



**SOUTH BAY AREA SCHOOLS INSURANCE AUTHORITY
REVISED EXECUTIVE COMMITTEE MEETING**

LOCATION: **Campbell Union School District
155 N. Third Street
Campbell, CA 95008**

**A - Action
I - Information**

DATE / TIME: **March 7, 2019
9:30 AM**

**1 - Included
2 - Hand Out
3 - Separate
4 - Verbal**

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Joan Crossley at Alliant Insurance at (916) 643-2708.

Documents and material relating to an open session agenda item that are provided to the SBASIA Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard St, Suite 460, Sacramento, CA 95815.

Page

	A. CALL TO ORDER		
	B. ROLL CALL		A 4
	C. APPROVAL OF AGENDA		A 1
	D. PUBLIC COMMENT		
	<i>This time is reserved for members of the public to address the Executive Committee on matters of the SBASIA Executive Committee business.</i>		
<i>1</i>	E. CONSENT CALENDAR		A 1
<i>2-3</i>	1. Executive Committee Meeting Minutes – December 6, 2018		
<i>4-5</i>	2. Investment Report for Quarter Ending September 30, 2018		
<i>6-12</i>	3. Financial Report for Quarter Ending December 31, 2018		
<i>13-14</i>	4. Investment Report for Quarter Ending December 31, 2018		
	F. CLAIMS		
<i>15</i>	1. Closed Session Pursuant to Government Code Section 54956.95		A 4
	a. Zussman vs. Santa Clara Unified School District		



- G. FINANCIAL**
- 16 **1. SELF (Schools Excess Liability Fund) Update** **I 2**
Mr. John Falappino and Ms. Lois Gormley from SELF will provide an update on the Excess Liability program.
- 17 **2. Preliminary Revenue and Expense Budget for July 1, 2019-2020** **I 1**
Staff will present a preliminary budget for the July 1, 2019-2020 program year.
- 18 **3. Monitoring Changes in Claims Payments and Reserves** **I 4**
Mr. Brandon Schlenker of Carl Warren & Company will present an overview of claims with the most significant changes in total incurred over the last quarter.
- 19 **4. Accounting Services Request for Proposal Results** **A 2**
Staff will present the proposals received for accounting services.
- H. GENERAL ADMINISTRATION**
- 20-21 **1. Five Year Loss Control Plan – Year 3** **I 1**
Staff and the Executive Committee will discuss issuing a RFP for the third year of the loss control plan.
- 22-23 **2. Alliant Deadly Weapon Response Program** **I 1**
Staff will discuss an Active Shooter Vulnerability assessment conference call available to JPA members at no charge which one of the JPA members found beneficial.
- 24-33 **3. Administration Contract** **A 1**
The administration contract with Alliant Insurance Services includes an option to extend the contract for an additional two years. The Executive Committee will decide whether to exercise the option to extend the administration contact.
- 34-36 **4. Underwriting Policy** **A 1**
The Executive Committee must review the underwriting policy every three years to meet CAJPA Accreditation requirements.
- 37-70 **5. Claims Audit** **I 1**
Staff will present the claims audit recently performed at Carl Warren & Company.



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6. Slate of Officers for June 13, 2019 Meeting

I 1

Staff and the Executive Committee will discuss developing a slate of officers for the June Board meeting.

I. COMMENTS FOR THE GOOD OF THE ORDER

ADJOURNMENT

NEXT MEETING

The next Executive Committee Meeting is set for Thursday, May 2, 2019 at 9:30 a.m. The Location will be at Campbell Union School District, 155 N. Third Street, Campbell, CA 95008.



Agenda Item E.1

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Executive Committee should review the Consent Calendar and pull any item that needs discussion. Otherwise, the Executive Committee should adopt the Consent Calendar as presented.

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar Items as presented.

FISCAL IMPACT: None.

BACKGROUND: The following items are placed on the Consent Calendar for adoption by the Executive Committee. The Executive Committee may accept the Consent Calendar as posted or pull any item for discussion.

- 1. Executive Committee Meeting Minutes – December 6, 2018**
- 2. Investment Report for Quarter Ending September 30, 2018**
- 3. Financial Report for Quarter Ending December 31, 2018**
- 4. Investment Report for Quarter Ending December 31, 2018**

ATTACHMENTS: Executive Committee Meeting Minutes – December 6, 2018
Investment Report for Quarter Ending September 30, 2018
Financial Report for Quarter Ending December 31, 2018
Investment Report for Quarter Ending December 31, 2018



**SOUTH BAY AREA SCHOOLS INSURANCE AUTHORITY
EXECUTIVE COMMITTEE MEETING MINUTES
CAMPBELL, CALIFORNIA
December 6, 2018**

MEMBERS PRESENT

James Crawford, President, Campbell Union School District
Megan Reilly, Vice President, Santa Clara County Office of Education
Mike Mathiesen, Treasurer, Mountain View-Los Altos Union High School District

MEMBERS ABSENT

Robert Clark, Secretary, Mountain View Whisman School District
Wendy Zhang, Member at Large, Milpitas Unified School District

GUESTS & CONSULTANTS

Matt Gowan, Alliant Insurance Services
Joan Crossley, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 9:03 a.m.

B. ROLL CALL

The above-mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA

A motion was made to approve the agenda.

MOTION: Mike Mathiesen	SECOND: Megan Reilly	MOTION CARRIED
AYES: 3	NOES: 0	ABSENT: 2
	ABSTAIN: 0	

AYES: Crawford, Reilly, Mathiesen
NAYS: None
ABSENT: Clark, Zhang

D. PUBLIC COMMENT

There were no comments from the public.

E. CONSENT CALENDAR

1. Executive Committee Meeting Minutes – October 4, 2018

A motion was made to approve the items on the Consent Calendar as presented.

MOTION: Megan Reilly	SECOND: Mike Mathiesen	MOTION CARRIED
AYES: 3	NOES: 0	ABSENT: 2
	ABSTAIN: 0	



**SOUTH BAY AREA SCHOOLS INSURANCE AUTHORITY
EXECUTIVE COMMITTEE MEETING MINUTES
CAMPBELL, CALIFORNIA
December 6, 2018**

AYES: Crawford, Reilly, Mathiesen

NAYS: None

ABSENT: Clark, Zhang

F. GENERAL ADMINISTRATION

1. Accounting Contract with Gilbert Associates, Inc.

Mr. Matt Gowan said the JPA's three year contract with Gilbert Associates, Inc. to perform accounting services expires on June 30, 2019. The JPA can solicit a new contract with Gilbert Associates or issue a Request for Proposal (RFP) for Accounting Services. Gilbert Associates has been performing accounting services for the JPA since January 2012. After discussion, the Executive Committee requested a RFP be issued to test the market for pricing since the last RFP was issued in 2012.

2. Review of Board Agenda Items

Mr. Gowan said Mr. James Marta from James Marta & Company will attend the Board meeting to present the audited financial report as of June 30, 2018. Also, Mr. Anthony Poston, CEO of ESM Solutions, will present a summary of the Liability and Property safety inspections performed to date. Mr. Brandon Schlenker of Carl Warren & Company will present a claims stewardship report. Mr. Gowan said he will present an insurance market update emphasizing the hard Liability market for schools.

Mr. Gowan said the Board will need to adopt the resolution to withdraw from SELF effective July 1, 2019. The Liability insurance is being marketed so withdrawing from SELF gives the JPA an option to move its insurance coverage if a better quote is received.

Ms. Joan Crossley said the Board will need to decide if Mr. James Crawford, who will be working for Campbell USD as a consultant after his retirement, shall continue to serve as JPA President. If so, the Board will need to approve a contract with Campbell USD for his services and will also need to adopt an amendment to the bylaws allowing the JPA to compensate Campbell USD for the services of Mr. Crawford.

Mr. Gowan noted that the target surplus funding analysis as of September 30, 2018 will be presented to the Board; the JPA is below its target surplus funding requirement of \$2,500,000 by \$412,082. The CSAC EIA Loss Control Specialist, Eric Lucero, will make a presentation to the Board about available loss control services.

G. COMMENTS FOR THE GOOD OF THE ORDER

There were no comments for the good of the order.

ADJOURNMENT

The meeting was adjourned at 9:43 a.m.

County of Santa Clara



Finance Agency Controller-Treasurer Department

County Government Center
70 W. Hedding Street, East Wing, 2nd Floor
San Jose, California 95110-1705
(408) 299-5200 FAX (408) 288-9237

November 28, 2018

Submitted by: Alan Minato
Alan Minato, Controller-Treasurer

TO: BOARD OF TRUSTEES, SANTA CLARA COUNTY SCHOOL DISTRICTS
BOARDS OF DIRECTORS, SANTA CLARA COUNTY SPECIAL PURPOSE DISTRICTS

FROM: EMILY HARRISON, DIRECTOR OF FINANCE 

SUBJECT: COUNTY OF SANTA CLARA TREASURY INVESTMENT PORTFOLIO STATUS

RECOMMENDATION

Receive and file the September 30, 2018 Detailed Investment Portfolio Listing.

DISCUSSION

In compliance with the State of California Government Code as amended by Chapters 783 and 784, Statutes of 1995 and in compliance with County Policy, the Santa Clara County Treasury Investment Portfolio Report as of September 30, 2018 is submitted for your review and acceptance.

The attached detailed investment reports list each investment of the County Treasury Pool as well as individual reports for specific investment funds that each school district or special district has in the County Treasury. The reports include the respective purchase and maturity dates, par value, amortized cost, market value, and yield to maturity for each investment.

A summary of market value versus cost is provided below for Commingled Investments of the County Pool.

	Cost	Market Value	Increase (Decrease)	Percent
Commingled Investments	\$ 6,126,862,543	\$6,064,553,473	(\$62,309,070)	(1.02%)

The yield of the pool on September 30, 2018 was 1.86%. As a comparison, on September 30, 2018 the yield of a 6-month Treasury Bill was 2.36%. A two-year Treasury Note was 2.81%. The State of California Local Agency Investment Fund (LAIF) yield was 2.00%.

Attached with the current investment strategy is a schedule that lists the average weighted maturities and yield for the Commingled Treasury Pool. Charts outlining investment concentration and distribution of bond maturities are provided for the Pool. Also included is a chart showing the one-year history of the Pool along with interest rates offered by selected comparable instruments.

Securities are purchased with the expectation that they will generally be held to maturity, hence unrealized gains or losses are not reflected in the yield calculations.

The market values of Pool securities were taken from pricing services provided by Bank of New York Mellon, Bloomberg Analytics, dealer quotes, and an independent pricing service.

A combination of securities maturing, new revenues, and tax receipts will adequately cover the anticipated cash flow needs for the next six months. Cash flows are continually monitored and are considered paramount in the selection of securities purchased for the Pool.

Attachments:

September 2018 Quarterly Investment Summary

South Bay Area Schools Insurance Authority
Statement of Net Position
As of December 31, 2018 and December 31, 2017

	<u>Dec 31, '18</u>	<u>Dec 31, '17</u>
ASSETS		
Current Assets		
Checking/Savings		
WFB - Santa Clara County	\$ 3,841,620.52	\$ 3,792,029.71
WFB - Transfer Account	3,164.36	3,164.36
B of A Claims Trust Account	98,702.37	119,435.31
B of A - General Checking	1,728,709.70	1,844,161.71
Total Checking/Savings	<u>5,672,196.95</u>	<u>5,758,791.09</u>
Accounts Receivable		
Accounts Receivable		
Claim Recovery Receivable	1,103,861.78	251,656.51
Claims Deductibles	250,157.05	190,609.94
Total Accounts Receivable	<u>1,354,018.83</u>	<u>442,266.45</u>
Total Accounts Receivable	<u>1,354,018.83</u>	<u>442,266.45</u>
Total Current Assets	<u>7,026,215.78</u>	<u>6,201,057.54</u>
Other Assets		
Interest Receivable	-	-
Prepaid Expenses		
Prepaid Contract Administration	117,500.00	117,500.00
Prepaid Excess Insurance	1,312,273.73	1,194,804.42
Total Prepaid Expenses	<u>1,429,773.73</u>	<u>1,312,304.42</u>
Total Other Assets	<u>1,429,773.73</u>	<u>1,312,304.42</u>
TOTAL ASSETS	<u>\$ 8,455,989.51</u>	<u>\$ 7,513,361.96</u>

South Bay Area Schools Insurance Authority
Statement of Net Position
As of December 31, 2018 and December 31, 2017

	<u>Dec 31, '18</u>	<u>Dec 31, '17</u>
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable	\$ -	\$ -
Dividends Payable	-	-
Claims Reserves	<u>1,989,838.80</u>	<u>2,411,781.05</u>
Total Claims Reserves	1,989,838.80	2,411,781.05
Deferred Revenue	<u>2,079,778.71</u>	<u>1,919,358.67</u>
Total Current Liabilities	<u>4,069,617.51</u>	<u>4,331,139.72</u>
Total Current Liabilities	4,069,617.51	4,331,139.72
Long Term Liabilities		
IBNR	<u>1,455,684.82</u>	<u>1,373,016.87</u>
Total IBNR	1,455,684.82	1,373,016.87
Unallocated Loss Adjustment	<u>434,000.00</u>	<u>349,000.00</u>
Total Long Term Liabilities	<u>1,889,684.82</u>	<u>1,722,016.87</u>
Total Liabilities	<u>\$ 5,959,302.33</u>	<u>\$ 6,053,156.59</u>
NET POSITION		
Reserve for Shock Loss	2,500,000.00	2,500,000.00
Unrestricted Net Position	(1,690,339.25)	(903,445.25)
Net Revenue Over Expenditures	<u>1,687,026.43</u>	<u>(136,349.38)</u>
Total Net Position	<u>\$ 2,496,687.18</u>	<u>\$ 1,460,205.37</u>

South Bay Area Schools Insurance Authority
Statement of Revenue, Expenses, and Changes in Net Position
For the Quarter and Year to Date Ended December 31, 2018 and December 31, 2017

	<u>Oct '18 - Dec '18</u>	<u>Jul '18 - Dec '18</u>	<u>Jul '17 - Dec '17</u>
Revenue			
Member Contributions			
Liability Contributions	\$ 329,697.75	\$ 659,395.50	\$ 524,403.00
Property Contributions	318,141.51	636,283.01	669,124.50
Crime Policy	8,187.58	16,375.16	16,375.17
Administration	90,362.50	180,725.01	234,456.06
Loss Funding	293,500.02	587,000.03	474,999.95
Member Contributions - Other			
Total Member Contributions	<u>1,039,889.36</u>	<u>2,079,778.71</u>	<u>1,919,358.68</u>
Interest Income	6,911.36	23,024.01	22,596.55
Total Income	<u>1,046,800.72</u>	<u>2,102,802.72</u>	<u>1,941,955.23</u>
Expense			
General & Administrative			
General Expenses			
Accounting Services	6,251.84	12,461.25	12,000.00
Accreditation Fee	-	-	-
Actuarial Study	-	-	2,000.00
Appraisal Services	-	-	-
Audit Expense - Financial	5,000.00	5,000.00	14,000.00
Audit Expense - Claims	-	-	-
Bank Service Charges	-	68.01	89.10
Conference	-	-	-
Dues & Membership	4,500.00	4,500.00	450.00
Miscellaneous	-	-	-
Legal Expense - JPA	-	-	5,760.00
Loss Control	16,901.00	42,344.00	181,312.50
Supplies, Postage, Misc Expense	-	-	-
Website	-	-	-
Total Administration	<u>32,652.84</u>	<u>64,373.26</u>	<u>215,611.60</u>
Program Administration			
Claims Management Fees	18,750.00	37,500.00	38,862.42
Contract Administration	40,000.00	80,000.00	80,000.00
Total Program Administration	<u>58,750.00</u>	<u>117,500.00</u>	<u>118,862.42</u>
Total General and Administrative Expenses	<u>91,402.84</u>	<u>181,873.26</u>	<u>334,474.02</u>
Insurance Expense			
Excess Liability Policy	171,576.25	343,152.50	289,510.65
SELF Contributions	158,121.60	316,243.20	221,691.88
Excess Property Policy	314,700.92	629,401.84	669,124.56
Crime Policy	11,738.09	23,476.18	16,375.00
Total Insurance Expense	<u>656,136.86</u>	<u>1,312,273.72</u>	<u>1,196,702.09</u>
Claims Expenses			
Claims Payments	99,220.59	(106,544.91)	344,451.32
Claims Adjustment Account	(208,728.27)	(971,825.78)	202,677.18
Total Claims Expenses	<u>(109,507.68)</u>	<u>(1,078,370.69)</u>	<u>547,128.50</u>
Dividends	-	-	-
Total Expenses	<u>638,032.02</u>	<u>415,776.29</u>	<u>2,078,304.61</u>
Net Revenue Over (Under) Expenses	<u>\$ 408,768.70</u>	<u>\$ 1,687,026.43</u>	<u>\$ (136,349.38)</u>
Net Postion, Beginning		<u>\$ 809,660.75</u>	<u>\$ 1,596,554.75</u>
Net Position, Ending		<u>\$ 2,496,687.18</u>	<u>\$ 1,460,205.37</u>

South Bay Area Schools Insurance Authority
Statement of Revenues and Expenses - Budget vs. Actual
Year to Date Ended December 31, 2018

	<u>Jul '18 - Dec '18</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Revenue				
Member Contributions				
Liability Contributions	\$ 659,395.50	\$ 1,318,791.00	\$ (659,395.50)	50.0%
Property Contributions	636,283.01	1,272,566.00	(636,282.99)	50.0%
Crime Policy	16,375.16	32,750.00	(16,374.84)	50.0%
Administration	180,725.01	361,450.00	(180,724.99)	50.0%
Loss Funding	587,000.03	1,174,000.00	(586,999.97)	50.0%
Total Member Contributions	<u>2,079,778.71</u>	<u>4,159,557.00</u>	<u>(2,079,778.29)</u>	<u>50.0%</u>
Interest Income	23,024.01	-	23,024.01	0.0%
Total Income	<u>2,102,802.72</u>	<u>4,159,557.00</u>	<u>(2,056,754.28)</u>	<u>50.6%</u>
Expense				
General & Administrative				
General Expenses				
Accounting Services	12,461.25	25,016.00	(12,554.75)	49.8%
Actuarial Study	-	-	-	0.0%
Audit Expense - Financial	5,000.00	13,035.00	(8,035.00)	38.4%
Audit Expense - Claims	-	3,700.00	(3,700.00)	0.0%
Bank Service Charges	68.01	-	68.01	0.0%
Conference	-	2,500.00	(2,500.00)	0.0%
Contingency	-	5,000.00	(5,000.00)	0.0%
Dues & Membership	4,500.00	4,950.00	(450.00)	90.9%
Legal Expense - JPA	-	2,000.00	(2,000.00)	0.0%
Loss Control	42,344.00	69,594.00	(27,250.00)	60.8%
Meeting Expense	-	500.00	(500.00)	0.0%
Website	-	155.00	(155.00)	0.0%
Total Administration	<u>64,373.26</u>	<u>126,450.00</u>	<u>(62,076.74)</u>	<u>50.9%</u>
Program Administration				
Claims Management Fees	37,500.00	75,000.00	(37,500.00)	50.0%
Contract Administration	80,000.00	160,000.00	(80,000.00)	50.0%
Total Program Administration	<u>117,500.00</u>	<u>235,000.00</u>	<u>(117,500.00)</u>	<u>50.0%</u>
Total General and Administrative Expenses	<u>181,873.26</u>	<u>361,450.00</u>	<u>(179,576.74)</u>	<u>50.3%</u>
Insurance Expense				
Excess Liability Policy	659,395.70	1,318,791.00	(659,395.30)	50.0%
Excess Property Policy	629,401.84	1,272,566.00	(643,164.16)	49.5%
Crime Policy	23,476.18	32,750.00	(9,273.82)	71.7%
Total Insurance Expense	<u>1,312,273.72</u>	<u>2,624,107.00</u>	<u>(1,311,833.28)</u>	<u>50.0%</u>
Claims Expenses				
Claims Payments	(106,544.91)	1,174,000.00	(1,280,544.91)	-9.1%
Claims Adjustment Account	(971,825.78)	-	(971,825.78)	0.0%
Total Claims Expenses	<u>(1,078,370.69)</u>	<u>1,174,000.00</u>	<u>(2,252,370.69)</u>	<u>-91.9%</u>
Dividends	-	-	-	0.0%
Total Expenses	<u>415,776.29</u>	<u>4,159,557.00</u>	<u>(3,743,780.71)</u>	<u>10.0%</u>
Net Revenue Over (Under) Expenses	<u><u>\$ 1,687,026.43</u></u>	<u><u>\$ -</u></u>	<u><u>\$ 1,687,026.43</u></u>	<u><u>0.0%</u></u>

South Bay Area Schools Insurance Authority
 Check Register - Carl Warren Trust Account
 Oct 1, 2018 - Dec 31, 2018

Check	Payee	Check Date	DOL	Claim	Cov	Claimant	Action Code	Amount	Loss	Expense
11153	DAVIS & YOUNG, APLC	10/2/2018	42916	1979256	LEP	ZIGLER, TAMMY	Payment	\$ 490.37	\$ -	\$ 490.37
11154	DAVIS & YOUNG, APLC	10/2/2018	43047	1980028	LPI	Francisco, Blake	Payment	\$ 1,869.10	\$ -	\$ 1,869.10
11155	DAVIS & YOUNG, APLC	10/2/2018	42608	1957920	LBI	PIPA, KATELYN	Payment	\$ 1,774.38	\$ -	\$ 1,774.38
11156	DAVIS & YOUNG, APLC	10/2/2018	42899	1966024	LPI	TOMBLIN, TYLER	Payment	\$ 840.00	\$ -	\$ 840.00
11157	DAVIS & YOUNG, APLC	10/2/2018	42707	1972826	LBI	GARNICA, JESUS	Payment	\$ 4,711.75	\$ -	\$ 4,711.75
11158	DAVIS & YOUNG, APLC	10/4/2018	41974	1916921	LEP	ADAMS, MARK	Payment	\$ 1,739.40	\$ -	\$ 1,739.40
11159	DAVIS & YOUNG, APLC	10/4/2018	42899	1966024	LPI	TOMBLIN, TYLER	Payment	\$ 1,706.40	\$ -	\$ 1,706.40
11160	DAVIS & YOUNG, APLC	10/4/2018	41855	1935623	LPI	GIBBS, JAMES	Payment	\$ 250.90	\$ -	\$ 250.90
11161	DAVIS & YOUNG, APLC	10/4/2018	42495	1948331	LBI	AZARCON, JOMAR	Payment	\$ 7,705.77	\$ -	\$ 7,705.77
11162	SENG WONG	10/4/2018	43158	1977208	APD	WONG, SENG	Payment	\$ 499.05	\$ 499.05	\$ -
11163	DAVIS & YOUNG, APLC	10/4/2018	42031	1908841	LBI	Maldonado, Adrian	Payment	\$ 382.39	\$ -	\$ 382.39
11164	DAVIS & YOUNG, APLC	10/4/2018	41974	1916921	LEP	ADAMS, MARK	Payment	\$ 1,736.20	\$ -	\$ 1,736.20
11165	DAVIS & YOUNG, APLC	10/4/2018	41974	1916921	LEP	ADAMS, MARK	Payment	\$ 3,810.40	\$ -	\$ 3,810.40
11166	DAVIS & YOUNG, APLC	10/4/2018	41855	1935623	LPI	GIBBS, JAMES	Payment	\$ 345.20	\$ -	\$ 345.20
11167	SAMUELSON, WILSON & ROE	10/8/2018	42495	1937203	LBI	AZARCON, JOMAR	Payment	\$ 9,787.00	\$ -	\$ 9,787.00
11168	ENTERPRISE RENT A CAR COMPANY OF LOS A	10/8/2018	43226	1980455	LPD	VILLAR, LAUREL	Payment	\$ 985.84	\$ 985.84	\$ -
11169	DANNIS WOLVER KELLEY	10/16/2018	42395	1941513	LBI	MIZE, JULIA	Payment	\$ 110,379.69	\$ -	\$ 110,379.69
11170	FORENSIC PSYCHIATRIC ASSOCIATES MED CO	10/16/2018	42395	1941513	LBI	MIZE, JULIA	Payment	\$ 18,750.00	\$ -	\$ 18,750.00
11171	DAVIS & YOUNG, APLC	10/16/2018	42916	1979256	LEP	ZIGLER, TAMMY	Payment	\$ 787.50	\$ -	\$ 787.50
11172	DAVIS & YOUNG, APLC	10/16/2018	42916	1979256	LEP	ZIGLER, TAMMY	Payment	\$ 5,858.75	\$ -	\$ 5,858.75
11173	BERRYESSA UNION SCHOOL DISTRICT FOR CH	10/23/2018	42719	1954952	FRB	CHERRY WOOD ES, .	Payment	\$ 47,174.59	\$ 47,174.59	\$ -
11174	DANNIS WOLVER KELLEY	10/26/2018	42469	1935909	LPI	ROBLES, JACKSON	Payment	\$ 250.00	\$ -	\$ 250.00
11175	SECOND IMAGE NATIONAL, LLC	11/1/2018	5/5/2016	1937203	LBI	AZARCON, JOMAR	Payment	\$ 100.10	\$ -	\$ 100.10
11176	SECOND IMAGE NATIONAL, LLC	11/1/2018	5/5/2016	1937203	LBI	AZARCON, JOMAR	Payment	\$ 110.50	\$ -	\$ 110.50
11177	SECOND IMAGE NATIONAL, LLC	11/1/2018	5/5/2016	1937203	LBI	AZARCON, JOMAR	Payment	\$ 86.58	\$ -	\$ 86.58
11178	SECOND IMAGE NATIONAL, LLC	11/1/2018	5/5/2016	1937203	LBI	AZARCON, JOMAR	Payment	\$ 94.23	\$ -	\$ 94.23
11179	SECOND IMAGE NATIONAL, LLC	11/1/2018	5/5/2016	1937203	LBI	AZARCON, JOMAR	Payment	\$ 33.87	\$ -	\$ 33.87
11180	SECOND IMAGE NATIONAL, LLC	11/1/2018	5/5/2016	1937203	LBI	AZARCON, JOMAR	Payment	\$ 105.01	\$ -	\$ 105.01
11181	Enterprise Rent-A-Car	11/7/2018	49/2018	1979002	APD	IRONTEETH, Lynden	Payment	\$ 548.15	\$ 548.15	\$ -
11182	DAVIS & YOUNG, APLC	11/16/2018	5/7/2018	1981763	LEP	CASERTA, DOMINIC	Payment	\$ 4,657.15	\$ -	\$ 4,657.15
11183	DAVIS & YOUNG, APLC	11/27/2018	19/2017	1954961	LBI	ZUSSMAN, RACHEL	Payment	\$ 2,664.97	\$ -	\$ 2,664.97
11184	ADVANTAGE REPORTING SERVICES, LLC	11/27/2018	5/5/2016	1937203	LBI	AZARCON, JOMAR	Payment	\$ 910.87	\$ -	\$ 910.87
11185	EXECUTIVE LINGUIST AGENCY, INC.	11/27/2018	8/16/2018	1984708	APD	FARMERS INS, ASO JOSE OROZCO	Payment	\$ 15.00	\$ -	\$ 15.00
11186	DAVIS & YOUNG, APLC	11/28/2018	8/26/2016	1957920	LBI	PIPA, KATELYN	Payment	\$ 315.00	\$ -	\$ 315.00
11187	TAMMY ZIGLER AND LAW OFFICES OF ANTHO	11/29/2018	6/30/2017	1979256	LEP	ZIGLER, TAMMY	Payment	\$ 10,000.00	\$ 10,000.00	\$ -
11188	Jose Ormazo	12/4/2018	43328	1984708	APD	FARMERS INS, ASO JOSE OROZCO	Payment	\$ 3,081.85	\$ 3,081.85	\$ -
11189	CERTIFIED REPORTING SERVICES	12/14/2018	42495	1937203	LBI	AZARCON, JOMAR	Payment	\$ 577.85	\$ -	\$ 577.85
11190	LEWIS LA W, ACPC, CLIENT TRUST	12/18/2018	42395	1941513	LBI	MIZE, JULIA	Payment	\$ 225,000.00	\$ 225,000.00	\$ -
11191	DAVIS & YOUNG, APLC	12/18/2018	42513	1937728	ABI	PHAM, SANG	Payment	\$ 70.00	\$ -	\$ 70.00
11192	DAVIS & YOUNG, APLC	12/20/2018	41396	1860712	LBI	PACHECO, FREDERIC	Payment	\$ 292.06	\$ -	\$ 292.06
11193	MAUREEN L. TABARI, SPECIAL EDUCATION LA	12/27/2018	42899	1966024	LPI	TOMBLIN, TYLER	Payment	\$ 25,000.00	\$ 25,000.00	\$ -

Check	Payee	Check Date	DOL	Claim	Cov	Claimant	Action Code	Amount	Loss	Expense
11194	PATANE GUMBERG AVILA, LLP IN TRUST FOR	12/27/2018	42608	1957920	LBI 001	PIPA, KATELYN	Payment	\$ 5,000.00	\$ 5,000.00	\$ -
								500,497.87	317,289.48	183,208.39

Claims Checking Account

Balance at beginning of the quarter	\$ 46,418.24
Deposits - Transfers from general account	480,634.41
Voided Checks	47,147.59
Recoveries	-
Claim Payments	(500,497.87)
Ending Bank Balance	\$ 73,702.37

South Bay Area Schools Insurance Authority
Transactions by Account
Oct 1, 2018 - Dec 31, 2018

Type	Date	Num	Name	Split	Debit	Credit	Balance
General Journal	10/10/2018	JLZ65	Carl Warren & Co ATF SBASIA	10/5/18 Replenishment		110,379.69	2,229,461.41
General Journal	10/15/2018	JLZ 39	Carl Warren & Co ATF SBASIA	9/18 Replenishment		61,305.89	2,119,081.72
General Journal	10/15/2018	JLZ 39	James Marta & Company	Inv 11910		5,000.00	2,052,775.83
General Journal	10/17/2018	JLZ 41	ESM Solutions	Inv 3869		8,451.00	2,052,775.83
General Journal	10/19/2018	JLZ 40	CAJPA	Inv SBASIA FY18-19		4,500.00	2,044,324.83
Deposit	10/29/2018		Deposit	Undeposited Funds	7,598.78		2,039,824.83
General Journal	11/14/2018	JLZ 43	Carl Warren & Co ATF SBASIA	11-9-18 Replenishment		64,307.40	2,047,423.61
Deposit	11/16/2018		Deposit	-SPLIT-	29,936.76		1,983,116.21
General Journal	11/20/2018	JLZ 44	ESM Solutions	Inv 3894		4,225.00	2,013,052.97
General Journal	12/12/2018	JLZ 89 Q5	Carl Warren & Co ATF SBASIA	11/18 Replenishment		19,641.43	2,008,827.97
General Journal	12/12/2018	JLZ 89 Q5	Carl Warren & Co ATF SBASIA	Claim 1941513		225,000.00	1,989,186.54
General Journal	12/12/2018	JLZ 89 Q5	Gilbert Associates	Inv 324064		6,251.84	1,764,186.54
General Journal	12/17/2018	JLZ 89 Q3	Carl Warren & Co ATF SBASIA	Claim 1966024		25,000.00	1,757,934.70
General Journal	12/19/2018	JLZ 89 Q4	ESM Solutions	Inv 3920		4,225.00	1,732,934.70
Transfer	12/20/2018		Funds Transfer	B of A Claims Trust Account	0.00		1,728,709.70
Total Bank of America - 61312					37,535.54	538,287.25	1,728,709.70
TOTAL					37,535.54	538,287.25	1,728,709.70

County of Santa Clara



Finance Agency Controller-Treasurer Department

County Government Center
70 W. Hedding Street, East Wing, 2nd Floor
San Jose, California 95110-1705
(408) 299-5200 FAX (408) 288-9237

March 1, 2019

Submitted by: Alan Minato
Alan Minato, Director of Finance

TO: BOARD OF TRUSTEES, SANTA CLARA COUNTY SCHOOL DISTRICTS
BOARDS OF DIRECTORS, SANTA CLARA COUNTY SPECIAL PURPOSE DISTRICTS

FROM: ^{AM} ALAN MINATO, DIRECTOR OF FINANCE

SUBJECT: COUNTY OF SANTA CLARA TREASURY INVESTMENT PORTFOLIO STATUS

RECOMMENDATION

Receive and file the December 31, 2018 Detailed Investment Portfolio Listing.

DISCUSSION

In compliance with the State of California Government Code as amended by Chapters 783 and 784, Statutes of 1995 and in compliance with County Policy, the Santa Clara County Treasury Investment Portfolio Report as of December 31, 2018 is submitted for your review and acceptance.

The attached detailed investment reports list each investment of the County Treasury Pool as well as individual reports for specific investment funds that each school district or special district has in the County Treasury. The reports include the respective purchase and maturity dates, par value, amortized cost, market value, and yield to maturity for each investment.

A summary of market value versus cost is provided below for Commingled Investments of the County Pool.

	Cost	Market Value	Increase (Decrease)	Percent
Commingled Investments	\$8,198,763,772	\$ 8,162,704,925	(\$36,058,846)	(0.44%)

The yield of the pool on December 31, 2018 was 2.13%. As a comparison, on December 31, 2018 the yield of a 6-month Treasury Bill was 2.48%. A two-year Treasury Note was 2.49%. The State of California Local Agency Investment Fund (LAIF) yield was 2.49%.

Attached with the current investment strategy is a schedule that lists the average weighted maturities and yield for the Commingled Treasury Pool. Charts outlining investment concentration and distribution of bond maturities are provided for the Pool. Also included is a chart showing the one-year history of the Pool along with interest rates offered by selected comparable instruments.

Securities are purchased with the expectation that they will generally be held to maturity, hence unrealized gains or losses are not reflected in the yield calculations.

The market values of Pool securities were taken from pricing services provided by Bank of New York Mellon, Bloomberg Analytics, dealer quotes, and an independent pricing service.

A combination of securities maturing, new revenues, and tax receipts will adequately cover the anticipated cash flow needs for the next six months. Cash flows are continually monitored and are considered paramount in the selection of securities purchased for the Pool.

Attachments:

December 2018 Quarterly Investment Summary



Agenda Item F.1.

CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Executive Committee will hold a Closed Session to discuss the following claims:

1. Zussman vs. Santa Clara Unified School District

RECOMMENDATION: The Program Administrator cannot make a recommendation at this time as the subject matter is confidential.

FISCAL IMPACT: To be determined

ATTACHMENTS: None



South Bay Area Schools Insurance Authority
Executive Committee Meeting
March 7, 2019

Agenda Item G.1

SELF (SCHOOLS EXCESS LIABILITY FUND) UPDATE

INFORMATION ITEM

EXPLANATION: Mr. John Falappino, Interim CEO, and Ms. Lois Gormley, Director of Communications and Member Services, from SELF will discuss the Excess Liability program, the SELF rate setting process and the Liability climate and market factors.

ATTACHMENTS: None



Agenda Item G.2

PRELIMINARY REVENUE AND EXPENSE BUDGET FOR JULY 1, 2019 - 2020

INFORMATION ITEM

EXPLANATION: Staff will present a preliminary revenue and expense budget showing allocation of premium, loss funding and expenses for the insurance renewals and administrative contracts effective July 1. This document will provide preliminary indications of cost to members. This preliminary budget will be distributed to members as soon as possible to assist them in development of their own district budgets.

ATTACHMENTS: None



Agenda Item G.3

MONITORING CHANGES IN CLAIMS PAYMENTS AND RESERVES

INFORMATION ITEM

EXPLANATION: Mr. Brandon Schlenker, Account Manager at Carl Warren & Company, will present an overview of the claims with the largest or most significant changes in total incurred over the last quarter. This will help in monitoring claims expense so that the JPA will be aware of any large increases in expense prior to the annual financial audit.

ATTACHMENTS: None



Agenda Item G.4

ACCOUNTING SERVICES REQUEST FOR PROPOSAL RESULTS

ACTION ITEM

ISSUE: The Executive Committee will need to select a firm to perform accounting services for the JPA.

RECOMMENDATION: None

FISCAL IMPACT: To be determined

BACKGROUND: Gilbert Associates, Inc. has served as the JPA accountant since January 1, 2012. Their accounting contract expires on June 30, 2019. Since a Request for Proposal (RFP) for Accounting Services has not been issued since 2011, the Executive Committee requested that staff issue a RFP to test the market for pricing. Staff distributed the RFP to five firms and received one response.

ATTACHMENTS: None



Agenda Item H.1

FIVE YEAR LOSS CONTROL PLAN – YEAR 3

INFORMATION ITEM

EXPLANATION: The Executive Committee developed a five year loss control plan in 2017. Year 1 of the plan has been completed and Year 2 is almost complete. Year 3 is for fire/electrical inspection including infrared testing for hot spots. Staff and the Executive Committee will discuss whether to issue a Request for Proposal (RFP) for Year 3.

ATTACHMENTS: Five Year Loss Control Plan



SBASIA RISK CONTROL PLANNING

Loss Control Inspections

-) Year 1 - Exterior of buildings including crime prevention through environmental design
-) Year 2 - Interior of buildings (all rooms) including chemical inspection
-) Year 3 - Fire/Electrical inspection including infrared testing for hot spots
-) Year 4 - Playground inspection including sports fields
-) Year 5 - Cyber audit



Agenda Item H.2

ALLIANT DEADLY WEAPON RESPONSE PROGRAM

INFORMATION ITEM

EXPLANATION: The JPA added the Alliant Deadly Weapon Response program effective 7/1/18. Firestorm is the event responder if a JPA member experiences a deadly weapon incident. Firestorm offers an Active Shooter Vulnerability assessment conference call at no additional charge. The call takes about 45 minutes. Firestorm then prepares a report of how the JPA member compares to best practices and includes recommendations of ways to improve security. Bill Baker, VP of Operations, at Firestorm can be contacted directly to schedule a conference call. Staff will provide his contact information.

Santa Clara County Office of Education participated in the conference call as a test case. Firestorm asks about procedures currently in place and then prepares an assessment report which rates the district on behavioral risk threat assessment, human resources policies and procedures, security controls and emergency response. The Santa Clara County Office of Education administrator for school safety and security found the conference call and resulting report to be beneficial because it helps the school district understand their current status regarding security.

ATTACHMENTS: Firestorm Contact Information for Active Shooter Vulnerability Assessment Conference Call

ACTIVE SHOOTER VULNERABILITY ASSESSMENT CONFERENCE CALL ALLIANT DEADLY WEAPON RESPONSE PROGRAM

SBASIA added the Alliant Deadly Weapons Response Program (active assailant coverage) effective 7/1/18. Firestorm is the event responder should your organization experience a Deadly Weapons incident.

Firestorm offers an Active Shooter Vulnerability Assessment conference call. This conference call takes about 45 minutes. Firestorm then prepares a report of how your organization compares to “best practices” and includes recommendations of ways to improve your security. There is no additional charge for this service. If you are interested, please contact Bill Baker at Firestorm; his contact information is listed below

BILL BAKER [|bbaker@firestorm.com](mailto:bbaker@firestorm.com)

Vice President- Operations

Office: 678-892-4102

Mobile: 770-905-6471

Corporate: 770-643-1114



<http://www.firestorm.com>

1000 Holcomb Woods Parkway | Suite 130 | Roswell, GA 30076



Agenda Item H.3

ADMINISTRATION CONTRACT

ACTION ITEM

ISSUE: The Executive Committee should review the current administration contract with Alliant Insurance Services and decide whether to exercise the option to extend the contract for an additional two years.

RECOMMENDATION: None

FISCAL IMPACT: \$164,800 annually for period of July 1, 2019 – June 30, 2021.

EXPLANATION: SBASIA renewed its administration contract with Alliant Insurance Services for the period of July 1, 2016 – June 30, 2019. The contract contains an option to extend the contract for two more years at annual fee of \$164,800.

ATTACHMENTS: Alliant Insurance Services Administration Contract for Period of July 1, 2016 – June 30, 2019

**BROKERAGE, RISK MANAGEMENT AND
PROGRAM ADMINISTRATION CONTRACT**

This Agreement, made and entered into effective July 1, 2016, between South Bay Area Schools Insurance Authority, a Joint Powers Authority, hereinafter referred to as SBASIA, and Alliant Insurance Services, Inc. hereinafter referred to as "Program Administrator."

WITNESSETH

WHEREAS, this Agreement supersedes all previous agreements between SBASIA, prior Brokers, Administrators, and the Program Administrator, and

WHEREAS, SBASIA requires insurance brokerage, risk management and Joint Powers Authority (JPA) program administration services, and

WHEREAS, the Program Administrator specializes in public entity risk management and program administration services, and

WHEREAS, SBASIA desires to engage the Program Administrator to administer SBASIA's programs.

NOW THEREFORE, the parties hereto, for and in consideration of the promises and covenants hereinafter contained to be kept and performed do agree as follows:

- A. PROGRAM ADMINISTRATION SERVICES: Program Administrator agrees to provide the following services to the satisfaction of the Board of Directors of SBASIA:
1. Act as "key contact" for all SBASIA Members. Act upon request as a liaison for communications among or between all parties involved in the Programs including SBASIA, its participating Members, insurance carriers and others;
 2. Provide to the Members ongoing review of coverages provided by SBASIA programs, insurance carriers or other joint powers authorities;
 3. Meet with Members as requested and necessary;
 4. Issue, modify as directed, and maintain memorandum of coverage forms and policy forms;
 5. Develop, issue and maintain certificates of coverage/insurance on behalf of SBASIA. Deliver binders and other evidences of insurance within ten (10) calendar days after the placement of any insurance under the Programs to be effective until such time as the policy or policies for the placement are received by SBASIA from the insurance carriers and coverage providers. Such binders shall be signed by an authorized agent or employee of the insurance carrier. The Program Administrator shall use best efforts to secure a correct policy or policies within ninety (90) days of placement of any insurance under the Programs. The Program Administrator shall not be responsible for the failure of Members of

SBASIA to make premium payments. Negotiate broad coverages, utilizing special forms and endorsements where required. Provide SBASIA with renewal premium information at least sixty (60) days prior to expiration (given that the insurers have provided that information to the Program Administrator);

6. Provide ongoing information on the status of the insurance industry and other public entity risk management providers;
7. Provide advice on appropriate risk retention versus risk transfer. Advise SBASIA regarding current property appraisals and inventory;
8. Prepare and distribute Executive Committee and Board of Directors agendas, arrange for meetings facilities and other general administration functions;
9. Attend Board of Director and Committee meetings;
10. Record and distribute minutes of Board or Committee meetings to Members of the Board or Committee;
11. Maintain the SBASIA Website;
12. Act as a central “clearing house” for dissemination of information. Answer the Members’ questions and explain the various clauses in policy contracts. Counsel SBASIA regarding its contractual relationships and legislation, ordinances, or filing affecting its interests as they relate to risk and insurance matters;
13. Request, when appropriate, and maintain copies of, Conflict of Interest Form No. 700 from the Directors and Alternates of SBASIA and any other consultants required to file such forms;
14. Assist Members in use of insurance requirements in contracts. Assist districts in developing and implementing appropriate risk management programs for identified exposures;
15. Coordinate claims administration with SBASIA and third party administrators. Assist SBASIA and, where applicable, SBASIA’s third party administrator in settlement issues with excess pools or insurance carriers. However, it is understood and agreed that the Program Administrator is not providing claims management services under this Agreement;
16. Assist, as may be required, with annual financial audits conducted by SBASIA’s auditors;
17. Monitor loss runs of SBASIA programs and advise SBASIA of apparent trends;
18. Provide assistance in arranging an independent actuarial study as directed by SBASIA. The actuarial study will assist in providing loss and funding estimates.

19. Coordinate matters of safety/loss control and in the development of loss prevention materials. Identify, review and comment on loss-control activities. At Members' expense, provide Loss Control spot checks and inspections for Member Districts;
20. Assist in development of new programs, but limited to Program Administrator's expertise and resources;
21. Perform underwriting evaluations and recommendations on Districts/Agencies applying for membership to SBASIA. Assist in solicitation of new Member Districts/Agencies;
22. Maintain a suitable back-up and recovery system for data and implement processes for the protection of electronic data including a written policy with respect to:
 - a. Disaster recovery
 - b. Physical and electronic data security
 - c. Electronic data retention

B. DESIGNATION OF BROKER AND BROKERAGE SERVICES: SBASIA hereby engages and designates Program Administrator to act as SBASIA's insurance broker and fiduciary and perform all customary duties of an insurance broker for SBASIA's Programs including without limitation:

1. Develop marketing specifications based upon an evaluation of SBASIA's loss exposures and which address such exposures;
2. Evaluate quotations as to the adequacy of coverages, appropriate retention levels and restrictions in coverage, the existence of warranties, concurrency of coverage, and suitability of forms;
3. Evaluate the financial status and service capabilities of insurers making quotations of coverage under the Programs, based upon available data. SBASIA recognizes and agrees that Program Administrator is not responsible for any change in the financial condition of any insurance carrier or Joint Powers Authority after an insurance placement is made;

C. COMPENSATION:

SBASIA shall pay annual compensation to Program Administrator for services rendered under Sections A and B of this Agreement. Except as otherwise expressly provided in this Section C, the compensation payable during this Agreement shall be in accordance with the provisions of Addendum A to this Agreement.

If at any time during this Agreement, a new member joins SBASIA, Program Administrator's compensation shall be adjusted at a rate to be determined based on the Average Daily Attendance (ADA) of the new member and the effective date the member joins SBASIA.

If at any time during this Agreement, new programs are developed and implemented or new services provided, Program Administrator's compensation shall be adjusted as negotiated between the parties.

With respect to insurance and other coverage placed by the Program Administrator acting as SBASIA's insurance broker under Section B above, and as a part of Program Administrator's compensation under this Agreement, Program Administrator shall, to the extent it is legally entitled to do so, endeavor to collect commissions and placing fees from insurers and other coverage providers with whom Program Administrator places SBASIA's insurance and/or other forms of coverage.

For the purposes of this Agreement, the term "commissions and placing fees" refers to monetary consideration paid to Program Administrator by an insurer or coverage provider with respect to a specific placement of insurance and/or other forms of coverage with the insurer/coverage provider. The term does not include:

1. Payments made to Program Administrator or its affiliates with respect to the indirect consequences of the placement of insurance and/or other coverage on behalf of SBASIA such as, for example, contingent payments or allowances based on the overall levels of premiums for insurance/other coverage placed by Program Administrator with an insurer/coverage provider.

- D. TAXES AND FEES, INDIRECT INCOME AND USE OF INTERMEDIARIES:
Surplus Lines Fees and Taxes: In certain cases, placements made by the Program Administrator on behalf of SBASIA may require the payment of surplus lines assessments, taxes and/or fees to state regulators, boards or associations. Such assessments, taxes and/or fees will be charges to SBASIA and identified separately on invoices covering these placements. The Program Administrator shall not be responsible for the payment of any such fees, taxes or assessments except to the extent such taxes or fees have been collected by the Program Administrator from SBASIA.

During the time of this Agreement, Program Administrator will annually disclose all Compensation received by Program Administrator in connection with any insurance placements on behalf of SBASIA under the Program Administrator's Transparency and Disclosure policy:

“Transparency and Disclosure – Alliant will conduct business in conformance with all applicable insurance regulations and in advancement of the best interests of our brokerage clients. We adhere to an established conflict of interest code that rejects any form of broker incentives that would result in business being placed with carriers in conflict with our clients’ interests. We operate with full transparency and disclosure and regard all aspects of our broker services and compensation arrangements to be appropriate topics for discussion. Clients are encouraged to contact us with any questions regarding our policies and practices.”

In addition to the Compensation that Program Administrator receives, its related entity, Alliant Underwriting Services (“AUS”) may receive compensation from Program Administrator and/or a carrier for providing underwriting services. The financial impact of the compensation received by AUS is a cost included in the premium. Additionally, the related entities of Alliant Business Services and/or Strategic HR may receive compensation from Program Administrator and/or a carrier for providing designated, value-added services. Services contracted for by SBASIA directly will be invoiced accordingly. Otherwise, services will be provided at the expense of Program Administrator and/or the carrier.

- E. TERM: The term of this Agreement shall commence on July 1, 2016 and terminate on June 30, 2019. SBASIA shall have an option to extend this Agreement for up to two additional annual periods, exercisable by SBASIA by notifying Program Administrator of such request for an extension 60 days prior to the anniversary date. This Agreement shall then have an anniversary date each July 1st, for the purpose of renewing compensation, services and extensions.
- F. OBLIGATIONS OF SBASIA: The Board of Directors of SBASIA are responsible for directing the operations of SBASIA to assure proper management and financial solvency, including the establishment of underwriting and rating guidelines. SBASIA is responsible for its compliance with all-applicable statutes and regulations. SBASIA should consult its own professionals regarding legal, financial auditing, tax and investment matters that may arise in the formation and operation of SBASIA. SBASIA will reasonably cooperate with the Program Administrator in the performance of the Program Administrator’s brokerage, risk management and program administration duties by providing the Program Administrator, where available, reasonably complete and accurate information as to SBASIA’s loss experience risk exposures and any other pertinent information that the Program Administrator requests. SBASIA shall promptly review coverage documents concerning the Programs delivered by the Program Administrator for consistency with SBASIA’s specifications. SBASIA shall designate one or more officers or committees of SBASIA or an outside consultant to receive and provide significant intervening substantive review, and independently evaluate any and all recommendations or proposals made to SBASIA by the Program Administrator which are significant, substantive in nature and under which any benefit shall accrue to the

Program Administrator or the Program Administrator’s affiliates. Such committees and/or outside consultants shall then provide their own recommendations concerning such matters to the Board of Directors of SBASIA, having ultimate decision making authority on such matters.

Notwithstanding any other provision herein, SBASIA shall be entitled to rely upon any information or representations made by the Program Administrator in the performance of any of its obligations.

- G. NON-ASSIGNABILITY: Both parties hereto recognize that this Agreement is one for personal services and cannot be assigned in whole or in part by either party without the prior written consent of the other party. Prior to a change in Account Officers, assigned to provide service to SBASIA in program administration, the Program Administrator shall endeavor to provide 45 days written notice. SBASIA shall retain the right to reject the assignment of new account officers.

- H. NOTICES: All notices hereunder shall be given in writing and mailed, postage prepaid, be certified mail, addressed as follows:

TO SBASIA:

The Then Current President of SBASIA
at the address on file with SBASIA

TO PROGRAM ADMINISTRATOR:

Mr. Matthew Gowan
Senior Vice President
Alliant Insurance Services, Inc.
2180 Harvard St, Suite 460
Sacramento, CA 95815

- I. ENTIRE AGREEMENT; MODIFICATION; INTERPRETATION: This Agreement sets forth the full and final understanding of the parties as respects the matters described herein, and supersedes any and all prior Agreements and understandings between them, whether written or oral with respect to the subject matter hereof. This Agreement may be amended but then only in a written addendum to this Agreement executed by the parties. This Agreement shall be governed by the law of the State of California. If any term of this Agreement is rendered invalid or unenforceable by judicial, legislative or administrative action, the remaining provisions hereof shall remain in full force and effect and shall in no way be affected, impaired or invalidated. Nothing in this Agreement is intended or shall be construed to confer upon or to give any person, firm or corporation other than the parties hereto their parents, subsidiaries, successors and assigns, any rights or remedies by reason of this Agreement.

- J. TERMINATION OF CONTRACT: SBASIA or the Program Administrator can terminate this Agreement at any time by giving the other party 90 days written notice. Should this Agreement be terminated pursuant to this Section prior to the end of this Agreement's term, the Program Administrator shall be entitled to retain as earned compensation for its program services, a prorated portion of the fees paid pursuant to Section C by SBASIA. Fees and commissions charged by the Program Administrator for all other compensation shall be considered fully earned upon termination of the Agreement.

In the event of termination, Program Administrator shall promptly deliver to SBASIA all products, files, records, computations, quotations, studies, minutes, and other data and records, prepared or obtained in connection with this Agreement, which is the permanent property of SBASIA.

K. INDEMNIFICATION AND INSURANCE:

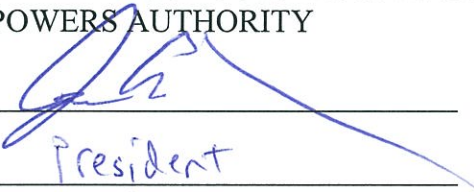
1. Program Administrator agrees to indemnify, hold harmless, reimburse and defend SBASIA, its officers, directors, employees and volunteers at all times against any claim, costs, expense, liability, obligation, loss or damage (including reasonable legal fees) of any nature incurred by or imposed upon SBASIA, and based upon any error or omission of Program Administrator, its agents or employees, with respect to the services provided by Program Administrator under this Agreement, provided that Program Administrator shall not be required to indemnify, hold harmless, reimburse and defend to the extent that the error or omission arises from Alliant Insurance Services' reliance on information provided by SBASIA or from Alliant Insurance Services' following instructions from SBASIA. In the event that SBASIA tenders its defense in any such claim, etc., to Program Administrator, and Program Administrator accepts such tender, the defense of SBASIA shall be conducted by counsel selected and paid by Program Administrator.
2. Program Administrator shall maintain Professional Liability insurance coverage sufficient to fulfill its obligations.
3. Program Administrator shall procure and maintain, for the duration of the contract, insurance against claims for injuries to persons or damages to property which may arise from, or in connection with the performance of the work by the Program Administrators.
4. The Program Administrator shall maintain limits no less than:
 - a. General Liability: \$1,000,000 per occurrence for bodily injury, personal injury and property damage. If Commercial General Liability Insurance or other form with a general aggregate limit is used, the general aggregate limit shall be twice the required occurrence limit.
 - b. Workers' Compensation as required by the State of California.
 - c. Employer's Liability: \$1,000,000 per accident for bodily injury or disease.

d. Errors and Omissions Liability: \$1,000,000 per occurrence or claim.


Any deductible or self-insured retention must be declared to and approved by SBASIA.

IN WITNESS WHEREOF, SBASIA has caused this contract to be executed by its President, and Program Administrator has caused the same to be executed by its duly authorized officer, all as of the day and year first above written.

SOUTH BAY AREA SCHOOLS INSURANCE AUTHORITY,
A JOINT POWERS AUTHORITY

By: 
Title: President
Date: 6/16/16

ALLIANT INSURANCE SERVICES, INC.

By: 
Title: Vice chair - PE
Date: 7/18/16

ADDENDUM A - COMPENSATION FOR SERVICES

**COMPENSATION FOR SERVICES UNDER SECTION A AND B OF THE RISK
MANAGEMENT AND PROGRAM ADMINISTRATION CONTRACT**

Pursuant to Section C of this Agreement, effective July 1, 2016 through June 30, 2019, as annual compensation to the Program Administrator for the services rendered hereunder, the Program Administrator may collect the compensation set forth below.

The Program Administrator shall be paid a fee of \$160,000 annually.

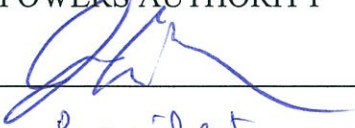
Program Administrator compensation will be adjusted proportionally for any additions in membership or additional services.

If this Agreement is extended (see Section E. Term), the annual fee will be as follows:


2019-2020	\$164,800
2020-2021	\$164,800

IN WITNESS WHEREOF, SBASIA has caused this contract to be executed by its President, and Program Administrator has caused the same to be executed by its duly authorized officer, all as of the day and year first above written.

SOUTH BAY AREA SCHOOLS INSURANCE AUTHORITY,
A JOINT POWERS AUTHORITY

By: 
Title: President
Date: 6/16/16

ALLIANT INSURANCE SERVICES, INC.

By: 
Title: Vice Chair - PE
Date: 7/18/16



Agenda Item H.4

UNDERWRITING POLICY

ACTION ITEM

ISSUE: The Executive Committee should review the Underwriting Policy and make any changes, if necessary.

RECOMMENDATION: The Program Administrator recommends the Underwriting Policy as presented.

FISCAL IMPACT: None.

BACKGROUND: CAJPA established a requirement for an Underwriting Policy so the Executive Committee adopted one in 2016. CAJPA requires a review of the Underwriting Policy every three years to ensure the underwriting process adequately measures risks and adequately allocates costs.

ATTACHMENTS: Underwriting Policy

**SOUTH BAY AREA SCHOOLS INSURANCE AUTHORITY
UNDERWRITING POLICY
ADOPTED MAY 5, 2016**

I. PURPOSE

Establishing underwriting criteria ensures that South Bay Area Schools Insurance Authority programs are analyzed for risk exposures, funding requirements and compatibility between members.

The purpose of the underwriting process is to provide the most accurate evaluation of a potential new member, existing members and overall program. This process is used to assess if a new member is a good risk and fit with existing membership. In addition, the underwriting process is used for existing members to determine member contributions.

II. UNDERWRITING CRITERIA

Potential new members are required to submit the following information for evaluation:

- Liability Questionnaire
- Average Daily Attendance (ADA)
- Property Schedule
- Liability and Property loss runs for the last five years
- Premium history for the last five years
- Safety and loss control program information

The Executive Committee will evaluate the underwriting information and make a recommendation to the Board of Directors as to whether the prospective member should be accepted into the JPA.

III. POST APPROVAL PROCESS

Should approval be granted by the Board of Directors, the new member will execute the Joint Powers Agreement thereby agreeing to the minimum three year participation period and agreeing to abide by all JPA governing documents and program documents.

IV. CONTRIBUTION ALLOCATION

In accordance with the JPA's Program Document, an annual contribution for each member and any potential new member will be calculated utilizing:

- (1) Deposit for the shared risk layer using actuarially determined loss rate

The shared risk layer includes Liability and Property coverage. The deposit for the shared risk layer will be calculated as follows:

- (a) Liability deposit- calculated for each member in the same proportion as their ADA is to the total ADA for all members
- (b) Property deposit- calculated for each member in the same proportion as their property values are to the total property values for all members

This amount is then multiplied by an Experience Modification Factor for each member.

(2) Charge for excess insurance coverage

- (a) Liability premium- calculated for each member in the same proportion as their ADA is to the total ADA for all members
- (b) Property premium- calculated for each member in the same proportion as their property values are to the total property values for all members

(3) Charge for administrative expenses of the program

The administrative expenses for each member will be the same percentage of total administrative expenses as the member's Liability and Property premiums for excess coverage are to the total Liability and Property premiums for all members.

V. REVIEW OF UNDERWRITING POLICY

The underwriting policy will be reviewed by the Executive Committee at least once every three years. It shall be reviewed to ensure it adequately measures risks and adequately allocates costs by using the JPA's Program Document guidelines for actuarially sound program years, dividends, assessments and target surplus funding policy.



South Bay Area Schools Insurance Authority
Executive Committee Meeting
March 7, 2019

Agenda Item H.5

CLAIMS AUDIT

INFORMATION ITEM

EXPLANATION: The JPA has a claims audit performed every two years. Ms. Janette Brook at Risk Management Services conducted the audit from December 26, 2018 to January 6, 2019 at Carl Warren & Company. Staff will review the audit findings with the Executive Committee.

ATTACHMENTS: Claims Audit

CSAC-EIA GENERAL LIABILITY AUDIT

SBASIA – 2018/2019

An audit of the claims handling for the South Bay Area Schools Insurance Authority (SBASIA) was conducted on December 26, 2018 through January 6, 2019.

Carl Warren is the TPA for SBASIA. The files are handled in a paperless system – MyCarlWarren. Their system allows auditors to view notes and financials remotely.

A total of 27 files of 54 open claims. The audit forms are included as a confidential document.

The audited files reveal consistent, professional and competent claims handling by Carl Warren staff. Open communication between the member, TPA and Defense Counsel is evident in the files.

The files are reviewed in entirety with emphasis on:

INVESTIGATION – Files are well investigated and promptly investigated by the assigned adjuster and appropriate assistance is given by the member. The adjuster works closely with the member to obtain needed investigation to support the liability assessment. If needed, cases are assigned early to defense counsel to assist on the cases.

RESERVES - Reserves are set at the initial assessment of the claim and are adjusted as case circumstances change. Reserves set reflect the exposure of the claim based on the facts of the current time and the ultimate probable cost of each claim. Adjustments based on material change or developments are evident in the files. Reserving appears to be well thought out and expressed well in the file notes. Supervisory input is evident on reserving.

LITIGATION MANAGEMENT – Good communication between the adjuster, member and assigned defense counsel. Excellent strategic direction with involvement of all involved parties as evident in file 1927820- Ochoa. The adjuster requests status updates when needed. Adjusters are consistent in documenting defense counsel updates in their file notes and updating their action plans as the case proceeds. Adjusters keep the member informed of any significant changes in litigation. Adjuster reviews contracts closely of defense counsel outside of their panel counsel and closely monitors all defense invoices.

LIABILITY/DAMAGE EVALUATION – Liability is well assessed by the adjuster and documented in the file notes as well as the strategic direction of the file. Addition of co-defendants and tenders of defense are evident in the files. Damage assessments are conducted promptly after the incident. Files often contain supervisory input regarding liability/damage assessments.

FILE MANAGEMENT – The files are well managed and fully documented. They indicate:

- Timely initial assessment with additional assessments as files progress.
- Open communications with the member and defense counsel. Works closely with both regarding the strategic direction of the files.
- Excellent file documentation and documentation of defense counsel updates.
- Early referrals to defense counsel are initiated when needed.
- Good supervisory reviews and timely suggestions regarding case handling evident in most files.
- Attempts at minimizing costs are evident in the files.

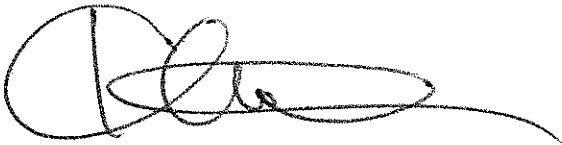
- Adjuster, supervisors, and assigned defense counsel are pro-active regarding early resolution of cases.
- Payments are made timely and documented in the financials.

Claims handling by Carl Warren for SBASIA is very good. Files are effectively reported to CSAC-EIA.

The claims handling meets or exceeds industry standards, CSAC-EIA Claims Handling Guidelines and CAJPA criteria.

No recommendations at this time.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'K. Maiolini', with a long horizontal flourish extending to the right.

Kenneth R. Maiolini, ARM-P

RMS Audit Checklist

Entity Reviewed: SBASIA Program: General Liability 1
Member Contact: Joan Crossley TPA Contact: Joyce Fairleyray

Auditor Tasks during Audit:

	<u>Date Completed</u>
Pre-audit interview with member	10/23/2018
Pre-audit interview with TPA	10/23/2018
Exit Interview with Member	1/9/2019
Exit Interview with TPA	1/9/2018

What type of filing system does the Entity/TPA operate with? (paperless, paper files, combination of paperless and paper)

MyCarlWarren claims management system.

If paper files exist, were they reviewed? If no, please explain why.

N/A

RMS Audit Matrix

Entity Reviewed - SBASIA

Program – General Liability 1

Date of Review – 12/26/18 to 01/06/19

of Claims Reviewed - 27

Average Case Loads – Appropriate for handling.

Adjuster – Anthony Villanueva, Donald Chang

Claims Handling Compliance by % and/or 1-10 Rating

Government Code/Statutory Notices Tracking	100% / 100%
File Documentation	100%
Liability Determination	100%
Damage Evaluation	100%
Litigation Management	100%
Member Communication	100%
Diary Management	100%
Excess Reporting	100%
Reserving	100%
Negotiation Practices	100%
Supervision Oversight	80%
Averages	98%

Auditor: Janette Brook

Confidential Document



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME EAGAN INTERMEDIATE
FILE NUMBER 1970950
REVIEW DATE / REVIEWED BY 01/06/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 10/2/2017
CLOSED DATE

CLAIM DATE 10/4/2017
TYPE OF LOSS Property

REJECTION DATE
LIMITS/POLICY YEAR 10K

CASE DESCRIPTION

Fire loss resulting in structural damage.

LIABILITY

CLEAR	PROBABLE x	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 500,000	LOSS 0	LOSS	LOSS
EXPENSE 0	EXPENSE 0	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good communication with District. Much involvement with excess carrier due to small deductible.
RATING 2	RESERVING – 500K reserves set. Loss may exceed \$1.0 million.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Property case. Appears vandals set school on fire.
RATING 2	FILE MANAGEMENT – Excess property carrier notified.
RATING	TIMELY NEGOTIATIONS

COMMENTS – Extensive loss. Excess property carrier involved.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1979002
REVIEW DATE / REVIEWED BY 01/06/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 3/26/2018
CLOSED DATE

CLAIM DATE 4/2/2018
TYPE OF LOSS Trip and Fall (sidewalk)

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

Claimant alleges injury from a trip and fall on a sidewalk.

LIABILITY

CLEAR	PROBABLE 2	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 25,000	LOSS 0	LOSS	LOSS
EXPENSE 0	EXPENSE 0	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good investigation. Liability assessed with District.
RATING 2	RESERVING – Appropriate. Injury to face/dental. Medical currently at 6K.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Liability well assessed. Damages currently being evaluated.
RATING 2	FILE MANAGEMENT – Prompt contact with District. Good communication with plaintiff. Resolution attempted prior to filing of any lawsuit.
RATING N/A	TIMELY NEGOTIATIONS – Negotiations to be entered into upon receipt of all medical.

COMMENTS



FILE NAME
FILE NUMBER 1980028
REVIEW DATE / REVIEWED BY 01/06/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 11/8/2017
CLOSED DATE

CLAIM DATE 5/2/2018
TYPE OF LOSS Assault and Battery

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

Physical abuse of a special education student by teacher.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE x	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 100,000	LOSS 0	LOSS
EXPENSE 50,000	EXPENSE 1,869	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Initial claim received as a lawsuit. Tort claim filed and rejected. Good initial investigation.
RATING 2	RESERVING – Appropriate. Authority in file matches loss reserve.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well handled. Best scenario to settle has been agreed upon.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Prior counsel demand at mediation would have been 250K.
RATING 2	FILE MANAGEMENT – Recent change is handling. Plaintiff is no longer represented. Courts may appoint counsel.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1973056
REVIEW DATE / REVIEWED BY 01/06/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 11/15/2017
CLOSED DATE

CLAIM DATE 12/1/2017
TYPE OF LOSS

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

Claimant jumping from table to table and landed on a screw, entering his knee cap.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 40,000	LOSS 0	LOSS	LOSS
EXPENSE 5,000	EXPENSE 0	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Adjuster working with School to obtain additional investigation.
RATING 2	RESERVING – Appropriate. Full damages not yet known.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Appropriate. Awaiting lawsuit.
RATING 2	FILE MANAGEMENT – Appropriately handled. Monitoring for possible lawsuit. Claim rejected.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



FILE NAME
FILE NUMBER 1979251
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 10/17/2017
CLOSED DATE

CLAIM DATE 4/12/2018
TYPE OF LOSS Sexual Assault

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

Sexual assault claim leading to the pregnancy of a special education student. Student v. student.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL x	UNDETERMINED	N/A
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CURRENT RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 10,000	LOSS 0	LOSS
EXPENSE 0	EXPENSE 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good communication and direction to District.
RATING 2	RESERVING – Reserves reduced based on additional investigation.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Appropriately assigned to DC.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed.
RATING 2	FILE MANAGEMENT – Well managed and followed. Statute for tort claim may have expired. OCR involvement.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME SARATOGA HIGH SCHOOL
FILE NUMBER 1973698
REVIEW DATE / REVIEWED BY 01/06/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 11/15/2017
CLOSED DATE

CLAIM DATE 12/1/2017
TYPE OF LOSS Property Damage

REJECTION DATE
LIMITS/POLICY YEAR 10K

CASE DESCRIPTION

A fire erupted in a ceramic's class causing damage to the school's roof.

LIABILITY

CLEAR	PROBABLE X	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 30,000	LOSS 0	LOSS	LOSS
EXPENSE 0	EXPENSE 0	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good investigative attempts by adjuster. District not responsive to many requests.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Property claim.
RATING 2	FILE MANAGEMENT – Good notes. Upon response from District, potential subrogation can be investigated.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1981763
REVIEW DATE / REVIEWED BY 01/06/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 5/7/2018
CLOSED DATE

CLAIM DATE 6/11/2018
TYPE OF LOSS E and O

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

District accidentally sent claimant's personnel inadvertently to all District employees.

LIABILITY

CLEAR	PROBABLE X	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 50,000	LOSS 0	LOSS	
EXPENSE 50,000	EXPENSE 4,657	EXPENSE	

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Appropriately investigated. Case is at claim stage and rejected. Rejection date 11/5/2018. Currently awaiting lawsuit.
RATING 2	RESERVING – Appropriate for claim stage. If lawsuit filed, reserves may need to be increased.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Case assigned early to DC. Crisis Management Services approved. Damage control attempts initiated.
RATING 2	LIABILITY/DAMAGE EVALUATION – Good assessment to date.
RATING 2	FILE MANAGEMENT – Appropriately handled.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Case reported to CSAC. Current demand at \$38.0 million.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1984725
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 8/17/2018
CLOSED DATE

CLAIM DATE 8/22/2018
TYPE OF LOSS Auto Liability

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
District driver involved in a pedestrian loss.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 1000	LOSS 0	LOSS	LOSS
EXPENSE 0	EXPENSE 26	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Investigation is ongoing. Liability to be determined.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Ongoing. Good to date.
RATING 2	FILE MANAGEMENT – Appropriately handled. Supervisor review in file.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1977220
REVIEW DATE / REVIEWED BY 01/06/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 12/14/2017
CLOSED DATE

CLAIM DATE 2/27/2018
TYPE OF LOSS Discrimination

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

Claimant alleges discrimination indicating she is paid less but performs more.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE x	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 25,000	LOSS 0	LOSS	LOSS
EXPENSE 25,000	EXPENSE 0	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Claim opened upon receipt of DFEH claim.
RATING 2	RESERVING – Appropriate for time. DFEH complaint only. No tort to date. Reserves/coverage may change upon receipt of lawsuit.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Early in handling.
RATING 2	LIABILITY/DAMAGE EVALUATION – Early in investigation.
RATING 2	FILE MANAGEMENT – Good involvement with CSAC regarding coverage opinion. Fair Labor Standards Act exclusion.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1972826
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 12/3/2016
CLOSED DATE

CLAIM DATE 11/13/2017
TYPE OF LOSS Bi on premises

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

MINOR CLAIMANT ATTENDING AN EVENT SPONSERED BY PAL SOCCER. UNSECURED TABLE HIT CLAIMANT ON THE HEAD CAUSING BRAIN INJURY. Minor is three years old.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 25,000	LOSS 0	LOSS	LOSS
EXPENSE 25,000	EXPENSE 4,711	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Claim was rejected.
RATING 1	RESERVING – Loss occurred on District property. Over one year post tender, and tender not yet accepted. Traumatic brain injury loss. Reserves should be reviewed.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – PAL legal is taking the lead.
RATING 2	LIABILITY/DAMAGE EVALUATION – Early in discovery.
RATING 2	FILE MANAGEMENT – Well documented. See comments below.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Brain injury to a child. PAL utilizing District property. PAL has liability insurance and District held harmless in agreement. Claim promptly tendered to PAL. No acceptance of tender to date. Liability carrier believes they are excess. Since over one year post tender and no acceptance, case should be reviewed for reporting to CSAC.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1979256
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 6/9/2017
CLOSED DATE

CLAIM DATE 12/28/2017
TYPE OF LOSS Wrongful termination

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

Alleges wrongful termination based on discrimination.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL x	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 50,000	LOSS 10,000	LOSS	
EXPENSE 30,000	EXPENSE 7,137	EXPENSE	

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Initial notice was the receipt of the lawsuit.
RATING 2	RESERVING – Appropriate.
RATING 3	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Prompt resolution of employment case prior to incurring extensive defense costs.
RATING 2	LIABILITY/DAMAGE EVALUATION – District agrees to resolution. Believes no liability.
RATING 2	FILE MANAGEMENT – Well managed. Quick resolution.
RATING 2	TIMELY NEGOTIATIONS – Early resolution. Dismissal received.

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME UNK FEMALE
FILE NUMBER 1981617
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 6/1/2017
CLOSED DATE

CLAIM DATE 6/7/2018
TYPE OF LOSS Sexual Assault

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

CLAIMANT ALLEGES SEXUAL ASSAULT BY TEACHER. DISTRICT TEACHER ARESTED FOR SEXUAL BATTERY.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 50,000	LOSS 0	LOSS	LOSS
EXPENSE 25,000	EXPENSE 0	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Monitoring incident only. No claim or contact with District.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING – No authorization to assign to defense counsel as of 12/2018.
RATING 2	LIABILITY/DAMAGE EVALUATION – Too early to assess.
RATING 2	FILE MANAGEMENT – Appropriate. File opened due to information about an arrest of District employee. No claimant(s) have filed a claim.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Incident reported to CSAC for monitoring purposes.



FILE NAME METROPOLITAN, EDUCATION DIST
FILE NUMBER 1986053
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open	DATE OF LOSS 9/24/2018	CLAIM DATE 9/28/2018	REJECTION DATE
LAWSUIT DATE	CLOSED DATE	TYPE OF LOSS Property	LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

THEFT OF TOOLS

LIABILITY

CLEAR	PROBABLE x	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 12,000	LOSS 0	LOSS
EXPENSE 0	EXPENSE 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Storage room door was left open.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Probable liability.
RATING 2	FILE MANAGEMENT – Well managed. Awaiting police report and will submit a request for authority.
RATING 2	TIMELY NEGOTIATIONS – Resolved. Property case.

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1966024
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 6/13/2017
CLOSED DATE

CLAIM DATE 6/16/2017
TYPE OF LOSS Harassment

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

Alleged harassment claimant. Claimant has ADHD.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE x	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 50,000.00	LOSS 25,000	LOSS	LOSS
EXPENSE 25,000	EXPENSE 20,531	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good initial investigation. Early assignment to defense counsel.
RATING 2	RESERVING – Appropriate.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well managed. Good strategy and status updates.
RATING 2	LIABILITY/DAMAGE EVALUATION – Good assessment. District would like case resolved.
RATING 3	FILE MANAGEMENT – File well documented. Case assigned promptly to defense to jump start investigation. DC fees reviewed. Good involvement of supervisor and manager.
RATING 3	TIMELY NEGOTIATIONS – Excellent negotiations. Very good resolution.

COMMENTS – Case reported to CSAC. Case resolved low with injunctive relief.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1974682
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 6/9/2017
CLOSED DATE

CLAIM DATE 12/28/2017
TYPE OF LOSS Liability

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
ALLEGES SCHOOL DID NOT MEET STANDARD CARE PROTOCOL REGARDING MINOR'S DISABILITIES.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 11,000 combined	LOSS 0	LOSS	LOSS
EXPENSE 0	EXPENSE 0	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Well investigated. Claim timely rejected.
RATING 2	RESERVING – Appropriate.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Case at OAH level. IEP issues making resolution difficult. Case does not appear to have significant value. Civil complaint not filed to date.
RATING 2	LIABILITY/DAMAGE EVALUATION – Claimant not currently represented. With high prior attorney lien, representation is not likely. Good Liability and damage evaluation.
RATING 2	FILE MANAGEMENT – Possible late start due to multiple reassignments. Excellent assessment by H. Mendez upon receipt of the file. Good communication with District.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Two claimants. 5K loss reserves and 6K loss reserves.

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1966959
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 6/30/2017
CLOSED DATE

CLAIM DATE 7/7/2017
TYPE OF LOSS Liability

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

EMPLOYEE OF TERRA ENERGY SERVICE WAS ELECTROCUTED WHILE CLEANING SOLAR PANELS

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL x	UNDETERMINED	N/A
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<u>CURRENT RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 25,000	LOSS 0	LOSS
EXPENSE 20,000	EXPENSE 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Late claim rejected. Six-month statute expires 2/22/16. Appears sole remedy is WC.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Good liability assessment.
RATING 2	FILE MANAGEMENT – Some sporadic gaps in reviews, yet file was received as an INCIDENT file. No timely claim filed.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1941513
REVIEW DATE / REVIEWED BY 01/04/2019 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 1/26/2016
CLOSED DATE

CLAIM DATE 8/3/2016
TYPE OF LOSS Sexual Molestation

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
Claimant was sexually molested by two students.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 250,000	LOSS 225,000	LOSS	LOSS
EXPENSE 552,617	EXPENSE 421,367	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Well investigated. Difficult case with much District involvement. File is at closing stages. Settlement check has been issued.
RATING 2	RESERVING – Reserved well and adjusted as case progressed. Higher initial reserves set at onset.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well managed by attorney. Attempts were made at early resolution through 998s, negotiations, mediation. Lowest demand at 450K and escalated upward the closer to trial. Case resolved for 225K just short of trial.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Probability of a defense verdict low. Attempts at resolution early were not successful. High defense costs.
RATING 2	FILE MANAGEMENT – File is well documented. Good communication between CSAC, TPA and defense counsel.
RATING 2	TIMELY NEGOTIATIONS – Multiple offers made, not accepted.

COMMENTS – Case reported to CSAC.

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1958096
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 11/10/2016
CLOSED DATE

CLAIM DATE 3/7/2017
TYPE OF LOSS Discrimination

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
Claimant was escorted from a classroom without explanation.

LIABILITY

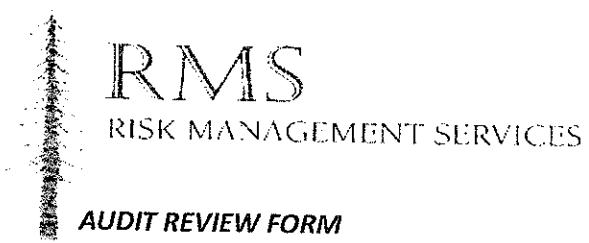
CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 5,000	LOSS 0	LOSS
EXPENSE 5,000	EXPENSE 3,000	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Claim may not have been appropriately filed. Statute of limitations has expired. File will be closed.
RATING 2	RESERVING – Appropriate.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Appropriate. Minimal handling.
RATING 2	LIABILITY/DAMAGE EVALUATION – Plaintiff did not proceed with claim/lawsuit.
RATING 2	FILE MANAGEMENT – Some minor delay in initial investigation and acknowledgement of claim.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



FILE NAME
FILE NUMBER 1957920
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open	DATE OF LOSS 8/26/2016	CLAIM DATE 2/15/2017	REJECTION DATE
LAWSUIT DATE	CLOSED DATE	TYPE OF LOSS Trip and Fall	LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

ALLEGED TRIP & FALL DURING PHYSICAL ED ACIVITY DUE TO GOPHER HOLE RESULTING IN A FRACTURED LT FINGER.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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<u>CURRENT RESERVES</u>		<u>PAID TO DATE</u>		<u>RECOMMENDED RESERVES</u>	
LOSS 5,000	LOSS 0	LOSS	LOSS	LOSS	LOSS
EXPENSE 15,000	EXPENSE 9,111	EXPENSE	EXPENSE	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION- Appropriate initial investigation. Initial invest minimally delayed.
RATING 2	RESERVING – Appropriate. Case resolved.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Appropriate handling. Not a complicated case. Case resolved for disputed liability for under 5K.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Medical in excess of 10K. Resolution under 5K.
RATING 2	FILE MANAGEMENT – Good supervisory note. Good adjuster notes and liability assessment documented.
RATING 2	TIMELY NEGOTIATIONS – Timely entered negotiations. Awaiting court approval.

COMMENTS



FILE NAME
FILE NUMBER 1954961
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 1/9/2017
CLOSED DATE

CLAIM DATE 1/13/2017
TYPE OF LOSS Student Injury – Lack of Supervision

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
STUDENT FELL FROM TOP OF THE PLAY STRUCTURE SLIDE AREA AND SUSTAINED INJURIES (Fx'd pelvis).

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 50,000	LOSS 0	LOSS
EXPENSE 40,000	EXPENSE 2,665	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Initial invest appropriately completed. Claim rejected. Good scene invest/photos.
RATING 2	RESERVING – Appropriately assessed. Comparative negligence may apply.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Appropriately handled. Case did not resolve at mediation, but plaintiff agreed to provide additional information in which to evaluate.
RATING 2	LIABILITY/DAMAGE EVALUATION – Plaintiff to provide additional documentation to fully assess damages. Liability well assessed.
RATING 2	FILE MANAGEMENT – Well managed. Supervisory notes in file. File is easy to follow.
RATING 2	TIMELY NEGOTIATIONS – Attempted early resolution but additional documents were needed.

COMMENTS

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1948331
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 5/5/2016
CLOSED DATE

CLAIM DATE 9/9/2016
TYPE OF LOSS Injury to student

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

A "shot put" stuck claimant's head resulting in a serious head injury. Loss occurred at a school sponsored event.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
<u>CURRENT RESERVES</u>		<u>PAID TO DATE</u>		<u>RECOMMENDED RESERVES</u>	
LOSS 250,000		LOSS 0		LOSS 500,000	
EXPENSE 75,000		EXPENSE 26,477		EXPENSE	

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Prompt investigation upon receipt of assignment.
RATING 2	RESERVING – May be low. Loss value may be in the area of \$1.0 million. Associated file also has a \$250,000 loss reserve.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Case assigned to tywo separate adjusters and two defense counsel. Milpitas HS is a defendant in addition to Los Gatos HS.
RATING 2	LIABILITY/DAMAGE EVALUATION – Discovery ongoing. Too early to fully assess liability and damages.
RATING 2	FILE MANAGEMENT – Well managed. Good file notes and action plans.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Initial file opened under Milpitas High School, HS in which plaintiff attends – 1937203. Subsequent file opened for HS of loss event - 1948331. SELF and CSAC notified. Separate adjusters assigned due to potential conflict.

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1937203
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 5/5/2016
CLOSED DATE

CLAIM DATE 5/25/2016
TYPE OF LOSS Student Injury

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION

A "shot put" struck claimant's head during a school event. Claimant sustained severe head injury.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES

PAID TO DATE

RECOMMENDED RESERVES

LOSS 250,000	LOSS 0	LOSS 500,000
EXPENSE 80,377	EXPENSE 20,646	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Investigation promptly starts. Good discovery to date.
RATING 2	RESERVING – Case reserved at 250K. Loss value may hit \$1.0 million. Recommend reserves at 500K. Recommendation of 500K on associated file 1948331.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Case assigned to DC early. Discovery is currently being conducted, Updates are evident in the file.
RATING 2	LIABILITY/DAMAGE EVALUATION – Discovery is ongoing. Full medical being obtained. Too early to fully assess liability and damages.
RATING 2	FILE MANAGEMENT – Well managed. Good file notes, DC updates, and plans of action.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Case appropriately referred to CSAC-EIA. SIR \$250,000, CSAC layer to \$35.0 million.

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1927820
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 8/1/2015
CLOSED DATE

CLAIM DATE 12/18/2015
TYPE OF LOSS Wrongful Termination

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
CLAIMANT ALLEGES SHE WAS FALSELY TERMINATED.

LIABILITY

CLEAR	PROBABLE x	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
<u>CURRENT RESERVES</u>		<u>PAID TO DATE</u>		<u>RECOMMENDED RESERVES</u>	
LOSS 0	LOSS 350,000	LOSS			
EXPENSE 0	EXPENSE 145,808	EXPENSE			

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Appears well investigated with much member participation.
RATING 2	RESERVING – Appropriate. Case resolved for \$350,000.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Fairly costly EPL case. DC attempted MSJ. Resolved post Settlement Conference.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Probable liability.
RATING	FILE MANAGEMENT – Well Managed. Good communication with Member. Good supervisory notes. DC invoices being monitored and file well documented.
RATING 2	TIMELY NEGOTIATIONS – Attempts at early resolution not successful.

COMMENTS – Case reported to CSAC-EIA. Currently seeking reimbursement.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1935623
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 8/4/2014
CLOSED DATE

CLAIM DATE 4/28/2016
TYPE OF LOSS Discrimination and Retaliation

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
CLMT ALLEDGING DISABILITY DISCRIMINATION & RETALIATION

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL x	UNDETERMINED	N/A
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CURRENT RESERVES		PAID TO DATE	RECOMMENDED RESERVES
LOSS 0	LOSS 0	LOSS	LOSS
EXPENSE 76,631	EXPENSE 54,172	EXPENSE	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good initial investigation and DC follow ups.
RATING 2	RESERVING – Appropriate. Prevailed on MSJ.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well handled. Prevailed on MSJ. Small authority has been placed in file to avoid appeal, if filed.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Doubtful liability.
RATING 2	FILE MANAGEMENT – Well managed. Good documentation regarding defense status updates. Good open communication and involvement with DC.
RATING 3	TIMELY NEGOTIATIONS – Prevailed on MSJ.

COMMENTS – Late CSAC-EIA reporting.

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1916921
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 12/1/2014
CLOSED DATE

CLAIM DATE 8/12/2015
TYPE OF LOSS EPL - Harassment

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
Claimant alleges employment harassment.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL x	UNDETERMINED	N/A
<u>CURRENT RESERVES</u>		<u>PAID TO DATE</u>		<u>RECOMMENDED RESERVES</u>	
LOSS 10,000		LOSS 0		LOSS	
EXPENSE 50,253		EXPENSE 22,539		EXPENSE	

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good initial invest. Plaintiff filed an EEOC complaint.
RATING 2	RESERVING – Reserves adjusted as needed and/or change in liability damages assessment.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING - Good communication between adjuster and assigned DC. Excellent initial defense analysis report. Case set for dismissal of entire action 1/24/19. Well handled.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Adjuster viewed as “doubtful” from onset of claim.
RATING 2	FILE MANAGEMENT – Good assessment of applicable coverage. Strategy well documented. Good supervisory notes.
RATING 2	TIMELY NEGOTIATIONS – Probable dismissal.

COMMENTS - Case referred to CSAC-EIA for review.

RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME
FILE NUMBER 1908841
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 1/27/2015
CLOSED DATE

CLAIM DATE 5/22/2015
TYPE OF LOSS Sexual Abuse

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
Two claimants. Parents allege sexual abuse.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE x	DOUBTFUL	UNDETERMINED	N/A
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CURRENT RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 0	LOSS 240,000	LOSS
EXPENSE 63,884	EXPENSE 19,529	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Appropriate initial investigation.
RATING 2	RESERVING – Appropriate. Good initial reserving due to molestation allegations. File to close after reconciliation with CSAC.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Early assignment to DC.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Appears very unlikely to get District removed from loss.
RATING 2	FILE MANAGEMENT – Payments to DC appear continuous and timely. File is well documented. Good communications with CSAC-EIA.
RATING 2	TIMELY NEGOTIATIONS – Good negotiations. Difficult proration between perpetrator and District.

COMMENTS – CSAC appropriately notified.

FILE NAME
FILE NUMBER 1858406
REVIEW DATE / REVIEWED BY 12/26/2018 / JB
ENTITY REVIEWED SBASIA

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 12/19/2012
CLOSED DATE

CLAIM DATE 6/12/2013
TYPE OF LOSS Sexual Molestation

REJECTION DATE
LIMITS/POLICY YEAR 250K

CASE DESCRIPTION
A claimant alleges another student molested her during recess.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE x	DOUBTFUL	UNDETERMINED	N/A
<u>CURRENT RESERVES</u>		<u>PAID TO DATE</u>		<u>RECOMMENDED RESERVES</u>	
LOSS 2,500	LOSS 0	LOSS		LOSS	
EXPENSE 22,975	EXPENSE 3,288	EXPENSE		EXPENSE	

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 3	INVESTIGATION – Excellent initial investigation. Early DC involvement.
RATING 2	RESERVING – Reserves adjusted when case details change.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well handled. Case initially resolved for \$2500. Plaintiff counsel has lost touch with client. Statute runs 12/3/2018.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed and investigated. Questionable liability appears to have changed to doubtful.
RATING 3	FILE MANAGEMENT – Excellent initial case evaluation with documented action plans. Continuous and timely DC payments.
RATING 2	TIMELY NEGOTIATIONS – Case appropriately negotiated.

COMMENTS - Case initially reported to excess, Genesis. Loss will resolve in member limit.



Agenda Item H.6

SLATE OF OFFICERS FOR JUNE 13, 2019 MEETING

INFORMATION ITEM

EXPLANATION: Each June, the Board of Directors elects the Executive Committee officers and a Member at Large for the annual term of office beginning July 1.

Staff and the Executive Committee will discuss developing a slate of officers to present to the Board of Directors at the June 13, 2019 meeting.

The current officers are:

President: Mr. James Crawford, Campbell Union School District

Vice President: Ms. Megan Reilly, Santa Clara County Office of Education

Treasurer: Mr. Mike Mathiesen, Mountain View-Los Altos Union High School District

Secretary: Mr. Robert Clark, Mountain View Whisman School District

Member at Large: Ms. Wendy Zhang, Milpitas Unified School District

ATTACHMENTS: None