

October 2010

BeneFacts

A publication of Educators Mutual Insurance Association • educatorsmutual.com

Meet the Board of Directors Nominees

It's that time of year when Educators Mutual's members have the opportunity to elect members to the board of directors. This year's annual meeting will be held on Saturday, November 6. Nominees include Paul Gottfredson, nominated by the Utah Association of School Business Officials (UASBO); Mike Hepner and Roger Pate, nominated by the Utah School Employees Association (USEA); and Mark Mickelsen and Starleen Orullian, nominated by the Utah Education Association (UEA).



Paul Gottfredson

has been the business administrator for the South Sanpete School District for over 25 years, and he is currently the president of the Educators Mutual Insurance Association of Utah Risk Pool. Paul has served on numerous task forces and committees, including the UEA and USOE Task Force on Health Insurance. Previously, Paul served as president of UASBO and the Utah School Boards Risk Management Insurance Association and as chair of the USOE Fiscal Users Advisory Committee. Paul graduated from Southern Utah University with a bachelor's degree in business administration and accounting. Paul was elected to Educators Mutual's board of directors in 2002, and he currently chairs the marketing and legislative committee and serves on the executive committee.



Mike Hepner

is currently the executive director for USEA. Mike has been with USEA since 1990 and has represented Classified Professionals in 23 of Utah's 40 school districts. During his years of service at USEA, Mike has worked with many of the school districts' insurance committees. He has also served on several state and district level committees, including the Utah Public Education Coalition and the Salt Lake Community College Paraeducator Advisory Committee. Mike was elected to Educators Mutual's board of directors in 1999, and he currently serves as vice chair. Mike is on the finance and risk management committee and the executive committee.



Mark Mickelsen

is executive director of the 18,000-member Utah Education Association. A graduate of the University of Utah, Mark has been an employee advocate for more than 28 years. Prior to becoming UEA executive director, Mark was the Association's communications and public relations director. In 2006, he was named "PR Person of the Year" by the National Education Association's PR Council of the States. Mark was also executive director of the Jordan Education Association and Northern Utah UniServ before joining the UEA staff in 1996. Mark has served on Educators Mutual's board of directors since August 2008 and serves on the marketing and legislative committee.



Starleen Orullian

is currently the executive director of Granite Education Association. She has 29 years experience working in public education in Utah, as a teacher, administrator, and now working for the teachers association. Star received her bachelor's degree from the University of Utah and her master's degree and administrative certificate from Utah State University. She has served on the insurance committees for both Murray School District and Granite School District. She has also served on the boards of numerous non-profit organizations.

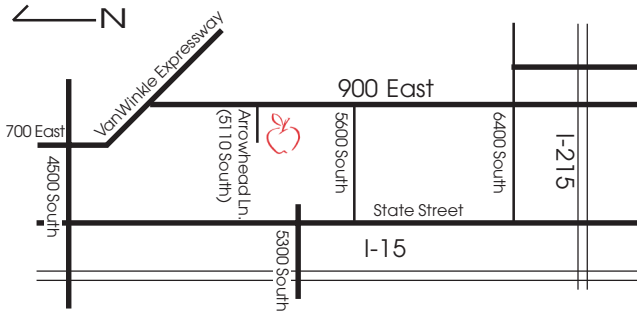


Roger Pate

is a physical facilities supervisor in the Alpine School District. He has worked for the district for 28 years. During that time, he has served in a number of positions with the Classified Employees Association. Roger currently serves as president-elect of USEA. Roger was elected to Educators Mutual's board of directors in 2005, and he currently serves on the audit committee.

Please be our guest for the Educators Mutual Insurance Association
Annual Membership Meeting

10 a.m., Saturday, November 6, 2010



Educators Mutual's multipurpose room at 852 E. Arrowhead Lane (5110 So.) Murray, Utah. If you require special assistance, please contact our office in advance.



2009 Year-End Consolidated Financial Highlights
 prepared in accordance with Generally Accepted
 Accounting Principles (GAAP)

Summary Statement of Income	2009	2008
Total revenue	\$89,490,008	\$73,624,742
Total benefits and expenses	<u>86,885,181</u>	<u>70,241,014</u>
Net income before income taxes	2,604,827	3,383,728
Income Tax Expense	<u>160,909</u>	<u>674,969</u>
Net Income	<u>\$ 2,443,918</u>	<u>\$ 2,708,759</u>

A complete copy of the 2009 Annual Report
 is available from Educators Mutual.

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Educators Mutual Insurance Association



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