



**Missouri Fire Fighters Critical Illness Pool
Minutes – Regular Meeting
2:00 p.m. CT Thursday February 16, 2022
Via Zoom**

CALL TO ORDER

Chief Greg Brown called the meeting to order at 2:09 p.m.

TRUSTEES PRESENT:

Greg Brown – Eureka Fire Protection District, *Chair*
Cory Hogan – Local 2665 Professional Firefighters of Eastern Missouri, *Vice Chair*
Kirk Lair – Central Jackson County Fire Protection District, *Secretary/Treasurer*
Scott Frandsen – Mid County Fire Protection District
Mike Snider – Lee’s Summit Fire District
Tom Vineyard – O’Fallon Fire Protection District

TRUSTEES ABSENT:

Sara Jahnke, PH.D – Dir. & Senior Scientist, Center for Fire Rescue & EMS Health Research at the National Development & Research Institutes

OTHERS PRESENT:

Joe DePaepe – McGriff Insurance Services, Inc. (*Administrator*)
Jenniffer J. Alvarado – McGriff Insurance Services, Inc. (*Administrator*)
Paula Lowder McGriff Insurance Services, Inc. (*Administration*)
Lei Shi – McGriff Insurance Services, Inc. (*Administration*)
Carl Scarborough – General Counsel
Matthew Brodersen – MIRMA
J. Mouser –
Krista Laudano –
Al Timeter –

BEHVIORIAL HEALTH UPDATE

SB 24 went through the Senate with no questions. The bill will go to the House of Representatives next week. \$5-7Million is anticipated for behavioral health funding.

SB 119 and SB 120 are now a combined bill for PTSD Presumptive – More of a Police bill than a firefighter bill.

Chief Brown discussed there is a behavioral health steering committee call scheduled for 2/23/23.

DATES AND PLACES FOR THREE (3) CANCER SEMINAR



Chief Brown reported that Dr. Sara Jahnke, PH.D is working on some dates and locations around the State to host the three cancer seminars.

DECEMBER FINANCIAL STATEMENT, CHECKING ACTIVITY RECONCILIATION, AND INVESTMENT STATEMENTS

Joe DePaepe reviewed the December 2022 Financial Statement along with the various bank statements showing transactions and investments through December. Mr. DePaepe discussed Net Income and Surplus as well as how IBNR Reserves Expenses relate to the bottom line. The numbers for contributions and underwriting profit for the programs, compare performance to the budget and the prior year. The Trustees discussed re-evaluation the investments, and a call will be set up with Central Bank investment advisors and the Pools Investment Philosophy.

A motion was made to approve the December 31, 2022 Financial Statement. The motion was seconded and passed unanimously

NEW MEMBER APPROVAL

Chief Brown reviewed the list of new Trust participants. There are eight new participants to the Cancer Program.

A motion was made to approve the eight new members in the Cancer Program. The motion was seconded and passed unanimously.

UPDATE ON PROSPECTIVE MEMBERS IN THE PROCESS

Chief Brown reviewed the list of 35 prospective members and encouraged the Trustees to reach out with any questions.

CLAIMS SUBMITTED

Mr. DePaepe and Paula Lowder reviewed the claims reported to date. Mr. DePaepe also relayed that a copy of the claim tables has been posted to the Trust website. Ms. Lowder explained the Total Incurred is the full exposure for the claim. The Trustees recommend adding a paid to date column. A Tom Vineyard of Falcon Fire reported the claim process is working, as their department had a claim and the adjuster reached out within 2 days of the claim being reports and the first payment was issued with 10 days. Ms. Lowder will review all reported claims to verify the claim process is consistent and report back at the next meeting.

BOARD/TRUSTEE MANAGEMENT LIABILITY APPLICATION

Mr. DePaepe reported that the application is being completed to submit to the Markets.

FINANCIAL AUDIT FIRMS FOR RFP IN 2023

Mr. DePaepe asked the Trustees for contacts their organization use in Missouri. They will provide their information to him by February 28, 2023.

ANNUAL ACTUARIAL STUDY TO BE COMPLETED BY Q1 2023

Mr. DePaepe discussed the scope of the McGriff actuarial study and annual engagement fee in the amount of \$5,500.00. Discussion was held as to the frequency of RFPs. Mr. DePaepe noted that an RFP was completed in 2022 and



in his memory the nearest quote was \$35,000 and ranged up to \$100,000. Also noted that changes in Actuary and Auditors is typically a red flag to the department that regulates insurance commerce.

A motion was made to approve the annual actuarial study by McGriff to be completed by Q1 2023. The motion was seconded and passed unanimously.

PRESENTATION TO EMPLOYEES POSTED TO WEBSITE

Mr. DePaepe reported Ms. Lowder presented an employee/firefighter Program overview to three work shifts to the City of Liberty. A recording of this presentation will be completed next week and will be posted to the website. The PowerPoint presentation is currently posted on the website.

LEGAL UPDATES

Carl Scarborough discussed with the Trustees the need of a new physical address as he is the registered agent, and his law office is listed as the address with the State of Missouri. In the near future, he will not be located at this current address. The Trustees suggested that Chief Browns organization be used going forward.

Mr. Scarborough report with the one-year anniversary approaching, that the Pool Board should take the opportunity to discuss which professional services they feel need to have an RFP completed and when. The professional services could include all contracts for services. Mr. Scarborough and Mr. DePaepe will put together a list of these services and will bring it back to the Trustees for further discussion.

ANY OTHER DISCUSSION ITEMS

Mr. Hogan reported that when he discusses the coverage plan and the limits with prospective members, they asked why the award levels do not pay out to the applicable award limit. Mr. DePaepe explained that there are additional supplemental awards in the plan and if paid, it would bring the award up to the limit.

The Trustees also discussed what was the intent in the statue for firefighters that leave the agency but are not retired, then diagnosed with cancer. Mr. Scarborough will review the coverage plan document and Statue for further clarification. The Trustees do recommend the member should included their retirees and date of retirement in their rosters. The question of ex-employees was unresolved but there was no intention in the statue to cover ex-employees so recording a charging would be appropriate. It was requested this be added to the renewals.

NEXT MEETING DATE 2:00 P.M. CT, THURSDAY JUNE 1, 2023

MOTION TO ADJOURN

There being no other business, the Trustees voted to adjourn the MFFCIP Trust Meeting at 3:28 p.m.



Respectfully submitted:

By: _____

Cory Hogan
Secretary

The Missouri Fire Fighters Critical Illness Pool approved the foregoing minutes on _____.

By: _____

Greg Brown
Board President