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ANNUAL BUSINESS MEETING
January 17, 2019
Hosted by Adams County Fire Protection District

BOARD MEMBERS PRESENT:

Stuart Sunderland with Adams County FPD; Todd Vess with Windsor-Severance FPD; Eric Leedom with F&W Insurance/Gallagher; Vanessa Lopez with F&W Insurance/Gallagher; and Sue Silverthorn with F&W Insurance/Gallagher.

SAFETY COMMITTEE MEMBERS AND GUESTS PRESENT:

Kathy Lawn with Greater Eagle FPD participated via conference call.

CALL TO ORDER:

The meeting was called to order at 10:05 am by Stuart Sunderland who asked everyone to introduce themselves.

ELECTION OF DIRECTORS:

- The terms for the following CESA Board members end January, 2019: Vanessa Lopez and the open Director position that Bruce Mygatt previously held. Vanessa agreed to remain on the Board, and the Board unanimously agreed to renew the four year term for the open position.

MOTION: Motion was made by Sue Silverthorn and seconded by Todd Vess to retain Vanessa and the open Director position on the CESA Board for a four year term effective January, 2019. Following discussion, the motion was approved unanimously.

- There are currently two director positions open on the CESA Board of Directors.
- Sue Silverthorn reported that she has reached out to Gilpin Ambulance to see if another person there would be willing to fill the director position on the Board since Nicholas Van Epps left, but has not received a commitment.
- Sue Silverthorn has also reached out to Greater Eagle FPD to see if someone there would be willing to fill one of the other open director positions on the Board since they expressed interest in being involved with CESA. Kathy Lawn advised the Board that they have had staff changes and have not had a chance to make a decision yet.

ELECTION OF OFFICERS:

- Stuart Sunderland opened the floor for nominations of Officers for the CESA Board of Directors.

MOTION: Motion was made by Todd Vess and seconded by Sue Silverthorn to cast a white ballot to retain Stuart Sunderland as the President, Todd Vess as the Vice President, and Sue Silverthorn as the Secretary/Treasurer of the CESA Board of Directors effective January 2019; and to appoint Sue Silverthorn as the Executive Director of the CESA Safety Committee effective January 2019. Following discussion, the motion was approved unanimously.

REVIEW OF MINUTES:

The Minutes of the June 20, 2018 meeting of the Safety Committee of the Colorado Emergency Services Association were reviewed.

MOTION: Motion was made by Eric Leedom and seconded by Vanessa Lopez to suspend reading and approve the Minutes. Following discussion, the Minutes were approved unanimously.

RESOLUTIONS INCLUDED IN THE JUNE 20, 2018 SAFETY COMMITTEE MEETING MINUTES:

RESOLUTION 2018-01: Resolution #2018-01 was approved unanimously by the CESA Board on May 12, 2018 to approve the CESA Grant/Sponsorship Application received from West Custer County Hospital District/Custer County EMS for \$2,000.00 towards the purchase of: 3-MegaMovers and 2-Scoop Stretchers to life and move patients. The Board decided that the request does meet the criteria as agreed on by the Board at the 1/31/2018 CESA annual business meeting regarding the disbursement of CESA funds to members for safety programs, equipment or training, and unanimously approved the request. A letter was sent to the District advising them of the Board's decision with the \$2,000.00 check. Resolution #2018-01 will be included in the minutes for the CESA Safety Committee and Board meeting on June 20, 2018.

RESOLUTION 2018-02: Resolution #2018-02 was approved by the CESA Board on May 12, 2018 to approve the CESA Grant/Sponsorship Application received from Adams County Fire Protection District for \$2,000.00 towards the purchase of: TECGEN Rescue80 MES jackets and pants - lightweight PPE gear. The Board decided that the request does meet the criteria as agreed on by the Board at the 1/31/2018 CESA annual business meeting regarding the disbursement of CESA funds to members for safety programs, equipment or training, and approved the request. A letter was sent to the District advising them of the Board's decision with the \$2,000.00 check. Resolution #2018-02 will be included in the minutes for the CESA Safety Committee and Board meeting on June 20, 2018.

RESOLUTION 2018-03: Resolution 2018-03 was approved by the CESA Board on June 20, 2018 to approve the CESA Grant/Sponsorship Application received from Lands End Fire Protection District on May 22, 2018 for \$2,000.00 towards the purchase of: 6 rescue helmets with leather fronts. The Board decided that the request does meet the criteria as agreed on by the Board at the 1/31/2018 CESA annual business meeting regarding the disbursement of CESA funds to members for safety programs, equipment or training, and unanimously approved the request. A letter was sent to the District advising them of the Board's decision with the \$2,000.00 check. Resolution #2018-03 will be included in the minutes for the CESA Safety Committee and Board meeting on June 20, 2018.

RESOLUTIONS INCLUDED IN THE JANUARY 17, 2019 ANNUAL BUSINESS MEETING MINUTES:

RESOLUTION 2018-04: Resolution 2018-04 was approved by the CESA Board on October 11, 2018 to approve the CESA Grant/Sponsorship Application received from Log Hill Fire Protection District on September 2, 2018 for \$500.00 towards the purchase of: updated first aid kits for all District fire vehicles and stations. On September 14, 2018 Log Hill Fire Protection District requested that their sponsorship request be revised to include an additional \$1,500.00 towards the purchase of: 3 sets of new bunker gear. The Board decided that the request does meet the criteria as agreed on by the Board at the 1/31/2018 CESA annual business meeting regarding the disbursement of CESA funds to members for safety programs, equipment or training, and unanimously approved the request. A letter was sent to the District advising them of the Board's decision with the \$2,000.00 check. Resolution #2018-04 will be included in the minutes for the CESA Safety Committee and Board meeting on January 17, 2019.

SAFETY COMMITTEE REPORT:

- The Board reviewed the updated CESA flyer that includes the \$52,589.00 general dividend total that was paid to members in 2018. The flyer includes past group and general dividends paid and sponsorship/donation distributions CESA paid to members. The Group did not qualify for a group dividend for the 2017 policy year.
- Sue Silverthorn reported that 8 invitations to join the CESA Safety Group were sent out and only 2 organizations returned the required documents to join the group effective 1/1/2019.
- The Board discussed ideas for getting more members into the CESA Safety Group. Eric Leedom recommended that the Board consider hosting a hospitality suite at one of the first responder conferences like the CO State Fire Chiefs Leadership Conference. F&W Insurance has a booth at several of these conferences and we distribute CESA flyers and newsletters at the booth. We will continue to include the benefits of being in the CESA Safety Group in upcoming CESA Says newsletters and correspondence with first responder organizations.
- Todd Vess recommended that we get pictures of members who have received safety sponsorship distributions and include those pictures in newsletters and marketing materials to promote the benefits of CESA membership.
- Sue Silverthorn reported that a total of \$8,000.00 was paid to CESA members in 2018 for the safety sponsorship program. No training reimbursements were paid to members in 2018 because the only VFIS/CESA trainings

that were attended by CESA member organizations were provided at no cost since they were conducted by a VFIS national instructor. No donation requests were received by CESA in 2018.

- The Board reviewed the 2018 CESA Donation, Sponsorship and Reimbursement program, and agreed to keep the criteria the same for 2019.
- Sue Silverthorn and Eric Leedom reported that the wildland fires during 2018 directly affected several of F&W Insurance's clients, and many of them are not CESA member organizations. The Board discussed whether there is a way to contribute money or supplies to first responder organizations in Colorado if there is another bad wildland fire season in 2019. Sue will check with our accountant regarding whether CESA would be able make a donation to a first responder organization, even if they are not a member of the CESA Safety Group.
- The Board reviewed the current plan with Pinnacol Assurance that all members of the CESA Safety Group will participate in the CESA Group Dividend Plan versus an Individual Loss Control Dividend Plan, since allowing members to participate in an ILCD Plan does not benefit the CESA Safety Group. Pinnacol has advised the group that allowing any members of the CESA Safety Group that participate in an ILCD Plan would mean that member's premium would not be included in the group total premium, but the member's losses would be included in the group's total losses.

MOTION: Motion was made by Stuart Sunderland and seconded by Todd Vess to continue the CESA Group Dividend Plan for all members effective January 2019. Following discussion, the motion was approved unanimously.

- Sue Silverthorn reported that the CESA website has not been updated since we did the complete update in 2016, and that we have not been able to find a webmaster. Sue did receive a recommendation and contact information for a webmaster, Amanda Cobb. The Board reviewed the résumé for Amanda Cobb and her proposal to update the website for \$45.00/hour in about 45-50 hours with about two months to complete.

MOTION: Motion was made by Todd Vess and seconded by Sue Silverthorn to contact Amanda Cobb and agree to her proposal to update the website with the following conditions: that the update would be completed within no more than 60 hours and be completed no later than 5/1/2019. Following discussion, the motion was approved unanimously.

BROKER'S REPORT:

- Sue Silverthorn reported the CESA safety group currently has 40 active member organizations as of 1/1/2019.
 - 3 new members were added: City of Yuma, Town of Cheraw, and Roaring Fork Fire Rescue Authority (due to the merger of Basalt RFPD and Snowmass-Wildcat FPD-these 2 districts will remain in CESA for 1-2 years with coverage for the remaining board members)
 - 1 member was removed for high losses: Louisville Fire Protection District
 - 5 members changed to other carriers or to another agent
 - 27 members received the 4% group premium discount for completing the safety group training in 2018
 - 17 members are currently cost containment certified with the CO DOL/DOWC
- The Board reviewed the 2018 CESA Member of the Year Award Criteria and application form, and did not recommend any changes. Sue will create a list of members who meet the award criteria. The 2018 CESA Member of the Year Award Criteria and application form will be sent to these eligible members by 3/1/2019.
- Sue reported that the following members received safety visits in 2018: Basalt RFPD, Eagle River FPD, Plate Valley FPD, Snowmass-Wildcat FPD, and City of Yuma.
- The Board reviewed a list of CESA/VFIS trainings that were conducted during 2018.
- The VFIS Package Policy and Management Liability Policy 2/1/2019-2/1/2020 renewal policy was reviewed. The Board unanimously agreed to renew the policy.

PINNACOL ASSURANCE REPORT:

- The Board reviewed the Pinnacol Safety Group Program Overview "Dashboard" report dated 12/27/2018.
- The CESA Safety Group is required to have at least 20 active members and a total group premium of \$1 million for our safety hazard group (fire, EMS, first responders). Sue Silverthorn reported that her records show that effective 1/1/2019 we have 40 member organizations with a total of \$1,282,767.00 (the Dashboard report from Pinnacol does not include the following members: City of Yuma, Town of Cheraw and Roaring Fork Fire Rescue Authority; and the report includes Livermore FPD which was removed 1/1/2019 for high losses).

- The Dashboard report shows the CESA group currently has a group loss ratio of 43.9% for the 2018 policy period. The group loss ratio was 99.2% for 2017; 47.4% for 2016, 21.1% for 2015, and 19.4% for 2014. The group cumulative loss ratio for the four most recent prior group years is 45.5%.
- The Board reviewed the group loss reports from Pinnacol that show losses by cost, cause, class code, body part, month, date, hour and days to report by policyholder for 2012-2018.

TREASURER’S REPORT:

- Sue Silverthorn reported that CESA has the following assets as of 12/31/2018:
 - \$80,896.91 in the interest bearing CD account
 - \$16,178.24 in the checking account
 - \$33,041.58 in the savings account
- The Board reviewed the banking summary showing transactions for these accounts for 1/1/2018-12/31/2018.

MOTION: Motion was made by Stuart Sunderland and seconded by Todd Vess to approve the Treasurer’s Report. Following discussion, the motion was approved unanimously.

CESA 2018 FINAL BUDGET AND 2019 PROPOSED BUDGET:

- The final budget for 2018 including approved and actual expenses and income for 2018 was reviewed. The following changes will be made to the report: include \$4,400.00 in actual 2018 IRS Taxes paid; include \$1,400.00 in actual 2018 Colorado Dept. of Revenue Taxes paid.
- The proposed budget for 2019 was reviewed, and the following revisions were made: increase the Website Upgrade expense to \$3,000.00; remove the Secretary of State Amend Articles and SKYPE expense categories.

MOTION: Motion was made by Eric Leedom and seconded by Vanessa to approve the 2018 CESA final budget, and approve the 2019 proposed budget with the above revisions. Following discussion the Motion was passed unanimously.

NEW BUSINESS:

- The Board discussed the following goals for CESA in 2019:
 - Add 3-4 or more new members and/or increase the group premium by 10% with members with eligible loss ratios and written safety policies to the CESA Safety Group in 2019.
 - Make updates to the CESA Says newsletter, the CESA marketing flyer, and the donations/sponsorship flyer as additional group and general dividends are paid to members in 2019 and as distributions are paid to members.
 - Update the CESA website and include the benefits of membership in the Safety Group as well as recent pictures of member organizations.
 - Reach out to CESA Safety Group member organizations to fill the two open positions on the Board of Directors and include EMS and paramedic personnel for a more diverse input on Board decisions.
 - Continue to monitor open claims to reduce the loss ratios for member organizations and the Safety Group.
- Todd Vess announced that Windsor-Severance FPD has sworn in their new Fire Chief.

OLD BUSINESS:

- There was no old business to discuss.

UPCOMING MEETINGS:

- ✓ June 20, 2019 at 10:00 am – Safety Committee meeting – hosted by F&W Insurance at a location TBD.
- ✓ The dates and locations for the April 2019 and October 2019 semi-annual program review meetings will be announced once they are confirmed with Pinnacol Assurance.

ADJOURNMENT:

Motion was made and seconded to adjourn the meeting at 11:32 am.

Respectfully submitted,

Sue Silverthorn

Sue Silverthorn, Secretary/Treasurer