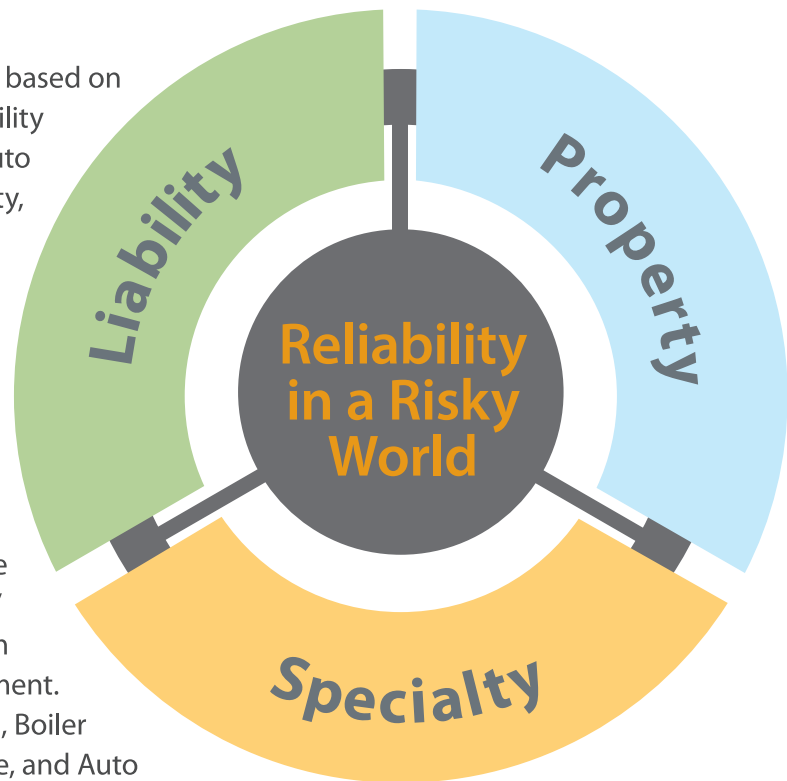
The liability program offers coverages based on members' specialized needs. The liability package includes: General Liability, Auto Liability, Employment Practices Liability, Public Officials Errors and Omissions, and Cyber Liability. Limits of \$20 million are per member, per occurrence and not shared among other Pool members.

## PROPERTY

Enduris provides property coverage through the Alliant Property Insurance Program (APIP). The policy is "All Risk" providing members the broadest form of coverage with guaranteed replacement. The policy includes Earthquake, Flood, Boiler and Machinery, Crime, Cyber Coverage, and Auto Physical Damage (APD).

## SPECIALTY

Enduris assists members in obtaining specialty policies for their unique exposures. In PY 2016, 117 policies were secured for members such as: Airport Liability, Marina Operators Legal Liability, Pollution Liability, Railroad Liability, and more. Enduris also procures \$25,000 Identity Fraud Expense Reimbursement coverage and Identity Fraud Resolution Services for all members. Fire districts also receive \$25,000 on-duty Accident and Health coverage.





# COMPARATIVE BALANCE SHEET

AUGUST 31, 2015 AND AUGUST 31, 2016\*

	2015	2016*
<b>ASSETS AND DEFERRED OUTFLOWS OF RESOURCES</b>		
Current Assets		
Cash and Cash Equivalents	\$ 19,519,989	\$ 19,898,075
Receivables	4,107,200	5,603,978
Prepaid Insurance	<u>1,741,852</u>	<u>2,017,197</u>
Total Current Assets	<u>\$ 25,369,041</u>	<u>\$ 27,519,249</u>
Non Current Assets		
Capital Assets, net	\$ 5,471,462	\$ 5,543,257
Equity in GEM	<u>1,565,882</u>	<u>-</u>
Total Non Current Assets	<u>\$ 7,037,344</u>	<u>\$ 5,543,257</u>
Total Assets	<u>\$ 32,406,385</u>	<u>\$ 33,062,506</u>
Deferred Outflows of Resources		
Pension Related	\$ 75,037	\$ 173,459
Total Deferred Outflows of Resources	<u>\$ 75,037</u>	<u>\$ 173,459</u>
<b>TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES</b>	<b><u>\$ 32,481,422</u></b>	<b><u>\$ 33,235,965</u></b>
<b>LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND NET POSITION</b>		
Current Liabilities		
Accounts Payable	\$ 68,630	\$ 143,563
Accrued Vacation Payable	68,184	70,741
Unearned Member Contributions	10,042,879	11,820,549
Claim Reserves:		
IBNR	1,516,337	1,688,199
Open Claims	526,883	518,835
Unallocated Loss Adjustment Expenses	<u>138,000</u>	<u>147,000</u>
Total Current Liabilities	<u>\$ 12,360,912</u>	<u>\$ 14,388,887</u>
Non Current Liabilities		
Accrued Vacation Payable	\$ 59,583	\$ 75,789
Claim Reserves:		
IBNR	3,538,119	3,939,131
Open Claims	1,229,395	1,210,615
Unallocated Loss Adjustment Expenses	322,000	343,000
Net Pension Liability	<u>1,095,392</u>	<u>1,291,281</u>
Total Non Current Liabilities	<u>\$ 6,244,489</u>	<u>\$ 6,859,816</u>
Total Liabilities	<u>\$ 18,605,400</u>	<u>\$ 21,248,703</u>
Deferred Inflows of Resources		
Pension Related	\$ 182,885	\$ 44,895
Total Deferred Inflows of Resources	<u>\$ 182,885</u>	<u>\$ 44,895</u>
Net Position		
Net Investment in Capital Assets	\$ 5,471,462	\$ 5,543,257
Unrestricted	<u>8,221,675</u>	<u>6,399,110</u>
Total Net Position	<u>\$ 13,693,137</u>	<u>\$ 11,942,367</u>
<b>TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND NET POSITION</b>	<b><u>\$ 32,481,422</u></b>	<b><u>\$ 33,235,965</u></b>

\*Unaudited-subject to change

# COMPARATIVE STATEMENT *of* REVENUES, EXPENSES, *and* CHANGES IN NET POSITION

FOR THE POLICY YEARS ENDED AUGUST 31, 2015 AND 2016\*

	2015	2016*
<b>OPERATING REVENUES:</b>		
Member Contributions	\$ 9,730,313	\$ 10,644,814
Other	6,199	4,465
<b>TOTAL OPERATING REVENUES</b>	<b>\$ 9,736,512</b>	<b>\$ 10,649,279</b>
<b>OPERATING EXPENSES:</b>		
Incurred Loss and Allocated Loss Adjustment Expenses:		
Claims Paid, net of recoveries	\$ 3,337,197	\$ 4,339,048
Change in Liabilities for Unpaid Claims	292,426	546,047
Excess/Reinsurance Premiums	2,573,220	3,045,997
Administration	2,833,494	3,018,217
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 9,036,337</b>	<b>\$ 10,949,309</b>
<b>OPERATING INCOME</b>	<b>\$ 700,175</b>	<b>\$ (300,030)</b>
<b>NON OPERATING REVENUES (EXPENSES):</b>		
Interest and Investment Income	\$ 115,511	\$ 115,142
Change in Equity in GEM	-	(1,565,882)
<b>TOTAL NON OPERATING REVENUES and EXPENSES</b>	<b>\$ 115,511</b>	<b>\$ (1,450,740)</b>
<b>CHANGE IN NET POSITION</b>	<b>\$ 815,686</b>	<b>\$ (1,750,770)</b>
<b>NET POSITION, beginning of year September 1</b>	<b>\$ 12,877,451</b>	<b>\$ 13,693,137</b>
<b>NET POSITION, end of year August 31</b>	<b>\$ 13,693,137</b>	<b>\$ 11,942,367</b>

\*Unaudited-subject to change

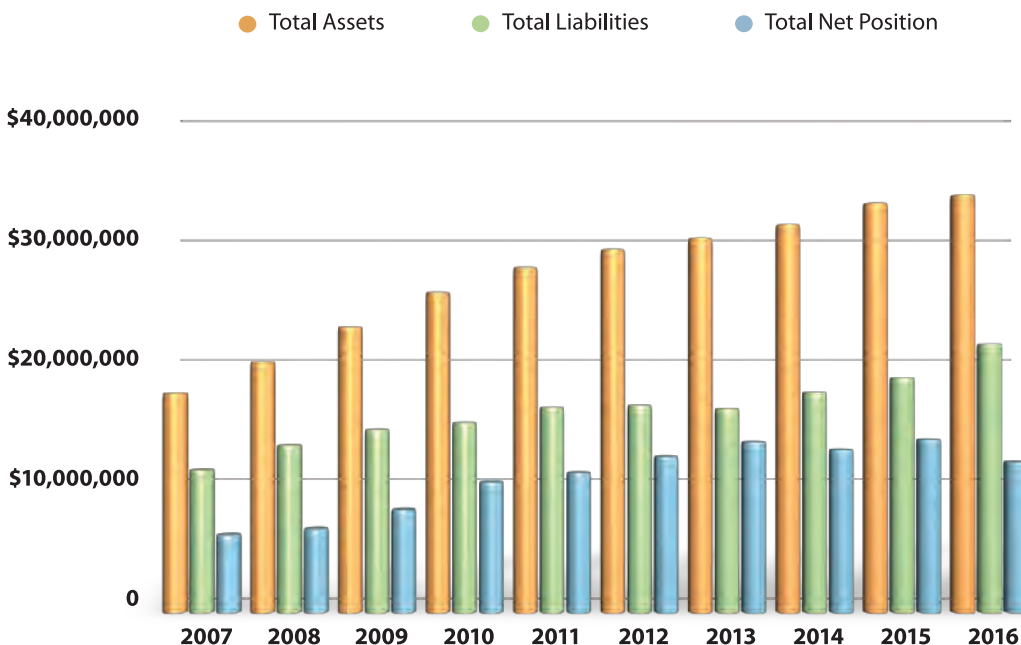
# FINANCIAL DISCUSSION

UPON COMPLETION OF OUR AUDIT performed by the Washington State Auditor’s Office, Enduris’ audited financial report and comprehensive annual financial report (CAFR) will be posted to the Pool’s website. We encourage you to refer to the CAFR which includes a detailed discussion and analysis, complete financial statements with notes to the financial statements, required supplementary information, and statistical 10 year trends.

## HIGHLIGHTS

During policy year (PY) 2016, Enduris capped its year with unprecedented new member growth. The Pool added 23 new members representing approximately \$1,100,000 annually in new contributions. Members are added throughout the year and pay a prorated contribution for the year they join Enduris. The full value of the new contributions will be recognized in PY 2017.

- » Enduris continues to meet the solvency standards established by Washington Administrative Code (WAC) 200-100-03001.
- » Enduris is funded in excess of the 96% confidence level as it relates to claim reserves. WAC 200-100-03001 requires a minimum of 80% confidence level.
- » Enduris’ overall financial position declined during PY 2016 with a \$1,750,770 decrease in net position. The decrease is primarily due to the write down of the equity in GEM. Enduris also had an unfavorable actuarial loss development for PY 2015.
- » Enduris had 98.9% retention for the PY 2016 membership renewal.

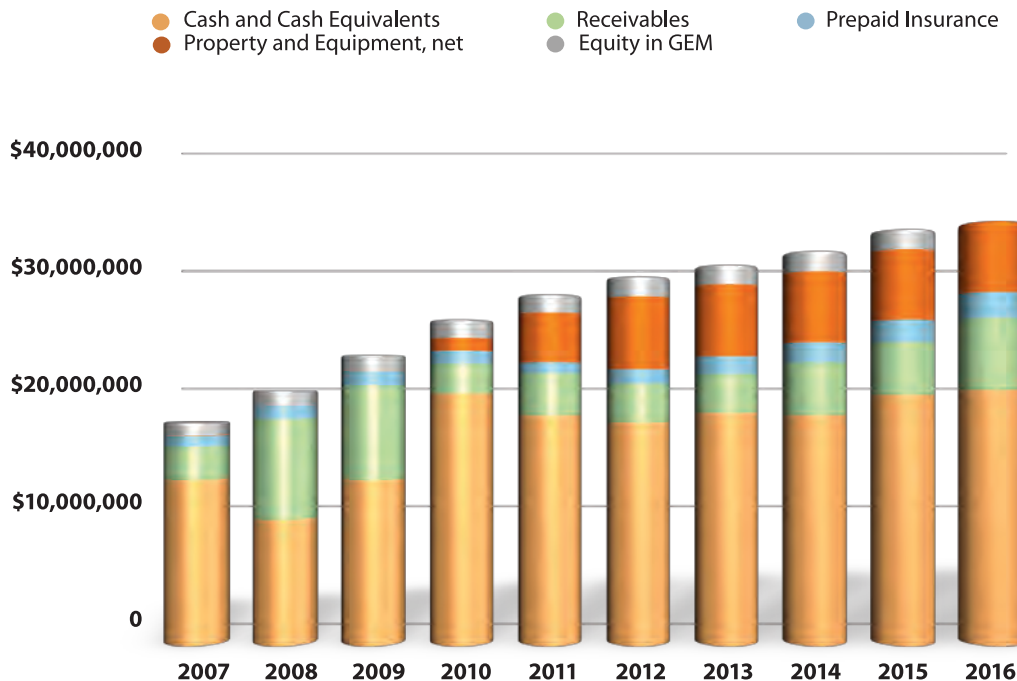


# FINANCIAL DISCUSSION

## ASSETS

FINANCIAL SOLVENCY is dependent on Enduris' assets, the principal of which are cash and cash equivalents. A strong cash flow is necessary to meet the Pool's regular financial obligations (claim payments, operating expenses), and is also required to meet the solvency standards established by the State Risk Manager. Solvency standards require risk pools to maintain certain financial reserves in order to ensure that claims are funded. Current standards require primary assets in excess of claim reserves at the expected level as determined by the actuary. The test is measured by a simple 'pass or fail.' Since inception of the standards, Enduris continues to pass the primary and total asset tests as defined by the State Risk Manager.

As noted in the message to the members, the equity in GEM was written down to zero. Although we had the write down of the equity in GEM this year, we continue to steadily increase assets of the Pool while providing broad coverage at predictable rates.

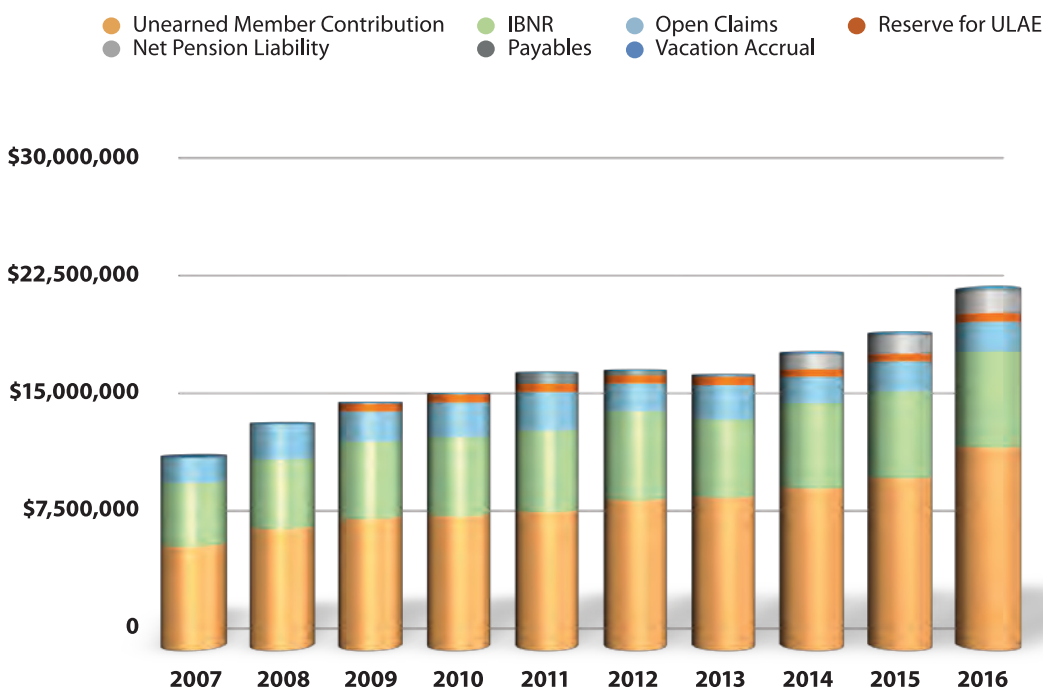


# FINANCIAL DISCUSSION

## LIABILITIES

ENDURIS' MAIN LIABILITIES are claim reserves and unearned member contributions. Coverage with Enduris is occurrence form. Occurrence form means that claims incurred in prior years can, and often are, paid in future years. Because we use occurrence form and because of accounting principles, the Pool establishes reserves for claims incurred that we won't know about until sometime in the future. These reserves are called IBNR, incurred but not reported. We also set claim reserves for claims reported that have not been paid. These reserves are called open claims. IBNR, open claims, and unallocated loss adjustment expenses (ULAE) are collectively called claim reserves. The estimate for claim reserves is evaluated bi-annually by the Pool's actuary PricewaterhouseCoopers LLP (PwC). The estimate is based on several complex factors, and as such will vary. Membership growth can affect the claim reserves established by PwC, as well as loss history. The Pool carefully underwrites new members to minimize unexpected claim exposure. Additionally, we actively work with the membership to mitigate risk through an array of customized loss control services.

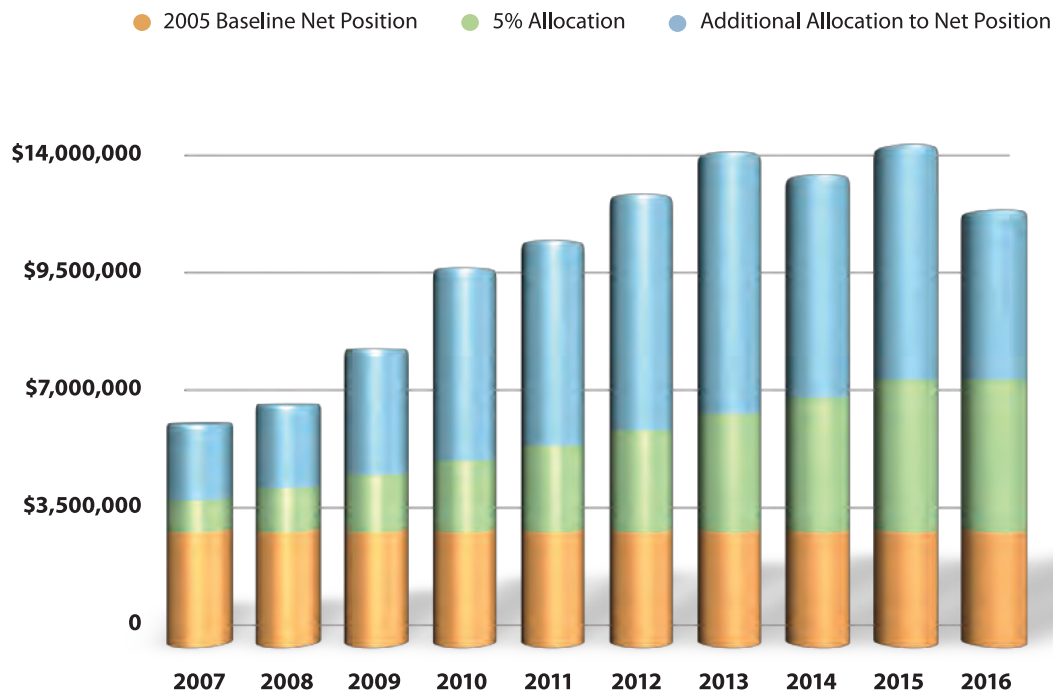
Unearned member contributions are contributions invoiced that will be recognized in the subsequent policy period. As the membership grows, we expect to see increases in unearned member contributions.



# FINANCIAL DISCUSSION

## NET POSITION

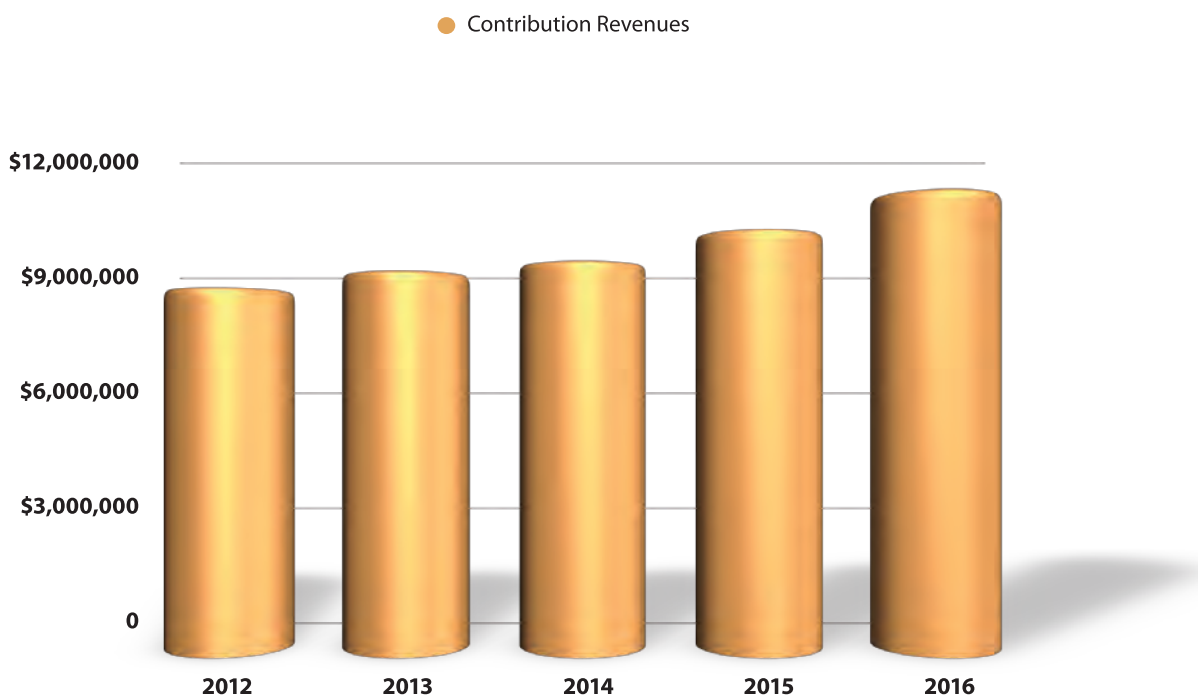
IN PY 2005, the Board established a policy to budget 5% of contribution revenue to net position each year. One of the motivating factors behind the policy was to build net position to absorb the fluctuations inherent in risk pools, as well as unexpected events, to protect the membership and maintain stable rates. This strategic planning by the Board of Directors over 10 years ago provided the necessary cushion to absorb the write down of the equity in GEM and the unfavorable loss development we experienced this year. Enduris will continue this thoughtful strategic plan for the long-term financial protection of the Pool and the membership.



# FINANCIAL DISCUSSION

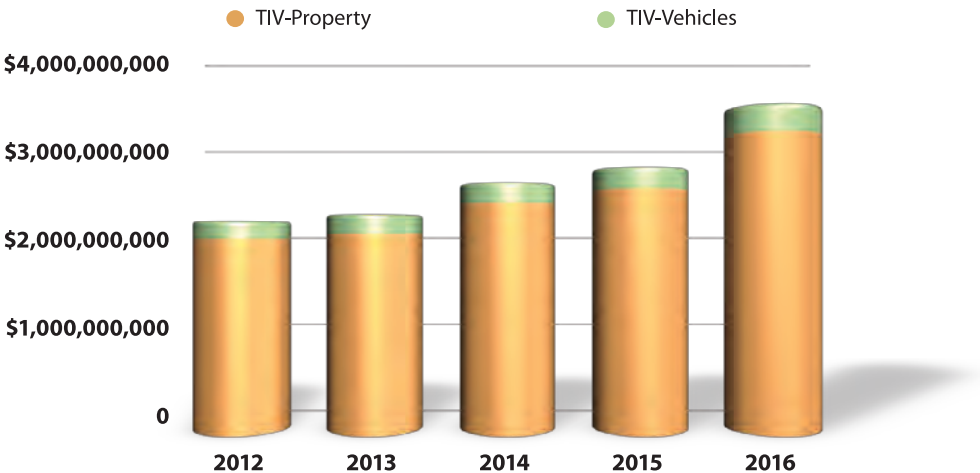
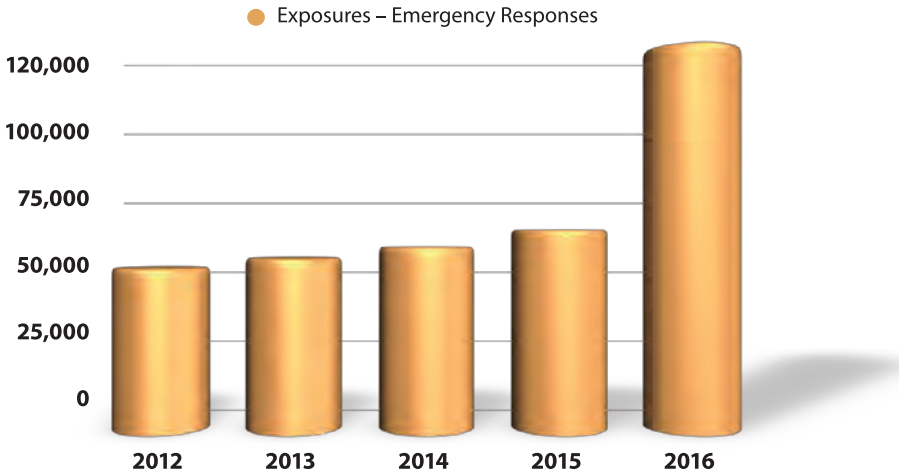
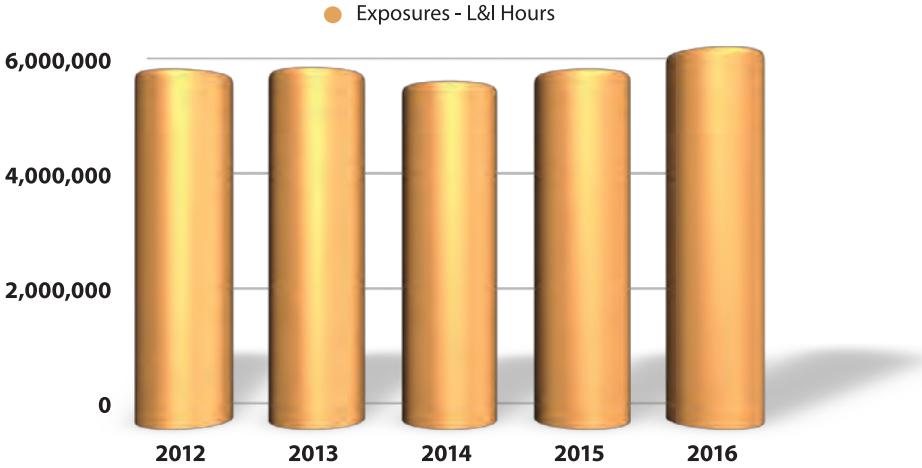
## CONTRIBUTIONS

REVENUE FOR OPERATING THE POOL comes primarily from member contributions. Contributions are based on Enduris' long standing philosophy that member rates mirror the rate of inflation. This provides predictability to members and stability to the Pool. Rates are applied to exposures to calculate member contributions. With the exception of fire districts, liability exposures for all members are the worker and volunteer hours reported to the Department of Labor and Industries (L&I). Fire district exposures are their annual number of emergency responses. The concept for the liability exposure base is simple; the number of worker hours/emergency runs represents a quantitative measure of risk. Property exposures are members' total insured value (TIV). As a member of Enduris, properties are insured at replacement cost. Auto physical damage (APD) coverage is actual cash value or replacement cost.





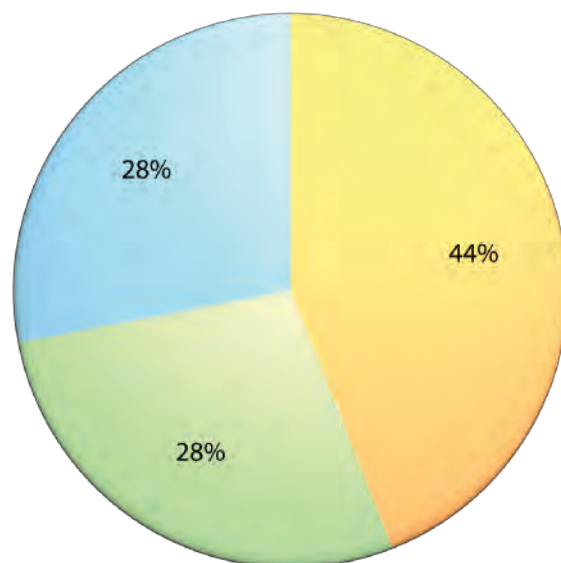
# FINANCIAL DISCUSSION



# FINANCIAL DISCUSSION

## MAJOR EXPENSES BY CATEGORY

POOL EXPENSES CAN BE BROKEN DOWN into three general categories: incurred loss and allocated loss adjustment expenses (claim expenses), reinsurance premiums, and administration expenses. Our operational expectation is that claim expense and reinsurance premiums are less than 75% of total operating expenses. Enduris successfully met this expectation with 72% this year.



- Incurred Loss and Allocated Loss Adjustment Expenses (Claim Expense)
- Reinsurance Premiums
- Administration Expenses

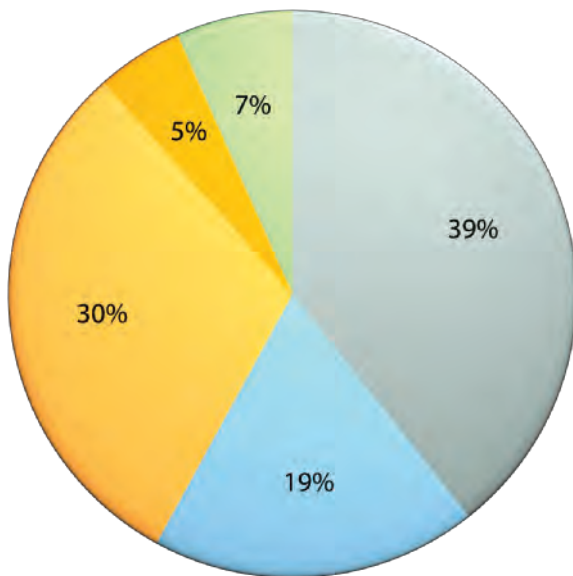
# FINANCIAL DISCUSSION

## CLAIM EXPENSE

CLAIM EXPENSE REPORTED in the financial statements represent the total estimate for cost of claims incurred during the year, plus or minus any adjustments to claim reserves for claim costs related to prior years. Policy year 2016 claim expense includes an unfavorable adjustment for prior year claim costs of \$657,000. This adjustment is mainly due to claims that occurred in PY 2015. If claim costs develop favorably in the future, we could experience a decrease in claim expense for prior year adjustments. Fluctuations in claim expense have the greatest financial impact on the Pool, affecting the allocation to net position.

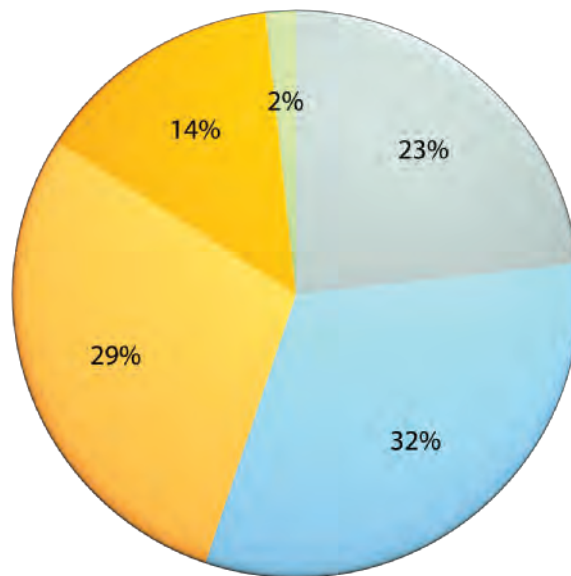
During PY 2016, the Pool paid \$4,339,048 in claim costs and opened 234 claims. These claims were for incidents that occurred between policy years 2003 and 2016.

PY 2016 Claim Costs



- Property
- Auto Physical Damage
- General Liability
- Auto Liability
- Employment Practices Liability

PY 2016 Opened Claims



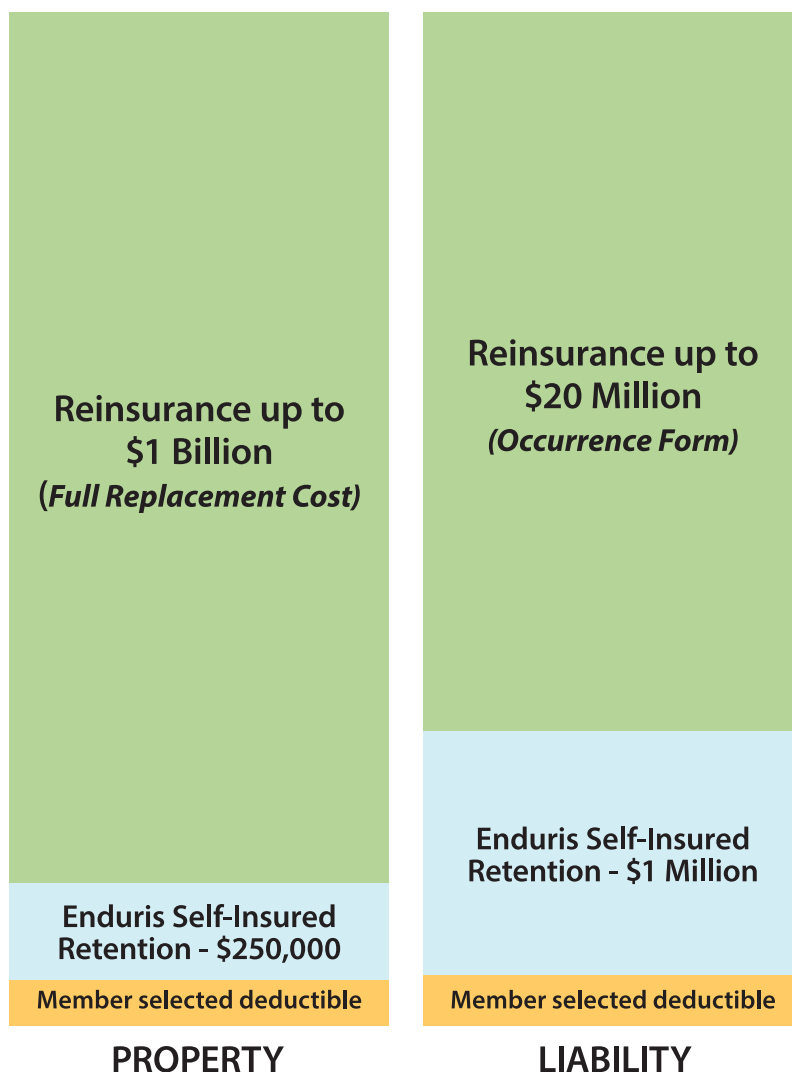
- Property
- Auto Physical Damage
- General Liability
- Auto Liability
- Employment Practices Liability

# FINANCIAL DISCUSSION

## REINSURANCE PREMIUMS

ENDURIS PURCHASES REINSURANCE to reduce the risk to the Pool in the event of large claims. The cost the Pool pays to reinsurance carriers is based on exposures: L&I hours and emergency responses for liability coverage, and TIV for property coverage. Rates charged by reinsurers are favorable in a soft market, while exposures are increasing primarily due to new membership growth.

Enduris maintains a self-insured retention (SIR) on both property and liability claims. The Pool pays claim costs up to \$250,000 on property and \$1,000,000 on liability losses. Claim costs in excess of the SIR are covered by the reinsurance policies.



# FINANCIAL DISCUSSION

## ADMINISTRATION EXPENSE

ADMINISTRATION EXPENSES INCLUDE the Pool’s general operating expenses such as payroll, travel, utilities, and member education. During PY 2016 payroll expenses included 27 pay periods instead of the normal 26. This anomaly occurs every 12 years. Additionally, the Pool hired a risk manager/underwriter to assist members in mitigating and evaluating risk. Administration expenses also include fees paid for our contracted professional services.



# RISK MANAGEMENT SERVICES

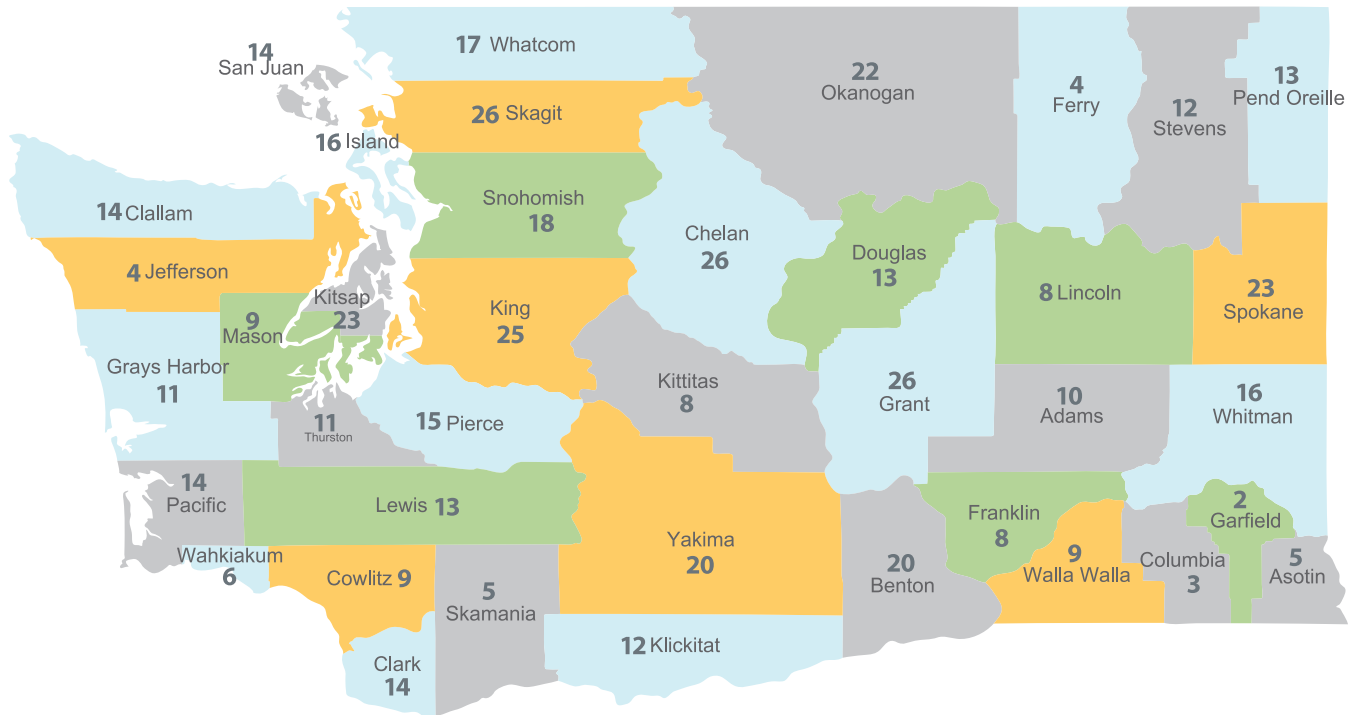
ENDURIS OFFERS AN ARRAY of risk management services designed to assist members with their unique exposures. Whether through consultation with Enduris staff, legal experts, or a robust member education program, our primary goal is to prevent losses before they occur.

■ **E-Training Modules** - with over 125 courses available in an online format, members utilized this training tool 656 times in PY 2016

■ **MRSC Inquiries** - members have unlimited access to the experts at MRSC and utilized this service 445 times in PY 2016



# MEMBERSHIP DIVERSITY



**SPREADING RISK THROUGH DIVERSITY** in member types and locations is a component of Enduris' long-term success. Enduris' 524 members include more than 17 different entity types and are located in all 39 counties of Washington State. The number of members in each county are shown above while the number of members of each type is noted below. Members in bold on the following pages indicate new members for PY 2016.

Aging and Behavioral Health	11	Mosquito Control	13
Cemetery	19	Parks and Recreation	30
Clean Air	7	Port	60
Conservation	45	Public Development	6
Diking and Drainage	29	Public Facility	15
Fire	135	Public Health	10
Irrigation and Reclamation	44	Water and Sewer	61
Library	14	Weed Control	11
Miscellaneous	14		



# MEMBERSHIP LIST

## AGING AND BEHAVIORAL HEALTH AGENCIES

Aging & Adult Care of Central Washington  
Aging & Long Term Care of Eastern WA  
**Great Rivers Behavioral Health Org.**  
Greater Columbia Behavioral Health  
Lewis-Mason-Thurston AAA  
North Sound Behavioral Health Org.  
Salish Behavioral Health Organization  
Southeast WA ALTC Council of Governments  
SW WA Council of Govts. on Aging  
**Thurston Mason Behavioral Health Org.**  
Timberlands Regional Support Network

## CEMETERY DISTRICTS

### Chelan County Cemetery District #1

Chelan County Cemetery District #4  
Clark County Cemetery District #4

### Clark County Cemetery District #5

Clark County Cemetery District #6  
Colfax Cemetery District #6

Cowlitz County Cemetery District #2

Cowlitz County Cemetery District #3

King County Cemetery District #1

Lewis County Cemetery District #1

Pend Oreille Cemetery District #1

San Juan County Cemetery District #1

San Juan County Cemetery District #3

Skagit County Cemetery District #1

Skamania County Cemetery District #1

Thurston County Cemetery District #2

Whatcom County Cemetery District #6

Whatcom County Cemetery District #10

Whitman County Cemetery District #2

## CLEAN AIR AGENCIES

Benton Clean Air Agency  
Northwest Clean Air Agency  
Olympic Region Clean Air Agency  
Puget Sound Clean Air Agency  
Southwest Clean Air Agency  
Spokane Regional Clean Air Agency  
Yakima Regional Clean Air Agency

## CONSERVATION DISTRICTS

Adams Conservation District  
Asotin County Conservation District  
Benton Conservation District  
Cascadia Conservation District

Central Klickitat Conservation District  
Clallam Conservation District  
Clark Conservation District  
Columbia Conservation District  
Cowlitz Conservation District  
Eastern Klickitat Conservation District  
Ferry Conservation District  
Foster Creek Conservation District  
Franklin Conservation District  
Grant County Conservation District  
Grays Harbor Conservation District  
Jefferson County Conservation District  
King Conservation District  
Kitsap Conservation District  
Kittitas County Conservation District  
Lewis County Conservation District  
Lincoln County Conservation District  
Mason Conservation District  
North Yakima Conservation District  
Okanogan Conservation District  
Pacific Conservation District  
Palouse Conservation District  
Palouse-Rock Lake Conservation District  
Pend Oreille Conservation District  
Pierce Conservation District  
Pine Creek Conservation District  
Pomeroy Conservation District  
San Juan Islands Conservation District  
Skagit Conservation District  
Snohomish Conservation District  
South Douglas Conservation District  
South Yakima Conservation District  
Spokane Conservation District  
Stevens County Conservation District  
Thurston Conservation District  
Underwood Conservation District  
Wahkiakum County Conservation District  
Walla Walla County Conservation  
Whatcom Conservation District  
Whidbey Island Conservation District  
Whitman Conservation District

## DIKING AND DRAINAGE DISTRICTS

Bertrand Watershed Improvement District  
Clark County Diking District #14  
Drayton Watershed Improvement District  
Island County Diking District #1  
King County Drainage District #1

# MEMBERSHIP LIST

King County Drainage District #7  
 Laurel Watershed Improvement District  
 Lewis County Flood District #1  
 Marshland Flood Control District  
 North Lynden Watershed Improvement District  
 Pacific County Drainage District #1  
 Port Ludlow Drainage District  
 Silver Lake Flood Control District  
 Skagit County Consolidated Diking District #22  
**Skagit County Dike & Drainage Dist #5**  
 Skagit County Dike District #17  
 Skagit County Drainage District #19  
 Skagit County Drainage/Irrigation District #15  
 Snohomish County Diking District #1  
 Snohomish County Drainage & Imp District #13  
**Snoqualmie Valley Watershed Improvement**  
 South Lynden Watershed Improvement District  
 Stillaguamish Flood Control District  
 Sumas Watershed Improvement District  
 Thurston County Chambers Ditch District #3  
 Walla Walla Watershed Mgmt Partnership  
 Whatcom County Flood Control Zone District  
 Yakima County Drainage Improvement District #11  
 Yakima County Drainage Improvement District #28

## FIRE DISTRICTS

Adams County FPD #6  
 Anderson Island Fire/Rescue  
 Asotin County FPD #1  
**Bainbridge Island Fire Department**  
 Benton County FPD #1  
 Benton County FPD #2  
 Benton County FPD #4  
 Benton County FPD #5  
 Benton County FPD #6  
**Central Kitsap Fire & Rescue**  
 Chelan County FPD #6  
 Chelan County FPD #8  
 Chelan County FPD #10  
 Clallam County FPD #1  
**Clallam County FPD #3**  
 Clallam County FPD #4  
 Clallam County FPD #5  
**Clallam County FPD #6**  
 Clark County FPD #3  
 Clark County FPD #13  
 Cowlitz County-Lewis County FPD #20  
 Cowlitz-Skamania Fire District #7



Darrington Fire District #24  
 Douglas County FPD #3  
 Douglas County FPD #4  
 Douglas Okanogan County FPD #15  
 Ferry County #3/Stevens Co #8 Joint FPD  
 Ferry County EMS District #1  
 Franklin County FPD #3  
 Graham Fire & Rescue  
 Grant County FPD #7  
 Grant County FPD #8  
 Grant County FPD #10  
 Grant County FPD #11  
 Grant County FPD #12  
**Grays Harbor County FPD #1**  
**Grays Harbor County FPD #2**  
 Grays Harbor County FPD #10  
 Grays Harbor County FPD #12  
 Grays Harbor County FPD #17  
 Grays Harbor/Pacific County FPD #15  
 King County FPD #45  
**Kitsap Readiness Ctr. JMG**  
 Kittitas County FPD #7  
 Klickitat County EMS District #1  
 Klickitat County FPD #1  
 Klickitat County FPD #3  
 Klickitat County FPD #4  
 Klickitat County FPD #11  
 Klickitat County FPD #13  
 Klickitat County FPD #14  
 Lake Stevens Fire  
 Lake Wenatchee Fire & Rescue  
 Lewis County FPD #2  
 Lewis County FPD #5  
 Lewis County FPD #8  
 Lewis County FPD #13  
 Lincoln County FPD #6  
 Lincoln County FPD #9  
 Lincoln-Adams County FPD #3  
 Mason County FPD #1  
 Mason County FPD #6  
 Mason County FPD #11

# MEMBERSHIP LIST

North Country Emergency Medical Service  
North Whatcom Fire & Rescue  
Okanogan County FPD #2  
Okanogan County FPD #7  
Okanogan County FPD #8  
Okanogan County FPD #10  
Okanogan County FPD #11  
Okanogan County FPD #12  
Okanogan County Rural FPD #6  
Pacific County FPD #1  
Pacific County FPD #2  
Pacific County FPD #4  
Pacific County FPD #6  
Pend Oreille County FPD #2  
Pend Oreille County FPD #4  
Pend Oreille County FPD #5  
Pend Oreille County FPD #6  
Pend Oreille County FPD #8  
Pierce County FPD #18  
Pierce County FPD #23

## **Poulsbo Fire Department**

## **Renton Regional Fire Authority**

San Juan County FPD #4  
Skagit County FPD #4  
Skagit County FPD #5  
Skagit County FPD #6  
Skagit County FPD #7  
Skagit County FPD #9  
Skagit County FPD #12  
Skagit County FPD #13  
Skagit County FPD #15  
Skagit County FPD #16  
Skagit County FPD #17  
Skamania County FPD #5  
Skamania County FPD #6  
Snohomish County FPD #25  
South Bay Fire Department  
South King Fire & Rescue  
**South Kitsap Fire & Rescue**  
South Pend Oreille Fire & Rescue  
South Pierce Fire & Rescue District 17  
South Whidbey Fire/EMS  
Spokane County FPD #2  
Spokane County FPD #3  
Spokane County FPD #5  
Spokane County FPD #10  
Spokane County FPD #12  
Spokane County FPD #13

## **Spokane Valley Fire Department**

Stevens County FPD #1  
Stevens County FPD #2  
Stevens County FPD #5  
Stevens County FPD #9  
Stevens County FPD #11  
Stevens County FPD #12  
Stevens County FPD #13  
Thurston County FPD #5  
Thurston County FPD #9  
Tonasket EMS District  
Vashon Island Fire & Rescue  
Wahkiakum County FPD #2  
Whatcom County FPD #11  
Whatcom County FPD #17  
Whitman County FPD #5  
Whitman County FPD #7  
Whitman County FPD #10  
Whitman County FPD #12  
Whitman County FPD #13  
Whitman County FPD #14  
Yakima County FPD #7  
Yakima County FPD #9  
Yakima County FPD #14

## **IRRIGATION DISTRICTS**

Agnew Irrigation District  
Ahtanum Irrigation District  
Alta Vista Irrigation District  
Badger Mountain Irrigation District  
Benton Irrigation District  
Brewster Flat Irrigation District  
Bridgeport Irrigation District #1  
**Burbank Irrigation District #4**  
Carnhope Irrigation District #7  
Cascade Irrigation District  
Chelan Falls Irrigation District  
Chelan River Irrigation District  
Cline Irrigation District  
Columbia Irrigation District  
Dungeness Irrigation District  
Eastside/Westside Irrigation District  
Entiat Irrigation District  
Franklin County Irrigation District #1  
Greater Wenatchee Irrigation District  
Helensdale Irrigation District  
Highland Irrigation District  
Hutchinson Irrigation District #16

# MEMBERSHIP LIST

Icicle Irrigation District  
Isenhardt Irrigation District  
Kiona Irrigation District  
Lake Chelan Reclamation District  
Methow Valley Irrigation District  
Methow-Okanogan Reclamation District  
Model Irrigation District #18  
Okanogan Irrigation District  
Oroville Tonasket Irrigation District  
Peshastin Irrigation District  
Selah and Moxee Irrigation District  
Terrace Heights Irrigation District  
Union Gap Irrigation District  
Wells Ranch Irrigation District  
Wenas Irrigation District  
Wenatchee Heights Reclamation District  
Wenatchee Reclamation District  
Wenatchee-Chiwawa Irrigation District  
Whitestone Reclamation District  
Wolf Creek Reclamation District  
Yakama Reservation Irrigation District  
Zillah Irrigation District

## LIBRARY DISTRICTS

Asotin County Library  
Central Skagit Rural Library District  
Columbia County Rural Library District  
La Conner Regional Library  
Lopez Island Library District  
North Olympic Library System  
**Orcas Island Library District**  
Pend Oreille County Library District  
Public Law Library of King County  
San Juan Island Library District  
Stevens County Rural Library District  
Upper Skagit Library District  
Walla Walla County Rural Library District  
Whitman County Rural Library District

## MISCELLANEOUS

Benton-Franklin Council of Governments  
Chelan Douglas Transportation Council  
Community Connectivity Consortium  
Franklin County Emergency Management  
Grant County Hospital District #7  
Island County Emergency Services Comm. Ctr.  
Kittcom  
**Lopez Solid Waste Disposal District**



Lower Columbia Fish Recovery Board  
Pend Oreille County Hospital District #2  
Public Hospital District #2 Snohomish County  
Royal City Transportation Benefit District  
Spokane Regional Transportation Council  
Whatcom Council of Governments

## MOSQUITO CONTROL DISTRICTS

Adams County Mosquito Control District  
Benton County Mosquito Control District #1  
Camano Island Mosquito Control District #1  
Clark County Mosquito Control District  
Columbia Mosquito Control District  
Cowlitz County Mosquito Control District  
Franklin County Mosquito Control  
Grant County Mosquito Control District #1  
Grant County Mosquito Control District #2  
Leavenworth Mosquito Control District  
Skamania County Mosquito Control District  
Touchet-Lowden Mosquito Control District  
Yakima County Mosquito Control District #1

## PARK AND RECREATION DISTRICTS

Adams County Park District #1  
Adams County Park & Rec. Board #2  
Adams County Parks & Recreation Dist #3  
Adams County Park & Recreation Dist #4  
Anderson Island Park & Recreation Dist  
Bainbridge Island Metro Park & Rec. Dist  
Blaine-Birch Bay Parks and Rec. District #2  
Central Klickitat County Park & Rec.  
Clallam County Park & Recreation Dist #1  
Coulee Area Parks and Recreation Dist  
East County Park & Recreation District  
Eastmont Metropolitan Park District  
Fall City Metropolitan Park District  
Fidalgo Pool & Fitness Center  
Key Peninsula Metropolitan Park District  
Kittitas Park & Recreation District #1  
Lincoln Co Park & Recreation District #2  
Lincoln Co Park & Recreation District #3



# MEMBERSHIP LIST

Manson Park & Recreation District  
Naches Park & Recreation District  
Oakesdale Park & Recreation District #4  
Orcas Island Park & Recreation District  
Peninsula Metropolitan Park District  
Quillayute Valley Park & Recreation District  
San Juan Island Park & Recreation District  
South Whidbey Park & Recreation District  
Tekoa Park & Recreation District #6  
Upper Valley Park & Rec. Service Area  
Vashon-Maury Island Park & Rec. District  
Village Green Metropolitan Park District

## PORT DISTRICTS

Grant County Port District #4  
Grant County Port District #5  
Grant County Port District #6  
Grant County Port District #7  
Grays Harbor Historical Seaport Auth.  
Klickitat County Port District  
Pangborn Memorial Airport  
Port District of South Whidbey Island  
Port of Allyn

### Port of Benton

Port of Brownsville  
Port of Camas-Washougal  
Port of Centralia  
Port of Chehalis  
Port of Chelan County  
Port of Chinook  
Port of Clarkston  
Port of Columbia  
Port of Coupeville  
Port of Dewatto  
Port of Douglas County  
Port of Edmonds  
Port of Eglon  
Port of Ephrata  
Port of Friday Harbor  
Port of Garfield  
Port of Grandview  
Port of Grapeview  
Port of Grays Harbor  
Port of Hoodspport  
Port of Illahee  
Port of Ilwaco  
Port of Indianola  
Port of Kahlotus

Port of Kingston  
Port of Lopez  
Port of Manchester  
Port of Mattawa  
Port of Olympia  
Port of Orcas  
Port of Othello  
Port of Pasco  
Port of Pend Oreille  
Port of Peninsula  
Port of Port Townsend  
Port of Poulsbo  
Port of Ridgefield  
Port of Royal Slope  
Port of Shelton  
Port of Silverdale  
Port of Skagit  
Port of Skamania County  
Port of Tracyton  
Port of Waterman  
Port of Whitman County  
Port of Willapa Harbor  
Port of Woodland  
Wahkiakum County Port District #1  
Wahkiakum County Port District #2  
Warden Port District #8

## PUBLIC DEVELOPMENT AUTHORITIES

4Culture  
East Lewis County PDA  
Fort Worden Public Development Auth.  
Foss Waterway Development Authority  
Odessa Public Development Authority  
Republic Public Development Authority

## PUBLIC FACILITY DISTRICTS

Capital Area Regional PFD  
City of Kent Special Events Ctr. PFD  
Clark County Public Facilities District  
Cowlitz County Public Facilities District  
Edmonds Public Facilities District  
Everett Public Facilities District  
Grays Harbor County Public Facilities District  
Greater Wenatchee Regional Events PFD  
Kitsap Public Facilities District  
Lewis County Public Facilities District  
Lynnwood Public Facilities District  
Richland Public Facilities District  
Skagit County Regional PFD

# MEMBERSHIP LIST

Snohomish County Public Facilities District  
Spokane Public Facilities District

## PUBLIC HEALTH DISTRICTS

Asotin County Health District  
Benton Franklin Health District  
Chelan-Douglas Health District  
Grant County Health District  
Kitsap Public Health District  
Northeast Tri County Health District  
Okanogan County Public Health  
Snohomish Health District  
Spokane Regional Health District  
Yakima Health District

## WATER AND SEWER DISTRICTS

Admiral's Cove Water District  
Ashford Water District  
Bayview Beach Water District  
Blalock Orchards Water District #12  
Cascade Valley Water District  
Chelan Falls Water District  
Chinook Water District  
Clear Lake Water District  
Crockett Lake Water District  
Crystal Mountain Sewer District  
Diamond Lake Water & Sewer District  
Douglas County Sewer District #1  
East Wenatchee Water District  
Eastsound Sewer & Water District  
Four Lakes Water District  
Freeland Water District  
Grays Harbor County Water District #1  
Greater Bar Water District  
Hangman Hills Water District #15  
Highland Water District  
Highline Water District  
Hydro Irrigation District #9  
Inchelium Water District  
Kapowsin Water District  
**King County Water District #1**  
King County Water District #111  
King County Water District #119  
Kittitas County Water District #4  
Kittitas County Water District #6  
Lagoon Point Water District  
Lake Chelan Sewer District  
Lenora Water & Sewer District  
Lewis County Water Sewer District #6



Liberty Lake Sewer and Water District  
Loon Lake Sewer District #4  
Manchester Water District  
McKenna Water District  
Midway Sewer District  
Mukilteo Water & Wastewater District  
North Beach Water District  
North City Water District  
Penn Cove Water & Sewer District  
**Public Utility District #1 of Skagit County**  
Sacheen Lake Water & Sewer District  
Samish Water District  
Scatchet Head Water District  
Seaview Sewer District  
Silverdale Water District #16  
Soos Creek Water & Sewer District  
Southwest Suburban Sewer District  
Stevens Pass Sewer District  
Strathview Water District #16  
SunLand Water District  
Swantown Water District  
Tri-City Estates Water District #45  
Valley View Sewer District  
Vel View Water District #13  
Vera Water and Power  
Wallula Water District #1  
Whatcom County Water District #13  
Willapa Valley Water District

## WEED CONTROL DISTRICTS

Adams County Noxious Weed Board  
Adams County Weed District #1  
Benton County Noxious Weed Control Board  
Benton County Weed District #1  
Intercounty Weed District #51  
Intercounty Weed District #52  
Kittitas County Weed District #5  
Lincoln County Noxious Weed Ctrl Board  
Spokane County Noxious Weed Board  
Weed District #1 of Grant County  
Weed District #3 of Grant County

# BOARD OF DIRECTORS



**Kim Bedier**  
*Chair | Everett PFD*



**Jeri Sevier**  
*Vice-Chair | Port of Olympia*



**Greg Brizendine**  
*Secretary/Treasurer | East Wenatchee Water District*



**Vicki Carter**  
*Director | Spokane Conservation District*



**André Fresco**  
*Director | Yakima Health District*



**Noel Hardin**  
*Director | Asotin County FPD #1*



**Patsy Martin**  
*Director | Port of Skagit*



**Mark A. Kammers**  
*Ex-Officio | Enduris*



# ENDURIS STAFF

ADMINISTRATION



**Mark A. Kammers**  
*Executive Director*



**Rafaela Ortiz**  
*Ph.D, Chief Operating Officer*



**Alric Balka**  
*Information Systems Coordinator*



**Joy Jelsing**  
*Administrative Assistant*

CLAIMS & RISK  
MANAGEMENT



**Sheryl Brandt**  
*Chief Risk Officer*



**Marc Antonietti**  
*Claims Analyst*



**Joe Davis**  
*Risk Manager/Underwriter*



**Kathy Johns**  
*Administrative Assistant*

MEMBERSHIP SERVICES



**Joanne Bisquera**  
*Director of Member Services*



**Shellie Klink**  
*Marketing Coordinator*



**Sindy Joseph**  
*Administrative Assistant*

FINANCE



**Lynn Scharff**  
*CPA, Director of Finance*



**Suzanne Heath**  
*Financial Services Coordinator*



Spokane Public Facilities District



Spokane Regional Clean Air Agency



Silverdale Water District #16



Mukilteo Water & Wastewater District



Spokane Valley Fire Department







Foss Waterway Development Authority



Lake Wenatchee Fire & Rescue



Pangborn Memorial Airport



Wenatchee Heights Reclamation District

Questions concerning the information provided in this report or requests for additional information should be addressed to:

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**Mark A. Kammers**

*Executive Director*

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