

# Ebbetts Pass Fire District



## BOARD OF DIRECTORS NOTICE OF REGULAR MEETING **9:00 A.M. Tuesday, August 20, 2024** **1037 Blagen Road, Arnold**

In compliance with recently issued guidelines from the State of California and other governing agencies, and in order to aid in keeping the public safe, Ebbetts Pass Fire District (EPFD) continues to conduct our Board Meeting via teleconference in addition to the physical location.

To access the meeting please visit [zoom.us](https://us06web.zoom.us/j/85063875296) website and enter Meeting ID: 850 6387 5296 with passcode: 608460. If you need assistance in accessing this information, please email [epfd@epfd.org](mailto:epfd@epfd.org) or call the EPFD office at 209-795-1646, Monday through Friday, 8:00 am to 5:00 pm. You may also register in advance for this meeting:

<https://us06web.zoom.us/j/85063875296?pwd=hAcduacl0xb1eq2IUbspZRuiUACbPo.1>

If you would like to comment on any item on our Agenda or an item not on the Agenda, please submit those in writing to our office at PO Box 66, 1037 Blagen Road, Arnold CA 95223 or via email at [epfd@epfd.org](mailto:epfd@epfd.org) at least 24 hours before the meeting.

### MEMBERS OF THE BOARD

Mike Barr, President      Pete Neal, Secretary  
Denny Clemens          Jon Dashner          J. Scott McKinney

### Concerning Public Comment

Please Note: The Board of Directors offers the opportunity for the public to speak to specific agenda items during the time that agenda item is discussed by the Board. The Board also allows an opportunity for the public to speak on non-agenda items during "public comments" prior to the conclusion of the meeting. The Board may not make any decision related to non-agendized items until the next Board meeting.

## AGENDA

1. **Call to Order, Flag Salute, Roll Call**
2. **Public Appearances/Comment**: The Board will hear public comment on any agendized or non-agendized item. The Board may discuss public comment but may not take action.
3. **Consent Items**: Board action limited to discussion and approval of:
  - 3.1. Minutes: 07/16/24
  - 3.2. Acceptance of July 2024 Checks Listings and Authorize to File for Audit

# NOTICE OF REGULAR MEETING – continued

August 20, 2024

4. **Committee Reports:** The Board will discuss the status of the following matters. The Board may take action on recommendations and/or give direction to staff or committee members related to follow-up on specific matters addressed by the committee.
  - 4.1. **Finance Committee** (Directors Dashner & Barr)
    - 4.1.1. **Fiscal Year 2024-25 Final Budget:** Proposed Fiscal Year 2024-25 Final Budget – Begin 30-day Review
  - 4.2. **Personnel/Safety Committee** (Directors Dashner & McKinney)
  - 4.3. **Fire Prevention Committee** (Directors Neal & Clemens)
  - 4.4. **Apparatus/Equipment Committee** (Directors McKinney & Neal)
  
5. **Scheduled Items:** The Board will discuss and take action on the specific items listed below.
  - 5.1. **Agency Reimbursement Disclosure:** Employee Reimbursement Report Fiscal Year 2023-24
  - 5.2. **Health Management Associates:** Estimated 2023 Intergovernmental Transfer
  - 5.3. **Calaveras Citizens Initiative Measure A Tax Funding:** Proposed Staffing Plan
  - 5.4. **Policy 6800 Personnel – Entry Level Physical Medical Exam and Annual Biannual Wellness Exam:** Local 3581 suggested language change
  - 5.5. **Ridgeline Municipal Strategies:** CalPERS Announces 9.3% Investment Return for Fiscal Year 2024
  - 5.6. **Fire Agencies Insurance Risk Authority:** Informative message from FAIRA President Don Butz
  
6. **Reports:** The Board will hear reports on the following matters. The Board may discuss information contained in these reports.
  - 6.1. Administrative Report
  - 6.2. Legislative Report
  - 6.3. Administrative – EMS
  
7. **Comments, Questions, and Consideration:** The Board will entertain comments and questions from the following individuals or representatives. The Board may discuss these comments or questions on these items but may not take action.
  - 7.1. Board Members
  - 7.2. Firefighters' Association
  - 7.3. Employees' Group
  - 7.4. Public Comments
  
8. **Adjournment of Regular Meeting**

**ADMINISTRATIVE STAFF:**

Michael Johnson, Fire Chief      Cheryl Howard, Secretary

# Ebbetts Pass Fire District



## MINUTES Board of Directors July 16, 2024

### SUBJECT TO APPROVAL

1. The meeting was called to order at 9:00 A.M. with additional accommodation for the public through the use of Zoom Meetings. Board President Michael Barr called the meeting to order and the Pledge of Allegiance was recited.

Directors present: Michael Barr  
Denny Clemens  
Jon Dashner  
Scott McKinney  
Absent: Pete Neal

District personnel present: Fire Chief Mike Johnson, Joan Lark  
Rodney Hendrix, Shea Buhler, Dan Bredbenner  
Nate Attaway

Others present via Zoom Meeting: None

Public present: Jon Vattuone

2. PUBLIC APPEARANCES/COMMENT – None

3. CONSENT ITEMS

Mr. McKinney made a motion to approve Consent Items 3.1. and 3.2. Mr. Dashner seconded; motion passed 4-0 (AYES: Barr, Clemens, Dashner, McKinney, ABSENT: Neal).

4. COMMITTEE REPORTS

- 4.1. Finance Committee (Directors Dashner & Barr)  
Chief Johnson briefly discussed the finances.

- 4.1.1. Intra-account Budget Transfer End of Fiscal Year 2023-24

Mr. McKinney made a motion to approve the Intra-account Budget Transfer for fiscal year 2023-24 as presented. Mr. Dashner seconded; motion passed 4-0 (AYES: Barr, Clemens, Dashner, McKinney, ABSENT: Neal).

- 4.1.2. Calaveras County Auditor-Controller: Budget Adjustment FY 2023-24  
Mr. Clemens made a motion to approve the Budget Adjustment for fiscal year 2023-24 as presented. Mr. Dashner seconded; motion passed 4-0 (AYES: Barr, Clemens, Dashner, McKinney, ABSENT: Neal).
- 4.2. Personnel/Safety Committee (Directors Dashner & McKinney)  
Chief Johnson reported it had been another injury-free month and that he appreciates what the staff has done. He noted the new firefighter-paramedic is expected to begin the end of August.
- 4.3. Fire Prevention Committee (Directors Clemens & Neal)  
No meeting.
- 4.4. Apparatus/Equipment Committee (Directors McKinney & Neal)  
There had been no meeting but Chief Johnson reported the water tender is not yet working but is hoping it will be within a week or two.
5. Scheduled Items
  - 5.1. Calaveras Local Agency Formation Commission Final Budget for 2024-25  
Chief Johnson reported that this item was for information only. Mr. Dashner added that this agency met every other month.
  - 5.2. California Public Employees' Retirement System: Agency Monthly Amount Due Toward the Unfunded Accrued Liability (UAL) Beginning July 2024  
Chief Johnson explained that this was the annual notice from CalPERS about any additional determined UAL. The amount could be paid in whole by the end of July or with additional interest in monthly payments. The Board's consensus was to pay the \$8,155.50 by the end of July.
  - 5.3. Policy 5060 – Expense Authorization  
Chief Johnson reported the review period was over and there had been no comments received. He added that the only policy added was #3 which incorporated the latest system of invoice payments. Mr. McKinney made a motion to approve Policy 5060 as presented. Mr. Dashner seconded; motion passed 4-0 (AYES: Barr, Clemens, Dashner, McKinney, ABSENT: Neal).
  - 5.4. Calaveras County General Election Legal Notice – Positions Open  
Chief Johnson reported that Directors Barr, Dashner, and Neal were up for re-election with the filing period opening July 15 and closing August 9.
  - 5.5. Calaveras County Building Dept. Notice to Withdraw from Fire Prevention MOU  
Chief Johnson expressed his disappointment that the County has decided to withdraw from the Fire Prevention MOU and noted that the County Fire Marshal was out of a job as of Friday, July 19. He planned to have District staff check new construction for which the District could charge a fee.

**6. REPORTS****6.1. Administrative Report**

Chief Johnson reported that it has been a busy month so far with the parade, beer booth and barbeque. He thanked Captain Shea Buhler for taking care of the barbeque and Engineer Glenn Verkerk for organizing the parade. He noted that there had been an additional transport unit staffed during the Death Ride but there was no medical transport required this year.

Chief Johnson reported that Sheriff DiBasilio will be soon retiring and the Undersheriff will be the Interim Sheriff until the Board of Supervisors hires someone.

Because of all the fires and potential fires, the US Forest Service decided to hold some of the resources in our area. Chief Johnson offered the use of Station 2 for housing some of the people.

**6.2. Legislative Report**

None.

**6.3. Administrative - EMS**

No report.

**7. COMMENTS, QUESTIONS, CONSIDERATIONS****7.1. Board Members**

Mr. Dashner thanked everyone for all the professionalism displayed.

**7.2. Firefighters Association**

Dan Bredbenner thanked everyone for their help this year. He noted that because of the hot weather, the showing was not as good for the BBQ but everyone seemed to have a good time. Mr. Dashner noted that the special serving crew was very efficient and the people were impressed.

**7.3. Employees' Group**

Shea Buhler thanked the Board members for their support.


**7.4. Public Comments**

None.

**8. ADJOURNMENT**

Mr. Barr declared the meeting adjourned. 9:50 a.m.

Respectfully submitted,



Cheryl Howard  
District Secretary

**County of Calaveras  
General Ledger Summary  
Balance Sheet Accounts  
As of 6/30/2024**

**Fund 2290 Ebbetts Pass Fire**

<u>Object Code</u>	<u>Object Description</u>	<u>Balance</u>
<u>Assets</u>		
1006	Cash in Treasury	5,409,078.49
1007	Outstanding Checks	(3,732.80)
1016	Imprest Cash	17,575.37
Total Assets		\$5,422,921.06
<u>Liabilities</u>		
2009	Sales Tax Payable	407.29
2091	Accts Payable - Staledated Cks	5,192.26
Total Liabilities		\$5,599.55
<u>Fund Balance</u>		
3002	Fund Bal Unreserv/Undesign	5,810,533.65
3043	Reserve for Imprest Cash	17,575.37
Total Fund Balance		\$5,828,109.02
Year-to-Date Revenues		\$7,904,119.14
Year-to-Date Expenditures		\$8,314,906.65
Year-to-Date Transfers In		\$0.00
Year-to-Date Transfers Out		\$0.00
Year-to-Date Clearing Accounts		\$0.00
Total Fund Equity		\$5,417,321.51
Total Liabilities and Fund Equity		\$5,422,921.06

## REVENUE ACCOUNT SUMMARY SHEET - June 2024

<b>Fire Operations:</b>		<b>F</b>	<b>BUDGETED</b>	<b>RECEIVED</b>	<b>% Received</b>
<b>ACCOUNT</b>	<b>No.</b>		<b>Month</b>	<b>Year-To-Date</b>	<b>Year-To-Date</b>
Property Tax - Current Secured	4010	2,650,054	141,963.07	2,753,649.74	104%
Administrative Fee (SB2557)	4013	(51,663)	0.00	(51,731.99)	100%
Unitary Tax	4015	74,857	0.00	75,339.02	101%
Supplemental Tax - Current Secured	4017	63,067	7,122.47	76,059.65	121%
Property Tax - Current Unsecured	4020	57,179	198.22	51,247.13	90%
Supplemental Tax - Current Unsecured	4027	2,937	1,136.43	3,128.39	107%
Prior Unsecured Taxes	4040	4,929	160.31	2,268.94	46%
Transient Occupancy Taxes	4072	61,200	16,152.50	74,571.44	122%
Interest	4300	5,000	33,237.78	130,690.66	
HOPTR	4463	22,397	0.00	20,212.40	90%
State Grant - OTS & RFC	4455	39,500	0.00	29,241.89	
Timber Tax	4465	-	0.00	1,934.44	
State Aid for Public Safety (Prop 172)	4472	32,500	7,817.57	34,184.40	
Federal Grant - AFG	4505	-	0.00	0.00	
Reimbursement - Personnel	4542	50,000	0.00	4,292.37	9%
Reimbursement - Equipment	4543	5,000	0.00	0.00	0%
Vital Records - Reports	4593		0.00	15.00	
Charges for Current Service (hydrants)	4679	10,500	0.00	0.00	0%
Other Refund - Prior Year Taxes	4684	-	0.00	0.00	
Training Fees	4689	-	4,000.00	18,980.00	
Gifts/Donations	4707	-	0.00	1,700.00	
Refund - Misc.	4708	-	86,403.92	286,140.05	
Other Revenue	4712	26,922	12.00	13,033.26	48%
Miscellaneous Revenue	4713	500	0.00	0.00	0%
Refunds - Insurance	4743	-	0.00	0.00	
CPPA - PGE Rate Credit	4724	-	0.00	1,273.00	
<b>Total</b>		<b>3,054,879</b>	<b>298,204.27</b>	<b>3,526,229.79</b>	<b>115%</b>

<b>EMS/Paramedic Program</b>		<b>BUDGETED</b>	<b>RECEIVED</b>	<b>% Received</b>	
<b>ACCOUNT</b>	<b>No.</b>		<b>Month</b>	<b>Year-To-Date</b>	
Special Tax	4077	362,578	18133.95	361,938.00	100%
Special Tax - Sustain ALS	4077 S	420,032	0.00	0.00	0%
Refunds - Insurance	4743	-	0.00	0.00	
<b>Total</b>		<b>782,610</b>	<b>18133.95</b>	<b>361938.00</b>	<b>46%</b>

<b>Ambulance Program</b>		<b>BUDGETED</b>	<b>RECEIVED</b>	<b>% Received</b>	
<b>ACCOUNT</b>	<b>No.</b>		<b>Month</b>	<b>Year-To-Date</b>	
Special Tax	4077	829,798	41,501.20	828,333.00	100%
Special Tax - Sustain ALS	4077 S	1,079,940	75,008.25	1,497,144.00	139%
Other Programs - State (GEMT)	4479	103,000	0.00	24,239.55	
Federal Grant - AFG	4505	28,600	0.00	0.00	0%
State Other Aid (IGT)	4580	700,000	236,505.84	643,030.23	92%
EMS Transport Revenue	4660	770,000	75,139.13	1,014,763.58	132%
Collections	4679	-	0.00	8,440.99	
Refunds - Insurance	4743	-	0.00	0.00	
<b>Total</b>		<b>3,511,338</b>	<b>428,154.42</b>	<b>4,015,951.35</b>	<b>114%</b>

## REVENUE ACCOUNT SUMMARY SHEET - July 2024

<b>Fire Operations:</b>			RECEIVED		% Received
ACCOUNT	No.	BUDGETED	Month	Year-To-Date	Year-To-Date
Property Tax - Current Secured	4010	2,811,010	0.00	0.00	0%
Administrative Fee (SB2557)	4013	(51,732)	0.00	0.00	0%
Unitary Tax	4015	76,846	0.00	0.00	0%
Supplemental Tax - Current Secured	4017	57,695	0.00	0.00	
Property Tax - Current Unsecured	4020	68,056	0.00	0.00	0%
Supplemental Tax - Current Unsecured	4027	2,941	0.00	0.00	
Prior Unsecured Taxes	4040	4,804	0.00	0.00	0%
Transient Occupancy Taxes	4072	61,200	0.00	0.00	
Interest	4300	5,000	0.00	0.00	
HOPTR	4463	22,007	0.00	0.00	0%
State Grant - OTS & RFC	4455	30,000	0.00	0.00	
Timber Tax	4465	-	0.00	0.00	
State Aid for Public Safety (Prop 172)	4472	32,500	0.00	0.00	
Federal Grant - AFG	4505	-	0.00	0.00	
Reimbursement - Personnel	4542	50,000	0.00	0.00	
Reimbursement - Equipment	4543	5,000	0.00	0.00	0%
Charges for Current Service (hydrants)	4679	10,500	0.00	0.00	0%
Other Refund - Prior Year Taxes	4684	-	0.00	0.00	
Training Fees	4689	-	0.00	0.00	
Gifts/Donations	4707	-	0.00	0.00	
Refund - Misc.	4708	-	32783.61	32783.61	
Other Revenue	4712	-	0.00	0.00	
Miscellaneous Revenue	4713	500	0.00	0.00	0%
Refunds - Insurance	4743	-	0.00	0.00	
Sale of Surplus Property	4800	-	0.00	0.00	
<b>Total</b>		<b>3,186,327</b>	<b>32,783.61</b>	<b>32783.61</b>	<b>1%</b>

<b>EMS/Paramedic Program P</b>			RECEIVED		% Received
ACCOUNT	No.	BUDGETED	Month	Year-To-Date	Year-To-Date
Special Tax	4077 P	362,578	0.00	0.00	0%
Special Tax - Sustain ALS	4077 S	302,076	0.00	0.00	
Refunds - Insurance	4743	-	0.00	0.00	
<b>Total</b>		<b>664,654</b>	<b>0.00</b>	<b>0.00</b>	<b>0%</b>

<b>Ambulance Program</b>			RECEIVED		% Received
ACCOUNT	No.	BUDGETED	Month	Year-To-Date	Year-To-Date
Special Tax	4077 A	829,798	0.00	0.00	0%
Special Tax - Sustain ALS	4077 S	1,079,940	0.00	0.00	0%
Other Programs - State (GEMT)	4479	103,000	0.00	0.00	
Federal Grant - AFG	4505	30,000	0.00	0.00	
State Other Aid (IGT)	4580	300,000	0.00	0.00	0%
EMS Transport Revenue	4660	840,000	85,595.48	85595.48	10%
Collections	4679	-	0.00	0.00	
Refunds - Insurance	4743	-	0.00	0.00	
<b>Total</b>		<b>3,182,738</b>	<b>85,595.48</b>	<b>85595.48</b>	<b>3%</b>

<b>Citizen's Initiative Staffing Augmentation</b>			RECEIVED		% Received
ACCOUNT	No.	BUDGETED	Month	Year-To-Date	Year-To-Date
District Portion of Sales Tax	4472	575,000	0.00	0.00	0%
		-	0.00	0.00	
Refunds - Insurance	4743	-	0.00	0.00	
<b>Total</b>		<b>575,000</b>	<b>0.00</b>	<b>0.00</b>	<b>0%</b>



**FIRE OPERATIONS ACCOUNT SUMMARY SHEET - JULY 2024**

ACCOUNT	No.	BUDGET	Month	Year-To-Date	ACCOUNT BALANCE	% Disbursed Year-To-Date
<b>SALARIES &amp; BENEFITS</b>	<b>5001</b>					
Salaries/Wages	-1.001	1,442,384	<b>113,743.14</b>	113,743.14	1,328,640.86	8%
Extra Hire	-1.002	10,000	<b>1,590.57</b>	1,590.57	8,409.43	16%
Extra Hire - Intern	-1.003	46,506	<b>4,206.24</b>	4,206.24	42,299.76	9%
ST/TF FF Payments	-1.004	50,000	<b>2,325.96</b>	2,325.96	47,674.04	5%
Volunteer FF Relief	-1.005	40,000	<b>1,115.24</b>	1,115.24	38,884.76	3%
Retirement-UAL	-1.049	96,425	<b>74,781.30</b>	74,781.30	21,643.70	78%
Retirement	-1.050	257,028	<b>20,413.24</b>	20,413.24	236,614.76	8%
Group Insurance	-1.055	261,178	<b>30,587.10</b>	30,587.10	230,590.90	12%
<b>SERVICES &amp; SUPPLIES</b>	<b>5111</b>					
Safety Clothing	-1.111	11,690	<b>341.76</b>	341.76	11,348.24	3%
Safety Equipment	-1.115	6,000	<b>0.00</b>	0.00	6,000.00	0%
Communications-Radios	-1.121	40,510	<b>1,347.58</b>	1,347.58	39,162.42	3%
Communications-Phone	-1.124	14,000	<b>876.01</b>	876.01	13,123.99	6%
Food - Fire Line Meals	-1.131	640	<b>22.37</b>	22.37	617.63	3%
Housekeeping	-1.141	8,500	<b>452.92</b>	452.92	8,047.08	5%
Insurance-Prop/Liability	-1.151	53,500	<b>53,500.00</b>	53,500.00	-	100%
Insurance-Workers Comp	-1.153	113,850	<b>108,098.30</b>	108,098.30	5,751.70	95%
Maintenance-Apparatus	-1.181	59,000	<b>3,857.01</b>	3,857.01	55,142.99	7%
Maintenance-Utilities	-1.182	10,000	<b>2,734.34</b>	2,734.34	7,265.66	27%
Building Maintenance	-1.201	55,180	<b>700.00</b>	700.00	54,480.00	1%
Emergency Care/Rescue	-1.211	1,275	<b>0.00</b>	0.00	1,275.00	0%
Memberships	-1.221	9,525	<b>0.00</b>	0.00	9,525.00	0%
Office Expense	-1.241	8,150	<b>196.35</b>	196.35	7,953.65	2%
Office Expense-Postage	-1.243	1,000	<b>0.00</b>	0.00	1,000.00	0%
Office Expense-Copies	-1.245	860	<b>55.70</b>	55.70	804.30	6%
Professional Services	-1.271	36,625	<b>0.00</b>	0.00	36,625.00	0%
Small Tools/FF Equipment	-1.401	13,000	<b>704.81</b>	704.81	12,295.19	5%
Small Tools-Hose/SCBA	-1.402	15,650	<b>0.00</b>	0.00	15,650.00	0%
Special District Expense	-1.411	20,500	<b>371.18</b>	371.18	20,128.82	2%
SDE--Health Maintenance	-1.412	49,700	<b>205.00</b>	205.00	49,495.00	0%
Training	-1.422	12,500	<b>9,125.26</b>	9,125.26	3,374.74	73%
Travel/Education	-1.478	9,000	<b>0.00</b>	0.00	9,000.00	0%
Transportation Fuel	-1.480	27,700	<b>2,587.00</b>	2,587.00	25,113.00	9%
Utilities - Water/Sewer	-1.501	6,500	<b>1,071.68</b>	1,071.68	5,428.32	16%
Utilities - Electrical	-1.504	15,650	<b>1,092.21</b>	1,092.21	14,557.79	7%
Utilities - Propane	-1.505	18,360	<b>39.43</b>	39.43	18,320.57	0%
LAFCO Fee	<b>5627</b>	5,386		0.00	5,386.00	0%
<b>FIXED ASSETS</b>						
Building Fund: Structures	<b>5640</b>	211,698	<b>0.00</b>	0.00	211,698.00	0%
Equipment	<b>5701</b>	107,592		0.00	107,592.00	
<b>Fire Operation Fund Totals</b>		<b>3,147,062</b>	<b>436,141.70</b>	<b>436,141.70</b>	<b>2,710,920.30</b>	<b>14%</b>

## CHECKS ISSUED LISTING

### Fire Operations

July 2024

Check No.	PAID TO	PURPOSE	AMOUNT
<b>5001.1.001: SALARIES</b>			
28668, 28746	Payroll / Statutory Elective Withholding		\$103,496.21
28668, 28746	Paychex Fee	employer cost	\$281.45
146535, 1146890	PARS	EE withholding	\$192.46
28669, 28747	EPFF Local #3581	dues and meals withholding	\$916.39
28859, 28883	PERS	EE portion; ER paid EE portion	\$8,826.63
28859	Overdraft fee	Overdraft Fee: 061324	\$30.00
<b>5001.1.002: EXTRA HIRE - Hydrant Maintenance</b>			
28668, 28746	Payroll / Statutory Elective Withholding		\$1,477.36
146535, 1146890	PARS	EE withholding	\$113.21
<b>5001.1.003: EXTRA HIRE - Intern Program</b>			
28668, 28746	Payroll / Statutory Elective Withholding		\$3,906.24
146535, 1146890	PARS	EE withholding	\$300.00
<b>5001.1.004: Expenditure: ST/TF Firefighter Payment</b>			
28668	Payroll / Statutory Elective Withholding		\$2,271.76
1146535	PARS	EE withholding	\$54.20
<b>5001.1.005: Expenditure: Volunteer Firefighter Response/Relief</b>			
28668	Payroll / Statutory Elective Withholding		\$581.25
1146535	PARS	EE withholding	\$46.40
1147322	PARS	trust administration	\$487.59
<b>5001.1.049: RETIREMENT UAL PREPAYMENT &amp; LOAN</b>			
11471324	Umpqua Bank	UAL loan payment	\$74,781.30
<b>5001.1.050: RETIREMENT (PERS)</b>			
28859, 28883	CalPERS	Employer Portion	\$17,015.12
28859	CalPERS	UAL	\$3,398.12
<b>5001.1.055: GROUP INSURANCE</b>			
1146929	FRMS	med/vis/den/life ins prem	\$3,180.51
1147320	IAFF H&W Trust	medical insurance premium	\$17,193.71
1147321	LV FF Health & Welfare Trust	medical premium	\$934.00
28668, 28746	Supplemental Life Premium Withholding		(\$105.60)
1147323	Sterling HSA - deposit to employees accounts	HSA-compatible insurance	\$9,384.48

# Fire Operations

July 2024

## 5111.1.111: SAFETY CLOTHING

1146936 US Bank	intern badges	\$341.76
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## 5111.1.115: SAFETY EQUIPMENT

*none issued*

## 5111.1.121: COMMUNICATIONS: RADIOS

1146925 Columbia Communications	clamshells, mics, chargers, antennas	\$1,347.58
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## 5111.1.124: COMMUNICATIONS: TELEPHONE

1146926 Comcast	phone/internet	\$212.23
1146922 Verizon Wireless (Cell Co)	phone/internet	\$95.46
1147384 CalNET (AT&T)	Sta. 2&4: phone lines	\$30.01
1147390 Comcast	phone/internet	\$243.34
1147388 Verizon Wireless (Cell Co)	phone/internet	\$294.97

## 5111.1.131: FOOD/FIRE LINE MEALS

1146936 US Bank	lunch for test proctors	\$22.37
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## 5111.1.141: HOUSEHOLD EXPENSE

1146921 CA Waste Recovery	trash removal	\$166.50
1146927 Ebbetts Pass Lumber	magnetic screen door	\$17.15
1147383 Anchor Pest Control	pest control	\$120.00
1147401 Vestis	uniform services	\$149.27

## 5111.1.151: INSURANCE: PROPERTY/LIABILITY

1146928 FAIRA	annual liability premium	\$53,500.00
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## 5111.1.153: INSURANCE: WORKER'S COMPENSATION

1146935 SDRMA	2024-25 premium	\$108,098.30
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## 5111.1.181: MAINTENANCE: APPARATUS

1146919 Arnold Auto Supply	U2102: gasket, stud, fasteners, cle:	\$193.12
1146924 Clutch & Brake Xchange Inc	U2102: wedge, nuts, plug	\$97.62
1146930 Delta Truck Center	U1009 DEF	\$46.65
1146933 Richard Lokey	U2102: pckup rear ends, retarder, i	\$1,995.00
1147389 Clutch & Brake Xchange Inc	U2102: u-joint kit	\$289.62
1147397 Richard Lokey	U2102: parts p/u, install nut,axle,sh	\$1,045.00
1147400 Arnold Tire & Auto Care	U1002: m/b tires (2)	\$190.00

## Fire Operations

July 2024

### 5111.1.182: MAINTENANCE: UTILITIES

1146937 Arnold Automotive	U3015: repair headlight system	\$432.63
1147391 East Bay Tire	U3022: tires (6)	\$2,026.71
1147397 Richard Lokey	U3015: annual service	\$275.00

### 5111.1.201: BUILDING & GROUNDS MAINTENANCE

1146918 Angels Heating & AC	repair wiring Sta. 1 unit #3	\$75.00
1146923 CISCO Fire	Sta.1&2: fire sprinkler system inspe	\$625.00

### 5111.1.211: EMERGENCY CARE

*none issued*

### 5111.1.221: MEMBERSHIPS/SUBSCRIPTIONS

*none issued*

### 5111.1.241: OFFICE EXPENSE: SUPPLIES

1146927 Ebbetts Pass Lumber Co	fasteners for trng prop	\$10.36
1146936 US Bank	office supplies	\$185.99

### 5111.1.243: OFFICE EXPENSE: POSTAGE

JE Calaveras Co	mailing of checks	\$34.45
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### 5111.1.245: OFFICE EXPENSE: COPIES

1147399 Power Business Technology	copier maintenance	\$55.70
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### 5111.1.271: PROFESSIONAL SERVICES

*none issued*

### 5111.1.401: SMALL TOOLS/FF EQUIPMENT

1146927 Ebbetts Pass Lumber Co	elect tape, spray pump	\$68.60
1146936 US Bank	squeegees	\$35.70
1147396 LN Curtis & Sons	custom lanyards	\$600.51

### 5111.1.402: SMALL TOOLS: HOSE / SCBA

*none issued*

### 5111.1.411: SPECIAL DISTRICT EXPENSE

1146927 Ebbetts Pass Lumber Co	HM: yellow paint	\$29.99
1146936 US Bank: SAMBA	EPN program	\$37.19
1147387 CA Dept of Justice	fingerprint check: M Carroll	\$32.00

### 5111.1.412: SPECIAL DISTRICT EXPENSE: HEALTH MAINTENANCE

1146917 Adventist Health Sonora	dmv physical SBB	\$205.00
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## Fire Operations

July 2024

### 5111.1.422: TRAINING

1146927 Ebbetts Pass Lumber Co	fasteners for trng prop	\$14.47
1146936 US Bank	steel sheets for burn prop	\$728.74
1147385 Bates Welding Inc	balance of burn prop work	\$7,632.05
1147386 CA Dept of Forestry	RRT class	\$750.00

### 5111.1.478: TRAVEL/EDUCATION/TRAINING

*none issued*

### 5111.1.480: TRANSPORTATION FUEL

1146931 Hunt & Sons, Inc	diesel	\$842.60
1147392 Ebbetts Pass Gas Service	unleaded	\$580.72
1147394 Hunt & Sons, Inc	diesel	\$1,163.68

### 5111.1.501: UTILITIES: WATER/SEWER

1146920 CCWD	water/sewer	\$1,071.68
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### 5111.1.504: UTILITIES: ELECTRICITY

JE CPPA	electricity	\$1,092.21
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### 5111.1.505: UTILITIES: PROPANE

1147392 Ebbetts Pass Gas Serv	propane	\$39.43
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### 5627 F: LAFCO Fee

*none issued*

### 5640 F: STRUCTURES

*none issued*

### 5701 F: EQUIPMENT

*none issued*

**AMBULANCE PROGRAM ACCOUNT SUMMARY SHEET - JULY 2024**

ACCOUNT	No.	BUDGET	Month	Year-To-Date	ACCOUNT BALANCE	% Disbursed Year-To-Date
<b>SALARIES &amp; BENEFITS</b>	<b>5001</b>					
Salaries/Wages	-3.001	1,784,725	142,479.73	142,479.73	1,642,245.27	8%
Retirement-UAL	-3.049	90,821	71,665.66	71,665.66	19,155.34	79%
Retirement	-3.050	256,607	19,344.01	19,344.01	237,262.99	8%
Group Insurance	-3.055	475,656	51,554.12	51,554.12	424,101.88	11%
<b>SERVICES &amp; SUPPLIES</b>	<b>5111</b>					
Safety Clothing	-3.111	13,860	0.00	0.00	13,860.00	0%
Safety Equipment	-3.115	2,250	0.00	0.00	2,250.00	0%
Communications-Radios	-3.121	38,950	1,814.23	1,814.23	37,135.77	5%
Communications-Phone	-3.124	14,000	876.01	876.01	13,123.99	6%
Food - Fire Line Meals	-3.131	800	22.37	22.37	777.63	3%
Housekeeping	-3.141	8,500	452.91	452.91	8,047.09	5%
Insurance-Prop/Liability	-3.151	35,659	35,659.00	35,659.00	-	100%
Insurance-Workers Comp	-3.153	113,850	108,098.30	108,098.30	5,751.70	95%
Maintenance-Ambulances	-3.183	43,250	2,750.15	2,750.15	40,499.85	6%
Building Maintenance	-3.201	57,850	700.00	700.00	57,150.00	1%
Emergency Care/Rescue	-3.211	43,080	5,056.97	5,056.97	38,023.03	12%
Memberships	-3.221	150	150.00	150.00	-	100%
Office Expense	-3.241	3,199	196.34	196.34	3,002.66	6%
Office Expense - Copies	-3.245	860	55.70	55.70	804.30	6%
Professional Services	-3.271	91,823	2,585.75	2,585.75	89,237.25	3%
Small Tools/FF Equipment	-3.401	54,650	35.70	35.70	54,614.30	0%
Special District Expense	-3.411	10,900	336.69	336.69	10,563.31	3%
SDE--Health Maintenance	-3.412	33,100	409.00	409.00	32,691.00	1%
SDE--Administrative Fee	-3.413	3,800	0.00	0.00	3,800.00	0%
Training	-3.422	12,000	7,728.74	7,728.74	4,271.26	64%
Travel/Education	-3.478	4,500	0.00	0.00	4,500.00	0%
Transportation Fuel	-3.480	32,000	3,021.32	3,021.32	28,978.68	9%
Utilities - Water/Sewer	-3.501	6,500	1,071.67	1,071.67	5,428.33	16%
Utilities - Electrical	-3.504	15,650	1,092.20	1,092.20	14,557.80	7%
Utilities - Propane	-3.505	18,360	39.42	39.42	18,320.58	0%
Bank Charges	5403 A		0.00	0.00	-	
SPEC TAX HANDLING/PPGEMT	5411	23,968	7,844.58	7,844.58	16,123.42	33%
SDE DHCS IGT Pull-Down Fee	5411		0.00	0.00	-	
REFUND OVERPAYMENT	5612	69,871	64,870.34	64,870.34	5,000.66	93%
Bad Debts (NSF checks)	5616		0.00	0.00	-	
<b>FIXED ASSETS</b>						
Building Fund: Structures	5640 A	-	0.00	0.00	-	
Equipment	5701 A	15,000	0.00	0.00	15,000.00	
<b>Ambulance Program Totals</b>		<b>3,376,189</b>	<b>529,910.91</b>	<b>529,910.91</b>	<b>2,846,278.09</b>	<b>16%</b>

## CHECKS ISSUED LISTING

### Ambulance Transport

**July 2024**

Check No.	PAID TO	PURPOSE	AMOUNT
<b>5001.3.001: SALARIES</b>			
28668, 28746	Payroll / Statutory Elective Withholding / Paychex Fee		\$127,115.62
1146535, 1146890	PARS	EE withholding	\$164.45
28669, 28747	EPFF Local #3581	dues and meals withholding	\$2,064.12
28859, 28883	PERS	EE portion; ER paid EE portion	\$13,105.54
28859	Overdraft fee	Overdraft Fee: 061324	\$30.00
<b>5001.3.049: RETIREMENT UAL PREPAYMENT &amp; LOAN</b>			
11471324	Umpqua Bank	UAL loan payment	\$71,665.66
<b>5001.3.050: RETIREMENT (PERS)</b>			
28859, 28883	CalPERS	Employer Portion	\$16,625.50
28859	CalPERS	UAL	\$2,718.51
<b>5001.3.055: GROUP INSURANCE</b>			
1146929	FRMS	med/vis/den/life ins prem	\$6,015.04
1147320	IAFF H&W Trust	medical insurance premium	\$33,650.54
28668, 28746	Supplemental Life Premium Withholding		(\$116.08)
1147323	Sterling HSA - deposit to employees accounts HSA-compatible insu:		\$12,004.62
<b>5111.3.111: SAFETY CLOTHING</b>			<i>none issued</i>
<b>5111.3.115: SAFETY EQUIPMENT</b>			<i>none issued</i>
<b>5111.3.121: COMMUNICATIONS: RADIOS</b>			
1146925	Columbia Communications	Program amb radio	\$453.89
1146925	Columbia Communications	clamshells, mics, chargers, antenna	\$1,347.58
1146936	US Bank	DC power cord	\$12.76
<b>5111.3.124: COMMUNICATIONS: TELEPHONE</b>			
1146926	Comcast	phone/internet	\$212.23
1146922	Verizon Wireless (Cell Co)	phone/internet	\$95.46
1147384	CalNET (AT&T)	Sta. 2&4: phone lines	\$30.01
1147390	Comcast	phone/internet	\$243.34
1147388	Verizon Wireless (Cell Co)	phone/internet	\$294.97

**5111.3.131: FOOD/FIRE LINE MEALS**

1146936 US Bank	lunch for test proctors	\$22.37
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**5111.3.141: HOUSEHOLD EXPENSE**

1146921 CA Waste Recovery	trash removal	\$166.49
1146927 Ebbetts Pass Lumber	magnetic screen door	\$17.15
1147383 Anchor Pest Control	pest control	\$120.00
1147401 Vestis	uniform services	\$149.27

**5111.3.151: INSURANCE: PROPERTY/LIABILITY**

1146928 FAIRA	annual liability premium	\$35,659.00
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**5111.3.153: INSURANCE: WORKER'S COMPENSATION**

1146935 SDRMA	2024-25 premium	\$108,098.30
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**5111.3.183: MAINTENANCE: AMBULANCES**

1146930 Delta Truck Center	U3511/3510: DEF	\$93.32
1146936 US Bank: Fact Chrys Parts	U3509: repair parts	\$1,616.21
JE CA Tax Dept	accrued sales tax	\$91.80
1146936 US Bank: Mopar Parts	U3509: repair parts	\$398.83
JE CA Tax Dept	accrued sales tax	\$13.39
1146936 US Bank: Report Radiator	U3509: radiator	\$536.60

**5111.3.201: BUILDING & GROUNDS MAINTENANCE**

1146918 Angels Heating & AC	repair wiring Sta. 1 unit #3	\$75.00
1146923 CISCO Fire	Sta.1&2: fire sprinkler system ins	\$625.00

**5111.3.211: EMERGENCY CARE**

1146932 Life Assist	medical supplies	\$363.44
1147382 Airgas	oxygen	\$441.74
1147395 Life Assist	medical supplies	\$4,251.79

**5111.3.221: MEMBERSHIPS/SUBSCRIPTIONS**

1146936 US Bank: CFCA EMS	membership	\$150.00
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**5111.3.241: OFFICE EXPENSE : SUPPLIES**

1146927 Ebbetts Pass Lumber Co	fasteners for trng prop	\$10.35
1146936 US Bank	office supplies	\$185.99

**5111.3.245: OFFICE EXPENSE: COPIES**

1147399 Power Business Technology	copier maintenance	\$55.70
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**5111.3.271: PROFESSIONAL SERVICES**

1146934 Mountain Counties EMSA	oversight/monitor fee	\$1,035.75
1147393 Health Management Associate	IGT/PP-GEMT consultation	\$1,550.00

**5111.3.401: SMALL TOOLS/FF EQUIPMENT**

1146936 US Bank	squeegees	\$35.70
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**5111.3.411: SPECIAL DISTRICT EXPENSE**

1146936 US Bank: SAMBA	EPN program	\$37.19
1147398 Mountain Counties EMSA	ePCR interface w/ FirstWatch	\$299.50

**5111.3.412: SPECIAL DISTRICT EXPENSE: HEALTH MAINTENANCE**

1146936 US Bank	labwork for JBL medic school	\$409.00
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**5111.3.413: SPECIAL DISTRICT EXPENSE: ADMINISTRATIVE FEE** *none issued***5111.3.422: TRAINING**

1146936 US Bank	steel sheets for burn prop	\$728.74
1147385 Bates Welding Inc	balance of burn prop work	\$7,000.00

**5111.3.478: TRAVEL/EDUCATION/TRAINING** *none issued***5111.3.480: TRANSPORTATION FUEL**

28752 EPFD: WEX Bank	diesel	\$270.64
1146931 Hunt & Sons, Inc	diesel	\$832.60
1147394 Hunt & Sons, Inc	diesel	\$1,918.08

**5111.3.501: UTILITIES: WATER/SEWER**

1146920 CCWD	water/sewer	\$1,071.67
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**5111.3.504: UTILITIES: ELECTRICITY**

JE CPPA	electricity	\$1,092.20
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**5111.3.505: UTILITIES: PROPANE**

1147392 Ebbetts Pass Gas Serv	propane	\$39.42
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**5403 A: TREASURER'S ADMIN FEE** *none issued***5411 A: SPECIAL TAX HANDLING FEE / PP-GEMT**

28753 CA DHCS	PPGEMT - CY2024 INV#3	\$7,844.58
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**5612 A: REFUNDS**

1147521 DHCS - Refund of GEMT Overpayment FYE2019	\$16,380.11
1147520 DHCS - Refund of GEMT Overpayment FYE2020	\$24,424.17
1147521 DHCS - Refund of GEMT Overpayment FYE2021	\$24,066.06

**5640 A: STRUCTURES**

*none issued*

**5701 A: EQUIPMENT**

*none issued*

**ENGINE PARAMEDIC PROGRAM ACCOUNT SUMMARY SHEET - JULY 2024**

ACCOUNT	No.	BUDGET	Month	Year-To-Date	ACCOUNT BALANCE	% Disbursed Year-To-Date
<b>SALARIES &amp; BENEFITS</b>	<b>5001</b>					
Salaries/Wages	-2.001	461,183	<b>34,146.58</b>	34,146.58	427,036.42	7%
Retirement-UAL	-2.049	53,276	<b>41,317.18</b>	41,317.18	11,958.82	78%
Retirement	-2.050	35,154	<b>8,309.21</b>	8,309.21	26,844.79	24%
Group Insurance	-2.055	112,884	<b>17,210.30</b>	17,210.30	95,673.70	15%
<b>SERVICES &amp; SUPPLIES</b>	<b>5111</b>					
Insurance-Workers Comp	-2.153	12,650	<b>12,650.00</b>	12,650.00	-	100%
<b>SPECIAL TAX HANDLING FEE</b>	<b>5411</b>	3,637	<b>0.00</b>	0.00	3,637.00	0%
<b>Engine Paramedic Program Totals</b>		<b>678,784</b>	<b>113,633.27</b>	<b>113,633.27</b>	<b>565,150.73</b>	<b>17%</b>

**Citizen's Initiative Staffing Augmentation PROGRAM ACCOUNT SUMMARY SHEET - JULY 2024**

ACCOUNT	No.	BUDGET	Month	Year-To-Date	ACCOUNT BALANCE	% Disbursed Year-To-Date
<b>SALARIES &amp; BENEFITS</b>	<b>5001</b>					
Salaries/Wages	-4.001	226,950	<b>0.00</b>	0.00	226,950.00	0%
Retirement-UAL	-4.049	27,638	<b>0.00</b>	0.00	27,638.00	
Retirement	-4.050	27,840	<b>0.00</b>	0.00	27,840.00	0%
Group Insurance	-4.055	56,442	<b>0.00</b>	0.00	56,442.00	0%
<b>SERVICES &amp; SUPPLIES</b>	<b>5111</b>					
Insurance-Workers Comp	-4.153	11,500	<b>11,500.00</b>	11,500.00	-	100%
<b>SPECIAL TAX HANDLING FEE</b>	<b>5411</b>	2,588	<b>0.00</b>	0.00	2,588.00	0%
<b>Citizen's Initiative Program Totals</b>		<b>352,958</b>	<b>11,500.00</b>	<b>11,500.00</b>	<b>341,458.00</b>	<b>3%</b>

## CHECKS ISSUED LISTING

**Engine Paramedic**

**July 2024**

Check No.	PAID TO	PURPOSE	AMOUNT
<b>5001.2.001: SALARIES</b>			
28668, 28746	Payroll / Statutory Elective Withholding / Paychex Fee		\$31,184.60
1146535, 1146890	PARS	EE withholding	
28669, 28747	EPFF Local #3581	dues and meals withholding	\$469.49
28859, 28883	PERS	EE portion; ER paid EE portion	\$2,462.49
28859	Overdraft fee	Overdraft Fee: 061324	\$30.00
<b>5001.2.049: RETIREMENT UAL PREPAYMENT &amp; LOAN</b>			
11471324	Umpqua Bank	UAL loan payment	\$41,317.18
<b>5001.2.050: RETIREMENT (PERS)</b>			
28859, 28883	CalPERS	Employer Portion	\$6,270.34
28859	CalPERS	UAL	\$2,038.87
<b>5001.2.055: GROUP INSURANCE</b>			
1146929	FRMS	med/vis/den/life ins prem	\$1,027.92
1147320	IAFF H&W Trust	medical insurance premium	\$7,915.44
28668, 28746	Supplemental Life Premium Withholding		(\$33.06)
1147323	Sterling HSA - deposit to employees accounts HSA-compatible i		\$8,300.00
<b>5111.2.153: INSURANCE: WORKER'S COMPENSATION</b>			
1146935	SDRMA	2024-25 premium	\$12,650.00
<b>5411 P: SPECIAL TAX HANDLING FEE</b>			
			<i>none issued</i>

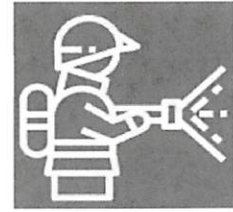
# CHECKS ISSUED LISTING

## Citizen's Initiative Staffing Augmentation

July 2024

Check No.	PAID TO	PURPOSE	AMOUNT
<b>5001.4.001: SALARIES</b>			<i>none issued</i>
	28668, 28746	Payroll / Statutory Elective Withholding / Paychex Fee	
1146535, 1146890	PARS	EE withholding	
	28669, 28747	EPFF Local #3581	dues and meals withholding
	28859, 28883	PERS	EE portion; ER paid EE portion
<b>5001.4.049: RETIREMENT UAL PREPAYMENT &amp; LOAN</b>			<i>none issued</i>
	11471324	Umpqua Bank	UAL loan payment
<b>5001.4.050: RETIREMENT (PERS)</b>			<i>none issued</i>
	28859, 28883	CalPERS	Employer Portion
	28859	CalPERS	UAL
<b>5001.4.055: GROUP INSURANCE</b>			<i>none issued</i>
	1146929	FRMS	med/vis/den/life ins prem
	1147320	IAFF H&W Trust	medical insurance premium
	28668, 28746	Supplemental Life Premium Withholding	
	1147323	Sterling HSA - deposit to employees accounts	HSA-compatible insurance
<b>5111.4.153: INSURANCE: WORKER'S COMPENSATION</b>			
	1146935	SDRMA	2024-25 premium \$11,500.00
<b>5411 C: SPECIAL TAX HANDLING FEE</b>			<i>none issued</i>

# Ebbetts Pass Fire District



Date: 07/26/24  
TO: Board of Directors  
FROM: Cheryl Howard, District Secretary  
Subject: Employee Reimbursement Report - Fiscal Year 2023-24

## Background

Per California Government Code §53065.50, each Special District, as defined by subdivision (a) of Section 56036, shall, at least annually, disclose any reimbursement paid by the district within the immediately preceding fiscal year of at least one hundred dollars (\$100) for each individual charge for services or product received. "Individual charge" includes, but is not limited to, one meal, one day lodging, transportation, or a registration fee paid to any district governing body employee or member. The disclosure requirement shall be fulfilled by including the reimbursement information in a document published or printed at least annually by a date determined by that district and shall be made available for public inspection.

## Discussion

Below is a list of employees who received reimbursement from the District in the year ending June 30, 2024:

Employee	Payment Type	Document #	Payment Date	Description	GL Account	Amount
Charles Hatcher	Check	1146023	06/24/24	reimburse TB test fee	2.412	155.00
Alex Baker	Check	1134485	09/11/23	reimburse Crew Boss class reg.	3.422	400.00
Nate Attaway	Check	26607	10/19/23	reimburse medic renewal	3.422	250.00
Josilyn Layton	Check	1138826	12/22/23	reimburse medic school background check	3.422	118.49
Kody Simons	Check	1140925	02/16/24	reimburse Driver/Operator 1A	3.422	450.00
Glenn Verkerk	Check	1141677	03/05/24	reimburse medic renewal	2.422	250.00
Nate Attaway	Check	28472	06/07/24	reimburse CO2C, HMIC, CO2D, CO2E	3.422	1848.56
Alex Baker	Check	1145435	06/07/24	reimburse Engine Boss, CO2E	3.422	575.00
Kyle Salyer	Check	1145449	06/07/24	reimb. HMA, Conf Space, HM comm, HM cert	3.422	1942.94
Kody Simons	Check	1125311	06/07/24	reimburse Driver/Operator 1B	3.422	450.00
Greer Shelley	Check	1145450	06/07/24	reimburse EMT class, book	1.422	2023.01

## Recommendation

Review of Employee Reimbursement Report for the year ended June 30, 2024.

**Ebbetts Pass Fire District:  
ESTIMATED - 2023 VRRP Payments by MCP**

Updated by HMA: 08/02/2024		Anthem Blue Cross	CA Health & Wellness	Total 2023 VRRP
3	Estimated 2023 Health Care Costs for Plan Members per 2023 Att. B			\$0
4	Estimated 2023 Revenue from Plan to Provider per 2023 Att. B			\$0
5	Estimated 2023 Provider Unreimbursed Costs line 3 minus line 4	\$0	\$0	\$0
6	Estimated 2023 DHCS Contribution Amounts per 2023 DHCS Exhibit 1 - Payment Request Invoice	\$150,362	\$327,163	\$477,525
7	Estimated 2023 DHCS 20% Admin Fee 20% of amount subject to Admin Fee	\$30,072	\$65,433	\$95,505
8	Estimated Total 2023 VRRP Contribution Amounts per the DHCS Exhibit 1 - Payment Request Invoice line 6 plus line 7	\$180,434	\$392,596	\$573,030
9	Estimated 2022 VRRP Reconciliation Amount per the 2023 VRRP DHCS Exhibit 1 - Payment Request Invoice	\$0	\$0	\$0
10	Estimated CY 2023 Wiring Amount	\$180,434	\$392,596	\$573,030
11	Estimated Amount DHCS transfers to MCP per Plan Payment worksheet	\$511,074	\$1,025,356	\$1,536,430
12	Estimated MCP Payment per Plan Payment worksheet	\$498,297	\$1,004,849	\$1,503,146
13	Actual 2023 VRRP Plan Payments to Provider	\$498,297	\$1,004,849	\$1,503,146

14	Estimated 2023 VRRP Net New Funds in Plan Payments line 13 minus line 10	\$317,863	\$612,253	\$930,116
15	*Estimated Plan payment in excess of unreimbursed costs = amount to be spent on health care services line 13 minus line 5 (if amount < 0 = \$0)	\$498,297	\$1,004,849	\$1,503,146
	*Plan's health care costs, revenues, and unreimbursed health care costs (lines 3-5) will need to be updated with actuals.			

2022 Att. B covers dates of service July 1, 2020 - June 30, 2021



# **Ebbetts Pass Fire District**



TO: Ebbetts Pass Fire District Board of Directors

DATE: August 15, 2024

FROM: Ebbetts Pass Fire District – Personnel Committee

SUBJECT: Proposed Staffing Plan for “Calaveras Citizens Initiative Measure A Tax Funding”

## **Recommended for Board Approval**

### **About the new funding:**

- Funding will start being collected October 1, 2024
- Funding will be received by the District in December of 2024 and monthly every month after
- Estimated revenue for our agency is \$575,000 annually and is driven by sales tax
- Minimum of 70% of the funding is mandated to be spent on staffing, up to 30% shall be spent on equipment for that staffing
- Maximum annual holdover amount is 10% therefore it is important to use all of the funding annually for its specific purpose

### **Proposed staffing and implementation timeline:**

- Increase staffing at Station 3 from 2-0 to 3-0
- Hire 3 new Firefighters, add one each shift (Preferably Paramedics)
- Make the necessary adjustments to move from “Engineer and Firefighter” staffing to “Fire Captain, Engineer, and Firefighter” staffing.
- Implementation timeline: Hire 3 additional firefighters and make appropriate promotions at time of funding receipt (December 2024). Shift adjustments to new staffing model at time of annual 2025 shift bid change (FLSA Period breakover in mid to end January 2025)

Sincerely,

Mike Johnson, Fire Chief  
Ebbetts Pass Fire District

Ebbetts Pass Fire District	POLICY: <b>6800</b>
<b>Personnel – Entry Level Physical</b> Subject: <b>Medical Exam and</b> <b>Annual / Biannual Wellness Exam</b>	Adoption Date: 01/16/2024 Revised Date: N/A Review Date: N/A

### 1. Purpose

To provide a standard for initial, annual, and bi-annual medical examinations (“physicals”) for members as defined in this policy.

To outline the approved process for agency members to follow with respect to medical examinations conducted pursuant to this policy.

To increase the likelihood of early detection of firefighter occupational medical ~~risks.~~  
risks utilizing the EPFD Health and Wellness program.

### 2. Member(s) Minimum Medical Examination Requirements

2.1. Auxiliary, Administrative only, and non-primary fire prevention workers must complete a U.S. Department of Transportation (“DOT”) equivalent medical examination at time of joining the organization.

2.2. Volunteers, per diem hires, and interns must complete a “New Hire Firefighter Physical” at time of joining the organization.

2.3. Full-time firefighting members must complete a “New Hire Firefighter Physical” at time of joining the organization and complete an “Annual/Biannual Firefighter Physical” every year for those 41 years of age or older and every other year for those 40 year of age and younger.

2.4 Full-time firefighting members are encouraged to participate in the EPFD Firefighter Health and Wellness program.

### 3. Medical Examination Types and Definitions

3.1. DOT physicals equivalent (Auxiliary, Administrative only, and non-primary fire prevention workers) include:

- NFPA 1582 Health Questionnaire (Included in the appendix “B” section of this policy)
- Drug test (9 panel)
- Vision screen
- Audiometry test
- Blood pressure
- Physical flexibility test

\*Commercial license DOT certification for DMV is available (additional cost).

Ebbetts Pass Fire District	POLICY: <b>6800</b>
Subject: <b>Personnel – Entry Level Physical Medical Exam and Annual / Biannual Wellness Exam</b>	Adoption Date: 01/16/2024 Revised Date: N/A Review Date: N/A

3.2. **New Hire Firefighter Medical Examination** (All operational members (volunteer, interns, and new hire full-time firefighters)) includes:

- NFPA 1582 Health Questionnaire (Included in the appendix "B" section of this policy)
- Blood Pressure
- Physical Exam including hernia.
- Pulmonary Function test
- Electrocardiogram test
- Audiometry test
- Vision screen
- Cardiopulmonary Exercise Test (MET-Test)
- Chest X-Ray
- Drug Test (9-Panel)

- **3.3. Annual/Biannual Firefighter Medical Examination** (full-time firefighters only, ages 40 and younger every odd birthday year, 41 and older every year) includes: NFPA 1582 Health Questionnaire (Included in the appendix "B" section of this policy)

- Vision
- Blood Pressure
- Physical Exam including hernia.

- Drug Test (9-Panel)

- 3.4. Voluntary EPFD Health and Wellness Program (including items in 3.3)

- Labs: Complete Blood Count, Comprehensive Metabolic Panel, Urine Analysis, Lipid Panel, Hemoglobin A1C
- Pulmonary Function test
- Electrocardiogram test
- Audiometry test
- Vision screen

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- ~~Cardiopulmonary Exercise Test (MET-Test)~~
- Behavioral Health Assessment and Support
- ~~Drug Test (9-Panel)~~

#### 4. Process to conduct medical examinations

##### 4.1. DOT physical equivalent

Applicability - Auxiliary, administrative only, and non-primary fire prevention workers)

- Complete the NFPA 1582 Health Questionnaire (Appendix “B” attached to this policy) and submit to the District medical examiner prior to appointment.
- Blood Pressure
- Schedule physical appointment by following steps within Appendix “C” attached to this policy.
- Await results from agency (medical information is private and will remain confidential between the employee patient and medical provider).

##### 4.2. New hire firefighters:

Applicability - All operational members: volunteer, interns, and new hire full-time firefighters

- Complete the NFPA 1582 Health Questionnaire (Appendix “B” attached to this policy) and submit to the District physical examiner prior to appointment.
- Blood Pressure
- Schedule physical appointment by following steps within Appendix “C” attached to this policy.
- Print Appendix “A” titled “EBBETTS PASS FIRE DISTRICT MEDICAL RELEASE FORM” and bring to physical appointment. Bring the completed form to Ebbetts Pass Fire District administration office to be filed.

##### 4.3. Annual/Biannual firefighter physical (full-time firefighters)

Ebbetts Pass Fire District	POLICY: <b>6800</b>
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Applicability – All full-time firefighters (not new hire)

- Complete the NFPA 1582 Health Questionnaire (Appendix “B” attached to this policy) and submit to the District physical examiner 2 weeks prior to appointment.
- ~~Schedule physical appointment by following steps within Appendix “C” attached to this policy between 30 days prior and 30 days after your birthday (Odd birthday years (the age you are turning) for 40 and younger / 41 and over every year.)~~
- ~~An Annual/Biannual Health and Wellness program, including physical, will be scheduled by the administrator of the Health and Wellness program. (Annually for employees age 41 and over; Biannual for employees age 40 and younger)~~
- ~~Submit the completed questionnaire 2 weeks before the appointment.~~
- Print Appendix A titled “EBBETTS PASS FIRE DISTRICT MEDICAL RELEASE FORM” and bring to physical appointment. Bring completed form to Ebbetts Pass Fire District administration office to be filed. (Medical information is private and will remain confidential between patient and medical provider. Ebbetts Pass Fire District (agency) will only receive the outcome of the physical)
- If an employee is unavailable to attend the Annual/Biannual Health and Wellness Program, that employee is solely responsible to complete a physical, meeting criteria outlined in Appendix A, no later than 30 days after the scheduled Health and Wellness Program.

## 5. Optional Medical Offerings:

5.1. Depending on the medical examination provider contracted with the District some, all, or unlisted medical offerings maybe offered to the eligible members at an additional cost to the receiving member. These are options for our members if they elect to self-pay for additional services and are not required by the Ebbetts Pass Fire District.

- Cancer screening - ~~Galleri test by Grail~~ (Initial testing District covers cost upon first annual/biannual firefighter physical (full-time firefighters) Calcium cardio score
- HIV (District covers cost)
- Chest X Ray (District covers cost)
- Colonoscopy
- Mammogram
- Pap smear / GYN exam
- Calcium Cardio Score
- Heavy Metals profiles I & II

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- Hormone Levels
- Personal Training
- Nutritional Counseling
- Cancer Antigen 125 & 15-3

**Appendix A**  
**EBBETTS PASS FIRE DISTRICT MEDICAL RELEASE FORM**

Employee: \_\_\_\_\_ Position/Rank: \_\_\_\_\_

Type of Physical (Circle one):    DOT            FF New Hire            Annual / Biannual

Date of Medical Exam: \_\_\_\_\_

Health care provider (Medical Doctor) signature: \_\_\_\_\_

**Below is a list of criteria that will require personnel to address before performing firefighter duties:**

*(All criteria based off DOT Medical passing standard)*

- Blood Pressure of 180/110 or higher
- Vision 20/40 with both eyes tested together, and 20/40 in one eye and at least, 20/70 in the other eye with or without corrective lenses.
- Hernia (when in the health care determines the condition precludes the employee from safely performing the duties of their position)
- Failure of Drug Test (9-Panel)

The Ebbetts Pass Fire District's health care provider (physician) and the District shall abide by all federal and state laws protecting the confidentiality of individual health information and shall not disclose individual health information (including information pertaining to the above items) to the District or other persons or entities except as specifically authorized in writing by the employee or as otherwise permitted by law. The District's retained health care provider is authorized to report to the District whether an employee passes or fails one or more of the above items, without disclosing additional information..

I authorize and consent to the above referred health care provider disclosing to the Ebbetts Pass Fire District whether I pass or fail one or more of the above medical tests without disclosing any additional information without my specific written authorization and consent to do so or as otherwise specifically authorized by law.

Ebbetts Pass Fire District	POLICY: <b>6800</b>
Subject: <b>Personnel – Entry Level Physical Medical Exam and Annual / Biannual Wellness Exam</b>	Adoption Date: 01/16/2024 Revised Date: N/A Review Date: N/A

Employee signature

Date



**Mike Johnson**

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**From:** Dmitry Semenov  
**Sent:** Thursday, July 18, 2024 12:59 PM  
**To:** Mike Johnson  
**Subject:** What CalPERS' 9.3% Investment Return Means for Your Agency



## **CalPERS Announces 9.3% Investment Return for FY2024.**

### **What does that mean for your agency?**

On July 15, 2024, the California Public Employees' Retirement System (CalPERS) announced a preliminary 9.3% investment return for FY2024. This is a much welcomed relief after two years of

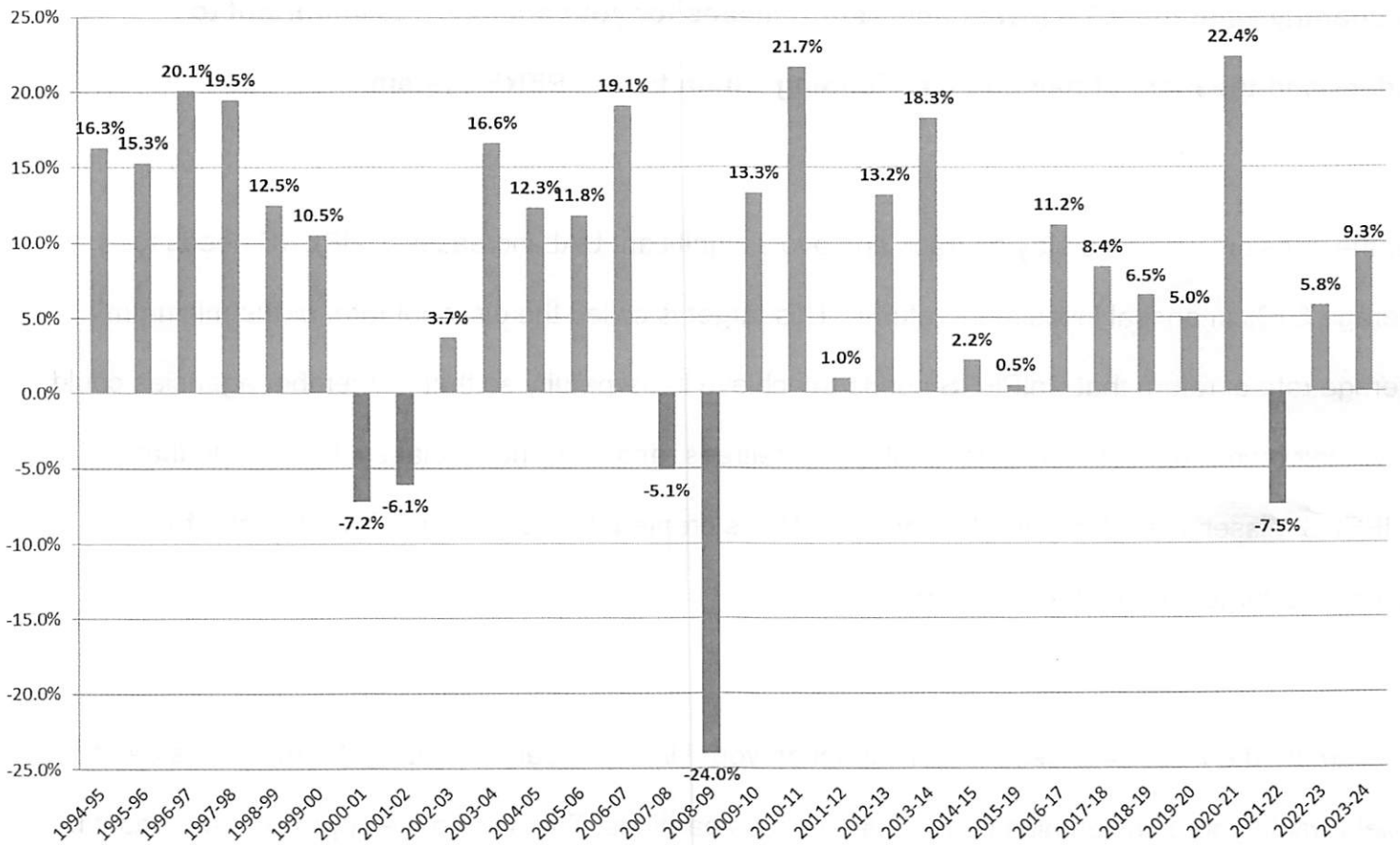


investment underperformance.

As a reminder, in FY2022, CalPERS lost 7.5%, a heavy blow to the funded status of California's public pensions. While the pension fund did better in FY 2023, the return still fell slightly short of the 6.8% target (also known as the discount rate) that is required to maintain the funded level and avoid further unfunded accrued liability (UAL) increases.

The 9.3% investment return for FY 2024 marks the first time in three years that CalPERS was finally able to exceed their discount rate. **It translates into 2.5% of excess earnings over the 6.8% discount rate.** This helps lower UAL balances and UAL payment amounts for California public employers. The official calculations will become available once the FY2024 actuarial reports are published in summer of 2025.

The 30-year history of the CalPERS investment return is shown in the graph below.



With the FY 2024 investment return exceeding the 6.8% target, the California's public pension system slightly increased its funded level from 72% to 75%.

The investment performance was driven by healthy gains in the public stock (17.5% gain), private debt (17% gain), and private equity (10.9% gain) portfolios, while real assets posted a 7.1% loss and fixed income earned a modest 3.7% return. It should be noted that the private equity, real assets, and private debt return calculations usually lag by a quarter and still could be adjusted.

**To quantify what the 9.3% investment return means for your agency, it is important to understand the math of pension plan funding within the CalPERS system.**

For the pension system to stay on track and avoid significant UAL increases, CalPERS needs to average 6.8% in annual investment returns. This target is called the discount rate, or the minimum average rate of return that CalPERS needs to achieve in perpetuity so that its member agencies could meet their retirement obligations to employees, retirees, and other beneficiaries. Every time that CalPERS misses the return target, additional UAL is created. However, when investment returns exceed the target, the UAL is reduced.

To estimate the FY2024 excess return impact on your UAL, you can multiply the market value of assets within your pension plan by the 2.5% excess earnings. That will be the approximate amount by which the UAL will be reduced. **For each \$1 million in pension plan assets, roughly \$25,000 of existing UAL will be removed from each agency's account.**

The lower UAL will first be reflected in the 2024 actuarial reports, which CalPERS will publish in July/August of 2025.

The FY2024 performance will result in higher funded status of pension plans, lower UAL balances, and lower future UAL payments, as the effect of the excess earnings will be spread over the next two decades. There should be no change to the Normal Cost contribution rates due to the investment performance.

The impacts of the FY2024 investment performance are illustrated below:

<b>FY2024 Event</b>	<b>Plan Funded Status</b>	<b>UAL Balance</b>	<b>UAL Payments</b>	<b>Normal Cost Rates</b>
9.3% Investment Return	↑	↓	↓	No Change

---

If CalPERS continues to follow its current amortization practices, the FY2024 UAL reduction will be phased in over a 20-year period starting with FY2027, with a five-year credit ramp-up. The 2027 UAL credit will be 20% of the full annual credit amount, the 2028 credit will be 40% of the full annual credit amount, the 2029 credit will be 60% of the full annual credit amount, and the 2030 credit will be 80% of the full annual credit amount. Only in 2031 will the credit be fully phased in and continue at that level for 15 more years.

The years with excess returns should be allowed to work in your favor. Unlike UAL increases, which result in negative amortization, unamortized UAL credits create additional investment income for your agency's pension account. Thus, you probably don't want to take them off the ramp-up to maximize their benefit.

Recently CalPERS elected to pause automatic discount rate reductions in years with excess investment returns. Instead, the Board of Administration is now required to review whether the discount rate should

be reduced in the future. It remains to be seen if a reduction will be implemented, but the 5-, 10-, and 20-year average returns are all below the 6.8% return target.

Besides the investment-related UAL changes, CalPERS also performs an annual reconciliation to ensure that actual plan experience matches with the actuarial assumptions. This reconciliation will result in additional UAL changes for FY2024, but we will find out about them only in July/August of 2025.

Ridgeline Municipal Strategies, LLC can help you evaluate the impacts of the FY2024 investment performance on your pension costs and implement appropriate pension cost optimization and mitigation strategies.

**Ready to start saving money on your CalPERS UAL?**

**SCHEDULE FREE CONSULTATION**



## About Ridgeline Municipal Strategies:

Ridgeline Municipal Strategies, LLC is an independent registered municipal advisory and financial consulting firm assisting cities and special districts with financial planning and financing for infrastructure, facilities, and equipment.



## Fire Agencies Insurance Risk Authority

Donald H. Butz  
FAIRA Board President  
595 Market Street, Suite 2100  
San Francisco, CA 94105

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July 8, 2024

Hello,

My name is Don Butz, and I am the Fire Chief for Lakeside and FAIRA's Board President since early 2024. I want to thank you for participating in FAIRA. Since 1988, our JPA has saved districts millions in insurance premiums.

FAIRA membership offers more than just insurance; it includes free training, contract reviews, legal assistance before taking action, property appraisals, and AAA TRaq (ADA Compliance assistance for your website).

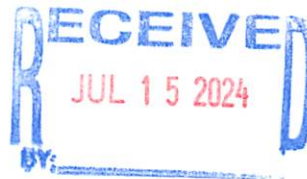
Our 13-member Board of Directors worked hard to secure the best renewal terms by June 24th. Although we aim to finalize premiums in May, our General Manager Susan Blankenburg and Brokers at Gallagher reduced our premiums by nearly \$1 million with a little more time. Invoices are now being processed.

Before joining the board, I was unaware of the challenging position of the insurance marketplace for municipalities. If you need help explaining to your Board of Directors why premiums are rising, the attached document will be invaluable.

As a JPA member, even in a difficult year, your coverage is secure. JPAs offer long-term stability, which is why over 300 JPAs have thrived in California since the late '70s.

Thank you,

Donald H. Butz  
Board President, FAIRA





# State of the Insurance Market

*“Why are my rates increasing, when I’ve had little to no losses?” (Read below)*

## Overview

The risks facing municipalities are substantial and have reached unprecedented levels. Factors such as nuclear verdicts and social inflation have led to disproportionately high settlement amounts, placing a significant strain on carriers and their loss projections. Consequently, premiums increase in hopes to collect adequate premiums to pay future years runaway settlements. When questioned about the possibility of a return to flat premiums, carriers indicate that such a scenario is not foreseen in the near future. The best-case scenario will likely involve low double-digit or potentially high single-digit increases until legislative reform is enacted in California.

Public entity insurance coverages are complex compared to other classes of business. They are specialized and all encompassing. No other industry has a single policy-spanning general liability, automobile, directors’ and officers’ liability, errors & omissions, employment practice liability, property and automobile physical damage coverages – and the list goes on. This coupled with the runaway Jury Verdicts in many States, such as California, make it difficult for carriers to collect adequate premium that will ultimately cover the costs of paying losses, and leave a profit margin

A considerable amount of time is spent gathering the right data to tell the story. Underwriters like to hear why the deal makes sense conveyed in a high- quality submission, as they sort through several hundred submissions. A good submission will engage the underwriter and strengthen the relationships with the broker and client.

### WHERE WE ARE

- **Property** – 2023 had a slower than average wildfire season, however, carriers are expecting uncontrollable wildfires in California where there were greater than average rainfalls. Rates are projected to harden with an **average rate increase of 18% and a high of 41%**.
- **General Liability** – rates in the first quarter of 2024 have been moderate. Social inflation, nuclear verdicts and rising medical costs are, however, being closely monitored in hope of an average increase of **3.3% to 12.5%** will be sustainable. GL does not include Employment Practice Liability, Sexual Abuse or Directors’ and Officers’ where losses for **Sexual Abuse and EPL** off the charts. This affects **rates** that are off the charts seeing an average of **20% -50%** due to the uncertainty of decisions being made by juries.
- **Excess Liability** - rates are rising primarily due to the uptick in Jury Awards and **Nuclear Verdicts continue to drive rates up 20.9% to 39% for municipalities**, especially from those organizations serving youth.
- **Automobile** - rates have yet to stabilize, and there is no sign this will reverse anytime soon, as an increase in jury awards, general inflation and the activities of third-party litigation funders (TPLFs) continue to drive pricing upward. Increases for **States with limited to no Tort Caps are seeing rate increases up to 30%**.
- **Workers’ Compensation** - remains an attractive class of business for carriers due to stability and predictability, as carriers make profits for another year. Average **rates range from -2% to an increase of 12.2%**. Rates at the higher end of the range are typically due to poorly performing badly.
- **Cyber Risk** - Competition has returned to the market and in conjunction with improved loss ratios drive pricing down. Some **premium reductions** are being seen, while others with adverse experience and lack of internal controls see **rate increased up to 12.4%**.

## Property - A Challenging Market Persists -

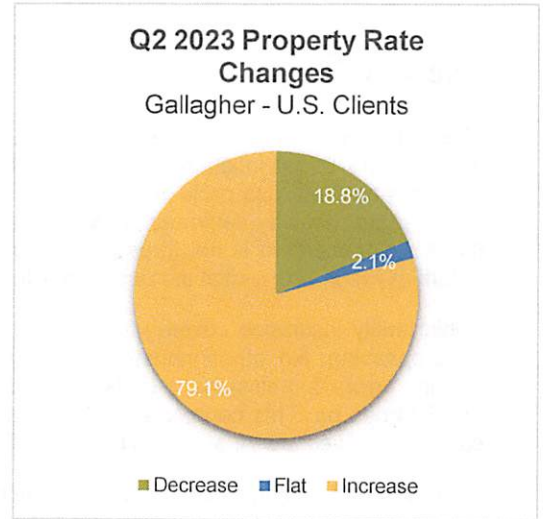
As we are in 2024, the property market remains challenging. However, we have begun to see signs of softening and anticipate a slowdown in the pace of rate increases for most insureds. **The marketplace for Wildfire continues to constrict in area prone to large, uncontrollable Wildfires such as California**

As we progressed through 2023, it is clear that challenges within the commercial property market are continuing. Premium rates hardened by an average of **18% with a high of 41%** and capacity for wild fire and earthquake classes tightening.

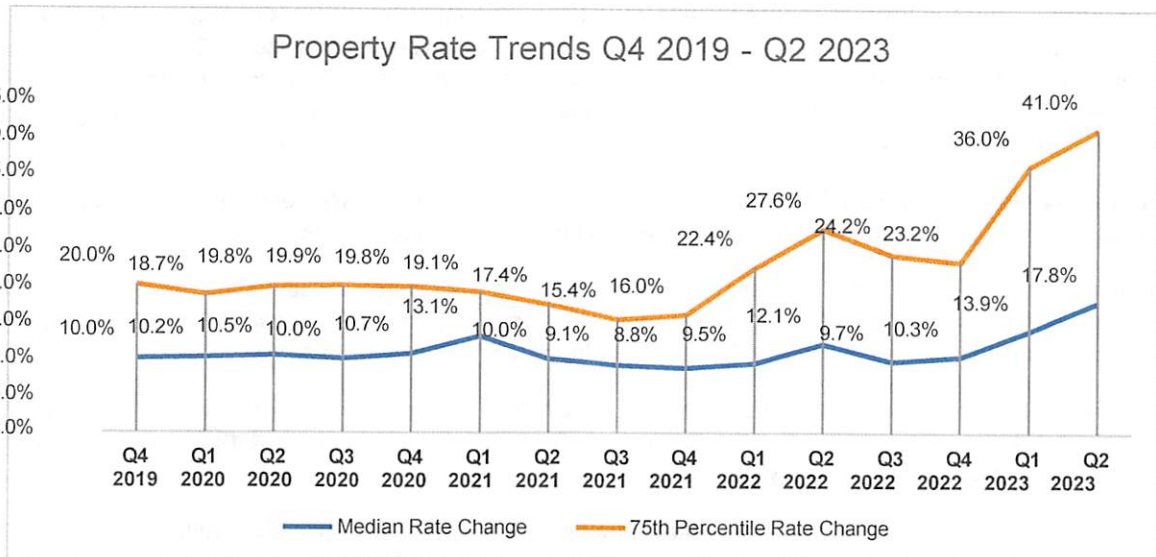
There have been **numerous natural catastrophe** events over the course of the year including windstorms, wildfires, and severe thunderstorms accounting for up to 70% of all insured natural Catastrophe losses in the first have of 2023.

Carriers continue to emphasize the importance of carrying out regular property valuations, and our more proactive clients typically benefit from more options at renewal.

Insurance buyers are becoming more creative to secure coverage in what continues to be an extremely challenging market, with those in the top quartile experiencing median rate rises of 41%.



For shared and layered accounts, the buffer or excess layers where the insurable values continue to affect attachment points, both capacity and cost continue to be challenged. Larger excess layers continue to become more compressed to ensure completion, thus driving more premium into the lower layers and forcing insureds to look at retaining the risk.





## General Liability (Including Paramedic Medical Malpractice): Rate Increases Start to Stabilize

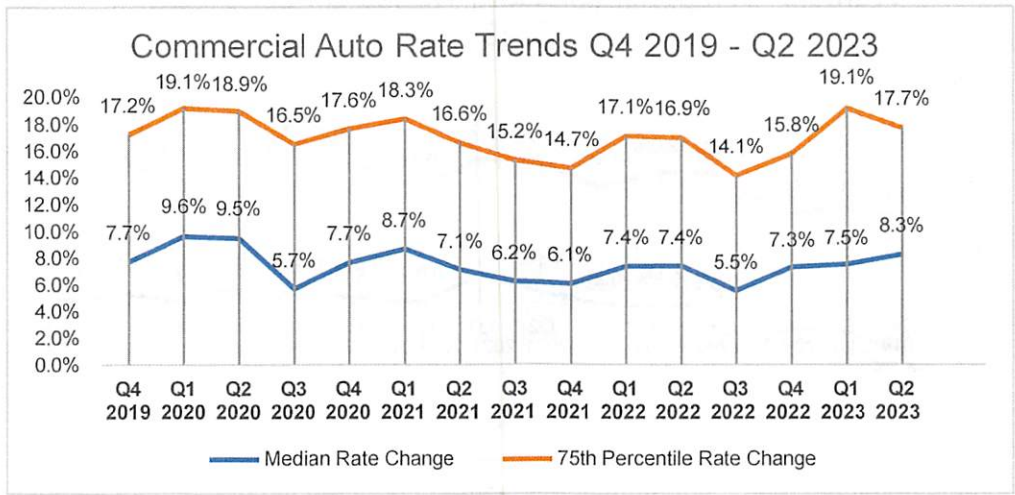
A more moderate market is emerging with median rate increases largely in line with growing exposures. Social inflation, nuclear verdicts and rising medical costs are, however, being closely monitored.

Capacity is even returning for General liability on middle excess layers, however, this does not include Employment Practice Liability, Sexual Abuse or Directors' and Officers' where premium increases are based on the impact of losses that are off the charts. **Sexual Abuse and EPL rates are seeing 20-50% on an average.** Uncertainty is the driving force behind many of the claims.



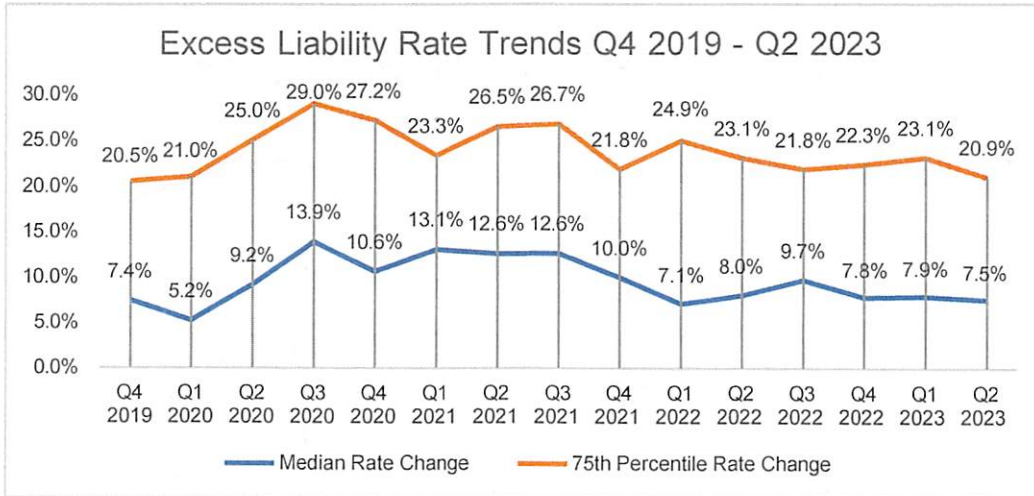
## Auto Liability: Rates Show no Signs of Normalizing

Auto liability rates have yet to stabilize, and there is no sign this will reverse anytime soon, as an increase in jury awards, general inflation and the activities of third-party litigation funders (TPLFs) continue to drive pricing upward. Increase for **States with limited to no Tort Caps are seeing increases up to 30%.** Supply chain disruptions and labor shortages have eased, but the cost of repairs remains much higher than in the pre-pandemic era.



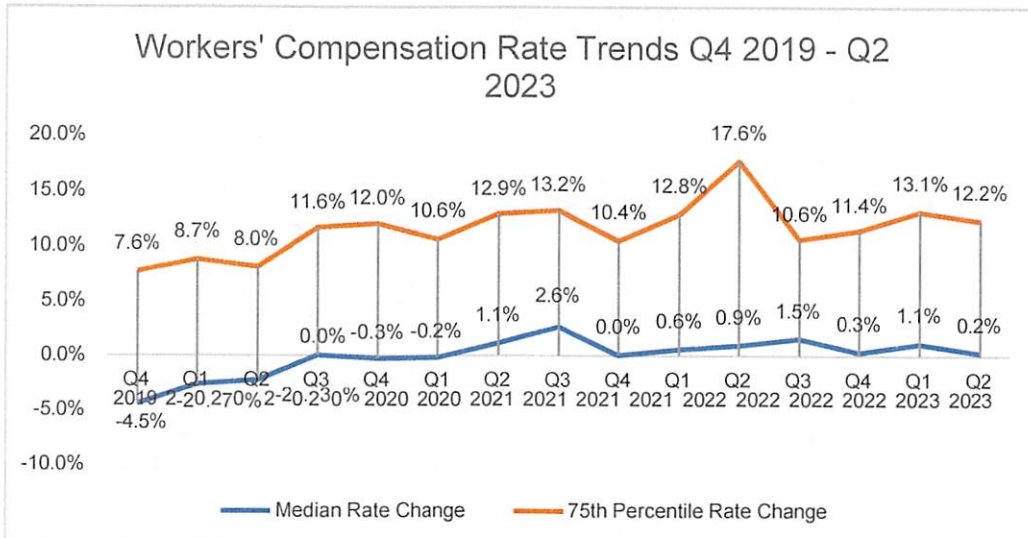
### Excess Liability: Rate Increases Start to Show Signs of Slowing Down

Excess Liability coverage remains another challenge as insurers are looking for significant rate increases while reducing limits of coverage. We have witnessed limits evaporate or become exorbitant in cost. Social inflation is accentuated with Public Entities, for whom there is a higher standard of care. Some carriers are reducing limits for this class of business, including abuse. The uptick in Jury Awards and **Nuclear Verdicts continue to drive loss costs up 20.9% to 39% for municipalities**, especially from those organizations serving youth.



### Workers' Compensation: Rates Remain Stable

Workers' Compensation remains an attractive class of business for carriers due to stability and predictability. There is a lot of healthy competition for the business; however, a more challenging economic environment could also affect the frequency of Workers' Compensation claims. For example, we have seen severe claims that hit above \$10 Million and the carrier still offered a multi-year rate on the policy. The market is showing indications of softening as evidenced by our receiving competitive quotes on Workers' Compensation coverage for the first time in years.

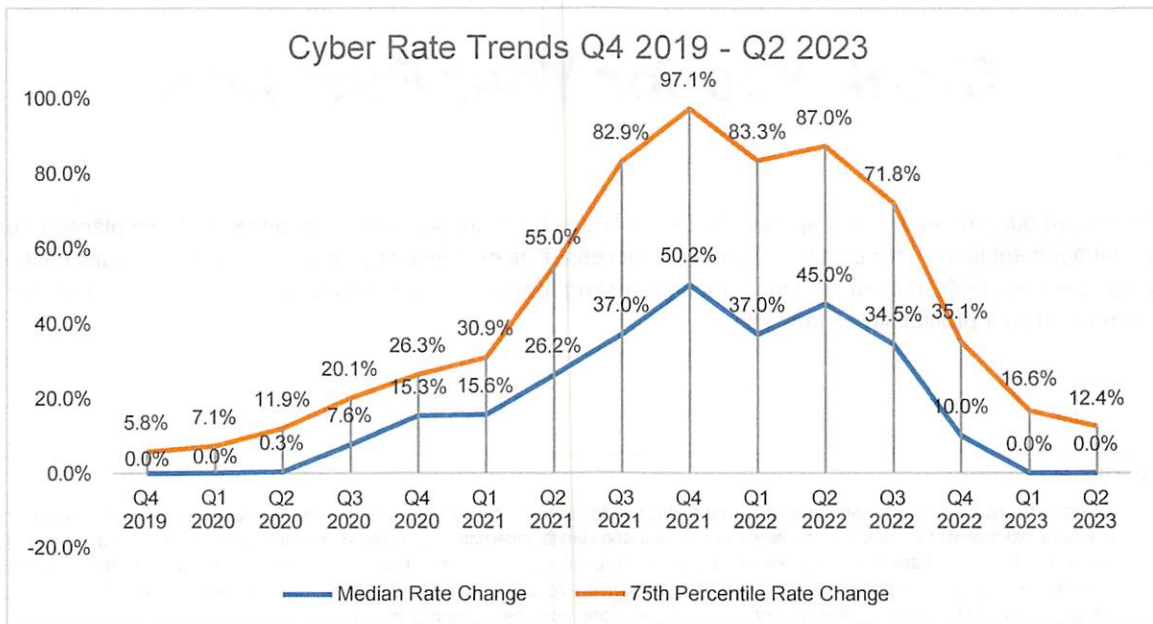


## Cyber: Industry Responds to Ransomware Losses

Competition has returned to the market after a short, sharp correction, driven by improved loss ratios during 2022 and more attractive levels of pricing. Capacity is coming back in, either through incumbents, MGAs and/or start-ups. In some cases, clients with superior security controls have been able to secure a discount on their premium and/or better terms and conditions. The insurance industry's smart and meaningful response to the frequency and severity of cyber losses over the past several years has helped bring more stability back into the market. From its peak in late 2021 and early 2022, rate increases have begun to flatten, particularly for accounts that can demonstrate a sophisticated approach to cyber risk management.

The threat potential continues to evolve, with ransomware activity up during the first two quarters of the year. There is heightened attention on the potential for risks arising from AI. Carriers have introduced tighter policy language to limit their exposure to potential systemic risks such as cyberwarfare.

A combination of new wordings to address accumulation risks, clearly communicated risk appetites and improved risk controls are giving underwriters much greater comfort levels than was the case three years ago when the market began its substantial correction. Rates average **flat to 12.4% increases**.



## **Demand Continues for Creative Buying Strategies**

With pricing trends moderating within casualty and cyber, the primary pinch points continue to be felt most acutely within the property market.

Against this backdrop, clients continue to evaluate all the options. Those with the ability to take on very high deductibles will have more options in constricted markets

Clients, brokers and carriers are working collaboratively to find creative solutions where there are capacity constraints. As is often the case during harder markets, self-insurance becomes an essential risk financing solution.

Outside of property, carriers are responding in a measured way to a number of significant challenges, including some of

## **Demand**

Our job as your broker is to provide data to support what you do, and explain what it that you do not do is.

We share examples of what you do particularly well to minimize exposure to risk and when there have been major losses we share the story of what steps have been taken to prevent against future occurrence. Full descriptions are provided on all major losses to keep underwriters from guessing.

A considerable amount of time is spent gathering the right data to tell the story. Underwriters like to hear why the deal makes sense conveyed in a high- quality submission, as they sort through several hundred submissions. Good submissions will engage the underwriter and strengthen the relationships with the broker and client, ultimately resulting in the most favorable terms and conditions.

# *Thank You for Your Business*

We have enjoyed our partnership and appreciate the continued time, support and confidence you have placed in us as your risk management team. This past year has been successful as evidenced by your scorecard. Your total cost of risk is being impacted favorably and our strategy for this upcoming renewal continues to focus on ways to improve this positive impact on your profitability. Thank you.

### **Legal Disclaimer**

Gallagher provides insurance and risk management advice that is tailored to our clients' risk transfer needs. Our review can include evaluation of insurance premium, risk transfer options, finance agreements, insurance limits, indemnification obligations, and contracts to ascertain appropriate coverage. We do emphasize that any risk management advice, insurance analysis, and limited review of contract terms and conditions, is only provided from an insurance/risk management perspective and is NOT legal advice. We do not provide legal advice and always recommend that our clients seek advice from legal counsel to become fully apprised of all legal implications from their business transactions.

Gallagher provides insurance, risk management and consultation services for our clients in response to both known and unknown risk exposures. When providing analysis and recommendations regarding potential insurance coverage, potential claims and/or operational strategy in response to national emergencies (including health crises), we do so from an insurance/risk management perspective, and offer broad information about risk mitigation, loss control strategy and potential claim exposures. We have prepared this commentary and other news alerts for general informational purposes only and the material is not intended to be, nor should it be interpreted as, legal or client-specific risk management advice. General insurance descriptions contained herein do not include complete insurance policy definitions, terms and/or conditions, and should not be relied on for coverage interpretation. The information may not include current governmental or insurance developments, is provided without knowledge of the individual recipient's industry or specific business or coverage circumstances, and in no way reflects or promises to provide insurance coverage outcomes that only insurance carriers control. Gallagher publications may contain links to non-Gallagher websites that are created and controlled by other organizations. We claim no responsibility for the content of any linked website, or any link contained therein. The inclusion of any link does not imply endorsement by Gallagher, as we have no responsibility for information referenced in material owned and controlled by other parties. Gallagher strongly encourages you to review any separate terms of use and privacy policies governing use of these third party websites and resources. Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293).