BAKER COUNTY LIBRARY DISTRICT
BOARD OF DIRECTORS, Regular Meeting November 10, 2026
BUSINESS MANAGER'S Report
Agenda Item: Review of SDAO/SDIS annual liability insurance renewal criteria

The preliminary liability renewal applications were submitted to our Acrisure Insurance account manager, Amie Hunter, via email on November 5, 2026 and a couple online, as required. The official renewal packet and Invoice will arrive early January.

According to SDAO's website, the liability insurance rates are expected to increase by 10-12% for the upcoming January 2027 renewal. The total estimated increase is $4,800; this includes the 12% rate increase of $4,276 and the loss of Best Practices credit of about $500). The renewal is estimated at $38,218; compared to last year of $33,418, in January 2026.

We qualify for a Best Practice Program credit of 6% this year (prior year we qualified for 8%). This year, we didn't do the "public meeting training" (2%) or have a staff person do a regional training (2%). That was completed online on 10/14/2026.

General Liability coverage includes a liability incident or occurrence like an ethics complaint, BOLI labor complaint, criminal defense, premises medical expense, mold/fungal defense, pollution coverage, communicable disease defense, and wrongful acts (different from sexual misconduct). We are required to submit General Liability Update form where we report the budget amounts for personal services, materials & supplies, and budgeted contingency amounts. We also report the number of employees, volunteers and board members, along with the square footage of the building, and the population served. And attach copies of certain budget document pages to confirm the amounts reported.

The ***Sexual Misconduct coverage*** requires a separate application to renew. This coverage for each incident is limited to $5 million. Questions on the app include employee and volunteer interaction with minors, background checks implemented and at regular intervals, training for child abuse reporting, and policies. We currently do background checks at the date of employment, but may be required to do them more regularly; I assume this will mean annually. One question asked do we provide training to "identify and report child abuse, sexual misconduct or grooming behavior." We do provide an annual training with a DHS employee at our August all-staff training, and information of our policies when hired. Another question asked if we don't have a written policy, "will we commit to implementing a policy to prevent sexual misconduct." I marked yes, that we would be willing to write up a policy. I looked through our policies, we have some related to this topic but nothing specific, so no we don't have a policy on this topic.

New recommended policy – Sexual Misconduct Policy guiding employee and volunteer interaction with minors

The ***Cyber coverage*** requires a separate application to continue this coverage. Cyber coverage has a liability limit of $150,000 which includes first party coverage of $50,000 and third party coverage of $100,000. First Party coverage includes a network interruption, event management, cyber extortion, data restoration, and loss of business income. Third Party coverage includes security failure or privacy breach event, media content, and regulatory action.

BCLD Business Managers Report for 11/10/26 Regular meeting, continued:

New Requirement for Cyber Coverage – Special District's announced in October, that it is now REQUIRED to have a membership in the Center for Internet's Security MIS-ISAC program (Multi-State Sharing & Analysis Center) in order to obtain Cyber Coverage. CIS offers free Cyber Security software to special districts and local governments. Scott Kleeman, our new IT Manager, had already installed this cyber security software in September; we are a step ahead. Upcoming requirements, at the moment SDIS is recommending multi-factor authentication for email accounts and backing up data daily to a secure off-site location. Scott will be implementing a migration to a new email software in November that will allow the Multi-Factor Authentication and has ordered the keys for staff. He said the next item on his list is to set up daily network backups. There are a few critical computers that are backed up daily by Carbonite. He is keeping the library a step ahead of the coming trends.

Both Sexual Misconduct and the Cyber coverages are included in the cost of the general liability coverage, but must be added each year by filling out an application for endorsement.

The ***Crime and Social Engineering coverage*** was implemented last year at an additional cost of $903. It requires completing two applications for Travelers insurance, one to add Comprehensive Crime Coverage at $250,000 and the Social Engineering Fraud Coverage which is included in the cost for the crime coverage, but requires a separate endorsement application. The Crime coverage includes employee theft (faithful performance of duty and theft of property), forgery, counterfeit money orders, computer fraud, funds transfer fraud, personal accounts forgery, and identity fraud expense reimbursement. It was confirmed in September, that both the Cyber and Crime coverages does include Artificial Intelligence (AI) generated incidents; the insurance company anticipate that we will see exclusions on AI in the future. They anticipate a new "AI Coverage" policy. However, for now there is no exclusions for this.

The ***Flood coverage*** costs an additional $3,400 annually. This coverage initially required an endorsement application, but does not require an annual application. We have coverage of $500,000 per occurrence with a deductible of $5,000.

The Property Schedule and Auto Schedule are being reviewed as they just became available on the SDIS portal. Special District's sent a company called CBIZ Valuation Group, in August, to do a five-year property evaluation for insurance purposes. They increased the building structural coverages to $7,877,856 from $5,923,109 the prior year (33% increase); this is the replacement value of the buildings only. The personal property or content value increased by 5%. In total the Schedule of Property Values increased to $10,950,078 from the prior year total of $8,849,032 (note this is the totals for the four buildings owned by the district. In addition, there are two Leased Spaces in Sumpter and Richland with Tenant Improvements that increased by 5% to $173,227 from $164,978 ($8,249 or 5%). Combined structure/buildings and personal property values of $11,123,304 for the renewal, compared to the prior year of $9,014,010 (an increase of $2,109,294 or 23%). We need to approve the structural increases and also decide for the personal property coverage, either the 5% increase shown or the full amount.

Auto coverage issue found – the two older vehicles are not covered! They are supposed to have comprehensive on them and the cost is minimal. I am suggesting insuring them for $1,500 or $2,000 each with Comp at $100 deductible. This covers broken glass, vandalism or hitting an animal.

BAKER COUNTY LIBRARY DISTRICT
SDIS LIABILITY INSURANCE - ESTIMATE COST OF COVERAGE EFF JANUARY 1 2027

Coverage description		prior year 01/01/2026 $ Cost (credit)	PY without BP credit	increase 12%	estimated renewal	estimate BP credit 6%	estimated renewal total
SDIS Liability Coverage		$ 6,323	$ 6,323				
	less: Best Practice credit 8%	$ (506)	$ -				
	less: group discount	$ (253)	$ (253)				
		$ 5,564	$ 6,070	$ 728	$ 6,798	$ 408	
Sexual Misconduct	included in liability	$ -					
Auto Liability		$ 2,502	$ 2,502				
	less: Best Practice credit 8%	$ (200)	$ -				
	less: group discount	$ (100)	$ (100)				
		$ 2,202	$ 2,402	$ 288	$ 2,690	$ 161	
Auto Liability - non owned/hired		$ 200	$ 200	$ 24	$ 224		
Auto Phiscal Damage		$ 1,253	$ 1,253				
	less: group discount	$ (50)	$ (50)				
		$ 1,203	$ 1,203	$ 144	$ 1,347		
Property		$ 22,665	$ 22,665				
	less: Best Practice credit 8%	$ (1,813)	$ -				
	less: group discount	$ (907)	$ (907)				
		$ 19,945	$ 21,758	$ 2,611	$ 24,369	$ 1,462	
Earthquake	not covered	$ -					
Flood	coverage elected	$ 3,401	$ 3,401	$ 408	$ 3,809		
Equipment breakdown	not covered	$ -					
Crime & Social Engineering	Crime plus elect Social eng	$ 903	$ 903	$ 108	$ 1,011		
Cyber	included in liability	$ -					
TOTALS		**$ 33,418**	**$ 35,937**	$ 4,312 estimated increase	$ 40,249	$ 2,031 estimated credit	**$ 38,218**

Prior year BP credit
$2,519

Created 11/5/2026 Christine Hawes

CH 11/5/26

Outlook

SDIS Best Practices Program Survey Results - Baker County Library District

Renewal info - Jan 2027

COPY

From noreply@sdis.org <noreply@sdis.org>
Date Wed 10/14/2026 1:41 PM
To Christine Hawes <chawes@bakerlib.org>

Best Practices Program Results

Resubmitted By: Christine Hawes, Baker County Library District, 10/14/2026
Contact: Christine Hawes
Contact Phone: 541-523-6419
Contact Email: chawes@bakerlib.org

Best Practices Summary

Benefit	Satisfied	Discount	PY
SDAO/SDIS Training- At least one (1) representative of the district must complete a SDAO/SDIS training:	☐	0.0%	+2%
Affiliate Membership	☑	2.0%	2
Public Meeting Checklist	☑	2.0%	2
Public Meeting Policy	☑	2.0%	2
Public Meeting Training- Online	☐	0.0%	—
Total Discount		**6.0%**	8

Questions regarding this notification contact: **underwriting@sdao.com**, 503-371-8667

Last year 8%

© 2026 - Special Districts Insurance Services
PO Box 12613, Salem, OR 97309
Phone: 503-371-8667 / Toll Free: 800-285-5461 / Fax: 503-371-4781

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Outlook

New Requirement for Cyber Coverage for January 1, 2027

From SDAO Underwriting Department <underwriting@sdao.com>
Date Thu 10/15/2026 2:57 PM
To Christine Hawes <chawes@bakerlib.org>

If this e-mail does not display properly or if you have difficulty opening any links, click here to open the **online version**.

send_to_friend.gif

FirstThursday1.jpg

Important Change for Cyber Coverage 2027

Beginning with the 1/1/2027 renewal, membership in the Center for Internet Security's Multi-State Information Sharing & Analysis Center (**MS-ISAC**) is **REQUIRED** to obtain Cyber Coverage through SDIS.

SDIS will continue to provide Cyber Coverage to eligible members **at no additional cost**. However, to receive this coverage, your entity **must either already be a current MS-ISAC member or commit to joining MS-ISAC by December 31, 2026.**

The MS-ISAC membership question will appear as **Question 2.15** on the online cyber application and **Question #9** on the PDF application:

yes.

Is your entity currently a member of the Center for Internet Security's Multi-State Information Sharing & Analysis Center (also known as MS-ISAC), or will your entity commit to joining MS-ISAC by December 31, 2026?

What This Means for Your Entity:

MS-ISAC membership will be state sponsored in 2027, meaning there will be ***no cost*** to members for MS-ISAC membership. Cyber Coverage through SDIS will also continue to be provided at no additional cost.

How to Join MS-ISAC

If your entity is not currently a member, please complete the membership process by **December 31, 2026**.
To learn more and sign up for membership, visit the Center for Internet Security's MS-ISAC membership page.

Questions? Please contact underwriting@sdao.com.

Outlook

RE: Special Districts 2027 liability insurance renewal documents

From Amie Hunter <ahunter@acrisure.com>
Date Thu 11/5/2026 3:12 PM
To Christine Hawes <chawes@bakerlib.org>
Cc Guy Kennerly <gkennerly@acrisure.com>; Perry Stokes, Library Director <director@bakerlib.org>

On the online applications, you have to "complete" every field. I put a "." In some of the fields that would typically remain blank and I was able to submit the forms – these are now done online.

In answer to your questions:

1. Flood coverage – there is nothing you need to do on this, the flood will be quoted. I will verify with underwriting that you want to continue this coverage.
2. Auto coverage – the 1986 Ford and the 2003 Ford currently do not have collision coverage. I will update the value in the company system to the $1500 each. I would encourage you to keep comprehensive coverage as that is your glass, vandalism and collision with an animal. The deductible is low at $100 and the cost is minimal on the insurance.
3. Property valuations – Unless you disagree with the valuation in the CBIZ report for your personal property, I would suggest that we increase the value on each location to match the estimate provided. The primary reason the company amends the building value is due to the replacement cost rules in the policy. However, the personal property is left up to the client as you best know what your plans are for any changes to contents (donation, sale, etc.) – the CBIZ estimation was based on what you had on hand at the time of their review. However, that could have changed by the renewal. Please confirm if you want me to amend the values on the personal property to the CBIZ estimates?

Please let me know on the personal property and I will get that updated for the renewal.
Thank you for your help on this renewal.

Amie Hunter

Sr. Account Manager
Commercial Lines Dept.
West Division

1950 Church St. Suite B
Baker City, OR. 97814
Email: ahunter@acrisure.com
Direct: 541-440-8228

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Coverage may not be issued, bound, changed, modified, altered, cancelled or terminated without receiving written confirmation thereof from an authorized representative of Acrisure LLC (or an affiliate) or the applicable insurer. Please contact your Acrisure representative with any questions.

SDIS SPECIAL DISTRICTS INSURANCE SERVICES

Baker County Library District

Policy Year: 01/01/27 to 12/31/27

Agent: Acrisure Northwest Partners Insurance Services, LL

Automobile Update Form - prelim.

Auto Liability Per Occurence Deductible: $0.00

Auto Code	Year	Make	Description	Vehicle Identification #	Collision	Comp	Deductible Collision | Comp		Value
	1986	Ford	Pickup	1FTEF14YXGPA03046	No	No	ok	$500 $100	$0.00
	Weight Class:	Lgt Truck	**Valuation:** No APD ok	**Term:**	01/01/2027 to 12/31/2027		Age = 40 years		
	2003	Ford	Windstar Mini Van	2FMZA51432BB48868	No	No	ok	$500 $100	
	Weight Class:	Priv. Pass	**Valuation:** No APD ok	**Term:**	01/01/2027 to 12/31/2027		Age = 23 years		
	2003	Thomas	Book Mobile	4UZ3CFAA6XCA66426	Yes	Yes	ok	$500 $100	$130,000.00
	Weight Class:	Hvy Truck	**Valuation:** Functional	**Term:**	01/01/2027 to 12/31/2027				
	2012	GMC	Denali	1GKKVTED5CJ260355	Yes	Yes	ok	$500 $100	$18,000.00
	Weight Class:	Priv. Pass	**Valuation:** Functional	**Term:**	01/01/2027 to 12/31/2027				

Do we need to state a value? for these 2

1) We should have collision coverage? There is a collision deductible stated

2) Do we need to state a value for 2 older vehicles?

CK 11/5/2026

SDIS SPECIAL DISTRICTS INSURANCE SERVICES

Baker County Library District

Policy Year: 01/01/27 to 12/31/27

Agent: Acrisure Northwest Partners Insurance Services, LL

Schedule of Property Values - Section 1 Update Form – Prelim

Personal Property and Structure values are subject to change due to a trend factor that awaits approval from reinsurers. Please see the Property Update Memo for detailed information.

Premises: Cole Street Library

Covered Property: Library **Unique ID:** 26696P6250 **Address:** 818 Cole Street Haines OR, 97814 **Coverage Class:** Building

Loc Code		**% Sprinkler**	0	**Appraiser**	CBIZ	**Year Built**	2003	**Equip Brk Cov**	No	**Flood Zone ***	B	**Valuation**	Replacement
Vacant (Y/N)	No	**Fire Alarm**	Yes	**App Date**	08/19/2026	**Sq Footage**	3335	**Flood Cov**	Yes	**Eff Date**	1/1/2027	**Structure Value ****	$990,000.00
Protect Class	2	**Security Alarm**	No	**App Code**	03-01	**# of Stories**	1	**Earthquake Cov**	No	**Deductible**	$1,000	**Pers Prop Value ****	$172,994.64
Const Class	FRAME			**Comments**						**Contribution**	$2,682	**Total Value**	$1,162,994.64
										Premises Total:		**Contribution**	$2,682
												Total Value	$1,162,994.64

↑196,005 < 1359,600

Premises: Main Building

Covered Property: Main Building **Unique ID:** 26696P7092 **Address:** 55 East Jefferson Street Huntington OR, 97814 **Coverage Class:** Building

Loc Code		**% Sprinkler**	0	**Appraiser**	CBIZ	**Year Built**	2005	**Equip Brk Cov**	No	**Flood Zone ***	B	**Valuation**	Replacement
Vacant (Y/N)	No	**Fire Alarm**	Yes	**App Date**	08/19/2026	**Sq Footage**	1364	**Flood Cov**	Yes	**Eff Date**	1/1/2027	**Structure Value ****	$425,000.00
Protect Class	5	**Security Alarm**	No	**App Code**	02-01	**# of Stories**	1	**Earthquake Cov**	No	**Deductible**	$1,000	**Pers Prop Value ****	$172,994.64
Const Class	FRAME			**Comments**						**Contribution**	$1,495	**Total Value**	$597,994.64
										Premises Total:		**Contribution**	$1,495
												Total Value	$597,994.64

↑2,305 < 600,300

Premises: Main Facility

Covered Property: Gover & Church Library **Unique ID:** 26696P5865 **Address:** 260 Gover Lane Halfway OR, 97834 **Coverage Class:** Building

Loc Code		**% Sprinkler**	0	**Appraiser**	CBIZ	**Year Built**	1942	**Equip Brk Cov**	No	**Flood Zone ***	B	**Valuation**	Replacement
Vacant (Y/N)	No	**Fire Alarm**	Yes	**App Date**	08/20/2026	**Sq Footage**	2304	**Flood Cov**	Yes	**Eff Date**	1/1/2027	**Structure Value ****	$670,000.00
Protect Class	5	**Security Alarm**	No	**App Code**	04-01	**# of Stories**	1	**Earthquake Cov**	No	**Deductible**	$1,000	**Pers Prop Value ****	$172,994.64
Const Class	JOISTED MASONRY			**Comments**						**Contribution**	$2,076	**Total Value**	$842,994.64
										Premises Total:		**Contribution**	$2,076
												Total Value	$842,994.64

↑67,005 < 910,000

Printed off SDIS website.
Avail 11/5/2026

Premises: Resort Street Library

Covered Property: Library **Unique ID:** 26696P1105 **Address:** 2400 Resort Street Baker City OR, 97814 **Coverage Class:** Building

Loc Code		**% Sprinkler**	0	**Appraiser**	CBIZ	**Year Built**	1971	**Equip Brk Cov**	No	**Flood Zone ***	A	**Valuation**	Replacement
Vacant (Y/N)	No	**Fire Alarm**	Yes	**App Date**	08/19/2026	**Sq Footage**	18238	**Flood Cov**	Yes	**Eff Date**	1/1/2027	**Structure Value ****	$5,790,000.00
Protect Class	2	**Security Alarm**	Yes	**App Code**	01-01	**# of Stories**	1	**Earthquake Cov**	No	**Deductible**	$1,000	**Pers Prop Value ****	$2,551,808.53
Const Class	JOISTED MASONRY			**Comments**						**Contribution**	$17,992	**Total Value**	$8,341,808.53

Covered Property: Storage Shed 8 x 12 **Unique ID:** 26696P46270W **Address:** 2400 Resort Street Baker City OR, 97814 **Coverage Class:** Other Structure

Loc Code	N of Library-	**% Sprinkler**	0	**Appraiser**		**Year Built**	2017	**Equip Brk Cov**	No	**Flood Zone ***		**Valuation**	Replacement
Vacant (Y/N)	No	**Fire Alarm**	No	**App Date**		**Sq Footage**	96	**Flood Cov**	Yes	**Eff Date**	1/1/2027	**Structure Value ****	$2,856.49
Protect Class	2	**Security Alarm**	No	**App Code**		**# of Stories**	1	**Earthquake Cov**	No	**Deductible**	$1,000	**Pers Prop Value ****	$1,427.78
Const Class	FRAME			**Comments**						**Contribution**	$10	**Total Value**	$4,284.27

Premises Total:	**Contribution**	$18,002	**Total Value**	$8,346,092.80	

1,004,000 < 8950,003

Premises: Richland Elementary School

Covered Property: Improvements & Betterments **Unique ID:** 26696P5866 **Address:** 42008 Moody Road Richland OR, 97870 **Coverage Class:** Tenant's Improv/Betterments

Loc Code		**% Sprinkler**	0	**Appraiser**		**Year Built**		**Equip Brk Cov**	No	**Flood Zone ***		**Valuation**	Replacement
Vacant (Y/N)	No	**Fire Alarm**	No	**App Date**		**Sq Footage**	892	**Flood Cov**	Yes	**Eff Date**	1/1/2027	**Structure Value ****	$61,660.52
Protect Class	5	**Security Alarm**	No	**App Code**		**# of Stories**	1	**Earthquake Cov**	No	**Deductible**	$1,000	**Pers Prop Value ****	$82,035.52
Const Class	JOISTED MASONRY			**Comments**						**Contribution**	$372	**Total Value**	$143,696.04

Premises Total:	**Contribution**	$372	**Total Value**	$143,696.04	

Premises: Sumpter/Mill Library - Leased Space

PY 136,853.37
5% increase

Covered Property: Tenant Improv/Betterments **Unique ID:** 26696P8675W **Address:** 245 S. MILL ST Sumpter OR, 97877 **Coverage Class:** Building

Loc Code		**% Sprinkler**	0	**Appraiser**		**Year Built**		**Equip Brk Cov**	No	**Flood Zone ***		**Valuation**	Replacement
Vacant (Y/N)	No	**Fire Alarm**	No	**App Date**		**Sq Footage**	750	**Flood Cov**	Yes	**Eff Date**	1/1/2027	**Structure Value ****	$0.00
Protect Class	5	**Security Alarm**	No	**App Code**		**# of Stories**	1	**Earthquake Cov**	No	**Deductible**	$1,000	**Pers Prop Value ****	$29,530.84
Const Class	JOISTED MASONRY			**Comments**						**Contribution**	$77	**Total Value**	$29,530.84

Premises Total:	**Contribution**	$77	**Total Value**	$29,530.84	

PY 28,124.81
5% increase

* Flood Zones shown on the Schedule of Property Values are an estimate provided by the member, the insurance agent, or an independent appraiser. They are not a guarantee that the location is or is not in federally designated Special Flood Hazard Area (SFHA). In the event of a covered claim, a determination on the flood zone will be made based on a review of Federal Emergency Management Agency flood maps, and not by the estimated flood zone indicated on this Schedule. Please obtain NFIP coverage for any location where you question whether or not it is in an SFHA.

**Values are subject to change due to a trend factor that awaits approval from reinsurers. Please see the Property Update Memo for details.

Total Structure Value	$7,939,517.01
Total Personal Property Value	$3,183,786.59
Total Value	$11,123,303.60
Total Contribution	$24,704

Construction Class Options

Fire Resistive	Noncombustible
Modified Fire Resistive	Joisted Masonry
Masonry Noncombustible	Frame

Valuation Options

Actual Cash Value
Replacement
Stated Amount

Protection Class Description

Fire Protection Class is determined by the level of fire protection in your area. Your local fire department should be able to tell you which Protection Class your property is in.

Potential Increase in Value

Value on Schedule

1,162,995.+
597,995.+
842,995.+
2,346,093.+
[illegible]

[illegible]
11,019,600.+
869,822.+

CBIZ Value ↑ Increase