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July 19, 2019

Anne Presson
Orcas Island Health Care District
PO Box 226
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Dear Anne Presson,

Welcome to Policy Year 2020!

We are grateful for your continued membership and look forward to serving you this year. Your organization's renewal documents are attached to this email and include a Policy Binder, Policy Schedules, a Renewal Invoice and, if applicable, Vehicle ID Cards and Evidence of Coverage (EOCs).

For the 2020 policy year changes in the Memorandum of Coverage (MOC) are expected to be relatively insignificant. If you received renewal Evidence of Coverage (EOC) certificates, Enduris is also mailing a copy to the Certificate Holder for notification purposes. Enduris implemented certain Evidence of Coverage (EOC) changes for policy year 2020. For more information please see the coverage section of the Enduris website which can be found [here](#).

Each Pool member's policy year 2020 base contributions increased between 10% to 11% for property and auto physical damage coverage and between 5% to 7% for general liability, crime and named position coverage. Individual member contributions may be negatively impacted by loss experience (losses in the last 5 years) and are directly impacted by increases or decreases in exposures (changes to property values, vehicles, or worker hours/emergency runs). Page two of your invoice has a member contribution overview. We strive to bring you exceptional coverage for a competitive price while adding value to your organization.

We continue to offer proactive employment related pre-defense services, specialized claims management, focused risk management services and training directed at reducing risk and rising costs. Check our website at www.enduris.us for upcoming opportunities.

We are looking forward to serving you this coming year. Thank you for your membership and your contribution towards the success of Enduris.

Sincerely,

A handwritten signature in black ink that reads "Sheryl Brandt". The signature is written in a cursive, flowing style.

Sheryl Brandt
Executive Director