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**BOARD OF TRUSTEES
DIRECTOR'S REPORT**

Meeting Date: November 13, 2019
By: Kevin Lee, District Director

Exhibit 11.2

TITLE: Change of Benefits Brokerage Discussion

DISCUSSION:

It is a good practice to review our benefits policies annually. We decided to explore other brokers to see if there are better alternatives in respect to cost and service perspectives. We found WSP to stand out from the competition.

Scott Piratt provided a copy of Benefits Cost Analysis that included a comparison of different options just a few months ago. There was not a huge cost difference that I found from the analysis. But, I did find Scott's knowledge to be impressive and that that may be a benefit to the library.

We recently received our standard proposal from our current broker. There is an increase in the cost of our medical plan by 13.74%; dental and vision remains the same. There is a possibility that Scott can negotiate with the carriers and bring that down.

Scott would serve as our Benefits Manager if the Board approves the contract between WSP and the District. This means we would have access to Scott and his team whenever we have questions about our benefits plans. He would also provide any important news and updates, and relevant information that may benefit the District.

RECOMMENDATION:

Information only. No board action at this time.

BOARD ACTION

Motion: _____ Second: _____

<input type="checkbox"/> Little	<input type="checkbox"/> Geronimo	<input type="checkbox"/> Ajigbotafe	<input type="checkbox"/> Cousar	<input type="checkbox"/> Lara
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Approved as
Recommended

Approved as
Amended

Other: _____

Passed, approved, and adopted on _____, 2019.

Alex Geronimo, Board

WSP

Corporate Benefits
& Insurance Services, Inc.

Building Relationships With Integrity

5650 El Camino Real; Suite #207

Carlsbad, CA 92008

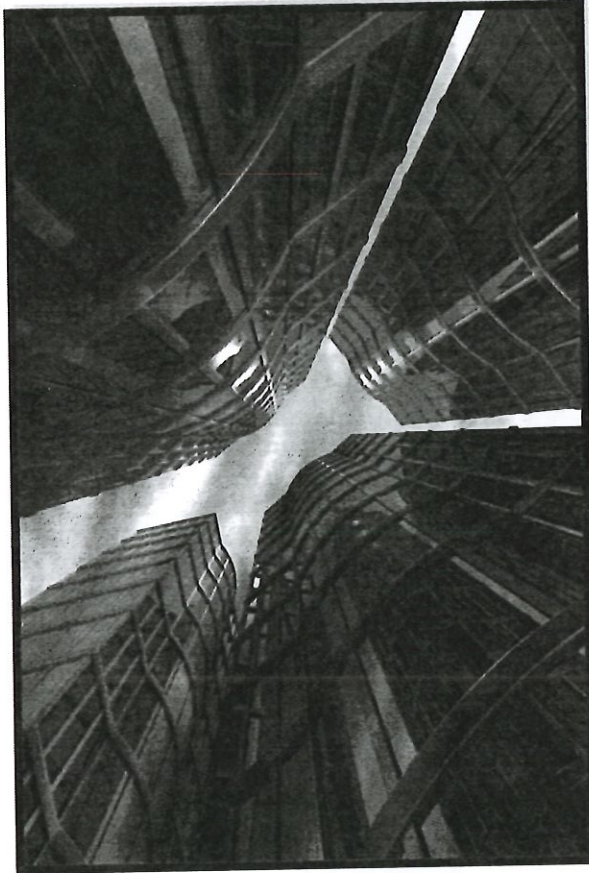
760.931.0550 / Fax 760.931.0551

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STRUCTURE OF QUALITY WHAT SETS WSP APART FROM THE COMPETITION

At WSP, We:

- ...are advocates and creative partners with vast resources who develop expert ideas that profit all of those involved.
- ...take pride in our awareness of the industry that include years of hands-on experience in managed care networks.
- ...know how carriers craft plans, how claims should be paid and what is expected of a contracted provider.
- ...have nurtured outstanding relationships with carriers for over 30 years.
- ...sit on many carrier advisory boards solicited by carrier representatives who are eager to help us solve your problems.
- ...believe vendors are a large asset in attaining the client's desired objective. It is pertinent we continue to develop strong relationships so we can provide favorable outcomes to the requests made by our clients.
- ...are licensed with every major insurance carrier and do business with more than 40 insurance companies, health plans and associations.
- ...work as an independent agency, this means we will never hold a "General Agent" contract.
- ...offer no proprietary products and stay clear of any conflict of interest which could become an issue for the General Agent Brokers.
- ...negotiate, plan and execute the best benefits packages available.
- ...assist HR with all benefits questions, communications and uphold our promise to assure quality customer care.
- ...provide any communication materials that HR requests pertaining to any legal movement on healthcare and reform.
- ...strategically produce benefits packages that are cost-efficient and provide options for what is available at the needs of the district.
- ...welcome any employee issues that may arise with any insurance carriers so we may properly handle any situations that may potentially surface. By having WSP handle on behalf of the client it allows the opportunity for a quicker resolution.
- ...be accessible to the client whenever necessary. We pledge to keep all communication open and are available to our client and their employees.



QUALITY MANAGEMENT:

MONITORING PERFORMANCE

Due to our expertise in the private and public sector's and professional standing in the community, the Carriers provide us with a certain amount of latitude.

We hold ourselves and Carrier's to a high standard. We recommend only those Carrier's that provide a high level of service.

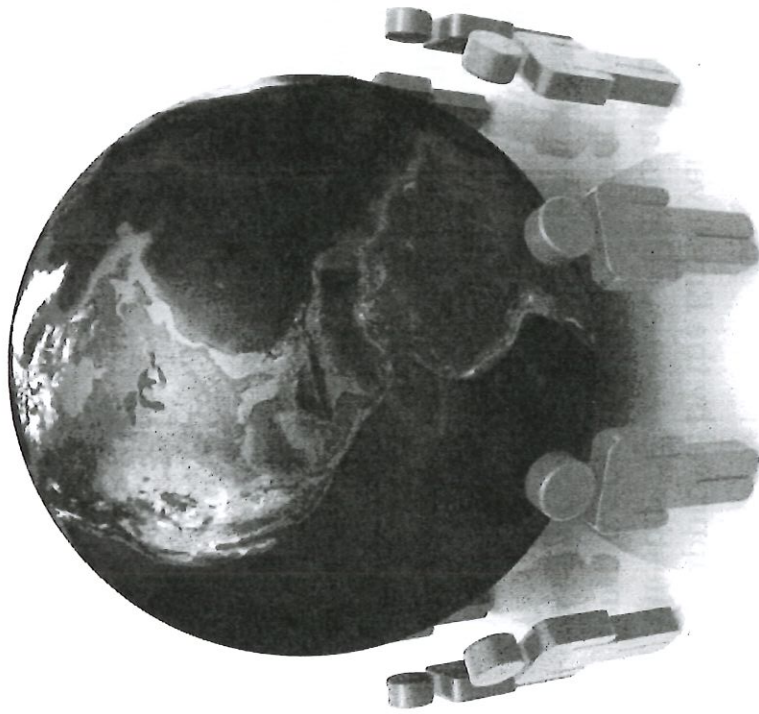
Direct contact with President's, Regional Vice President's and Medical Director's to many of the Carriers have been established over WSP's long history of established business.

MONITORING WSP

Upon approval by the Employer, periodic questionnaires to our clients and their employees on how we can improve services is often provided. WSP also evaluates other firms to confirm that we are providing the best customer care and cost-effective plans by assessing services that are available and at what cost. We take much pride in our services and the relationships we create with our clients. We value our clients and their suggestions on improvement.

CHANGES & RESEARCH

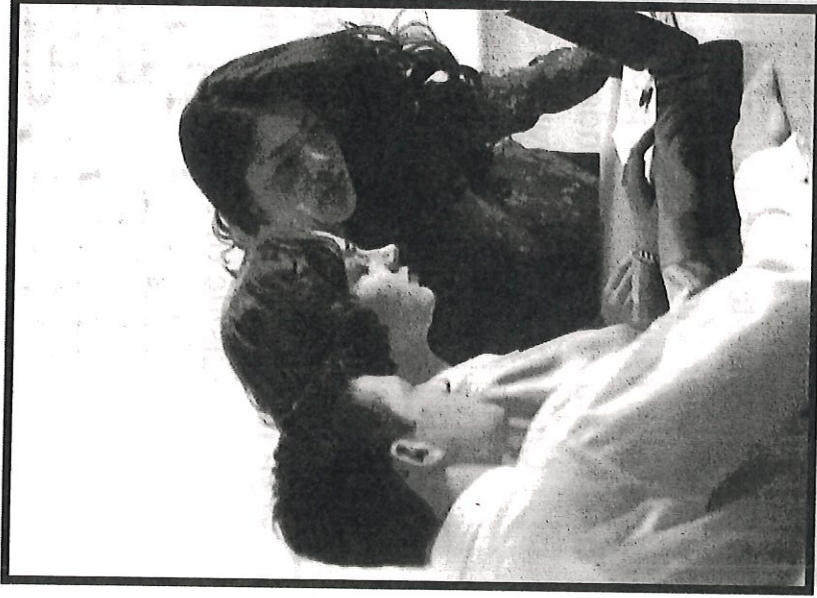
We recognize that each client is different. We are dedicated to our clients and the principles of innovative benefit plans. As the health industry evolves, so does our knowledge- we continue to bring advanced information to our client's with monthly meetings with staff to discuss trends and claims if applicable. WSP can also provide newsletters that HR can outsource to their employees. WSP maintains the standards of integrity and persistent negotiations. Through company surveys and other communications provided by WSP, will empower you to understand your employee's wants and needs.



POST-VENDOR SELECTION:

WSP would do the following:

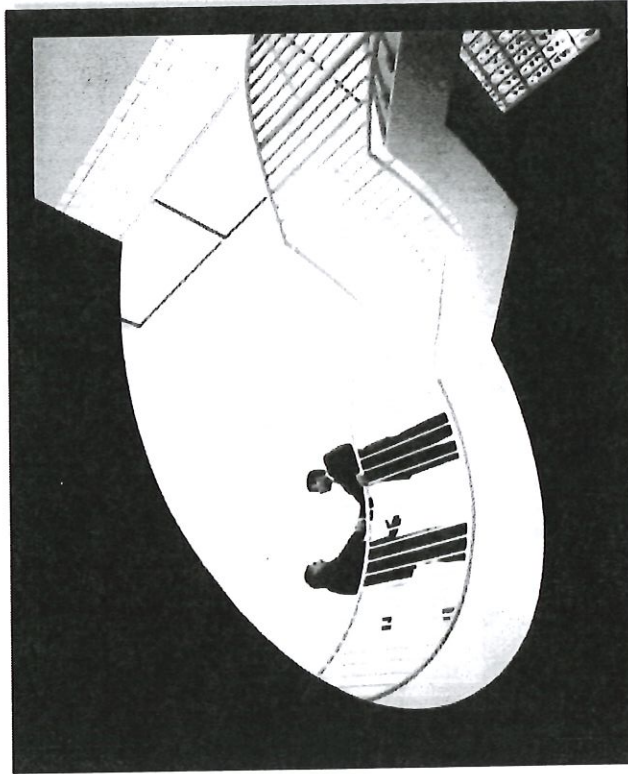
- Contact those vendors selected.
 - Work with the client's staff to select dates for enrollment meetings.
- *The earlier to the effective date the better**
- Notify those carriers being replaced of the client's intent of transition, but the official cancellation will be deferred until approved with contract number.
 - Work with administration on all aspects for each Carrier.



NEGOTIATING WITH CARRIERS & UNDERWRITING:

WSP has long-term relationships with all major Carriers in all lines of coverage. Our reputation precedes us and we have a solid foundation with Carriers and Underwriters.

WSP asks detailed questions to Underwriters so as to avoid any surprises when negotiating contracts. WSP is known for always thinking outside of the box.



PRESENTATION TO MANAGEMENT:

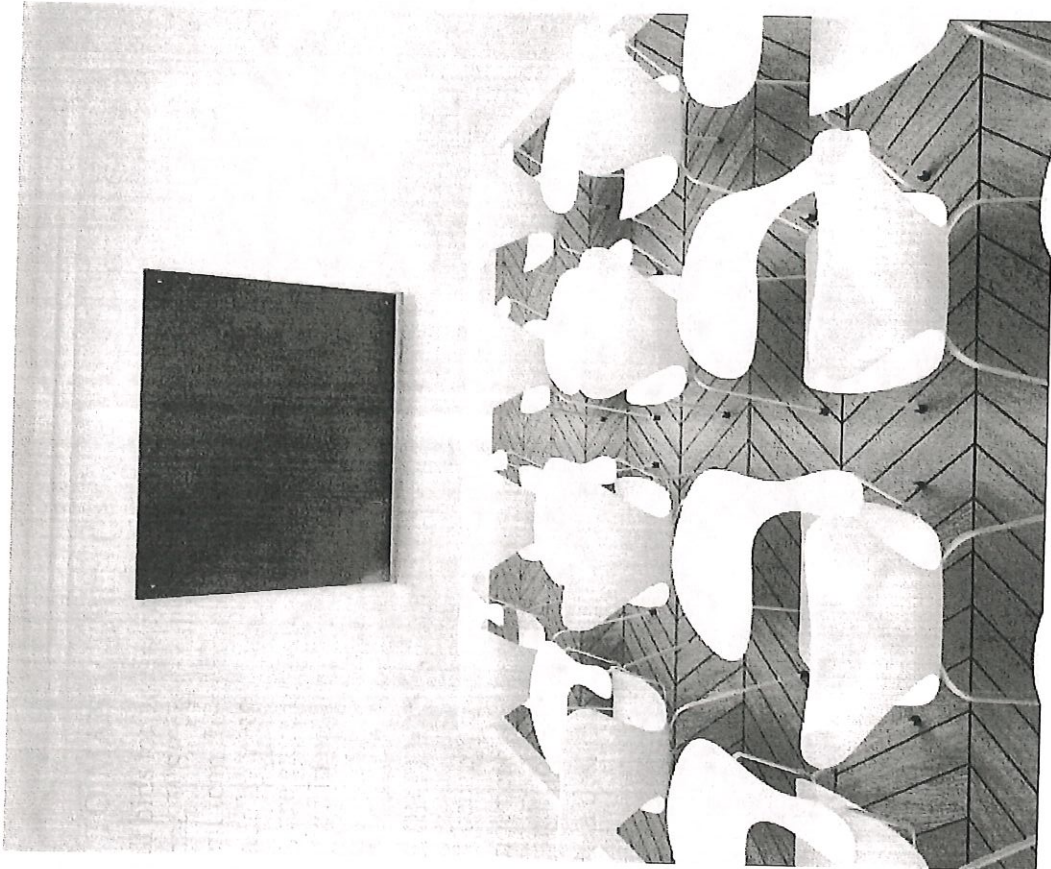
WSP receives and reviews all bids for accuracy. It is then put into presentation format. WSP personally meets with the client Management team to review all bids and recommendations made by WSP. Presentations are prepared in hard copies, are electronically available and if necessary presented in power point format.

EMPLOYEE CONTRIBUTION STRATEGY:

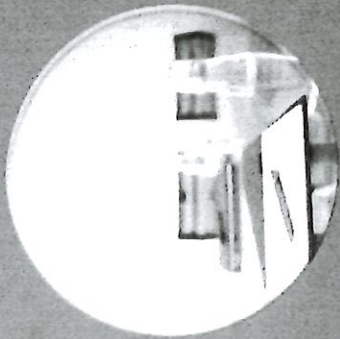
- Education is KEY. Just because a plan design may be less expensive does not necessarily mean that it is inferior.
 - Plan design
- Network Discounts: All lines of coverage

LONG TERM EMPLOYEE CONTRIBUTION STRATEGY:

- Education
- Utilization

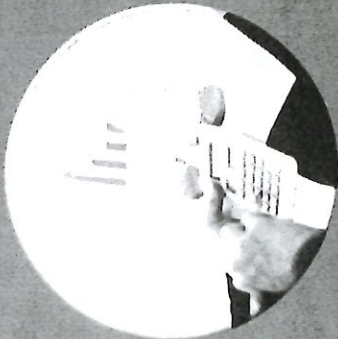


WSP METHOD OF PERFORMANCE



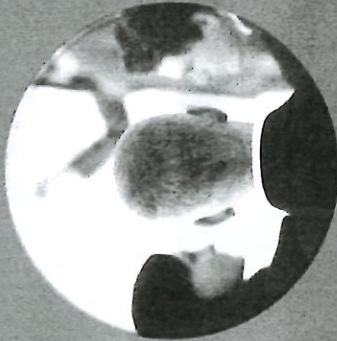
PRELIMINARY ASSESSMENT

- ESTABLISH the objectives and gather the information needed to justly seek the best benefits plan available
- REFINE current plans to promote a productive approach to benefit plan costs
- RESEARCH cost effective plans that will maintain benefit options to the client
- SYNCHRONIZE strategic benefit plans to positively service the employee and their benefit needs



CREATE A STRATEGY

- RECOGNIZE health benefit options and alternatives that will be an overall advantage to the Employer and their team
- DELIBERATE the pro's and con's of the proposed strategies to weigh the better alternatives
- NEGOTIATE benefit plans and combatively approach cost control
- SUMMARIZE conclusions and present all developments to client



GENERATE PROGRAM PROMOTION

- INITIATE the chosen program and introduce the enhanced intentions of the benefits available
- EDUCATE and consult Employees on their benefits
- SUPPORT Employees with unsettled Carrier issues
- ENDORSE nutritional and active lifestyles
- Benefits Administration



BUILDING RELATIONSHIPS WITH INTEGRITY

MODERNIZE EMPLOYEE EDUCATION & INTEGRITY

- MAINTAIN objective and workable solutions for the client
- CHART agenda's for eternal plan administration
- SUPERVISE Carrier fulfillment
- ENCOURAGE feedback from Carrier's and client's so WSP can learn how to better serve you
- PROMISE to demonstrate the service of excellence and expertise while sustaining the integrity of the WSP business standard



PICKING A HEALTH PLAN PROVIDER



RENEWALS & LEAD TIME

CONTACT THE CARRIER

7 MONTHS PRIOR TO RENEWAL FOR GROUPS OF 50+



RATES RECEIVED FROM CARRIERS

3-5 MONTHS BEFORE RENEWAL SO AS TO DECIDE UPON THE BEST PLANS AVAILABLE

• LESS THAN
50
EMPLOYEES

2 MONTHS
LEAD FOR
RENEWAL



• 50-200
EMPLOYEES

3-5 MONTHS
LEAD FOR
RENEWAL

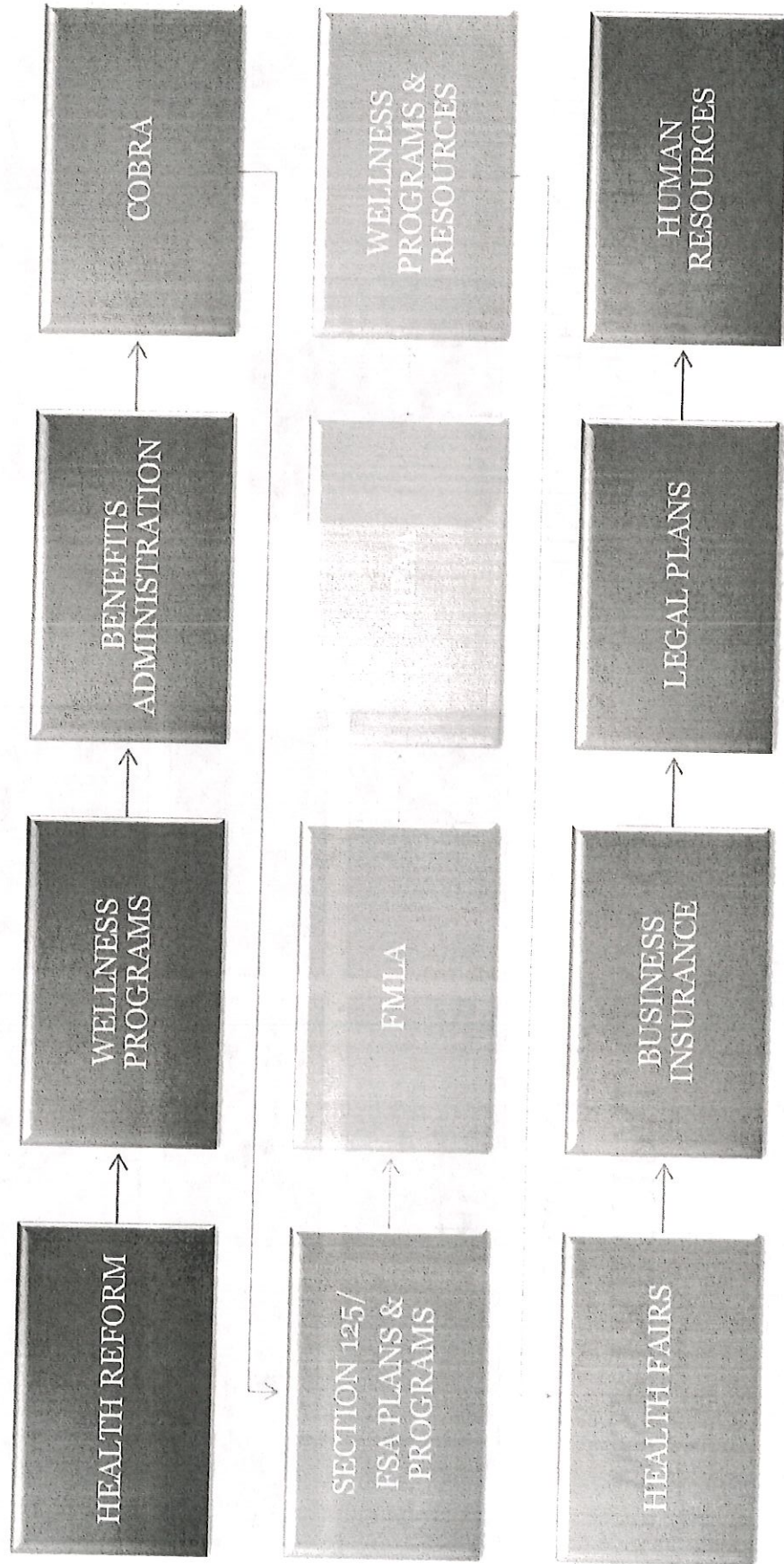


• 200++
EMPLOYEES

4-5 MONTHS
LEAD FOR
RENEWAL

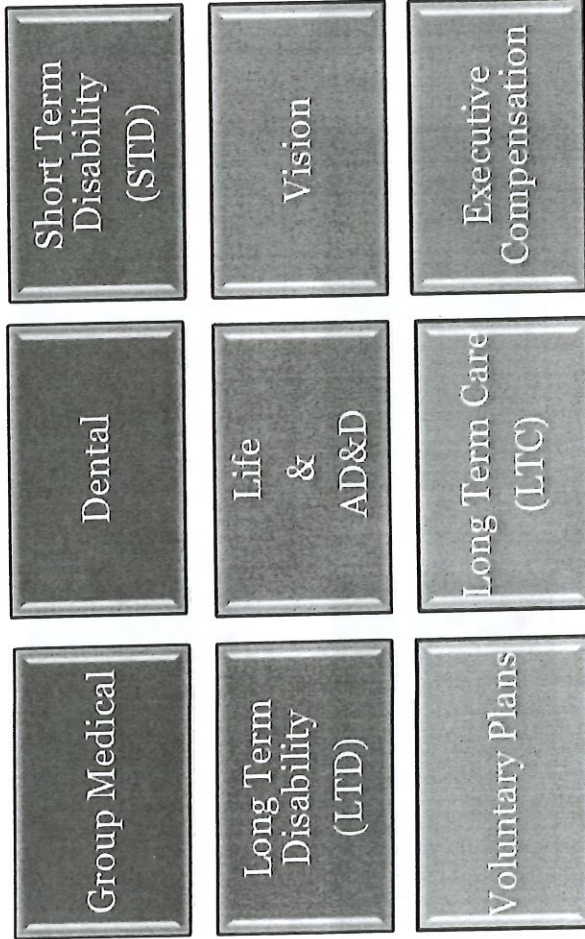


OTHER SERVICES THAT WSP CONSULTS ON:

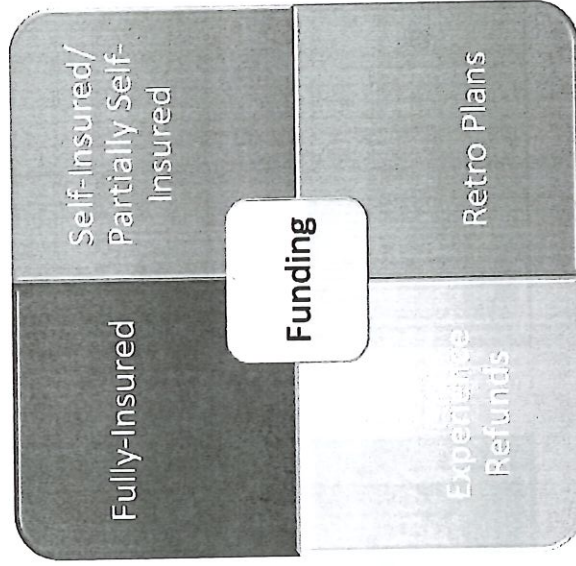


WSP PRINCIPAL LINES OF BUSINESS INCLUDE BUT ARE NOT LIMITED TO:

WSP PRINCIPAL LINES OF BUSINESS:



WSP HAS EXPERIENCE ON A DIVERSE RANGE OF FUNDING THAT INCLUDES:



WSP LEGAL RESEARCH CAPABILITIES

WSP has in-house counsel available should any legal issues arise.

Any legal consultations are billed on a negotiated hourly rate of \$205.00/hour.

PPACA AND COMPLIANCE

WSP Corporate Benefits & Insurance Services, Inc. is educated in the ACA and compliance tools that is communicated on a regular basis. Because the ACA is in constant flux, we send out announcements to clients and prospective clients who have confirmed the value of the digital communication that is provided throughout the calendar year. This includes the changes in the ACA Law, notices and revisions. WSP subscribes to many ACA and Legal media sources that keep WSP in the know of the evolution of the ACA and filters what is pertinent to the employer and their employees.

The insurance carriers are constantly revising their plans to assure that all benefit programs that are offered are in compliance with the ACA. With that said, all plans offered in presentation, no matter the carrier, will always be in compliance based on the legal requirements implemented by the active Government.

HIPAA COMPLIANT

We, at WSP, take our job very seriously particularly to affirm that we are HIPAA compliant. We are frequently efficient with resourceful and secure developments through mass media and marketing that pertains to our industry. Naturally, we are protective of our client's and have a highly secure internal technology platform that only assigned team members have access to. It is monitored by our IT department who makes it a priority that all files are secured. WSP and partners have access to HIPAA notices for employers and their employees and work in compliance with the Department of Labor and insurance regulations.



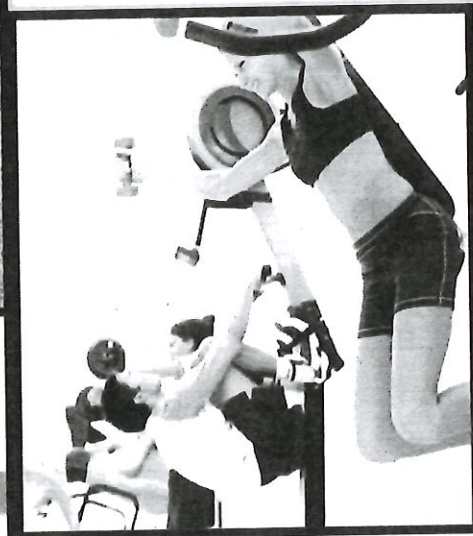
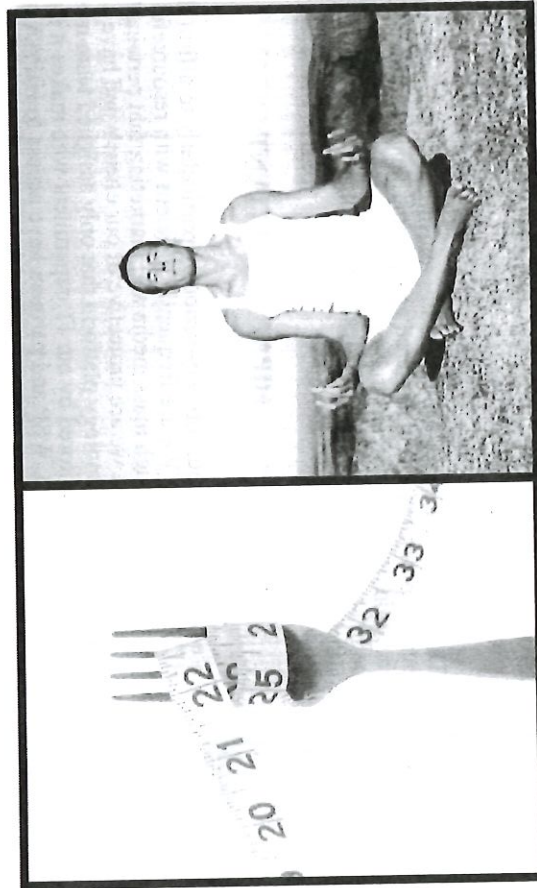
WSP WELLNESS RESOURCES

WSP has a number of wellness resources that are coordinated through the insurance carrier chosen by the company as well as additional programs that can be implemented by the WSP Team. The following are available and not limited to:

- WSP Monthly Newsletter
- Online Health Assessment
- Reminders
- Personal Health Record
- Healthy Pregnancy Program
- Health & Wellness Publications: e-Newsletter
- Biometric Health Screenings
- Fitness Reimbursement Program
- Health Discount Program
- Wellness Social Network to promote health & wellness
- Online & Telephonic Health Coaching

Seven Programs:

- Weight Management
- Exercise
- Nutrition
- Tobacco Cessation
- Stress Management
- Heart Health Lifestyle



Wellness Programs have proved to reduce absenteeism and improve productivity.

GENERAL HUMAN RESOURCES CONSULTING & SUPPORT

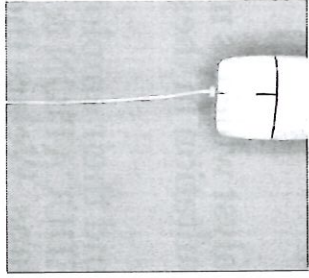
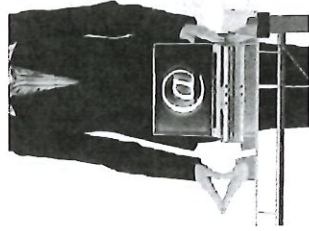
- WSP conducts Quarterly visits to the corporate office and periodic visits throughout the year, in addition to. All claims issues, if communicated, are handled by WSP to help aide the client's staff. By doing this alone, it helps relieve the HR department of very time consuming tasks. WSP is customer service based, we take things personally and work one on one with the HR department to help in any way possible.
- Also provided, is our HR Consultant and Legislative Analyst which is made available to our clients at negotiated prices, should they need extra consultation in these specific areas.
- WSP also provides ongoing education to the employer and their employees to help become better informed consumers. We cannot stress enough, EDUCATION & COMMUNICATION is key when handling and experiencing health benefit plans. We are thorough and persistent in any issues that are communicated by our clients. It is in our business morale to assist whenever possible. In doing so, this must be communicated by the client in a timely and efficient manner. We are only as successful as the information that is provided by the client. Should any information be missing and or non-compliant, we can only assist to a certain level.

ONLINE CAPABILITIES

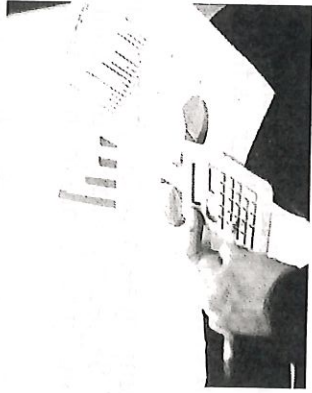
Online services with chosen Carrier providers are conducted and monitored through the Carrier.

By doing this the employer has opportunities to monitor:

- Enrollments
- Billing
- Employee Changes
- Terminations, etc.



WSP RESOURCES



- Industry Periodicals & Mass Media
 - Wellness tools & resources
 - HR Consultation
 - Exclusive actuarial access
- Newsletters from Carriers, Insurance Reports and Government related media
 - Benchmarking (if applicable)
 - WSP provides industry survey reports
- WSP provides Carrier surveys on a local and national level

WSP COMMUNICATIONS SERVICES & CUSTOMER SERVICE & SUPPORT

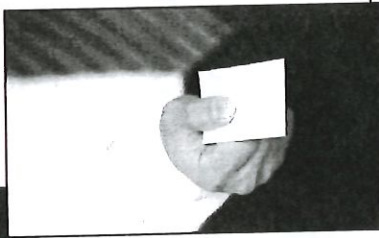
WSP stands as a right hand for the client. We are happy to negotiate claims on behalf of employees, should they arise, submit employee forms for new enrollment/terminations, resubmit any lost medical cards. It is our job to work one on one with the client and the carrier to confirm that all communication is open and all business is taken care of in a timely and efficient manner. Customer service is a priority for WSP and we take pride in our solid reputation of customer care and quality assurance. Naturally, this has to be communicated by the client so WSP can take proper measure in handling what has been requested by the client.

•WSP will work with the client staff to communicate prior to open enrollment so employees can appropriately prepare for day-of.

• WSP conducts all open enrollment meetings and is available at all times for any questions and or concerns.

•All employees will be given business cards of the WSP team so they know that we are personally available to them whenever needed.

•Per the request of the client, WSP would produce and conduct ongoing meetings with the staff to integrate wellness programs with communication materials.
(i.e. newsletters, surveys, etc.)



WSP COMMUNICATIONS SERVICES

Analysis and Outreach:

WSP analyzes the current plan designs with the client and goes out to bid to carriers to seek out plan designs that may improve the current situation all while negotiating rates to best suit the client's budget needs. This is then illustrated to the client in full detail that displays the options recommended by WSP.

Open Enrollment:

WSP custom designs plan summaries for the client which are then presented during open enrollment to illustrate the chosen core benefits and co-payments by the client for the employee's. By having the Principals of the firm available during open enrollment this allows for all questions to be answered appropriately regarding their benefits.

Online Benefits Administration:

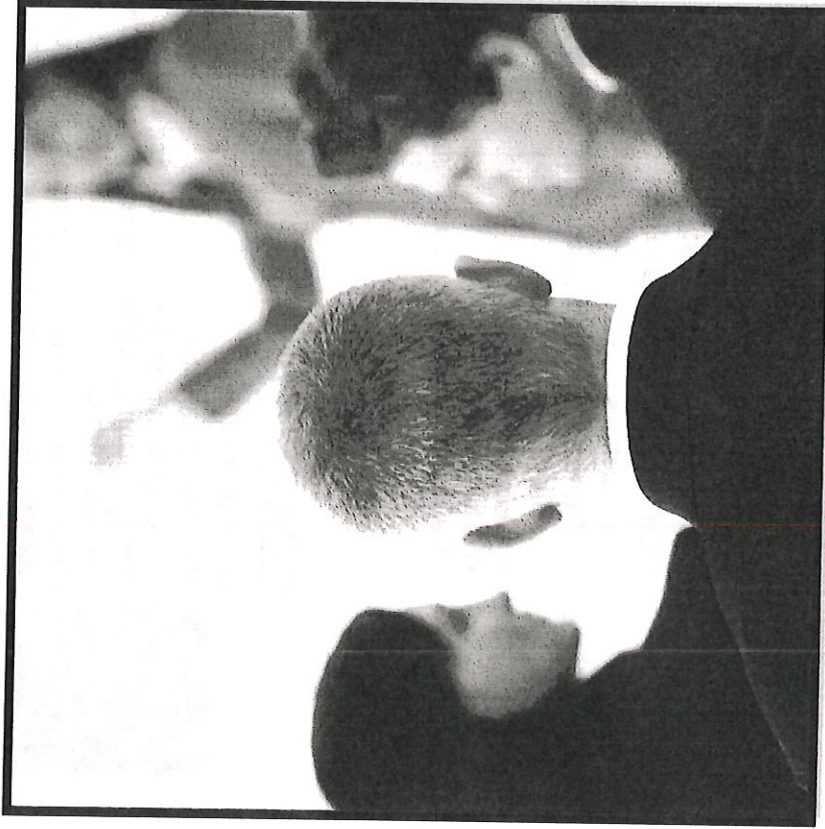
WSP works directly with HR and employee's to ensure all enrollment information is efficient and ready for implementation. Online benefits administration is highly encouraged to use as a tool to assess benefits activity and account information. WSP can act as the principal benefits administrator on behalf of HR or WSP can assist with the benefits administration *for* HR.

Quarterly meetings:

WSP makes a concerted effort to see the client on a regular basis throughout the year. This consists of meetings with the HR department to discuss any questions that may have surfaced and any issues that need to be addressed.

Newsletters and Marketing Materials:

WSP offers newsletters and marketing materials that can be distributed electronically on a quarterly basis. These are available at the request of the client. Benefit Booklets, contact cards, etc. can be produced and distributed electronically or printed for an additional fee (*printing costs*).



WSP SERVICES

CONSULTATION



- Marketing outreach Medical, Dental, LTD, Life and AD&D every year; in addition to new lines of coverage
- Consult on Legislative Issues and HR Analysis through Carriers, Education and HR Professional consultants provided internally.

NEGOTIATION



- Constantly strive to negotiate best rates for benefits received.
- Successfully negotiate rate reductions with Carriers at renewal.
- Sit in with Management & Bargaining Units.

CUSTOMER SERVICE



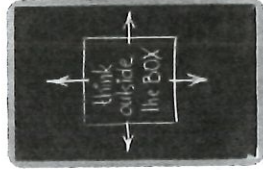
- Online Benefits Administration
- Enrollments
- Terminations
- Changes
- Conduct meetings every other month to personally service client.
- Personally service employee claims, taking the burden off of HR and employees.
- Present benefits to Employees every year in conjunction with HR staff.

OTHER WSP SERVICES



- Coordinate Annual Health Fairs
- Conduct Surveys
- Legal and Financial Services
- Communication Materials:
- Customized Benefit Booklets
- Newsletters
- Wellness Coordination and Customized Tools
- Custom Newsletters
- Wellness Calendars
- Wellness Programs and Tracking Programs

GOALS



- Innovative thinking
- Pro-active negotiation
- Mid-long term planning for budgeting and strategic planning while maintaining a competitive benefits program.
- Producer of communication materials for benefit changes and ACA compliance announcements

MEREDITH PIERATT-DRIVER COMMUNICATIONS DIRECTOR



Meredith joined WSP upon its inception in 2005 where she was working long distance and building the WSP brand from New York City where she resided. During her time working in Manhattan, she was employed as an Entertainment and Fashion Publicist working the red carpet with film and media giants, all while sharing her time between working at WSP. After 6 years as a successful publicist, Meredith opted to leave her career and life in NYC and devote herself full time to the health insurance industry. She utilizes her natural sense of compassion and disciplined outlook when working with clients and carriers to make sure that issues are taken care of in a professional and timely manner. She has worked diligently on relationships with the Insurance Carriers so as to obtain receptive responses when needing to take care of any issues and or marketing outreach when pursuing benefit plan proposals. Meredith is responsible for all WSP communication pieces, maintaining the WSP brand, designing and producing marketing materials as well as upholding relationships with the carriers to ensure positive experiences with the clients and HR interaction. She is also the leader of our Wellness Advocate program, where she produces wellness articles, newsletters and works directly with the insurance carrier to ensure that any and all wellness tools made available through the client-elected carrier are communicated to the client. Meredith graduated from Arizona State University with a B.A. in Theatre with a double emphasis in Film and Directing for the Stage. Meredith is a multi-award winning professional, and a three-time nominee and finalist for the *San Diego Business Journal's Women Who Mean Business Award*.

She lives in Carlsbad with her husband, Aaron and their son, Barrett.

AARON T. DRIVER ASSOCIATE BROKER



Aaron T. Driver has a successful sales background specializing in hospitality and the wine industry. His reputation of knowledge in sales allows him the opportunity to transition those talents into the benefits world where he has joined WSP Corporate Benefits & Insurance Services, Inc. Aaron is strategic in his ideas for modern plan designs, personalized customer service and integrity that is universal to current and prospective client's.

Aaron brings innovation to the WSP team with his sales approach and network of resources that are priceless to any business.

Aaron lives in Carlsbad with his wife, Meredith and their son, Barrett.

SCOTT PIERATT, GBDS CEO/PRESIDENT



William "Scott" Pieratt began his career with Lincoln National Life as a sales representative from 1980 to 1984 where he consistently ranked among the top 50 agents nationally. He specialized in health insurance, life insurance and non-qualified pension plans. With his extensive reputation he was then hired as the group and pension sales manager to organize Crown Life's employee benefit office in San Diego, CA. Within one year Scott's leadership and professionalism reflected the San Diego office as their sales and profitability improved dramatically originally ranking #46 out of 46 nationally in both sales and profitability, to number one and number five due to Scott's efforts.

In 1986 Scott Co-Founded California Corporate Benefits as Senior Vice President. Repeatedly, within one year he was credited for nearly doubling California Corporate Benefits group insurance business. In 2005 he left California Corporate Benefits after 19 years of building CCB into one of the top ten largest independently owned employee benefit firms of San Diego County, his leadership transferred to structure WSP into the top 20 of the same acknowledgment in less than a year.

Scott's continued success is due to his personal approach to client's, integrity within the industry and knowledge of negotiation and compassion for those he encounters. His leadership within the insurance field is admirable and his passion for community outreach is parallel in his efforts. His reputation is invaluable which makes him one of the top agents in the health insurance field. Scott maintains his reputation and is highly sought after by insurance carriers who have responded positively by selecting him to sit on multiple national panels for: Assurant, Kaiser and PacificCare.

Scott is a board member for Hospice of the North Coast, and is also Founder and Head Chairman of the Annual Golf Tournament; which in turn have risen over \$460,000 since its inception in 2001. He has served as a Commissioner of the City of Carlsbad for 10 years, receiving a proclamation in 2003 for his tireless efforts and chairmanship for the Parks and Recreation projects completed throughout Carlsbad, CA. He also served as President of the San Diego Employee Benefits Council for two years and chaired benefits raising over \$40,000 for Becky's House and Pro Kids Foundation. Scott remains a dedicated and honorable leader within the professional and social communities of Southern California.

Scott attended San Diego State and UC San Diego where he majored in Sociology. He was a competitive swimmer and water polo player at Grossmont College prior to transferring to San Diego State & UCSD. He continues to be involved with sports consulting and special projects nationally with Major League Baseball and the National Football League. Scott has been a resident of San Diego for over 40 years. He lives in Carlsbad, CA with his wife, Debbie, of over 40 years.

**WSP IN THE
COMMUNITY &
ANNUAL
SPONSORSHIPS**

❖ Christie's Place

❖ Inland Valley Humane
Society/SPCA

❖ Manna's Martial Arts
Academy

❖ Phil & Amy Michelson
Foundation/Start Smart
Program

❖ Distinguished Young
Women of San Diego



WSP TEAM

Scott Pieratt, GBDS

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Debbie Pieratt

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Meredith Pieratt-Driver

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Aaron Driver

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Bruce Mendoza

Human Resources and Legislative Analyst
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Ken Cariffe, Attorney at Law

Legal Counsel
866.886.6728
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WSP

AWARDS & NOMINATIONS

SAN DIEGO BUSINESS JOURNAL
Largest Health & Life Insurance Agencies
2019

CONSTANT CONTACT

All Star Award
Winner
2018

SAN DIEGO BUSINESS JOURNAL
Top Small Business in San Diego County
2005-PRESENT

SAN DIEGO BUSINESS JOURNAL

The Heilbron Award:
Nominee & Finalist;
2012, 2013, 2014

SAN DIEGO BUSINESS JOURNAL

Women Who Mean Business Award:
Meredith Pieratt (Marketing & Communications Director)
Nominee & Finalist;
2014, 2015, 2016

SAN DIEGO BUSINESS JOURNAL

Family Owned Business & Closely Held Business Awards:
Nominee & Finalist;
2010 -PRESENT

NORTH COUNTY PHILANTHROPY COUNCIL

Volunteer of the Year-Scott Pieratt; Hospice of the North Coast
2010

ASSURANT NATIONAL ADVISORY PANEL

2009, 2010

KAISER PERMANENTE

Broker Advisory Panel
2008

WSP HISTORY

Scott Pieratt, Founder & CEO, has over 30 years experience working as a Broker/Consultant, 25 of those years of which have been associated with working with municipalities. WSP has extensive experience working with labor, management, board members and the district's legal teams. WSP was founded in 2005, after Scott branched off from his previous company which he co-founded in 1985. Although the WSP brand is fresh to the industry since 2005, our reputation has over 60 years of experience with those who are involved with WSP and it's team. As veteran's to the insurance field, we keep up with the trends to be innovative but have the knowledge it takes to negotiate appropriately and create relationships that are based off of reputation and customer care. Our client's range from individual clients up to clients of 5,000 employees. Most of the WSP book of business consist of clients under 200. WSP focuses on municipalities and non-profits as it is important to understand the language of boards and the politics of these types of clients in order to best serve them. However, the WSP client is diverse and a collection of medical offices, law firms, IT companies in addition to water districts and non-profits that make up a majority of the WSP clientele.

WSP has a total of 6 employees, which include a team of principal brokers and account managers, legal counsel and marketing.

WSP Corporate Benefits & Insurance Services, Inc. is headquartered in Carlsbad, CA (San Diego County) and has a branch office located in Riverside, CA.

WHO IS WSP?

WSP Corporate Benefits & Insurance Services, Inc. (WSP) is a multi-award winning, first class employee benefits corporation whose loyalty and integrity with clients remain elite within the insurance field and communities. They are a team of professionals who use their knowledge and creativity to continue to be some of the best negotiators nationally and are listed

as one of the top small businesses by *San Diego Business Journal*. WSP's Founder and CEO, William "Scott" Pieratt serves on a collection of national advisory boards solicited by national carriers to help better the health benefit arena for companies of all sizes. With this background, the WSP team bring a level of proficiency to the health benefit industry and work extensively to ensure the most promising choices for a progressive result. Specializing in employee benefits, WSP work with small and large companies to strategize in budgeting, HR consultation, wellness advocacy, ACA compliance and company benefit integration and management.



Corporate Benefits
& Insurance Services, Inc.

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TEL: 619-444-1100
WWW.WSPCORP.COM

Who is WSP?



Corporate Benefits
& Insurance Services, Inc.

Building Relationships With Integrity

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Carlsbad, CA 92008

Office: 760.931.0550

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WWW.WSPINSURANCE.NET

- Consulting & Account Management
- Benefits & Administration Services
- Wellness Programs
- HR Resources
- Actuarial & Legal Services

- Over 90 years combined experience
- Lincoln National, Blue Shield, WellPoint, Crown Life, Assurant Benefits

- Public & Private Sectors
- Specialize in benefits programs for small, mid and large group employer's.
- Employed by over 8% of Water Districts in CA

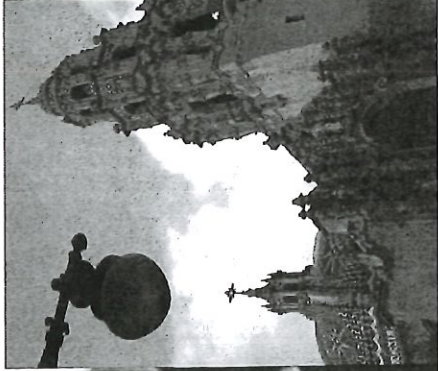
- Recognized as one of the top small business by *San Diego Business Journal*
- CEO is 1 of 16 nationally selected Broker's to sit on a national advisory board for a major carrier
- SD Business Journal-Women Who Mean Business Award Nominee and Finalist
- North County Philanthropy Council-Volunteer of the Year
- Insurance Insight Consultant for San Diego Daily Transcript

Unique Resources

Consultant
Background

Clients Served

Success & Awards



WSP

Corporate Benefits
& Insurance Services, Inc.

Building Relationships With Integrity

COMMUNITY

Community service is a daily part of the WSP foundation. Every team member is associated with giving back to the community and embracing their roots through humanitarian efforts and philanthropic events. Because WSP bases their professional business on integrity and compassion, this runs parallel to the volunteer work that they dedicate themselves to. It is a lifestyle choice that WSP shares with clients and with the charities that they are associated with.



WSP

Corporate Benefits
& Insurance Services, Inc.

Building Relationships With Integrity

"WSP is a company that entails everything personal and professional. We work attentively to provide the best benefits available so you may live your life to the absolute fullest... comfortably and happily."

- Scott Pieratt, CEO



ACCOLADES

Since its inception, WSP has been acknowledged with awards and honors from some major associations and media elite throughout California. WSP strives to maintain a solid reputation built off of integrity and professionalism. We are honored to be recognized among other professionals and we take pride to continue reaching for the highest standards.

WSP

Corporate Benefits
& Insurance Services, Inc.

Building Relationships With Integrity

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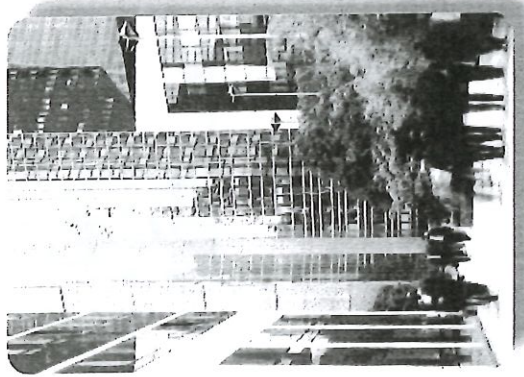
www.wspinsurance.net

Corporate License #0E81363



WHO WE ARE

WSP Corporate Benefits & Insurance Services, Inc. (WSP) is a first class employee benefits company whose loyalty and integrity with clients remain elite within the insurance field and communities. They are a team of professionals who use their knowledge and creativity to continue to be some of the best negotiators nationally and are listed as one of the top small businesses by San Diego Business Journal and have been collective in receiving a diverse amount of awards and honors within the insurance, business leadership and philanthropic fields. Specializing in consulting with Management, Labor and Board Members, WSP has the expertise to understand the necessities of municipalities and extended agencies. Our job is to ensure that we have used our best efforts to negotiate, communicate and deliver the best benefit packages existing; bringing a level of proficiency to the health benefit industry while working extensively to ensure the most promising choices for a progressive result to our client's.



WSP BUSINESS STANDARDS:

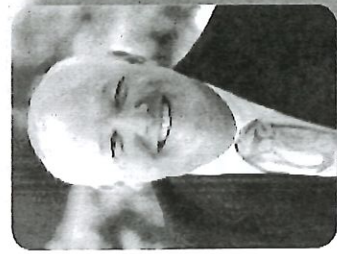
- Producing Innovative Health Benefits Programs
- Experience & Expertise
- Integrity & Proven Leadership
- Attentiveness to Clients & Employees
- Accountability
- Proven Results

PRINCIPAL LINES OF BUSINESS:

Group Medical	Dental	Vision
STD	ETD	Life & AD&D
Employee & Dependent Voluntary Benefits	Legal Plans	Ancillary Coverage
Specialty Plans	ETC	Executive Compensation
Section 125 FSA Plans & Programs	Utilization Review Wellness Programs	Health Fair
	Disease Management	

TEAM OF PROFESSIONALS

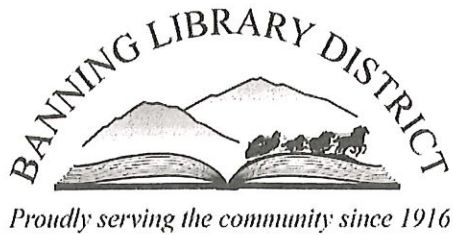
WSP works with a team approach to provide our client's with the knowledge, skills and experience necessary to plan, design and implement a custom benefits package. With an educated staff that makes up the backbone to our agency; our client's have come to appreciate and expect the quality advice, innovative strategies in rich benefit designs, professional guidance and personalized services provided by the WSP team.



Scott Pieratt, GBDS
CEO & President

Scott founded WSP on solid principles and the key to WSP's vision. His strong resume of over 30 years experience and enterprising negotiating skills are utilized in regulating the best possible rates and to maintain the most favorable contracts for his client's. Specializing in Municipalities, specifically Water Agencies and Special Districts, Scott understands the critical language and education when advising and implementing multiple lines of coverage. His personal approach and reputation is invaluable which makes him one of the top insurance brokers within the insurance field. While he maintains his reputation, he is continuously sought after by national Insurance Carrier's who have requested that he sit on multiple advisory panels to give insight and educate on the constantly evolving health benefits industry. Scott remains a dedicated leader within the professional and social communities of Southern California and continues to promote health benefits advocacy and education nationally.





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www.banninglibrarydistrict.org

**BOARD OF TRUSTEES
DIRECTOR'S REPORT**

Meeting Date: November 13, 2019
By: Kevin Lee, District Director

Exhibit 11.3

TITLE:

Review and Authorize Investment of Monies in the Local Agency Investment Fund (LAIF)

DISCUSSION:

The previous resolution listed and authorized only the name of the district director. Upon review with a LAIF representative, it made more sense to include the language "their successors in office" in Section 1. In addition, three more names and titles are added to the resolution, including the Board President, Board Secretary, and the District's CPA.

RECOMMENDATION:

Approve and authorize the District Director to invest monies in Local Agency Investment Fund (LAIF). (Roll call vote)

BOARD ACTION

Motion: _____ Second: _____

<input type="checkbox"/> Little	<input type="checkbox"/> Geronimo	<input type="checkbox"/> Ajigbotafe	<input type="checkbox"/> Cousar	<input type="checkbox"/> Lara
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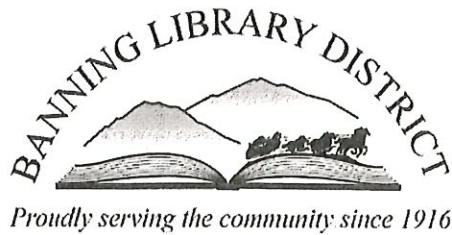
Approved as
Recommended

Approved as
Amended

Other: _____

Passed, approved, and adopted on _____, 2019.

Alex Geronimo, Board Secretary



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RESOLUTION NO. 2019-02

AUTHORIZING INVESTMENT OF MONIES IN THE LOCAL AGENCY INVESTMENT FUND

WHEREAS, The Local Agency Investment Fund is established in the State Treasury under Government Code section 16429.1 et. seq. for the deposit of money of a local agency for purposes of investment by the State Treasurer; and

WHEREAS, the Board of Trustees hereby finds that the deposit and withdrawal of money in the Local Agency Investment Fund in accordance with Government Code section 16429.1 et. seq. for the purpose of investment as provided therein is in the best interests of the Banning Library District;

NOW THEREFORE, BE IT RESOLVED, that the Board of Trustees hereby authorizes the deposit and withdrawal of the Banning Library District monies in the Local Agency Investment Fund in the State Treasury in accordance with Government Code section 16429.1 et. seq. for the purpose of investment as provided therein.

BE IT FURTHER RESOLVED, as follows:

Section 1. The following Banning Library District officers holding the title(s) specified hereinbelow of **their successors in office** are each hereby authorized to order the deposit or withdrawal of monies in the Local Agency Investment Fund and may execute and deliver any and all documents necessary or advisable in order to effectuate the purpose of this resolution and the transactions contemplated hereby:

<u>NAME</u>	<u>TITLE</u>	<u>SIGNITURE</u>
KATHY LITTLE	BOARD PRESIDENT	_____
ALEJANDRO GERONIMO	BOARD SECRETARY	_____
KEVIN LEE	DISTRICT DIRECTOR	_____
CINDY BYERRUM	CPA	_____

Section 2. This resolution shall remain in full force and effect until rescinded by the Board of Trustees by resolution and a copy of the resolution rescinding this resolution is filed with the State Treasurer's Office.

PASSED AND ADOPTED, by the Board of Trustees of the Banning Library District on November 13, 2019.

ATTEST:

Kathy Little
Board President

Alejandro Geronimo
Board Secretary

