



enduris

ANNUAL REPORT 2015

OUR MISSION

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



OUR 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.












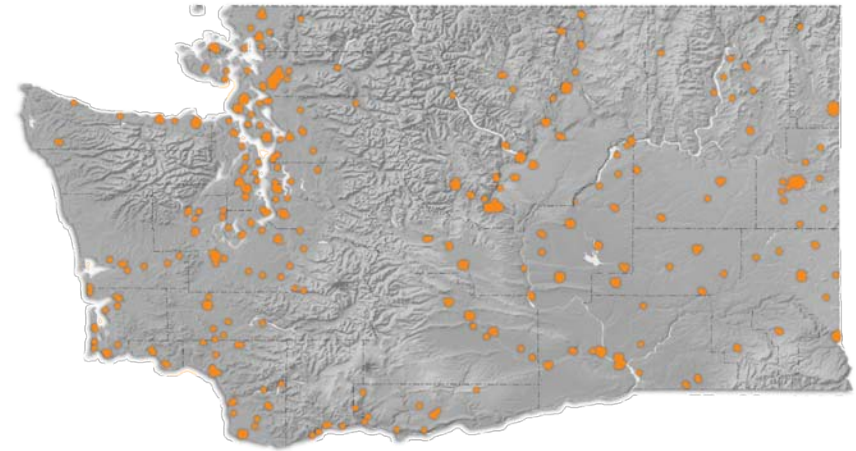
OUR PURPOSE

To provide reliability in a risky world.

POLICY YEAR 2015



- 507  Member Entities
- 17  Entity Types
- \$9.7M  Member Contributions
- \$13.7M  Member Equity
- \$2.7B  Total Insured Value
- 99%  Retention Rate
- 71  Liability Claims Opened
- 152  Property Claims Opened
- 69  Member Trainings



Aging and Mental Health	9	Mosquito Control	13
Cemetery	18	Parks and Recreation	31
Clean Air	7	Port	58
Conservation	45	Public Development	8
Diking and Drainage	27	Public Facility	16
Fire	125	Public Health	10
Irrigation and Reclamation	43	Water and Sewer	59
Library	13	Weed Control	11
Miscellaneous	14		

ABOUT ENDURIS

Enduris is a member-owned, member-governed, and member-driven local government risk sharing pool for public entities in Washington. Enduris is committed to providing financial protection, broad coverage, and risk management services to its members. Its coalition of 507 diversified low-risk special purpose districts join together to meet their unique risk management and insurance needs. By blending the risk exposures of the diverse membership and combining the membership's total insured values, Enduris uses its massive purchasing power to secure reinsurance from the commercial market and passes 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. Overall, Enduris is more than just insurance, it's better government.



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MESSAGE TO THE MEMBERS

Policy Year (PY) 2015 was another positive year for Enduris (the Pool). The Policy Year ended on August 31, 2015 with over 500 members participating in the Pool with a total insured value of over \$2.7 billion. Enduris added another \$815,700 to net position to end the year with over \$32 million in combined assets. Risk pools in Washington State are regulated by the Department of Enterprise Services which requires that pools undergo a primary and secondary asset test to assess for financial solvency. Enduris passed both tests and is poised for another successful year in PY 2016. Please take a minute to read the financial note found in this Annual Report.

The staff at Enduris is looking forward to making PY 2016 another great year of assisting our members with their insurance needs. Our duty remains the same: to provide the highest level of coverage available in a competent, friendly, professional manner, and to encourage good risk management practices by the membership to manage and control claims and the cost of claims.

On the national stage Enduris is a well-recognized pool known for outside the box paradigm thinking and cutting edge enterprise risk management strategies to help keep costs low.

The upcoming year is our 29th year in operation and begins with an additional \$10 million in liability coverage, for a total of \$20 million per member, per occurrence, and at no additional cost to the membership. Property coverage continues to be replacement cost with \$1 billion limits per occurrence. In an increasingly litigious society and with reinsurance costs low, it was prudent to look at increasing the liability limits to meet the members' needs. Members can rest assured that they are provided the highest level of coverage should a claim occur.



BOARD OF DIRECTORS

Enduris promotes good risk management practices by partnering with Municipal Research Services Center (MRSC) and working with several risk management consultants as well as various member associations. The goal is to introduce to the membership risk management techniques that are cutting edge practices which help mitigate risks and contain the escalating cost of claims. An excellent example is in the Employment Liability arena where we partner with our members in the Pre-Defense program to avoid costly employment liability lawsuits. The PY 2015 claims audit notes that the program has contributed to a decrease in the frequency of incidents that develop into lawsuits, and it lowers the ultimate value of cases that do go into suit. This type of proactive approach to risk management benefits both the member and the Pool.

Local governments increasingly find it more difficult to deliver services with decreasing resources, relying on ingenuity to continue to do the work our communities expect. The Enduris staff takes a proactive approach to minimizing the impact of claims that could impact the delivery of services, by identifying risk trends and claim activity affecting our members. On the national stage Enduris is a well-recognized pool known for outside the box paradigm thinking and cutting edge enterprise risk management strategies to help keep members' costs low.

We thank each one of you for the trust, belief, and support you have given Enduris as a Member/Owner over the last 28 years and we look forward to serving you for many more years!

Sincerely,



Noel Hardin
Board Chair



Mark A. Kammers
Ex-Officio
Executive Director



Noel Hardin
Chair
Asotin County FPD #1



Dick Gormley
Vice Chair
Chelan County FPD #6



Kim Bedier
Secretary/Treasurer
Edmonds PFD



Greg Brizendine
Director
East Wenatchee Water District



Vicki Carter
Director
Spokane Conservation District



André Fresco
Director
Yakima Health District



Jeri Sevier
Director
Port of Olympia



Mark A. Kammers
Ex-Officio
Enduris

Enduris would like to thank **Rick Mockler** for his many years of service on the Enduris board from December 10, 2003 to February 19, 2015.

Enduris would like to welcome **Patsy Martin** to the Enduris board as of August 21, 2015, replacing Dick Gormley.



COMPARATIVE BALANCE SHEET

August 31, 2014 and August 31, 2015*

	2014*	2015*
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES		
Current Assets		
Cash and Cash Equivalents	\$ 17,915,349	\$ 19,519,989
Receivables:		
Member Contributions	3,132,977	2,755,010
Accrued Copays/Deductible	75,860	57,488
Accrued Recoverables	950,843	1,294,702
Prepaid Insurance	1,519,106	1,741,852
Total Current Assets	<u>\$ 23,594,134</u>	<u>\$ 25,369,041</u>
Non Current Assets		
Property and Equipment:		
Land	\$ 1,319,260	\$ 1,319,260
Other Capital Assets	28,041	28,041
Office Building, net of accumulated depreciation	3,573,696	3,524,404
Land Improvements, net of accumulated depreciation	466,048	459,620
Equipment, net of accumulated depreciation	145,610	140,138
Equity in GEM	1,565,882	1,565,882
Total Non Current Assets	<u>\$ 7,098,536</u>	<u>\$ 7,037,344</u>
Total Assets	<u>\$ 30,692,670</u>	<u>\$ 32,406,385</u>
Deferred Outflows of Resources		
Pension Related	\$ 16,099	\$ 75,037
Total Deferred Outflows of Resources	<u>\$ 16,099</u>	<u>\$ 75,037</u>
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	<u>\$ 30,708,769</u>	<u>\$ 32,481,422</u>
LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND NET POSITION		
Current Liabilities		
Accounts Payable	\$ 64,018	\$ 68,103
Payroll/Payroll Taxes Payable	485	527
Accrued Vacation Payable	70,008	68,184
Unearned Member Contributions	9,438,637	10,042,879
Claim Reserves:		
IBNR	1,496,666	1,516,337
Open Claims	458,826	526,883
Unallocated Loss Adjustment Expenses	132,000	138,000
Total Current Liabilities	<u>\$ 11,660,639</u>	<u>\$ 12,360,912</u>
Non Current Liabilities		
Accrued Vacation Payable	\$ 36,104	\$ 59,583
Claim Reserves:		
IBNR	3,492,222	3,538,119
Open Claims	1,070,593	1,229,395
Unallocated Loss Adjustment Expenses	308,000	322,000
Net Pension Liability	871,944	1,095,392
Total Non Current Liabilities	<u>\$ 5,778,863</u>	<u>\$ 6,244,489</u>
Total Liabilities	<u>\$ 17,439,502</u>	<u>\$ 18,605,400</u>
Deferred Inflows of Resources		
Pension Related	\$ 391,816	\$ 182,885
Total Deferred Inflows of Resources	<u>\$ 391,816</u>	<u>\$ 182,885</u>
Net Position		
Net Investment in Capital Assets	\$ 5,532,654	\$ 5,471,462
Unrestricted	7,344,797	8,221,675
Total Net Position	<u>\$ 12,877,451</u>	<u>\$ 13,693,137</u>
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND NET POSITION	<u>\$ 30,708,769</u>	<u>\$ 32,481,422</u>

* FY 2014 has been restated for implementation of GASB Statement No. 68

* FY 2015 has not been audited and is subject to change

COMPARATIVE STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN MEMBERS' NET POSITION

For the Fiscal Years Ended August 31, 2014 and August 31, 2015*



	2014*	2015*
OPERATING REVENUES:		
Member Contributions	\$ 9,010,264	\$ 9,730,313
Other	18,203	6,199
TOTAL OPERATING REVENUES	<u>\$ 9,028,467</u>	<u>\$ 9,736,512</u>
OPERATING EXPENSES:		
Incurred Loss and Allocated Loss Adjustment Expenses:		
Claims Paid, net of recoveries	\$ 3,465,580	\$ 3,337,197
Change in Liabilities for Unpaid Claims	(36,204)	292,426
Unallocated Loss Adjustment Expenses:		
Change in ULAE Reserve	(22,000)	20,000
Excess/Reinsurance Premiums	2,379,103	2,573,220
Insurance Services:		
Brokerage Fee	139,050	130,000
Actuarial Services	34,000	32,325
General and Administrative	450,082	428,141
Contracted Services	322,938	392,777
Payroll Expense	1,744,772	1,755,749
Depreciation	73,171	74,502
TOTAL OPERATING EXPENSES	<u>\$ 8,550,492</u>	<u>\$ 9,036,337</u>
OPERATING INCOME	<u>\$ 477,975</u>	<u>\$ 700,175</u>
NON OPERATING REVENUES (EXPENSES):		
Interest and Investment Income	\$ 112,125	\$ 115,511
Change in Equity in GEM	60,611	-
TOTAL NON OPERATING REVENUES and EXPENSES	<u>\$ 172,736</u>	<u>\$ 115,511</u>
CHANGE IN NET POSITION	<u>\$ 650,711</u>	<u>\$ 815,686</u>
NET POSITION, beginning of year September 1	<u>\$ 13,496,319</u>	<u>\$ 12,877,451</u>
Cumulative Effect of Change in Accounting Principle	<u>(1,269,579)</u>	<u>-</u>
NET POSITION, beginning of year September 1, restated	<u>\$ 12,226,740</u>	<u>\$ 12,877,451</u>
NET POSITION, end of year August 31	<u>\$ 12,877,451</u>	<u>\$ 13,693,137</u>

* FY 2014 has been restated for implementation of GASB Statement No. 68

* FY 2015 has not been audited and is subject to change



INTRODUCTION

Enduris (the Pool) presents this narrative overview and analysis of the financial activities of the Pool for the fiscal year (FY) ended August 31, 2015. When read in conjunction with the financial statements presented in this report, Enduris hopes to provide you with context and understanding of the operating environment of Enduris.

The Pool reports its activities as an enterprise fund. An enterprise fund is a proprietary fund, and as such uses full accrual accounting for its activities. Revenues are recognized when earned, and expenses are recognized when incurred.

Upon completion of our audit, performed by the Washington State Auditor’s Office, the Pool’s audited financial report and Comprehensive Annual Financial Report (CAFR) will be posted to the Enduris website. We encourage you to refer to the CAFR which includes a detailed discussion and analysis, complete financial statements including notes to the financial statements, required supplementary information, and statistical ten-year trends.

NEW MEMBERS

Growth in the membership helps the Pool to diversify which promotes the spread of risk across many member types and locations. In FY 2015, the membership grew from 491 to 507. Members joining in FY 2015 were:

- | | |
|--|--|
| Benton County Noxious Weed Ctrl. Board | Pierce County FPD #21 |
| Douglas County Sewer District #1 | San Juan Cemetery District #1 |
| Drayton Watershed Impr. District | Southeast WA ALTC Council of Governments |
| Eastsound Sewer & Water District | South Lynden Watershed Impr. District |
| Franklin County Irrigation District | South Pierce Fire & Rescue District #17 |
| King County Water District #119 | Stevens County FPD #13 |
| Laurel Watershed Improvement District | Sumas Watershed Improvement District |
| Lenora Water and Sewer District | Wallula Water District #1 |
| Pend Oreille County FPD #5 | |

HIGHLIGHTS

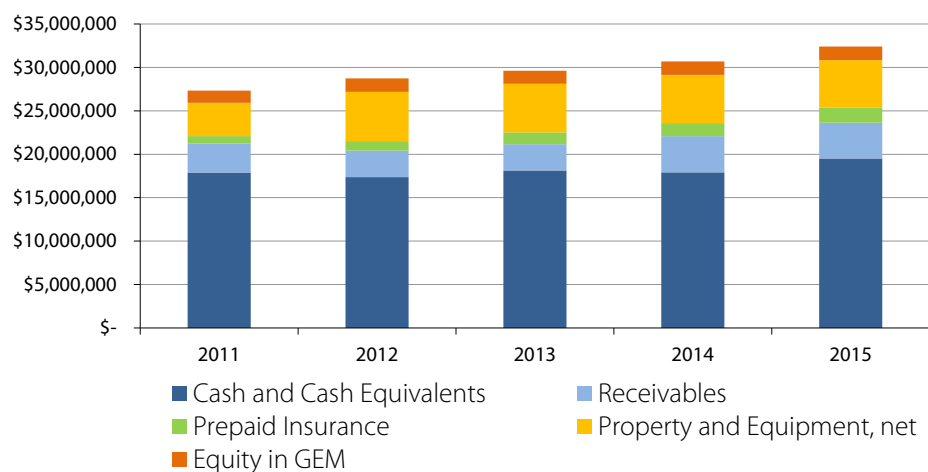
- Enduris’ overall financial position improved during FY 2015 with an \$815,686 increase in net position. This change represents a 6.3% increase from restated prior year net position.
- Enduris continues to meet the solvency standards established by Washington Administrative Code (WAC) 200-100-03001.
- Enduris, in total, outperformed compared to budget. Total revenues were 1.2% over budgeted revenues. Expenses were 2.4% under budget. Enduris contributed 8.3% of revenue to net position. It is Board policy to budget 5% of contribution revenue to net position annually.
- Enduris is funded in excess of the 97% confidence level as it relates to claim reserves.
- Enduris had 99.8% retention for the FY 2015 membership renewal. Over the last five years, Enduris has maintained average member retention of 99%.
- In FY 2015, in accordance with generally accepted accounting principles (GAAP), Enduris implemented the requirements of Governmental Accounting Standards Board (GASB) Statement No. 68, *Accounting and Financial Reporting for Pensions*. Statement No. 68 aims to improve the financial reporting for pensions by changing to an accounting methodology from a funding methodology. Statement No. 68 changes the way government entities calculate and report the costs and obligations of providing pension benefits to their employees. Government entities reporting on an accrual basis, like Enduris, are required to report on the face of their financial statements their proportionate share of the collective pension amounts. Enduris will recognize for the first time, in restated FY 2014, a net pension liability as well as deferred outflows and deferred inflows of resources related to pensions. Fiscal Year 2014 beginning net position has been restated by a decrease of \$1,269,579 and pension expense decreased by \$21,918. Please refer to our CAFR for detailed disclosures regarding this new reporting standard.



ASSETS

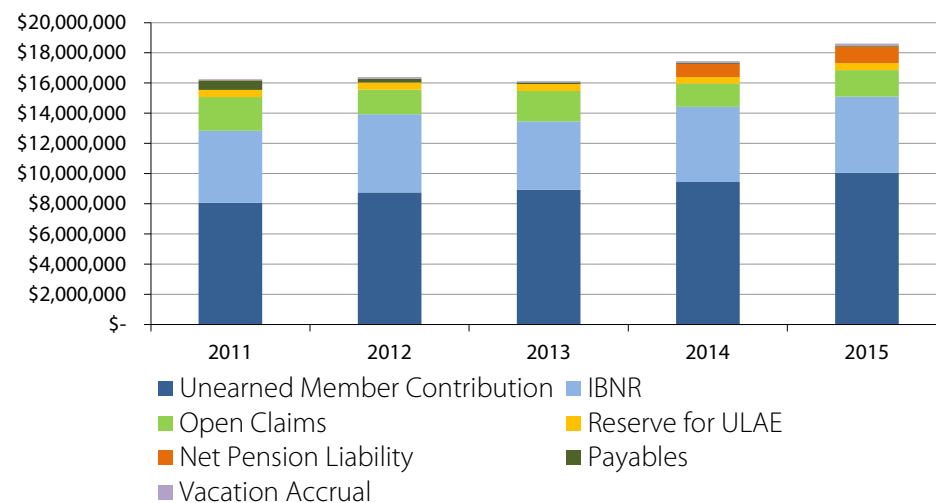
In total, FY 2015 assets increased 5.6% over FY 2014. Cash and cash equivalents are the Pool’s principal assets. After making a significant investment in capital assets by constructing an office building, Enduris continues to build cash reserves. A strong cash flow is necessary to meet the Pool’s regular financial obligations (claim payments, operating expenses), and is also required to meet the regulatory standards established by the State Risk Manager. The regulatory oversight include standards for solvency, operations and management, and require that risk pools maintain certain financial reserves in order to ensure that claims are funded.

Contribution receivables are down from FY 2014 as a result of the timing of payments from members for renewal invoices. The majority of the contribution receivables outstanding as of August 31 are paid in the month following the end of the fiscal year. Other receivables are copays/deductibles due from members for the member’s share of claim costs, and recoverables due from excess carriers for claim costs above our Self-Insured Retention and subrogation due from at fault parties. Both these receivables fluctuate due to claim severity.



LIABILITIES

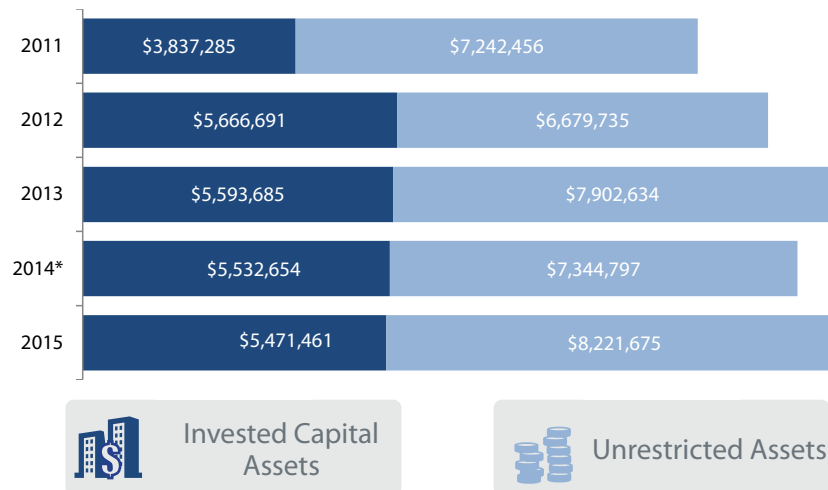
Enduris’ main liabilities are claim reserves and unearned member contributions. Claim reserves are reserves for losses incurred but not reported (IBNR), open claims, and unallocated loss adjustment expenses (ULAE). The estimate for claim reserves is evaluated bi-annually by the Pool’s actuary PricewaterhouseCoopers LLC (PwC). The estimate is based on several complex factors, and as such will vary. Unearned member contributions are contributions billed that will be recognized in the subsequent fiscal period. The Pool invoices members for member contributions in July for the policy year beginning September 1. After the restatement of FY 2014 for the implementation of GASB Statement No. 68, net pension liability increased by 25.6%. The collective net pension liability, as well as the collective deferred outflows/inflows of resources related to pensions, is provided by Washington State Department of Retirement Systems, and like claim reserves is based on several complex factors and will vary year to year. In total, liabilities of the Pool increased 6.7% over FY 2014.





NET POSITION

In keeping with Board policy, Enduris continues to budget 5% of contribution revenue to net position. Net position is also known as surplus or members' equity. As noted earlier, FY 2014 net position has been restated for the implementation of GASB Statement No. 68, resulting in a decrease from FY 2013. Fiscal year 2014, restated, contributed \$650,711 to members' net position and FY 2015 contributed \$815,686 to members' net position. Since FY 2005 when the policy was established by the Board, the Pool has successfully contributed 5% of contribution revenue to net position. Increasing net position helps the Pool keep rates stable and predictable by not subjecting the Pool to the fluctuations of the excess reinsurance market and unusual claim activity or severity.

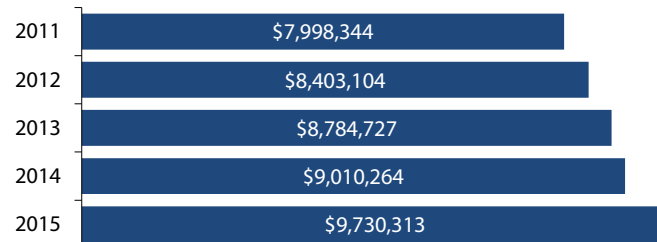
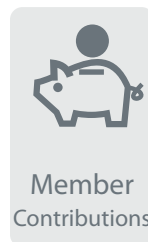


* FY 2014 has been restated for implementation of GASB Statement No. 68



CONTRIBUTIONS

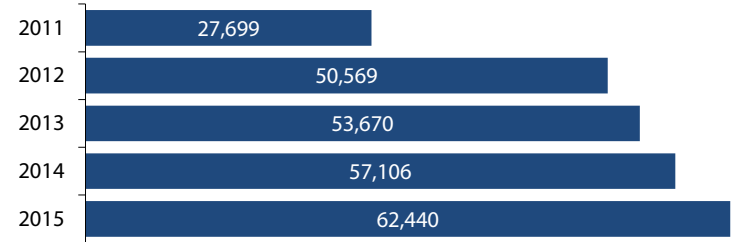
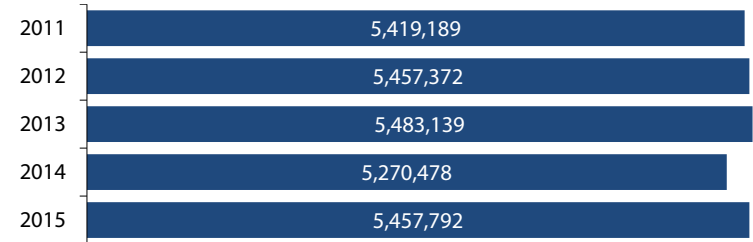
Member contributions are the main source of operating revenue for the Pool. During FY 2015, total contribution revenue increased 8.0% over FY 2014. Addition of new members, as well as an overall 2.9% inflationary rate increase contributed to the increase in member contributions. We strive to mirror the rate of inflation in order to provide rate predictability to members and stability to the Pool.





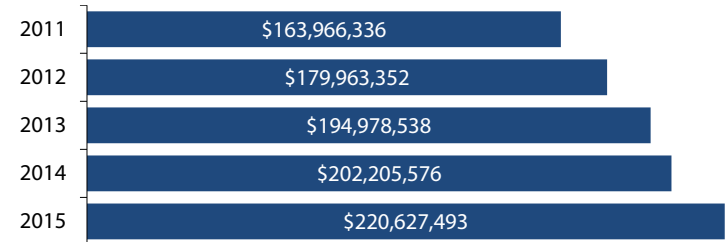
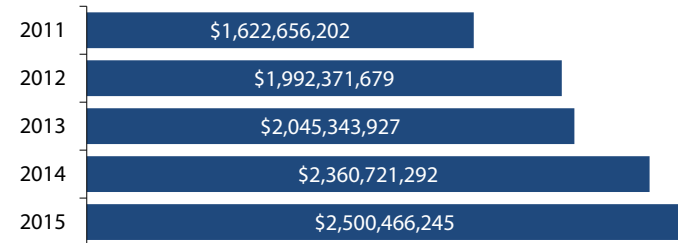
EXPOSURES

Liability contributions are the product of members’ exposures times rate. The exposures used by the Pool for calculating liability contributions are hours reported to the Department of Labor and Industries (L & I). These hours are used for all member types except fire districts. The Pool uses emergency runs for fire districts. The concept for the exposure base is simple - the number of worker hours/emergency runs represents a quantitative measure of risk. In total, exposures used for liability contributions increased for FY 2015, L & I hours increased 3.6%, and emergency runs increased 9.3%. Increases in liability exposures are attributed to new members.



TOTAL INSURED VALUE

Property contributions are a product of members’ total insured value (TIV) times rate. Total insured values increased 6.2% over FY 2014. In addition to growth generated by adding new members as well as growth within existing membership, TIV is adjusted for inflation. Property is insured for replacement cost. To keep pace with inflation, a Marshall & Swift adjustment is applied to TIV annually, 3.88% for real property in FY 2015. Marshall & Swift is a leading provider of building cost data.





MAJOR EXPENSES BY CATEGORY

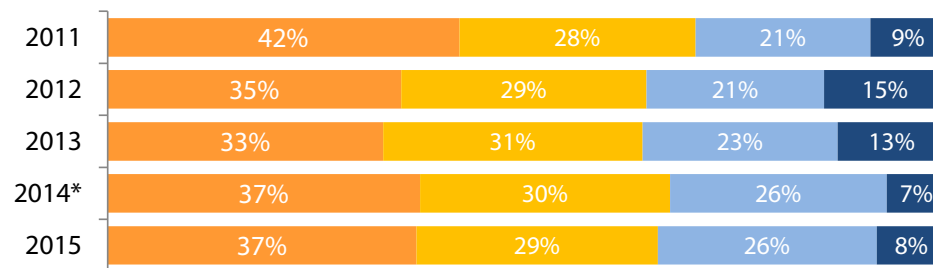
The Pool’s major expense categories are incurred loss and allocated loss adjustment expenses (claim expense), excess insurance premiums, and administration expenses. Fluctuations in claim expense have the greatest financial impact on the Pool, affecting the allocation to net position (members’ equity). As noted in the chart, there is an inverse relationship between claim expense and contribution to members’ net position. Our operational expectation is that claim expense and excess insurance premiums are less than 75% of total operating expenses and for FY 2015 they were 68.6% of total expenses.

In total, expenses increased 5.7% over FY 2014. The increase in expenses is attributed to claim expense and excess insurance premiums. Coverage offered to the membership of Enduris is occurrence form. With occurrence form, claims can be filed and paid in the current year for incidents that “occurred” in prior years.

Fiscal year 2015 claim expense increased 5.8% over FY 2014. Claim expense includes indemnity, legal and file expenses as well as a provision for claims incurred but not reported (IBNR), net of expected recoveries. Overall liability claim costs have trended extremely favorable. Property claim costs have been trending higher than historical trends would suggest. Increases in claim expenses are not unexpected as we add new members to the Pool. Enduris’ Self-Insured Retention (SIR), \$1,000,000 on liability losses and \$250,000 on property losses, contribute to greater fluctuation in claim costs. The Pool retains a greater share of the loss with less being shifted to the excess insurance carrier.

Enduris purchases excess insurance policies to reduce exposure to large losses. The cost the Pool pays to excess insurance carriers is based on L & I hours and emergency runs for liability coverage and TIV for property coverage. Loss history is also a factor. Fiscal year 2015 excess coverage insurance premiums increased 8.2% over FY 2014. The Pool experienced a slight decrease in liability excess coverage insurance premiums. Property excess coverage insurance premiums increased as a result of an increase in TIV and loss history.

Administration expenses increased 3.3% for FY 2015 over FY 2014. Administration expenses include payroll, broker fees, actuarial services, legal counsel, audit costs, MRSC access fees, and general office expenses such as travel, postage, utilities, marketing, etc. The increase in administration expenses is due mainly to an increase in the reserve for unallocated loss adjustment expenses and pre-defense costs.



- Claim Expense
- Excess Insurance Premium
- Administration Expense
- Contribution to Net Position

*FY 2014 has been restated for implementation of GASB Statement No. 68



CONTACT

Questions concerning the information provided in this financial discussion and analysis, and Enduris’ financial statements, or requests for additional information should be addressed to:

Enduris
Mark A. Kammers, Executive Director
1610 S. Technology Blvd., Suite 100
Spokane, WA 99224
509-838-0910
800-462-8418

COVERAGE

Enduris provides both liability and property coverage for the membership. The comprehensive coverage document, known as the Memorandum of Coverage (MOC), is occurrence form and reinsured with AM Best rated insurance providers. The majority of the limits and sub-limits on all lines of coverage are per member and not shared among other Pool members.

General Liability

The liability program offers specialized coverages based on members' needs. The liability package includes: General Liability, Auto Liability, Employment Practices Liability, Cyber Liability, and Public Officials Errors and Omissions.

Although a small number of members have a higher deductible, the majority of members have a \$1,000 deductible for liability coverage. Enduris' Self-Insured Retention (SIR) for liability loss is \$1 million. For PY 2015, losses over the SIR are covered by Enduris' reinsurance carriers up to \$10 million. We are excited to increase these limits to \$20 million beginning PY 2016.



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 Boiler and Machinery, Crime, Cyber Coverage, and Auto Physical Damage (APD). Members generally have a \$1,000 deductible for basic property and contents loss, and a \$250 deductible for APD, although members may choose a higher deductible. Enduris' SIR for property loss is \$250,000.

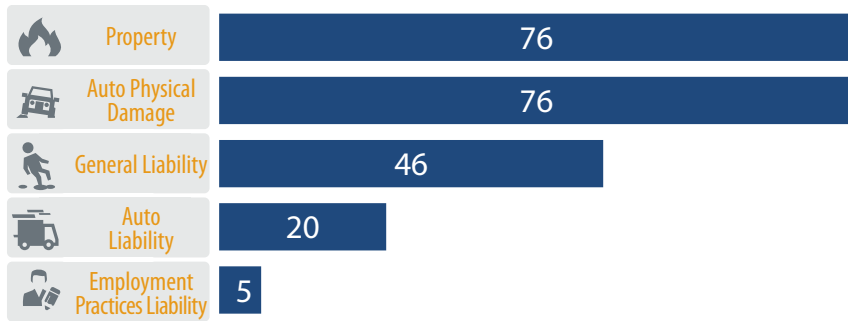
Ancillary

Enduris assists members in obtaining specialty policies for their unique exposures known as Ancillary coverage. In PY 2015, 134 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.

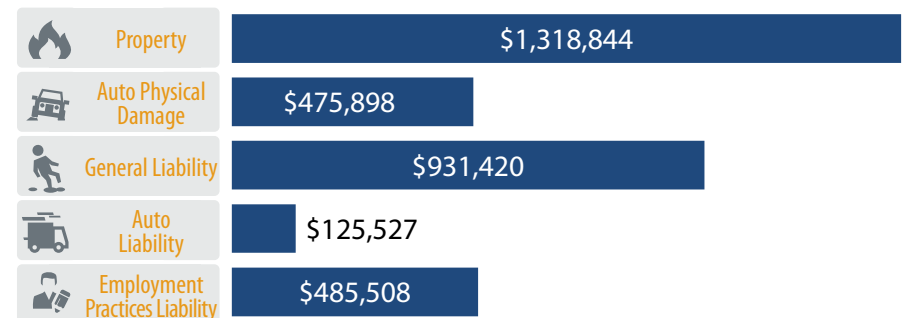
CLAIMS REPORTED

Claims Reported represents the number of claims opened in a single year. Because Enduris policies are occurrence form, claims can be filed for losses that occurred in previous coverage years. In PY 2015, 223 claims were opened by Enduris. There were 76 Property claims, 76 Auto Physical Damage, 46 General Liability, 20 Auto Liability, and 5 Employment Practices Liability claims opened.



CLAIM COSTS

Claim Costs represent the total dollar amount paid by Enduris during the year. Like Claims Reported, Claim Costs do not consider the year in which the loss occurred, only the year in which the claim payment was made. In PY 2015 Enduris closed 181 claims. Claim Costs in PY 2015 totaled \$3,337,197. By lines of coverage, the costs were: \$1,318,844 Property, \$475,898 Auto Physical Damage, \$931,420 General Liability, \$125,527 Auto Liability, and \$485,508 Employment Practices Liability.



RISK MANAGEMENT

Enduris offers an array of risk management services designed to assist members with their exposures. The primary goal is to make every attempt to prevent losses before they occur. Services include but are not limited to:

- Risk Management Consultation
- Contract/Policy Review
- Training and Education
- MRSC
- Pre-Defense Consultation

In PY 2015, Enduris staff responded to 325 member risk management inquiries (including contract reviews) and offered 69 live risk management seminars. Additionally, Enduris members made 470 inquiries with MRSC and took advantage of 334 online training modules. The Pre-Defense program costs were \$177,434 for 32 member incidents requiring consultation.



Risk Management Inquires



325

Training Seminars



69

Online Training Modules



334

Pre-Defense Consultations



32

Titles in Training Video Library



38



MEMBERSHIP LIST



AGING AND MENTAL HEALTH AGENCIES

Aging & Adult Care of Central Washington
 Aging & Long Term Care of Eastern WA
 Greater Columbia Behavioral Health
 Lewis-Mason-Thurston AAA
 North Sound Regional Support Network
 Peninsula Regional Support Network
 Southeast WA ALTC Council of Governments
 SW WA Council of Governments on Aging
 Timberlands Regional Support Network



CEMETERY DISTRICTS

Chelan County Cemetery District #4
 Clark County Cemetery District #4
 Clark County Cemetery District #6
 Colfax Cemetery District #6
 Cowlitz County Cemetery District #2
 Cowlitz County Cemetery District #3
 Cowlitz County Cemetery District #6
 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

Okanogon 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
 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 Drainage/Irrigation District #15
 Skagit County Dike District #17
 Skagit County Drainage District #19
 Snohomish County Drainage & Imp District #13
 Snohomish County Diking District #1
 South Lynden Watershed Improvement District
 Stillaguamish Flood Control District
 Sumas Watershed Improvement District
 Thurston County Chambers Ditch District #3
 Walla Walla Watershed Management Partnership
 Whatcom County Flood Control Zone District
 Yakima Co Drainage Improvement District #11
 Yakima Co Drainage Improvement District #28



FIRE DISTRICTS

Adams County FPD #6
 Asotin County FPD #1
 Benton County FPD #1
 Benton County FPD #2
 Benton County FPD #4
 Benton County FPD #5
 Benton County FPD #6
 Chelan County FPD #6
 Chelan County FPD #8
 Chelan County FPD #10
 Clallam County FPD #1
 Clallam County FPD #4
 Clallam County FPD #5
 Clark County FPD #3
 Clark County FPD #13
 Cowlitz County-Lewis County FPD #20
 Cowlitz-Skamania Fire District #7

MEMBERSHIP LIST



Darrington Fire District #24
Douglas County FPD #3
Douglas County FPD #4
Douglas Okanogan County FPD #15
Ferry County #3/Stevens County #8 Joint FPD
Ferry County EMS District #1
Franklin County FPD #3
Grant County FPD #7
Grant County FPD #8
Grant County FPD #10
Grant County FPD #11
Grant County FPD #12
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
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
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 #21
Pierce County FPD #23
Pierce County FPD #27
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 #14
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 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
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
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
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



MEMBERSHIP LIST

IRRIGATION CONTINUED

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
 Yakima 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
 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 Co Emergency Services Comm Center
 King County Ferry District
 Kittcom
 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 Dist #1
 Camano Island Mosquito Control Dist #1
 Clark County Mosquito Control District
 Columbia Mosquito Control District
 Cowlitz County Mosquito Control District
 Franklin County Mosquito Control
 Grant County Mosquito Control Dist #1
 Grant County Mosquito Control Dist #2
 Leavenworth Mosquito Control District
 Skamania County Mosquito Control District
 Touchet-Lowden Mosquito Control District
 Yakima County Mosquito Control Dist #1

PARK AND RECREATION DISTRICTS

Adams County Park & Recreation Board #2
 Adams County Park & Recreation District #4
 Adams County Park District #1
 Adams County Parks & Recreation District #3
 Anderson Island Park & Recreation District
 Bainbridge Island Metro Park & Rec District
 Blaine-Birch Bay Park & Recreation District #2
 Central Klickitat County Park & Recreation

Clallam County Park & Recreation District #1
 Coulee Area Parks and Recreation District
 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 County Park & Recreation District #2
 Lincoln County Park & Recreation District #3
 Manson Park & Recreation District
 Naches Park & Recreation District
 North Whidbey 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 & Recreation Service Area
 Vashon-Maury Island Park & Recreation 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 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 Hoodspport
 Port of Illahee
 Port of Ilwaco
 Port of Indianola
 Port of Kahlolus
 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 Authority
 Foss Waterway Development Authority
 Odessa Public Development Authority
 Port of Grays Harbor
 Republic Public Development Authority
 Wine Science Center Development Authority


PUBLIC FACILITY DISTRICTS

Asotin County PFD/Aquatics Center
 Capital Area Regional PFD
 City of Kent Special Events Center 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
 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 #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
 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 Control Board
 Spokane County Noxious Weed Board
 Weed District #1 of Grant County
 Weed District #3 of Grant County

ENDURIS STAFF



ADMINISTRATION

Mark A. Kammers
Executive Director

Rafaela Ortiz
Chief Operating Officer

Alric Balka
Information Systems Coordinator

Joy Jelsing
Administrative Assistant

Jessica Chadwick
Receptionist



CLAIMS & RISK MANAGEMENT

Sheryl Brandt
Chief Risk Officer

Marc Antonietti
Claims Analyst

Kathy Johns
Administrative Assistant



FINANCE

Lynn Scharff
Director of Finance

Suzanne Heath
Financial Services Coordinator



MEMBERSHIP SERVICES

Joanne Bisquera
Director of Member Services

Shellie Klink
Marketing Coordinator

Sindy Joseph
Administrative Assistant



Enduris' Executive Management Team
From left to right:
Rafaela Ortiz, Mark A. Kammers, Sheryl Brandt

THANK YOU!

Enduris wishes to express its sincere appreciation for the photos provided by members used in this report.





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