



## San Mateo County Schools Insurance Group JPA BOARD MEETING MEETING SUMMARY

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San Mateo County Schools Insurance Group  
Conference/Telephonic Meeting

Friday, May 18, 2023 Web  
9:00 a.m.  
Fifth Meeting – 2022-2023

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### **Members Present**

Patrick Gaffney – President  
Josie Peterson – Vice President  
Valerie Miller  
Amanda Bonivert  
Amy Wooliever  
Roberta Zarea  
Mei Chan  
Tina VanRaaphorst  
Rui Bao  
Connie Ngo  
Ralph Crame  
Rick Edson  
Kevin Bultema

### **Members Absent**

### **Meeting Minutes**

The November 9, 2022, meeting minutes were approved unanimously.

### **Executive Director's Contract**

The JPA board approved the Executive Director's contract for the 23-24 year. There will be a 6 month evaluation at the January meeting.

### **Strategic Plan 3 Year Objective**

The Draft Strategic plan was adopted by the Executive Committee at our March Executive Committee Meeting. Each objective item is highlighted based on progress: green- achieved and ongoing, yellow- progress and work is continuing, red- projects still underway.

Strategic Planning objectives that are achieved include: maintaining fiscal stability, continuous self improvement, Provide targeted/comprehensive professional development Training for Superintendents, CBOs and HR members in Risk Management, and lastly, Communication/Engagement Plan.

The yellow highlighted objective *Update Web Site with more information. Enhance and market website tools. Improve Organizational Document on Web Site.* This item will continuously be in progress.

### **Equity Analysis**

Jim Marta provided a twenty-one-year equity analysis showing the minimum target equity, actual equity, and other factors for all programs as of March 31, 2023.

### **Worker's Compensation Analysis**

SMCSIG was self-insured up to 1995 then went fully insured. From 2020 we have self-insured up to the \$250,000 layer and have joined PRISM for coverage above our retention.

SMCSIG became more engaged in loss control with its members by adding loss control staff in 2013. The additions have provided guidance and resources to members to identify and reduce the occurrence and impact of losses.

For the 2022-23 year, we are projecting an additional savings of \$788K based on favorable claims handling and loss control.

### **Worker's Compensation/Loss Control Update**

Marlene Richardson from Intercare presented a worker's compensation Claims Status Report 7-1-22 to 4-30-23. Started with 334 claims, opened 654, and closed 604. At the end of April there were 390 open claims.

In 2022, SMCSIG developed a return-to-work program. The return-to-work program aims to help improve the injured worker's recovery and reduce the cost of claims. Currently, the cost for workers to sit at home curing an injury is 3x's higher than the medical invoices. SMCSIG's open claims have 14,060 paid lost days, an estimated \$9.1M.

### **Property/Liability 5-Year Update**

SMCSIG has been self-insured for property and liability since 1993 with a current retention at \$250K. For the Liability program, SMCSIG has excess coverage above its SIR up to \$55M from multiple excess carriers. For the Property program, SMCSIG obtains excess coverage through APIP.

The pooled funding layer contributions are about 21% of the overall budgeted contributions. The remaining costs are excess premiums and JPA cost. The percentage of SIR funding layer has increased by 2.2% from the prior year. However, excess premiums are still the primary driver for increase in contributions.

### **Property/Liability Claims Severity/Frequency/ Claims Lessons Learned**

Tasha Lane, Senior Property/Liability Claims Analyst presented a review of a 5-year loss history, including frequency and severity, of claims for both the property and liability programs.

Property: Take preventative measures when large storms are anticipated and it is recommended to review the “Rainy Season Loss Control Protocols” for helpful suggestions.

#### **Liability:**

- 12 SAM Claims were received in the past year. Coverage is limited to 50K in defense cost for claims that predate SMCSIG coverage. Judgements can jeopardize Districts solvency. SAM claims are increasing, and they will be problematic.

#### **General Liability:**

- Several claims were received for fallen trees that damage cars in multiple Districts. Regular tree maintenance and documentation of maintenance helps to avoid and defend claims.

### **Member Benchmarking**

This item included a summary page of Member Benchmarking for each member. This included member ranking data for ADA, Payroll, TIV, property/liability data for frequency and severity of claims. Additionally, district ranking for experience modification for property/liability and worker’s compensation. Complete member data will be included in your insurance coverage binder at our annual binder meetings with each member. Data related to service utilization will be presented in the Fall after the summer training period is completed.

### **Elections**

Amy Wooliever has been elected for the term 7/1/2023-6/30/2025 contingent upon designation at the May 19 Superintendents meeting.

### **Ravenswood Joining Worker’s Compensation Program**

The JPA board approved to accept Ravenswood into the worker’s compensation program.

### **Property/Liability Rates 2023/2024**

The JPA Board approved the Property/Liability rates for 2023/2024.

### **Worker’s Compensation Rates 2023/2024**

The JPA Board approved Worker’s Compensation rates for 2023/2024.

### **2024 Dental Rates**

The JPA Board approved the rate for 2024 be maintained at the same level as 2023 (no change).

### **2024 Vision Rates**

The JPA Board approved the rate for 2024 be maintained at the same level as 2023 (no change).

### **Healthcare Consortium Bylaws**

The JPA Board approved the Healthcare Consortium bylaws. These amendments have been reviewed and edited by both the healthcare consortium and the Executive Committee.

### **SMCSIG Budget 2023/2024**

The JPA Board approved the SMCSIG budget for the 2023/2024 year. Overall, the contributions increased 8.6% over the prior year, while expenditures increased 10.2% from the prior year.

### **SELF-SAM Assessment**

The Executive Committee approved paying the SELF bill in full, net of the discount by June 30, 2023. It was approved that the bill be paid early, and to collect this back from members through the Property/Liability rate over continuing our member SAM assessment to members over the next years.

### **2023/2024 Meeting Calendar**

The meeting dates for next year are:

- September 7, 2023
- November 2, 2023
- January 4, 2024
- March 7, 2024
- May 2, 2024
- May 16, 2024