

# TRINDEL INSURANCE FUND BOARD OF DIRECTORS

## Minutes

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Tehama~Trinity

Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**President**

**Nate Black**

**Vice-President**

**Nichole Williamson**

**Secretary**

**Van Maddox**

**Location:** San Benito County Sheriff's Office  
Second Floor Conference Room  
2301 Technology Pkwy  
Hollister, CA 95023

**Date:** Thursday, January 26, 2023 – Day 1

**Time:** 1:00 PM – 5:00 PM

**Date:** Friday, January 27, 2023 – Day 2

**Time:** 8:30 AM – 12:00 PM

## ORDER OF BUSINESS

As to each agenda item, the Board may take action, give direction and/or receive informational reports.

### **Call to Order and establishment of a quorum**

Time Meeting Called to Order: 12:30 PM on Thursday January 26<sup>th</sup>, 2023. President Nathan Black presided over the meeting.

### **I. Roll Call**

Alpine County

Nichole Williamson

*P.O. Box 2069 Weaverville, Calif. 96093 Phone: (530) 623-2322*

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Colusa	Kaline Moore
Del Norte	Neil Lopez
Lassen	Richard Egan
Modoc	Chester Robertson
Mono	Absent
Plumas	Travis Goings
San Benito	Henie Ring
Sierra	Absent
Sutter	Nathan Black, Jason Claunch
Tehama	Gabriel Hydrick; Coral Ferrin
Trinity	Absent
Trindel Staff	David Nelson, Andrew Fischer, Katie Twitchell, Rachael Hartman, Sean Houghtby, Jack Contos, Martha Navarro
Other's Present	Gina Dean (Prism CEO); James Marta (Auditor- James Marta & Company LLP)

### Day 2 – Friday, January 27<sup>th</sup> 2023 ~ 8:30 AM – 12:00 PM

Time Meeting Called to Order: 8:30 AM on Friday, January 27<sup>th</sup> 2023. President Nathan Black presided over the meeting.

Alpine County	Nichole Williamson
Colusa	Kaline Moore
Del Norte	Neil Lopez
Lassen	Richard Egan
Modoc	Chester Robertson
Mono	Absent
Plumas	Travis Goings
San Benito	Henie Ring
Sierra	Absent
Sutter	Nathan Black, Jason Claunch
Tehama	Gabriel Hydrick; Coral Ferrin
Trinity	Absent
Trindel Staff:	David Nelson, Andrew Fischer, Katie Twitchell, Rachael Hartman, Sean Houghtby, Jack Contos, Martha Navarro

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Other's Present : Gina Dean (Prism CEO); Mike Harrington (Bickmore); Carlos Oblites (Chandler)

## II. Public Comment

Board welcomed new members Travis Goings board member for Plumas County and Coral Ferrin board alternate for Tehama County. Board welcomed Trindel Staff member Martha Navarro, administrative technician.

No other comments. Audio Recording of proceedings is noted by Nathan Black, President.

## III. Consent Calendar

- a. Approval of Minutes, September 29th & 30th, 2022: An action item to approve the minutes of the prior board meeting.
- b. Approval of Consent Calendar Check Registers & Invoices: An action item to approve.
- c. Approval of Review of Underwriting Policy: No change at this time. An action item to approve.

Motion by Richard Egan of Lassen County to approve the combined agenda items III.a, III.b, and III.c , Seconded by Gabriel Hydrick of Tehama County.

Motion carried with 9 Ayes, 0 Noes, 0Abstains and 3 Absences.

AYES: Colusa, Del Norte, Lassen, Modoc, Plumas, San Benito, Sutter, Tehama, Alpine

NOES: None

Abstains: None

ABSENT: Mono, Sierra, Trinity

## IV. Reports

### a. Committee Reports

#### i. Pool Claims Review Committee.

Pool Claims Review Committee did not meet. Andrew Fischer, Trindel Transitional Executive Director, presented Pool Claims Information (see agenda). Board reviewed Workers' Compensation and General Liability Pool Graph. Both pools cash balances have grown. Nathan discussed looking into raising of pool threshold in the future.

### b. Department Reports

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### i. Risk Control Department

Rachael Hartman, Director of Risk Control, presented Risk Control Department updates (seen in agenda). Rachael attended the Prism Meeting prior to the board meeting. Risk Control and Members Services have merged into one committee. Rachael also shared an overview of the new labor laws for 2023. Trindel hosted a webinar with 76 attendees to go in depth over the new labor law changes. A recording of the webinar is available upon request. Risk Control is working on a new Trindel website that will include on-demand trainings. Rachael announced that there is a Law Enforcement Conference on February 21st, 22nd, and 23<sup>rd</sup> in Anderson, CA. Emails will be sent for training opportunities.

Gabriel from Tehama requested the possibility of improving the LSTP database as it is difficult to use. Rachael discussed that this database is older and would have to be completely redone to update. Redoing this database would cause a loss of all archived materials. Rachael shared that all LSTP data base information can be submitted to Trindel via excel sheet as well.

### ii. Liability Property Department

Sean Houghtby, Director of Property and Liability, reviewed Property and Liability updates (seen in agenda). Sean also shared the change in the increasing statute of limitations to file a claim. Travis brought up the discussion over filing charges involved in false arrest/use of force claims. He discussed why it would be helpful to train District Attorneys in charging suspects timely in potential use of force and false arrests. Sean stated he has been working with outside counsel to setup training on this topic for County Counsel and District Attorneys. Dates on this training coming soon.

### iii. Workers' Compensation Department

Katie Twitchell, Director for Workers' Compensation, reviewed the Workers' Compensation Report for July 1, 2022 through December 31, 2022(see agenda). Katie also discussed new laws that went into effect on 1/1/2023; Senate Bill 1127- Changes to Presumptive Injuries and Assembly Bill 1751- Extends COVID Presumptions

### iv. Administration Department

Andrew Fischer, Transitional Executive Director, presented the Administration Department Report for activities between July 1, 2022 through December 31, 2022(see agenda). Andrew and David discussed the transition as David retires and Andrew steps into his new role as Executive Director for Trindel. This transition is going well. Jack will be attending his first finance committee meeting in February 2023.

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### c. Treasurers Report

Andrew Fischer presented Treasurer's Report (see agenda). Discussed looking towards the future and possible recession on the horizon due to historical financial patterns. Trindel's finances are looking positive for the future. Jack shared that since this report was created that 6 million has since moved from cash to the money market account.

- d. Report on PRISM's Strategic Planning Retreat: An informational item, and report from President Nate Black on PRISM's Strategic Planning Retreat.

President Nate Black, Sutter County, gave an informal report on PRISM's fall strategic planning retreat with emphasis on how large PRISM has become, and how much it has changed in recent years. Specifically, he presented the idea to increase public entity/non-county participation on the Board of Directors, and giving them voting power. This would double the amount of board of directors, and cut the voting power of the Counties which is a significant change in governance that has historically been run by County representatives.

Andrew Fischer encouraged the board to attend PRISM's board meetings because they are also members of PRISM, and that they also have the option to speak with PRISM's staff if they have any questions.

Richard Egan advised the board to pay attention to what is happening at PRISM because the organization has gone under a significant change from prior years.

## V. Programs

- a. Actuarial Reports An action to acknowledge and approve Actuarial Reports from Bickmore.

Andrew Fischer reviewed Actuarial Reports (see agenda). Chester discussed changes, such as the statute of limitations increase impact on future reports and policy changes. Travis discussed the impact of rising car prices, especially with the change to California's new restrictions for electric vehicles and the foreseeable difficulty to find comparable replacement vehicles. Gabriel brought up the need for cyber liability in the future.

Motion by Chester Robertson of Modoc County to approve the actuarial reports, Seconded by Gabriel Hydrick of Tehama County.

Motion carried with 9 Ayes, 0 Noes, 0 Abstains, and 3 Absences.

AYES: Del Norte, Lassen, Modoc, Plumas, San Benito, Sutter, Tehama, Alpine, Colusa

NOES: None

ABSTAINS: None

ABSENT: Mono, Sierra, Trinity

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b. Program Premiums: Informational for review and comments on premiums.

Andrew Fischer discussed overview of new premiums (see table in agenda). There is an approximate overall 5% increase. Programs are running very cost efficient. Trindel is preparing now for increases in the future. Andrew shared the detailed county premiums from the premium worksheet via presenter's screen. Neal requested an emailed copy of the worksheets and are available upon request. No action was taken on item as it was information and for direction only.

c. Optional Excess Liability (OEL): Informational for review, and comments.

Andrew Fischer reviewed the Optional Excessive Liability (OEL) program (see agenda). Tehama County has already added this coverage. Andrew shared examples on how the OEL program is beneficial. Andrew used last year's numbers to create a rough estimation of possible increase: Low end is 25% increase; High end is 40%. Board will discuss this further at the June meeting. Andrew will work with individual members who are interested in joining the program.

## VI. General Business

a. Budget and Financial Statements as of 12/31/2022: Review Statement of Net Assets, Statement of Revenues Expenses and changes in Net Assets and Budget to Actual.

Jack Contos, Financial Analyst, reviewed the budget and information on the Fund Summaries Tables as of 12/31/22(see agenda). Budget for the most part was as expected. Staffing costs were lower due to staff vacancies.

b. Annual Third-Party Financial Audit and Annual Comprehensive Financial Report: An action to acknowledge and approve annual audit for year 7/1/21 to 6/30/22.

James (Jim) Marta, James Marta & Company LLP, provided a PowerPoint Presentation to summarize the Financial Audit and Annual Comprehensive Financial Report (ACFR) for the fiscal year ending on 6/30/2022. Overall conclusion:

- Audit went well. There were no issues, the financial statement fairly presented.
- Revenues are up.
- Overall net assets are good.
- Property and Liability is in the negative, this is an opportunity for reevaluation of funds.

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Looking at the future, there may be an increase in costs and higher demands on shared layer due to:

- Claims costing more
- Natural Disasters (wildfires, floods, etc.)
- Emerging Risks (COVID Impact, Cyber Liability, etc.)

Motion by Gabriel Hydrick of Tehama County to approve the results of the financial audit and ACFR - Seconded by Nichole Williamson of Alpine County.

Motion carried with 9 Ayes, 0 Noes, 0 Abstains, and 3 Absences.

AYES: Lassen, Modoc, Plumas, San Benito, Sutter, Tehama, Alpine, Colusa, Del Norte

NOES: None

ABSTAINS: None

ABSENT: Mono, Sierra, Trinity

c. Strategic Plan: An action item to approve the strategic plan.

Andrew Fischer reviewed Strategic Plan created by Rick Brush as a result of the Board Meeting in September 2022 and Strategic Planning Session (see agenda). A summary of the Trindel Strategic Initiatives can be found on page 11 of the report. Nathan discussed examples of how orienting county members to everything that Trindel provides has a positive impact when reaching out to County Boards.

Motion by Chester Robertson of Modoc County to approve the minutes, Seconded by Travis Goings of Plumas County.

Motion carried with 8 Ayes, 0 Noes, 0 Abstains, and 4 Absences.

AYES: Plumas, San Benito, Sutter, Tehama, Alpine, Colusa, Del Norte, Lassen

NOES: None

ABSTAINS: None

ABSENT: Modoc, Mono, Sierra, Trinity

d. Branding and logo update: An action item to discuss and approve Trindel's new logo and tag line.

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Andrew Fischer presented proposed new logo and tagline (see options in agenda) as well as the new vision and mission statement (see agenda). In order to avoid confusion about Trindel, it was decided to omit "Insurance Fund" from logo to focus more on reflection of the new mission and vision statements which is Risk Management for Rural Counties. Gabriel added as a thought to possibly add more diverse rural symbols to the logo to reflect agriculture.

Motion by Kaline Moore or Colusa County to approve Option #2 of the Logo and Tagline, Seconded by Richard Egan of Lassen County.

Motion carried with 9 Ayes, 0 Noes, 0 Abstains, and 3 Absences.

AYES: Plumas, San Benito, Sutter, Tehama, Alpine, Colusa, Del Norte, Lassen, Modoc

NOES: None

ABSTAINS: None

ABSENT: Mono, Sierra, Trinity

- e. Creation of Senior Level Positions: An action item to discuss, adjust, reject, or approve the positions of Senior Financial Analyst, Senior Risk Control Analyst, Senior P/L Adjuster, and Senior WC Claims Examiner

Andrew Fischer presented proposed Senior Level Positions (see agenda for descriptions). He shared that the last 3 employees to leave Trindel employment was due to remote work options, more pay, and more opportunities for job growth. The idea behind offering Senior positions for staff is to encourage job retention as well as pay and job growth. These positions would be a title, not additional staff allocation at the present time. These positions would encourage employees to become experts in their field through certifications and training. These would be non-supervisory lead positions for each department. Along with new level position title, the request is made for 40 hours of admin leave in addition to their existing vacation and sick leave. Many members of the board agreed that their counties are facing similar struggles in employee retention and growth. It was suggested that language be added to the job descriptions for a clearer picture of job duties that reflect "technical lead position" and "In the absence of department director, lead staff will fulfill the director's role. This will give opportunities for learning supervisor roles, duties, and provide job growth." Members requested clearly defined job descriptions to show suggested changes. There were also suggested changes to add "have a valid driver's license" and the amount of weight that was expected to be lifted: increase minimum to 25lbs.



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Motion by Richard Egan of Lassen County to give authorization to the executive committee to decide, Seconded by Nichole Williamson of Alpine County.

Motion carried with 8 Ayes, 0 Noes, 0 Abstains, and 3 Absences.

AYES: San Benito, Sutter, Tehama, Alpine, Colusa, Del Norte, Lassen, Plumas

NOES: None

ABSTAINS: None

ABSENT: Sierra, Trinity, Mono, Modoc

- f. Salary Schedule/Health Insurance/Cafeteria Plan: Action item, with review of salary survey, future health insurance options, and cafeteria plan for Trindel staff.

Andrew Fischer presented the new proposed Salary Schedule/Health Insurance/Cafeteria plan (see tables and resolution in agenda). Tables reflect salary research in closest comparable positions. Members voiced concerns over salary schedule. Percentages on the amount increased and overlapping with lower positions were discussed. Pay raise steps, pay raises without title change, position classifications in numerical classes with smaller salary scales (example: Analyst 1, Analyst 2, etc.) and time served/expertise were also discussed as factors in the salary schedule.

Motion by Neal Lopez of Del Norte County to revisit the salary schedule/position proposal portion of agenda item VI.f at the next board meeting in a resolution format and approval of the health coverage/cafeteria plan to increase the contribution to the Trindel Staff's cafeteria plan, Seconded by Richard Egan of Lassen County.

Motion carried with 7 Ayes, 1 Noes, 0 Abstains, and 3 Absences.

AYES: Sutter, Tehama, Alpine, Colusa, Del Norte, Modoc, Plumas, San Benito

NOES: Lassen

ABSTAINS: None

ABSENT: Sierra, Trinity, Mono

- g. Captive Feasibility Study Phase II: An action for further direction on a potential Captive Insurance Company Domiciled in Utah. Mike Harrington from Bickmore, and Carlos Oblites from Chandler Asset Management assisted with the presentation.

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Mike Harrington, actuary from Bickmore Actuarial, presented the revised Discussion of Captive Feasibility Study Presentation (presentation slides in agenda). Discussion with board members included the why investing both General Liability and Workers' Compensation Pools together was best inclusive of tail claims, and a go-forward basis for both programs.

Carlos Oblites investment advisor from Chandler Asset Management, Inc. presented the investment report for Trindel Insurance Fund (presentation slides in agenda).

The Board of Directors agreed with Trindel Insurance Fund's recommendation to revisit the captive in the future once we have built up enough catastrophic funding, or surplus, in our General Liability and Workers' Compensation Pools. In the meantime, we will continue to pursue analysis, look for trigger points, and continue discussions at future board meetings.

No Action taken at this time

### h. Future Meeting:

The board agreed the next board meeting is set to be held in **Alpine County on June 22<sup>nd</sup> and 23<sup>rd</sup> 2023**. Nicole shared concerns over reasonable accommodations. If we cannot find reasonable accommodations in Alpine County, the board agreed that Plumas County is the second choice.

## VII. Closed Session

- a. Executive Directors Evaluation  
*Government Code Section 54957.6 David Nelson*

### Reconvene in Open Session

- a. Report out of Closed Session at 1:14pm  
No action taken. Directions given to staff.

## VIII. Adjournment

*Disability Access: The meeting room is wheelchair accessible and disabled parking is available at the meeting location. If you are a person with a disability and you need disability-related modification or accommodations to participate in this meeting, please contact the Executive Director at (phone) 530-623-2322, (fax) 530-623-5019 or (email) [dnelson@trindel.org](mailto:dnelson@trindel.org). Requests for such modifications or accommodations must be made at least two full business days before the start of the meeting.*

Time Meeting Adjourned: 1:15pm

P.O. Box 2069 Weaverville, Calif. 96093 Phone: (530) 623-2322