

Siuslaw Valley Fire and Rescue
2625 Highway 101 North, Florence, OR 97439

Minutes of Board Meeting - January 16, 2013

Steve Olienyk, President of the Board, called the meeting to order at 5:30 p.m.

BOARD MEMBERS PRESENT: Directors Steve Olienyk, Cindy Spinner, Lori Gates, John Scott, and Rob Ward were in attendance.

OTHERS PRESENT: Chief John Buchanan, Division Chief Janet Huston, Division Chief Marvin Tipler, and Division Chief Sean Barrett were in attendance.

APPROVAL OF MINUTES: Director Spinner made a motion to approve the minutes of the regular board meeting held on December 19, 2012. The motion was seconded by Director Scott and was approved by unanimous vote.

COMMUNICATIONS: Communication from WHA Insurance.

PUBLIC HEARINGS: None

PUBLIC COMMENTS: None

FIRE DISTRICT INCIDENT REPORT: The report reflecting the activity during December 2012 was reviewed and various incidents were discussed.

FIRE DISTRICT TRAINING REPORT: The report reflecting training in December 2012 was reviewed.

SAFETY MEETING MINUTES: None

FIRE DISTRICT PARTICIPATION REPORT: The report reflecting volunteer participation for the month of December 2012 was reviewed.

REGULAR AGENDA:

Chief Buchanan reported that he has been contacted by Western Lane Ambulance to facilitate an executive session of the two boards to discuss the merging of the two agencies via an Intergovernmental Agreement. There followed discussion by the board.

Director Gates made a motion to authorize the Chief to schedule a joint executive meeting with the board members of Siuslaw Valley Fire and Rescue and Western Lane Ambulance District to discuss a possible merger of the two agencies. The motion was seconded by John Scott and the motion was approved by unanimous vote.

REVIEW OF THE BILLS:

MOTION: Director Ward made a motion to ratify bills paid during the past month totaling \$164,091.16 and transfers from the Money Market Account to the Checking Account also made during the past month. The motion was seconded by Director Spinner and was approved by unanimous vote.

FINANCIAL STATEMENTS: The financial statements were provided and discussed.

FUTURE AGENDA BUSINESS: Board President Olienyk stated that the next regularly scheduled board meeting will be Wednesday, February 20, 2013 at 5:30 p.m.

There being no further business to come before the Board, the meeting was adjourned at 5:56 p.m.

Respectfully submitted,

JANET L. HUSTON
Division Chief of Administration

John - We just received your Wkrns
Comp Modification Rate.
WHA It is decreasing
INSURANCE from 1.03 to .86. This is
due to excellent leadership
January 2013 quality training and a
commitment to firefighter safety
Congratulations!
Dave

**Budgeting Forecast for Property/Casualty, Workers' Compensation & Health
Renewals**

Dear Board Members and Fire Chief:

This information is generated to assist your District with projected insurance premiums as you prepare your operating budget for adoption in June. Your District's individual claims frequency and severity of losses will play a key role in the final equation for your potential increases or decreases of premiums.

The continued high unemployment for Oregonians (8.4% through December) coupled with financial constraints of many public and private corporations has led to another challenging budget cycle. The 2013 Oregon legislation session is underway and promises to address many critical issues with final answers not expected for several months. The Property market is hardening (increasing premiums) from the re-insurers, in part due to Japan's earthquake and tsunamis in 2011 and Hurricane Sandy in October 2012 on the East coast. The Liability market is experiencing increases due to more tort claims and challenges against public entities including employment practices. At the same time, Workers' Compensation rates are up an average of 1.7% overall for all class codes. Many Districts who earned Best Practices Credit saw a two year rate lock applied for those that qualified on the SDAO package policy for 2013 - 2014.

Looking at the various lines of coverage we would anticipate the following:

Bond/Crime Coverage

The District should avoid having more than one carrier for your Bond and/or Crime coverage to avoid potential reduction of coverage. Our recommendation to protect the District is that Blanket Bonds or Crime Coverage should be written to cover full faithful performance of duties for all employees. SDAO's crime policy automatically provides this coverage.

The rates with most companies remain flat from the prior year, but the deductible for some limits are increasing slightly. Recent claims against Public Entities suggest the need to evaluate accounting policies and procedures as well as giving consideration to updating the limits to reflect your current exposure. While the State of Oregon's

minimum requirement for the smallest Districts is \$10,000, most Districts should consider a minimum of \$100,000 limit. Implementing more non-cost bearing internal controls and security systems is also recommended to reduce potential claims.

Health Benefits

Medical coverage continues to be volatile with increases over the past decade that are unprecedented. Some of the costs for National Health Care (Obama Care) continue to be factored into group benefits this year with anticipated cost of 3-4%. Medical coverage is trending at 15% and dental at 5% for 2013. By the beginning of April, the picture for renewal should be much clearer to provide detailed information for your District. Please contact Kim Nichol森 at knichol森@whainsurance.com with your specific benefits questions.

Workers' Compensation

The NCCI (National Council on Compensation Insurance) pure rate is the starting point for each class code that is multiplied by the carrier's rate load (operating costs) to obtain the cost per \$100 of payroll for each class code. The District's claims for the prior three years are factored into an equation to give an experience modifier based on your claims experience. Starting with 2013 a new formula will be utilized to calculate the experience modifier that will cap the large claims at \$10,000 rather than the previous \$5,000. The experience modifier (1.0 is average) further adjusts the premium for the Workers' Compensation coverage. Before the end of February, those Districts that have the opted for reimbursement of non-disabling claims will be given the option to pay the small claims thus removing those claims from the experience modifier calculation. Please note current medical cost affect the trending for some class codes and is evident with the new rates below including the significant increase for the Volunteer Firefighters class code:

<u>Class Code</u>	<u>Description</u>	<u>Pure Rate change for 2013</u>
7710	Firefighters	+ 1.66%
8411	Volunteer Firefighters	+ 16.4%
8742	Chiefs/Officers and Board members	No change
8810	Office Clerical	+ 7.1 %

Property and Casualty

The Property market is experiencing minor increases with the overall re-insurance premiums, minor loss of some capacity for Special Flood Hazard Area coverage and shifting coverage for tsunami from flood to earthquake coverage. Most Districts will see

little change in the property rates. A safe projection would be to budget for a 3% increase. Some high value properties will see a 5-8% increase as carriers continue to fear catastrophic losses from a single event. Our suggestion is to review and possibly increase the District's Personal Property and Portable Equipment to reflect new acquisitions and grants. Liability (Casualty) premiums are based on budgets and payroll, therefore if the District's budgeted income or payrolls are projected to increase, plan on proportional increases for the premium. As a hedge you may want to budget for a 3% increase in your general liability rates. If your District has added any new vehicles or adjusted the vehicles values, buildings, equipment or other liability exposures, you will need to take those into account when anticipating premiums for your budget purposes. Overall, the vast majority of Districts will fall within the 5% Rate Lock for 2013-1014.

Provident

After remaining flat for many years, the premium for the group AD&D policies are expected to increase 3-5%, depending on past claims. As the District's policy renews, be sure to review options provided to ensure adequate coverage.

Marketing

WHA is currently monitoring companies and programs in the marketplace to fulfill our duty of due diligence for the most comprehensive coverage and policy forms, competitive premiums, efficient claims adjustors and loss control services. As we work with you, we will continue to approach the general insurance industry to provide a thorough market analysis. As your independent agent of record we encourage you to direct any company representatives or agents to our office to provide you with additional options for your consideration.

WHA is a full service safety and risk management insurance agency. Our staff is available to provide assistance with your on-going insurance and risk management efforts. If you have any questions or would like assistance, please contact us at 800-852-6140 or email your question to Tammy Fitch at: tfitch@whainsurance.com or Dona Holmes at: dholmes@whainsurance.com.

Best regards,



David Penicook
Public Entity SDAO Coordinator

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Monthly Incidents

Alarm Date Between {12/01/2012} And {12/31/2012}

Incident	Type	Date	Location	Description
12-0000390-0	FIRE	12/02/2012	1600 RHODODENDRON DR	6111 Dispatched & cancelled
12-0000391-0	FIRE	12/03/2012	Highway 101 & SOUTH JETTY RD	322 Motor vehicle accident
12-0000392-0	FIRE	12/04/2012	85366 Highway 101	444 Power line down
12-0000393-0	FIRE	12/04/2012	1880 McPHERSON ST	571 Cover assignment,
12-0000394-0	FIRE	12/04/2012	1220 BAY ST /#203	311 Medical assist, assist
12-0000395-0	FIRE	12/06/2012	89339 View DR	445 Arcing, shorted
12-0000396-0	FIRE	12/06/2012	62 PARK VILLAGE DR	131 Passenger vehicle fire
12-0000397-0	FIRE	12/08/2012	1601 RHODODENDRON DR /691	311 Medical assist, assist
12-0000398-0	FIRE	12/12/2012	Sweet Creek Road and MP 6.5	6112 Dispatched & cancelled
12-0000399-0	FIRE	12/13/2012	Canary Road at MP 1	324 Motor Vehicle Accident
12-0000402-0	FIRE	12/13/2012	Highway 126 at Mapleton Market	6112 Dispatched & cancelled
12-0000403-0	FIRE	12/14/2012	4701 Highway 101	735 Alarm system sounded due
12-0000404-0	FIRE	12/15/2012	5647 Highway 126	721 Bomb scare - no bomb
12-0000405-0	FIRE	12/16/2012	2321 17TH ST	440 Electrical
12-0000406-0	FIRE	12/16/2012	5465 WOAHIK DR	311 Medical assist, assist
12-0000407-0	FIRE	12/16/2012	Canary Road at MP 2	324 Motor Vehicle Accident
12-0000408-0	FIRE	12/19/2012	218 MUNSEL CREEK LOOP	733 Smoke detector
12-0000409-0	FIRE	12/21/2012	Mercer Lake Road and MP .5	322 Motor vehicle accident
12-0000410-0	FIRE	12/21/2012	806 MARSH ST	311 Medical assist, assist
12-0000411-0	FIRE	12/22/2012	MP 191.2, South of Bridge	5313 Smoke or odor
12-0000412-0	FIRE	12/22/2012	83693 Highway 101	324 Motor Vehicle Accident
12-0000413-0	FIRE	12/23/2012	Highway 36 @ MP 4	6112 Dispatched & cancelled
12-0000414-0	FIRE	12/23/2012	87227 MUNSEL LAKE RD	311 Medical assist, assist
12-0000415-0	FIRE	12/23/2012	RHODODENDRON DR & COAST GUARD	324 Motor Vehicle Accident
12-0000416-0	FIRE	12/26/2012	570 KINGWOOD ST /8	561 Unauthorized burning
12-0000417-0	FIRE	12/26/2012	28TH ST & HIGHWAY 101	322 Motor vehicle accident
12-0000418-0	FIRE	12/29/2012	Driftwood Shore Beach	3111 Medical assist, ATV
12-0000419-0	FIRE	12/30/2012	1956 16TH ST	732 Extinguishing system
12-0000420-0	FIRE	12/30/2012	1956 16TH ST	745 Alarm system activation,
12-0000421-0	FIRE	12/30/2012	Baker Beach	3111 Medical assist, ATV

Total Incident Count 30

EMS Incident Cnt: 0
Fire Incident Cnt: 30

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Department Journal

12/01/2012 to 12/31/2012

00:00 to 24:00

Training Classes

Time	Type	Record Id	Description/Location	Staff Hrs
Sat Dec 1, 2012				
08:00	TRAIN		Entry Level Firefighter Academy	44.00
		Station 01	Central Station	
Sun Dec 2, 2012				
08:00	TRAIN		Entry Level Firefighter Academy	38.00
		Station 01	Central Station	
Mon Dec 3, 2012				
17:30	TRAIN		Entry Level Firefighter Academy	42.00
		Station 01	Central Station	
Tue Dec 4, 2012				
09:00	TRAIN		Maintenance and Inventory	2.00
		Station 01	Central Station	
17:30	TRAIN		Entry Level Firefighter Academy	40.00
		Station 01	Central Station	
19:00	TRAIN		Maintenance and Inventory	46.00
		Station 01	Central Station	
19:00	TRAIN		Maintenance and Inventory	14.00
		Station 02	Old Town Station	
19:00	TRAIN		Maintenance and Inventory	12.00
		Station 01	Individual stations	
Wed Dec 5, 2012				
17:30	TRAIN		Entry Level Firefighter Academy	44.00
		Station 01	Central Station	

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Department Journal

12/01/2012 to 12/31/2012

00:00 to 24:00

Training Classes

Time	Type	Record Id	Description/Location	Staff Hrs
Thu Dec 6, 2012				
17:00	TRAIN		Entry Level Firefighter Academy	42.00
		Station 01	Central Station	
Fri Dec 7, 2012				
17:00	TRAIN		Entry Level Firefighter Academy	38.00
		Station 01	Central Station	
Sat Dec 8, 2012				
08:00	TRAIN		Entry Level Firefighter Academy	46.00
		Station 01	Central Station	
Sun Dec 9, 2012				
08:00	TRAIN		Entry Level Firefighter Academy	48.00
		Station 01	Central Station	
Tue Dec 11, 2012				
09:00	TRAIN		Burn to Learn Prep and Practice	14.00
		Station 01	Property outside City Limits	
18:00	TRAIN		Burn to Learn	70.00
		Station 01	Property outside City Limits	
19:00	TRAIN		Vehicle Familiarization	24.00
		Station 01	Old Town Station	
Tue Dec 18, 2012				
09:00	TRAIN		Small Tool Training	16.00
		Station 01	Clear Lake Station	
19:00	TRAIN		Basic Skills Review	76.00
		Station 01	Central Station	

December 2012 DRI ALL PARTICIPATION

	12/04/12	12/11/12	12/18/12		3 Dec. Drills	% Dec Drills	YTD Drills-50	% YTD Drills	Dec Calls 30	% Dec Calls	YTD Calls-365	% YTD Calls	Last Activity
Full Time/Part Time													
Barrett, S	N/A	N/A	N/A		N/A	N/A	N/A	N/A	11	N/A	131	36%	12/31/12
Connor, S	O	X	X		2	66%	38	76%	12	40%	128	35%	12/26/12
Jagoe, B	X	X	X		3	100%	34	68%	7	23%	148	41%	12/21/12
Moore, H	X	X	X		3	100%	44	88%	12	40%	156	43%	12/30/12
Stober, G	X	X	X		3	100%	44	88%	8	27%	127	35%	12/30/12
Tipler, M	X	X	X		3	100%	41	82%	14	47%	129	35%	12/30/12
Battalion Chief													
Carnahan, J	X	X	X		3	100%	40	80%	4	13%	77	21%	12/26/12
Chaplain													
Murphy, D	X	O	O		1	33%	42	84%	4	13%	52	14%	12/29/12
Support													
Stober, A (4/10)	X	X	X		3	100%	31	62%	N/A	N/A	N/A	N/A	12/18/12
Captains													
Barrett, D	X	X	X		3	100%	30	60%	11	37%	75	21%	12/29/30
Barrett, M	X	X	X		3	100%	47	94%	8	27%	77	21%	12/30/12
Beck, D	X	X	X		3	100%	38	76%	4	13%	21	6%	12/26/12
Iabichello, L	X	X	X		3	100%	46	92%	16	53%	231	63%	12/30/12
Madden, T	X	X	O		2	66%	44	88%	1	3%	23	6%	12/26/12
Spinner, M	O	X	X		2	66%	42	84%	16	53%	146	40%	12/30/12
Warren, P	X	X	X		3	100%	43	86%	17	57%	128	35%	12/30/12
Station 1													
Annett, D	N/A	X	X		2	100%	2	4%	8	27%	8	2%	12/23/12
Crabtree, T *	X	X	O		2	66%	11*	22%	3	10%	14*	4%	12/16/12
Evans, B	X	X	O		2	66%	22	44%	1	3%	18	5%	12/23/12
Gray, A *	X	X	O		2	66%	14*	28%	3	10%	7*	2%	12/16/12
Green, L	N/A	X	X		2	100%	2	4%	11	37%	11	3%	12/30/12
Green, M *	O	X	O		1	33%	12*	24%	9	30%	30*	8%	12/30/12

December 2012 DRI ALL PARTICIPATION

Holden, J	O	X	X	X	17	34%	0	0%	2	1%	12/18/12
Heindel, M *	X	X	X	21*	42%	21	70%	89*	24%	12/30/12	
Larson, J	N/A	X	X	2	4%	5	17%	5	1%	12/23/30	
Lemmonds, K *	X	X	X	19*	38%	10	33%	43*	12%	12/30/12	
Payne, T	X	X	X	41	82%	12	40%	159	44%	12/26/12	
Reck, C	X	X	X	31	62%	9	30%	104	28%	12/18/12	
Reid, Sam *	O	X	O	16*	32%	0	0%	1*	0%	12/11/12	
Romero, C	O	X	O	16	32%	3	10%	24	7%	12/30/12	
Sanchez, K *	X	O	O	15*	30%	7	23%	30*	8%	12/16/12	
Smith, J	X	O	O	21	42%	0	0%	21	6%	12/04/12	
Stapleton, C	X	O	X	18	36%	4	13%	26	7%	12/18/12	
Stapleton, D	N/A	X	X	2	4%	9	30%	9	2%	12/29/12	
Teel, T	X	O	X	33	66%	5	17%	50	14%	12/29/12	
Thurman, B	N/A	X	X	2	4%	10	33%	10	3%	12/30/12	
Walker, K	N/A	X	X	2	4%	0	0%	0	0%	12/18/12	
Zimmerman, D	X	X	X	37	74%	12	40%	106	29%	12/30/12	
Station 2											
Aaron, J	N/A	X	X	2	4%	12	40%	12	3	12/30/12	
Borg, A	O	X	X	38	76%	3	10%	55	15%	12/18/12	
Foglio, Ty	N/A	X	X	2	4%	0	0%	0	0%	12/18/12	
Gibson, C *	O	O	O	18*	36%	8	27%	69*	19%	12/16/12	
Hickson, N	X	X	O	31	62%	16	53%	195	53%	12/26/12	
Martin, T *	X	X	X	21*	42%	2	7%	16*	4%	12/18/12	
Meyers, K *	O	O	O	17*	34%	9	30%	62*	17%	12/30/12	
Oakley, Kyle	X	O	X	6	12%	3	10%	20	5%	12/18/12	
Reynen, J *	X	X	X	21*	42%	18	60%	55*	15%	12/30/12	
Small, M	O	O	O	15	30%	0	0%	25	7%	10/15/12	
Snapp, T	O	X	O	29	58%	3	10%	36	10%	12/30/12	
Station 3											
Holden, C	X	X	O	16	32%	6	20%	40	11%	12/30/12	
Station 4											
Farnsworth, C	X	O	O	33	66%	2	7%	28	8%	12/06/12	

