

Nominee Name: Brennan Quintus

Title: CEO

Pool Name: North Dakota Insurance Reserve Fund

Years in Pooling: 5.5

Years in Current Position: 2.5

I am: An employee of the pool



Do you hold any relevant professional certifications?

I currently hold the Chartered Property Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), and Associate in Commercial Underwriting (AU) designations. I am also studying for a law degree.

Do you have any experience with pooling organizations or associations?

I currently serve as the CEO of the North Dakota Insurance Reserve Fund (NDIRF), a position I've held since January 2018. Prior to assuming the role of CEO, I served as the NDIRF's Risk Services Manager, overseeing the Underwriting and Loss Control Departments.

In addition to my experience at the NDIRF, I serve on the North Dakota Public Health Insurance Trust (NDPHIT) board. NDPHIT provides health coverage and other benefit programs to North Dakota political subdivisions. The Trust went from an idea to reality over the past couple of years, and I have been involved in the creation of the program from the very beginning.

Do you have any experience with other professional associations or service organizations that would assist you in your AGRiP responsibilities?

I currently serve as the President of the North Dakota Roughrider Chapter of the CPCU Society and as an Executive Committee Member for the North Dakota HR Collaborative. The HR Collaborative provides HR-related resources and education to North Dakota political subdivisions.

I also have extensive experience as a presenter at various conferences and for educational organizations, including AGRIP, Academy of Insurance (an Insurance Journal Company), and North Dakota trade associations that represent schools, fire districts, counties, cities, law enforcement, townships, and park districts.

What would you consider to be the most significant issues facing intergovernmental pooling?

Governmental entities are facing incredible challenges in today's environment, including the concerns of traditional property and casualty exposures as well as trending challenges related to COVID-19, law enforcement liability, and civil unrest. As risk pools, we have an opportunity to demonstrate leadership during these uncertain times by understanding the issues facing our members, listening to our

members to determine which specific challenges they are most concerned about, and working with our members to help them develop effective responses to their challenges and concerns. It is our responsibility to determine the risks in the challenges our members face and provide support that both reduces their risk and helps them operate in a way that efficiently and effectively serves their citizens. Governmental risk pools must remember we exist to serve our members who serve the citizens of our communities. As we say at the NDIRF, we are For North Dakota, For Local Government, and For You (the citizens of North Dakota) and we make every decision through that lens.

AGRIP plays a similar role for governmental risk pools. AGRIP exists to serve its membership by looking for opportunities and challenges facing its membership and then creating ways for our organizations to help each other take advantage of opportunities or respond to challenges. Through AGRIP's assistance, we are all better positioned to serve our members and the citizens of the communities that our members serve.

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRiP and how you would assist in promoting the interests of intergovernmental pooling?

I bring a unique perspective to AGRIP as a pool executive who was appointed CEO within the last 3 years. Many pools across the county are facing the issues that I mentioned above and also operational issues within their own pools that include a generational shift within the leadership of their organizations. I can assist AGRIP and its members through my experience handling those organizational challenges.

Nominee Name: David Cook

Title: Executive Director

Pool Name: IPBC

Years in Pooling: 30

Years in Current Position: 7

I am: An employee or contractor providing service to the pool



Do you hold any relevant professional certifications?

Former ICMA Credentialed Manager

Former IGFOA Certified Finance Officer

Do you have any experience with pooling organizations or associations?

Member of AGRiP's Health Pool Resource Group - 2018 to Current

Delegate to the IPBC from 1990 to 2005

Delegate to IRMA from 1990 to 2005 and served as Treasurer of the organization

Chairman of the Illinois Metropolitan Investment Fund - 1994 to 1998

President of the Illinois Government Finance Officers - 1998-99

Do you have any experience with other professional associations or service organizations that would assist you in your AGRiP responsibilities?

President of the Chow Chow Club, Inc. - 2016 to Current

What would you consider to be the most significant issues facing intergovernmental pooling?

With the current COVID-19 pandemic, health benefit pools like the IPBC have been challenged to provide more services and assistance to their members than ever before. Since the early stages of the pandemic, the AHPRG has and should continue to be the leader in the field in providing timely and accurate guidance to all AGRiP members. In addition, AGRiP should continue to be the leader in providing its members with high quality educational opportunities, sharing its knowledge regarding current trends in intergovernmental pooling, and being a conduit to its members and helping them to find ways to work together to improve services and be cost effective.

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRiP and how you would assist in promoting the interests of intergovernmental pooling?

Prior to becoming the Executive Director of the IPBC, I was in local government for 30 years and worked at three Illinois municipalities. I began my career as the Accounting Manager in Carbondale

and completed my local government career as the Village Manager in Hinsdale (Chicago are suburb). My vast experience in Finance, Human Resources, Technology and Management would greatly benefit the AGRiP organization.

Nominee Name: Suzanne D Paulson

Title: General Counsel

Pool Name: OMAG

Years in Pooling: 7

Years in Current Position: 3

I am: An employee of the pool

Do you hold any relevant professional certifications?

Law Degree, May 2001

Do you have any experience with pooling organizations or associations?

I have worked in public entity pooling for 7 years. I have attended AGRIP conferences for 5 of the 7 years. I am on the Pooling Basics faculty and teach the governance section of that program. I am also a member of the General Counsel Peer forum and Education Advisory Council (EAC).

What would you consider to be the most significant issues facing intergovernmental pooling?

One of the most significant issues facing pooling is maintaining the culture and relationships with members during these uncertain times. The culture of public entity pooling is what sets pools apart from the insurance industry. Pool Boards and employees truly understand the unique needs of their members and this is reflected in the coverages, resources, cost and stability a pool provides its members. To foster those relationships, pools rely on conferences, annual meetings, board retreats, member advisory meetings, etc. to nurture that culture, to build those relationships and make lasting connections with members. The COVID-19 pandemic has caused most, if not all, in-person conferences, meetings, retreats, etc. to be cancelled. To keep that culture thriving, pools are going to have to continue to be flexible and find new ways to maintain those connections and relationships. Pivoting to a new way of connecting with members may be costly and uncomfortable for some but it's essential to continue to foster the relationships with members.

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRIP and how you would assist in promoting the interests of intergovernmental pooling?

I would bring to the AGRIP Board my experience as General Counsel and former Human Resources Director of a public entity pool. I enjoy being a member of the Pooling Basics faculty and meeting new Board members and employees and learning about all the different pools, coverages and value added services. As an AGRIP Board member I would encourage others to get involved with AGRIP and continue to share ideas.



Nominee Name: Barbara Zemlock

Title: Insurance Boards Legal Counsel

Pool Name: Pennsylvania Counties Risk Pool;
Pennsylvania Counties Workers' Compensation Trust

Employer Name: County Commissioners Association of
Pennsylvania

Years in Pooling: 11

Years in Current Position: 5

I am: An employee of the pool's sponsoring organization



Do you hold any relevant professional certifications?

I obtained my juris doctor in 1990 and was admitted to the practice of law that same year. I am admitted to practice before all Pennsylvania State Courts, the United States Supreme Court, the Third Circuit Court of Appeals, the United States District Court for the Middle District of Pennsylvania and the United States District Court for the Western District of Pennsylvania.

Do you have any experience with pooling organizations or associations?

I am general counsel to several intergovernmental pooling boards, including the Pennsylvania Counties Risk Pool, the Pennsylvania Counties Workers' Compensation Trust, the CCAP UC Trust, the CCAP Health Alliance, and the Prison Inmate Medical Cost Containment Program. As counsel to these pools, I, among other things, assist the Boards in operating in compliance with the governing documents; ensure that the governing documents are current and in accordance with law and good pooling practices; make coverage determinations; negotiate, draft and review contracts with service providers; work with outside defense counsel; engage in discussions regarding board policies, including those pertaining to reserves and dividend distribution, and surplus policies; and provide general legal guidance to the pools' boards and pool members. I am also on the PCoRP Claims and Risk Control Committee, where I am involved with analyzing the coverage lines to be offered to members and assessing claims.

Do you have any experience with other professional associations or service organizations that would assist you in your AGRiP responsibilities?

I am chair of the Board of the Dauphin County General Authority, a Pennsylvania municipal authority. I have served as chair for over 10 years and am currently in my third term. I am also on the Board of Directors of the Pennsylvania Association of Criminal Defense Lawyers, which is a state-wide professional association that currently has over 850 members. I am a Past President of that association. As a result of my involvement with these organizations, and the leadership roles in which I have served, I understand the purposes and functions of a board of directors, the commitment that must be made to effectively participate as a member of a board of directors, and the importance of

understanding members' needs and issues so that the board can effectively fulfill the goals and purposes of the organization.

What would you consider to be the most significant issues facing intergovernmental pooling?

The COVID-19 pandemic is one of the most significant issues that intergovernmental pooling currently must face. From providing regular services to members, to program costs, to pool staff, almost no aspect of pooling is immune to the impacts of the virus. Many pools have found creative ways to continue to provide services to members while maintaining the safety of pool staff; it is anticipated that pools will need to continue to explore alternative avenues of providing effective services.

Another significant issue facing pooling (especially liability pools) is how to effectively address the trend involving an increase in the number of law enforcement, sexual abuse and molestation and sexual harassment claims and the significant costs associated with these cases. Although many pools offer training, assessments and other incentives aimed at encouraging members to address these issues before a claim arises, and provide specialized counsel to defend these claims, the number of these claims and the related costs continue to rise. Because of the financial impact that these claims have on a pool, as well as the turmoil associated with these types of claims, this is a significant issue pools must address.

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRiP and how you would assist in promoting the interests of intergovernmental pooling?

I have been the President of a state wide organization and understand the commitment associated with providing leadership to an association, the need to satisfy the interests of members, and the importance of moving the association in the direction of meeting the goals of the organization and its membership. As General Counsel to several diverse pools, I have been exposed to legal, governance and membership issues which impact different types of pools. By bringing these experiences and interests to the AGRiP Board, I will be able to help promote the interests of the organization and assist it in meeting the needs of its members.

Nominee Name: David Harmer

Title: Administrator

Pool Name: Virginia Transit Liability Pool

Employer Name: General Risk Services, LLC

Years in Pooling: 12

Years in Current Position: 12

I am: An employee or contractor providing service to the pool



Do you hold any relevant professional certifications?

Chartered Property Casualty Underwriter, Associate in Claims, Certificate in General Insurance.

Do you have any experience with pooling organizations or associations?

Government Entities Mutual (GEM) - current chairman. Past vice chair, secretary, audit committee chair, and Executive Compensation & Benefits committee chair.

National Association of Government Entity Programs - past secretary. PRIMA - member, AGRiP - member.

Do you have any experience with other professional associations or service organizations that would assist you in your AGRiP responsibilities?

I am an active member of the Richmond CPCU Society, Captive Insurance Council - DC, Virginia Transit Association, St Matthews Episcopal Church, Virginia PRIMA, and Community Transportation Association of Virginia.

What would you consider to be the most significant issues facing intergovernmental pooling?

Economic factors – the pandemic has pushed the country into a recession with many public entities facing large budget holes. Some of those issues have been temporarily pushed forward thanks to government intervention, but eventually that will end. This could lead to a contraction of services, a reduced need for coverage, and the compulsion to purchase insurance solely based on cost.

Relevance – Most pools were created during a long and difficult hard market in the 1980's. The conditions that led to the formation of pools have long since passed, along with the idea that coverage may not be available in the commercial market or that pools are always the cheaper alternative to commercial coverage. Pools need to be able to articulate their value proposition and continually communicate that message to all levels of their members' hierarchy.

Reinsurance market conditions – Most pools depend heavily on the reinsurance markets for the

capacity needed to adequately cover their members' exposures. The hardening market could make reinsurance coverage expensive or even unattainable.

Pool leadership changes – Many long-time pool leaders are approaching retirement age and there may not be enough qualified replacements available.

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRiP and how you would assist in promoting the interests of intergovernmental pooling?

What I bring to AGRiP - management experience in positions of increasing responsibility in the property casualty insurance industry including commercial carrier executive team, TPA director, and, for the last 12 years, administrator of Virginia Transit Liability Pool.

My education includes a bachelor's degree from Michigan State University and MBA from the University of Richmond, along with the CPCU and AIC designations. I am current chairman and past audit committee chair of Government Entities Mutual (GEM). If elected, I would bring a commitment to work diligently and to the best of my ability for the good of AGRiP and the intergovernmental pooling community.

Nominee Name: Jim deSpelder

Title: Administrator & CEO

Pool Name: County Road Association Self-Insurance Fund

Years in Pooling: 35

Years in Current Position: 10

I am: An employee of the pool

Do you hold any relevant professional certifications?

ARM - Associates in Risk Management

JD - Juris Doctorate



Do you have any experience with pooling organizations or associations?

County Road Association Self-Insurance Fund (CRASIF) – Chief Executive Officer for a workers' compensation pool serving 69 road commissions with over \$38M and generating annual net premiums of \$7M.

MASB-SEG Property/Casualty Pool – Chief Operating Officer for a property/casualty pool serving 400 school districts with over \$68M in assets and annual net premiums of \$32M. Chaired the Products Development Team.

Middle Cities Risk Management Trust/Middle Cities Workers' Compensation Fund – Co-Administrator for a property/casualty pool and workers' compensation fund serving 34 urban school districts with assets totaling \$33M and annual net premiums of \$16M. Chaired the Internal Risk Management Audit Committee.

Michigan Municipal Risk Management Authority (MMRMA) – Risk Consultant to various governmental entities including community colleges. Chaired the Pontiac Silverdome Emergency Plan Committee that developed and tested their first emergency response plan.

Michigan Public Risk Management Association (MiPRIMA) – Board Trustee and Scholarship Committee Chair. Established first scholarship program for college students pursuing public risk management. Frequent speaker.

Public Risk Management Association (PRIMA) – Speaker, Moderator and Facilitator.

Association of Governmental Risk Pools (AGRiP) – Speaker, Moderator and Facilitator. Active participant on the Membership Practices Committee.

Michigan Self-Insurance Association (MSIA) – Membership and Attendee.

Michigan Council of Self-Insured Group Administrators (MCSIGA) – Membership and Attendee.

Do you have any experience with other professional associations or service organizations that would assist you in your AGRiP responsibilities?

State Bar of Michigan – Member of the Insurance Section, Workers' Compensation Section

What would you consider to be the most significant issues facing intergovernmental pooling?

One of the most significant issues facing intergovernmental pooling is the selecting and training of a pool staff and board members as leaders. AGRiP continues to need to be one step ahead of current societal and organization management trends so we can successfully meet the challenges of a constantly changing world. The pooling community needs professional development that exposes us to new strategies and energizing techniques. We need to continually build on the foundations of inclusivity, futuristic thinking through foresight and constantly re-framing the “why” to a new generation.

- An emerging issue is the growing complacency and indifference of some of our pool members. Challenges such as COVID-19, increased social unrest, and uncertain financial conditions make it increasingly hard for our members to do their job. This results in less time to participate in pool governance and educational programs. Our members' involvement is the life blood of our pooling organizations. Their involvement guides our coverages and services and gives us an advantage against the commercial marketplace. I believe AGRiP needs to continue to be a thought-leader in helping us find effective solutions.

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRiP and how you would assist in promoting the interests of intergovernmental pooling?

I am indebted to AGRiP and to the pooling community for their contributions to my professional development. I am indebted to AGRiP for challenging us to be the best we can be. I am indebted to the friendships that have developed over the years as we have shared our passion for pooling and have become a source of wisdom and personal support for each other. There is no better way to repay the debt by serving the community that has given so much to me by being on the AGRiP board.

I would appreciate your vote in the upcoming election.

Nominee Name: Joe Bennett

Title: General Counsel

Pool Name: Water & Sewer Risk Management Pool (WSRMP)

Employer Name: Hendricks - Bennett, PLLC

Years in Pooling: 20

Years in Current Position: 20

I am: An employee or contractor providing service to the pool

Do you hold any relevant professional certifications?

- *J.D., University of Washington School of Law*
- *Admitted to practice law in Washington, U.S. District Courts in Washington and Hawaii and the 9th Circuit Court of Appeals*



Do you have any experience with pooling organizations or associations?

- *General Counsel, WSRMP (January, 2001 – present)*
- *Assigned defense counsel for WSRMP and the Washington Transit Insurance Pool (WSTIP)*
- *My law firm incorporated both WSRMP and WSTIP back in the 1980's.*

Do you have any experience with other professional associations or service organizations that would assist you in your AGRiP responsibilities?

My practice focuses on representing government risk pools and other government agencies. Other organizations I have served include:

- *WSTIP and Washington State Transit Association—Presenter on legal, insurance and pooling topics.*
- *WSRMP and Washington Association of Sewer and Water Districts—Presenter on legal, insurance and pooling topics.*
- *President of volunteer committees and boards including: Bar Association Professionalism Committee, Little League and my Church Parish Council.*

What would you consider to be the most significant issues facing intergovernmental pooling?

Many of us recall the infamous Newsweek cover from March of 1986: "Sorry, America, Your Insurance Has Been Canceled." Thirty-four years later, look how far we've come. Pool founders did not just fill the insurance void left by commercial markets. They created broad coverage, tailored to their particular risks: counties, cities, schools, transit, utilities and parks among others. Created out of necessity, government risk pools endured and helped members better manage risk and embrace best practices. In short, pools make their members better.

Today's most significant issue is retaining and expanding members—both at the pool and AGRiP levels. If we are not growing, we are stagnant or shrinking. Today's hard market presents an opportunity to spread the good news of pooling – ownership, stability and confidence that pools will not disappear even when industry-wide loss ratios rise. We have a great story to tell. AGRiP is well positioned to grow beyond its current 215 member pools and to help them expand their own memberships. Yet the challenge of succession planning makes this opportunity more difficult to seize. Education and training must include newer managers and board members, many of whom do not yet understand why pooling is the best choice.

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRiP and how you would assist in promoting the interests of intergovernmental pooling?

Before I became WSRMP's general counsel, I spent 10 years working in all aspects of insurance law: workers comp, defense, coverage, subrogation and suing a broker for malpractice. I understand the industry that we partner with.

I've advocated for risk pools in court: defending pool members at trial, testifying as an expert witness and urging our State Supreme Court not to extend insurance regulations to pools.

I regularly advise elected and appointed boards. I will bring that perspective to this position. My approach is friendly, respectful and collaborative. I would be honored to serve you on the AGRiP Board.

Nominee Name: Jon Mocol

Title: Director of Agency Operations

Pool Name: Minnesota Associations of Townships Insurance and Bond Trust

Years in Pooling: 2

Years in Current Position: 2

I am: An employee; an employee of the pool's sponsoring organization

Do you hold any relevant professional certifications?

I have an Insurance License in Minnesota and West Virginia

Do you have any experience with pooling organizations or associations?

I do not have any other experience than my risk pool and my short experience with MATIT and my short time with AGRIP.

Do you have any experience with other professional associations or service organizations that would assist you in your AGRiP responsibilities?

I have been the accounting and insurance field for over 28 years

What would you consider to be the most significant issues facing intergovernmental pooling?

I think the most significant issues facing pooling today is the challenges of the reinsurance market and the identification of risks that are present to risk pooling. In our own trusts we found that our members were severely underinsured and that our members lacked the information to know this, I also think that we have a serious issue with succession planning as we look at the vast number of people who are set to retire from our industry in the next 10 years, We need to focus on succession planning if we care about the intergovernmental pooling .

Is there any additional information that would be useful to those voting in the election, including what you bring to AGRiP and how you would assist in promoting the interests of intergovernmental pooling?

I think well I am new to pooling I have a wealth of knowledge that will refresh pooling and AGRiP as well. I may not have years of experience in this industry, I do have a lot years in looking at organizations that lack proper vision to make sure that the organization will sustain through the ages..

