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MESSAGE FROM THE PRESIDENT >>>>> MAYOR MICHAEL MILLER

KLC in 2010: Stronger and Member Focused



Mayor Michael Miller
City of Jackson
KLC President

Before I ran for mayor of Jackson 12 years ago, I was an ordinary citizen who cared about my community. One of my first lessons after winning the election was how much city government affects the daily lives of citizens. Collecting garbage, putting out fires, protecting the public, organizing a parade and fixing a sidewalk is an average day's work for city employees. City government provides not only the

basic services that make life better for citizens, but also the critical services needed by the most vulnerable residents.

Those of us in public service accept that most people take city services for granted to some extent, but when they need those services, they sure are glad to have them.

With limited staff and tax dollars, city officials must be resourceful to meet the demand for services from citizens. The City of Jackson has depended on the Kentucky League of Cities many times for training, legal expertise, guidance to help make employees safer and legislative support in Frankfort. The services provided by

KLC have ultimately saved our city officials' time and taxpayer dollars, as well as better positioned the city to meet the needs of local residents. The cost of Jackson's dues has been recuperated many times over because of the benefits our citizens receive as members of KLC. My city also benefits from financing through KLC and is a member of the Kentucky League of Cities Insurance Services pool, which offers Jackson specialized services such as loss control and safety training we couldn't get anywhere else.

Although KLC provides excellent service to the cities of Kentucky, the past six months have brought about unprecedented scrutiny from the media as well as the state auditor. As part of our commitment to continuous improvement, the Kentucky League of Cities Executive Board of Directors voluntarily complied with the auditor's examination. We welcome the auditor's report as another tool to assist the leadership of KLC with operations and overall transparency. KLC is constantly striving to improve, and outside input assists in that process.

As the old saying goes, "extraordinary times call for extraordinary measures." The Kentucky League of Cities Executive Board and Kentucky League of Cities Insurance Services (KLCIS) Board of Trustees have worked diligently during the past few months to strengthen KLC. As you know, the board has adapted

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KLCIS NEWS >>>>>

Cities Saving More than \$500,000 on Workers' Comp Insurance

KLCIS Drug Free Certification Program Going Strong with More than 40 Municipalities Certified

Is your city taking advantage of the law that provides a five percent workers' comp insurance discount for any Kentucky employer that completes a drug free certification program?

If not, consider the savings. A total of 43 cities and municipal entities (such as transit or housing authorities or utilities) have now been certified as "drug free" in Kentucky to date with 65 more cities in the certification process.

Most of them are Kentucky League of Cities Insurance Services (KLCIS) members and have a distinct advantage - their training is another no-cost benefit of KLCIS

membership. In 2007, the Kentucky Department of Workers' Claims passed legislation (HB 267) and put into place a program to encourage Kentucky employers to provide substance abuse education for employees. Though voluntary, if employers provide training, they automatically receive a five percent discount on their workers' compensation premium regardless of their carrier.

KLCIS members using the program have received \$121,791 (FY 08-09) and \$391,018 (FY 09-10) in savings thus far.

(continued on page 2)



**SPECIAL
CORNERSTONE PARTNER
EDITION**

The Kentucky League of Cities Cornerstone Partner Program is a partnership with businesses and corporations both state and nationwide that are interested in working with Kentucky's local governments. These companies, through their support of KLC, help support programs and events to benefit members such as our annual convention, training and education.

Read more about our KLC Cornerstone Partner companies that value cities and their importance to Kentucky's future.

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NEXT MONTH

**WATCH FOR THE SPECIAL
LEGISLATIVE EDITION OF
KLC DIRECT IN JANUARY**

**The Kentucky General
Assembly Convenes January 5**

The January edition of *KLC Direct* will feature important information about KLC's top legislative priorities, including County Employees Retirement System (CERS) reform, telecommunications tax shortfall, 911 funding, protection of city election process and the other issues that matter most to cities. Visit www.klc.org to review KLC's 2010 legislative priorities.

Kentucky Retirement Systems Announces New CERS Rates

The Kentucky Retirement Systems (KRS) Board of Trustees announced on November 19 a moderate increase in local government retirement contributions for FY 2011. The new employer contribution rates for cities, counties and other members of the County Employees Retirement System (CERS) will be 16.93 percent for non-hazardous employees and 33.25 percent for hazardous duty employees.

Actuarially Required CERS Contribution Rates:

	Current Rates	FY 11 Rates
Non-Hazardous	16.16%	16.93%
Hazardous	32.97%	33.25%

The new rates will go into effect July 1, 2010.

The stock market collapse last year had caused analysts to expect sharply higher employer contribution rates because of investment losses. The Kentucky Retirement Systems Board of Trustees was able to temper these losses by smoothing the impact into the rates over the next five years. Furthermore, the 10-year phase-in reform achieved by cities in House Bill 117 last year helped offset higher rates. Contractual changes related to Medicare's Employer Group Waiver Plan (EGWP) also provided

significant health insurance savings.

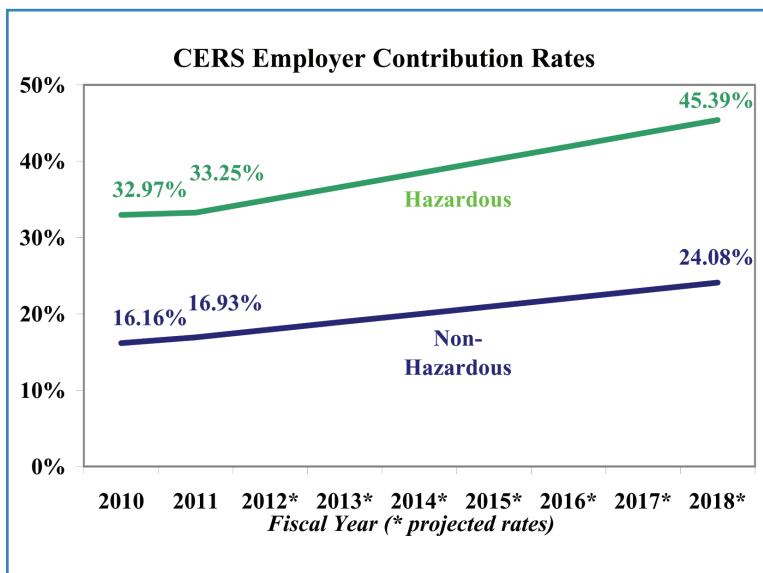
The moderate increase in contribution rates for FY 2011 is considerably lower than previously projected. The lower-than-expected rates are welcome news for cities in a time of financial distress. However, it serves as an important reminder that cities have little to no ability to predict contribution rates each year. It is of utmost importance to remain focused on achieving lasting retirement reform through legislative action. Without the hard work of cities to achieve the 10-year phase-in last session, the rates this year would have been significantly higher.

Additional retirement reform remains a top legislative priority for KLC and its member cities in the upcoming session. KLC will

continue to pursue measures that provide cities with immediate relief and ensure the long-term sustainability of the retirement system. For the 2010 session, the KLC Board of Directors voted to pursue the 80 percent full funding standard and seek changes to governance that would ensure adequate representation for city governments.

Please watch for the special legislative edition of *KLC Direct* in January for more information about retirement reform and other city issues in the 2010 session.

For more information about CERS, the new contribution rates or other legislative matters, please contact J.D. Chaney at jchaney@klc.org or 1-800-876-4552.



>>>>> (CONT. FROM FRONT COVER)

Workers' Comp Insurance

While the financial benefits are there, there are bigger paybacks. Benefits of certification include improved quality of work life for employees, reduced workplace accidents, less tardiness and absenteeism, and enhanced safety of all citizens throughout the community.

KLCIS engaged Gary Moberly & Associates to conduct the training for its members. Moberly is working on the drug free trainings with other organizations but said the KLC program is unique because it is proactive and generous.

"Other insurers provide the five percent discount because they have to by law, but I don't know of any other insurance carrier 'paying the freight' and actually paying its members to get trained and certified," said Moberly.

The other obvious benefit is any type of potential lawsuit that could result from impaired employees.

The Kentucky Department of Workers' Claims cites the

KLCIS program as the state's leader in the effort.

"Not only is this a loss control measure for our overall Workers' Compensation Insurance program - one that will save our customers and our self-insured



program dollars in the long run - it's just the right thing to do," said KLC Executive Pool Administrator/Chief Insurance Services Officer Bill Hamilton. "We have a substance abuse problem in Kentucky, and we believe it is only right for KLC to be proactive and out front on

this issue."

As long as the Drug Free Workplace certification remains current, Kentucky League of Cities Insurance Services (KLCIS) workers' compensation policy holders will be eligible to receive the five percent discount on their workers' compensation premiums. After initial certification, KLC plans to assist their workers' compensation customers in monitoring their respective Drug Free Workplace programs to ensure continued compliance with the program's governing Administrative Service Regulation. KLC will also provide ongoing assistance in refileing the certification application, which is required annually. KLC has contracted exclusively with Moberly & Associates to assist Kentucky cities with the initial certification process and the first year of training for supervisors and employees.

"It's a great program," KLC Deputy Executive Director/COO Neil Hackworth said. "Everybody wins."



CITIES TAKE CENTER STAGE IN FRANKFORT

You are cordially invited to join hundreds of city officials for City Day at the capitol on February 3, 2010. This annual event gives city officials an opportunity to come together in support of the issues that matter most to city government, watch the legislative process firsthand and meet with members of the Kentucky General Assembly. Events are held throughout the day at the state capitol, the capitol annex and the KLC Frankfort office. Visit www.klc.org for the full agenda of activities and directions.

Be sure to stay for City Night, KLC's evening of networking with city representatives, legislators and government leaders. Hors d'oeuvres and drinks will be served from 5:00 to 8:00 p.m. at the Frankfort Convention Center.

RSVP to Lynda Schwendeman at lschwendeman@klc.org or 1-800-876-4552 before January 27.

HELPING U.S. SOLDIERS PHONE HOME

KLC recently donated 78 cell phones, 38 outlet cords and 7 chargers to the Cell Phones for Soldiers program.



The Cell Phones for Soldiers organization turned old cell phones into more than 12 million minutes of prepaid calling cards for U.S. troops stationed overseas in 2008. The program collects around 50,000 cell phones each month through a network of more than 3,000 collection sites across the country. The phones then go to ReCellular, a company that pays Cell Phones for Soldiers for each donated phone - enough to provide an hour of talk time to soldiers abroad.

According to the Cell Phones for Soldiers website, Americans will replace an estimated 130 million cell phones next year. The small sacrifice of donating unwanted phones can have a tremendous benefit for a worthy cause like Cell Phones for Soldiers.

The organization was founded by teenagers Robbie and Brittany Bergquist from Norwell, Mass., with \$21 of their own money. Since then, the registered 501(c)3 nonprofit organization has raised almost \$2 million in donations and distributed more than 500,000 prepaid calling cards to soldiers serving overseas.

Jeri McCullough, KLC executive projects administrator, said the KLC donation was an accumulation over five years. "We have an emphasis on recycling, and this was the best option possible for our phones. We are able to reduce an unusable inventory and help our troops as well."

To start a phone donation campaign in your city or to donate personal phones check out www.cellphonesforsoldiers.com. The site provides all the necessary information, free shipping labels and offers posters and promotional materials for campaigns.

KENTUCKY LEAGUE OF CITIES CORNERSTONE PARTNERS

The Kentucky League of Cities wishes to acknowledge and thank these Cornerstone Partners for their investment in programs and services that benefit Kentucky cities and citizens.

GRANITE LEVEL >>>>>



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FKSC has served as financial advisor and underwriter for all of the Kentucky universities, many local school districts, local municipal financing entities as well as the advisor to formation of the Kentucky Housing Corporation, and the Kentucky Higher Education Student Loan Corporation. FKSC also serves as a co-managing underwriter for the State of Kentucky's bond issues for more than 25 years.

FKSC's trading operations provide access to municipal markets in Kentucky and the financial centers of the United States. Our Managed Funds operations provide asset management services to a wide variety of clients which includes the Kentucky League of Cities Workmans' Compensation Trust. Our commitment to our customers, on either a buy or sell basis, is to consummate the trade at the best market price, and to provide the highest level of service.



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Fifth Third has partnered with KLC on several bond pools providing credit enhancement. Through this relationship member cities have found economical and flexible methods of financing various capital projects from city halls to fire stations to water towers. Fifth Third has developed a credit underwriting template for Kentucky cities that recognizes the various revenue sources available to Kentucky cities. Fifth Third also provides the credit facility to KLC to support the Insurance Premium financing program. Through this program cities can opt to spread their insurance payments over the year in lieu of a single up front payment. This program enables member cities to match revenues and expenses in their budgets.



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KLC Members Benefit From KLC Cornerstone Partners in Difficult Economy

The year 2009 has been a challenging time for Kentucky cities, however, many of our KLC Cornerstone Partners have found value by participating in the Kentucky League of Cities Cornerstone Partner Program.

The program invites participation from businesses that provide products and services to local governments. By recognizing the benefit of partnering with KLC to reach its members, companies of all shapes and sizes are connected to their target audience. There is also a convenience for member cities looking for a particular product or service.

Cornerstone Partner Mark Dodds of Stringfellow, Inc., said about KLC's most recent Conference & Expo, "I have attended many expos across the country, and none have been as well organized as KLC's or given me as many contacts. This is a must attend expo for my company."

Mr. Dodds not only benefited from the contacts he met at the conference but also took advantage of one of his Cornerstone benefits and requested a customized mailing list from the KLC database to follow up with his own materials!

Cornerstone Partners are among the many exhibitors each year at the KLC Convention &

Expo. By participating as an exhibitor at the largest gathering of city officials each year, Cornerstone Partners come in contact with the decision makers for local government, and city officials have the opportunity to discuss new products and services firsthand.

While KLC is not in a position to endorse the particular products offered by its Cornerstone Partners, member cities are encouraged to consider Cornerstone Partners whenever the need arises. Through their support of KLC, these businesses recognize the value of marketing to cities, and KLC is proud to connect them to you.

MARBLE LEVEL >>>>>



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“ I have attended many expos across the country and none have been as well organized as KLC's or given me as many contacts. This is a must attend expo for my company. ”

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The Gibson Company, a commercial real estate, management, and brokerage firm was founded in 1991 by Billy V. Smith, a veteran of 30 years in the Lexington real estate market, and Douglas Gibson who began his real estate career in 1964. These partners had previously joined forces when they ventured out for a few years before collaborating again over a decade ago to give service to the industry they so greatly revered.

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Terry Ueber
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If you or someone in your city would like to recommend a company with products or services that you have found beneficial, let us know so we can introduce them to the benefits of the Cornerstone Partner Program. Contact Terry Ueber at tueber@klc.org or 1-800-876-4552.

LIMESTONE LEVEL >>>>>

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*Learn more about the KLC
Cornerstone Partner Program at
www.klc.org.*

CORNERSTONE PARTNER PROGRAM >>>>>

Cornerstone Partners Understand the Value of KLC's Members

"With annual expenditures of more than \$2.5 billion each year, Kentucky cities have phenomenal purchasing power," said Robin Cooper, chief member services officer and a former city official. "Cornerstone Partners understand the value of their membership by taking advantage of numerous sales and marketing opportunities throughout the year with KLC's member cities. The result is more exposure for them and more resources and competition for cities."

The Cornerstone Partners have targeted sponsorship and marketing opportunities with a wide range of decision makers throughout city hall - clerks, mayors, council members, city managers, parks and recreation directors, utilities superintendents, public works officials, public safety officers and many more.

Proceeds derived from the program help to underwrite KLC membership programs including our conference, training, social events and KLC

City Day and City Night during the legislative session. "These are companies that have demonstrated they want cities' business and want to support KLC members and programs," said Cooper.

The KLC Member Services team works year-round to attract businesses to the Cornerstone Program.

Contact KLC's Member Services team for assistance in your city or with general questions about KLC membership, programs or services at 1-800-876-4552.

[MEET THE KLC MEMBER SERVICES TEAM]

Contact the KLC Member Services and Communications team for assistance in your city or with general questions about KLC membership, programs or services as well as KLC communications.



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*Contact any KLC
staff member at
www.klc.org > Staff
directory.*

State Resource Helps Cities Recover from Community Disaster or Tragedy

No community is immune from floods, fires, tornadoes or ice storms. Cities are also dealing with large-scale crisis events like school shootings, industrial accidents or even hostage or multiple casualty incidents.

The Kentucky Community Crisis Response Board (KCCRB) is a state resource that

response-ready volunteers to provide critical incident stress management in the aftermath of crisis events and disasters.

2. Assists and supports the efforts of the federal, state and local governments as well as the private sector to support the delivery of

your community to provide "pre-incident" preparedness, which may include organizational readiness assessment, education and training (some training fees may apply). Individuals who may benefit from training are municipal employees, local clergy, volunteer organizations and medical professionals.

During the 2009 ice storms KCCRB responded in 19 counties delivering services to approximately 2,784 impacted citizens in shelters. In the first days immediately following the May flooding that occurred in Eastern Kentucky, KCCRB provided outreach services to over 655 residents in Breathitt and Pike Counties alone.

Cities can activate the KCCRB response services through calling directly at 502-607-5781, the hotline 24 hours a day (888-522-7228) or through the State Emergency Operations Center during a disaster. For more information on KCCRB and how it can be a tool for your city visit their web site at www.kccrb.org or call 502-607-5781.



▲ City of Danville (photo courtesy of Clay Jackson, *The Advocate-Messenger*)

ensures organized, rapid and effective crisis intervention response in the aftermath of crisis and disaster. KCCRB is dedicated to implementing statewide programs focused on prevention and mitigation of disabling stress through the provision of education, training and crisis support services and coordination throughout the Commonwealth. KCCRB provides critical incident stress management and support to all emergency workers and providers as well as schools, communities and businesses.

The Kentucky Community Crisis Response Board:

1. Trains and maintains a statewide team of regional

critical incident stress management and support services to the Commonwealth.

3. Sponsors and promotes educational programs concerning the psychological impact of a critical incident and promotes public awareness of the benefits of pre-incident training, preparedness and planning.

KCCRB provides services to cities that can play a vital role in enhancing resilience following a disaster or critical incident. As a state resource, the services provided are at no cost to cities. KCCRB welcomes the opportunity to collaborate with

KCCRB Disaster Response Services:

- ◆ are at no cost to cities
- ◆ offer pre-incident screenings to cities
- ◆ include local training

TIMELY TIP: **COLD WEATHER SAFETY TIP.** If you anticipate being out in the elements for an extended period of time, do not smoke or consume alcohol. These actions cause changes in the circulatory system making the body even colder.

Source: New York City Fire Department website

>>>>> (CONT. FROM FRONT COVER)

Message from the President

several new or revised policies to bring heightened accountability and transparency for our members, including:

- ◆ Credit card use
- ◆ Travel and automobile use
- ◆ Business expense reimbursement
- ◆ Conflict of interest and code of ethics requirements for employees and board members

The KLC Executive Board has also established an ongoing finance task force and compensation task force, which will review expenditures as they pertain to travel, meeting and

compensation policies. Many executive benefits have changed because of the adoption of these policies and a new orientation program for KLC Board members is in the works. Furthermore, when the Kentucky Department of Insurance called for a more distinct separation between KLC's insurance business entity and its other member service operations, the Kentucky League of Cities Insurance Services Board of Trustees immediately presented changes that satisfied the request. There is no doubt that KLC and KLCIS have already made significant progress

and will continue to improve.

As I learned when I first became a mayor, cities across the state provide countless services that are critical to the well-being of Kentuckians. Since it was founded in 1927, KLC's responsibility has been to the association members it serves - Kentucky's cities. The Executive Board and staff will continue to strengthen trust and confidence in KLC so that cities can continue to do the important work they do for the citizens of Kentucky. As the president of the Kentucky League of Cities, I see this as my most important responsibility.

SYLVIA L. LOVELY



Although Sylvia Lovely is retiring from the Kentucky League of Cities, her good works will continue to benefit the cities and citizens of Kentucky for years to come. Sylvia has been actively involved with cities since 1988, when she started as a staff attorney with KLC. She became KLC's executive director in 1990.

Sylvia helped put KLC on the map and was important in building the League's successful programs including our member driven pool which is now the state's largest and most successful municipal insurance pool.

Sylvia led the organization to be the most powerful voice and legislative advocate for Kentucky cities and was instrumental in creating the KLC Bond Pool which now provides low, tax free interest loans to Kentucky cities to finance public projects.

Over the years Sylvia Lovely became synonymous with a passion for cities. Speaking on behalf of Kentucky cities, Sylvia became recognized around the country as an advocate for Kentucky and a champion for civic engagement. And we are not the only ones who took notice. Her awards are numerous to name a few:

2008	Morehead State University Board of Regents	Selected to serve as the first female board chair in the 121-year history of the university.
2008	Southern Growth Policies	Innovator of the Year Award for work with the NewCities Morehead Initiative.
2008	KCTCS Presidents GALA & Benefactors Awards Dinner	Awarded for contributions to education in Kentucky.
2007	American Society of Association Executives	Gold Circle Award for contributions to association communications via <i>City Magazine</i> .
2006	Kentucky Association of Government Communicators	Presented Speech and Editorial Writing Award of Excellence.
2006	Kentucky's Long-Term Policy Research's Vic Hellard Award	Kentucky's highest honor for Public Service.
2005	Communicator of the Year Award	Presented by Public Relations Society of America, Bluegrass Chapter.
2004	Public Individual Award	Presented by Eastern KY Leadership Foundation for public service and inspirational leadership.
2004	Kentucky's Powerful Elite	Named by the <i>Lane Report</i> , for leadership and advocacy.
2003	National Association of Women in Business Winner's Circle Award	Recognized for outstanding business and leadership efforts in central Kentucky.
2001	Top 12 Women of Influence in Kentucky	Named in <i>Kentucky Monthly</i> magazine as one of Kentucky's most influential persons.

As she retires, all of us on the boards and staff of KLC wish Sylvia and her family all the best in their personal and professional endeavors.

Social Media and Record Retention Dilemmas

In this era of constantly evolving technology, many of our innovative member cities are finding that city websites and social media outlets such as Facebook and Twitter are offering exciting new options to stay connected with citizens. However, new technology means new legal issues.



A forward-thinking city employee recently emailed us with an excellent question:

How do I back up our city's Twitter feed and Facebook page? Are there record retention requirements for social media?

A few years ago we would have wondered what strange language this clerk was speaking. Today, the

question is clear, but the answer is not.

Unfortunately, though technology might move at lightning speed, the law tends to move a little more slowly. Around the nation, cities are stumped by the concept that information transmitted through city websites and social media outlets might be considered public records that need to be retained.

To effectively administer and account for government activities and assure compliance with the Kentucky Open Records Act, all cities and their public agencies must manage and maintain their records in accordance with record retention requirements developed by the Records Management Services at the Kentucky Department for Libraries and Archives (KDLA). For websites, the KDLA has compiled a variety of guidelines and resources. City websites vary in complexity, but any materials that could be considered official city records with permanent or long-term value should be captured and retained. For more information on retaining websites, emails and digital documents, visit the KDLA website at www.kdla.ky.gov.

As of yet, Kentucky, like most other states, has not developed records retention requirements for newer forms of social media such as Facebook and Twitter. However, cities should be aware that if these outlets contain records created in the course of public business, they are public records. Until requirements are established, KLC recommends that cities follow the KDLA guidelines for website retention as closely as possible. Cities should also try to develop strategies for documenting their Facebook pages and Twitter feeds as information changes, especially if the documents are not available in any other form.

KLC will continue to stay on the forefront of these newly emerging legal issues by monitoring the approaches taken by other states and by working with KDLA and the Attorney General's Office as they look for solutions.

This article was prompted by a question to KLC from Pam Spencer the City of Paducah's Public Information Officer.

Got a question? Call KLC at 1-800-876-4552.

CITYDAY FEBRUARY 3, 2010, 8:00 A.M. TO 5:00 P.M. EST
KLC FRANKFORT OFFICE AND CAPITOL ANNEX, FRANKFORT, KENTUCKY

Please join the Kentucky League of Cities for the annual day of city advocacy in Frankfort . . .

FEBRUARY 3, 2010, 5:00 P.M. TO 8:00 P.M. EST
FRANKFORT CONVENTION CENTER, FRANKFORT, KENTUCKY

CITYNIGHT

and an evening of networking with legislators, government leaders and city representatives.



KLC Direct is designed internally to save our members money.



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KLC Direct is a monthly publication of the Kentucky League of Cities. Any comments or article suggestions should be forwarded to: Kentucky League of Cities, 100 East Vine Street, Suite 800, Lexington, KY 40507-3700 • Fax: 859-977-3703 • www.klcc.org

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The following is a message from KSBA Executive Director Bill Scott to KSBIT members concerning how school boards will benefit from the new KLC relationship. Mr. Scott shared these thoughts prior to the completion of the agreement.

Schools Need Nonprofit Insurance Option

By now, most of you are aware that the Kentucky School Boards Association (KSBA) is in discussions with the Kentucky League of Cities (KLC) to administer our insurance service known as the Kentucky School Boards Insurance Trust (KSBIT). Although these negotiations were ongoing at the time of this writing, I'd like to explain why KSBA is considering this and how schools would benefit.

Let's start with a little background on why KSBA got into the insurance business in the first place and how KSBIT differs from your typical commercial insurance carrier.

The commercial insurance marketplace is characterized by dramatic fluctuations known as hard and soft markets. In a hard market, the cost of insurance is high and adequate coverage is hard to find, especially for public entities like schools and cities. In a soft market, coverage is readily available at inexpensive rates. KSBIT was created in 1978 at the request of school leaders in response to a hard insurance market that had left many of Kentucky's school districts without access to adequate, affordable coverage.

A board of trustees representing school board members, superintendents and school business officials was appointed to oversee the new self-insured pool of member premiums. The trustees contracted with KSBA to hire staff and administer the program.

Since its creation 30 years ago, KSBIT has lived up to its purpose by paying out over \$313 million in claims to Kentucky's public schools while ensuring that all districts, regardless of size, have access to reliable loss control services and customized school coverages at stable and affordable rates.

In 2002, KSBIT's actuary determined its workers' compensation fund needed additional resources to cover the potential long-term cost of claims. This determination represented an actuarial deficit of \$5 million. In July 2005, a new management team assumed leadership of both the trust and the association and stabilized the program, reducing the deficit to \$3.7 million by 2007.

Unfortunately, a soft insurance market subsequently reduced the level of participation as well as pricing. The result is a current actuarial shortfall of \$5.5 million: \$4.5 for the workers' compensation fund and \$1 million for the property-casualty fund. Despite this actuarial deficit, KSBIT has never experienced any cash flow problems and currently has assets in excess of \$31 million to pay future claims.

In response to increased pressure



*Bill Scott
KSBA Executive Director*

from the state Department of Insurance, KSBIT's trustees have been reviewing options to eliminate the actuarial deficit. In late summer we approached KLC about the possibility of a partnership that would turn the day-to-day management of the trust over to KLC while retaining the trustees' oversight role.

Because of its financial strength (\$43 million in annual premiums, \$22 million in surplus, and over \$100 million in total assets), KLC has been able to create a state-of-the-art insurance operation.

KLC's administration of KSBIT's pools would allow schools to take advantage of these operations while also saving money for both pools through economies of scale and elimination of duplicate operations. Also, by leveraging our combined assets, the partnership would produce savings in the purchase of reinsurance and enjoy higher returns on investments. However, the KLC and KSBIT pools would remain completely separate in terms of their funds so schools would never pay for a city claim.

Further, the partnership would eliminate KSBIT's current actuarial deficits through an infusion of cash from KLC. This action would reduce the immediate threat of an assessment on KSBIT's current and past participants. In an assessment, current and former customers are billed for additional premiums to cover the cost of past claims. KSBIT's trustees and management have always considered this to be the absolute last resort, but the Department of Insurance could order this action in the absence of any acceptable alternative.

It is important to note that even if the partnership is ratified, the only way districts can avoid any future threat of an assessment is through strong participation in KSBIT. This means that current participants need to remain in the pool and nonparticipating districts should consider rejoining.

Perhaps the most important benefit of a potential partnership with KLC for Kentucky's school districts is the preservation of a strong alternative to the commercial insurance market. Although districts have recently benefited from cheap premiums produced by a soft market, history tells us that this trend will not continue indefinitely. When the hard market returns, districts will look to a strong, self-insured nonprofit like KSBIT – a dramatic reminder of why it was created in the first place.

I look forward to reporting to you the outcome of these talks with KLC. In the meantime, please feel free to contact me with any questions.

KLC Partners with School Boards to Achieve Stable Pooling Solution

The phrase “it takes a village to raise a child” took on new meaning for all of us when the Kentucky League of Cities recently entered into a unique new partnership with the Kentucky School Boards Association (KSBA) and the Kentucky School Boards Insurance Trust (KSBIT).

KLC will assume administration and management of the KSBIT insurance pool on January 1, 2010. The new relationship will keep the school boards’ insurance trust intact and will save money for Kentucky’s local school systems as well as our own Kentucky League of Cities Insurance Services (KLCIS) members.

It will create new synergies as both pools bring proven programs and services to the table. Based on our pro forma analysis, KLCIS could achieve dramatic cost savings of up to half a million dollars initially through joint contracts and economies of scale. Because this pool is completely separate, KLCIS members will bear no liability or risk associated with the KSBIT pool.

The KSBIT pool has a scope and mission similar to that of KLCIS. KLC will manage all policy issuance, claims, loss control, underwriting and investments. KLC currently contracts with KLCIS for administrative services and will do the same for KSBIT.

The contract is not a merger between KLC and KSBA nor is it a merger between the two insurance pools.

KSBIT told us they came to us because we have a robust pool and our loss control, claims, training and other related services are second to none.

While many organizations are struggling during the current economic climate, the Kentucky League of Cities insurance pool is



*Neil Hackworth
KLC Executive Deputy
Director/COO*

financially sound. KLCIS has \$22 million in surplus, \$43 million in premiums and manages \$101 million in assets. As a means for stabilizing its insurance funds, KSBIT first

approached Kentucky League of Cities Insurance Services during the summer about assuming the management of its workers’ compensation, liability and property funds.

The KSBIT Board of Trustees will remain separate from the KLCIS Board of Trustees, with school members representing its board majority. KSBIT will also continue to have full management of its unemployment insurance pool.

We have the financial depth and expertise to do this, and our KLC and KLCIS boards see this as an opportunity to partner with an association that represents another important institution in our communities, our schools.

As we all know, cities and schools are inextricably linked. In order to have thriving cities, we need to have a well educated workforce which begins in our local schools. And, in order to have a sustainable tax base for our schools, cities must be places that people want to live and do business.

At KLC, we are proud to be part of this new partnership as we extend our expertise and services to people across the Commonwealth who work in our school system.

This is truly a win-win for all involved. Both of our pools will benefit from substantial economies of scale and operations, particularly through joint contracts and aggregated reinsurance purchases. It is especially good for our schools and ultimately for the children they educate.

Prospect Goes for Green Miles

One of a few cities using hybrid police cars

The City of Prospect recently replaced two of its police cruisers with new hybrid models. The Ford Escape hybrids were \$29,000 each and will replace older Ford models that had more than 150,000 miles.

“It will cut the fuel costs substantially,” said Mayor Todd Eberle. He said the new cars were budgeted for several years, but he held off due to tight budgets.

The city wanted to replace existing cruisers with hybrids to set an example of attention to fuel

efficiency, pollution control and air quality.

The mayor said he did his research before the city purchased hybrids. We settled on the Ford because it had room for gear and equipment and is a Kentucky made car.

“The cars are not wimpy,” said Eberle. “Their acceleration compares or exceeds some other non-hybrid patrol cars.”

Other U.S. cities using hybrids in police fleets are Yuma, Ariz., and Westwood, N.J.

