

Alameda County Schools Insurance Group (ACSIG)

5776 Stoneridge Mall Rd., Suite 130 Pleasanton, CA 94588

MINUTES

Full Board

**Date:** Thursday, May 26, 2022

**Time:** 12:00PM

**Location:** Video Meeting

 Join Zoom Meeting

<https://us02web.zoom.us/j/7358807014?pwd=OWtmZkdmZmVwT0hCZklsNXA4RURXUT09>

 **Meeting ID: 735 880 7014
 Passcode: acsig20**

1. **The meeting was called to order by Annette Heldman at 12:02 PM**
2. **Roll call**

**Board Members**

Annette Heldman President New Haven Unified School District

Susan Kinder Vice President Livermore Valley Joint USD

Dr. Candi Clark Board Member Alameda County Office of Education

Dani Krueger Board Member Alameda Unified School District

Jackie Kim Board Member Albany Unified School District

Anthony Oum Board Member Eden Area ROP

Dora Siu Board Member Emery Unified School District

Rowena Cowan Board Member Fremont USD

Bryan Wakefield Board Member Mission Valley ROP

Shailesh Regmi Board Member Mountain House Unified School District

Ruth Alahydoian Board Member Piedmont Unified School District

Ahmad Sheikholeslami Board Member Pleasanton Unified School District

Dr. Kevin Collins Board Member San Leandro Unified School District

Kimberly Dennis Executive Director ACSIG

Celina Flotte Executive Assistant ACSIG

Ron Martin Guest Keenan & Associates

 Tara Cooper-Salaiz Guest Keenan & Associates

 Patrice Grant Guest Keenan & Associates

 Dave Kundert Guest Keenan & Associates

 Michael Clark Guest Keenan & Associates

Hesam Fayaz Guest SETECH

1. **Acceptance of the Agenda**

It was moved by Kevin Collins and seconded by Dani Krueger to accept the agenda as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

1. **Public Comment on Open Session Agenda Items**

*Pursuant to the Brown Act, each public agency must provide the public with an opportunity to speak on any matter within the subject matter jurisdiction of the agency and which is on the agency’s agenda for that meeting.  The Board of Directors allows speakers to speak on agendized and non-agendized matters under public comment.  Comments are limited to no more than 3 minutes per speaker.  By law, no action may be taken on any item raised during the public comment periods and matters may be referred to staff for placement on a future agenda of the Board of Directors*

**Consent Calendar**

Review Items listed on the consent agenda for any adjustments and adoptions.

* **Executive Committee Minutes from February 17, 2022**
* **SETECH Contract Renewal**
* **2nd Quarter Financials**
* **2nd Quarter Investment Report**
* **Third Quarter Investment Report**
* **Informational Report for Fiscal Year End**
* **Actuarial Study – Ultimate Loss**
* **Claims Audit**
* **P & L Actuarial Study**
* **Loss Control Agreement**
* **PLCA Agreement Renewal**
* **Dispute Resolution Policy**
* **Underwriting Policy**
* **Investment Policy**
* **Conflict of Interest Code**
* **Authorization of Signatures**
* **Posting and Mailing Address**

It was moved by Ahmad Sheikholeslami and seconded by Susan Kinder to approve the consent calendar as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

**General**

1. **Executive Committee Membership**

The Executive Committee has suggested recruiting Pleasanton USD to the Executive Committee. Livermore JUSD, New Haven USD and San Leandro USD has agreed to continue sitting on the committee.

It was moved by Kevin Collins and seconded by Shailesh Regmi to appoint Pleasanton USD and approve the continuance of Livermore JUSD, New Haven USD and San Leandro USD to serve on the Executive Committee.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

1. **Third Quarter Financials**

Laurena Grabert from SETECH presented the 2021/22 Third Quarter Financial statements with the Board.

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It was moved by Kevin Collins and seconded by Dani Krueger to approve the third quarter financial report as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

1. **Budget 2022/2023**

The Executive Director reviewed the 2022/23 Budget with the Board.

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It was moved by Kevin Collins and seconded by Candi Clark to approve of the budget as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

1. **ACSIG Salaries & Benefits**

ACSIG has not conducted a wage classification study for all positions in 10 years. In support of the strategic planning initiatives, a classification study was performed to determine if current salaries for all ACSIG employees was competitive within the industry.

Total compensation for the Executive Assistant Position was between 4-39% below that of the administrative staff that supports each ACSIG Board member. To address this variance, the Board voted to approve a 10% increase for 2021-22, a 10% increase for 22-23 and a minimum of 10% in 23-24. The 2023-24 analysis will rebench the median of all member agencies and bring the total compensation up to that median.

The total compensation of the Claims Assistant position (a 0.5 FTE position) was 32%-43% below market within neighboring JPA’s. The Board voted to raise the salary for 2021-22 by 30%. 2022-23 salary adjustments will revert to the formula previously approved.

The total compensation package for the Executive Director was between 9%-15% below market within neighboring JPA’s. Board voted to increase the Executive Director salary by 10% for 2021-22. 2022-23 salary adjustments will revert to the formula previously approved.

It was moved by Ahmad Sheikholeslami and seconded by Jackie Kim to approve of the the salaries and benefits as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

1. **Meeting Calendar**

The Full Board reviewed the 2022/23 calendar.

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It was moved by Kevin Collins and seconded by Anthony Oum to approve of the draft meeting calendar.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

**Dental**

1. **Dental Program & Rates 2022/2023**

The Executive Director presented the 2022/23 Dental program recommendations to the Board. The program has continued to perform well. The recommendation is for a flat renewal with benefit additions that will move D & P costs outside the calendar maximum and the inclusion of new, full head, cone ex-rays.

It was moved by Kevin Collins and seconded by Jackie Kim to approve of the Dental Rates.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

**Vision**

1. **Vision Program & Rates 2022/2023**

The Executive Director presented the 2022/23 Vision rates with a recommendation as a flat renewal with additional enhancements that include frame allowance applicable to both in-network and out-of-network providers and UV protection coverage.

It was moved by Ruth Alahydoain and seconded by Dani Krueger to approve the Vision rates as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

**Property & Liability**

1. **Property & Liability Rates 2022/2023**

The Executive Director presented the 2022/23 Property and Liability rates.

It was moved by Chris Hobbs and seconded by Kevin Collins to approve the Property & Liability rates as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

**Workers Compensation**

1. **Actuarial Study – Ex-Mods**

Historically, ACSIG experience modification factors were not “re-benched” to 1.00. The result was program underfunding. In 2008, the Executive Committee and Board agreed to begin a multi-year funding model to begin “re-benching” ex-mods to 1.00. Program year 2009/2010 was the first year of this process. It was the expectation that the rates would become more consistent due to the use of actuarially determined experience-modification rates. Prior to 2013/2014, the ACSIG Board imposed a cap in the amount an ex-mod could increase/decrease in any one program year. Beginning in 2013/14 the actuarially determined ex-mod will be used with no maximum change cap. The assumption that all ex-mods will remain between 0.75 – 1.25 will continue.

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It was moved Ahmad Sheikholeslami and seconded by Candi Clark to approve the Ex-Mods as presented.

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

1. **Workers Compensation Rates 2022/2023**

The Executive Director presented 2022/23 Workers Compensation rates.

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It was moved by Ahmad Sheikholeslami and seconded by Candi Clark to approve the Workers Compensation rates with the correct rate sheet above (base rate of 2.01).

Ayes: Heldman, Kinder, Clark, Krueger, Kim, Oum, Siu, Cowan, Wakefield, Alahydoian, Regmi, Sheikholeslami, Collins

Nays: None

Abstain: None

1. **EAP Update**

The Executive Director reviewed the utilization of the EAP with the Board. Unfortunately implementation has been slow due to the current remote working environment and direct access to employees for program introduction. That said, those who have utilized the program have given very positive feedback.

1. **COVID Claims Update**

The Workers’ Compensation Manager reviewed the COVID claims update with the Board.

1. **Special Education Claims**

The Risk Management Analyst reviewed the special education claims with Board. ACSIG has seen a continuation of a high workers compensation claims filed by its Paraeducator population.

1. **Work Force Age Report**

The Risk Management Analyst reviewed the work force age report with the Board.

1. **Post Offer-Pre Placement Program Results**

The Executive Director reviewed the post offer-pre placement program results with the Board. We have seen positive trends with this program in place, resulting in less injured workers.

1. **Future Planning**
2. **This meeting was adjourned by Annette Heldman at 1:29 PM**



**LOCATION CALL- IN SHEET**

**ALAMEDA COUNTY SCHOOLS INSURANCE GROUP**

**FULL BOARD MEETING**  November 4, 2021 12:00 PM

Join Zoom Meeting

<https://us02web.zoom.us/j/7358807014?pwd=OWtmZkdmZmVwT0hCZklsNXA4RURXUT09>

 **Meeting ID: 735 880 7014 Passcode: acsig20**

This meeting will be conducted by teleconferencing in accordance with Government Code Section 54953(b). Members of the public may address the Committee from any teleconference location shown below:

**Alameda County Office of Education** 313 W Winton Ave. Hayward, CA 94544 Dr. Candi Clark (510) 670-4218

**Alameda Unified School District** 2060 Challenger Drive #100 Alameda, CA 94501 Danielle Kruger (510) 337-7066

**Albany Unified School District** 819 Bancroft Way Berkeley, CA 94710 Jackie Kim (510) 558-3751

**Castro Valley Unified School District** 4400 Alma Avenue Castro Valley, CA 94546 Suzy Chan (510) 537-3000ext 1230

**Dublin Unified School District** 7471 Lakedale Avenue Dublin, CA 94568 Chris Hobbs (925) 828-2551 ext 8041

**Eden Area ROP** 26316 Hesperian Blvd. Hayward, CA 94545 Anthony Oum (510) 293-2906

**Emery Unified School District** 1275 61st Street Emeryville, CA 94608 Dora Siu (510) 601-4902

**Fremont Unified School District** 4210 Technology Drive Fremont, CA 94539 Bruce Colby (510) 659-2572

**Livermore Unified School District** 685 East Jack London Blvd. Livermore, CA 94501 Susan Kinder (925) 606-3255

**Mission Valley ROP** 5019 Stevenson Blvd. Fremont, CA 94538 Bryan Wakefield (510) 492-5145

**Mountain House School District** 3950 Mountain House Road Byron, CA 94546 Gay Costa (209) 835-2283

**New Haven Unified School District** 34200 Alvarado-Niles Rd. Union City, CA 94587 Annette Heldman (510) 471-1100 ext 60413

**Newark Unified School District** 5715 Musick Avenue Newark, CA 94560 Marie Dela Cruz (510) 818-4115

**Piedmont Unified School District** 760 Magnolia Ave Piedmont, CA 94611 Ruth Alahydoian (510) 594-2608

**Pleasanton Unified School District** 4665 Bernal Ave Pleasanton, CA 94566 Ahmad Sheikholeslami (925) 426-4307

**San Leandro Unified School District** 835 E 14th St San Leandro, CA 94577 Dr. Kevin Collins (510) 667-3504

**San Lorenzo Unified School District** 15510 Usher Street San Lorenzo, CA 94580 Roberto Perez Jr (510) 317-4641

**Sunol Glen School District** 11601 Main Street Sunol, CA 94586 Molleen Barnes (925) 670-4277

**Tri-Valley ROP** 1040 Florence Road Livermore, CA 94550 Julie Duncan (925) 455-4800 ext 104