

Tilton-Northfield Fire & EMS Commissioners' Meeting

Meeting called by:	Commissioners	Date, Time:	November 15, 2007 at 18:00 to 19:52
Note taker:	Janine Vary	Place:	Center Street Station

Attendees: Comm. Bob Watson, Comm. Kevin Waldron, Treasurer Roland Seymour, Chief Steve Carrier, Deputy Mike Robinson, Capt. Brad Ober, Fire Prev., and Secretary Janine Vary. Guest Pam Fecteau, LGC. Absent: Comm. Tom Gallant

Comm. Watson called meeting to order at 6:02PM. Pam Fecteau, LGC, opened meeting. Our contract expires 12/31/07 for workers compensation (W/C) and 6/30/08 for property-liability trust (PLT). History: there has been no rate increase for the 3 years. Health rates can't be guaranteed. When next 3 year programs were decided upon, LGC needed to do a rate increase. 9% to W/C and 9% to PLT rates for the first year, next year not to exceed 9% and third year up to 9%. This agreement is the same program we have been in last 3 years but there is a rate increase built in. Kevin asked for expirations again. 1/1/08 to 12/31/10 for W/C. 7/1/08 to 6/30/10 for PLT. Bob asked about health insurance rates. TNFD is under 100 pool and we got a 9.9%. This cost is based on us having all 3 programs with LGC, Pam stated. It is a 3 year program, if we decided to leave next year, there is no penalty for leaving. If leave for health and stayed with W/C and PLT, we won't get discounts off those 2 programs. It's about a 20% discount off the W/C contribution. PLT is based on a pool, not our individual experience. W/C is a "pool" rate but we are rated on our experience and payroll. Experience modification factor, part of calculation of our claims over last 3 years. When we came on 3 years ago, they took our mod factor, 1.39, which is high. Under 1 is good. .98 or .83. Chief addressed issues that brought up the past years' experiences. If we can bring down the injuries and then the comp comes down and our rates come down also. Pam was did not get a claim report, Chief said we have very minor claims least 3 years. Our mod rate is getting lower. PLT and W/C were with Primex and health insurance was with LGC. Chief said the main reason we went with LGC was because of the umbrella plan and they gave a good discount. Pam commented that Primex gives a multi-year discount but won't give a rate guarantee and there is penalty if you leave them in a contract period. Kevin asked why we couldn't get our current mod factor now. Pam explained the new mod factor will be factored in 08. New rate would begin in 09. She feels it has to come down due to our very small claims. Roland said that the new rate is a 30% increase. What if we take for one year and then go shopping. Pam said rates would be 25% higher if we don't leave all three with LGC. She looked at Liberty Mutual rates: \$4.30 for \$100 of payroll. Those second and third years are at a max. Roland feels it is a stiff rate locking into 9% increases for 3 years. Chief was saying you are getting a discount off the workers comp insurance. There is a benefit of having the 3 together. Chief has seen privatization of insurances. They come in low the first year and then the rates skyrocket later. Roland feels that if we are not penalized for opting out later, it could work. Pam assured that there is no penalty for opting out. Other differences Pam noted with Commercial insurance is they won't offer as broad a coverage and won't offer the risk management services that LGC offers. Won't give the training that LGC offers. PLT covers any property we own, liability for all employees and board, vehicles we own for accidents. Just a regular vehicle is \$347 for coverage and LGC will pay actual cash value if/when loss occurs. We also carry a replacement coverage for fire apparatus insurance, and you get the replacement value if that vehicle is crashed. There is \$1000 deductible for collision policy. Appraiser gives actual cash value for regular vehicles that are totaled. But will give full replacement for that engine, ladder, tanker. All the equipment on the apparatus is figured in, there is no depreciation value but the replacement value. Thought process is that it is an emergency apparatus that needs to be replaced immediately if vehicle is totaled. Kevin asked if there is a premium for full coverage? \$347 and \$1000 for a fire apparatus. Kevin asked if that is the only plan offered? Pam said we could opt for the \$347 per vehicle whether a fire truck or pick up but would only get cash value for those vehicles. Chief asked about Pam's comment made that Primex is the only competitor. Why aren't private insurance carriers competitive? Pam stated that usually the commercial insurers don't cover the full municipality. LGC tends to tailor the coverage when coverage is requested for something. LGC tries to find ways to find coverage for their clients and commercial carriers may just deny claims. LGC looks for ways to find some coverage. There are some collusion items that are excluded but policy states full coverage. Feels their prices are less than commercial carriers. Pam gave a little history of the transition from NHMA to LGC. Now they have one board that governs and have combined risk mgt. sections and feels has worked out well. Chief asked if have ability to have input to what happens in those three areas legislatively? Pam said lobbying doesn't get into insurance issues. The most recent one was when the age for student at home was increased to 26. Board is made of schools, local officials, employees of towns and cities, etc. It is a non profit organization and not part of state government. They partner with Anthem for health insurance. Kevin asked if health coverage premium affected by plan chosen. Pam stated she is not the health insurance expert, there is another account rep for that. Chief told Kevin we could give him a copy of our policy. The W/C is driven by medical costs also. She said policy renewal does need to be sent in prior to Dec. 31, 2007 to continue. Chief said we would be able to review information we received tonight and make a decision soon. Chief and the Commissioners thanked Pam for coming in to explain the policies.

Review of minutes of the special meeting regarding the web site held on 10/18/07. Kevin asked about the "next meeting date"

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at bottom. Janine commented that she will change the format of the special meeting minutes to not include the date of the next monthly meeting at the bottom. Kevin motioned to accept the minutes as printed. Bob seconded. Minutes approved.

Review of monthly meeting held on 10/18/07. Kevin moved to accept as printed and Bob seconded. No discussion. Commissioners voted to accept as printed.

Review of nonpublic minutes from the 10/18/07 meeting. Commissioners decided they will wait to discuss until the end of this meeting.

Review of special meeting minutes of 11/8/07 on purchasing policy. Kevin motioned to accept as printed, Bob seconded. No discussion. Minutes accepted as written by both commissioners.

Treasurer's report. Operating Bud vs Actual. Roland had made a mistake when doing reconciliation made a posting error under bank charges. Has been corrected. We also have received the assessments from DRA. They will be giving us \$950 more than we requested. He doesn't know if it has anything to do with the elected officials up \$950. They set Tilton's share to 62.2% and 37.8% for Northfield. We still have revenue from state that will be coming in. The \$2500 from sale of E4 is in the 3509 line "Misc. Revenues". He feels we are in good shape at this point. Group health insurance 210, there are 11 months in there, still have one more month. W/C is all paid. Hydrant bill is all paid, new bill will be due in 2008. Chief asked if we use a formula of 61% and 39%, how does DRA use a different percent? We look at what DRA has given as percent breakdowns. DRA looks at total valuation per town. We get questions from budget committee and we don't know how the rates are set. So that we can collect money from both towns, we use an approximate percentage to figure what each town will pay. Chief asked Roland if we should use these new rates for next year. Roland said we could, but we don't want to be way off because it could create a hardship for one or both towns if not charged correct rate. Apparatus and Equipment fund: receipts show 10 months collections and 2 months left to go. Maybe another \$20,000 for Nov and Dec, we did budget \$235,000 so we will be low but will be over the budgeted expenses. He feels will probably be around \$200,000. We projected a \$43,873 surplus. All bills up to the 7th are posted in this report. He didn't get the account balances for the Capital Reserve Funds for October, but only interest would have been added. Bob motioned to accept Treasurers as printed, Kevin seconded. Vote taken and treasurer's report accepted as submitted.

Fire prevention report. Brad October was busy with school programs, practice your escape plan. Had a 20 min. lecture and then hands on training using the fire prevention trailer and they had to come up with an escape plan. Winnisquam School District had 550 students and outside of district we did almost 200 students and a couple of open houses which we couldn't track the numbers. Gilford and Franklin had a real good attendance. Fire safety day at Home Depot was fairly well attended. As far as New Development: biggest thing is Hampton Inn is on again. Same general contractor there. Sounds like they are geared up for completion this time around. They are trying to get building buttoned up to get work done inside. Met with state electrical inspector who had some questions. They will be putting a wireless box fire alarm on and Lakes Region dispatch is working on putting that equipment in. When activated alarm will send a radio signal to dispatch which will give quicker alert times. So we may be first to go online with dispatch using this new technology. This week he was given information to start site plan review off Sherwood Drive for a 27 mobile home increase. (Between Wal-Mart and existing trailer park.) There are already road names. Oak Hill Road: there is a 77 acre subdivision. Not sure if residential. He also has the Lochmere Meadows off Laconia Road near Fast Cash project. Ready to start phase one and going to a site plan change. 47 units in total project. Brad is not sure if he has a set schedule. Now changed to single dwellings rather than town house. Issues with 20 foot separations and we don't know about fire protection. Code requires 30 feet between but if he sprinklers them may give flexibility but Brad not sure at this point. He would have to apply for a variance to the fire code and submit to the Fire Marshal's office in Concord. But that is if we dug our heels in and stuck right to the code. Chief explained that we have jurisdiction first and can make accommodations but we would still be looking at codes and what he offers to do. More discussion on sprinkler systems. Brad has to do some research from when he first started this plan. Just because he has site plan and plan approval and go by the codes according to the date of the permit. Walgreen's needs more pilings because some of the ones they put in have already sunk.

Old business

Purchasing policy. Will have another meeting on Thursday, Dec 6th at 5:30 at Center Street station.

Goal Setting meeting will be set after budget season is done.

Web page policy – will meet next year. Kevin motioned to allow the inclusion of the budget committee minutes under current budget committee page. And include all elected officials to be listed on the home page. Bob seconded. Vote taken and approved.

There was discussion as to whom Janine works for. Commission has asked the secretary to take the comm. Minutes and update

the website. She is an employee of Chief Carrier in those positions.

New business

Chief's evaluation, believes that it states in his job description and in his contract that he needs to be evaluated either orally or in writing. Kevin asks if public or nonpublic. After discussion, Kevin and Bob felt it is nonpublic. Bob feels can't be done without Tom present.

Other business: Kevin. In October 5th manifest the hydrant charge. He asked about number of hydrants credited for. Roland can't recall actual conversation but the bill is for 60 hydrants. He doesn't do the actual billing. Roland said that for questions Kevin could ask Scott Davis because he did all the research for that bill. Kevin mentioned the number 18 not to be billed for, but list shows 21 not up to specks. Roland would prefer Kevin to talk with Scott. Bob said actual number of hydrants was 81 and 21 are not being charged, so that is how the number of 60 is arrived at. \$456 per hydrant and change rate for each hydrant. There are a couple of other fees included in that invoice, also. Kevin asked if the 4 wheel alignment for Chief's vehicle was looked into. Chief said yes, it was a 2 wheel alignment and it was a keystroke error by Tilton Ford. Our mechanic looked into it. On the fire activity log, we usually get one of these every month. Chief replied that he was on vacation. Kevin was comparing runs for towns. 1637 for 06 and LRFMA shows 1652. Chief responded that we probably had calls that were not toned. We use that for our benefit. Other departments are usually 300 or more over LRFMA. We are now keeping track of service calls we are doing. These are calls directly here to the station that could be for any type of service. Kevin asked if, last month when library called here and then was toned, that will that be counted twice. Chief said no.

No public here to make comment. Commissioners looked at bills that Kevin had crossed off on this month's manifest. Kevin felt his comments were already stated. Those payments can be mailed.

Kevin motioned to put off the nonpublic meeting minutes of October 18 until the next meeting. Bob seconded.

Other business: Chief said as far as the presentation we have tonight we need to make a decision soon as to the agreement. We can't get caught not having workers comp insurance on January 1, 2008. Bob motioned that this item be discussed on LGC proposal on the 29th of November and Kevin seconded. Vote taken and agreed. Janine will redo the special meeting called for November 29th to include this item on the agenda.

Bob motioned to adjourn at 7:52 and Kevin seconded. Meeting adjourned 7:52.

Next Meeting Date, Time, Place:

December 20, 2007 at 18:00 at Center Street Station