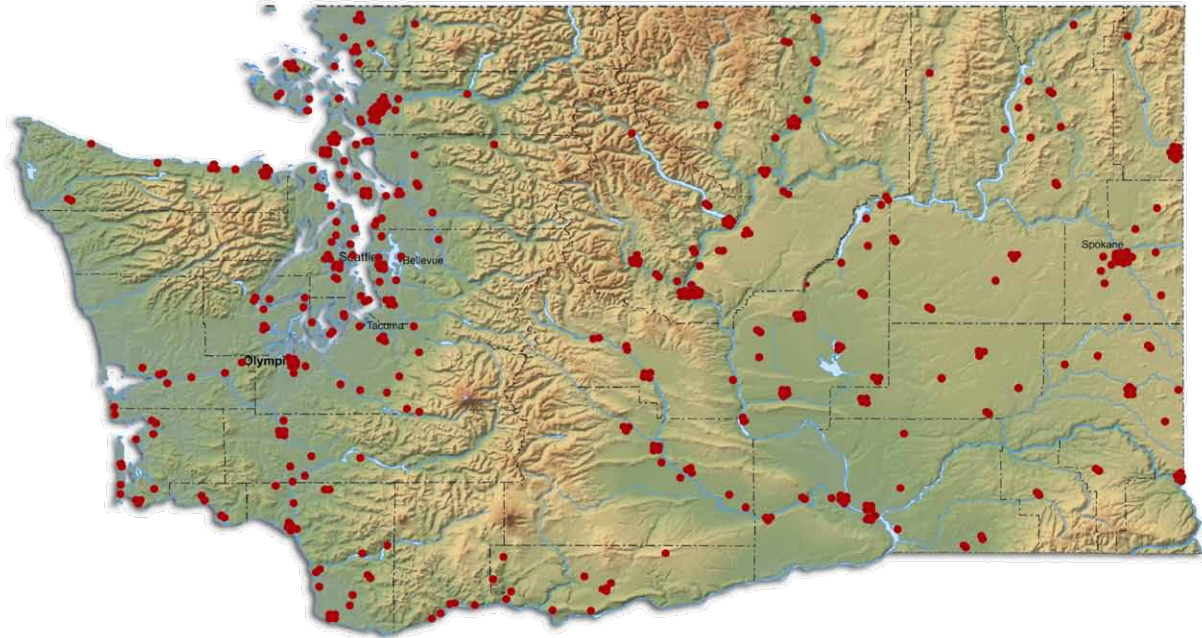




*Reliability
in a Risky World*

ANNUAL REPORT 2014

ENDURIS WASHINGTON



AGING AND MENTAL HEALTH | CEMETERY | CLEAN AIR | CONSERVATION
DIKING AND DRAINAGE | FIRE | HEALTH | IRRIGATION AND RECLAMATION | LIBRARY
MISCELLANEOUS | MOSQUITO CONTROL | PARKS AND RECREATION | PORT
PUBLIC DEVELOPMENT | PUBLIC FACILITY | WATER AND SEWER | WEED CONTROL

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 491 diversified low-risk special purpose districts join together to meet their unique risk management and insurance needs. Blending the risk exposures of the diverse membership and combining the membership's total insured values, Enduris uses its massive purchasing power to purchase 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.

CONTENTS

- 1 Message to the Members
- 2 Enduris Board
- 3 Comparative Balance Sheet
- 4 Comparative Statement of Revenues, Expenses and Changes in Members' Net Position
- 5 Financial Discussion and Analysis
- 11 Coverage
- 12 Claims / Risk Management
- 13 Membership List
- 19 Enduris Staff

491 Member Entities

17 Entity Types

\$14.1M Members' Equity

\$2.5B Total Insured Value

99% Retention Rate

179 Claims Opened

80 Training Seminars Offered

MESSAGE TO THE MEMBERS



Noel Hardin
Board Chair

Mark A. Kammers
Ex-Officio
Executive Director

Enduris had another prosperous year in Policy Year (PY) 2014 which began on September 1, 2013 and ran through August 31, 2014. The Pool accomplished two major milestones during this time period. Since its inception in 1987, Enduris grew in PY 2014 to over \$30 million in assets with almost \$15 million in surplus. This means Enduris is fully funded to pay any unreported claims from the last 10 years and still has almost \$15 million for future needs. This is a huge milestone in the Pool's financial solvency history. Having a healthy financial surplus allows the Pool to keep rates at no more than the rate of inflation for the foreseeable future, no matter what adverse losses may occur, even if adverse losses occur multiple times over multiple years. Using financial funding ratios, Enduris is considered one of the top financially solvent pools in the United States.

The second milestone occurred when Enduris recorded its 10th consecutive year of adding to the bottom line. Enduris was able to keep claims related costs down by bringing only members who are good risks into the Pool, by addressing high risk issues promptly, and either by mitigating losses or completely avoiding them. This milestone is accomplished

in partnership with the members who take advantage of loss control programs including MRSC, who make risk management a priority within their organization, and who take advantage of human resources training at no extra cost. These efforts help Enduris keep insurance costs low and the savings contribute to the bottom line. Congratulations, everyone, on this collective effort.

Using financial funding ratios, Enduris is considered one of the top financially solvent pools in the United States.

In the spring of 2015, Enduris will experience another major milestone when we add our 500th member to the Pool. Unquestionably, the key to the multiple successes of the Pool over the last 27 years is the widespread diversity of the Pool's membership. As with most successful insurance organizations, diversity in both size and type of risk allows for the spread of risk which, in turn, results in greater financial protection.

ENDURIS BOARD



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



Rick Mockler

Director
Benton-Franklin Health District



Jeri Sevier

Director
Port of Olympia

Analogous to investing in the financial markets, diversity is essential to success and is consistent with all of our growth patterns, both financially and operationally.

This year we must recognize the valiant efforts of the Enduris members impacted by two tragic events that occurred in Washington State in 2014. The Oso landslide and the Carlton Complex Fire in the Okanogan Valley stretched communities and special purpose district's capacities beyond their resources. We salute each and every public servant and volunteer that responded to these life changing events. We are proud to partner with these heroic members and their communities. Our hat is off to all of you in the wake of both of these horrific events.

We are looking forward to another prosperous year in PY 2015 and we thank each and every member for making Enduris one of the most successful pools not only in the state of Washington but in the entire nation. We value our partnership and will be here to protect you from risk with our low rates and broad coverage into the foreseeable and formidable future.

Thank you again for your loyalty and participation.

Sincerely,

Noel Hardin
Chairman of the Board

Mark A. Kammers
Ex-Officio
Executive Director

Unquestionably, the key to the multiple successes of the Pool over the last 27 years is the widespread diversity of the Pool's membership.

COMPARATIVE BALANCE SHEET

August 31, 2013 and August 31, 2014*

	2013	2014*
ASSETS		
Current Assets		
Cash and Cash Equivalents	\$ 18,125,632	\$ 17,915,349
Receivables:		
Member Contributions	1,541,186	3,132,977
Accrued Copays/Deductibles	69,540	75,860
Accrued Recoverables	1,420,024	950,843
Prepaid Insurance	<u>1,363,372</u>	<u>1,519,106</u>
Total Current Assets	<u>\$ 22,519,753</u>	<u>\$ 23,594,134</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	3,611,428	3,573,696
Land Improvements, net of accumulated depreciation	471,896	466,048
Equipment, net of accumulated depreciation	163,060	145,610
Equity in GEM	<u>1,505,271</u>	<u>1,565,882</u>
Total Non Current Assets	<u>\$ 7,098,956</u>	<u>\$ 7,098,536</u>
TOTAL ASSETS	<u>\$29,618,709</u>	<u>\$30,692,670</u>
LIABILITIES & NET POSITION		
Current Liabilities		
Accounts Payable	\$ 82,416	\$ 64,018
Retainage Payable	12,750	-
Payroll/Payroll Taxes Payable	595	485
Accrued Vacation Payable	79,312	70,008
Unearned Member Contributions	8,920,754	9,438,637
Claim Reserves:		
IBNR	1,362,000	1,496,666
Open Claims	604,353	458,826
Unallocated Loss Adjustment Expenses	<u>138,600</u>	<u>132,000</u>
Total Current Liabilities	<u>\$ 11,200,779</u>	<u>\$ 11,660,639</u>
Non Current Liabilities		
Accrued Vacation Payable	\$ 10,052	\$ 36,104
Claim Reserves:		
IBNR	3,178,000	3,492,222
Open Claims	1,410,158	1,070,593
Unallocated Loss Adjustment Expenses	<u>323,400</u>	<u>308,000</u>
Total Non Current Liabilities	<u>\$ 4,921,610</u>	<u>\$ 4,906,919</u>
Total Liabilities	<u>\$ 16,122,390</u>	<u>\$ 16,567,558</u>
Net Position		
Net Investment in Capital Assets	\$ 5,593,685	\$ 5,532,654
Unrestricted	<u>7,902,634</u>	<u>8,592,458</u>
Total Net Position	<u>\$ 13,496,319</u>	<u>\$ 14,125,112</u>
TOTAL NET POSITION & LIABILITIES	<u>\$29,618,709</u>	<u>\$30,692,670</u>

* Unaudited, subject to change

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

For the Fiscal Years Ended August 31, 2013 and August 31, 2014*

	2013	2014*
OPERATING REVENUES		
Member Contributions	\$ 8,784,727	\$ 9,010,264
Other	<u>12,615</u>	<u>18,203</u>
TOTAL OPERATING REVENUES	<u>\$ 8,797,342</u>	<u>\$ 9,028,467</u>
OPERATING EXPENSES		
Incurred Loss and Allocated Loss Adjustment Expenses		
Claims Paid, net of recoveries	\$ 3,181,913	\$ 3,465,580
Change in Liabilities for unpaid claims	(260,622)	(36,204)
Unallocated Loss Adjustment Expenses		
Change in ULAE Reserve	(8,000)	(22,000)
Excess/Reinsurance Premiums	2,069,493	2,379,103
Insurance Services:		
Brokerage Fee	135,000	139,050
Actuarial Services	36,900	34,000
General and Administrative	506,035	450,082
Contracted Services	321,282	322,938
Payroll Expense	1,686,149	1,766,690
Depreciation	<u>73,006</u>	<u>73,171</u>
TOTAL OPERATING EXPENSES	<u>\$ 7,741,156</u>	<u>\$ 8,572,410</u>
OPERATING INCOME	<u>\$ 1,056,186</u>	<u>\$ 456,057</u>
NON OPERATING REVENUES (EXPENSES)		
Interest and Investment Income	\$ 137,791	\$ 112,125
Change in Equity in GEM	<u>(44,084)</u>	<u>60,611</u>
TOTAL NON OPERATING REVENUES and EXPENSES	<u>\$ 93,707</u>	<u>\$ 172,736</u>
CHANGE IN NET POSITION	<u>\$ 1,149,893</u>	<u>\$ 628,793</u>
NET POSITION, beginning of year September 1	<u>\$ 12,346,426</u>	<u>\$ 13,496,319</u>
NET POSITION, end of year August 31	<u>\$ 13,496,319</u>	<u>\$ 14,125,112</u>

* Unaudited, subject to change

FINANCIAL DISCUSSION & ANALYSIS

For the Fiscal Year Ended August 31, 2014

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, 2014. 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 Enduris' audit, performed by the Washington State Auditor's Office, the 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 10-year trends.

HIGHLIGHTS

- Fiscal year 2014 was another successful year for Enduris. The overall financial position improved during FY 2014 with a \$628,793 increase in net position. This change represents a 4.7% increase in net position from the prior year.
- 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 1.78% under budgeted revenues. Expenses were 3.8% under budget. Enduris contributed 6.8% of revenue to net position. It is Board policy to allocate a minimum of 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 98.8% retention. Over the last five years, Enduris has maintained retention of over 98.7%.
- Eleven new members joined the Pool in FY 2014. Enduris has grown from 451 members in FY 2010 to 491 members in FY 2014.

NEW MEMBERS

Asotin County PFD
Central Skagit Rural Library District
Community Connectivity Consortium
Kittitas Park & Recreation District #1
Klickitat County EMS District #1
North Whatcom Fire & Rescue
Pend Oreille County Library
Pierce County FPD #23
Port of Kahlotus
Port of Pasco
Stevens County FPD #12

FINANCIAL DISCUSSION & ANALYSIS

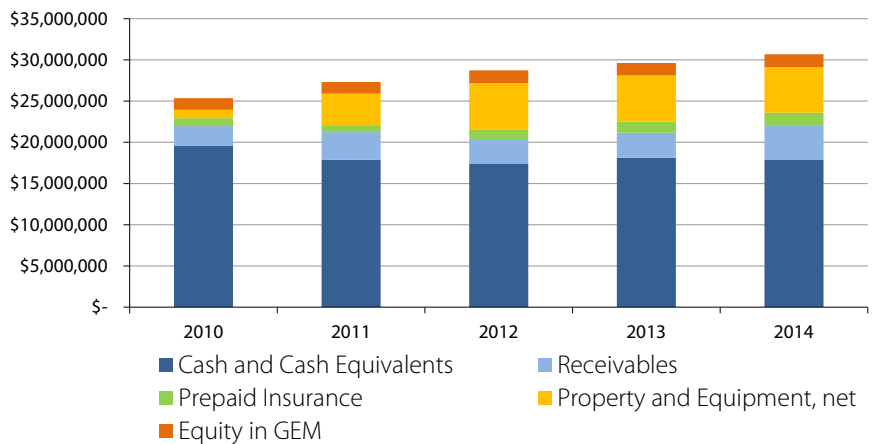
For the Fiscal Year Ended August 31, 2014

ASSETS

In total, FY 2014 assets increased 3.6% over FY 2013. 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 makes cash available to meet the Pool's regular financial obligations, 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 increased as a result of the timing of payments from members for renewal invoices. Consequently, cash and cash equivalents are down. Other receivables decreased from FY 2013. Accrued copays and deductibles are receivables due from members for their portion of claim costs. Accrued recoverables are receivables due from

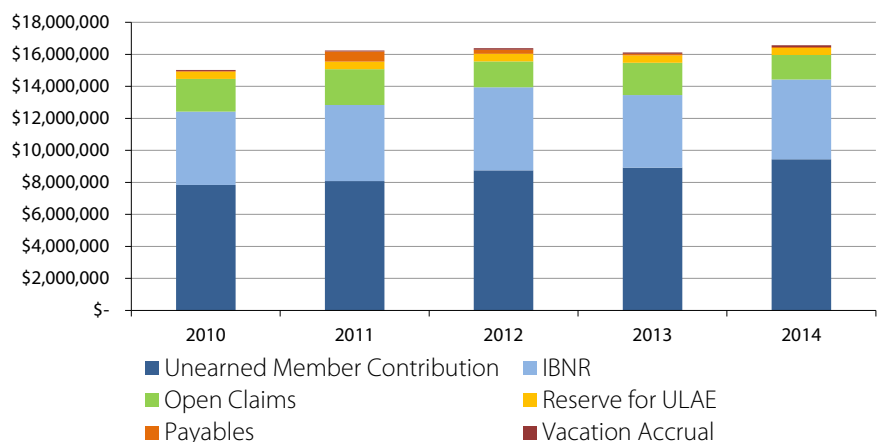
excess carriers for claim costs above the Pool's self-insured retention and subrogation due from at fault parties. These receivables are subject to fluctuations due to claim severity and frequency.



LIABILITIES

In total, liabilities of the Pool remain relatively stable. 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.



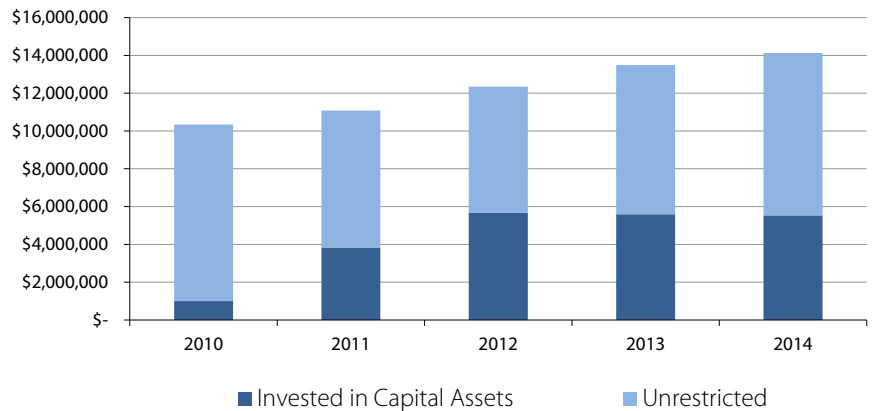
FINANCIAL DISCUSSION & ANALYSIS

For the Fiscal Year Ended August 31, 2014

NET POSITION (MEMBERS' EQUITY)

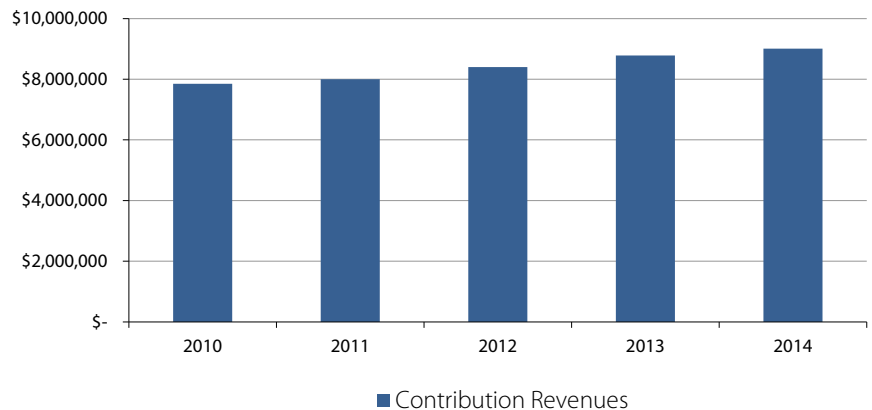
In keeping with Board policy, Enduris continues to allocate a minimum of 5% of contribution revenue to net position (assets minus liabilities) annually. During FY 2014, the Pool contributed \$628,793 to members' equity, \$178,220 in excess of the Board policy requirement. Since FY 2005 when the policy was established by the Board, the Pool has successfully contributed to net position in excess of the requirement. 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.

As noted to the side, Enduris made an investment in capital assets by constructing an office building which was completed in FY 2012. Unrestricted net position refers to funds that are unrestricted as to their use.



CONTRIBUTIONS

Contribution revenue is the main source of operating revenue for the Pool. Contributions are what members pay for liability and property coverage. In a commercial insurance market, contributions would be called premiums. During FY 2014, total contribution revenue increased 2.6% over FY 2013. An overall 2.9% inflationary rate increase contributed to the increase in member contributions. Rate setting that mirrors the rate of inflation provides predictability to members and stability to the Pool.

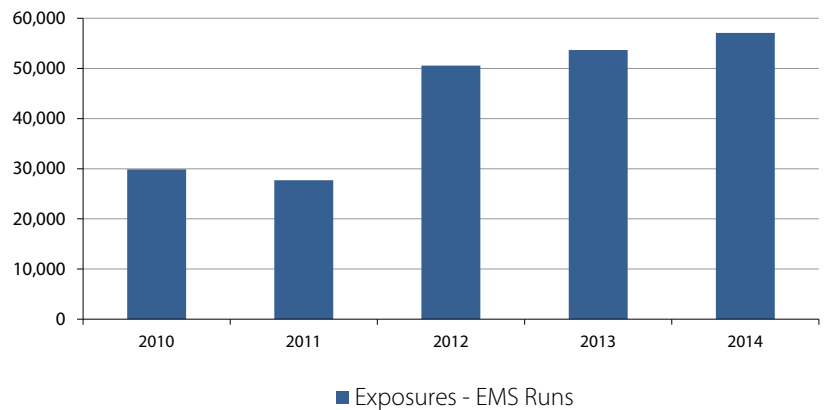
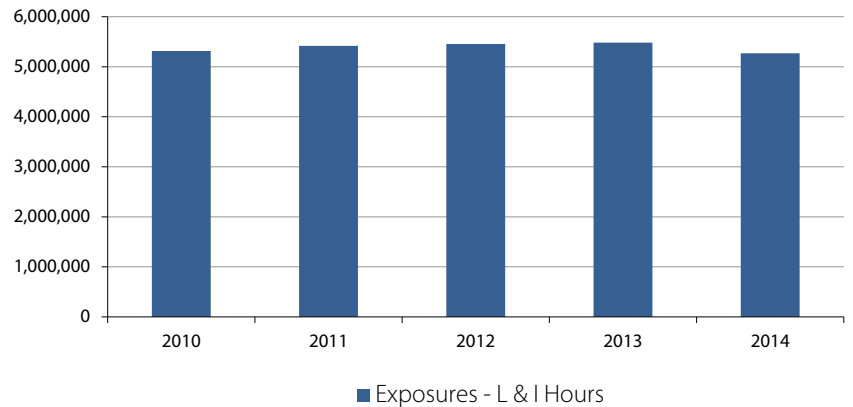


FINANCIAL DISCUSSION & ANALYSIS

For the Fiscal Year Ended August 31, 2014

EXPOSURES

Rates and exposures are the main components of liability contributions. The exposures used by the Pool for calculating liability contributions are hours reported to the Department of Labor and Industries (L & I). Labor and Industries 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 perceived level of risk. In total, exposures used for liability contributions for FY 2014 decreased from FY 2013 exposures. Total L & I hours decreased 3.9% from prior year. Although the economy has shown signs of improvement, the decrease is not unexpected as member entities are not staffed at the same levels as before the financial crisis. Fiscal year 2014 emergency runs have increased 6.4% over prior year. Generally, emergency runs do not experience the same economic fluctuations as L & I hours.

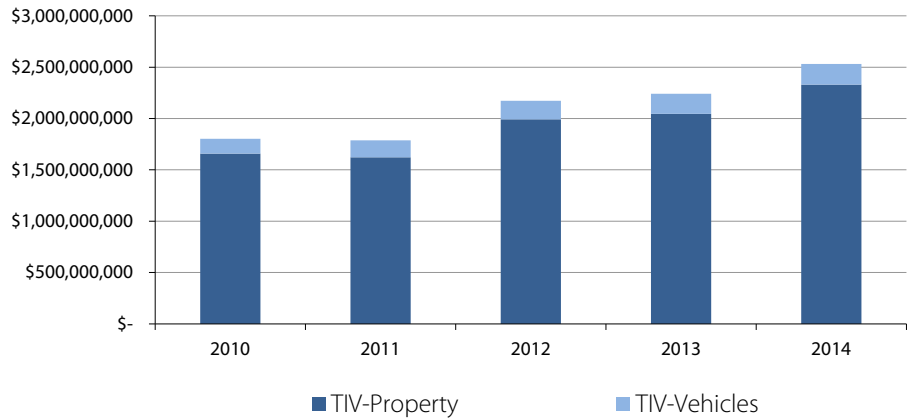


FINANCIAL DISCUSSION & ANALYSIS

For the Fiscal Year Ended August 31, 2014

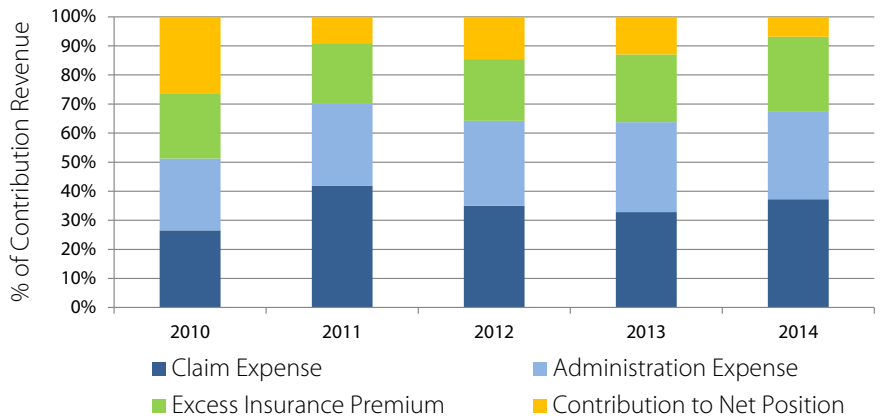
TOTAL INSURED VALUE (TIV)

Besides rates, total insured value (TIV) is the other main component of property contribution revenue. Total insured values increased 13.0% over FY 2013. 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. Marshall & Swift is a leading provider of building cost data and is used by the Pool's excess insurance carrier.



EXPENSES BY MAJOR 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. Enduris' operational expectation is that claim expense and excess insurance premiums are less than 75% of total operating expenses and for FY 2014 they were 67.8% of total expenses. As noted in the chart, as claim expense fluctuates, so does the allocation of revenue to net position.



FINANCIAL DISCUSSION & ANALYSIS

For the Fiscal Year Ended August 31, 2014

EXPENSES BY MAJOR CATEGORY *Continued*

In total, expenses increased 10.7% over FY 2013. The increase in expenses is attributed to claim expense and excess insurance premiums. Coverage provided 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 2014 claim expense increased 17.4% over FY 2013. Claim expense reported is incurred claim costs less any recoveries expected.

While claims that actually occurred during FY 2014 are trending favorably, prior year claims have not trended favorably. Twelve 2013 liability claims and one 2013 property claim are largely responsible for the unfavorable trends. In addition, Enduris continues to settle a multiple claimant liability claim from 1994. In recent years, the Pool experienced an increase in employment

practices liability (EPL) claims. Traditionally, EPL claims are expensive to defend, and tend to be open for extended periods. During FY 2014, the Pool only opened two EPL claims and overall claims reported during FY 2014 are down from FY 2013.

Increases in claim expenses are not unexpected as we add new members to the Pool. In 2010, we increased the self-insured retention (SIR) on both property and liability losses. As a result, 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. Like Enduris, the Pool’s excess insurance carrier premium 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 2014 excess coverage insurance

premiums increased 15.0% over FY 2013. Premiums for liability coverage were stable. Property excess coverage insurance premiums increased as a result of an increase in TIV and loss history.

Administration expenses were stable from FY 2013 to 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, and marketing, etc.

CONTACT

Questions concerning the information provided in this 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., Ste. 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

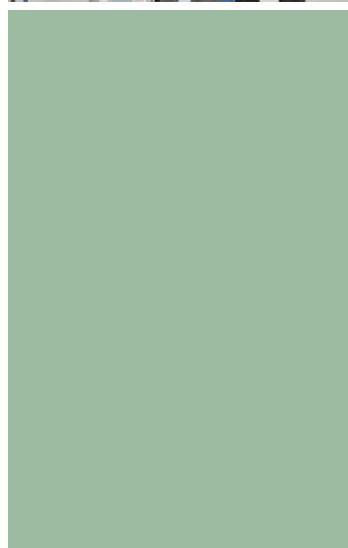
The liability program offers specialized coverages based on member type and needs. The liability package includes: General Liability, Auto Liability, Employment Practices Liability, Cyber Liability, and Public Officials Errors and Omissions. Although a small number of members have a higher deductible, the majority of members have a \$1,000 deductible for liability coverage. Enduris' self-insured retention (SIR) for liability loss is \$1,000,000. Any losses over the SIR are covered by Enduris' reinsurance carriers up to \$10,000,000.

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, 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 understands that special purpose districts have unique exposures and coverage needs. Therefore, Enduris also assists the membership in obtaining specialty coverage referred to as Ancillary coverage. In PY 2014, 128 policies were secured and maintained for Enduris members for coverage such as: Airport Liability, Marina Operators Legal Liability, Pollution Liability, Railroad Liability, and more.



CLAIMS / RISK MANAGEMENT

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 2014, 179 claims were opened by Enduris. There were 52 Property claims, 56 Auto Physical Damage, 38 General Liability, 31 Auto Liability, and 2 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 2014 Enduris closed 170 claims. Claim costs in PY 2014 totaled \$2,181,913. By lines of coverage, the costs were: \$1,257,969 Property, \$87,176 Auto Physical Damage, \$1,290,839 General Liability, \$258,052 Auto Liability, and \$ 572,300 Employment Practices Liability.

LOSS PREVENTION

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 Program

In PY 2014, Enduris staff responded to 343 member risk management inquiries (including contract reviews) and offered 80 risk management seminars. Additionally, Enduris members made 420 inquiries with MRSC and took advantage of 550 online training modules. The pre-defense program costs were \$77,098 for 29 member incidents requiring consultation.



MEMBER LIST

AGING AND MENTAL HEALTH

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
SW WA Council of Governments on Aging
Timberlands Regional Support Network

CEMETERY

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 #3
Skagit County Cemetery District #1
Skamania County Cemetery District #1
Thurston County Cemetery District #2
Whitman County Cemetery District #2
Whatcom County Cemetery District #6
Whatcom County Cemetery District #10

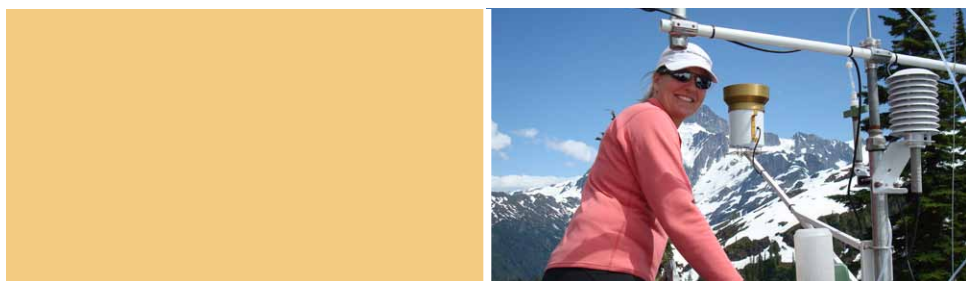
CLEAN AIR

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

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



MEMBER LIST

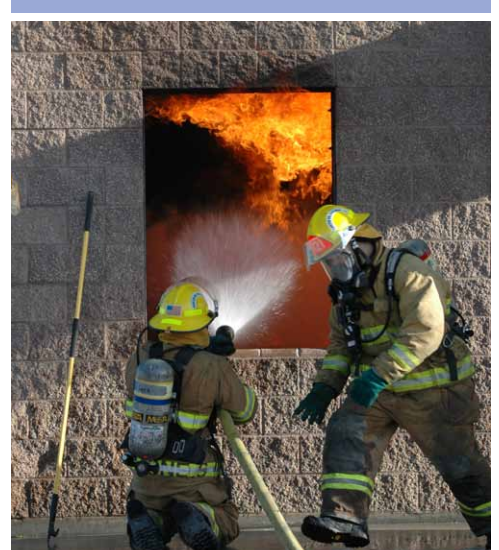
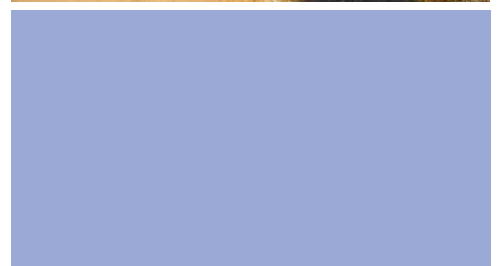
DIKING AND DRAINAGE

Bertrand Watershed Improvement District
Clark County Diking District #14
Island County Diking District #1
King County Drainage District #1
King County Drainage District #7
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
Stillaguamish Flood Control District
Thurston County Chambers Ditch District #3
Walla Walla Watershed Management Partnership
Whatcom County Flood Control Zone District
Yakima County Drainage Improvement District #11
Yakima County Drainage Improvement District #28

FIRE

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 #9
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 FPD #6
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 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
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



MEMBER LIST

Fire Continued:

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 #6
Pend Oreille County FPD #8
Pierce County FPD #18
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 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
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

HEALTH

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 County Health District

IRRIGATION AND RECLAMATION

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

MEMBER LIST

Irrigation Continued:

Dungeness Irrigation District
Eastside/Westside Irrigation District
Entiat Irrigation District
Greater Wenatchee Irrigation District
Helensdale Irrigation District
Highland Irrigation District
Hutchinson Irrigation District #16
Icicle Irrigation District
Isenhart 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
Yakima Reservation Irrigation District
Zillah Irrigation District

LIBRARY

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 Co Rural Library District
Whitman County Rural Library District

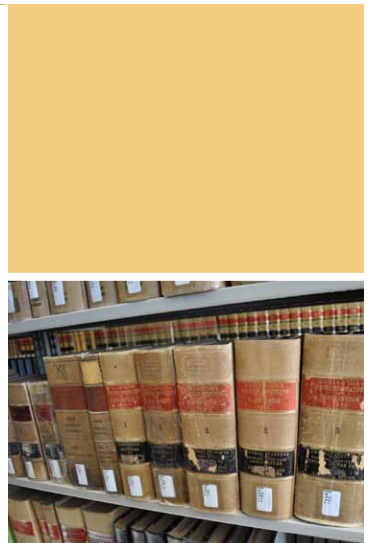
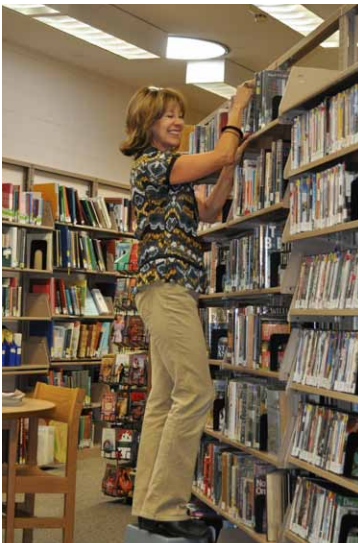
MISCELLANEOUS

Benton-Franklin Council of Governments
Community Connectivity Consortium
Franklin County Emergency Management
Grant County Hospital District #7
Island Co Emergency Services Comm Ctr
King County Ferry District
Kittcom

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

MOSQUITO CONTROL

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



MEMBER LIST

PARKS AND RECREATION

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 & Recreation District
 Blaine-Birch Bay Park & Rec 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 District
 Key Peninsula Metropolitan Park District
 Kittitas Park & Recreation District #1
 Lincoln Co Park & Recreation District #2
 Lincoln Co 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

Grant County Port District #4
 Grant County Port District #5
 Grant County Port District #6
 Grant County Port District #7
 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 Grays Harbor
 Port of Hoodsport
 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 County
 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



MEMBER LIST

PUBLIC DEVELOPMENT

4Culture
East Lewis County PDA
Fort Worden Public Development Authority
Foss Waterway Development Authority
Grays Harbor Historical Seaport Authority
Odessa Public Development Authority
Republic Public Development Authority
Wine Science Center Development Authority

PUBLIC FACILITY

Asotin County PFD
Capital Area Regional PFD
City of Kent Special Events Ctr PFD
Clark County Public Facilities District
Cowlitz County Public Facilities Dist
Edmonds Public Facilities District
Everett Public Facilities District
Grays Harbor Co 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

WATER AND SEWER

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
East Wenatchee 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
Kittitas County Water District #4
Kittitas County Water District #6
Lagoon Point Water District
Lake Chelan 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 Sewer & Water 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
Whatcom County Water District #13
Willapa Valley Water District

WEED CONTROL

Adams County Noxious Weed Board
Adams County Weed District #1
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



ENDURIS STAFF

ADMINISTRATION

MARK A. KAMMERS

Executive Director

RAFAELA ORTIZ

Chief Operating Officer

ALRIC BALKA

Information Systems Coordinator

JOY JELSING

Administrative Assistant

KIM LEWIS

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

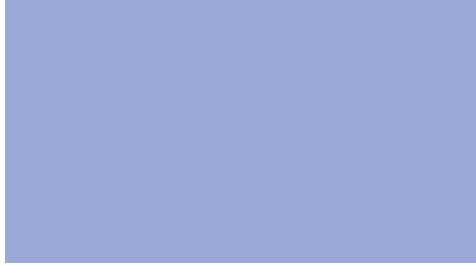
SHELLIE KLINK

Marketing Coordinator

SINDY JOSEPH

Administrative Assistant





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.

THANK YOU

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



www.enduris.us
1610 S. Technology Blvd., Ste. 100
Spokane, WA 99224
509-838-0910
800-462-8418