

White Paper – June 2007

Use of Online Technology by the Public Entity Pooling Industry

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Executive Summary

Background

Since the formation of the earliest risk pools, this insurance model has offered public entities an alternative to traditional insurance products. Underwriting, claims management, and member recruitment were their critical competencies, which — when combined with lower premium costs — legitimized the alternative insurance industry. However, this model was routinely challenged during soft market swings when traditional insurers lowered premiums to grow business.

As a direct response to this challenge, today's risk pool executives recognize that both member retention and new member growth require more than fast claims processing and aggressive pricing over the long-term. Instead, savvy executives are moving to a "value-added" model, offering a wide range of services including training, claims management, loss prevention, data and information management.

Risk pools have a powerful weapon on their side as they move into a value-added model – the Internet. The web offers an ideal opportunity for risk pools under the value-added model because online services:

- are extremely cost effective
- increase contact with members and members' employees
- provide value-added solutions that directly assist pool members day-to-day
- reduce claims and associated claims costs.

To understand current trends in the use of online value-added services in the public entity pooling industry, Advanced Risk Systems contracted Staylor-Made Communications, a West Coast consulting firm, to survey 57 public entity risk pool executives representing a broad range of member organizations in 21 different states.

Survey Conclusions

Although the Internet has been available for over a decade, public entity risk pools started to request and adopt Internet-based solutions only in the last several years. Reduced hardware and connectivity costs combined with increased 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 percent of survey respondents reported that they already offered 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 value-added services have found their place in the public entity risk pool marketplace.

This white paper highlights seven key lessons learned from the survey, which should assist public entity risk pool executives to develop and implement their online value-added strategy.

- 1. Risk pools are offering an increased number of online value-added services.**
- 2. Claims management and training are the most important online services.**
- 3. Pool executives expect online services will help maintain membership and reduce costs and claims.**
- 4. Pool members demand a wider range of online services from their risk pools.**
- 5. Pool members are making greater use of available online services.**
- 6. Online solutions overcome risk pool staffing constraints.**
- 7. Pool executives rate general safety, employment practices, and driving safety as most important online training topics.**

Many 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 fewer personnel, while being more responsive to their membership.

A small group of visionary pool executives and industry leaders have adopted second-generation online solutions and, as a result, are deriving even greater value for their members while reducing claims and claims costs. This is not only a significant economic benefit and competitive advantage for these pools, but the bond between the pool members and the pool itself is dramatically strengthened.

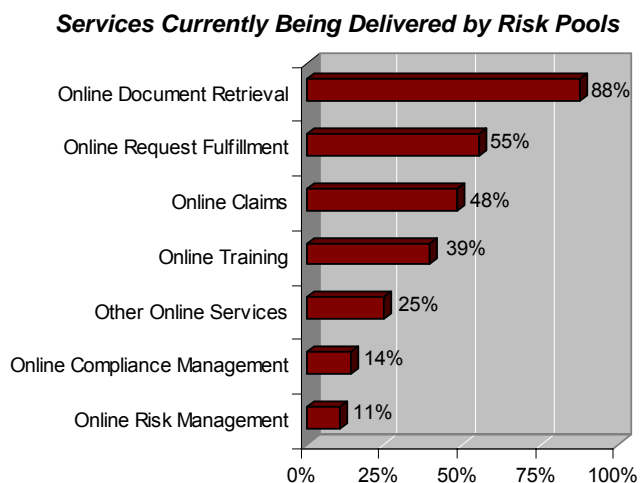
Finally, there has been an evolution of online service solutions available to risk pools since the start of the millennium. Today risk pools can take advantage not only of an array of sophisticated tools, but can also rely on a number of leading vendors able to offer customized solutions, high quality service, and a true “outsourced” partnership for the risk pool. These vendors become an extension of the pool itself, thus allowing pool executives and staff to focus on strategy, relationship development and “high touch” service to their pool members.

7 Key Lessons Learned for Risk Pool 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 pools. In fact, 50 of the 57 risk pools (88 percent) responding to this survey offer some level of online service today.

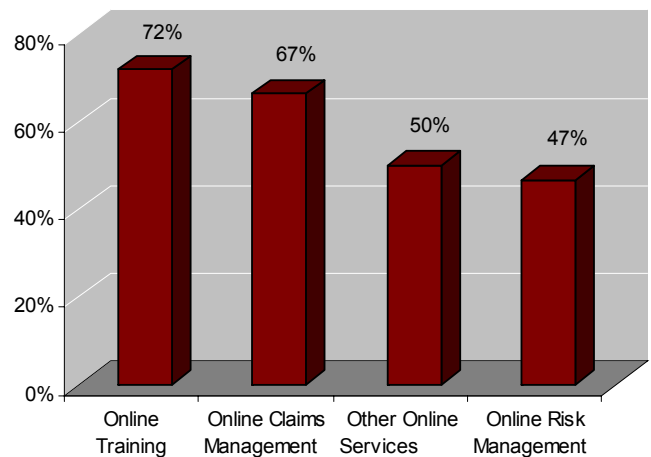
Figure 1:



Survey results suggest that many pools not already providing online services to pool members plan to do 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 percent 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.

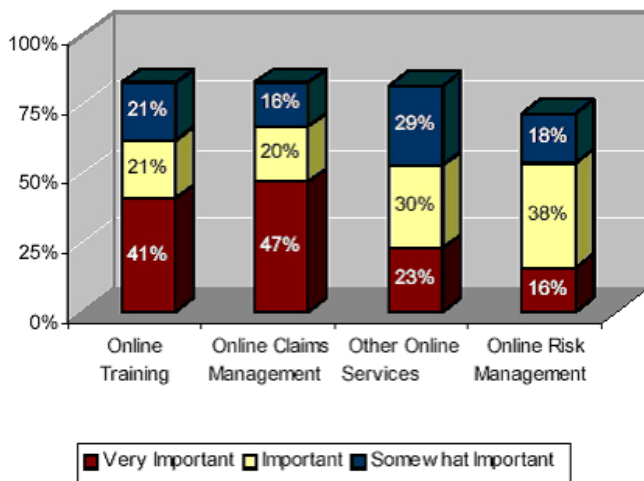
#2 – Claims Management and Training Are the Most Important Online Services

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 use. As Figure 3 illustrates, 84 percent 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 percent of respondents rating online training very important, important, or somewhat important. Using online solutions has increasingly become standard practice in the risk pool industry, and the decision to adopt these solutions is driven by the high value risk pool executives give these solutions.

Figure 3:

Importance of Offering Various Online Services to Membership



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

The survey results reveal that risk pool executives currently use 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 know the cyclical nature of the insurance industry and the difficulty of retaining members during soft markets. As a result, many identified Internet services as both a cost-effective measure for the risk pool and a value-added benefit to members. By expanding the service offerings to members, pools give members more than terms, price, and claims processing efficiency. 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 or budget. This becomes especially evident when considering the top three drivers of adopting online services 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 members historically 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 seek to maximize the value they bring to members via online training to maintain member satisfaction and retain individual members.

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

Reducing Pool Costs

A key benefit 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: 1) printing and postage costs for documents mailed to members; 2) personnel costs related to assembling and managing document distribution; 3) personnel costs related to scheduling and developing training programs/courses; 4) trainer costs related to delivering training courses to members; 5) employment and other costs of claims processing personnel needed to process paper-based claims; and 6) 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

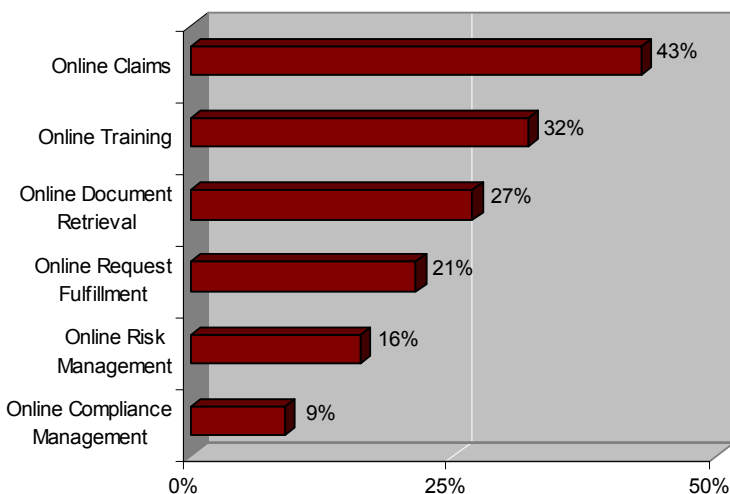
It is not surprising that respondents ranked reducing claims as one of the top three reasons for adding new online services, as reducing claims benefits both the members and the risk pool itself. Claims reduction at the member level translates into less damaged assets, fewer lost workdays, and higher productivity. In addition, lower claims over the mid- to long-term should also translate into lower costs. 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 A Wider Range of Online Services from Their Risk Pools

Another factor driving increased adoption of online services among risk pools is demand for these services by risk pool members. To gain more value from their recent technology investments and/or receive more value for their insurance premium dollars, risk pool members are requesting a wide range of online services. Survey results indicate that pool members have requested that their respective risk pool provide a variety of online services. Claims management is the online service pool members most frequently requested, with over 43 percent of respondents indicating that 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 their members have requested this service. 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, which further substantiates the movement of pools to online technology solutions.

Figure 5:

Services Currently Being Requested by Risk Pool Members



Please refer to the Appendix for a complete list of online service providers mentioned by respondents.

#5 –Pool Members Are Making Greater Use of Online Services

Survey results indicate that risk pool members are making greater use of the online services available to them. According to Figure 6, almost 60 percent of respondents reported high to moderate use of online services among their members. More importantly, over 80 percent reported either high or increasing use of the online services offered today, suggesting that online services are gaining real traction with the membership. In fact, only 7 of 50 responding risk pool executives indicated that use was not increasing, and of those, only 3 reported use at a low level.

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%

Successful pool member use 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 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, very few outsourced solutions were available. However, member use of online applications should continue to grow as risk pools increasingly rely on proven online vendors to develop and deliver online solutions to members.

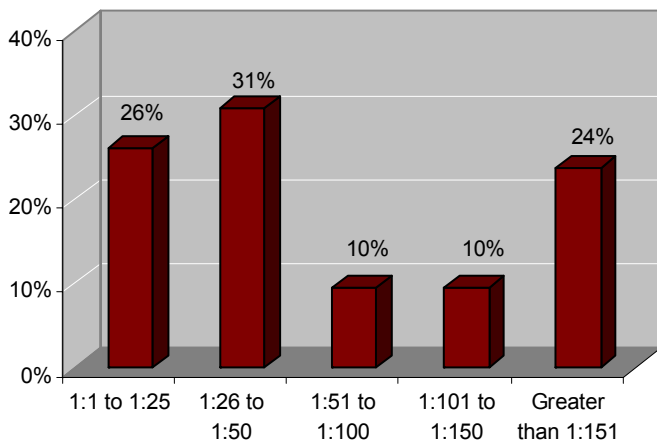
#6 – Online Solutions Overcome Risk Pool Staffing Constraints

Survey results indicate that a limited number of risk pool staff is 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 resides at the risk pool to its members is at best, difficult, and at worst, nonexistent. As risk pool

Figure 7:

Estimated Field Staff-to-Member Ratio



members seek more knowledge and direct assistance from risk pool managers, Internet delivery of services offers 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.

#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.

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

Conclusion

Until recently, few public entities were positioned to use 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 overcome. 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 declined dramatically, 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 that impacts both organizations and individuals. Furthermore, the surviving online solution pioneers of 2000 have not only developed and implemented value-added online solutions, but their 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 seven key factors and trends that will impact risk pools over the next few years.

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 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 enterprisewide. 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 to launch 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.



About Staylor-Made Communications:

Staylor-Made Communications is a San Diego-based communications and consulting firm that specializes in creative, production, and management services as well as marketing research and instructional design. (www.staylor-made.com)

Appendix:

Staylor-Made Communications e-mailed the survey to 271 public entity risk pool executives. 57 (21 percent) 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, the respondents represent a wide range of pool sizes. 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 questions and responses on page 7.

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)

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

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)		
Member Request Fulfillment	11	28.20%
Scheduling/Registration (e.g., training/events) (6)		
Info Requests (e.g., requests for gen info, risk management services, etc.) (3)		
Other (loss control library, video library) (2)		
Member Contract Management	9	23.10%
Renewals/certificate issuances (5)		
Other (e.g., notice of scheduled property, copies of payments, vehicle change reporting, etc.) (3)		
Contract additions/deletions(1)		
Total	39	100%

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.