



*Bradley County Commission*  
**Louie Alford, Chairman**  
WORK SESSION MINUTES  
May 14, 2018 at noon  
Bradley County Schools Central Office

Members present: Chairman Louie Alford, Milan Blake, Terry Caywood, Thomas Crye, Bobby Goins, Mark Hall, Mike Hughes, Johnny Mull, Charlotte Peak, Dan Rawls, Robert Rominger, Howard Thompson, Bill Winters, Vice Chairman Jeff Yarber

Members absent: County Mayor D. Gary Davis (Non-Voting Ex Officio Member)

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Chairman Louie Alford called the meeting to order.

Following the Pledge of Allegiance led by Commissioner Mike Hughes, Randy Howard prayed the invocation.

REPORT FROM COUNTY MAYOR

There was no report from the County Mayor.

COMMITTEE AND/OR DISTRICT REPORTS

7<sup>th</sup> District

Commissioners Mark Hall and Bill Winters had no report.

6<sup>th</sup> District

Commissioners Dan Rawls and Robert Rominger had no report.

5<sup>th</sup> District

Commissioner Bobby Goins had no report.

Vice Chairman Jeff Yarber reported the Sheriff's Litter Crew collected 3,460 pounds of litter.

Vice Chairman Yarber requested the opportunity for citizens to be heard regarding their septic issues.

4<sup>th</sup> District

Commissioner Howard Thompson expressed his opposition to a possible tax increase alluded to in a recent news article.

Commissioner Charlotte Peak had no report.

3<sup>rd</sup> District

Commissioner Johnny Mull had no report.

Commissioner Milan Blake announced the Finance Committee will meet on Monday, May 21 at 11:00a.m. at Bradley County Schools Central Office.

#### 2<sup>nd</sup> District

Commissioner Thomas Crye reported the Education Committee met last week and voted to recommend to the Finance Committee funding the purchase of Columbine locks for all Bradley County classrooms.

#### 1<sup>st</sup> District

Commissioner Mike Hughes had no report.

Commissioner Terry Caywood commented on a recent news article reporting that Bradley County Schools are working to negotiate the purchase of property adjacent to Hopewell School and noted Road Superintendent Sandra Knight Collins and the Building and Land Committee have plans to create an extra lane on campus to alleviate morning and afternoon traffic congestion. Director of Schools Dr. Linda Cash confirmed talks with Volunteer Electric Cooperative to purchase the 4 acres for the original purchase price of \$25,000 per acre. Chairman Alford suggested to Dr. Cash present any firm plans to the Building and Land Committee. Blake suggested Dr. Cash submit to the Finance Committee as soon as possible any funds needed for this project in the 2018-2019 budget.

#### AGENDA ITEMS

Winters introduced Bradley Healthcare and Rehabilitation Director Scott Oliver. Oliver began by introducing some key staff members and thanked them for their service from the heart. Oliver noted the 213 bed facility, which is the largest in Bradley County, appreciates the support of the Commission and reported there is currently no need for county subsidy. Dr. Lindsay Hathcock, on behalf of County Mayor D. Gary Davis, presented Oliver with a proclamation thanking the facility for their care and commitment to our community.

Susan Wilcutt, Bradley County Schools Finance Director, presented to the Commission the 2018-2019 Bradley County Schools budget request. Wilcutt noted the proposed balanced budget includes step raises, 2.5% salary increase, employee health care and retirement, 2 armed guards at the high schools, 6 additional Special Education part-time bus monitors, paving, and computer refresh.

Chairman Alford recognized Pickens Street residents Mike and Penny Sharpton and Jeff Reed. Mr. Sharpton reported on going septic back up issues causing odor to permeate throughout the neighborhood. Mr. Sharpton asked the Commission for help with either tapping onto the city sewer system or a county option. Vice Chairman Yarber asked Building and Land Committee to place this issue on their next agenda.

Hathcock introduced Chris Liner and Larry Wallace with Athens Insurance and Local Government Insurance Pool (LGIP) representative Becky Brock. Liner explained the county is in the 11<sup>th</sup> year of pool coverage and deferred to Brock. Brock presented to the Commission a Property and Casualty claims report detailing the last ten years in Bradley County. REPORT RECORDED AS ATTACHMENT. Brock stated the loss ratio for the county is 207% with the courthouse fire and 137% without the courthouse fire. Brock noted these ratios exceed the loss ratio goal of 40%-60%. Brock also noted the Jail, Sheriff's Department, EMS, and Fire Department loss ratios are above the departmental LGIP averages. Brock announced that as a result of the loss ratio, there will be an 8.7% increase on Property and Casualty coverage in 2018-2019.

Peak reported receiving a number of constituent calls regarding an increase in rates at the landfill. Santek representative Cheryl Dunson confirmed the minimum load rate increased for the first time since 2011 from

\$7.00 to \$20.00 per load. Dunson noted the landfill minimum load rate is \$4.00 less than the minimum load rate at Waste Connections transfer station on Blue Springs Road. Dunson explained maximum bag waste limit for \$5.00 was increased from five bags to 10. Dunson also announced a new \$10.00 fee, which includes a first time no tarp warning, implemented to reduce the amount of debris and trash lost in transport to the landfill. Peak questioned Santek's authority to charge the tarp fee without due process and requested an opinion from the county attorney.

Blake placed on the May 21, 2018, voting session agenda a resolution authorizing the County Trustee to collect municipal property taxes on behalf of Charleston, TN and authorizing the Mayor and Trustee to negotiate and execute an interlocal agreement with Charleston, TN for the provision of said service. County Trustee Mike Smith explained the county began collecting City of Charleston taxes three years ago. The contract with Charleston expires June 30. Trustee asked the Commission to approve the new five year agreement to continue collecting Charleston taxes.

Vice Chairman Yarber placed on the May 21, 2018, voting session agenda a resolution authorizing submission of an application for a Litter and Trash Collecting Grant for FY 2018-2019 from the Tennessee Department of Transportation and authorizing the acceptance of said Grant.

#### COMMUNICATION FROM THE AUDIENCE

There was no communication from the audience.

#### ANNOUNCEMENTS

Voting Session, Monday, May 21, noon, Central Office board room

Relay for Life, Saturday, May 19, 9am, Cleveland High School Benny Monroe Stadium

Retirement reception honoring Ron Spangler and Beverly Phillips, Sunday, May 20, 2pm-4pm, OMS Library

Finance Committee, Monday, May 21 at 11am, Central Office board room

There being no further business, the meeting was adjourned.



BRADLEY COUNTY

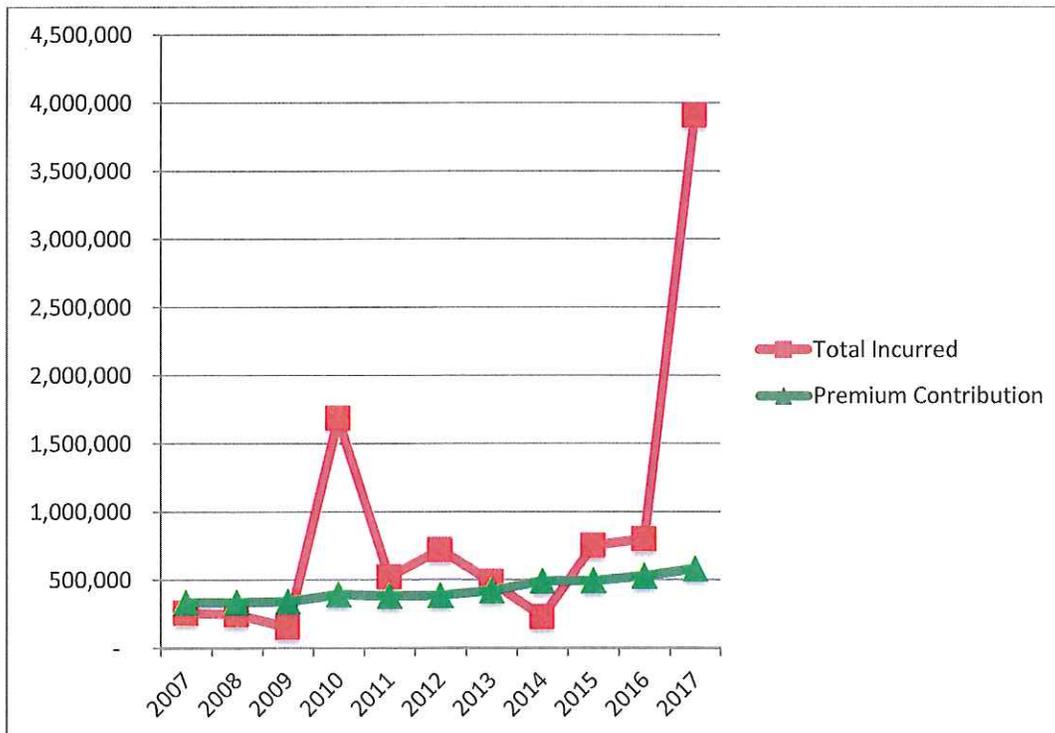
**Property & Casualty  
Claims Experience**

Valued 5/1/2018

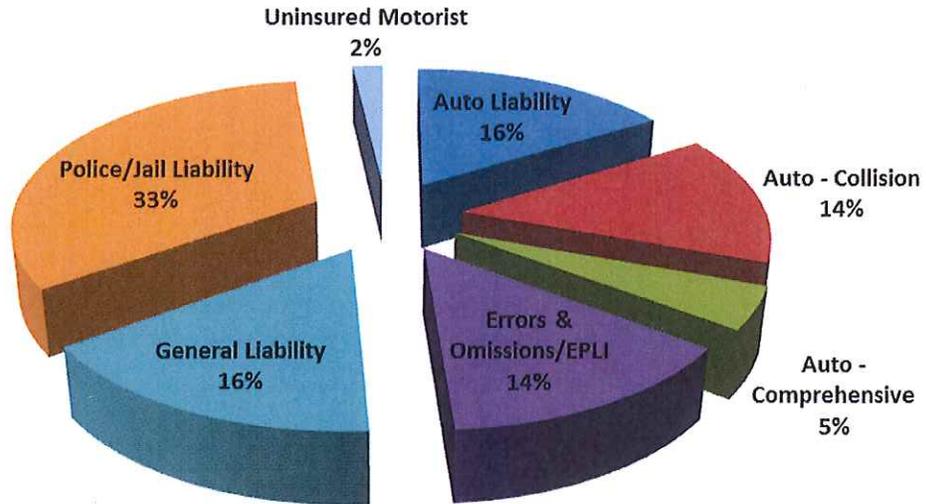
Bradley County - Property & Casualty 10 Year PLUS 2017 Loss Ratio Analysis Valued 5/1/18				
Policy Year	# Clms	Total Incurred	Premium Contribution	Loss Ratio
2007	27	258,333	\$337,045	
2008	33	246,732	\$337,045	
2009	45	151,859	\$342,830	
2010	47	1,686,110	\$394,212	
2011	52	520,995	\$384,211	
2012	53	720,487	\$388,025	
2013	64	485,881	\$422,139	
2014	56	228,778	\$492,329	
2015	48	751,525	\$496,552	
2016	49	798,322	\$529,355	
2017	37	3,910,402	\$582,600	
511		\$9,759,424	\$4,706,343	207%

2017 – Incurred includes \$3,568,464 for Courthouse Fire  
Without Fire Claim Loss Ratio is 137%

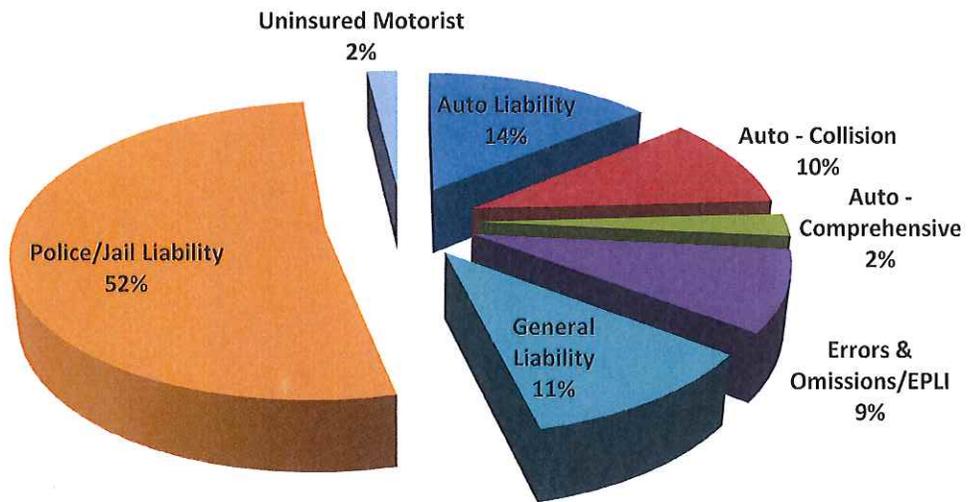
The loss ratio shown includes no IBNR (Incurred But Not Reported) development.  
2016 and 2017 are Green –lawsuits have 1 year statute of limitation.



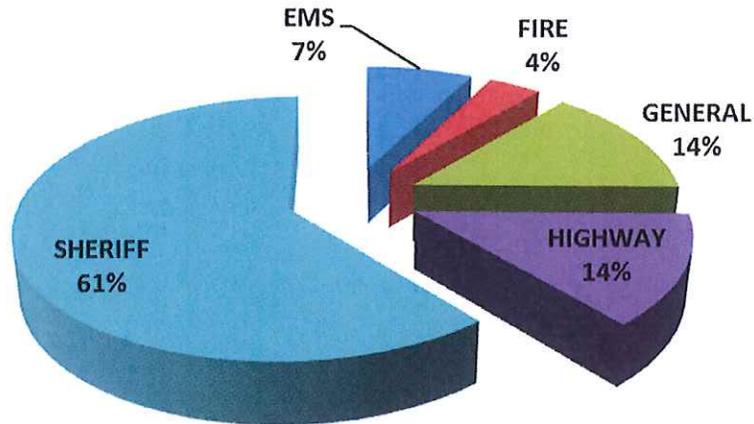
**All LGIP - Property & Casualty  
Incurred by Coverage - Liability Only  
7/1/2007 to 7/1/2017**



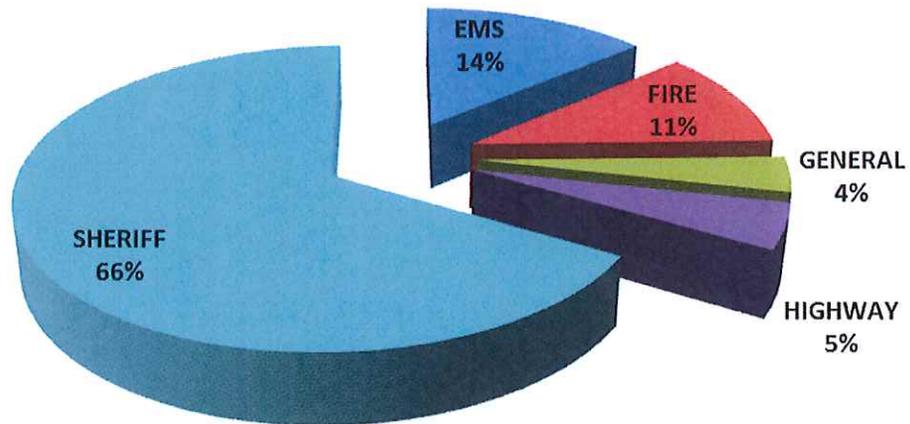
**Bradley County - Property & Casualty  
Incurred by Coverage - Liability Only  
7/1/2007 to 7/1/2017**



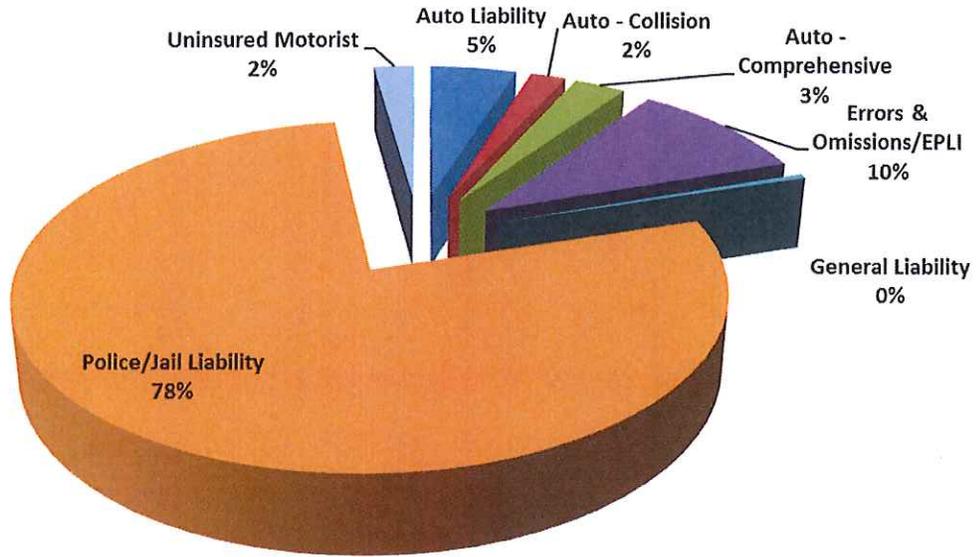
**All LGIP - Property & Casualty  
Incurred by Department - Liability Only  
7/1/2007 to 7/1/2017**



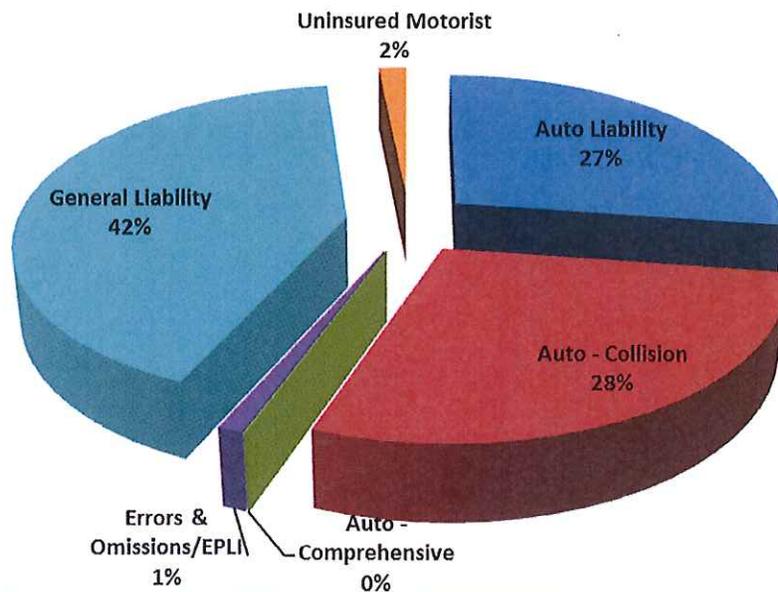
**Bradley County - Property & Casualty  
Incurred by Department - Liability Only  
7/1/2007 to 7/1/2017**



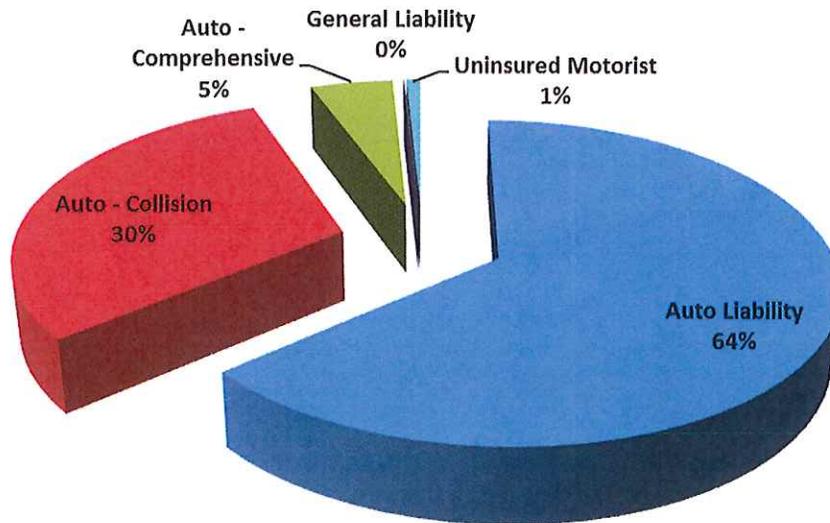
**Bradley County - Property & Casualty  
 Sheriff Dept. - Incurred by Coverage - Liability Only  
 7/1/2007 to 7/1/2017**



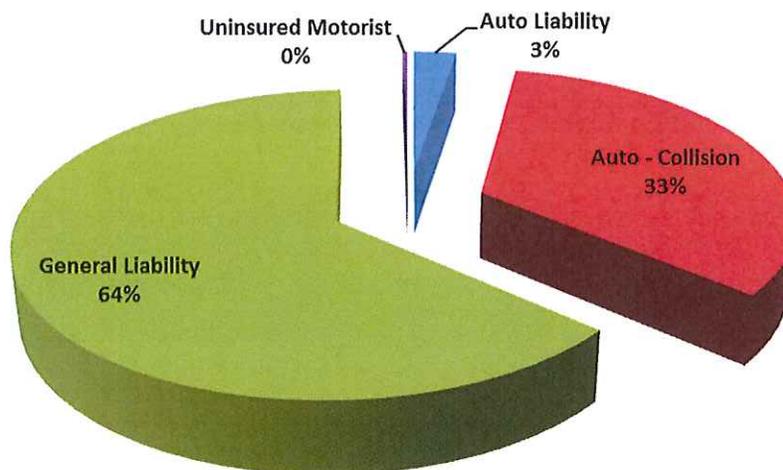
**Bradley County - Property & Casualty  
 EMS Dept. - Incurred by Coverage - Liability Only  
 7/1/2007 to 7/1/2017**



**Bradley County - Property & Casualty  
Fire Dept. - Incurred by Coverage - Liability Only  
7/1/2007 to 7/1/2017**



**Bradley County - Property & Casualty  
Highway Dept. - Incurred by Coverage - Liability Only  
7/1/2007 to 7/1/2017**





**BRADLEY COUNTY**

**Workers' Compensation  
Claims Experience**

**Valued 5/1/2018**

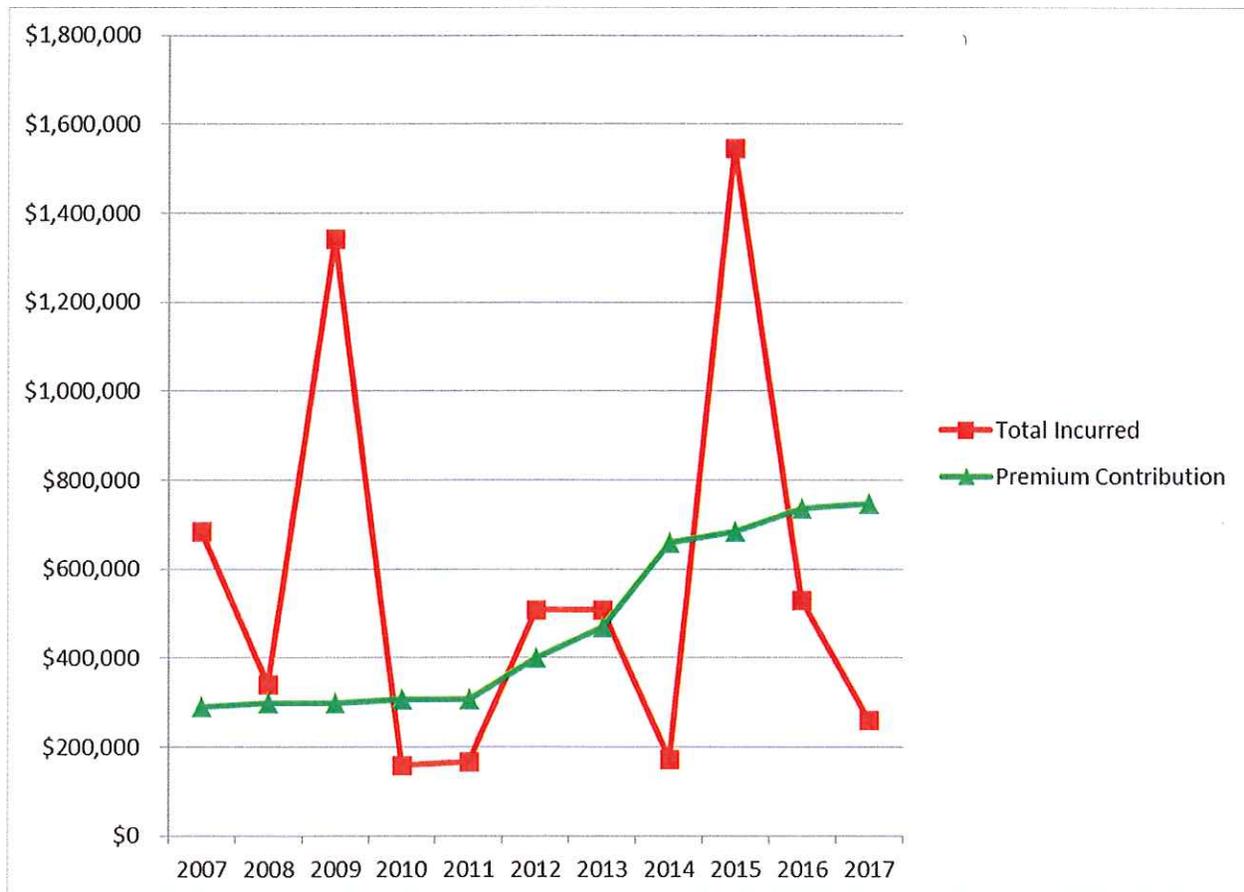
Bradley County - Workers' Comp 10 year PLUS 2017 Loss Ratio Analysis Valued 5/1/18					
Policy Year	# Clms	Total Incurred	Premium Contribution	Loss Ratio	
2007	72	\$683,300	\$289,951		
2008	65	\$340,819	\$298,513		
2009	66	\$1,341,486	\$298,796		
2010	70	\$159,157	\$308,008		
2011	44	\$166,913	\$308,406		
2012	72	\$508,257	\$401,441		
2013	80	\$508,026	\$470,461		
2014	70	\$171,210	\$659,816		
2015	72	\$1,546,462	\$684,602		
2016	83	\$531,424	\$737,597		
2017	58	\$260,006	\$747,654		
		752	\$6,217,058	\$ 5,205,245	119%

*2014 Premium Contribution increase due to addition of paid Fire Dept.*

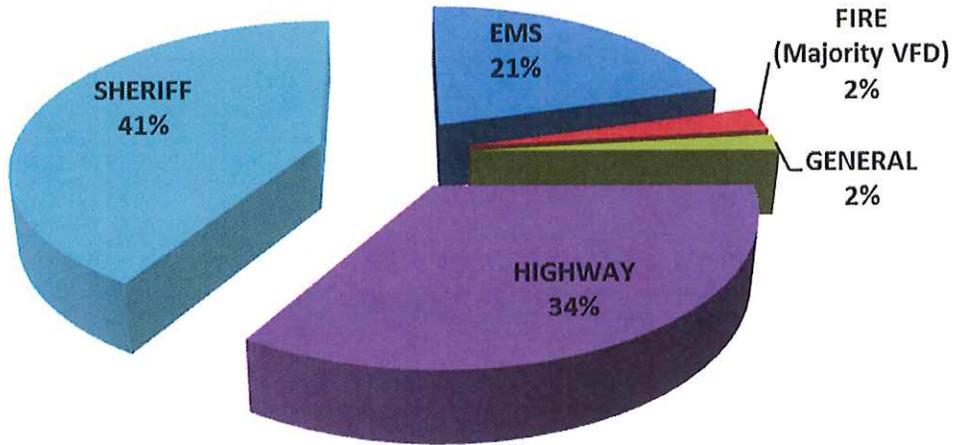
*2017 Premium Contribution is Unaudited – based on estimated payroll of \$24,545,481*

*The loss ratio shown includes no IBNR (Incurred But Not Reported) development.*

*All Years are Green – Development of Open Medicals can change and previously closed claims can re-open.*



**All LGIP - Workers' Compensation  
Incurred by Department  
7/1/2007 to 7/1/2017**



**Bradley County - Workers' Compensation  
Incurred by Department  
7/1/2007 to 7/1/2017**

