

Smith Center City Council Special Meeting Minutes

March 18, 2024

I. Call to Order

Mayor Bryce Wiehl opened the meeting at 6pm on Monday, March 18, 2024, at the Srader Building.

II. Attendance

Council members: Don Wick, Chris Cole, Tracy Kingsbury, Brady Peterson, and via phone Dave Mace.

Others: Bob Taylor (KCamp), Melissa Westbrook (Insurance Smart), Rick Hileman, Jamie Marshall, and Jill Conaway.

III. Property and Liability Coverage

Mayor Wiehl opened up the floor for discussion. Melissa Westbrook reviewed the EMC and VFIS policy options with various deductibles; including two with the option to provide workers compensation coverage. Westbrook explained that following the last meeting, she reached out to the underwriter and was able to get an approval via email to allow drivers under 25 years of age, under the policy. She explained that limitations are in place due to the child labor laws, which she reviewed with the governing body. Council members discussed the deductibles and premiums. Wick asked what the selling point of the policy is versus any other option. Westbrook explained that for a municipality, there are not many options; and that it is difficult to compare to a pool as it is not similar. There are advantages and disadvantages to both.

Bob Taylor reviewed the KCamp proposal and shared some of the coverage and limits differences in comparison to EMC, reiterating Westbrook's point that there are advantages and disadvantages to both options. In response to questions from the governing body, Taylor explained how KCamp was established, originally for counties; then later adding municipalities due to the similar set up.

Detailed discussion commenced with both providers, governing body members and the city clerk. Cole stated that these decisions are challenging as governing body members are elected to be good stewards of taxpayer dollars; and also supportive of locally owned businesses. The cost difference was discussed in comparison to the policies and providers. Other members of the council commented and agreed with the challenges Cole discussed. Following in depth discussion, Mayor Wiehl asked for each council member's vote. Cole-EMC; Mace-KCamp; Kingsbury-KCamp; Wick-EMC; and Peterson-KCamp. A motion was made by Peterson,

seconded by Kingsbury, to accept the proposal from KCamp. Motion carried 3-2 (Aye- Peterson, Kingsbury, and Mace; Nay-Cole and Wick).

IV. Adjournment

Motion by Wick, seconded by Cole, to adjourn. Motion carried. Meeting adjourned at 7:00pm.

Attest:

Jill Conaway, City Clerk