



# AGENDA

1960 Elgin Street  
Oroville, CA 95966  
530-533-2000  
[www.loapud.com](http://www.loapud.com)

Board of Directors  
Special Meeting  
April 28, 2022 – 3:30 PM

Materials related to an item on the open meeting agenda that are provided to the Board of Directors, including those provided to the Board after distribution of the agenda packet, are available on the District website.

During this difficult time, we invite you to join today's scheduled meeting via Zoom by using your phone or computer to attend this meeting. Please call our District office at **(530)533-2000** for assistance in participating in the teleconference.

Dial in: 1-669-900-9128  
Meeting ID: 819 1931 8377  
Passcode: 494527

To ensure that our meetings are as orderly as possible, and to enable public participation at the proper times during the meeting, we are asking that everyone take a moment to ensure your line stays muted until public comment is invited. When it comes time for public comment, we will leave enough time for participants to unmute and speak to the entire group and our Board. Because attendees cannot see each other's mute status, we will simply need to be patient as we wait in between comments, and do our best not to speak over each other. Please state your name for the record before sharing comments. We are committed to keeping the public engaged throughout this crisis and appreciate your help in making that happen.

1. **CALL TO ORDER**

- 1.1 Roll Call
- 1.2 Flag Salute
- 1.3 Moment of Silence

2. **APPROVAL OF MAY 1, 2022 THROUGH APRIL 30, 2023 GENERAL LIABILITY POLICY RENEWAL /JAMES J. COX INSURANCE SERVICES**

Review and approval of the James J. Cox Insurance Services proposal for the renewal of the general liability, property, excess and auto insurance policies for the year May 1, 2022 through April 30, 2023.

*DISCUSSION WITH POSSIBLE ACTION*

3. **ADJOURNMENT**



## **Manager's Report**

To: Board of Directors  
From: David Goyer, General Manager  
Date: April 28, 2022  
  
RE: Item No. 1 – CALL TO ORDER

1.1 Roll call

1.2 Flag Salute

1.3 Moment of Silence



## Manager's Report

To: Board of Directors  
From: David Goyer, General Manager  
Date: April 28, 2022

RE: Item No. 2– Approval of May 1, 2022 to April 30, 2023 General Liability Policy Renewal – James J. Cox Insurance Services

Final review of the general liability insurance quote for approval. The District's current insurance carrier, Allied Public Risk, has submitted a liability insurance quote of \$49,636.00 which, is an increase of 11.9% over last year's premium.

### Attachment Included

*Recommended Action:* A motion to approve the Allied Public Risk liability insurance package as quoted for \$49,636.00.00 for the period of May 1, 2022 to April 30, 2023.

Heritage Insurance  
Chico, CA

Heritage Insurance is a small broker in Chico, they insure 22 Special Districts in Northern CA. I spoke with Mandy and she said they use the same three markets that Jim Cox uses – Grundy, Glakfelter and Allied. Since Jim has already gone to those markets, she wouldn't be able to get a quote from them without a broker of record letter and since we are basically on a very tight time schedule she probably couldn't get a quote in time. She said she felt that a 12% increase was in line with where the market is. Most of her clients have gone up that much and some much more – one north state Small District went up 99%.

Interwest Insurance  
Chico, CA

Interwest Insurance is a large multi-location insurance broker. I spoke with Julie Parker in the Chico office. She said they do insure Special Districts and have 3 markets. Allied, Philadelphia (who underwrites for Grundy) and one other she couldn't remember. She declined to quote saying the time frame isn't long enough for her to get a quote. (She took all day to call back and wasn't really interested in doing anything.) Next year this may be one to contact but I will call the Sacramento office – not Chico.

Summit Insurance  
Rocklin, CA

Summit is a large multi-state insurance broker. I reached out to Cliff Hinkle – he is who I use personally for homeowners etc. I knew they offered coverage for a multitude of different businesses – public and private. He has turned what I sent him over to the team that handles Special Districts etc. They are going to review what we need and get back with us – either they can't get it quoted in time or with a quote. Haven't heard back from them.

1 year vs 3 year – I asked Jim to give me a list of clients that are currently on the JPRIMA program that might be willing to share their experience. And to give me what the average increases for that plan have been over the last 5 years. Jim provided the attached brochure.

For the future... we should start in January contacting Special Districts via CSDA and see what other options are out there as far as carriers and programs. Each individual insurance uses their own "wildfire rating map/software. Finding a carrier with a map that is the least restrictive would be advantageous. SDRMA is our worker's compensation carrier and they declined to quote the additional policies this year, partly because of the time frame and partly because they didn't feel they would be competitive. It is definitely a market we should explore next year.

INSURANCE PREMIUMS FOR THE LAST 14 YEARS

Policy year	Premium	% increase	Notes
5/1/2008	\$ 44,312.00		Claims filed
5/1/2009	\$ 40,687.00	-8.18%	
5/1/2010	\$ 39,536.00	-2.83%	
5/1/2011	\$ 44,525.00	12.62%	Claim filed and added Peterbilt
5/1/2012	\$ 39,961.00	-10.25%	
5/1/2013	\$ 32,621.00	-18.37%	Moved to a different carrier
5/1/2014	\$ 32,500.00	-0.37%	
5/1/2015	\$ 32,912.00	1.27%	
5/1/2016	\$ 33,762.00	2.58%	
5/1/2017	\$ 34,524.64	2.26%	Added Cyber Coverage
5/1/2018	\$ 35,394.00	2.52%	
5/1/2019	\$ 38,730.00	9.43%	Added Inverse Condemnation Coverage & Camp Fire
5/1/2020	\$ 41,264.00	6.54%	
5/1/2021	\$ 44,467.00	7.76%	North Complex Fire
5/1/2022	\$ 49,636.00	11.62%	