



Dear School Administrators;

Since our humble beginnings in 1995, the Montana Schools Property and Liability Insurance Plan has “planted a flag” in the state of Montana as the leading property and casualty insurance provider to Montana public school districts. On behalf of PayneWest Insurance and the MSPLIP Board of Directors, we want to thank you for your continued support. Without loyal, long-standing and trusting relationships with Montana school districts, we would not have become the longest operating and largest property and casualty insurer in the Montana scholastic public entity space. Again, thank you for your support.

For some time now, the scholastic public entity space has posed considerable challenges from an insurance and risk management standpoint. The diverse nature and complex landscape of public school districts continues to evolve. This evolution, often times, poses a daunting challenge from an insurance perspective, and 2021 was certainly no exception. From large property claims to sexual abuse allegations claims to wrongful termination claims to technical special education matters, the MSPLIP program has continued to step up and meet the insurance and risk management demands of Montana schools. While we have always been able to meet and even exceed the insurance needs of Montana schools, it seems each year we are faced with a unique and emerging challenge, and this year our largest challenge was cyber coverage placement for Montana schools.

As is common with all insurance, higher claims frequency and severity among a common sector can have an effect on underwriting, capacity and pricing. Recently, every sector of the world economy has been impacted by cyber claims, most notably in the ransomware arena. Cyber insurers are restricting coverage, reducing limits, and placing certain exclusions on policies in an effort to mitigate the hemorrhaging claims activity across all sectors of the economy. Though MSPLIP did experience some of these underwriting challenges, we were successfully able to negotiate cyber renewal terms that meet the needs of Montana Schools. Please review the cyber coverage section of the enclosed proposal for more detailed information on the placement of this coverage.

PayneWest Insurance and the MSPLIP program are pleased to submit to you your renewal proposal for the 07/01/21 to 07/01/22 policy period. **Please refer to page seven (7) of the enclosed proposal for your renewal pricing for the upcoming policy period.** We will send invoices out separately after June 15th. We understand that you have options when it comes to your school district insurance coverage. We hope that over the past years of our relationship, we have proven to you our dedication and desire to not only provide you with the highest level of service, but also comprehensive and competitively priced insurance and risk management services to meet your needs.

On behalf of PayneWest Insurance and the Board of Directors of the MSPLIP Program, thank you once again.

Best regards,

Rody Holman, MBA, CIC
MSPLIP Program Manager
rolman@paynewest.com



**MONTANA
SCHOOLS**

PROPERTY & LIABILITY
INSURANCE PLAN

INSURANCE PROPOSAL

Bigfork School District 38

7/1/21 – 7/1/22

Presented by:

Mac Kirk, Sales Executive

Kelsey Langemo, Account Manager

Montana Schools Property & Liability Insurance Plan

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MSPLIP Program Staff

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ADVANTAGES

MONTANA SCHOOLS PROPERTY AND LIABILITY INSURANCE PLAN

Non-assessable program. Our program is a non-assessable, *guaranteed cost* program. Other programs have “special assessment” or “assessment clause” provisions whereby a district could be assessed a special assessment beyond its initial insurance premium, *at any time*, by the program should the program suffer a significant financial downturn. The MSPLIP program *does not* operate with “special assessment” or “assessment clause” language, thus providing Montana school districts guaranteed cost coverage, eliminating a significant potential financial risk for Montana school districts.

Exclusively endorsed program. Our program is *exclusively* endorsed by the Montana Association of School Business Officials (*MASBO*) and the Montana Rural Education Association (*MREA*). *MASBO*, Montana’s leading organization of school business officials, is dedicated to training and supporting the business operations in Montana Schools. *MREA* is an organization that represents all aspects of the K-12 public education system in rural Montana. Our program also enjoys a partnership with School Administrators of Montana (*SAM*), the purpose of which is to mutually promote the interests of both organizations.

Established in 1995, we are the industry leader in school insurance in Montana with over 50 years of combined school insurance experience. Our program provides long term rate stability for its members which minimize volatile rate adjustments from one year to another.

Board of Directors is composed of Superintendents, Business Managers and Trustees from our member schools. This allows actual members to participate in the management of the Plan.

Dedicated claims processing center located at the PayneWest Insurance office in Helena handling only claims for Montana schools and special educational cooperatives.

Customized risk management services provided at your district to meet your specific loss/safety needs which can include staff in-service workshops and online training modules.

BRIT Team Platform. This highly customizable risk management and learning system, offered *free of charge* to our program members, is designed to allow users the opportunity to train, educate, and manage employees across your District. The Platform provides unlimited access to your District’s individualized, collected training data in a user-friendly format.

Safe PUPIL Bus Driver and School Safety Program. This program is offered *free of charge* to our program members. Your bus drivers can obtain their 15 hours of required annual training on this site and you can also utilize the site library for your entire staff’s safety education needs. Safe Pupil also offers over 750 school related safety videos for staff education and training.

Gaggle Safety Management is a product that analyzes and reviews content found in online file storage, inbound and outbound email, attachments, and links to websites to ensure a safe digital learning environment for students. Gaggle helps school districts monitor for issues involving suicide, drug and alcohol use, bullying, violence, child pornography, and many other risky behaviors. MSPLIP has an *exclusive* agreement with Gaggle to provide our member districts with *preferred pricing* regardless of their district enrollment size.

Safety newsletters. Weekly discussion topics and monthly newsletters that address common school liability issues, property maintenance issues and safety issues/concerns for district students and employees.

Regional risk management training. The Plan provides regional risk management training which includes seminars provided by our risk management department and our legal defense team. These include presentations at MASBO and regional MASS meetings as well as your local school.

Safety equipment for member districts. We provide reflective safety vests to our members for playground supervisors, cross walking guards and many other uses.

Annual steam boiler inspections. These inspections are conducted by certified steam boiler inspectors at no cost to our members.

Specialized liability release forms tailored to school districts. These include field trip forms, facility use agreements, bus contractor agreements, subcontractor forms, open gym, rental agreements and many others.

Contract review for legal documents such as bus contracts, lease agreements, new construction, etc.

Opportunity for future premium credits based on a member's participation in the program and loss history. To date the Plan has returned over \$3.2 million dollars back to its members.

Opportunity for discounted property appraisal services.

Property/Vehicle/Bus. Buildings and contents are insured on a replacement cost basis unless otherwise indicated. Midyear property additions will generate a midterm adjustment prorated based on the date of the change. Vehicles that are four years old or newer are covered at Replacement Cost Value. Vehicles over four years old are covered at actual cash value. There are no premium adjustments during the policy year for additions or deletions of vehicles.

Make sure to keep the MSPLIP staff apprised of any changes regarding new or removed property/vehicles/buses during the policy period.

PROPERTY AND LIABILITY COVERAGE ENHANCEMENTS

MSPLIP has developed a property and liability insurance plan that has special features which benefit its members. Below are some unique features of our insurance coverage.

PROPERTY COVERAGE

Non-Scheduled Coverage/Miscellaneous Unnamed Locations. MSPLIP provides coverage to its member's buildings and property for **newly acquired locations** in which the district has not yet listed on its property schedule.

Renovation Projects. Property coverage is available to members undergoing renovation or remodeling projects up to \$5,000,000 for non-frame construction type and \$1,000,000 for frame.

Law and Ordinance. The Plan has coverage for upgrades to damaged property to conform to current building codes with a limit up to \$25,000,000. This enhancement provides funds for building code upgrades such as sprinklers, elevators, ramps and ADA compliance.

Extra Expense. MSPLIP's insurance program includes this coverage with a limit up to \$15,000,000. Extra expense covers the additional cost incurred during a property loss. Additional costs can include the cost of renting/leasing additional facilities to keep the school operational as well as additional costs incurred to maintain normal operation.

LIABILITY COVERAGE

School Board Liability Deductible Waiver. MSPLIP will waive the deductible for any member who obtains legal advice from an approved attorney at the onset of legal issues involving, but not limited to, wrongful termination, student expulsion, 504 and special education issues. MSPLIP must be notified immediately and legal counsel approved in advance. If the issue becomes a viable claim, the deductible will be waived. The maximum amount of deductible waived in any one policy term shall not exceed \$10,000 per member.

Investigative Expense Coverage. Upon pre approval, MSPLIP will pay up to \$7,500 annually per member for investigative expenses that are incurred for possible losses under General Liability, Auto Liability and School Board Legal Liability even if the loss does not result in an actual claim being filed. This must be pre-approved prior to the start of any investigation.

Non-Monetary Defense Coverage. MSPLIP's program provides up to a limit of \$250,000 per member for defense costs for claims falling into the public entity errors and omissions (school board legal) as long as the plaintiff in the suit is not seeking monetary damages.

Medical Payments. MSPLIP will pay up to \$5,000 per person/per occurrence for medical payments for those injured on school property even if there is no allegation of negligence on the part of the district. This coverage excludes students.

CYBER COVERAGE

MSPLIP will pay up to \$1,000,000 for the defense of a suit or regulatory action alleging a security failure resulting in a breach of confidential information on the part of the member. Security failure means failure or violation of a computer system and failure to disclose that a breach event has occurred. It also includes theft of a code or password from the premises or from an officer or employee by non-electronic means. Loss also includes expenses to conduct an investigation, hire a crisis management firm to minimize the loss to you, notify all whose confidential information has been compromised, provide access to an identity theft call center, restore or recreate electronic data and determine whether data can be restored or recreated. Loss also includes cyber extortion. This means any threat or connected series of threats to commit an intentional attack against a computer system for the purpose of demanding money, securities or other tangible or intangible property of value.

DISASTER MANAGEMENT

Coverage is provided in the event of a natural disaster or a manmade catastrophe (school shooting) domestically or internationally which results in an injury or a fatality. MSPLIP and our service provider will provide up to \$1,000,000 per occurrence for an emergency assessment team that will respond immediately or as soon as is reasonably possible upon notification of an event. Upon arrival, the team will assist the local jurisdictional authority and the school district or other member entity with assessment of needs for the appropriate and swift response to a fatality/injury management event and/or the need for family assistance, a family assistance center, or a family information center. This team will oversee all operations and act as a liaison to the local incident commander or the school district.

BUSINESS TRAVEL INSURANCE

MSPLIP knows that school trustees, employees and volunteers often travel as part of their job working for their school district. MSPLIP now offers accidental death and dismemberment insurance coverage for these people while traveling on behalf of the school district. This is 24 hour coverage and the benefit period continues for up to 365 days after the date of an accident.

SCHOOL TO WORK MEDICAL

MSPLIP provides up to \$25,000 in medical for a student's injury sustained while participation in a school to work program.

SPECIAL EVENT COVERAGE

MSPLIP knows that schools are often the hub of the community and are asked to provide their facilities for non-school events. It is important that facility users understand the district's facility use policies and provide the district with proof of liability insurance naming the district as an additional insured. Liability insurance needs to be in place prior to using the district's facilities. MSPLIP is here to assist in this process, making it easier for your facility users to obtain their own liability insurance coverage for the use of your school grounds at an affordable rate. No application is required, just a quick call or email to your agent is all it takes to secure a quote.

RISK CONTROL SERVICES

The Montana Schools Property & Liability Insurance Plan is in place to assist schools in targeting and managing risks that are specific to their industry. Our experience and resources can provide solutions that will improve safety, productivity and ultimately the bottom line. Contact one of our Risk Control Specialists, Brodie Loushin or Kevin Smith, to discuss risk control services and take advantage of this valuable resource. Brodie can be reached by phone at (406) 533-1038 or e-mail at BLoushin@PayneWest.com. Kevin can be reached by phone at (406) 457-4547 or email at KJSmith@PayneWest.com.

Some of our services include:

1. Evaluation of existing programs and policies.
2. Risk identification and hazard assessment.
 - » Shop Safety
 - » Playground
 - » Chemistry Lab
 - » Gymnasiums
3. Establish or assist safety committee.
4. Conduct training sessions.
 - » 1st Aid/CPR/AED (including all coaches and staff)
 - » Slip/Trip/Fall
 - » Playground Safety
 - » Bloodborne Pathogen
 - » Fire Safety
 - » Personal Protective Equipment
 - » Scaffold Safety
 - » Proper Lifting Technique
 - » Forklift Certifications
 - » Hazardous Communication
 - » Chemistry Lab Safety
 - » Shop Safety
 - » Defensive Driving
 - » Asbestos Safety Awareness
 - » Accident Investigation

PREMIUM SUMMARY

Bigfork School District 38		
COVERAGE		ANNUAL PREMIUM
A	Property Coverage	Included
B	General Liability & Auto Liability	Included
C	School Board Liability	Included
D	Cyber Coverage	Included
E	Disaster Management	Included
F	Boiler & Machinery	Included
G	Business Travel Insurance	Included
Total		\$58,129

**Auto changes for 20-21 were \$2,300

**Property changes for 20-21 were \$0

**5-Year Loss Ratio is 9.57%

PayneWest Insurance is the administrator of the Montana Schools Property and Liability Insurance Plan. It receives an administrative fee for these services and this fee is included in the above premium.

Liability coverage is written with Brit/Lloyd's, rated A XV. Property and Boiler & Machinery coverage is written with Travelers Insurance Company. Travelers is rated A +XV by A.M. Best. Cyber coverage is written with CHUBB, rated A+ XV.

2021 COVERAGE RECAP

SECTION I. PROPERTY

Coverage	Special Form
Deductible	\$1,000
Blanket Limit of Insurance	\$500,000,000
Replacement on Buildings	Included in Blanket Limit
Replacement on Contents	Included in Blanket Limit
Contractor's Equipment (incl. rented from others)	\$1,000,000
Transit Coverage	\$2,500,000
Fire Legal Liability	Included in Blanket Limit
Coinsurance Clause	None
Agreed Amount Endorsement	Included
Flood incl. Sewer backup (Program limit)	\$50,000,000 per occurrence \$50,000,000 annual aggregate
Flood Zone A and pre-fixed A – as Scheduled	\$5,000,000 per occurrence/annual aggregate
Earthquake (Program limit)	\$50,000,000 per occurrence \$50,000,000 annual aggregate
Off Premises Personal Property	\$1,000,000
Property of Others	\$1,000,000
Building Ordinance	\$25,000,000 per occurrence
Electronic Data Processing Equipment	\$32,000,000 per occurrence
Newly Constructed Property – 120 Days	\$15,000,000 per building
Newly Acquired Locations – 120 Days	\$15,000,000 per location
Extra Expense	\$15,000,000 per occurrence
Debris Removal (additional) any one occurrence	\$1,000,000 per occurrence
Outdoor Property	\$18,000,000 per occurrence
Valuable Papers	\$5,000,000 per occurrence
Fine Arts	\$300,000

SECTION II. GENERAL LIABILITY

Per Occurrence Limit	\$2,000,000
Annual Aggregate	\$4,000,000
Medical Payments Excluding Students	\$5,000 per person
Products & Completed Ops Liability	\$2,000,000
*Sexual Abuse and Molestation (no sub-limit applies)	\$2,000,000

*This coverage is written on a claims made basis

Communicable Diseases Exclusion

Effective July 1, 2021 Ambridge BRIT placed a communicable diseases exclusion on its policy. MSPLIP is providing its members with \$100,000 defense and damages coverage for communicable diseases with a \$500,000 pool aggregate limit.

NO AUDIT for additional premiums due to enrollment increases.
Increased limits of liability are available.

ADDITIONAL COVERAGE

Employees, student teachers, volunteers & board members, PTA, PTO and booster clubs are covered as an additional insured for general liability.

Personal Injury (Libel, Slander, Defamation of character, Wrongful Arrest, Wrongful Eviction)

Athletic Participation

Independent Contractors

Host Liquor Liability

Employee Benefit Liability

Professional Liability

Incidental Medical Malpractice

*Certain coverages provided in these sections are subject to MCA2-9-108 (Limitation on Government Liability).

SECTION III. AUTO COVERAGE

Automobile Liability Per Accident	\$2,000,000
Medical Payments Per Person	\$25,000
Uninsured/Underinsured Motorists	\$1,000,000
Hired & Non-Owned Liability	\$2,000,000
Physical Damage Deductibles	\$500 comp / \$500 collision
Hired Auto Physical Damage	\$500 comp / \$500 collision
Garage Keepers Legal Liability	Included

Employees, volunteers and board members are an Additional Insured for automotive liability coverage. Increased limits of liability are available.

***Certain coverages provided in these sections are subject to MCA2-9-108 (Limitation on Government Liability).**

SECTION IV. CRIME COVERAGE

Employee Dishonesty Bond	\$500,000
Theft of Money Inside & Outside	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Forgery and Alteration	\$500,000
Deductible	\$1,000

SECTION V. SCHOOL BOARD LEGAL LIABILITY

Per Claim Limit	\$2,000,000
Deductible	\$1,000
Non-Monetary Defense Limit	\$250,000 annual aggregate

Employment practices liability is included in this section.

The Plan offers \$250,000 of defense cost limits for each member for claims brought against the district, as long as the plaintiff in the suit is not seeking monetary damages from the school district.

This Plan specifically provides coverage for administrative hearing for such forums as the Montana Human Rights Commission, Office of Civil Rights, EEOC, or any other administrative hearing/forum, which can grant the relief requested. Also included, is the defense of wrongful termination claims and any other employment practices liability complaints filed by staff that end up in arbitration.

Increased limits of liability are available.

SECTION VI. BOILER AND MACHINERY

Coverage Limit per Occurrence	\$200,000,000
Expediting Expenses	\$2,000,000
Ammonia Contamination	\$2,000,000
Water Damage	\$2,000,000
Hazardous Substance Abatement	\$2,000,000
Ordinance of Law	\$2,000,000
Extra Expense	\$2,000,000
Spoilage	\$2,000,000
Utility Interruption Deductible	12 Hours
Deductible	\$1,000

Boiler and machinery insurance provides coverage for mechanical breakdown of machinery and electrical to a building, including phone systems. Members are provided with an annual steam boiler inspection ensure compliance with Montana law

SECTION VII. CYBER COVERAGE

Privacy Liability	\$1,000,000 Annual Aggregate
Data Breach Liability	\$1,000,000 Annual Aggregate
Network Security Liability	\$1,000,000 Annual Aggregate
Internet Media Liability	\$1,000,000 Annual Aggregate
Network Extortion Coverage	\$1,000,000 Annual Aggregate
Digital Asset Coverage (software and systems)	\$1,000,000 Annual Aggregate
Business Interruption Coverage	\$1,000,000 Annual Aggregate
Contingent Business Interruption Coverage	\$250,000 Annual Aggregate
Deductible Per Occurrence	\$5,000

**Cyber coverage is subject to the following changes for 2021-2022:

- Specified Incident Exclusion—Solarwinds
- Specified Incident Exclusion—Microsoft Exchange Vulnerability
- Specified Incident Exclusion—Government Shutdown Exclusion
- Loss of Technical Support Exclusion
- Protective Safeguards Exclusion

SECTION VIII. DISASTER MANAGEMENT COVERAGE

Limit Per One Occurrence	\$1,000,000
Annual Aggregate limit Per Occurrence	\$1,000,000
Deductible Per Occurrence	None

Coverage includes incidents arising from natural and man-made disasters as well as violent assailant

SECTION VIX. STUDENT SCHOOL-TO-WORK MEDICAL COVERAGE

Limit Per Student in One Occurrence	\$25,000
Aggregate limit Per Occurrence	\$250,000
Deductible	None

Covers all students enrolled in a school district for injuries sustained while participating in a school to work program.

SECTION VX. BUSINESS TRAVEL INSURANCE

Principal Sum Per Person	\$100,000
Aggregate limit Per Occurrence	\$1,000,000
Time Period for Loss after date of accident	365 Days

Accidental death and dismemberment coverage benefits for school trustees, employees and volunteers. Hazards insured against: 24 hour business travel coverage including acts of terrorism. Age Based Restrictions: 50% for Age 75-79; 30% for Age 80 or above.

*This proposal is based off of MSPLIP program parameters as they exist for the current program policy period. Program parameters, including coverage terms and conditions, for subsequent policy periods may or may not change pending current and ongoing renewal negotiations with MSPLIP's insurance carriers.

2021-2022 MEMBERS

MONTANA SCHOOLS PROPERTY AND LIABILITY INSURANCE PLAN

Absarokee Public Schools
Amsterdam School
Anaconda School District #10
Ashland Elementary School
Auchard Creek Elementary
Avon School District #29
Basin Elementary School
Bear Paw Cooperative
Beaverhead County High School
Big Country Educational Cooperative
Big Sandy Public Schools
Big Sky School District #72
Big Timber Elementary
Bigfork School District 38
Bitterroot Valley Education Cooperative
Blaine County Rural Joint Board
 Bear Paw Elementary
 Cleveland Elementary
Blue Creek School District 3
Bonner School District #14
Boulder Elementary School
Bozeman Public Schools
Bridger Public Schools
Broadview School District 21J
Brockton School District #55
Butte School District #1
Cabinet Mountain Cooperative
Canyon Creek Elementary, Trinity School

Canyon Creek School
Cardwell Elementary School
Centerville Public Schools
Central Montana Learning Resource Center
Cooperative
Charlo School District 7J
Choteau Public Schools
Clancy School
Columbus Public Schools
Cooke City Elementary
Corvallis School District #1
Cottonwood School
Cottonwood School District #57
Creston School
Custer Public Schools
Cut Bank Public Schools
Darby School District #9
Decker-Kirby Cooperative
Deer Lodge Schools
Denton Public Schools
DeSmet Public Schools
Dillon School District #10
Divide Public School
Dixon School District #9
Dodson Public Schools
Dutton Brady Public School District #28C
East Helena Public Schools
Elliston School
Fergus County Rural Joint Board
Ayers, Deerfield, King Colony, Spring Creek Colony

Flathead Special Education Cooperative
Forsyth Public Schools

Frazer School
Frenchtown School District
Fromberg Public Schools
Gallatin-Madison Special Education Cooperative
Gardiner Public Schools
Garrison Elementary School
Gold Creek School
Grant School
Grass Range Public Schools
Great Divide Education Services
Great Falls Public Schools
Greycliff Elementary School
Hall School
Hamilton School District
Hardin Public Schools 17-H&1
Harlem Public Schools District #12
Harlowton Public Schools
Harrison School District
Helena Public Schools
Hellgate Elementary
Helmville School
Highwood Public Schools
Hobson Public School
Huntley Project Schools
Independent Elementary School
Indian Impact Schools of Montana
Jefferson High School
Joliet Public Schools
Kalispell School District #5
Kinsey School
Lame Deer Public Schools
LaMotte School

Laurel Public Schools
Libby School District
Livingston Public Schools
Lodge Grass Public Schools
Luther School
Malmborg School
McLeod School
Melrose School
Melville Elementary School
Miami Elementary School District
Miles City Unified School District
Missoula Area Education Cooperative
Missoula County Public Schools
Molt School
Montana Association of School Business Officials
Montana City School District 27
Montana Rural Education Association & Montana
Cooperative Services
North Star Schools
Park City Schools
Park County Special Education Cooperative
Pass Creek School
Philipsburg Public Schools
Pine Creek School District
Plevna School District #55
Polson School District #23
Potomac School District #11
Power School District
Prairie View Special Services Co-op
Prickly Pear Cooperative
Pryor Public Schools
Ramsay School

Rapelje School District
Reed Point School District
Reichle School
Richey School District
Roberts Public Schools
Rocky Boy School District 87 J&L
Roosevelt Valley Special Education Cooperative
Rosebud Public Schools District #12
Roundup Public Schools
Roy Public Schools
Ryegate Public Schools
S H Elementary School
Saco School District
School Administrators of Montana
Shields Valley Public Schools
Sidney Public Schools
Somers Lakeside School District 29
St. Ignatius Public Schools
Stanford Public Schools
Stillwater-Sweet Grass Special Services Cooperative
Sunburst Public Schools
Sun River Valley School District 55F
Sunset School
Swan Lake – Salmon Elementary
Sweet Grass County High School
Target Range School
Townsend School District #1
Trego Public School
Troy Public Schools
Ulm Public Schools
Upper West Shore School District 33
Valier Public School District #18

Valley View Elementary

Vaughn Public School

West Valley School

West Yellowstone School

White Sulphur Springs Schools

Whitefish School District #44

Whitehall School District

Whitewater School District

Willow Creek School

Winifred Public Schools

Winnett School District #1

Wise River School

Wolf Creek Elementary School

Wyola School District

Yellowstone Academy School District #58

Yellowstone West-Carbon County Special Services
Cooperative