

**EMPLOYMENT RISK MANAGEMENT AUTHORITY (ERMA)**

**MINUTES OF THE UNDERWRITING COMMITTEE MEETING  
OF May 7, 2021**

An ERMA Underwriting Committee Meeting was held on May 7, 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  
Stuart Schillinger, Treasurer, BCJPIA

**COMMITTEE MEMBERS ABSENT:** Truc Dever, Vice President, VCJPA

**OTHERS PRESENT:** Jennifer Jobe, Executive Director, ERMA  
Mona Hedin, Analyst/Training Coordinator, ERMA  
Maria De Leon, Sedgwick

1. CALL TO ORDER/ROLL CALL

The May 7, 2021, ERMA Underwriting Committee Meeting was called to order at 9:00 a.m. by President John Gillison. 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 John Gillison. The motion passed unanimously.**

3. PUBLIC COMMENTS

None

4. CONSENT CALENDAR

**Stuart Schillinger moved to approve the Consent Calendar. Seconded by John Gillison. The motion passed unanimously.**

5. MEMBERSHIP MATTERS

A. Review of Prospective Member Application – City of Cloverdale (REMIF)

Jennifer Jobe, Executive Director, provided an overview of the application received from the City of Cloverdale for participation in ERMA effective July 1, 2021, at a \$250,000 or \$350,000 self-insured retention (SIR). The City of Cloverdale is an underlying member of the Redwood Empire Municipal Insurance Fund (REMIF).

Ms. Jobe advised the city reported payroll of \$4.5M for the 2020 calendar year, 43 full-time employees, and four part-time employees. She noted the city reported no incurred losses within the previous seven fiscal years and issued a Statement of No Known Losses.

Ms. Jobe indicated the city is in the process of updating its written personnel policies and procedures utilizing Liebert Cassidy Whitmore's model policies and intends for legal counsel to review the policies upon completion. She added that the city recently completed its AB 1825 and SB 1343 training requirements via Safety National's online learning management system.

The Committee approved the City of Cloverdale's application with the condition that the city completes the review and update of its written policies and procedures utilizing legal counsel with public sector employment law expertise.

**Stuart Schillinger moved to approve the City of Cloverdale (REMIF) at a \$250,000 SIR or a \$350,000 SIR, effective July 1, 2021, subject to the condition discussed. Seconded by John Gillison. The motion passed unanimously.**

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

Ms. Jobe reported staff received applications from the Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA) and five of its underlying members for participation in ERMA effective July 1, 2021, at a \$500,000 SIR.

Ms. Jobe provided an overview of the individual application, as follows:

**YCPARMIA**

The YCPARMIA reported payroll of \$533,022 for the 2020 calendar year, has four full-time employees, and one part-time employee. The pool is compliant with mandated AB 1825 and SB 1343 training and utilizes Target Solutions to administer training.

YCPARMIA has not reviewed its policies and procedures since 2015 but has plans to update all policies in the coming months.

The Committee emphasized the need for YCPARMIA to complete the update and legal counsel review of its written personnel policies.

Staff confirmed there are several YCPARMIA underlying members that have not yet submitted their applications. It was noted any remaining applications received past the deadline would likely be considered for a later effective date. The Committee expressed support for staff and how it manages membership applications.

The Committee noted, if accepted, YCPARMIA would be the first county-run member pool in ERMA. Questions were raised on how similar their exposures are to the other ERMA members. Staff was requested to inquire and compare ERMA's EPL rates to the rates offered by other pools with county members.

Ms. Jobe indicated that YCPARMIA requested staff begin vetting an addition to the defense panel. She noted the pool was advised the ERMA Board has approval authority and asked that a formal request be made following YCPARMIA's acceptance into ERMA.

### **City of Davis**

The City of Davis reported payroll of \$37.6M for the 2020 calendar year, 331 full-time employees, and 101 part-time employees. The city is compliant with AB 1825 and SB 1343 mandated training requirements and utilizes Target Solutions to administer training.

The city has written personnel policies and procedures that have been reviewed by the City Attorney and will be formally adopted by City Council following labor organization review.

### **City of West Sacramento**

The City of West Sacramento reported payroll of \$39.5M for the 2020 calendar year, 363 full-time employees, and 236 part-time employees. The city is compliant with AB 1825 and SB 1343 training mandates and utilizes Vector Solutions to administer training.

The city has written personnel policies and procedures that have not been updated in the last five years.

### **Clarksburg Valley Fire Protection District**

The Clarksburg Valley Fire Protection District reported payroll of \$9,011 for the 2020 calendar year, with no full-time employees, two part-time employees, and 20 volunteers. The district reported no incurred losses within the previous seven fiscal years and has issued a Statement of No Known Losses.

The district has comprehensive written personnel policies and procedures in place that are regularly reviewed by legal counsel and have been formally adopted by the district's Board.

The district is compliant with SB 1343 training requirements and utilizes Vector Solutions to conduct its training.

### **Davis Cemetery District**

The Davis Cemetery District reported payroll of \$335,545 for the 2020 calendar year, five full-time employees, and no part-time employees. The district has comprehensive written personnel policies and procedures in place that are regularly reviewed by legal counsel and have been formally adopted by the district's Board.

The district is compliant with AB1825 and SB 1343 training mandates and obtains training via Golden State Risk Management Authority.

### **Esparto Fire Protection District**

The Esparto Fire Protection District reported payroll of \$102,224 for the 2020 calendar year, two full-time employees, and no part-time employees. The district reported no incurred losses within the previous seven fiscal years and has issued a Statement of No Known Losses.

The district has comprehensive written personnel policies and procedures in place, which are regularly reviewed by legal counsel and have been formally adopted by the district's Board.

The district is compliant with AB 1825 and SB 1343 training mandates and utilizes Target Solution to administer training.

**Stuart Schillinger moved to approve 1) the Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA) and underlying member, City of West Sacramento, at a \$500,000 SIR, effective July 1, 2021, with the condition YCPARMIA and the city'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; 2) the City of Davis, Davis Cemetery District, and Esparto Fire Protection District at a \$500,000 SIR, effective July 1, 2021; and 3) the Clarksburg Fire Protection District at a \$500,000 SIR, effective July 1, 2021, with the condition the district provides proof of compliance with state-mandated training requirements by August 31, 2021. Seconded by John Gillison. The motion passed unanimously.**

6. CLOSING COMMENTS

A. Board of Directors

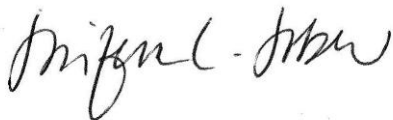
None

B. Staff

None

7. ADJOURNMENT

The May 7, 2021, ERMA Underwriting Committee meeting adjourned at 10:02 a.m. by general consent.



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Jennifer Jobe, Executive Director