



# Yolo County Public Agency Risk Management Insurance Authority

## **SPECIAL BOARD MEETING MINUTES DRAFT** **April 13, 2023**

The special meeting of the Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA) was held on April 13, 2023, at the YCPARMIA office located at 77 West Lincoln Avenue, Woodland, CA.

**BOARD MEMBERS PRESENT:** Kathleen Trepa (*President, City of Winters, left at 3:07*), Amanda Berlin (*Vice President, City of West Sacramento*), Christopher Bensch (*City of Davis*), Sheila McShane (*City of Woodland*), Philip Pogledich (*County of Yolo, left at 3:32*), Leah Smith (*Esparto USD*)

**BOARD MEMBERS ABSENT:** none.

**OTHERS PRESENT:** Barbara Lubben (*YCPARMIA Executive Director*), Lily Viek (*YCPARMIA Program and Services Administrator*)

### **1. CALL TO ORDER**

President Kathleen Trepa called the meeting to order at 1:34 p.m.

### **2. APPROVAL OF AGENDA**

Amanda Berlin moved to approve the agenda with the following revisions:

- Philip Pogledich added as the Board Member for County of Yolo, Alberto Lara is the Alternate
- Presentation on Actuarial Reports (Agenda Item 7B) to be discussed immediately after Consent Calendar (Agenda Item 6)
- Closed Session (Agenda Item 4) to follow the Presentation on the Actuarial Reports)

Motion seconded by Christopher Bensch. Motion passed unanimously.

### **3. PUBLIC COMMENTS**

None.

#### 4. **Closed Session**

A. Workers' Compensation Claims (GC 54956.95)

B. Public Employee Performance Evaluation (GC 54957) - Title: Executive Director

No reportable action was taken by the Board.

#### 5. **COMMUNICATIONS**

A. Board Members

The Board provided updates regarding recent claim activity, labor negotiations, event insurance requirements, emergency action plans and training, and increased usage of the Vector Solutions Learning Management System provided by YCPARMIA.

B. Executive Director

Executive Director Barbara Lubben provided a brief update to the Board on her priorities over the next six months, the concluded Strategic Planning Retreat, 2023-2024 program rates, the FY 2021-2022 financial audit, the Spear Claims system, and the PRISM Property Grant.

#### 6. **CONSENT CALENDAR**

C. Approval of January 26, 2023 Minutes

Christopher Bensch moved to approve the Minutes of the January 26, 2023 Board Meeting; seconded by Amanda Berlin. Motion passed with Bensch, Berlin, McShane, Spiva, and Trepia voting in favor. Pogledich abstained.

#### 7. **ACTION ITEM**

A. Strategic Planning Report

YCPARMIA held Strategic Planning Sessions with Board Members, Alternate Board Members, the Board Treasurer, and the Executive Director on March 10 and 24, 2023. The sessions were facilitated by Rick Brush, of Brush Strokes Consulting and PRISM.

During the Strategic Planning sessions, participants reviewed the Mission Statement and Objectives for YCPARMIA. Through the course of discussions, it was suggested that our Mission statement be revised to reflect YCPARMIA's strong commitment to loss prevention.

The Mission Statement was suggested to be revised from:

*"To protect the members' resources from the impact of loss through a program of **insurance coverage, prevention, education, training, and service.**"*

to:

*"To protect the members' resources from the impact of loss through a program of **prevention, education, training, service and insurance coverage.**"*

As part of the strategic planning process, recommendations were ranked in order of importance by participants. The Executive Director will translate these recommendations into a three-year action plan and bring it to the Board at a later date. Selected strategic planning recommendations have been incorporated into the preliminary administrative budget for

2023-24, so that implementation may begin in the coming year. The costs for these initiatives are addressed in the preliminary budget action item.

Sheila McShane moved to adopt the new Mission Statement and accept the Strategic Planning Report; seconded by Christopher Bensch. Motion passed.

**B. Actuarial Reports**

Actuarial Reports for YCPARMIA's Liability, Workers' Compensation, and Property programs were attached for review and acceptance by the Board. Potential discount factors and deductible increases for the various programs were discussed. Further analysis of these options will be completed by YCPARMIA staff and brought to the Board for review

Mike Harrington, FCAS, MAAA, President and Principal of Bickmore Actuarial, reviewed the current results for all three programs during his presentation.

Christopher Bensch moved to accept the Actuarial Reports; seconded by Rebecca Spiva. Motion passed.

**C. Preliminary Budget**

YCPARMIA submits a preliminary budget for Board approval prior to the approval of the final budget in June. The preliminary budget is used in determining preliminary rates which are also brought to the Board for acceptance in June.

The preliminary budget includes estimated amounts for certain significant costs - such as excess premiums - that are not available until June. There have also been additions to the administrative budget this year based on the highest priority recommendations from the Strategic Planning Report. For example, additional funds have been included to redesign and upgrade our website, supplement our existing risk control resources, and to provide additional training in specialized areas of communications.

Rebecca Spiva moved to approve the Preliminary Budget; seconded by Philip Pogledich. A roll call vote was taken. Motion passed.

**8. INFORMATION ITEMS**

**A. Preliminary Rates**

A Preliminary Rates Summary sheet was provided to the Board for review. As excess premium information is still preliminary, preliminary rates were developed using the high estimates received for coverages. Final rates will be provided for review and approval by the Board at our June meeting. Based on our preliminary calculations, the Liability Program experienced a 17.7% increase, Workers' Compensation experienced a 19.4% increase, Property experienced a 25.2% increase, and the Fidelity Program experienced a 1.4% decrease.

It should be noted that the pooled retention for our property program will increase from \$25,000 to \$50,000 beginning March 31, 2023, due to underwriting requirements. Rates have been calculated assuming no change in per member per occurrence all-risk deductible; however, we will look at deductible options in the future.

Additionally, the property deductible for vehicles under \$250,000 increased from \$10,000 to \$15,000. This change was also driven by the market and is an underwriting requirement.

B. Ergonomic Resources for Members

One of YCPARMIA's Loss Prevention services is Ergonomic Evaluations. According to OSHA, "work-related musculoskeletal disorders (MSDs) are among the most frequently reported causes of lost or restricted work time." Ergonomics can lessen fatigue, increase productivity, and reduce the frequency and severity of workers' compensation claims.

The Board discussed the benefits of YCPARMIA's ability to provide ergonomic evaluations for member staff and the types of equipment that may be beneficial for YCPARMIA to keep on hand. There was also discussion on providing basic ergonomic evaluation training to select member agency staff, so they may perform an initial assessment for new hires/new desk setups.

Staff plan on developing an Ergonomic Equipment Policy for Board approval. We also encourage all member agencies to develop an Ergonomics Policy, addressing when an ergonomic assessment or reassessment would be performed for an employee, and determining any subsidies available to operating departments for purchasing recommended equipment.

YCPARMIA can provide assistance in drafting a member-specific ergonomic policy. For assistance with this, please reach out to Loss Prevention Analyst Tom McGuire and Workers' Compensation/Wellness Nurse Lorene Leathers.

As a reminder, YCPARMIA provides ergonomic evaluations free of charge to its members. You may use the following link to download the [Ergonomic Evaluation Request Form](#) (Word Document), complete the top portion, and send it as a Word Document to [ergo@ycparmia.org](mailto:ergo@ycparmia.org). This information is also located on the [Contact Us](#) page of our website.

C. Next Meeting

The next YCPARMIA Board Meeting will be held in-person at the YCPARMIA Office on May 25, 2023 at 9:00 a.m.

9. **ADJOURNMENT**

The April 13, 2023 YCPARMIA Board Meeting adjourned at 4:21 p.m. by general consent.

Respectfully submitted,



Lily Viek

Program and Services Administrator, YCPARMIA