

White Paper – May 2007

The Use of Online Technology by the Public Entity Pooling Industry

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Executive Summary

Background

This white paper summarizes the results of a survey of public entity risk pool executives regarding their current and planned use of online technology for training, claims management, loss prevention, data and information management, and other value-added services. The purpose of this survey was to identify and share the current trends relating to the use of online technology in the public entity pooling industry and to assess the needs and expectations of stakeholders in the pooling industry relative to online technology services.

In Spring 2007, Advanced Risk Systems contracted Staylor-Made Communications, a West Coast consulting firm, to conduct this survey. Staylor-Made Communications e-mailed the survey to 271 public entity risk pool executives, of whom 57 (21%) completed the survey. Survey respondents represented 21 different states, and their member organizations included county organizations, city municipalities, fire departments, police departments, water districts, school districts, and housing authorities, among others. Additionally, a wide range of pool sizes were represented. The number of members in the organizations ranged from less than 25 to over 400, and the total number of member employees per pool ranged from less than 1,000 to well over 15,000.

Survey Conclusions

Although the Internet has been available for over a decade, it has only been the last several years that public entity risk pools have started to request and adopt Internet-based solutions. The reduced cost of hardware and connectivity combined with the increasing availability of proven web-based solutions, have resulted in a rapidly increasing rate of adoption of first generation online services by risk pools.

In fact, 88% of survey respondents reported already offering some form of online services to their members today, and the majority of those who currently do not offer services plan to do so in the coming months and years. Clearly, online technology services have found their place in the public entity risk pool market.

This white paper highlights seven key lessons learned from the survey, which should assist public entity risk pool executives to develop and implement their strategy as it relates to the use of online technology.

1. **Risk Pools Report Widespread and Increasing Use of Online Services**
2. **Online Services are Highly Valued by Risk Pool Executives**
3. **Pool Executives Expect Online Services Will Help Maintain Pool Membership, Reduce Pool Costs, and Reduce Claims**
4. **Pool Members Demand More Online Services**
5. **Use of Online Services by Pool Members is Expanding**
6. **Staffing Constraints Currently Limit Traditional Services Offered to Pool Members**
7. **Pool Executives Rate General Safety, Employment Practices, and Driving Safety as Most Important Online Training Topics**

7 Key Lessons Learned for Risk Pool Executives:

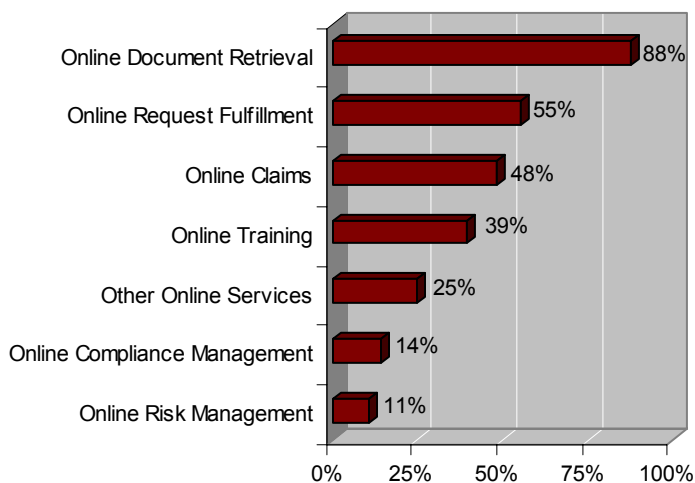
Executives:

#1 – Risk Pools Report Widespread and Increasing Use of Online Services

Survey results confirm the latest buzz circulating through the risk pool industry: public entity risk pools increasingly rely on Internet-based solutions to deliver an array of services to pool members. Many pools across the country have already invested—or plan to invest soon—in online solutions for their respective pool. In fact, 50 of the 57 risk pools (88%) responding to this survey offer some level of online service today. As Figure 1 illustrates, almost 88% of risk pool executives surveyed indicate that they currently provide pool members with basic, first generation online services such as document retrieval. Other popular online services already being provided to members include online request fulfillment, online claims management (full service and limited), and online training.

Figure 1:

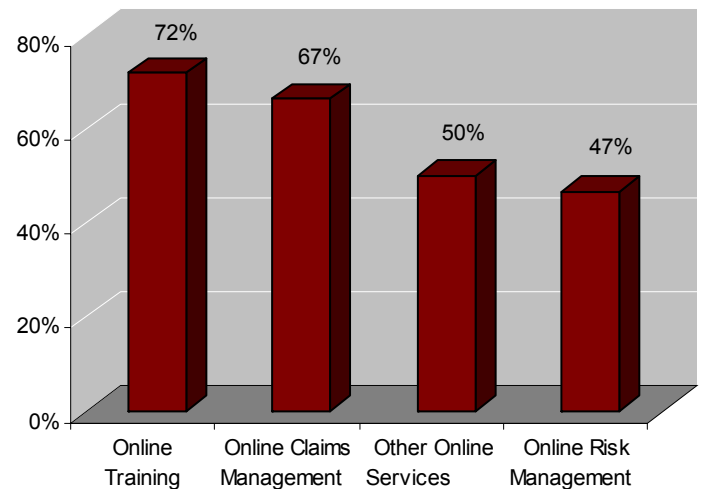
Services Currently Being Delivered by Risk Pools



Survey results suggest that many pools not already providing online services to pool members will begin doing so in the near future. Specifically, risk pools will most likely begin offering online services in the form of online training, online claims management, and online risk management. As Figure 2 demonstrates, over 70% of respondents who do not currently offer online training expect to introduce an online training program to their members in the next three years or less. Two-thirds of respondents not already offering claims management via the Internet plan to do so in the next three years, and almost half of those not offering online risk management anticipate doing so in the same time frame.

Figure 2:

Risk Pool Plans for Introducing Online Services*



*Excludes those respondents who currently provide service

What explains the recent adoption of Internet-based solutions among public entity risk pools? One major driving force to increased adoption has been a reduction in the cost of hardware and connectivity available to public agency employees. A second, important factor contributing to increased acceptance of web-based solutions has been the availability of proven, solution-driven, online vendors. Immediately following the dot-com shakeout, the high risk of adopting online solutions prohibited risk pools from implementing any Internet-based strategy. However, the surviving online vendors now have proven results, making adoption of an online solution more viable.

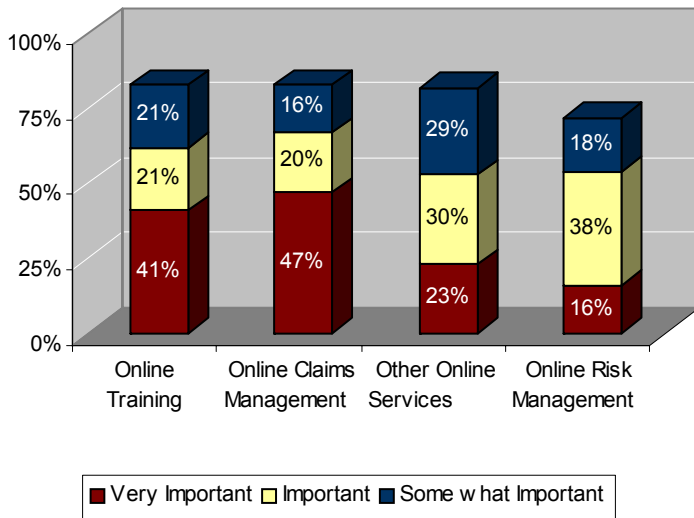
#2 – Online Services Are Highly Valued by Risk Pool Executives

Risk pool executives view Internet-based solutions as a valuable service offering for pool members and pool management. In particular, claims management and training represent the two most important online services that pools can utilize. As Figure 3 illustrates, 84% of respondents rated online claims management as very important, important, and somewhat important to offer to members. Providing online training to members was rated almost equally as high, with 83% of respondents rating online training very important, important, or somewhat important.

Utilizing online solutions has increasingly become standard practice in the risk pool industry, and the decision to adopt these solutions is being driven by risk pool executives that highly value these solutions. What, then, is the rationale driving adoption of online solutions by risk pool executives?

Figure 3:

Importance of Offering Various Online Services to Membership



#3 – Pool Executives Expect Online Services Will Help Maintain Pool Membership, Reduce Pool Costs, and Reduce Claims

The survey results reveal that risk pool executives currently utilize or plan to adopt online solutions because respondents find significant value in these services. As Figure 4 illustrates, respondents ranked maintaining membership as the number one reason for offering online services to their members. This was followed by improving productivity/reducing operating costs and reducing claims as the second and third top reasons, respectively, for adding online services.

Risk pool executives are very familiar with the cyclical nature of the insurance industry and the difficulty of retaining members during soft markets. As a result, many have identified Internet services as both cost-effective to the risk pool and a value-added benefit to members. By expanding the service offering to members, pools offer more than terms, price, and claims processing efficiency to its members. For those pools that provide additional services today, the online model offers a significant cost benefit to the pool, allowing pool executives to deliver more value without increasing their resources and budget. This becomes especially evident when considering the top three drivers of adopting online services, as detailed below.

Maintaining Membership

As markets change and become more competitive, maintaining membership becomes a top priority for any risk pool. When the insurance markets soften, risk pools

Figure 4:

Top Six Reasons for Adding New Online Services

Reasons	Counts	Weighted Responses	Overall Ranking
Maintain Membership/ Adding Value	39	84	1
Improve Productivity/Reduce Operating Costs	31	67	2
Reduce claims	27	66	3
Respond to Board/Member Requests	31	56	4
Maintain Leadership	33	55	5
Grow Membership	9	13	6

historically have seen members opt for traditional insurance products. Also, the competitive market provides members several options in addition to traditional insurance products. Consequently, the data suggest risk pools are seeking to maximize the value they bring to members via online training with the goal of maintaining member satisfaction and retaining individual members.

Reducing Pool Costs

One of the key benefits of online services is that they cut out many other costs and reduce overall spending. By providing services for members online, pool executives can substantially reduce expenses in several ways, including: 1) by reducing printing and postage costs for documents mailed to members; 2) by reducing personnel costs related to assembling and managing document distribution; 3) by reducing personnel costs related to scheduling and developing training programs/courses; 4) by reducing trainer costs related to delivering training courses to members; 5) by reducing employment and other costs of claims processing personnel needed to process paper-based claims; and 6) by reducing other costs inherent in less efficient underwriting processes. These cost savings allow the pool to invest in additional services and programs to benefit the members while improving overall risk pool profitability.

Reducing Claims

It is not surprising that respondents ranked reducing claims as one of the top three reasons for adding new online services, as reducing claims benefits both the members and the risk pool itself. Claims reduction at the member level translates into less damaged assets, fewer lost workdays, and higher productivity. In addition, lower claims over the mid

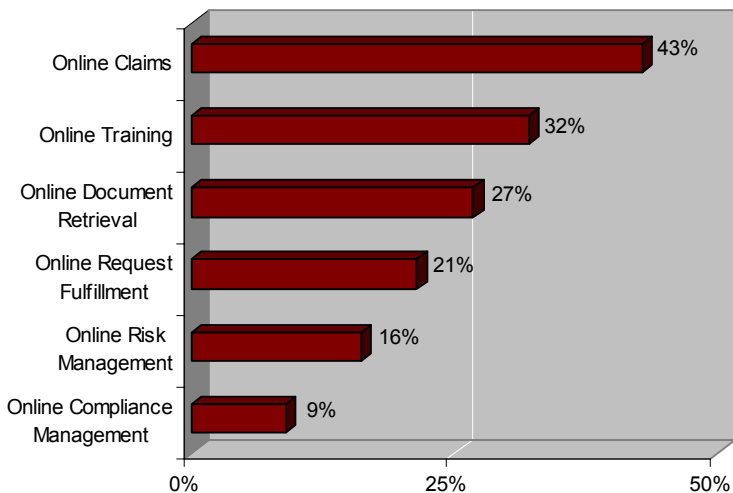
to long-term should also translate into lower. Reduced claims at the risk pool level should equal less claims expenses and higher reserves, resulting in a stronger and more competitive risk pool in the future. Lower claims in the aggregate may also reduce overall premium expense to members and provide an advantage to the pool in a competitive market.

#4 – Pool Members Demand More Online Services

Another factor driving increased adoption of online services among risk pools has been demand for these services by risk pool members. Survey results indicate that pool members have requested that their respective risk pool provide a variety of online services. Claims management represents the online service most frequently requested by pool members, with over 43% of respondents indicating their members have requested this service. Respondents rated online training as the second-most requested online service, with almost a third of the pool executives indicating that this service has been requested by their members. In a broader sense, respondents listed more than 20 online service vendors indicating that pool executives are aware of vendors that can provide Internet-based solutions, further substantiating the movement of pools to online technology solutions. Please refer to the Appendix for a complete list of online service providers mentioned by respondents. their members. More importantly, over 80% reported either

Figure 5:

Services Currently Being Requested by Risk Pool Members



#5 – Use of Online Services by Pool Members is Expanding

Survey results indicate that risk pool members embrace online solutions today, and they appear to have an appetite for more. According to Figure 6, almost 60% of respondents reported high to moderate utilization of online services among

Figure 6:

Estimated Member Utilization of Online Services

	Frequency	Valid Percent
High level of utilization	4	8.0%
Moderate level of utilization but increasing	21	42.0%
Moderate level of utilization and not increasing	4	8.0%
Low level of utilization but increasing	17	34.0%
Low level of utilization but not increasing	3	6.0%
Don't know	1	2.0%
Total	50	100.0%

high or increasing utilization of the online services offered today, suggesting that online services are gaining real traction with the membership. In fact, only 7 of 50 risk pool executives responding indicated that utilization was not increasing, and of those, only 3 reported utilization at a low level.

Successful pool member utilization of online applications requires three very important elements: 1) high quality, feature-rich, web-based applications behind user-friendly and intuitive user interfaces; 2) solutions that meet specific and significant problems being realized currently by the pool members, and; 3) aggressive promotion with emphasis on customer service / handholding during the implementation of the online service. Many risk pools do not have the necessary skills in this highly technical arena to implement an effective “homegrown” program and, until recently, there were very few outsourced solutions available. However, member utilization of online applications should continue to improve as risk pools increasingly rely on proven online vendors to develop and deliver online solutions to members.

#6 – Staffing Constraints Currently Limit Traditional Services Offered to Pool Members

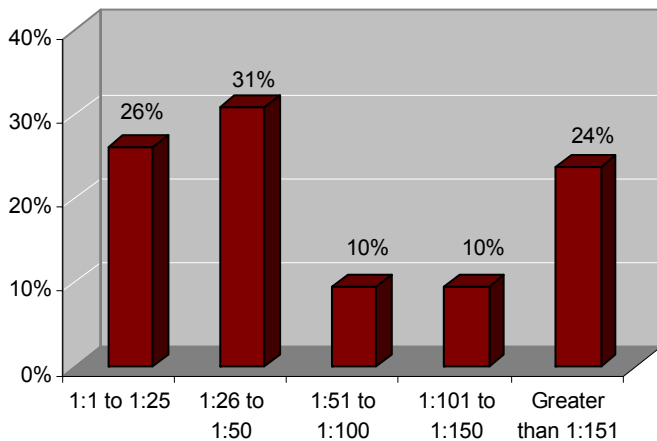
Survey results indicate there is a limited number of risk pool staff available to work directly with pool members. As Figure 7 shows, almost three-quarters of participating risk pools have less than one staff member per 26 member organizations. Roughly one-third of pools responding have only one staff member for every 100 or more members.

These survey results suggest that many risk pools do not have adequate resources to provide direct support and “hands-on” services to their members. Consequently,

transferring regulatory, operational, management, or loss prevention “knowledge” that is resident at the risk pool to its members is at best, difficult, and at worst, non-existent. As risk pool members seek more knowledge and direct assistance from risk pool managers, Internet delivery of services is the most cost-effective answer available today. Several online solution vendors provide a true “outsourced” solution to the pool, thus increasing the reach and representation of the pool to its members. Given that online services enable risk pools to cost-effectively “touch” each member and bring substantially more value than the traditional outreach models, use of online services by public entity risk pools should become even more widespread.

Figure 7:

Estimated Field Staff-to-Member Ratio



#7 – Pool Executives Rate General Safety, Employment Practices, and Driving Safety as Most Important Online Training Topics

Survey respondents ranked general safety, employment practices, and driver safety training as the three most important types of online training to provide for their members’ employees. As Figure 8 illustrates, pool executives place slightly less importance on providing members with online training, covering topics such as operational practices, health and wellness, and general management training among others.

The high value pool executives place on providing members with online training on general safety, employment practices, and driving safety reflects the fact that these areas typically generate the most claims for risk pools. In fact, Zurich Insurance estimates that 85% of all claims result from unsafe or unacceptable employee behavior. Thus, by mitigating and managing unsafe or unacceptable employee behavior

Figure 8:

Types of Online Training Demanded by Risk Pools*

Types of Online Training	Counts	Weighted* Responses	Overall Ranking
General Safety	43	102	1
Employment Practices	34	78	2
Fleet-Motor Vehicle Driving Safety	21	42	3
Operational Practices	23	34	4
Health and Wellness	15	25	5
General Management Training	11	18	6
Professional Certification	6	10	7
Environmental Training	2	2	8
General Computer Applications	1	1	9

through training, both the risk pool and its members will benefit. Preventing claims by training employees and supervisors will help reduce the cost of processing and paying those claims in addition to lowering the indirect and direct costs incurred by pool members. Given the benefits of providing training to pool members combined with the limited resources on the part of many risk pools, it is only logical that online training will play a major role in meeting this need.

Conclusion

First-generation risk pools offered public entities an alternative to traditional insurance products. Underwriting, claims management, and member recruitment were the critical competencies, which—when combined with lower premium costs—legitimized the alternative insurance industry. However, this first generation model has routinely been challenged during soft market swings when traditional insurers lowered premiums to grow business. As a direct result to this challenge, today’s risk pool executives are moving to a “value-add” model, recognizing that both member retention and new member growth require more than fast claims processing and aggressive pricing over the long-term. Internet services offer an ideal opportunity for risk pools under the value-add model: online services are extremely cost effective; they increase contact with members and members’ employees; they provide value-added solutions that directly assist pool members in addressing day-to-day business and management issues; and online services can actually reduce claims and associated claims costs.

Until recently, few public entities were positioned to utilize or benefit from online solutions. First, few public entities had the

electronic infrastructure in place to access such services. Second, the collapse of the Internet vendors following the dot-com bubble burst caused most business leaders—public and private—to question the feasibility of adopting online solutions. Third, the cost of hardware and Internet access was a financial hurdle few public entities could avoid. Lastly, few value-added online solutions offered anything more than a promise with little, if any, evidence of effectiveness or success.

Times have changed. Prices for computers and high-speed bandwidth have dramatically declined, allowing even the smallest public entities access to the Internet. Google, eBay, and Yahoo, among others, have validated the Web 2.0 industry as a substantial force impacting both organizations and individuals. Furthermore, the surviving online solution pioneers from 2000 have not only developed and implemented value-added online solutions, but years of serving the public entity market has validated service levels, solutions, and results. It is with this backdrop that risk pool executives are now planning their strategy to serve their members, and all the indicators point to Internet-based vendors as the solutions of choice.

The Staylor-Made survey validates this conclusion and points to several important factors/trends that will impact risk pools over the next few years:

Pool members are seeking more online services from their risk pools. To gain more value from their recent technology investments and/or receive more value for their insurance premium dollars, risk pool members are requesting specific online services and they are increasingly using more of the online services offered by pools today.

Pool executives, responding to their membership, have invested in first-generation online tools and solutions. In doing so, they have benefited from cost savings resulting from less paperwork (and all its associated costs) and less personnel, while being more responsive to their membership.

Visionary pool executives and industry leaders have adopted second-generation online solutions and, as a result, are driving greater value for their members while reducing claims and claims costs. This is not only a significant economic benefit and competitive advantage for the pool, but the bond between the pool members and the pool itself is dramatically strengthened.

Finally, there has been an evolution of online service vendors since the start of the millennium. Successful vendors have learned to deliver not only online tools, but customized solutions with high quality service, creating a true “outsourced” partnership for the risk pool. These vendors become an extension of the pool itself, thus allowing the pool executive and staff to leverage their time while “touching” pool members on a routine basis.

These key factors and trends will continue to support the growth and stability of the alternative insurance industry. The impact of “soft market” swings should not impact or threaten risk pools as they have in the past since premium pricing alone will not define member loyalty. In the long-term, as the second-generation online solutions are adopted, the operating cost savings and claims reductions will provide a substantial economic advantage relative to traditional insurance products, resulting in a more attractive and stable alternative industry.

About Advanced Risk Systems:

Advanced Risk Systems (ARS) and its parent company, TargetSafety, were founded in 1999 to assist organizations to reduce workers compensation claims as well as property and casualty claims and the related claims costs. Today, after seven years of focused efforts with cities, municipalities, and numerous types of districts, the company is the leading provider of online loss prevention and risk management services to public entities. Building upon TargetSafety’s highly successful and proven online behavior-based training program, Advanced Risk Systems introduced an Internet-based platform that assists public entities to measure, monitor, and reduce risk enterprise wide. In addition to employee training, ARS offers compliance tools to monitor and track mandatory activities across all departments. ARS was the first company to introduce an online public entity risk mitigation program which includes risk metric measurement, metric benchmarking, automatic deployment of mitigation programs, and a monitoring system to track utilization and organizational response. In 2007 the company introduced FleetSMART™, the first ANSI compliant and comprehensive fleet driving safety program designed exclusively for public entities. Currently ARS is planning the launch of a comprehensive employment practices liabilities solution to assist public entities to measure, monitor and mitigate exposures in the employment practices arena. Finally, the company is very proud of its six year partnership with the National Fire Protection Association and since 2001, the company remains the only entity officially licensed to use the NFPA fire logo.



Appendix:

Survey Questions & Responses

"Staylor-Made Communications is conducting a survey of public entity risk pool executives regarding their current and planned use of online technology for training, data and information management, loss prevention, claims management and other value-added services.

The survey will take less than 7 minutes of your time. For participating in the survey, you will receive a complimentary white paper summarizing the results of the survey and a copy of the conference presentation which will be sent to you immediately following the conference.

Since this is a survey of senior level executives, we are requesting that only senior level executives in the organization complete the survey. Thank you in advance for your participation and input to this timely survey."

1. What is your title? (N=56)

- Executive Director – **50% (28)**
- CEO – **16.1% (9)**
- General Manager – **0.0% (0)**
- COO – **1.8% (1)**
- President – **1.8% (1)**
- Pool Administrator – **12.5% (7)**
- Other Senior Level Executive (Please Indicate) - **17.9% (10)**

Other Senior Level Executives: Vice President (2), Director (2), Associate Pool Administrator, Deputy Director, Program Executive, Assistant Executive Director, Member Services, Associate Director of Risk Management and Member Services.

2. As a risk pool executive, how important is it that you offer online services to your membership? When do you plan to introduce these services, if at all? (Check the answers that apply)

3. If you currently provide, "Other Online Services" please briefly describe those services.

Other Online Services	Number of Mentions	% of Total
Member Communication Services	19	48.70%
Access/Retrieval of Documents/Info (6)		
Inquiries/Information Services (e.g., FAQs, discussion groups, inquiry services, etc.) (5)		
Surveys/Webinars (4)		
Newsletters (2)		
Other (links, e-mail answers regarding member employment-related issues) (2)	11	28.20%
Member Request Fulfillment		
Scheduling/Registration (e.g., training/events) (6)		
Info Requests (e.g., requests for gen info, risk management services, etc.) (3)	9	23.10%
Other (loss control library, video library) (2)		
Member Contract Management		
Renewals/certificate issuances (5)	9	23.10%
Other (e.g., notice of scheduled property, copies of payments, vehicle change reporting, etc.) (3)		
Contract additions/deletions(1)		
Total	39	100%

Online Service	Next 6 Months	Next Year	Next Two Years	Next Three Years	Not Certain	No Plans to Introduce	N
Online Training	25%	19%	19%	9%	19%	9%	32
Online Claims Management	13%	20%	30%	3%	20%	13%	30
Online Risk Management	7%	11%	20%	9%	29%	24%	45
Other Online Services	16%	9%	19%	6%	34%	16%	32

Online Service	Very Important	Important	Somewhat Important	Not Sure-Considering	Not Important	N
Online Training Includes Environmental, health, safety, employment practices, prof. certification, wellness, management topics, etc.	41.10%	21.40%	21.40%	10.70%	5.40%	56
Online Claims Management Includes claims reporting with member accessible claims information over the Internet, etc.	47.30%	20.00%	16.40%	10.90%	5.50%	55
Online Risk Management Includes Metric measurement at remote locations, risk benchmarking, risk analysis, mitigation program, deployment, etc.	16.10%	37.50%	17.90%	12.50%	16.10%	56
Other Online Services Includes member request fulfillment, compliance tracking, member contact management, etc.	23.20%	30.40%	28.60%	14.30%	3.60%	56

4. Risk pool executives provide online services to their members for a variety of reasons. Please review the reasons listed below and rank them in order of importance to you in adding new online services for your members (Rank the top 3 reasons that you would add online services, with 1 being the most important reason, 2 the second most important reason, etc.).

Reasons	N	Weighted Responses*	Overall Ranking
Maintain Membership/Adding Value	39	84	1
Improve Productivity/Reduce Operating Costs	31	67	2
Reduce claims	27	66	3
Respond to Board/Member Requests	31	56	4
Maintain Leadership	33	55	5
Grow Membership	9	13	6

5. Please check which online services your organization currently delivers to members today and which of these services, if any have been requested by your membership. (Please do not include CD-ROM or DVD type of services)

Types of Online Services	Do you currently provide for your members? (N =56)	Have these services been requested by your members? (N =56)
	Yes	Yes
Training Environmental, health, safety, employment practices, professional certification, wellness, managing, etc	39.30%	32.10%
Document Retrieval Forms, newsletters, membership contact data, underwriting documents, policies, etc	87.50%	26.80%
Claims Management Claims reporting and/or online claims management services - member accessible	48.20%	42.90%
Request Fulfillment Loss preventions services, video library reservation, instructor led training application process, etc.	55.40%	21.40%
Risk Management Metric measurement, benchmarking, analysis, mitigation program implementation, etc	10.70%	16.10%
Compliance Management Inspections, renewals, submissions, licenses, NIMS tracking, required training tracking, etc.	14.30%	8.90%
Other Online Services Incentive plan tracking, membership contact information updating, etc.	25.00%	

6. Please list any online service vendors that you are aware of that provide any of the online services noted above. (A vendor list will be compiled and provided in the White Paper)

Types of Services Mentioned	Number of Mentions	% of Total
Online Training		
TargetSafety	3	33%
First Net Learning	2	22%
LocalGov U	2	22%
DC Safety	1	11%
Vivid Learning Systems	1	11%
Total	9	100%
Claims & Claims Management		
Concentra Integrated Services	1	20%
First Notice Systems	1	20%
TriStar Risk Management	1	20%
United Educators	1	20%
Valley Oak Claims Systems	1	20%
Total	5	100%
Online Risk Management		
Advanced Risk Systems*	3	22%
AGOSNET	3	22%
CSC Pure Share	1	7%
DC Safety	1	7%
HAI Group	1	7%
HR Sentry	1	7%
LumineX	1	7%
Praesidium	1	7%
TriStar Risk Management	1	7%
United Educators	1	7%
Total	14	100%
Other		
Company Nurse	1	25%
Intellicorp	1	25%
Munich American Re	1	25%
Plateau	1	25%
Total	4	100%

7. If you currently deliver any of the online services listed above, please estimate the level of member utilization of these services among those members with Internet access. (If you do not currently provide any online member services skip to question 8) (N=50)

- _____ High level of utilization – 8% (4)
- _____ Moderate level of utilization but increasing – 42% (21)
- _____ Moderate level of utilization and not increasing – 8% (4)
- _____ Low level of utilization but increasing – 34% (17)
- _____ Low level of utilization and not increasing 6% (3)
- _____ Don't know – 2% (1)

8. Please rank the importance of providing the following types of online training to your members for use with their employees (Rank only your top 3 with 1 being the most important, 2 being the next most important, etc.) (N=53)

Types of Online Training	Counts	Weighted* Responses	Overall Ranking
General Safety	43	102	1
Employment Practices	34	78	2
Fleet-Motor Vehicle Driving Safety	21	42	3
Operational Practices	23	34	4
Health and Wellness	15	25	5
General Management Training	11	18	6
Professional Certification	6	10	7
Environmental Training	2	2	8
General Computer Applications	1	1	9

9. What forms of technology communication tools do you use to communicate with your member organizations? (Please check all that apply) (N=55)

- E-Mail – 96.4% (53)
- Web site – secure member section – 67.3% (37)
- PDF downloads – 63.6% (35)
- Electronic Member Newsletter – 58.2% (32)
- Links to other websites – 76.4% (42)
- Other (Please Specify) – 10.9% (6)

Questions 10-11 were left out of the published results because they contain information that is confidential in nature.

12. How many member organizations are in your pool? (N=50)

- Less than 25 – 14.5% (8)
- 26-100 – 30.9% (17)
- 101-200 – 21.8% (12)
- 201-300 – 3.6% (2)
- 301-400 – 7.3% (4)
- More than 401 – 21.8% (12)

13. How many member employees are in your pool? (N=50)

- Less than 1,000 – 4% (2)
- 1,001 to 2,500 – 2% (1)
- 2,501 to 5,000 – 20% (10)
- 5,001 to 10,000 – 18% (9)
- 10,001 to 15,000 – 18% (9)
- More than 15,001 – 28% (19)

14. Please estimate your organization's field staff-to-member organization ratio, (only include the number of outside field staff who works directly with members). For example, if you have 5 outside field staff and 200 member organizations in your risk pool, the ratio = 1:40. (N=42)

- 1:1 to 1:25 – 26.2% (11)
- 1:26 to 1:50 – 31% (13)
- 1:51 to 1:100 – 9.5% (4)
- 1:101 to 1:150 – 9.5% (4)
- 1:151 to 1:200 – 0% (0)
- Greater than 1:200 – 23.8% (10)

15. In what state(s) are you located? (N=53)

State	# of Mentions	Percentage
Alaska	1	2%
All States with Tribes	1	2%
Arizona	2	4%
California	10	19%
Colorado	2	4%
Connecticut	2	4%
Georgia	1	2%
Illinois	1	2%
Kansas	1	2%
Maryland	1	2%
Michigan	1	2%
Minnesota	2	4%
MO & KS	1	2%
Montana	2	4%
NC	1	2%
Nebraska	1	2%
Nevada	1	2%
New Jersey	1	2%
New Mexico	1	2%
New York	2	4%
NJ	3	6%
North Dakota	1	2%
Ohio	2	4%
Texas	3	6%
Utah	2	4%
Washington	4	8%
WA & Ohio	1	2%
Wisconsin	2	4%
Total	53	100%

16. What organizations do you currently serve? (Please check all that apply) N=55

- County Organizations – 32.7%(18)
- City Municipalities – 52.7% (29)
- Fire Departments – 49.1% (27)
- Police Departments 47.3% (26)
- Water / Wastewater Districts – 43.6% (24)
- School Districts – 52.7% (29)
- Housing Authorities 32.7% (18)
- Other (Please Specify) _____ 32.7% (19)

Other Organizations served: Special Districts (5), Libraries (3), Municipal Transit Departments (2), County Road Commissions, Municipal Commission and Authorities, Nonprofits, Utilities, Hospitals, Joint Powers Organizations, Soil Conservations Districts, Water Conservation Districts, Community Action Associations, Regional Development Commissions, Railroad Authorities, Community Mental Health Centers, Health Departments.

* For weighting, responses ranked as number one were multiplied by three, responses with a number two ranking were multiplied by 2, and responses with a number three ranking were multiplied by 1. The weighted responses were then added to arrive at the overall weighted response and ranking.