



Lookingglass Rural Fire District
7173 Lookingglass Road
Roseburg, OR 97471

Special Board Meeting Minutes
Date: December 26, 2013

Meeting opened at 6 pm.

Pledge of Allegiance - Carol Kuntz gave the Invocation

Roll Call: Present - Jerry Harris, Kent Little, Rise Briggs, George Kuntz, Bob Russell
Steve Rhodes, Fire Chief

New Business:

Discuss and vote on insurance coverage for the District and Firefighters.

Guy Kennerly, of Umpqua Insurance gave the first presentation. He is an agent for both SDAO as well as VFIS. Rick Holland is the usual agent, but was unavailable.

Jerry Harris asked for clarification on this point....Guy responded, that they handle both insurers - and that he might prefer SDAO, but VFIS does a good job, too. (SDAO = Special Districts Association of Oregon)

Jerry also asked if the District went with SDAO, if we could get the supplement that we had considered with VFIS. Yes.

Other insurers came second: David Penicook, Kevin Pardy, and Jeff Griffin. David Penicook and Jeff Griffin were representing Wilson Airgood Agency. Kevin Pardy represented SDIS, which is the primary insurer that Airgood is representing. One point is that you must be a member of SDAO to get SDIS insurance coverage - which is automatic.

George Kuntz asked, "How do we know if we're properly insured? If under-insured, can SDAO advise us?" Yes.

Jerry Harris asked if we are dealing with Umpqua Insurance now? Yes. "Would we work with them or change to work with SDIS?" Wilson Airgood would become the Agent of Record, then the District decides whether or not to choose SDIS and Provident. Provident seemed to provide the better death/dismemberment/disability coverage.

Jerry also asked about added benefits with SDAO, and did VFIS offer the same - but the risk analysis was not as detailed in Guy Kennerly's presentation.

Kent Little asked Guy where VFIS comes from. Indiana.

George Kuntz asked if the representative from VFIS would be proficient with Oregon laws and codes,

etc. What type of training they receive to deal with Oregon permits and such. Were they online? Guy Kennerly stated that VFIS people were trained in those items.

Bob Russell asked if someone in Indiana would be up on Oregon codes and Guy replied that he felt comfortable that they would. Then Bob asked, "Who is the Agent of Record for Umpqua Insurance?" (Rick Holland?)

Jerry Harris stated that making a choice would lock us in at this time.

If Wilson Airgood is the Agency, then David Penicook is the Agent and SDIS is the Insurer.

If the District went with VFIS, then we would have to select Umpqua Insurance as the Agency.

Carol Kuntz said the District could implement policy first, and not vote on an agent yet.

Mark Briggs commented that if the District chose Provident Policy, then the choice of Agent is made. Mark also stated that if the District goes with SDIS insurance then the SDAO \$100 membership is waived.

Steve Rhodes said that the District was with SDAO, then switched to Umpqua Insurance and VFIS around 1990.

Jerry Harris asked Steve what he thought the District needs were. Steve responded that he didn't really care as long as the death/dismemberment policy was adequate. He said that's the most important (thing) to him.

Kent asked if our other supplemental policy was through VFIS. Steve - no - it was through National Union Fire Insurance Co. out of Pittsburgh, Pennsylvania.

Jerry made a motion to accept SDAO/SDIS - George 2nd.
Bob called for discussion. Vote - Passed.

Bob asked for a corresponding motion for choosing an Agent of Record. George made a motion to choose Wilson Airgood. Jerry 2nd. Discussion followed wherein Steve said that he always used local agents, and would like to continue to do so. Provident was not included in this policy, however.

David Penicook stated that he was called to come down to our District in response to a query as to whether or not SDIS would insure us. Steve just thought it was unfortunate that other local agents were not asked to make a presentation. Bob stated that it was a value issue.

George asked if he should withdraw his motion - yes. Jerry said that he would withdraw his second at this time.

Rise made a motion to go with the Provident Policy. George 2nd. Discussion followed. Kent asked, "Who's the policy through?" Both. But Guy Kennerly couldn't answer as to why Umpqua Insurance didn't offer this to the District. Steve brought up a question about already voting to approve the other policy at the last Regular Board Meeting (December 11, 2013). Bob said the payment was approved, but the Board had "an out" since the amount was over \$500 and needed three (3) competitive bids. The check was still inhouse, but had not been mailed. Steve said that if this was voted on before, did it needed to be corrected? Yes (see later)

Jerry Harris asked if the District then needed a third option (bid). Jeff Griffin responded that Emergency Services Insurance Program out of Portland, NY (ESIP) was comparable. Bob said that our time frame was critical; and not allowing us to get another bid.

Kent made the comment that either would work. Liked Special Districts - but liked staying local, and having an agent here rather than upstate New York. Vote - passed.

George made a motion to go with Wilson Airgood (SDIS) as Agent of Record. Rise 2nd.
Jerry Harris asked for clarification as to whether or not there was a benefit for staying with Umpqua Insurance. Jeff Griffen elaborated on the list of benefits in detail. "Fire is all we do." Jerry asked Guy Kennerly the same question, and his response was that "Umpqua Insurance handles that stuff, too, through SDAO." The difference was that Wilson Airgood does inhouse training and inspection preparations and Umpqua apparently does not. Jerry also commented that Guy Kennerly was not the usual agent, and apologized for Guy having to do an impromptu presentation. Vote - passed with 4 yes, 1 no votes.

Jerry made a motion to adjourn - withdrawn.

Bob commented that the issue of the check to VFIS needed to be addressed.

George Kuntz made a motion to withdraw the check to VFIS. Kent 2nd. Vote - passed.

Jerry made a motion to adjourn (second time). Rise 2nd. Vote - passed.

Meeting adjourned at 7:58 p.m.