



# MISSION: POSSIBLE

2018 ANNUAL REPORT

# 2018 HIGHLIGHTS

**LAUNCHED** best-practice program for corrections facilities.

**CREATED** a popular employment-law podcast hosted by Pre-Loss Attorney Katie Kammer.

**RECEIVED** prestigious award from the Association of Governmental Risk Pools for CIS' innovative Hire-to-Retire (H2R) program.

**UNVEILED** a new nurse medical hotline for Workers' Comp members.

**DESIGNED** a MYCIS app, featuring safety tips, ergonomic tips, safety videos, and OSHA information for Workers' Comp members.

**ADDED** a workers' comp benefit for family lodging coverage so a worker's family can be nearby during out-of-town medical treatment.

**PROVIDED** intermediate and advanced level management skills training to members at the CIS Annual Conference.

**ADDED** critical incident coverage for staff counseling when there's a significant and traumatic workplace event.

**PRESENTED** our second state-wide Law Enforcement Conference in Bend with 100 members attending.

**SELECTED** a new learning management system and online content that will be available to members in January 2019.

**ADDED** mediation coverage to help resolve conflicts in the workplace.

**HONORED** as one of Oregon's "Top Workplaces" for the fifth straight year.

**KICKED OFF** development of a new enrollment system for CIS Benefits.

**CONDUCTED** best practice reviews to assess cyber risk management needs.



# OUR MISSION?

WE CHOOSE TO ACCEPT IT.

**L**ife in an Oregon city or county isn't exactly an action movie, but that doesn't mean it's easy, either. Every day, CIS members juggle a variety of challenges, all in the service of meeting their community's needs. Matching limited revenues to seemingly unlimited demands is a full-time mission that can sometimes seem impossible.

This year's Annual Report tells the stories of members that have partnered with CIS to help them fulfill their missions. Whether it's dealing with health insurance costs, addressing jail or workers' compensation claims, or finding a great way to prioritize community needs, the collaboration between members and CIS can make the impossible ... possible.

The disc in the movies with the next impossible mission may self-destruct in five seconds, but together, CIS and our members continue to be indestructible.

On behalf of our Board of Trustees, thank you for your membership in CIS. And, as this is my final Annual Report message before retirement, thank you for the honor of serving you for the past 17 years and the pleasure of leading our own Impossible Missions Force, the amazing CIS staff.

**LYNN MCNAMARA** *Executive Director*

## CIS Leadership



l to r:

**Bill Elfering**, Chair 2017–18, and

**Fred Warner, Jr.**, Chair 2018–19

## Board of Trustees

**Bill Elfering** Commissioner, Umatilla County

**SueLing Gandee** Risk Manager, Hillsboro

**Doug Hunt** Commissioner, Lincoln County

**Scott McClure** City Manager, Monmouth

**Lou Ogden** Mayor, Tualatin (retired 12/18)

**Jeff Rasmussen** Administrative Officer, Jefferson County

**Fred Warner, Jr.** City Manager, Baker City

**Kenneth L. Woods, Jr.** City Council, Dallas

**Ralph Wyatt** Administrative Officer, Linn County

**Mike Cully** Executive Director, League of Oregon Cities

**Mike Eliason** Interim Executive Director, Association of Oregon Counties

**Mike McArthur** Executive Director, Association of Oregon Counties (retired 7/18)

## Executive Staff

**Lynn McNamara** Executive Director

**Patrick Priest** Deputy Executive Director

**Kirk Mylander** General Counsel

**Carolyn Van Dyke** CIS Benefits Director

**Scott Moss** P/C Trust Director

**Mike Mischkot** Chief Financial Officer

**Steve Norman** Administrative Officer

**Mark Snodgrass** Chief Information Officer

**Dave Nelson** Public Safety/Risk Management Officer

**Jim McWilliams** P/L Claims Director



"I've always been a huge fan of CIS and the assistance we get."

*Amanda Zeiber, Canby Assistant City Administrator/HR Director*

## ASHLAND & CANBY: **WELCOME HOME**



*Ashland's Tina Gray and Mark Welch were instrumental in the City's decision to return to CIS Benefits.*

**T**wo cities found this year that you can indeed go home again, if home happens to be CIS Benefits. The cities of Canby and Ashland both returned to CIS in 2018, after several years away.

Ashland, a founding member of the Employee Benefits Services Trust (now incorporated into CIS Benefits), left the program in 2011 after 55 years. The move was prompted by the elected officials' interest in self-insuring the City's benefit plans.

At first things went pretty well, says **Mark Welch**, Ashland's Administrative Services/Finance Director, but experience fluctuated over time. Medical claims presented the risk of rising expenses when the City had only stable revenues, he noted. The initial capital put aside at the beginning of the program was proving insufficient.

In 2017, it appeared that the following fiscal year would be \$1.2 million over budget, driven by about 20 claims in the \$100,000 range. It was time to look for another alternative.

As they began their search, it was important for Ashland, which had been successful in aligning all employee groups in one plan design, to keep faith with their 275 employ-



ees and honor their collective bargaining agreements. So, CIS responded with a unique offer in partnership with Regence BlueCross BlueShield that was developed for large groups in just this kind of situation.

Ashland could maintain their current plan design — even if it didn't match CIS plans — for the duration of their bargaining agreements. At that time, they'd move to a standard CIS plan. CIS also offered an 18-month rate proposal that would allow Ashland to transition from a July 1–June 30 plan year to CIS' calendar-year plan year and achieve stability.

From Welch's perspective, it was a winning combination.

"We still believe in self-insurance, in not giving profits to large insurers. And we still have that with CIS: a large self-insured group with predictable premiums for budgeting," he said.

He noted that the stability of CIS, and CIS' approach to smoothing rate changes over time added weight to the decision.

CIS was very familiar to HR Director **Tina Gray**, who has long administered Ashland's benefit plans. She noted that the initial transition — made on a short timeline — was difficult, as deductibles and dental incentive levels had to be carried over from one carrier to the other. But things have smoothed out, and open enrollment for 2019 was successful.

"We're happy to be back," she said.

For Canby, there were several reasons for returning after 14 years away, says Assistant City Administrator/HR Director **Amanda Zeiber**.

The first was cost savings for the City and its 59 covered employees. With the previous commercial carriers, the goal had been to maintain the City's zero-deduct-

ible plan. But that became an unrealistic goal, and CIS offered good coverage at a more affordable cost, she said.

Another was CIS' calendar-year plan year, combined with early notification of rates for the following year. The City had followed an August to July plan year, which had budget predictability, but was out-of-sync with deductibles and flexible spending accounts.

"We love the calendar-year plan year. Employees do, too," Zeiber said, noting that CIS provides rates for the next plan year in time to budget accurately.

And there was the added bonus of Regence BlueCross BlueShield as the administrator of CIS' plan. The Regence network is broad, and unlike their former carriers, employees didn't have to choose between the Legacy and Providence provider networks — they got them both.

"We got a good plan, a good provider, a broad network, and it fit within our budget," Zeiber said.

And then there was CIS' support. "I've always been a huge fan of CIS and the assistance we get. Being able to get all of the coverages in one place is super convenient," she said.

In Zeiber's view, CIS understands what the public sector needs, and guides members through changes. Online enrollment is easy for employees, but CIS is there to help employees who have problems.

Between the coverages and CIS services, there are no regrets about the change, she says. "We're super happy with CIS." ■

## MISSION: POSSIBLE CIS BENEFITS

To learn more about CIS Benefits offerings, including transition options for large groups, contact CIS Benefits Director **Carolyn Van Dyke** at [cvandyke@cisoregon.org](mailto:cvandyke@cisoregon.org) or 503-763-3820.

# ENTERPRISE RISK MANAGEMENT

“ERM has created a road map to our future.”

*Rebecca Seymore, Benton County Business Analyst*

BENTON COUNTY:

## ENTERPRISE RISK MANAGEMENT TURNS COMPLEXITY TO CLARITY



*Through the ERM process, Deidre Thede of Barker-Uerlings Insurance (left) along with Benton County’s Rebecca Seymore (center) and CIS’ Katie Durfee helped prioritize the County’s many community goals.*

**W**hen CIS Risk Management Consultant **Katie Durfee** talks with members about Enterprise Risk Management (ERM), the reaction is sometimes a polite nod or even a confused look. Even though ERM has been around for a while, there are still misperceptions about what it really means — until a city or county finds out for itself just how valuable ERM is.

So, what is the definition of ERM? It is all about achieving objectives. We investigate what can enhance or hinder us in achieving our objectives and then take action to assure that we get the best possible outcome.

For Benton County, which encompasses five cities, including Corvallis, the County had a community vision program that identified many important goals. The County had so many priorities, it was hard to choose which project to tackle first. But through ERM, the County staff worked closely with its Barker-Uerlings Agent **Deidre Thede** and Durfee to align its goals with the community’s hopes and expectations.

“What we’ve done is create a departmental focus on risk responsibility,” says the County’s Finance Director **Mary Otley**. “We wanted to improve our communication, identify our exposures, and then mitigate them. It’s been helpful in many ways, especially with budgetary planning.”



# CIS Unveils New HR & Employment Law Podcast

***"Hi, it's Katie!"*** is a greeting that became familiar in 2018 to the many members who downloaded Pre-Loss Attorney Katie Kammer's popular podcast series called *Kammersations*. Her engaging stories highlight what to do and what not to do with personnel matters, making employment law issues easy to understand. From topics like age discrimination and Oregon Family Leave to sexual harassment and whistleblower law, she shares how best to handle tricky situations. *Kammersations* continues in 2019: listen by visiting [www.cisoregon.org/podcasts](http://www.cisoregon.org/podcasts).



This past year, the County, in partnership with Agent Thede, identified a list of exposures through multiple inspections. They also closely reviewed claims history. From this data, they identified large projects that could be completed for 2019. From enhancing Fairground and Park master plans to developing security policies and procedures based on security assessments, the County prioritized projects that the community identified as important.

One project that was deemed critical was Jackson Frazier Wetland Park.

"From the park inspection, we identified significant costs from the continual flooding of the boardwalk, along with ongoing vandalism," said the County's Natural Areas and Parks Director **Laurie Starha**. "We needed to address these issues immediately."

The added benefit was that as part of the process, safety and security assessments were also done, which were then added to the County's Parks Master Plan. And

now the County is using the same process to develop its Fairground Master Plan.

The final benefit to the County and Barker-Uerlings Insurance is that the County's Business Analyst **Rebecca Seymore** and Thede will be using the ERM project to earn their Oregon PRIMA Risk Management Certifications. And, not only has CIS helped the County achieve its objectives, but the process has also helped strengthen the County's partnerships with its community members, Oregon PRIMA, and its agent.

"ERM has created a road map to our future," said Seymore. "We're also training our executive leadership and budget committees so they're more familiar with the ERM process and how it can bring clarity to many complex issues." That's a map that every city and county will want to follow. ■

## MISSION: POSSIBLE ENTERPRISE RISK MANAGEMENT

To learn more about how CIS can support your implementation of an ERM program, contact your risk management consultant. Resources are also available through **CIS' Risk Resource Library**.

“CIS has been a strong partner in improving our jail operations ...”

*Tim Svenson, Yamhill County Sheriff*

## YAMHILL COUNTY: PARTNERSHIPS MAKE CURBING JAIL CLAIMS POSSIBLE

**O**f the many services that Oregon’s counties and cities provide, corrections is one of the most challenging. It’s also become one of the most costly.

An increased number of jail deaths, and claims that followed over the past four years, alarmed CIS’ Board of Trustees. Particularly troubling was this: of the \$12 million in jail-claim costs from 2012 to 2018, \$11.1 million — 93 percent — were related to inadequate medical care. The Board responded, adding a risk management consultant specializing in corrections, and directing staff to develop best practices for jails. This led to the creation of CIS’ Jail Risk Management Assessment Program. The new program has made strong inroads, especially in Yamhill County.

In May 2015, October 2016, and January 2018, inmates died in the Yamhill County Correctional Facility (YCCF). In response, Yamhill County Sheriff’s Office (YCSO) and YCCF have been working closely with CIS’ law enforcement team — and those strong efforts have improved inmate welfare.

In February 2018, the CIS’ law enforcement team, consisting of Public Safety/Risk Management Officer **Dave Nelson**, Law Enforcement Risk Management Consultant **Kirk Sanfilippo**, and Public Safety Senior Human Resources Consultant **Kurt Chapman** met with Sheriff **Tim Svenson** and officials from YCSO and

YCCF to conduct a jail risk management assessment. The program called for sharing ideas to mitigate risk and claims. Through Sheriff Svenson’s leadership, it was determined that the group would meet quarterly to build trust, share thoughts, and provide in-person updates.

The program has enjoyed success. Under the direction of Sheriff Svenson, the YCSO has seen reduced claims — and, most importantly, no jail deaths.

Sheriff Svenson and Yamhill County followed many of CIS’ best practice recommendations, including contracting with medical and mental health service providers, conducting random jail audits, developing contemporary policies and procedures for the custody system, and enhancing its training program for custody staff.

The County and Sheriff Svenson have gone even further by collaborating with medical facilities (including tours of the jail),





*Yamhill County Sheriff Tim Svenson (left) and Captain Richard Geist work closely with CIS to keep their correctional facility safe.*

embracing the development of a professional standards administrative investigatory process and related policy.

The Sheriff has also made leadership changes, sought out community partnerships, and improved the overall development process. Lastly, he's made enhancements to improve the facility's organizational effectiveness — and is exploring the possible use of body cameras.

"CIS has been a strong partner in improving our jail operations and medical protocol," said Sheriff Svenson. "Their suggestions, coupled with hard work and commitment by our staff, has resulted in a new culture in our jail. We hope to continue this effort and partnership for many years to come."

After the collaborative success at Yamhill County, CIS is now working with other law enforcement agencies, using the County as the example for how to do it right.

CIS' innovative program partners with member police/sheriff department officials; Oregon State Sheriffs' Association (OSSA); Oregon Association Chiefs of Police (OACP); Oregon Department of Public Safety Standards and Training (DPSST); Lexipol; and the Oregon Accreditation Alliance. By working closely with member agencies' risk management and legal consultations, CIS' law enforcement team is providing critical trainings specific to corrections staff. Recent program developments include adding two new pilot programs: a jail-monitoring system and a NARCAN (naloxone) reimbursement program.

Turning around the jail claim trend won't be easy, but the CIS/Yamhill County partnership proves that it's possible. ■

## **MISSION: POSSIBLE**

### **PUBLIC SAFETY RISK MANAGEMENT**

CIS' public safety team is committed to building stronger relationships with law enforcement leaders, while reducing risk and related expenses. Learn more by contacting **Dave Nelson** at [dnelson@cisoregon.org](mailto:dnelson@cisoregon.org) or **503-763-3847**.

# 2018 BY-THE-NUMBERS

CIS Learning Center attracted **3,380** new users. The Learning Center now has **9,985** active users who completed **10,530** online courses.

CIS' Hire-to-Retire team hosted **22** human resources roundtables across Oregon that were attended by **110** members.

**1,271** attendees received training from CIS staff on pre-loss, risk management, H<sub>2</sub>R and benefits. Trainings were held in person and via webinar.

CIS' Pre-Loss Attorneys logged **627** new events (terminations, suspensions, other employment law matters).

*Kammersations*, CIS' new podcast hosted by Katie Kammer, is averaging **112** listens per podcast. The podcast about personnel record requests (Episode 6) is particularly popular, with **193** listens. In all, there have been **1,199** listens of the **10** podcasts available in 2018.

**67** Learning Plans were assigned by **53** members and completed by **1,014** employees.

**8,268** employees completed the CIS Benefits Open Enrollment process online. And, during the BAC meetings and the Annual Conference, CIS met with another **162** members.

A total of **\$662,281** was reimbursed to Workers' Compensation members. The funds paid for Employer-at-Injury Program purchases, wage reimbursements, and CIS grants to get injured employees back on the job.

Risk Management Consultants logged over **6,100** interactions with members either via email, phone, or in person.

More than **1,600** new claims were received this year by the Property/Liability claims consultants, and **1,750** claims were resolved.

More than **625** new claims were handled by the Workers' Compensation team.

**120** new lawsuits were filed and defense costs were **\$4 million**. **Seven** cases taken to trial with **four** wins for defense and **three** for plaintiffs. Two of the plaintiffs' verdicts were associated with water main breaks, reminding us that juries are very sympathetic to fellow property owners.

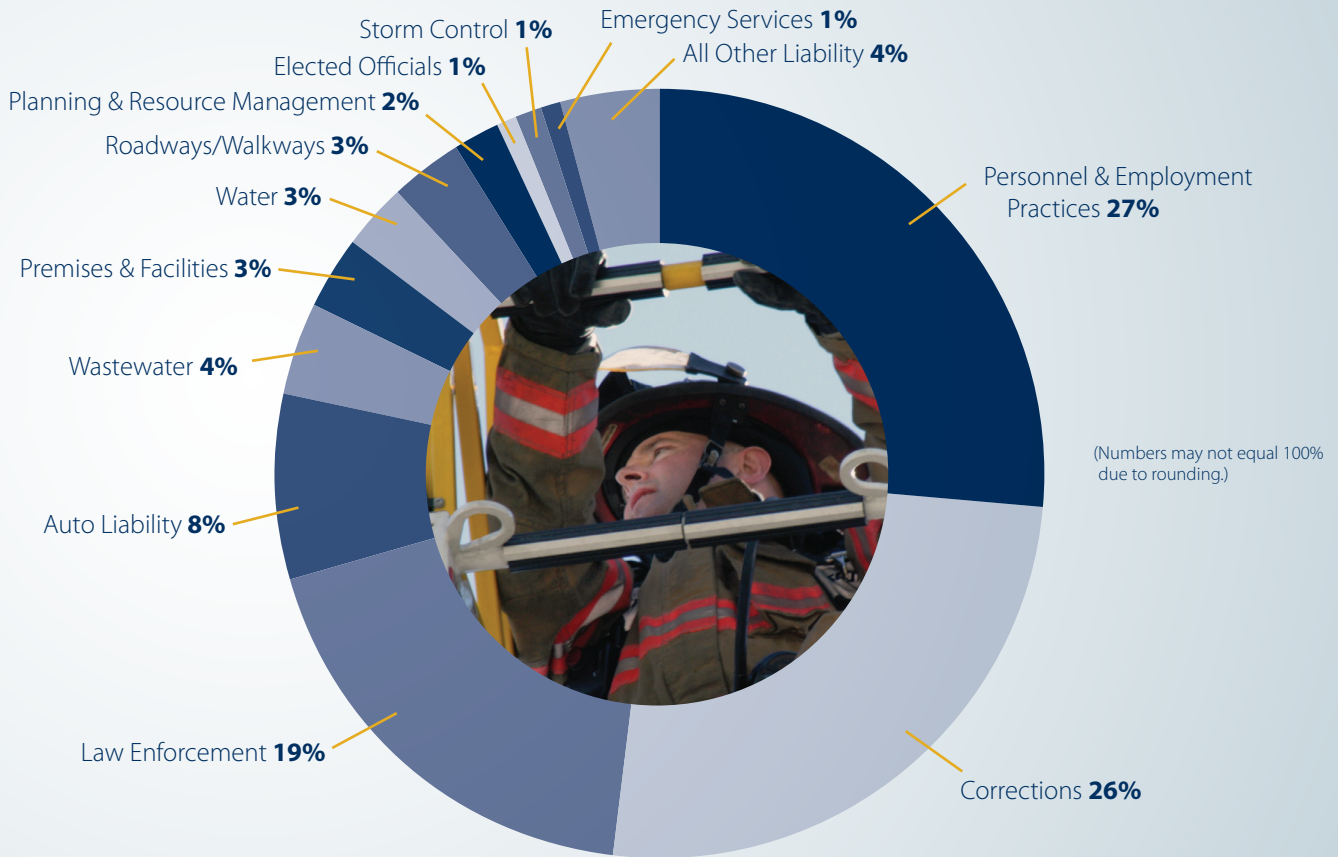
**344** members and agents received training on topics related to a wide variety of employment, risk management, and benefits topics at CIS' Annual Conference. An additional **92** members and agents registered for the live sessions that were broadcast from the conference.

**17** onsite harassment training sessions were provided to **499** employees in **seven** member entities across Oregon. An additional **487** employees completed the online courses.

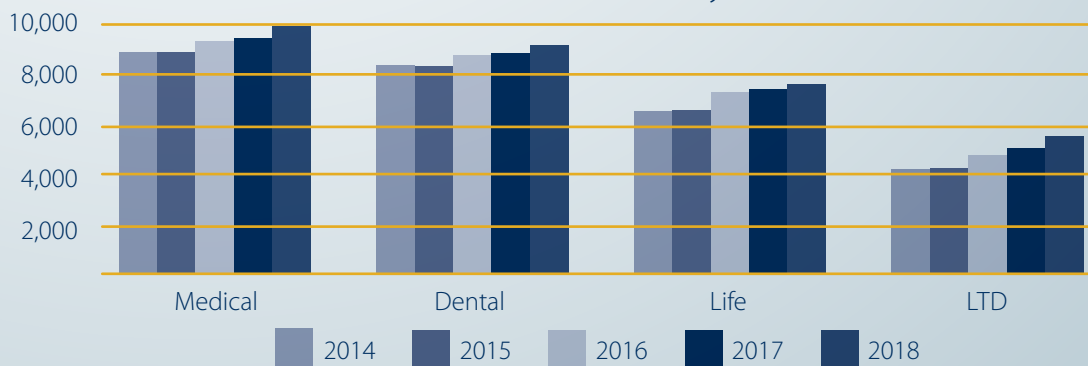


# 2018 CLAIMS & BENEFITS

## Total Liability Claims FY 2013–14 through FY 2018, as of December 31, 2018



## Employees Enrolled in CIS Benefits as of December each year



# WORKERS' COMPENSATION

“We love finding ways to make your job easier.”

*Scott Moss, CIS Property/Casualty Trust Director*

## WORKERS' COMPENSATION AT CIS: **IT'S ALL ABOUT CARING**



*CIS' John Zakariassen (left) partnered with Seaside's Tony Biamont (center) and George Whitlock to make the City's wastewater treatment plant much safer.*

**H**ow do you take a great program and make it even better? The answer at CIS is usually simple: listen to members. And that's what CIS Property/Casualty Trust Director **Scott Moss** and CIS' Workers' Compensation program staff did this year, responding to member needs with new enhancements to the program.

CIS' new **Workplace Injury Nurse Hotline** (844-646-1614) is already assisting employees in their healing process. One CIS member on the Oregon coast averaged five workers' compensation claims

a year — at around \$2,500 per claim. So far this year, they've had two injuries and both employees called the new hotline. Because the employees spoke to a nurse over the phone, they avoided time-consuming doctors' visits. However, if they had needed to see their doctors, the nurse would've called ahead for them, ensuring timely treatment.

This spring we unveiled another important tool: the **MyCIS** app (also found at [my.cisoregon.org](http://my.cisoregon.org)). The app, which is also a website, keeps employees safe through safety and ergonomic tips, safety videos, OSHA information and more.

### **More new coverages**

It can be difficult when an injured worker has to travel out of town for medical treatment. To ease that burden, CIS has added new **family lodging coverage** so an employee's family member can be nearby.

Other new coverages include being able to access **mediation** services to help resolve conflicts in your workplace — as well as **critical incident coverage**, which provides counseling for your staff in the event of a significant workplace event.



Of course, the critical incident coverage is in addition to our critical incident grants that are already in place to support counseling for your first responders.

### **Innovative tools for employers**

We've heard that members like being able to **reimburse CIS for non-disabling medical only claims** up to \$2,000. And because these reimbursed claims are not included in your experience modification factor, they'll lead to a reduction in your future contributions.

Another nice feature is our **new OSHA 300 Log Reporting Tool**. We heard from members that producing the log could be time consuming and difficult. The new tool provides an automatically generated OSHA 300 log with only a few computer key strokes.

Meanwhile, **CIS24** continues to be popular for those members with both CIS Benefits and CIS Workers' Compensation. The program assures that our member employees' medical bills are paid in a timely fashion by either Workers' Compensation or medical insurance, and that duplicate payments are avoided. And, both injured workers and doctors are happy because they don't have to delay treatment, waiting to see how the bills will be paid.

### **Other popular CIS services**

We regularly hear from members about how they truly appreciate the safety courses — and much, much more — in our **CIS Learning Center**. Other services that are popular include our **grants** for creating **job descriptions, return to work, and public safety critical incidents**. Members also speak highly of the **\$3 million in employer liability coverage**.

The enhanced services are important — they help make things easier for employers and their workers. But the key to CIS' Workers' Compensation program is its people.

"When people ask me about CIS' Workers' Comp program — and what distinguishes it from other insurers — I immediately think about how we've always gone above and beyond when it comes to helping our injured workers," says Moss. "Our Return-to-Work Specialist **Moira Przybylowski** is especially good at this. She's renowned for helping people get back on their feet and back to work. She's also quite good at recovering thousands in return-to-work dollars for members."

He points to a recent incident involving two workers from the City of Seaside who were injured when accessing a piece of equipment which dries sewer waste and converts it to fertilizer. Regrettably, the equipment lacked safety features.

"Moira and (CIS' Senior Risk Management Consultant) **John Zakariassen** worked closely with Seaside to come up with a solution. John launched an on-site visit, while Moira came up with an Employer-at-Injury Program (EAIP) grant project that would fix the problem.

"Because the piece of equipment was tall, had no landing, no steps, and no guardrail (it came this way from the manufacturer years ago), Moira helped the City apply for \$15,000 in Oregon's Return-to-Work incentive funds. The funds were vital for retrofitting the equipment with important safety features. The equipment now has a working platform with guardrails as well as stairs and handrails — it's unlikely that anyone will be hurt using it again," Moss said.

"At CIS, our Workers' Compensation program will always be about caring," Moss concluded. "We love helping you get your injured employees back on their feet and back to work. We also love finding ways to make your job easier. So, stay tuned for the next innovation because we're always listening, and will always strive to find better ways to serve you and your employees." ■

## **MISSION: POSSIBLE** **WORKERS' COMPENSATION**

To take full advantage of the 2018 Workers' Compensation program enhancements, or to just learn more about the program, please contact **Scott Moss at [smoss@cisoregon.org](mailto:smoss@cisoregon.org) or 503-763-3840**.

# 2018 FINANCIAL SUMMARY

## Consolidated CIS Assets, Liabilities and Net Position

As of June 30,

	2018	2017
<b>ASSETS</b>		
Cash and Investments	\$ 199,181,655	\$ 189,419,423
Receivables	3,655,037	3,616,433
Deposits and Prepaid expenses	801,400	2,346,762
Other noncurrent assets	1,700,264	1,578,502
Capital assets, net	3,556,694	3,329,790
Pension related Deferred outflows of resources	2,879,424	4,098,232
<b>Total Assets and Deferred Outflows of Resources</b>	<b>\$ 211,774,474</b>	<b>\$ 204,389,142</b>
<b>LIABILITIES</b>		
Unearned contributions	\$ 3,601,044	\$ 4,492,330
Accounts & Accrued expenses payable	3,280,416	2,373,916
Claims liabilities — current portion	23,830,000	23,360,000
Claims liabilities — noncurrent	31,467,607	32,010,637
Net pension liability & related Deferred inflows of resources	6,686,746	7,586,971
<b>Total Liabilities and Deferred Inflows of Resources</b>	<b>68,865,813</b>	<b>69,823,854</b>
<b>NET POSITION</b>	<b>142,908,661</b>	<b>134,565,288</b>
<b>Total Liabilities, Deferred Inflows and Net Position</b>	<b>\$ 211,774,474</b>	<b>\$ 204,389,142</b>

## Consolidated CIS Net Position by Trust

As of June 30,

	2018	2017
CIS Property/Casualty Trust	\$ 40,603,726	\$ 36,964,675
League of Oregon Cities Employee Benefits Services Trust	73,291,604	70,444,452
Association of Oregon Counties Insurance Trust	29,013,331	27,156,161
	<b>\$ 142,908,661</b>	<b>\$ 134,565,288</b>



## Consolidated CIS Revenues, Expenses, and Changes in Net Position

For the fiscal years ended June 30,

	2018	2017
<b>REVENUE</b>		
Member contributions	\$ 206,659,941	\$ 200,540,168
Investment and Other income	5,240,862	4,743,740
<b>Total Revenue</b>	<b>211,900,803</b>	<b>205,283,908</b>
<b>EXPENSES</b>		
Claims expense	142,599,518	135,806,473
Reinsurance expense	9,229,136	8,156,931
Ceded insurance	27,718,538	26,840,394
Acquisition costs	9,218,898	9,246,281
Administrative expense	14,637,512	14,044,664
<b>Total Expenses</b>	<b>203,403,602</b>	<b>194,094,743</b>
<b>Total change in Net Position</b>	<b>8,497,201</b>	<b>11,189,165</b>
Beginning Net Position — As originally reported	134,565,288	123,376,123
Prior Period Adjustments	(153,828)	-
Beginning Net Position — As restated	134,411,460	123,376,123
<b>Net Position — end of year</b>	<b>\$ 142,908,661</b>	<b>\$ 134,565,288</b>

The Summary Financial Information at June 30, 2018 has been derived from the Financial Statements with Independent Auditor's Report for the Fiscal Years Ended June 30, 2018 and 2017; which is readily available at: <http://www.cisoregon.org/About/TrustDocs>. CIS' Financial Statements with Independent Auditor's Report is also filed annually with the Oregon Secretary of State-Audits Division and those filings are available at: <https://secure.sos.state.or.us/muni/public.do>. Search for government name starting with "CIS."

The Summary Financial Information is unaudited and does not contain all the disclosures, Management's Discussion and Analysis and other required supplementary information required by generally accepted accounting principles as established by the Governmental Accounting Standards Board who considers that information an essential part of financial reporting for placing basic financial statements in an appropriate operational, economic or historical context. Reading the Summary Financial Information at June 30, 2018, therefore, is not a substitute for reading the Financial Statements with Independent Auditor's Report for the Fiscal Years Ended June 30, 2018 and 2017.



citycounty insurance services  
[cisoregon.org](http://cisoregon.org)

MAIN OFFICE: 503-763-3800 800-922-2684  
1212 Court St. NE, Salem, OR 97301

CLAIMS OFFICE: 503-763-3875 800-922-2684 ext 3875  
PO Box 1469, Lake Oswego, OR 97035

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