

EMPLOYMENT RISK MANAGEMENT AUTHORITY (ERMA)

**MINUTES OF THE UNDERWRITING COMMITTEE MEETING
OF May 25, 2021**

An ERMA Underwriting Committee Meeting was held on May 25, 2021. All portions of this meeting were conducted via Zoom in accordance with Government Code Section 54953(b). The meeting was conducted under Governor Gavin Newsom's Executive Order N-25-20, wherein public noticing of teleconference locations for each meeting participant is suspended.

COMMITTEE MEMBERS PRESENT: John Gillison, President, PARSAC
Truc Dever, Vice President, VCJPA
Stuart Schillinger, Treasurer, BCJPIA

COMMITTEE MEMBERS ABSENT: None

OTHERS PRESENT: Jennifer Jobe, Executive Director, ERMA
Maria De Leon, Sedgwick

1. CALL TO ORDER/ROLL CALL

The May 25, 2021 ERMA Underwriting Committee Meeting was called to order at 10:00 a.m. A roll call was taken, and it was determined a quorum was present.

2. APPROVAL OF AGENDA AS POSTED (OR AMENDED)

Stuart Schillinger moved to approve the agenda as posted. Seconded by Truc Dever. A roll call was taken. The motion passed unanimously.

3. PUBLIC COMMENTS

None

4. MEMBERSHIP MATTERS

A. Review of Prospective Member Application – Town of Windsor (REMIF)

Jennifer Jobe, Executive Director, reported staff received an application from the Town of Windsor for participation in ERMA effective July 1, 2021, at a \$250,000 self-insured retention (SIR). She indicated the Town is an underlying member of the Redwood Empire Municipal Insurance Fund (REMIF) and summarized the application as follows:

The **Town of Windsor** reported payroll of \$9.2M for the 2020 calendar year, 102 full-time employees, and 47 part-time employees. The town reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The town is in the process of updating its written personnel policies and procedures, utilizing the services of Liebert Cassidy Whitmore (LCW) in the review process. The town is compliant with AB 1825 and SB 1343 training requirements and utilizes the Department of Fair Employment and Housing's online training modules.

Truc Dever moved to recommend the Board approve the Town of Windsor at a \$250,000 SIR, effective July 1, 2021, with condition the Town's personnel policies and procedures are updated, reviewed by legal counsel with expertise in public sector employment law, and approved by the Town Council no later than July 1, 2023. A roll call vote was taken. The motion passed unanimously.

B. Review of Prospective Member Applications – Yolo County Public Agency Risk Management Insurance Authority's (YCPARMIA) Underlying Member Entities

Ms. Jobe provided an overview of member applications received from eleven underlying member entities of the Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA) for participation in ERMA effective July 1, 2021, at a \$500,000 SIR, as follows:

The **Madison Fire Protection District** reported payroll of \$100,509 for the 2020 calendar year, two full-time employees, and one part-time employee. The district reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The district has comprehensive written personnel policies and procedures in place, which are regularly reviewed and updated but are not reviewed by legal counsel. The district's Board formally adopted the policies. The district is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solutions to administer training.

The **Esparto Unified School District** reported payroll of \$7.5M for the 2020 calendar year, 86 full-time employees, and 72 part-time employees. The district reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The district has comprehensive written personnel policies and procedures in place that are reviewed by legal counsel and formally adopted by the Board. The district is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solutions to administer training.

The **Valley Clean Energy Alliance** reported payroll of \$398,055 for the 2020 calendar year, five full-time employees, and no part-time employees. The agency reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The agency has comprehensive written personnel policies and procedures in place that are reviewed by legal counsel and formally adopted by the Board. The agency is compliant with AB 1825 and SB 1343 training mandates and utilizes Paychex to administer online training.

The **Yolo-Solano Air Quality Management District** reported payroll of \$2.1M for the 2020 calendar year, 22 full-time employees, and no part-time employees. The district reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The district has comprehensive written personnel policies and procedures in place, which have not been reviewed by legal counsel. The district's Board has formally adopted the policies. The district is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solutions to administer training.

The **City of Woodland** reported payroll of \$29.3M for the 2020 calendar year, 296 full-time

employees, and 100 part-time employees. The city reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The city's written personnel policies and procedures were last reviewed in 1999. The city is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solutions to conduct training.

The **Yolo County Emergency Communications Agency** reported payroll of \$3.3M for the 2020 calendar year, 46 full-time employees, and no part-time employees. The agency reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The agency's personnel policies and procedures are currently being reviewed. The agency is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solutions to administer training.

The **Yolo County In-Home Supportive Services Public Authority** reported payroll of \$140,049 for the 2020 calendar year, four full-time employees, and no part-time employees. The authority reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The authority's written personnel policies and procedures are currently being updated. The authority is compliant with AB 1825 and SB 1343 training mandates and obtains online training through Yolo County.

The **West Plainfield Fire Protection District** reported payroll of \$193,674 for the 2020 calendar year, three full-time employees, and two part-time employees. The district reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The district has comprehensive written personnel policies and procedures in place, which they have recently begun updating. The district is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solutions to administer training.

The **Winters Cemetery District** reported payroll of \$163,795 for the 2020 calendar year, three full-time employees, and five part-time employees. The district reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The district's written personnel policies and procedures are currently being updated. The district is compliant with AB 1825 and SB 1343 training mandates and obtains online training through the state cemetery association's coverage provider.

The **Cottonwood Cemetery District** reported payroll of \$15,200 for the 2020 calendar year, no full-time employees, and one part-time employee. The district reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The district does not have written personnel policies or procedures, nor does it conduct mandated training.

The **Willow Oak Fire Protection District** reported payroll of \$212,736 for the 2020 calendar year, four full-time employees, and one part-time employee. The district reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses. The district has comprehensive written personnel policies and procedures in place that are reviewed annually by internal staff. The district is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solutions to administer training.

The Committee reaffirmed the importance that agencies ensure updated, written personnel policies and procedures are in place. The Committee recognized that in some instances, entities

may experience time and cost constraints, and therefore lack necessary resources to develop and/or update these documents.

Stuart Schillinger moved to recommend the Board approve the underlying member entities of the Yolo County Public Agency Risk Management Insurance Authority's (YCPARMIA), as follows: 1) Madison Fire Protection District, Esparto Unified School District, Valley Clean Energy Alliance, and the Yolo-Solano Air Quality Management District at a \$500,000 SIR, effective July 1, 2021; 2) City of Woodland, Yolo County Emergency Communications Agency, Yolo County In-Home Supportive Services Public Authority, West Plainfield Fire Protection District, Winters Cemetery District, and the Willow Oak Fire Protection District at a \$500,000 SIR, effective July 1, 2021, with the condition the agency's personnel policies and procedures are updated, reviewed by legal counsel with expertise in public sector employment law, and approved by each agency's governing body, no later than July 1, 2023; and 3) the Cottonwood Cemetery District at a \$500,000 SIR, effective July 1, 2021, with the condition the district execute a Resolution formally adopting Yolo County's personnel policies and procedures, and provides proof of compliance with state-mandated training requirements by August 31, 2021. Seconded by Truc Dever. A roll call vote was taken. The motion passed unanimously.

C. Review of Prospective Member Application – City of Exeter (CSJVRMA)

Ms. Jobe reported staff received an application from the City of Exeter, an underlying member of the Central San Joaquin Valley Risk Management Authority (CSJVRMA), for participation in ERMA at the \$25,000 SIR, effective July 1, 2021. Ms. Jobe noted the city was previously a participating member but withdrew due to financial constraints at the conclusion of the 2003/04 program year. Ms. Jobe provided a summary of the application, as follows:

The **City of Exeter** reported payroll of \$2.6M for the 2020 calendar year, 31 full-time employees, and 10 part-time employees. The city is in the process of updating its written personnel policies and procedures utilizing legal counsel with employment law expertise and anticipates completing the update by January 1, 2022. The city is compliant with state-mandated training and utilizes the Department of Fair Employment and Housing's online training modules.

Stuart Schillinger moved to recommend the Board approve the City of Exeter (CSJVRMA) at a \$25,000 SIR, effective July 1, 2021, with the condition that the city's personnel policies and procedures are updated, reviewed by legal counsel with expertise in public sector employment law, and approved by the city's governing body, no later than July 1, 2023. Seconded by Truc Dever. A roll call vote was taken. The motion passed unanimously.

5. CLOSING COMMENTS

A. Board of Directors

None

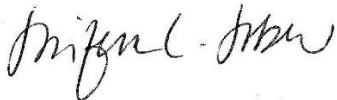
B. Staff

Ms. Jobe advised an Underwriting Committee meeting may need to be scheduled prior to the June Board meeting to review an application from one other underlying member of CSJVRMA, City of Lindsay. Staff is awaiting a completed application and a Statement of No Known Losses from the city. In the event those documents are received after July 1, the application will be presented for consideration at the Board meeting in November, with a request for retroactive coverage to July 1, 2021.

The Committee indicated retroactive coverage may be considered provided the city agrees to work with ERMA defense counsel on claims received between July 1 and November 1 to demonstrate its commitment to the pool.

6. ADJOURNMENT

The May 25, 2021, ERMA Underwriting Committee meeting adjourned at 11:09 a.m. by general consent.



Jennifer Jobe, Executive Director