



**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

Accredited with Excellence from the California Association of Joint Powers Authorities

**BOARD OF DIRECTORS MEETING
June 16, 2016– 9:00 A.M.**

**CJPRMA Office
3201 Doolan Road, Suite 285
Livermore, CA 94551**

(925-837-0667)

Amended to a Telephonic Meeting by motion

Minutes

I. CALL TO ORDER:

- President Hamilton called the meeting to order at 9:06 a.m.
- General Manager asked to amend the agenda to allow for a telephonic meeting
- A motion by Director Carroll and seconded by Director Akil to amend the agenda to conduct a telephonic meeting. Director Akil, Cannon, Janice, Hamilton, Magdich, Dinsmore, Frediani, Greer, Ferguson, Carroll, Marquez, Quintana and Tonks approved the motion. Fremont, NCCSIF, Roseville, San Leandro, San Rafael, Santa Rosa and Vacaville were not present. Motion passes.

II. ROLL CALL

PRESENT

- | | |
|-------------------------------------|--------------------------------------|
| 1) Lucretia Akil, <i>Alameda</i> | 10) Roger Carroll, <i>SCORE</i> |
| 2) Jamie Cannon, <i>Chico</i> | 11) Laura Marquez, <i>Sunnyvale</i> |
| 3) Steve Janice, <i>Fairfield</i> | 12) Deanna Solina, <i>Stockton</i> |
| 4) Janet Hamilton, <i>Livermore</i> | 13) Claudia Quintana, <i>Vallejo</i> |
| 5) Janice Magdich, <i>Lodi</i> | 14) Jeff Tonks, <i>YCPARMIA</i> |
| 6) Dianne Dinsmore, <i>Petaluma</i> | |
| 7) Lynette Frediani, <i>Redding</i> | |
| 8) Kim Greer, <i>Richmond</i> | |
| 9) Mark Ferguson, <i>REMIF</i> | |

ABSENT

Fremont, N.C.C.S.I.F, Roseville, San Leandro, San Rafael, Santa Rosa, Vacaville,

OTHERS PRESENT

- | | |
|--|--|
| 15) Dr. William Deeb, <i>AON</i> | 23) Robert Schimke, <i>Alliant</i> |
| 16) Robert Lowe, <i>Alliant</i> | 24) Rick Buys, <i>Claims Auditor</i> |
| 17) David Clovis, <i>CJPRMA</i> | 25) Jas Sidhu, <i>Livermore</i> NOT PRESENT |
| 18) Lola Deem, <i>CJPRMA</i> | 26) Cecilia Quiambao, <i>Petaluma</i> |
| 19) Craig Schweikhard, <i>CJPRMA</i> | 27) Mary Ann Henriques, <i>Stockton</i> |
| 20) Saima Kumar, <i>CJPRMA</i> | 27) Susanna Banuelos, <i>CJPRMA</i> |
| 21) A. Byrne Conley, <i>Gibbons & Conley</i> | |
| 22) Craig Bowlus, <i>AON</i> | |

III. PRESENTATIONS

- None

IV. THIS TIME IS RESERVED FOR MEMBERS OF THE PUBLIC TO ADDRESS THE BOARD OF DIRECTORS ON MATTERS OF BOARD BUSINESS.

V. COMMUNICATIONS

- A. Board Members:
- B. General Manager/Secretary:
- C. Next Scheduled Meetings: Executive Committee (07/21/2016) CJPRMA Main Office
Board of Directors (10/26-10/27/2016) CJPRMA Main Office

VI. APPROVAL OF MINUTES

- A motion was made by Director Magdich, seconded by Director Akil, to approve minutes of the Board of Directors meeting held May 17-19th. Director Akil, Cannon, Janice, Hamilton, Magdich, Dinsmore, Frediani, Greer, Ferguson, Carroll, Marquez and Tonks approved the motion. Fremont, NCCSIF, Roseville, San Leandro, San Rafael, Santa Rosa, Vacaville and Vallejo were not present. Motion passes.

VII. CONSENT CALENDAR

1. Additional Covered Party Certificates Approved by the General Manager (A)

2. Financial Report of CJPRMA as of April 30, 2016 (A)

- A motion was made by Director Akil, seconded by Director Carroll, to approve the Consent Calendar. Director Akil, Cannon, Janice, Hamilton, Magdich, Dinsmore, Frediani, Greer, Ferguson, Carroll, Marquez and Tonks approved the motion. Fremont, NCCSIF, Roseville, San Leandro, San Rafael, Santa Rosa, Vacaville and Vallejo were not present. Motion passes.

VIII. ACTION CALENDAR (*Action Items Only*)

3. Election of Officers and Executive Committee Members and Appointment of Treasurer (A)

The general manager informed the Board that the terms held by President Janet Hamilton and Vice President Kim Greer will expire on June 30, 2016, along with one vacancy on the Executive Committee to be filled from the rotation list.

The following candidates were nominated for the officer positions:

President

Janet Hamilton (*Livermore*)

DeAnna Solina (*Stockton*)

Vice President

Kim Greer (*Richmond*)

DeAnna Solina (*Stockton*)

Director DeAnna Solina (*Stockton*) removed her name from both of the nomination list.

- A motion by Director Akil, seconded by Director Magdich to approve the nomination of Director Janet Hamilton as the President and Director Kim Greer as the Vice President for serving a two year term starting July 01, 2016. Director Akil, Cannon, Janice, Hamilton, Magdich, Dinsmore, Frediani, Greer, Ferguson, Carroll, Marquez, and Tonks approved the motion. Fremont, NCCSIF, Roseville, San Leandro, San Rafael, Santa Rosa, Vacaville and Vallejo were not present. Motion passes.

The term of one Executive Committee member, currently held by Paula Islas (SCORE), will expire on June 30, 2016. This non-officer position will be filled by appointment from the rotation list. The next JPA eligible for appointment was YCPARMIA. Director Tonks, YCPARMIA agreed to serve on the Executive Committee for a two year term starting July 01, 2016. No motion was required for this appointment.

A motion was made to reappoint the Treasurer. Usually this appointment is made in October but the Board decided to make a motion and vote on the matter at this meeting.

- A motion by Director Frediani, seconded by Director Akil to nominate Director Carroll for Treasurer. Directors Akil, Cannon, Janice, Hamilton, Magdich, Dinsmore, Frediani, Ferguson, Greer, Carroll, Solina, Marquez and Tonks voted for the motion. Fremont, NCCSIF, Roseville, San Leandro, San Rafael, Santa Rosa, Vacaville, and Vallejo were not present. Motion passes.

4. Implementation of Auto Physical Damage Program Experience Rating

The general manager stated that at the May Board Meeting, the members of the Auto Physical Damage Program adopted an experience rating format to be effective July 1, 2016. At that meeting Staff provided a loss history spreadsheet. There were calculation errors identified. The revised chart below provided an overview of the member five year loss history and estimated cost breakdown for the 2016-2017 program year with the 90/10 contribution formula. The final annual billing amount may vary slightly after we apply all program year additions and deletions to the final numbers.

MEMBER	Premiums 10-11 to 14-15	Total Losses Incurred	% of Incurred Losses	# of Losses	PY 15-16 Actual Prem Paid	% Prem Paid 15/16	90% Prem Paid	10% of Incurred Losses	2016-2017 Estimated Total Premium
Alameda	\$ 157,762	\$ 20,135	1.26%	1	\$ 54,051	9.24%	\$ 48,646	\$ 594	\$ 49,240
Chico	\$ 113,815	\$ 177,994	11.11%	9	\$ 37,625	6.44%	\$ 33,863	\$ 5,252	\$ 39,115
Fremont	\$ 260,603	\$ -	0.00%	0	\$ 86,718	14.83%	\$ 78,046	\$ -	\$ 78,046
Livermore	\$ -	\$ -	0.00%	0	\$ 26,801	4.58%	\$ 26,801	no adj	\$ 26,801
Lodi	\$ 131,502	\$ 36,878	2.30%	2	\$ 39,647	6.78%	\$ 35,682	\$ 1,088	\$ 36,770
Petaluma	\$ 53,522	\$ -	0.00%	0	\$ 16,638	2.85%	\$ 14,974	\$ -	\$ 14,974
Redding	\$ -	\$ -	0.00%	0	\$ 85,330	14.59%	\$ 85,330	no adj	\$ 85,330
San Leandr	\$ 106,165	\$ 30,271	1.89%	1	\$ 33,709	5.77%	\$ 30,338	\$ 893	\$ 31,231
Sunnyvale	\$ 115,052	\$ -	0.00%	0	\$ 36,710	6.28%	\$ 33,039	\$ -	\$ 33,039
Vacaville	\$ 107,805	\$ 84,782	5.29%	4	\$ 38,617	6.60%	\$ 34,755	\$ 2,502	\$ 37,257
Vallejo	\$ 117,992	\$ 1,232,977	76.99%	9	\$ 32,688	5.59%	\$ 29,419	\$ 36,382	\$ 65,801
REMIF	\$ 313,125	\$ 18,385	1.15%	1	\$ 96,137	16.44%	\$ 86,523	\$ 542	\$ 87,066
Total	\$ 1,477,343	\$ 1,601,421	100.00%	27	\$ 584,671	100.00%	\$ 537,417	\$ 47,254	\$ 584,671
						10% of premium:	\$ 47,254		

The general manager said that the City of Vallejo requested this item be brought back to the program members for further consideration after reviewing the data and recognition the significant impact on their overall premiums for the 2016-2017 program year. Their contributions would increase from \$32,688 paid in 2015-2016 to \$65,801 in 2016-2017. This would be an overall increase of 101%.

Additional alternatives based upon the request from the City of Vallejo were presented by staff. The following chart also includes total number of losses in the calculation for the total adjusted premiums. The impact on this chart shows that the premiums paid by Vallejo would be reduced by approximately \$10,000 while the premiums for Chico would be increased by \$5,000 and for Vacaville by \$2,000. This method would not only rely upon severity of losses but would also account for frequency.

MEMBER	% of Incurred Losses	% of number of losses	PY 15-16 Actual Prem Paid	% Prem Paid 15/16	90% Prem Paid	10% of Incurred Losses	Total Adj. Premium	10% based on % of losses	Weighted adj.	Total Adj premium with weighting
Alameda	1.26%	3.70%	\$ 54,051	9.24%	\$48,646	\$ 594	\$ 49,240	\$ 1,750	\$ 1,172	\$ 49,818
Chico	11.11%	33.33%	\$ 37,625	6.44%	\$33,863	\$ 5,252	\$ 39,115	\$ 15,751	\$10,502	\$ 44,364
Fremont	0.00%	0.00%	\$ 86,718	14.83%	\$78,046	\$ -	\$ 78,046	\$ -	\$ -	\$ 78,046
Livermore	0.00%	0.00%	\$ 26,801	4.58%	\$26,801	No Adj.	\$ 26,801	\$ -	\$ -	\$ 26,801
Lodi	2.30%	7.41%	\$ 39,647	6.78%	\$35,682	\$ 1,088	\$ 36,770	\$ 3,500	\$ 2,294	\$ 37,977
Petaluma	0.00%	0.00%	\$ 16,638	2.85%	\$14,974	\$ -	\$ 14,974	\$ -	\$ -	\$ 14,974
Redding	0.00%	0.00%	\$ 85,330	14.59%	\$85,330	No Adj.	\$ 85,330	\$ -	\$ -	\$ 85,330
San Leandr	1.89%	3.70%	\$ 33,709	5.77%	\$30,338	\$ 893	\$ 31,231	\$ 1,750	\$ 1,322	\$ 31,660
Sunnyvale	0.00%	0.00%	\$ 36,710	6.28%	\$33,039	\$ -	\$ 33,039	\$ -	\$ -	\$ 33,039
Vacaville	5.29%	14.81%	\$ 38,617	6.60%	\$34,755	\$ 2,502	\$ 37,257	\$ 7,001	\$ 4,751	\$ 39,506
Vallejo	76.99%	33.33%	\$ 32,688	5.59%	\$29,419	\$ 36,382	\$ 65,801	\$ 15,751	\$26,067	\$ 55,486
REMIF	1.15%	3.70%	\$ 96,137	16.44%	\$86,523	\$ 542	\$ 87,066	\$ 1,750	\$ 1,146	\$ 87,670
Total	100.00%	100.00%	\$ 584,671	100.00%	\$537,417	\$ 47,254	\$584,671	\$ 47,254	\$47,254	\$ 584,671
				10% of premium:	\$47,254					

Staff also considered including a cap on catastrophic losses as these losses will occur and that is the purpose of purchasing insurance as a group. Staff would recommend that the Executive Committee review all APD losses in excess of \$250,000 and make a determination if the loss was a non-preventable accident. The members would be requested to submit data identifying the cause of the accident and the

description of the nature of the accident. All losses in excess of \$250,000 that are determined to be non-preventable would be capped at \$250,000 for the purpose of developing the premium contribution based upon the 90/10 or 80/20 rating criteria. This would then soften the impact for members having a catastrophic loss that was not preventable.

Staff also reviewed the history of the program and the historical rates. The rates for the program are as follows:

2011-2012	\$.173
2012-2013	\$.173
2013-2014	\$.173
2014-2015	\$.173
2015-2016	\$.200
2016-2017	\$.200

The general manager recommended that APD program members modify their action taken at the May meeting by adopting the following:

1. Include loss frequency as the 2nd adjustment factor as per chart above.
2. For 2016-2017 apply the 90/10 rate structure including the loss frequency adjustment factor.
3. Beginning in 2017-2018 the rate structure increases on an annual basis will be based upon an increase in rate from the base rate identified as \$.173. The increase will be further adjusted by 75% with a maximum offset of 80/20 in any future program years.
4. There will be a cap on all catastrophic losses in excess of \$250,000 based upon the determination of the Executive Committee that the losses were determined to be non-preventable.

After in-depth discussion among the APD members, following motion was made.

- A motion by Quintana, seconded by Frediani to do a roll call vote on the general manager's recommendation to modify the action taken by the APD program members at the May 2016 meeting. Directors Cannon, Hamilton, Magdich, Dinsmore, Frediani, Ferguson, Solina, Marquez, Quintana voted no on the motion. Director Akil abstains from voting. Fremont, San Leandro and Vacaville were not present. Motion does not pass.

5. Adoption of Robert's Rule of Order (A)

The general manager stated that CJPRMA has historically attempted to follow the major principles within Robert's Rules but has not adopted the rules as a requirement for running Board of Director Meetings. As part of the CJPRMA Annual meeting presentation conducted by Ms. Ann Macfarlane on Robert's Rule of Order, a number of alternatives for conducting efficient and effective meetings were presented to the Board during that training session. Ms. Macfarlane reviewed copies of CJPRMA past agendas and reviewed historical minutes. Based upon her expertise and observations she recommended that CJPRMA follow the Robert's Rules for a small board. She stated that the small board format is more casual than the large assembly rules for meetings. She also stated that in her experience in working with JPA's and their boards, the small board rules allow for less formal discussion and will permit a level of dialogue that will enhance the meetings.

A number of key issues were identified as important principles in Robert's Rules of Order for small board meetings. Those key issues are listed below:

1. All members have equal rights, privileges and obligations
 2. Discussion in board meetings in not a conversation
 3. No one may speak a second time until everyone who wishes to do so has spoken once
 4. Board members identifying a "Point of Order"
 5. Speaking recognition is only completed by raising your hand and waiting to speak until the President calls your name
 6. Speak to the chair, not to another member
 7. It is an option to discuss topics without a motion
- A motion by Director Magdich, seconded by Director Carroll to adopt the Robert's Rules of Order Small Meeting guidelines for all CJPRMA Board of Directors meeting. . Director Akil, Cannon, Janice, Hamilton, Magdich, Dinsmore, Frediani, Greer, Ferguson, Carroll, Marquez, Quintana and Tonks approved the motion. Fremont, NCCSIF, Roseville, San Leandro, San Rafael, Santa Rosa and Vacaville were not present. Motion passes.

IX. INFORMATION CALENDAR (*Information Items Only*)

6. Preliminary Claims Audit Reviews 2016 (*I*)

Mr. Rick Buys, Co-Owner, Risky Business Pros conducted the 2016 excess claims and was present to discuss the results and recommendations.

Mr. Buys had examined 139 excess files. Member audits were completed with the exception of REMIF, which will be done over the summer. Audited files include 99 open, 32 closing and 8 closed files; 18 of the 26 Watch List files were included in these numbers. The audit work included site visits to members, TPAs and the CJPRMA office. The general manager stated that a final summary of audit findings will not be available until the REMIF audit is performed. However, he did present the staff report with overall trends and impressions derived from the audit to date.

Included are the following:

- The Risk Management Information System is well documented regarding communications by email and reports with the members. A number of members are reporting directly into the Risk Console system, which helps ensure consistency between member and CJPRMA data.
- The increase in EPL reported claims continues. The excess reported EPL count in 2013 was 17, 14 in 2014, 22 in 2015 and 27 open reported claims in 2016. It appears that the majority of EPL claims are now being reported to CJPMRA on an early basis. Those members with active EPL claims (12 of 21 members) had either one or two claims, with the exception of NCCSIF (6) and Richmond (7).

Loss development continues to require close monitoring as industry trend of increasing severity continues and in some areas frequency is also increasing.

The following trends were noted:

- The number of excess reported claims increased significantly from 2013 through 2015 (111 claims in 2013, to 143 in 2014, to 176 in 2015). For 2016 the number of excess reported increased modestly to 178; this may indicate that the increase in frequency the last several years has peaked.
- The net incurred value in both the primary and excess layers continued to grow over the last four years: a 9% increase from 2013 to 2014, a 31% increase from 2014 to 2015, and a 23.7% increase from 2015 to 2016.
- At the primary level the average incurred on a reported file has gone from \$192,000 in 2014, to \$229,000 in 2015, to \$207,393 in 2016, 8% increase over the last two years.
- The average total incurred (including excess reserves) on a reported file has increased from \$298,000 in 2014, to \$315,000 in 2015, to \$369,896 in 2016, a 24.1% increase over the last two years.

Following areas of concern was noted by Mr. Buys:

Police Cases: over the last two years, there has been a disconcerting shift in national public attitude towards police officers and police departments. This also coincides with an increase in police shootings that preceded the recent shift in attitude. Factoring in an expected increase in the use of body cams, the frequency and severity of police claims might escalate even higher.

Dangerous Conditions of Public Property: autos versus autos, autos versus pedestrians, autos versus bicyclists, each of these types of claims are on the increase and can be expected to continue if for no other reason than social media distractions. Public entity “deep pockets” will continue to be a target in those cases where the parties actually at fault have insufficient means to pay for the damages they cause.

Both of the above exposures will likely continue to be a stress to the CJPRMA members and the JPA. We note that many best practices to manage these exposures are already in place, yet it is important to continue to network within our membership and to reach out and explore other resources outside of the membership to ensure that CJPRMA continues to effectively manage these exposures.

Late Reporting on Claims to CJPRMA and Reserving Practices: the audit notes a number of claims that require reporting were reported late to CJPRMA. Many of these are on fatal police shooting cases and other high exposure cases. Additionally, a similarly significant number of Loss Reserves and Expense Reserves were found to be set at likely low amounts. It appears there may be room for improvement in these two areas.

In spite of the above areas of concern, there is much to be pleased about in the results in examining the claim files. CJPRMA conducts a more thorough claim audit process than many JPA’s perform and overall, the audit results are good. Communication has been good, yet at the same time our industry is going through a change in leadership with a disproportionate number of experienced

professionals in the field of risk management retiring. Many of these professionals were the leaders that helped to form the JPA community. It may be a challenge to keep the same level of communication and consistency during this transition, but that challenge must be recognized and managed.

The following three areas of recommendation have been noted in the last several claim audits:

- ***“Once a claim is reported and accepted as an excess file by CJPRMA, automated RMIS or Excel data exchange relative to critical financial developments should be provided by all members on at least a quarterly basis.”*** Improvement was noted in this area in the last audit with the note that further progress is possible and that is still the case. This is one of the critical areas in claim management as it affects the JPA’s financial strength, but it is also one of the most difficult areas. The industry maxim is that every time a file is picked up the reserves need to be reviewed.
- ***“Quarterly captioned reports should be required on all watch list cases, regardless of whether outside or in-house counsel is involved.”*** Reporting appears to be generally good with some exceptions, especially with members that have had staffing issues. Significant developments should always be reported immediately, waiting three months to report them can be a missed opportunity and details can fade in memory. Initial reporting to CJPRMA on new claims is also a critical area to watch.
- ***“When there are changes in legal departments, especially with members who handle their own litigation, there can be lapses in meeting excess reporting requirements. CJPRMA needs to make certain that new staff is clear on reporting requirements and should follow up with a meeting to clarify reporting requirements if there are initial challenges.”*** There have been a lot of changes in member city attorney staffs, and defense counsel as well. I have found new staff and city attorney offices receptive to communication needs between their staffs, risk management personnel and CJPRMA. Unfortunately the need for this effort is likely to continue for some time.

Along with the excess audit the primary audit was also conducted this year. Mr. Craig Schweikhard, Claims Administrator for CJPRMA conducted the primary audit.

He conducted audits for Chico, Livermore, Redding, Roseville, Stockton and YCPARMIA. Fremont’s scheduled audit has been postponed until next year. They are currently in the process of moving data to their TPA. Mr. Schweikhard reviewed 141 claim files.

Results of the primary audit have been shared with the individual members and recommendations have been made regarding improvement to primary claims handling. The results from the primary audit highlight that claims are being handled well.

No action was required on this item.

7. Claims Report 2016 (I)

Claims Administrator, Craig Schweikhard provided an overview of his claims report for program year 2000-2001 to present. His report included claims frequency and severity, frequency and severity by departments. He also provided a summary of claims by member.

No action was required on this item.

8. Summary of Service for the Alliant Property Program (I)

Mr. Robert Lowe, Vice President with Alliant Insurance Services provided a policy spreadsheet that defines all of the carriers on the property program and their percentage of coverage at each level.

Mr. Lowe confirmed that the quotation included all jurisdictional inspections as required by the State of California for pressurized vessels. In addition, the program will provide ten annual infrared surveys and 10 TOGA Insulation Fluid and Lube Oil Samples. The general manager stated that staff will work with members to determine which facilities and members will receive these services.

No action was required on this item.

9. Creation of Excess Worker’s Compensation Program (I)

The general manager said that Staff and Aon Risk Services presented options to the Board of Directors in 2014 to re-establish an Excess Workers’ Compensation Program. At that point in time it was determined that the cost of the program proposed would not provide a significant cost reduction to many of the members considering the program and the program was not adopted.

He stated that staff has discussed options with many members regarding an opportunity to resurrect this discussion and it was perceived that based upon increased costs within the industry, it would be prudent to once again evaluate options for creating the program. Staff is working with Dr. William Deeb, Aon Risk Services to determine the feasibility of this program.

The general manager said that CJPRMA has not determined coverage limits, SIR’s, program requirements, TPA requirements or any of the actual details required in the program. These items will be created once it is determined the number of members interested in developing the program and will then be created to best serve members of the program.

He said that member’s interested in participating in this evaluation process will be required to submit the following data:

1. Payroll by class code by year for 10 years;
2. Ground up loss runs of all claims, open and closed, for 10 years
3. Concentration of risk sheet completed for key location with employee concentrations. (a sample concentration data sheet has been attached as exhibit one)

Staff will work with our Broker and Actuary to create a rating structure and funding requirements for a program. He said that staff intends to work with the Executive Committee to develop the baseline requirements of the program to develop a draft for review by those members interested in participation.

10. New Board Member/Alternates (I)

Notifications regarding a change in director/alternate designations that have been received as of the last meeting are indicated herein:

1)	Chico	Board Director Jamie Cannon, Human Resources & Risk Manager Alternate Frank Fields, Administrative Services Director
----	-------	---

- No action was required. This is an information only item.

11. Business Calendar for 2015 and 2016 (I)

The business calendar was provided to the Board as a standing agenda item. The calendar provides key business items and the required dates for completion for the Board.

No action was required. This was an information only item.

12. Risk Management (I)

- Risk management issue was tabled until next meeting. Director Perini, San Leandro was not present to discuss the matter listed on the agenda bill.

X. CLOSED SESSION

1. Government Code Section 54956.9 (a)

Conference with Legal Counsel - Litigation

Name of Case: Hill, J v. City of Fairfield

Court: United States District Court, Northern District of California

Case No.: 3:15 - CV- 02380-HSG

2. Government Code Section 54956.9 (a)

Conference with Legal Counsel - Litigation

Name of Case: Dani, B v. City of Fremont

Court: Superior Court of California, County of Alameda

Case No.: RG14711592

3. Government Code Section 54956.9 (a)

Conference with Legal Counsel - Pending Litigation

Name of Case: Milan v. City of Vallejo

Court: Superior Court of California, County of Solano

Case No.: FCS042585

XI. ACTION ON CLOSED SESSION ITEMS

- The Board of Directors conferred with staff regarding litigated claims and provided direction. Staff received authority on one of the closed session items.

XII. ADJOURNMENT

- A motion by Director Marquez, seconded by Director Henriques to adjourn the meeting at 12:30 p.m. passed unanimously.