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September 11, 2018

Anne Presson
Orcas Island Health Care District
PO Box 226
Eastsound, WA 98245-0226

Dear Anne Presson,

Welcome to Policy Year 2019! We are grateful for your continued membership and look forward to serving you this year. Renewal documents are attached to this communication.

Last year, we served a record number of members with a membership count of over 540 special purpose districts. In Policy Year 2017, we experienced a record number of losses submitted by the membership. Enduris was glad to be there for our members in providing excellent claims service.

Globally, nationally, and locally there have been a significant number of insurance related cost drivers including natural disasters, increased cost of construction, and rising reinsurance premiums. To keep up with these rising industry costs and increase of member claims, the Enduris board has implemented an overall average rate increase of 10%. This increase will provide funding for future member claims and long term financial stability.

Our commitment to you continues to be focused on providing broad coverage, risk management and claim services, and relevant training opportunities in the most cost effective manner. Due to members' expressed concern regarding Cyber protection, we have increased Cyber coverage for Policy Year 2019.

We continue to offer focused risk management services and training directed at reducing risk and rising costs. Please check our website at www.enduris.us for upcoming opportunities.

We are looking forward to serving you this coming year. Thank you for placing your trust in Enduris.

Sincerely,

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

Rafaela Ortiz
Chief Operating Officer