



Executive Committee Meeting

Tuesday, May 16, 2023

2:00 PM



Alameda County Schools Insurance Group (ACSIG)
 5776 Stoneridge Mall Rd., Suite 130 Pleasanton, CA 94588

AGENDA
 Executive Committee

Date: Tuesday, May 16, 2023
Time: 2:00 PM
Location: Video Meeting
 Join Zoom Meeting
<https://us02web.zoom.us/j/7358807014?pwd=SzJEa1BUSzNNMzBYN3VzajB2UEVPQT09>
Meeting ID: 735 880 7014
Passcode: acsig23

I. Call to order 2:00 PM

II. Roll call

Executive Committee Members

Annette Heldman	President	New Haven USD
Dr. Kevin Collins	Vice President	San Leandro USD
Jackie Kim	Secretary	Albany USD
Leigh Ann Blessing	Board Member	ACOE
Ruth Alahydroain	Board Member	Piedmont USD
Ahmad Sheikholeslami	Board Member	Pleasanton USD
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
Margot Bringas	Guest	Keenan & Associates
Michael Clark	Guest	Keenan & Associates
Laurena Grabert	Guest	SETECH
Cary Allison	Guest	Morgan Stanley

III. Acceptance of the Agenda

The Executive Committee will vote on the acceptance of the agenda.

IV. Public Comment on Closed 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

Closed Session

Pursuant to Government code section 54956.95, the Executive Committee is empowered to conduct a closed session to discuss matters affecting the JPA or a member of the JPA

A. Settlement Notification

- Claim Numbers:

552110, Perez

559142, Sen

562971, Morett

573439, Bettis

583767, Hamilt

587448, Perez

587770, Siu

597561, Ramesh

B. Settlement Authorization

- Claims Numbers: *None*

C. Executive Director Evaluation

The Executive Committee will discuss the Executive Director's Annual Job Performance Review.

Open Session

V. 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 agenda and non-agenda 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

VI. Report of Action Taken in Closed Session

VII. Approval of Minutes

The Executive Committee will review the meeting minutes from February 9, 2023.

General

VIII. Executive Committee Membership

page 10

Due to Kevin Collins, Ruth Alahydoian, Leigh Ann Blessing, Ahmad Sheikholeslami's terms expiring and one vacancy with Susan Kinder's retirement, the Executive Committee will discuss continuation of terms and recruitment of new members.

Recommendation: For discussion/ action

IX. Third Quarter Investment Report

page 20

Cary Allison from Morgan Stanley will review the 2022/23 third quarter investment report. The Executive Committee will be asked for a recommendation to the Full Board.

Recommendation: For action

X. Investment Policy

page 46

The Executive Committee will conduct the annual review of the written investment policy and will be asked for a recommendation to the Full Board.

Recommendation: For action

- XI. Third Quarter Financial Report** *page 53*
Laurena Grabert from SETECH will present the 2022/2023 third quarter financial report. The Executive Committee will be asked for a recommendation to the Full Board.
Recommendation: For action
- XII. Budget 2023/2024** *page 77*
The Executive Director will review the 2023/24 Budget. The Executive Committee will be asked for a recommendation to the Full Board.
Recommendation: For action
- XIII. ACSIG Salaries & Benefits** *page 86*
The Executive Director will present a cost of living increase proposal for the ACSIG staff.
Recommendation: For action
- XIV. Meeting Calendar** *page 97*
The Executive Committee will discuss a plan for the 2023/24 meeting calendar and will be asked for a recommendation to the Full Board.
Recommendation: For discussion/ action
- XV. CAJPA Fall Conference 2023** *page 99*
Dates for the 2023 CAJPA Fall Conference will be given to the Executive Committee.
Recommendation: For discussion

Workers Compensation

- XVI. Run Off Claims Agreement** *page 101*
The Executive Director will present the renewal contract for Run Off Claims Administration.
Recommendation: For action

- XVII. EAP Update** *page 105*
The Executive Director will review the utilization of the EAP with the Executive Committee.
Recommendation: For discussion
- XVIII. EAP Contract Extension** *page 118*
The Executive Director will provide the proposed contract extension with Claremont.
Recommendation: For action
- XIX. COVID Claims Update** *page 125*
Patrice Grant from Keenan will update the Committee regarding open COVID claims.
Recommendation: For discussion
- XX. Claims Trends - 5 year Point in Time** *page 129*
Michael Clark from Keenan will update the Committee regarding current claim trends by Job Classification, Age and Month.
Recommendation: For discussion
- XXI. Tail Claims Report** *page 133*
Patrice Grant from Keenan will update the Committee regarding tail claims report.
Recommendation: For discussion

Dental

- XXII. Dental Program & Rates 2023/2024** *page 135*
The Executive Director will present the 2023/2024 Dental program augmentations and rate recommendations. The Executive Committee will be asked to recommend approval to the Full Board.
Recommendation: For action
- XXIII. Dental & Vision Actuarial Study** *page 141*
The Executive Director will present the Dental & Vision actuarial study. The Executive Committee will be asked to recommend approval to the Full Board.

Recommendation: For action

Vision

- XXIV. Vision Program & Rates 2023/2024** *page 154*
The Executive Director will present the 2023/24 Vision program augmentations & rate recommendations. The Executive Committee will be asked to recommend approval to the Full Board.
Recommendation: For action

Property & Liability

- XXV. Property & Liability Rates 2023/2024** *page 159*
The Executive Director will present the 2023/24 Property and Liability rates. The Executive Committee will be asked to recommend approval to the Full Board.
Recommendation: For action
- XXVI. PLCA Agreement Renewal** *page 163*
The Executive Director will present the renewal contract for Property and Casualty Claims Administrative Services.
Recommendation: For action

Administrative

- XXVII. Dispute Resolution Policy** *page 166*
The Executive Committee will review the dispute resolution policy and will be asked for a recommendation to the Full Board.

Recommendation: For action

XXVIII. Underwriting Policy *page 168*

The Executive Committee will conduct the annual review of the underwriting policy and will be asked for a recommendation to the Full Board.

Recommendation: For action

XXIX. Conflict of Interest Code *page 172*

The Executive Committee will conduct the annual review of the conflict of interest policy and will be asked for a recommendation to the Full Board.

Recommendation: For action

XXX. Authorization of Signatures *page 177*

The Executive Committee will conduct the annual review of the authorization of signatures and will be asked for a recommendation to the Full Board.

Recommendation: For action

XXXI. Posting and Mailing Address *page 178*

The Executive Committee will conduct the annual review of the posting and mailing address for ACSIG will be asked for a recommendation to the Full Board.

Recommendation: For action

XXXII. Future Planning

XXXIII. Adjournment



**LOCATION CALL- IN SHEET
ALAMEDA COUNTY SCHOOLS INSURANCE GROUP
EXECUTIVE COMMITTEE MEETING**

May 16, 2023
2:00 PM

Join Zoom Meeting

<https://us02web.zoom.us/j/7358807014?pwd=SzJEa1BUSzNNMzBYN3VzajB2UEVPQT09>

Meeting ID: 735 880 7014 Passcode: acsig23

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
Leigh Ann Blessing (510) 670-4218

Albany Unified School District

819 Bancroft Way
Berkeley, CA 94710
Jackie Kim (510) 558-3751

New Haven Unified School District

34200 Alvarado-Niles Rd.
Union City, CA 94587
Annette Heldman (510) 471-1100 ext 60413

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
Kevin Collins (510) 667-3504



Alameda County Schools Insurance Group (ACSIG)
 5776 Stoneridge Mall Rd., Suite 130 Pleasanton, CA 94588

MINUTES
 Executive Committee

Date: Thursday, February 9, 2023
Time: 9:30AM
Location: Video Meeting
 Join Zoom Meeting
<https://us02web.zoom.us/j/7358807014?pwd=SzJEa1BUSzNNMzBYN3VzajB2UEVPQT09>
Meeting ID: 735 880 7014
Passcode: acsig23

I. Annette Heldman called the meeting to order at 9:30 AM

II. Roll call

Executive Committee Members

Annette Heldman	President	New Haven USD
Susan Kinder	Vice President	Livermore USD
Leigh Ann Blessing	Board Member	Alameda COE
Jackie Kim	Board Member	Albany USD
Ruth Alahydoian	Board Member	Piedmont USD
Ahmad Sheikholelami	Board Member	Pleasanton USD
Kevin Collins	Board Member	San Leandro USD
Kimberly Dennis	Executive Director	Alameda County Schools Insurance
Celina Flotte	Executive Assistant	Alameda County Schools Insurance
Ron Martin	Guest	Keenan & Associates
Patrice Grant	Guest	Keenan & Associates
Mark Payne	Guest	Morgan Stanley
Laurena Grabert	Guest	SETECH

III. Acceptance of the Agenda

It was moved by Susan Kinder and seconded by Ruth Alahydroian to approve the agenda as presented.

Ayes: Heldman, Kinder, Kim, Alahydroian, Sheikholeslami, Collins

Nays: None

Abstain: None

IV. Public Comment on Closed Session Agenda Items

No public present to comment.

Closed Session

Closed session began at 9:32am

A. Settlement Authorization

- **Claim Numbers: None**

B. Settlement Notification

- **Claim Numbers:**

Douglas, Felix	518266
Lal, Sheena	576992
LeMay, Teresa	574660
Rodriguez, Cynthia	582502
Wilson, Cecelia	1004184
Kiernan, Lisa	577146

C. CastlePoint Memo

Ron Martin from Keenan and Associates discussed the CastlePoint Memo and Loss Run with the Executive Committee.

Open Session

Open session began at 9:35am

V. Public Comment on Open Session Agenda Items

No public present to comment

VI. Report of Action Taken in Closed Session

There was no action taken in closed session

VII. Approval of Minutes

It was moved by Kevin Collins and seconded by Jackie Kim to approve the meeting minutes from the October 27, 2022 Executive Committee Meeting and November 3, 2022 Full Board Meeting.

Ayes: Heldman, Kinder, Kim, Alahydoian, Sheikholeslami, Collins

Nays: None

Abstain: None

General

VIII. Second Quarter Financial Report

Laurena Grabert from SETECH presented the 2022/2023 Second Quarter Financial Report.

It was moved by Kevin Collins and seconded by Ahmad Sheikholeslami to approve the second quarter financial report.

Ayes: Heldman, Kinder, Kim, Alahydoian, Sheikholeslami, Collins

Nays: None

Abstain: None

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Position
Consolidated
As of 06/30/2022 and 12/31/2022

	Audited As of 06/30/2022	Activity 07/01/2022 - 12/31/2022	As of 12/31/2022
Assets:			
Current Assets			
Workers Compensation	\$ 21,541,662	(4,160,739)	\$ 17,380,923
Dental	8,455,131	1,057,696	9,512,827
Vision	3,124,646	73,078	3,197,724
Property and Liability Operations	2,269,592 206,026	(1,023,833) 104,688	1,245,759 310,714
Cash and Cash Equivalents	<u>\$ 35,597,057</u>	<u>(3,949,110)</u>	<u>\$ 31,647,947</u>
Investments Morgan Stanley - current	1,214,684	344,244	1,558,928
Accounts Receivable	10,567,278	(1,276,295)	9,290,983
Prepaid Expense	64,339	2,840,891	2,905,230
Interfund Receivable/(payable) (1)	--	--	--
Subtotal Current Assets	<u>47,443,358</u>	<u>(2,040,270)</u>	<u>45,403,088</u>
Noncurrent Assets			
Investments @ FMV - Morgan Stanley (3)	25,373,290	(523,502)	24,849,788
Capital - Equipment, net of depreciation	--	--	--
	<u>25,373,290</u>	<u>(523,502)</u>	<u>24,849,788</u>
Total Assets	<u>\$ 72,816,648</u>	<u>\$ (2,563,772)</u>	<u>\$ 70,252,876</u>
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	487,872	--	487,872
Liabilities:			
Current Liabilities			
Accounts Payable	\$ 6,236,531	\$ (1,833,412)	\$ 4,403,119
Prefunding deposits (2)	4,928,200	--	4,928,200
Advance Contributions	--	--	--
Other Claim Liabilities - Castlepoint Reinsurance Insolvency	425,235	62,195	487,430
Current Portion of claims and claim adjustment	3,238,706	52,938	3,291,644
Subtotal Current Liabilities	<u>14,828,672</u>	<u>(1,718,279)</u>	<u>13,110,393</u>
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	4,514,320	(695,974)	3,818,346
Unallocated Loss Adjustment Expense (ULAE)	561,452	(158,157)	403,295
Subtotal Noncurrent Claim Liabilities	<u>5,075,772</u>	<u>(854,131)</u>	<u>4,221,641</u>
Net Pension Liability (NPL)	339,272	--	339,272
Total Liabilities	<u>\$ 20,243,716</u>	<u>\$ (2,572,410)</u>	<u>\$ 17,671,306</u>
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	588,658	--	588,658
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	52,472,146	8,638	52,480,784
Designated - Capital Assets	--	--	--
Total Net Position	<u>\$ 52,472,146</u>	<u>\$ 8,638</u>	<u>\$ 52,480,784</u>
Total Liabilities, Deferred Pension, and Ending Net Position	<u>\$ 72,816,648</u>	<u>\$ (2,563,772)</u>	<u>\$ 70,252,876</u>

Footnote:

- (1) Interfund transfers net to zero on consolidated financial statements. This is an internal function used to transfer or allocate expense and income from one program to another without transfer of cash.
- (2) Estimated six weeks of dental claims funded by each member to maintain positive cash flow.
- (3) Morgan Stanley Smith Barney Investment shown at Fair Market Value, accrued interest shown as accounts receivable.

Alameda County Schools Insurance Group (ACSIG)
Workers' Compensation
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 12/31/2022 and For The Six Months Then Ended

	2021/2022		2022/2023			
	Budget	Actuals	Budget	Activity 07/01/2022 - 12/31/2022	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	\$ 23,053,472	\$ 23,053,472	\$ 22,060,952	\$ 11,030,476	\$ 11,030,476	50.00 %
Return of Premiums	--	3,000	--	--	--	--
PIPS - Accelerated Profit Commissi	--	546,925	--	--	--	--
Total Operating Revenue	23,053,472	23,603,397	22,060,952	11,030,476	11,030,476	50.00
Operating Expenditures:						
Classified Salaries	76,787	82,294	88,740	23,176	65,564	26.12
Statutory Benefits	15,750	8,506	19,196	1,729	17,467	9.01
Health & Welfare	15,800	7,313	15,800	3,900	11,900	24.68
Employer Tax Expense	1,121	1,144	1,362	1,553	(191)	114.00
Net Pension Expense	87,405	45,451	44,065	--	44,065	--
Telephone & Internet	745	978	1,045	403	642	38.56
Supplies Office	500	60	800	69	731	8.63
Supplies - Other	850	571	600	407	193	67.83
Eligibility Processing	--	--	--	--	--	--
Brokerage Fees-Dental-ACSIG	--	--	--	--	--	--
Brokerage Fees-Dental-MD	--	--	--	--	--	--
Travel and Conferences	2,350	756	2,350	632	1,718	26.89
Mileage	1,200	975	1,200	498	702	41.47
Dues & Memberships	1,200	103	900	23	877	2.56
Postage & Meter	340	123	340	101	239	29.71
Insurance Expense-PIPS	21,929,305	21,859,934	22,066,667	11,067,134	10,999,533	50.15
Insurance Expense-PY Adj	500,000	86,069	500,000	--	500,000	--
Utility - Operating-Rent	5,848	4,945	5,782	1,873	3,909	32.39
Advertising	--	--	--	--	--	--
Contract Services - Actuarial	15,000	8,970	10,000	--	10,000	--
Contract Services -Claim Audit	--	15,750	--	--	--	--
Contract Services	5,000	--	--	--	--	--
Audit Fees	1,448	2,186	1,650	2,228	(578)	135.03
Other Services/Operating Expense	400	865	1,300	313	987	24.08
Capital Equipment/Depreciation	500	--	500	--	500	--
Repairs & Maintenance	500	--	500	--	500	--
Legal	500	--	500	--	500	--
Accounting Services	1,550	2,400	2,472	618	1,854	25.00
County Courier	620	624	152	--	152	--
Shredding	250	34	180	91	89	50.56
Copier & Scanner	800	378	800	268	532	33.50
Claims Admin/Consult Services	106,400	106,400	92,400	69,300	23,100	75.00
Self-Insurance Fee	553,082	281,372	300,000	558,425	(258,425)	186.14
Claims Paid-WC	1,200,000	537,775	1,000,000	178,910	821,090	17.89
Claims Paid-PL	--	--	--	--	--	--
Physical Abilities Testing	20,000	9,660	20,000	2,760	17,240	13.80
Training	10,000	--	10,000	--	10,000	--
First-Aid Prog&Responder fees	35,000	3,749	35,000	1,047	33,953	2.99
Food Service/Sp Ed Training	--	--	--	--	--	--
Risk Mgmt Prevention Prog	250,000	97,500	250,000	74,750	175,250	29.90
EAP Program	200,000	162,038	200,000	82,854	117,146	41.43
Safety Inspections	--	--	--	--	--	--
Misc Fees & WC Penalty Reimb	1,000	--	1,000	--	1,000	--
Cobra Premiums	--	--	--	--	--	--
Dental Insurance Premiums	--	--	--	--	--	--
Vision Insurance Premiums	--	--	--	--	--	--
Claim Development Expense	(1,000,000)	(3,054,012)	(1,000,000)	(858,965)	(141,035)	85.90
Adjustment to Prefund Deposit	--	--	--	--	--	--
Total Operating Expenditures	24,041,250	20,274,911	23,675,301	11,214,096	12,461,204	47.37 %
Net Increase/(Decrease)						
from Operations	(987,778)	3,328,486	(1,614,349)	(183,620)	(1,430,728)	11.37 %
Non Operating Income/(Expense)						
Interest Income	500,000	402,626	150,000	190,326	(40,326)	126.88
Net Increase/(Decrease) in Fair Value	--	(1,413,042)	--	(280,417)	280,417	--
Realized Gain/(Loss) on Investments	--	708,031	--	7,586	(7,586)	--
Cumulative effect of GASB 68	--	--	--	--	--	--
Interfund Transfer, Other Income	--	--	--	--	--	--
Total Non Operating Income/(Expense)	500,000	(302,385)	150,000	(82,505)	232,505	(55.00) %
Net Increase/(Decrease)						
in Net Position	(487,778)	3,026,101	(1,464,349)	(266,125)	(1,198,223)	18.17 %
Beginning Balance Prior						
Year End	32,362,967	32,362,967	35,389,069	35,389,069	--	100.00 %
Ending Balance, as of						
12/31/2022	\$ 31,875,189	\$ 35,389,069	\$ 33,924,720	\$ 35,122,943	\$ (1,198,223)	

30

IX. Second Quarter Investment Report

Cary Allison presented the 2022/23 Second Quarter Investment Report.

Time Weighted Performance Summary (Net of fees) – December 31, 2022

Total Ending Value **\$26,509,843.66**

Rolling Periods

Quarter to Date	0.82%
Year to Date	-4.11%
Last 12 Months	-4.11%
Last 3 Years	-0.49%
Last 5 Years	0.63%
Last 10 Years	0.66%
Since 7/12/10 Inception (annualized %)	0.90%

Calendar Years

Fiscal Years

2022	-4.11%	2022-23 YTD	-0.68%
2021	-1.13%	2021-22	-4.11%
2020	3.92%	2020-21	-0.17%
2019	3.69%	2019-20	4.74%
2018	1.01%	2018-19	1.31%
2017	0.59%	2017-18	-0.42%
2016	0.99%	2016-17	-0.35%
2015	0.87%	2015-16	2.13%
2014	1.01%	2014-15	1.09%
2013	-0.03%	2013-14	1.32%
2012	2.44%	2012-13	0.48%
2011	1.91%	2011-12	1.75%
2010 (partial year)	0.29%		

It was moved by Kevin Collins and seconded by Jackie Kim to approve the second quarter investment report.

Ayes: Heldman, Kinder, Kim, Alahydroian, Sheikholeslami, Collins

Nays: None

Abstain: None

X. Budget 2023/24

The Executive Director reviewed the 2023/24 Budget. The budget was developed using year-to-date 2022/2023 data and preliminary estimates for 2023/2024 rates and costs. Because all rates are not firm at this time, estimates were used for this report.

It was moved by Kevin Collins and seconded by Susan Kinder to approve the budget.

Ayes: Heldman, Kinder, Kim, Alahydroian, Sheikholeslami, Collins

Nays: None

Abstain: None

XI. Preliminary Property & Liability Rates 2023/24

The Executive Director reviewed 2023/2024 preliminary property and liability rates with the committee. The rates have been estimated using the latest NCR and SAFER rate estimates. We have included the adjusted property valuations and ADA estimates.

It was moved by Kevin Collins and seconded by Jackie Kim to approve the PL rates.

Ayes: Heldman, Kinder, Kim, Alahydoian, Sheikholeslami, Collins

Nays: None

Abstain: None

XII. Strategic Planning Update

The Executive Director discussed the past strategic planning initiatives and future planning for ACSIG with the committee.

XIII. ACSIG Administering Retiree Benefits

The Executive Director discussed with the Executive Committee on having ACSIG administering retiree benefits. Based off initial research and discussions, the JPA will not administer these benefits.

XIV. Executive Director Job Description, Salary Schedule & Contract

The Executive Director presented the job description, schedule and contract of the role of ACSIG's Executive Director.

XV. Advertisement, Recruitment & Hiring of Executive Director

The Executive Director discussed advertisement, recruitment and hiring process of the Executive Director. This job posting will be advertised at Edjoin, CASBO, CAJPA, PARMA & AGRIP.

Workers Compensation

XVI. Actuarial Study - Ex Mods

The Executive Director presented the Ex-Mods as determined by the Actuarial by Jack Joyce.

MEMBER	NEW EX-MOD 12/31/22	OLD EX-MOD 12/31/21
ACOE	0.750	0.750
ALAMEDA	1.250	1.250
ALBANY	1.241	1.250
CASTRO VALLEY	0.944	1.030
DUBLIN	0.750	0.750
EDEN ROP	0.750	0.750
EMERY	0.750	0.750
FREMONT	1.065	1.007
LIVERMORE	0.895	0.966
MISSION ROP	0.878	0.915
MT. HOUSE	1.250	0.750
NEW HAVEN	0.815	0.750
NEWARK	0.963	1.025
PIEDMONT	0.750	0.750
PLEASANTON	0.951	1.112
SAN LEANDRO	1.222	1.204
SAN LORENZO	1.227	1.065
SUNOL GLEN	0.750	0.750
TRI VALLEY ROP	1.022	1.051

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

Ayes: Heldman, Kinder, Kim, Alahydoian, Sheikholeslami, Collins

Nays: None

Abstain: None

Leigh Ann Blessing joined this meeting at 10:36am

XVII. Actuarial Study - Ultimate Loss

The Executive Director presented Actuarial study of the ultimate loss of the self-insured portion of the ACSIG Workers Compensation program. Bay Actuarial estimates that ACSIG's liability for unpaid losses were \$5.4M on December 31, 2022. Based on this report, the claims development has improved by \$509,748 with an additional \$143,666 in payments.

It was moved by Ruth Alahydoian and seconded by Kevin Collins to approve the Ultimate Loss Actuarial Study as presented.

Ayes: Heldman, Kinder, Kim, Alahydoian, Sheikholeslami, Collins, Blessing

Nays: None

Abstain: None

XVIII. Workers Compensation Program Decisions for 2023/24

The Executive Director discussed continuing the EAP program, with a possible addition of another JPA. Consideration of adding Paraeducators to the Skechers distribution and expansion of the post offer - pre placement program.

XIX. Preliminary Workers Compensation Rates 2023/24

The Executive Director reviewed 2023/24 preliminary worker's compensation rates with the base rate of 2.69. The workers compensation program continues to maintain a positive fund balance, therefore the committee recommends that the base rate be lowered by .25 to 2.44.

**2023/24
Workers' Compensation Rates**

	2020/2021 Actual Payroll	2021/2022 Actual Payroll	Base Rate	Ex Mod	Rate per \$100 Payroll	2022/2024 PREMIUM
ACOE	\$24,204,831	\$25,846,167	2.69	0.7500	2.02	\$521,446
ALAMEDA	\$77,453,833	\$81,626,997	2.69	1.2500	3.36	\$2,744,708
ALBANY	\$28,685,620	\$31,282,396	2.69	1.2410	3.34	\$1,044,297
CASTRO VALLEY	\$69,839,350	\$73,973,265	2.69	0.9440	2.54	\$1,878,448
DUBLIN	\$95,706,292	\$100,342,259	2.69	0.7500	2.02	\$2,024,405
EDEN ROP	\$4,823,674	\$4,896,917	2.69	0.7500	2.02	\$98,795
EMERY	\$6,416,558	\$6,750,148	2.69	0.7500	2.02	\$136,184
FREMONT	\$263,695,056	\$272,798,974	2.69	1.0650	2.86	\$7,815,281
LIVERMORE	\$102,013,460	\$108,083,228	2.69	0.8950	2.41	\$2,602,158
MISSION ROP	\$4,608,998	\$5,064,057	2.69	0.8780	2.36	\$119,604
MT. HOUSE	\$218,004	\$238,837	2.69	1.2500	3.36	\$8,031
NEWARK	\$40,749,658	\$42,250,847	2.69	0.9630	2.59	\$1,094,496
NEW HAVEN	\$84,525,644	\$88,712,003	2.69	0.8150	2.19	\$1,944,878
PIEDMONT	\$27,024,006	\$27,932,088	2.69	0.7500	2.02	\$563,530
PLEASANTON *	\$112,084,790	\$126,324,046	2.69	0.9510	2.56	\$3,231,609
SAN LEANDRO	\$72,628,288	\$78,608,488	2.69	1.2220	3.29	\$2,584,002
SAN LORENZO	\$77,805,758	\$72,417,792	2.69	1.2270	3.30	\$2,390,243
SUNOL GLEN	\$2,269,057	\$2,637,278	2.69	0.7500	2.02	\$53,207
TRI VALLEY ROP	\$2,480,366	\$2,778,626	2.69	1.0220	2.75	\$76,389
TOTAL PREMIUMS	1,097,233,243	1,152,564,413				\$30,931,712

Average Ex Mod 1.00000

Payrolls based upon 2021/22 Unaudited Actuals Reports provided by ACOE
* includes apprentice program

It was moved by Kevin Collins and seconded by Ahmad Sheikholeslami to approve the motion of buying down the WC base rate by \$.25.

Ayes: Heldman, Kinder, Kim, Alahydoian, Sheikholeslami, Collins, Blessing

Nays: None

Abstain: None

XX. EAP Update

The Executive Director provided an update on the EAP Program with the Executive Committee. As usage has gone up, we still need to work on advertising to employees for utilization.

XXI. Future Planning

XXII. This meeting was adjourned by Annette Heldman at 11:12 AM



Alameda County Schools Insurance Group

P.O. Box 2487
Dublin, CA 94568
Phone (925) 225-1030
Fax (925) 225-0653
www.acsig.com

EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 2023/2024 Executive Committee

The Alameda County Schools Insurance Group (ACSIG) has a seven member Executive Committee that works directly with the Executive Director to manage the operations of ACSIG. The Committee members serve a 2-year term and the expiration of term is on a cycle so that 3 seats are up in one year and the remaining 4 seats expire the subsequent year.

This year we have 4 seats up for renewal and 1 seat vacant. Current membership expiring include Dr. Kevin Collins, Leigh Ann Blessing, Ruth Alahydoain and Ahmad Sheikholeslami. Additionally, there is a 1-year term vacancy as a result of Susan Kinder's retirement.

The committee will discuss recruitment efforts to the Executive committee with a recommendation for the Full Board meeting.



Alameda County Schools Insurance Group

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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 2022/2023 Third Quarter Investment Report

Enclosed is ACSIG's 2022/2023 third quarter investment report. ACSIG's portfolio experienced both gains and losses this quarter.

Cary Allison from Morgan Stanley Wealth Management will be in attendance to address this item and outline the current investment strategy. The Executive Committee will be asked to approve a recommendation to the full Board.

Cary M. Allison
 Executive Director
 Institutional Consulting Director
 U.S. Government Entity Specialist

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<https://www.morganstanley.com/graystone>

April 11, 2023

ACSIG – Alameda County Schools Insurance Group

Dear Board:

Please find attached your 3/31/2023 portfolio summary. Based on information available to the undersigned as of the date of this report the portfolio is compliant with California government code sections 53600 and 53601 as well as your investment policy statement.

Time Weighted Performance Summary (Net of fees) – March 31, 2023

Total Ending Value **\$26,961,814.45**

Rolling Periods

Quarter to Date	1.72%
Year to Date	1.72%
Last 12 Months	0.35%
Last 3 Years	-0.74%
Last 5 Years	1.07%
Last 10 Years	0.82%
Since 7/12/10 Inception (annualized %)	1.01%

Calendar Years

Fiscal Years

2023 YTD	1.72%	2022-23 YTD	1.03%
2022	-4.11%	2021-22	-4.11%
2021	-1.13%	2020-21	-0.17%
2020	3.92%	2019-20	4.74%
2019	3.69%	2018-19	1.31%
2018	1.01%	2017-18	-0.42%
2017	0.59%	2016-17	-0.35%
2016	0.99%	2015-16	2.13%
2015	0.87%	2014-15	1.09%
2014	1.01%	2013-14	1.32%
2013	-0.03%	2012-13	0.48%
2012	2.44%	2011-12	1.75%
2011	1.91%		
2010 (partial year)	0.29%		

Please see the projected cash flows by month for the portfolio shown on page 8 of the Western Asset 3/31/2023 statement. In the next 12 months we anticipate \$5,936,000 of cash flow.

Morgan Stanley uses Intercontinental Exchange, formerly Interactive Data, for its bond pricing services. More details on the portfolio summary are attached and can also be found in the monthly statements. Please contact me with any questions.

Sincerely,

Cary M. Allison, CIMA®
Executive Director
Institutional Consulting Director
U.S. Government Entity Specialist
www.morganstanley.com
cary.allison@morganstanley.com

The information and data contained in this report are from sources considered reliable, but their accuracy and completeness is not guaranteed. This report has been prepared for illustrative purposes only and is not intended to be used as a substitute for monthly transaction statements you receive on a regular basis. Please compare the data on this document carefully with your custodial monthly statements to verify its accuracy. The Company strongly encourages you to consult with your own accountants or other advisors with respect to any tax questions.

Fixed Income Report

Prepared on April 06, 2023 for:
Alameda County Schools Insurance Group

UD - ACSIG ACSIG
PO BOX 2487
DUBLIN CA 94568-0710

THE ALLISON-PAYNE GROUP

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Your Branch:

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ROSEVILLE, CA 95661

TABLE OF CONTENTS

<u>Account(s) Included In This Report w/ Performance Since Inception</u>	<u>3</u>
<u>Investment Summary</u>	<u>4</u>
<u>Time Weighted Performance Summary</u>	<u>5</u>
<u>Time Weighted Performance By Period</u>	<u>6</u>
<u>Disclosures</u>	<u>7</u>

Please review the disclosures and definitions throughout this Document and if you require more information or have questions, please contact your Financial Advisor. Various sub-sections of this Document may not contain information on all accounts/positions covered in this Document and will be denoted on the page.

ACSIG Consolidated

Reporting Currency: USD

MORGAN STANLEY WEALTH MANAGEMENT

Account Name	Account Number	Account Type/ Manager Name	Date Opened/ Date Closed	Performance (%) Inception - 03/31/23
Alameda County Schools Ins Group	171-XXX349	AAA	04/27/10 05/18/21	-

EXTERNALLY HELD[‡]

Account Name	Account Number/ Custodian	Account Type	Exclusions	Last Updated	Performance (%) Inception - 03/31/23
UD - ACSIG ACSIG	171-XXX340 COMERICA BANK	REG	P	03/31/23	-1.58

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[‡]Includes manually added and/or external accounts, assets and/or liabilities, as applicable, not held at Morgan Stanley Wealth Management. Please see Disclosures for more information.

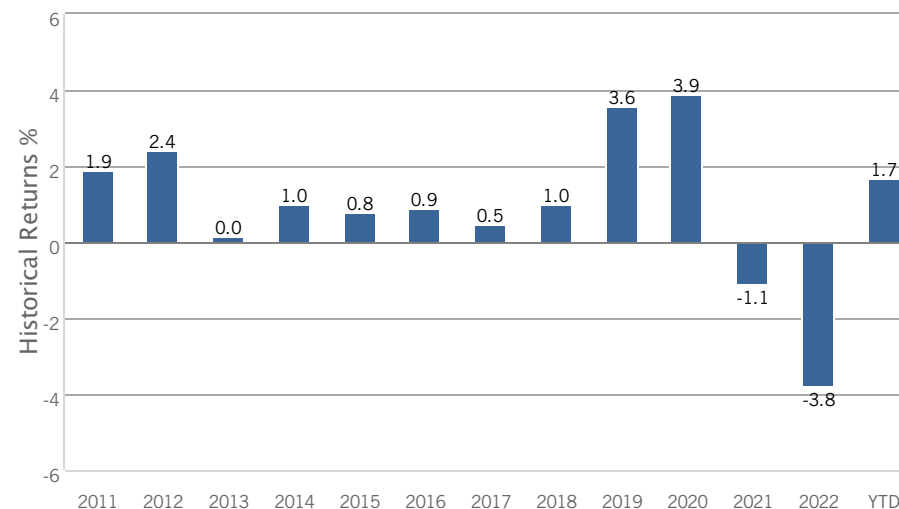
ACSIG Consolidated

As of March 31, 2023 | Reporting Currency: USD

TWR % (NET OF FEES)[‡]

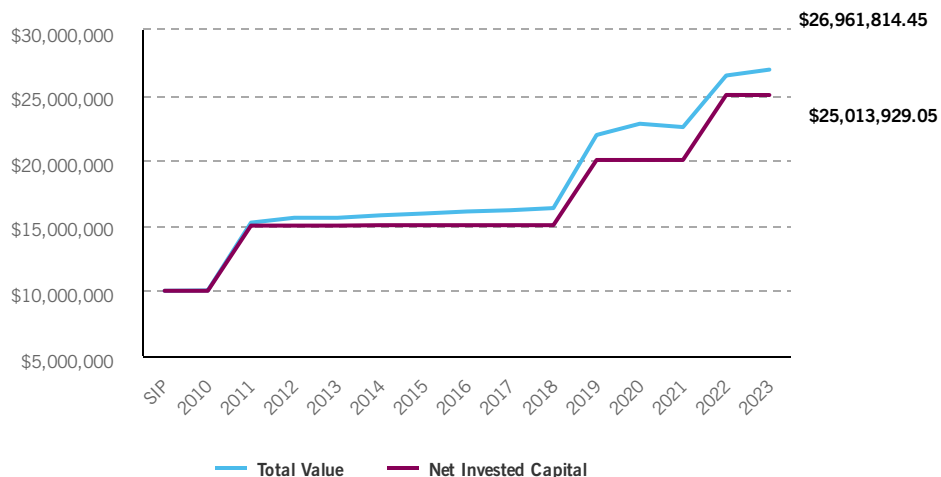
	Quarter to Date (\$) 12/31/22-03/31/23	Custom Period (\$) 06/30/22-03/31/23	Performance Inception (\$) 07/12/10-03/31/23
Beginning Total Value	26,509,844	26,700,966	9,999,850
Net Contributions/Withdrawals	-4,773	-14,792	15,014,079
Investment Earnings	456,744	275,641	1,947,885
Ending Total Value	26,961,814	26,961,814	26,961,814
TIME WEIGHTED RATE OF RETURN (%) (Annualized for periods over 12 months)			
Return % (Net of Fees)	1.72	1.03	1.01
FTSE Treasury Bill 3 Month	1.12	2.46	0.69
Bloomberg US Government 1-3 Y	1.59	0.75	0.85
BB US Agg Gov/Credit 1-5 Y	1.82	0.82	1.41

DOLLAR-WEIGHTED PERIOD RETURN % (NET OF FEES)[‡]



Does not include Performance Ineligible Assets.

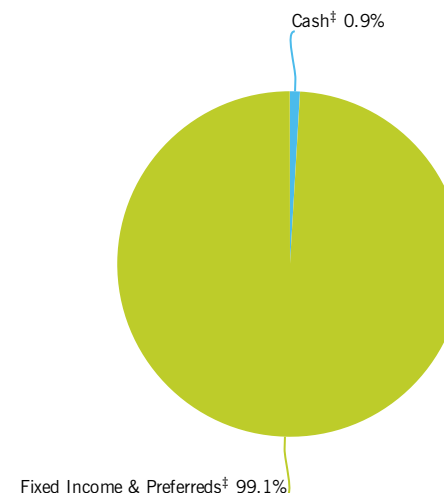
TOTAL VALUE VS. NET INVESTED CAPITAL[‡]



Does not include Performance Ineligible Assets.

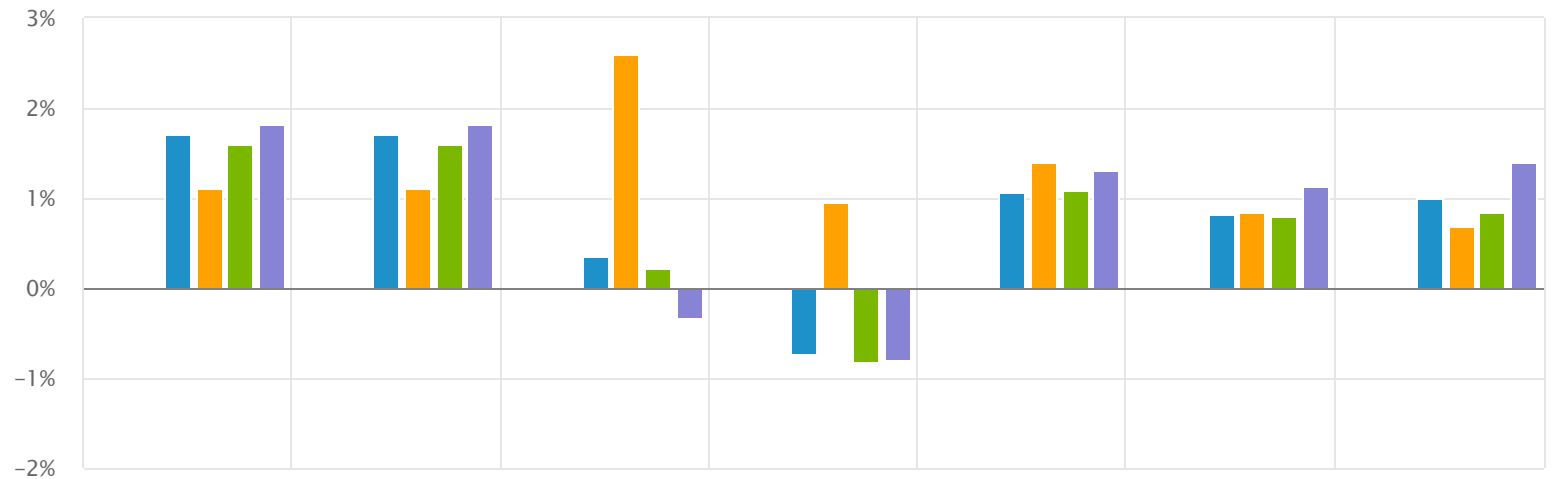
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ASSET ALLOCATION



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As of March 31, 2023 | Reporting Currency: USD

RETURN % (NET OF FEES) VS. BENCHMARKS (ANNUALIZED)[‡]

	Quarter to Date 12/31/22 - 03/31/23	Year to Date 12/31/22 - 03/31/23	Last 12 Months 03/31/22 - 03/31/23	Last 3 Years 03/31/20 - 03/31/23	Last 5 Years 03/31/18 - 03/31/23	Last 10 Years 03/31/13 - 03/31/23	Performance Inception 07/12/10 - 03/31/23
Beginning Total Value (\$)	26,509,843.66	26,509,843.66	26,882,534.37	22,502,021.15	16,101,608.63	15,618,935.48	9,999,850.00
Net Contributions/Withdrawals (\$)	-4,773.18	-4,773.18	-14,792.30	4,981,043.16	9,981,053.30	10,013,929.05	15,014,079.05
Investment Earnings (\$)	456,743.97	456,743.97	94,072.38	-521,249.86	879,152.52	1,328,949.92	1,947,885.40
Ending Total Value (\$)	26,961,814.45	26,961,814.45	26,961,814.45	26,961,814.45	26,961,814.45	26,961,814.45	26,961,814.45
Return % (Net of Fees)	1.72	1.72	0.35	-0.74	1.07	0.82	1.01
FTSE Treasury Bill 3 Month (%)	1.12	1.12	2.61	0.95	1.40	0.85	0.69
Bloomberg US Government 1-3 Y (%)	1.59	1.59	0.23	-0.83	1.09	0.81	0.85
BB US Agg Gov/Credit 1-5 Y (%)	1.82	1.82	-0.33	-0.79	1.32	1.13	1.41

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TIME WEIGHTED PERFORMANCE BY PERIOD

ACSIG Consolidated

As of March 31, 2023 | Reporting Currency: USD

RETURN % (NET OF FEES) VS. BENCHMARKS[‡]

Period	Beginning Total Value (\$)	Net Contributions/ Withdrawals (\$)	Investment Earnings (\$)	Ending Total Value (\$)	Period Returns%			
					Portfolio (Net Of Fees)	FTSE Treasury Bill 3 Month	Bloomberg US Government 1-3 Y	BB US Agg Gov/Credit 1- 5 Y
2023 (YTD)	26,509,843.66	-4,773.18	456,743.97	26,961,814.45	1.72	1.12	1.59	1.82
2022	22,554,842.03	4,985,809.78	-1,030,808.15	26,509,843.66	-4.11	1.50	-3.81	-5.50
2021	22,811,869.36	0.00	-257,027.33	22,554,842.03	-1.13	0.05	-0.60	-0.97
2020	21,950,284.82	9.71	861,574.83	22,811,869.36	3.92	0.58	3.14	4.71
2019	16,342,539.30	5,000,006.99	607,738.52	21,950,284.82	3.69	2.25	3.59	5.01
2018	16,178,410.09	0.00	164,129.22	16,342,539.30	1.01	1.86	1.58	1.38
2017	16,082,980.87	0.00	95,429.22	16,178,410.09	0.59	0.84	0.45	1.27
2016	15,926,083.41	0.00	156,897.47	16,082,980.87	0.99	0.27	0.87	1.56
2015	15,789,357.87	0.00	136,725.54	15,926,083.41	0.87	0.03	0.57	0.97
2014	15,597,806.94	32,875.75	158,675.18	15,789,357.87	1.01	0.03	0.64	1.42
2013	15,600,964.10	0.00	-3,157.16	15,597,806.94	-0.03	0.05	0.37	0.28
2012	15,229,289.11	0.00	371,674.99	15,600,964.10	2.44	0.07	0.51	2.24
2011	10,028,996.97	5,000,000.00	200,292.14	15,229,289.11	1.91	0.08	1.56	3.14
2010 Performance Inception: 07/12/2010	9,999,850.00	150.00	28,996.97	10,028,996.97	0.29	0.07	0.53	1.03

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If your account is invested in mutual funds or exchange traded funds (collectively "funds"), you will pay the fees and expenses of any funds in which your account is invested. Fees and expenses are charged directly to the pool of assets the fund invests in and are reflected in each fund's share price. These fees and expenses are an additional cost to you and would not be included in the Fee amount in your account statements. The advisory program you choose is described in the applicable Morgan Stanley Smith Barney LLC ADV Brochure, available at www.morganstanley.com/ADV.

Morgan Stanley or Executing Sub-Managers, as applicable, in some of Morgan Stanley's Separately Managed Account ("SMA") programs may affect transactions through broker-dealers other than Morgan Stanley or our affiliates. In such instance, you may be assessed additional costs by the other firm in addition to the Morgan Stanley and Sub-Manager fees. Those costs will be included in the net price of the security, not separately reported on trade confirmations or account statements. Certain Sub-Managers have historically directed most, if not all, of their trades to outside firms. Information provided by Sub-Managers concerning trade execution away from Morgan Stanley is summarized at: www.morganstanley.com/wealth/investmentsolutions/pdfs/adv/sotresponse.pdf. For more information on trading and costs, please refer to the ADV Brochure for your program(s), available at www.morganstanley.com/ADV, or contact your Financial Advisor / Private Wealth Advisor.

GENERAL DEFINITIONS

Dollar-Weighted Return (Internal Rate of Return): A return calculation that measures the actual performance of a portfolio over the reporting period. Since dollar weighted returns include the impact of client contributions and withdrawals, they should not be compared to market indices or used to evaluate the performance of a manager, but can be used to evaluate progress toward investment goals.

Investment Earnings: A combination of the income received and total portfolio value increase or decrease, excluding net contributions and withdrawals, over the reporting period.

Net Contributions/Withdrawals: The net value of cash and securities contributed to or withdrawn from the account(s) during the reporting period. Net contributions and withdrawals may include advisory fees for advisory accounts.

Net of Fees: Performance results depicted as "net" of fees shall mean that any wrap fee, investment management fees, trade commissions, and/or other account fees have been deducted. Any other fees or expenses associated with the account, such as third party custodian fees, may not have been deducted. Please see the Morgan Stanley Smith Barney LLC Form ADV Part 2 Brochure for advisory accounts and/or any applicable brokerage account trade confirmation statements for a full disclosure of the applicable charges, fees and expenses. Your Financial Advisor will provide those documents to you upon request.

Performance ineligible assets: Performance returns are not calculated for certain assets because accurate valuations and transactions for these assets are not processed or maintained by Morgan Stanley Smith Barney LLC. Common examples include life insurance and annuities as well as Manually Added and External accounts, assets and liabilities.

Time-Weighted Return: A return calculation that measures the investment performance of a portfolio over the reporting period. Time weighted returns do not include the impact of client contributions and withdrawals and therefore, may not reflect the actual rate of return the client received. Time weighted returns isolate investment actions and can be compared to benchmarks and used to evaluate the performance of a manager.

Total Value: "Total Value" represents the Market Value of the portfolio or Asset Class referenced and includes the accrual of interest and dividends. Total Value in the Asset Allocation view prior to January 2014 does not reflect the accrual of interest and dividends. Total Value for Morgan Stanley & Co. and External accounts also does not include accrued interest and dividends.

BENCHMARK DEFINITIONS

Bloomberg US Government 1-3 Y: The Bloomberg 1-3 Year Government Bond Index is composed of government bonds with maturities between one and three years.

FTSE Treasury Bill 3 Month: Equal dollar amounts of three-month Treasury bills are purchased at the beginning of each of three consecutive months. As each bill matures, all proceeds are rolled over or reinvested in a new three-month bill. The income used to calculate the monthly return is derived by subtracting the original amount invested from the maturity value. The yield curve average is the basis for calculating the return on the index. The index is rebalanced monthly by market capitalization. The 90-Day Treasury Bill is a short-term obligation issued by the United States government. T-bills are purchased at a discount to the full face value, and the investor receives the full value when they mature. The difference of discount is the interest earned. T-bills are issued in denominations of \$10,000 auction and \$1,000 increments thereafter.

BB US Agg Gov/Credit 1-5 Y: The Government/Credit Index includes securities in the Government and Credit Indices. The Government Index includes treasuries (i.e., public obligations of the U.S. Treasury that have remaining maturities of more than one year) and agencies (i.e., publicly issued debt of U.S. Government agencies, quasi-federal corporations, and corporate or foreign debt guaranteed by the U.S. Government). The Credit Index includes publicly issued U.S. corporate and foreign debentures and secured notes that meet specified maturity, liquidity, and quality requirements. This index is the 1-5 Yr component of the U.S. Government/Credit index.



Alameda County Schools Insurance Group

Western Asset Enhanced Cash

March 31, 2023

Separately Managed Accounts (SMAs) are investment services provided by Franklin Templeton Private Portfolio Group, LLC (FTPPG), a federally registered investment advisor. Client portfolios are managed based on investment instructions or advice provided by one or more of the following Franklin Templeton affiliated subadvisors: Western Asset Management Company, LLC. Management is implemented by FTPPG, the designated subadvisor or, in the case of certain programs, the program sponsor or its designee.*

**On December 1, 2022, LMPPG changed its name to Franklin Templeton Private Portfolio Group, LLC (FTPPG).*

These materials are being provided for illustrative and informational purposes only. The information contained herein is obtained from multiple sources that are believed to be reliable. However, such information has not been verified, and may be different from the information included in documents and materials created by the sponsor firm in whose investment program a client participates. Some sponsor firms may require that these materials be preceded or accompanied by investment profiles or other documents or materials prepared by such sponsor firms, which will be provided upon a client's request. For additional information, documents and/or materials, please speak to your Financial Professional or contact your sponsor firm.

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Alameda County Schools Insurance Group

IMPORTANT INFORMATION:

RISKS:

All investments involve risk, including the loss of principal, and there is no guarantee that investment objectives will be met.

Fixed income securities are subject to interest rate and credit risk, which is a possibility that the issuer of a security will be unable to make interest payments and repay the principal on its debt. As interest rates rise, the price of fixed income securities falls.

Investments may also be made in mortgage-backed, asset-backed securities and taxable municipal securities. Asset-backed securities generally decrease in value as a result of interest rate increases, but may benefit less than other fixed-income securities from declining interest rates, principally because of prepayments. Mortgage-backed securities involve additional risk over more traditional fixed-income investments, including: interest rate risk, implied call and extension risks; and the possibility of premature return of principal due to mortgage prepayment, which can reduce expected yield and lead to price volatility.

Foreign securities, where permitted, are subject to the additional risks of fluctuations in foreign exchange rates, changes in political and economic conditions, foreign taxation, and differences in auditing and financial standards. These risks are magnified in the case of investments in emerging markets.

U.S. Treasuries are direct debt obligations issued and backed by the "full faith and credit" of the U.S. government. The U.S. government guarantees the principal and interest payments on U.S. Treasuries when the securities are held to maturity. Unlike U.S. Treasuries, debt securities issued by the federal agencies and instrumentalities and related investments may or may not be backed by the full faith and credit of the U.S. government. Even when the U.S. government guarantees principal and interest payments on securities, this guarantee does not apply to losses resulting from declines in the market value of these securities.

For tax-exempt securities, certain investors may be subject to the Federal Alternative Minimum Tax, and state and local taxes may apply. Capital gains, if any, are fully taxable. Depends on individual tax situation.

TAX:

Franklin Templeton, its affiliates, and its employees are not in the business of providing tax or legal advice to taxpayers. These materials and any tax-related statements are not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties or complying with any applicable tax laws or regulations. Tax-related statements, if any, may have been written in connection with the "promotion or marketing" of the transaction(s) or matter(s) addressed by these materials, to the extent allowed by applicable law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

BENCHMARK:

The Bloomberg 1-3 Year Government Bond Index is a broad measure of the performance of short-term government bonds. The index is not managed and not subject to management or brokerage commission. Income from coupon is subject to reinvestment. The FTSE 3-Month U.S. Treasury Bill Index is an index based upon the average monthly yield of the 90-day Treasury bills. U.S. Treasury bills are secured by the "full faith and credit" of the U.S. government and offer a fixed rate of return. The portfolio composition typically varies from that of the above-noted, unmanaged indices. Investors cannot invest directly in an index and unmanaged index returns do not reflect any fees, expenses or sales charges.

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Characteristics

Characteristics

Alameda County Schools Insurance Group

March 31, 2023

Client Account	
Duration (yrs)	2.02
Average Maturity (yrs)	2.18
Yield to Worst (%)	4.35

Benchmark Characteristics	
Duration (yrs)	2.63
Average Maturity (yrs)	2.79
Yield to Worst (%)	3.98

Source: BondEdge, Western Asset

Swaps are not included in maturity years, effective duration years and coupon distribution. Forward Rate Agreements are excluded from all categories except sector.

Yield to worst (YTW) is based on a portfolio's current holdings on one specific day, is gross of all fund expenses, and calculated based on assumption that prepayment occurs if the bond has call or put provisions and the issuer can offer a lower coupon rate based on current market rates. If market rates are higher than the current yield of a bond, the YTW calculation will assume no prepayments are made, and YTW will equal the yield to maturity. The YTW will be the lowest of yield to maturity or yield to call (if the bond has prepayment provisions). The YTW of a bond fund is the market-weighted average of the YTWs of all the bonds in the portfolio.

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Holdings (1/3)

Alameda County Schools Insurance Group

March 31, 2023

Sector 1	Par (000)	Identifier	Issuer Name	Coupon	Maturity	Moody's	S&P	Price	Curr			Eff Dur		% Held	
									Yield	YTW	YTM	Avg Life	(Par)		Mkt Value
CASH	250			4.79	0.08			100.00	4.79	4.79	4.79	0.08	0.08	250,000	0.93
	250	000000CM9	CASH & EQUIVALENTS	4.79	04/30/2023	Aaa	AAA	100.00	4.79	4.79	4.79	0.08	0.08	250,000	0.93
TSY	19,091			1.79	2.31			95.64	1.88	4.15	4.15	2.31	2.16	18,314,445	68.00
	829	91282CDA6	UNITED STATES TREAS BDS	0.25	09/30/2023	TSY	TSY	97.86	0.26	4.63	4.63	0.50	0.49	811,251	3.01
	607	91282CDE8	UNITED STATES TREAS NTS	4.78	10/31/2023	TSY	TSY	99.97	4.78	4.84	4.84	0.58	-0.01	611,597	2.27
	1,201	9128285P1	UNITED STATES TREAS NTS	2.88	11/30/2023	TSY	TSY	98.79	2.91	4.74	4.74	0.67	0.64	1,197,886	4.45
	1,148	912828W71	UNITED STATES TREAS NTS	2.13	03/31/2024	TSY	TSY	97.57	2.18	4.64	4.64	1.00	0.97	1,120,058	4.16
	1,628	912828X70	UNITED STATES TREAS NTS	2.00	04/30/2024	TSY	TSY	97.24	2.06	4.64	4.64	1.08	1.04	1,596,616	5.93
	1,551	91282CDB4	UNITED STATES TREAS NTS	0.63	10/15/2024	TSY	TSY	94.54	0.66	4.33	4.33	1.58	1.49	1,470,747	5.46
	1,400	91282CGG0	UNITED STATES TREAS NTS	4.13	01/31/2025	TSY	TSY	99.92	4.13	4.17	4.17	1.83	1.74	1,408,320	5.23
	1,432	912828ZF0	UNITED STATES TREAS NTS	0.50	03/31/2025	TSY	TSY	93.23	0.54	4.06	4.06	2.00	1.95	1,335,011	4.96
	1,310	912828ZW3	UNITED STATES TREAS NTS	0.25	06/30/2025	TSY	TSY	92.11	0.27	3.95	3.95	2.25	2.19	1,207,403	4.48
	1,170	91282CAZ4	UNITED STATES TREAS NTS	0.38	11/30/2025	TSY	TSY	91.15	0.41	3.90	3.90	2.67	2.59	1,067,890	3.97
	1,248	91282CBH3	UNITED STATES TREAS NTS	0.38	01/31/2026	TSY	TSY	90.71	0.41	3.86	3.86	2.83	2.76	1,132,836	4.21
	1,160	91282CBT7	UNITED STATES TREAS NTS	0.75	03/31/2026	TSY	TSY	91.41	0.82	3.81	3.81	3.00	2.90	1,060,402	3.94
	1,458	91282CCW9	UNITED STATES TREAS NTS	0.75	08/31/2026	TSY	TSY	90.30	0.83	3.81	3.81	3.42	3.30	1,317,451	4.89
	1,600	91282CFM8	UNITED STATES TREAS NTS	4.13	09/30/2027	TSY	TSY	101.78	4.05	3.69	3.69	4.50	4.06	1,628,496	6.05
	1,349	91282CGH8	UNITED STATES TREAS NTS	3.50	01/31/2028	TSY	TSY	99.39	3.52	3.64	3.64	4.83	4.36	1,348,480	5.01
AGY	675			4.13	2.95			100.14	4.12	4.07	4.07	2.92	2.73	680,031	2.53
	675	3130AUU36	FEDERAL HOME LOAN BANKS	4.13	03/13/2026	AGY	AA+	100.14	4.12	4.07	4.07	2.92	2.73	680,031	2.53
IND	4,199			2.72	1.67			97.08	2.80	4.58	4.58	1.68	1.55	4,108,038	15.25

Source: BondEdge, Western Asset

Current Yield is defined as the coupon of a bond divided by its price.

Credit quality is a measure of a bond issuer's ability to repay interest and principal in a timely manner. The credit ratings shown are based on each portfolio security's rating as provided by one of the following Nationally Recognized Statistical Rating Organizations ("NRSRO"): Standard and Poor's ("S&P"), Moody's Investors Service ("Moody's"), Fitch Ratings, Ltd. In the event a portfolio security is rated by more than one NRSRO, the higher rating is shown. In the case where a security is not rated by an NRSRO, these are listed as "Non Rated". The credit quality of the investments in the Portfolio does not apply to the stability or safety of the Portfolio. These ratings may change over time. The Portfolio itself has not been rated by an NRSRO.

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Holdings (2/3)

Alameda County Schools Insurance Group

March 31, 2023

Sector 1	Par (000)	Identifier	Issuer Name	Coupon	Maturity	Moody's	S&P	Price	Curr			Eff Dur		% Held	
									Yield	YTW	YTM	Avg Life	(Par)		Mkt Value
	261	12189LAQ4	BURLINGTON NORTHN SANTA FE	3.85	09/01/2023	A3	AA-	99.18	3.88	5.10	5.10	0.67	0.64	262,184	0.99
	134	17275RBH4	CISCO SYS INC	2.20	09/20/2023	A1	AA-	98.23	2.24	4.72	4.72	0.75	0.70	132,442	0.50
	260	24422EUM9	DEERE JOHN CAPITAL CORP	3.65	10/12/2023	A2	A	99.21	3.68	4.68	4.68	0.75	0.76	260,010	0.98
	261	14912L5X5	CATERPILLAR FINL SVCS MTNS B	3.75	11/24/2023	A2	A	98.99	3.79	4.91	4.91	0.92	0.87	259,340	0.98
	133	88579YBB6	3M CO	3.25	02/14/2024	A1	A+	98.17	3.31	4.95	4.95	1.08	1.07	132,195	0.50
	261	20030NCR0	COMCAST CORP NEW	3.70	04/15/2024	A3	A-	98.51	3.76	4.90	4.90	1.33	1.22	259,128	0.98
	268	882508BB9	TEXAS INSTRS INC	2.63	05/15/2024	Aa3	A+	97.29	2.70	4.68	4.68	1.42	1.31	261,606	0.99
	135	69371RQ25	PACCAR FINANCIAL CORP	2.15	08/15/2024	A1	A+	95.47	2.25	5.09	5.09	1.67	1.55	129,974	0.49
	107	911312BT2	UNITED PARCEL SVCS INC	2.20	09/01/2024	A2	A	95.76	2.30	4.87	4.87	1.67	1.60	103,245	0.39
	273	191216CL2	COCA COLA CO	1.75	09/06/2024	A1	A+	95.34	1.84	4.66	4.66	1.67	1.62	261,799	0.99
	268	713448EQ7	PEPSICO INC	2.25	03/19/2025	A1	A+	95.15	2.37	4.57	4.57	2.25	2.10	256,683	0.97
	270	87612EBL9	TARGET CORP	2.25	04/15/2025	A2	A	94.89	2.37	4.63	4.63	2.33	2.17	257,455	0.97
	265	437076BK7	HOME DEPOT INC	3.35	09/15/2025	A2	A	97.04	3.45	4.52	4.52	2.75	2.45	259,735	0.98
	289	110122DN5	BRISTOL-MYERS SQUIBB CO	0.75	11/13/2025	A2	A+	89.94	0.83	4.53	4.53	2.83	2.77	260,218	0.98
	286	742718FP9	PROCTER & GAMBLE CO	1.00	04/23/2026	Aa3	AA-	89.67	1.12	4.38	4.38	3.33	3.18	256,974	0.97
	268	458140AU4	INTEL CORP	2.60	05/19/2026	A1	A+	93.31	2.79	4.76	4.76	3.42	3.13	250,875	0.95
	197	023135CP9	AMAZON COM INC	4.55	12/01/2027	A1	AA	99.86	4.56	4.58	4.58	4.92	4.29	197,444	0.74
FIN	3,681			2.94	1.79	A2	A	96.43	3.05	4.84	4.84	1.80	1.68	3,578,685	13.49
	266	06406RAE7	BANK NEW YORK MELLON CORP	2.95	01/29/2023	A1	A	99.88	2.95	4.40	4.40	0.08	0.08	268,970	1.01
	261	857477AM5	STATE STR CORP	3.70	11/20/2023	A1	A	98.76	3.75	5.14	5.14	0.92	0.86	258,837	0.98
	327	05531FBF9	TRUIST FINL CORP	3.75	12/06/2023	A3	A-	98.93	3.79	4.93	4.93	0.92	0.90	324,322	1.22

Source: BondEdge, Western Asset

Current Yield is defined as the coupon of a bond divided by its price.

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Holdings (3/3)

Alameda County Schools Insurance Group

March 31, 2023

Sector 1	Par (000)	Identifier	Issuer Name	Coupon	Maturity	Moody's	S&P	Price	Curr			Eff Dur		% Held	
									Yield	YTW	YTM	Avg Life	(Par)		Mkt Value
	262	09247XAL5	BLACKROCK INC	3.50	03/18/2024	Aa3	AA-	98.40	3.56	4.87	4.87	1.25	1.16	260,401	0.98
	130	59156RBH0	METLIFE INC	3.60	04/10/2024	A3	A-	98.22	3.67	5.05	5.05	1.25	1.22	128,731	0.49
	265	00440EAR8	CHUBB INA HLDGS INC	3.35	05/15/2024	A3	A	97.91	3.42	4.94	4.94	1.42	1.32	260,563	0.98
	333	91324PDR0	UNITEDHEALTH GROUP INC	2.38	08/15/2024	A3	A+	96.20	2.47	4.83	4.83	1.67	1.55	323,318	1.22
	340	693475AY1	PNC FINL SVCS GROUP INC	2.20	11/01/2024	A3	A-	95.59	2.30	4.73	4.73	1.83	1.76	326,242	1.23
	280	91159HHZ6	US BANCORP	1.45	05/12/2025	A2	A+	92.79	1.56	4.71	4.71	2.33	2.27	260,342	0.98
	461	46625HMN7	JPMORGAN CHASE & CO	3.90	07/15/2025	A1	A-	97.73	3.99	4.86	4.86	2.58	2.25	458,794	1.73
	328	06051GFS3	BANK AMER CORP MEDIUM TERM	3.88	08/01/2025	A2	A-	97.43	3.98	4.94	4.94	2.58	2.38	324,837	1.22
	142	74432QCH6	PRUDENTIAL FINL INC	1.50	03/10/2026	A3	A	90.01	1.67	4.92	4.92	3.17	3.02	128,464	0.48
	286	808513BR5	CHARLES SCHWAB CORP	1.15	05/13/2026	A2	A	88.96	1.29	4.73	4.73	3.33	3.21	254,864	0.96
Total:	27,756			1.71	1.80			95.19	1.80	4.38	4.38	1.81	1.70	26,534,283	100.00

Source: BondEdge, Western Asset

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Past performance is no guarantee of future results.

Cash Flow (1/3)

Alameda County Schools Insurance Group

March 31, 2023

Date	Maturity Cash Flow	Call Cash Flow	Total Interest Cash Flow	Total Principal Cash Flow	Total Cash Flow
03/31/2023	0	0	0	0	0
04/30/2023	250	0	46	250	296
05/31/2023	263	0	49	263	312
06/30/2023	0	0	12	0	12
07/31/2023	0	0	77	0	77
08/31/2023	0	0	23	0	23
09/30/2023	1,224	0	94	1,224	1,318
10/31/2023	867	0	45	867	912
11/30/2023	1,462	0	44	1,462	1,506
12/31/2023	327	0	12	327	339
01/31/2024	0	0	70	0	70
02/29/2024	133	0	23	133	156
03/31/2024	1,410	0	84	1,410	1,494
04/30/2024	2,019	0	33	2,019	2,052
05/31/2024	533	0	22	533	555
06/30/2024	0	0	6	0	6
07/31/2024	0	0	70	0	70
08/31/2024	468	0	20	468	488
09/30/2024	380	0	67	380	447
10/31/2024	1,551	0	9	1,551	1,560
11/30/2024	340	0	14	340	354

Source: BondEdge, Western Asset

The Maturity Principal column does not include sinking fund payments or other future principal payments before maturity on Muni Housing Bonds or on Structured security types. It does, however, include principal payments that have been recorded in history. The Sale Principal, Sale Interest, Buy Principal, and Buy Interest columns do not include cash flows for portfolios in which beginning cash is adjusted to reflect transactions. All cash flows are positive amounts unless preceded by a minus sign. Cash, Muni Var Rate Demand Obligs, Corp Var Rate Demand Obligs, Corp FRNs, Corp CPI-Notes, Muni CPI-Notes, Corp Floating Rate MTNs, US Agency Floating Rate MTNs, Muni Auction Rate Bonds, Muni Auction Rate Pfd, and Corp Auction Rate Pfd par as of the beginning date (note: all cash flows from these securities are excluded from the report). Cash Flow reports exclude periodic interest on Other Asset and/or Interest Rate Swap and/or Credit Default Swap and/or Structured CMO Other securities.

Yield to worst (YTW) is based on a portfolio's current holdings on one specific day, is gross of all fund expenses, and calculated based on assumption that prepayment occurs if the bond has call or put provisions and the issuer can offer a lower coupon rate based on current market rates. If market rates are higher than the current yield of a bond, the YTW calculation will assume no prepayments are made, and YTW will equal the yield to maturity. The YTW will be the lowest of yield to maturity or yield to call (if the bond has prepayment provisions). The YTW of a bond fund is the market-weighted average of the YTWs of all the bonds in the portfolio.

This information does not constitute, and under no circumstances is to be construed as, investment advice or recommendations with respect to the securities listed and should not be the sole basis for any investment decision. The above summary/prices/quotes/statistics have been obtained from sources we believe to be reliable, but we cannot guarantee its accuracy or completeness. Your Client Statement is the official record of your account. Therefore, if there are any discrepancies between this report and your client statement, you should rely upon the Client Statement and call your financial professional with any questions.

Past performance is no guarantee of future results.

Cash Flow (2/3)

Alameda County Schools Insurance Group

March 31, 2023

Date	Maturity Cash Flow	Call Cash Flow	Total Interest Cash Flow	Total Principal Cash Flow	Total Cash Flow
12/31/2024	0	0	6	0	6
01/31/2025	1,400	0	70	1,400	1,470
02/28/2025	0	0	15	0	15
03/31/2025	1,700	0	63	1,700	1,763
04/30/2025	270	0	4	270	274
05/31/2025	280	0	10	280	290
06/30/2025	1,310	0	6	1,310	1,316
07/31/2025	461	268	41	729	770
08/31/2025	328	0	15	328	343
09/30/2025	265	0	57	265	322
10/31/2025	0	0	1	0	1
11/30/2025	1,459	0	8	1,459	1,467
12/31/2025	0	0	4	0	4
01/31/2026	1,248	0	26	1,248	1,274
02/28/2026	0	0	9	0	9
03/31/2026	1,977	0	52	1,977	2,029
04/30/2026	286	0	1	286	287
05/31/2026	554	0	5	554	559
06/30/2026	0	0	4	0	4
07/31/2026	0	0	24	0	24
08/31/2026	1,458	0	9	1,458	1,467

Source: BondEdge, Western Asset

The Maturity Principal column does not include sinking fund payments or other future principal payments before maturity on Muni Housing Bonds or on Structured security types. It does, however, include principal payments that have been recorded in history. The Sale Principal, Sale Interest, Buy Principal, and Buy Interest columns do not include cash flows for portfolios in which beginning cash is adjusted to reflect transactions. All cash flows are positive amounts unless preceded by a minus sign. Cash, Muni Var Rate Demand Obligs, Corp Var Rate Demand Obligs, Corp FRNs, Corp CPI-Notes, Muni CPI-Notes, Corp Floating Rate MTNs, US Agency Floating Rate MTNs, Muni Auction Rate Bonds, Muni Auction Rate Pfd, and Corp Auction Rate Pfd par as of the beginning date (note: all cash flows from these securities are excluded from the report). Cash Flow reports exclude periodic interest on Other Asset and/or Interest Rate Swap and/or Credit Default Swap and/or Structured CMO Other securities.

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Cash Flow (3/3)

Alameda County Schools Insurance Group

March 31, 2023

Date	Maturity Cash Flow	Call Cash Flow	Total Interest Cash Flow	Total Principal Cash Flow	Total Cash Flow
09/30/2026	0	0	33	0	33
12/31/2026	0	0	4	0	4
01/31/2027	0	0	24	0	24
02/28/2027	0	290	3	290	293
03/31/2027	0	0	33	0	33
06/30/2027	0	0	4	0	4
07/31/2027	0	0	24	0	24
09/30/2027	1,600	0	33	1,600	1,633
11/30/2027	0	197	4	197	201
01/31/2028	1,349	0	24	1,349	1,373
	27,172	755	1,438	27,927	29,365

Source: BondEdge, Western Asset

The Maturity Principal column does not include sinking fund payments or other future principal payments before maturity on Muni Housing Bonds or on Structured security types. It does, however, include principal payments that have been recorded in history. The Sale Principal, Sale Interest, Buy Principal, and Buy Interest columns do not include cash flows for portfolios in which beginning cash is adjusted to reflect transactions. All cash flows are positive amounts unless preceded by a minus sign. Cash, Muni Var Rate Demand Obligs, Corp Var Rate Demand Obligs, Corp FRNs, Corp CPI-Notes, Muni CPI-Notes, Corp Floating Rate MTNs, US Agency Floating Rate MTNs, Muni Auction Rate Bonds, Muni Auction Rate Pfd, and Corp Auction Rate Pfd par as of the beginning date (note: all cash flows from these securities are excluded from the report). Cash Flow reports exclude periodic interest on Other Asset and/or Interest Rate Swap and/or Credit Default Swap and/or Structured CMO Other securities.

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Appendix

Risk Disclosure

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2020-12-31



Alameda County Schools Insurance Group

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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Investment Policy

In order to stay in compliance with CAJPA accreditation standards, the written investment policy must be reviewed annually by the Executive Committee. Based upon any action taken in the meeting, there may be an amendment to the policy.

The policy will be reviewed and action recommended by the Executive Director at the meeting.

ALAMEDA COUNTY SCHOOLS INSURANCE GROUP

POLICY AND PROCEDURES MANUAL

SUBJECT: INVESTMENT OF FUNDS

1.0 POLICY

It shall be the policy of Alameda County Schools Insurance Group (Authority), that the Executive Committee shall have the power to invest or cause to be invested in compliance with Section 6509.5 of the California Government Code such funds as are not necessary for the immediate operation of the Schools Insurance Group in such securities as allowed by Section 53601 of the California Government Code.

The amount of money to be retained for the day-to-day operation of the Schools Insurance Group shall be determined by the Executive Committee.

All funds shall be invested in a manner which will 1) preserve principal; 2) meet the Authority's daily cash flow needs; and 3) optimize returns while conforming to all federal, state, and local statutes governing the investment of public funds. The Authority's investment portfolio shall be a suitable blend of investment strategies which achieve the desired objectives of the Authority as stated above.

2.0 SCOPE

This investment policy applies to all financial assets of the Authority. These funds are accounted for in the Authority's annual financial report and include:

2.1 Funds

- 2.1.1 Dental
- 2.1.2 Operations
- 2.1.3 Property/Liability
- 2.1.4 Workers' Compensation
- 2.1.5 Vision

3.0 PRUDENCE

Investments shall be made with same judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of capital as well as the probable income to be derived.

The standard of prudence to be used by the Authority's investment officials shall be the "prudent person" standard and shall be applied in the context of managing an overall portfolio. The Investment Committee, acting in accordance with written procedures and their investment policy and exercising due diligence, shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments. The Executive Committee serves as the Investment Committee.

4.0 OBJECTIVE

The primary objectives, in priority order, of the Authority's investment activities shall be:

4.1 Liquidity

The Authority's investment portfolio will remain sufficiently liquid to enable the Authority to meet all operating requirements which can be reasonably anticipated.

4.2 Safety

Safety of principal is a primary objective of the investment program. Investments of the Authority shall be undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio. To attain this objective diversification is required in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.

4.3 Return on Investment

The Authority's investment portfolio shall be designed with the objective of attaining a market rate of return throughout budgetary and economic cycles, taking into account the Authority's investment risk constraints and the cash flow characteristics of the portfolio.

5.0 DELEGATION OF AUTHORITY

Authority to manage the Authority's investment program is derived from Government Code Sections 53601 & 53601.1. In accordance with Government Code Section 53607, Management responsibility for the investment program is hereby delegated to the Executive Committee, subject to annual review. The Executive Committee shall establish written investment program consistent with this investment policy.

Procedures should include reference to: safekeeping, PSA repurchase agreements, wire transfer agreements, collateral/depository agreements and banking service contracts. Such

procedures shall include explicit delegation of authority to persons responsible for investment transactions, except as provided under the terms of this

POLICY: 3.2
Investment Policy
Page 3 of 5

policy, and the procedures established by the Executive Committee. The Executive Committee shall be responsible for all transactions undertaken and shall establish a system of control to regulate the activities of subordinate officials.

6.0 ETHICS AND CONFLICTS OF INTEREST

Officers and employees involved in the investment process shall refrain from personal business activity that could conflict with proper execution of the investment program, or which could impair their ability to make impartial investment decisions. Employees and investment officials shall disclose to the Governing Board of Directors, any material financial interests in financial institutions that conduct business within this jurisdiction, and they shall further disclose any large personal financial/investment positions that could be related to the performance of the Authority's portfolio. Employees and officers shall subordinate their personal investment transactions to those of the Authority particularly with regard to the time of purchases and sales.

7.0 AUTHORIZED FINANCIAL DEALERS AND INSTITUTIONS

The ACSIG treasurer will maintain a list of financial institutions authorized to provide investment services. In addition, a list will also be maintained of approved security broker/dealers selected by credit worthiness who are authorized to provide investment services in the State of California. These may include "primary" dealers or regional dealers that qualify under Securities & Exchange Commission Rule 15C3-1. No public deposit shall be made except in a qualified public depository as established by state laws. All financial institutions and/or broker/dealers who desire to be placed on the list of financial institutions for investment transactions must supply the Treasurer with the following: 1.) audited financial statements, 2.) proof of National Association of Security Dealers certification, 3.) trading resolution, 4.) proof of state registrations, 5.) complete broker/dealer questionnaire, 6.) certification of having read Authority's investment policy and depository contracts). A current audited financial statement is required to be on file for each financial institution and broker/dealer through which ACSIG invests.

8.0 AUTHORIZED & SUITABLE INVESTMENTS

Deposit up to a maximum of 30% of the portfolio, b.) Repurchase Agreements, c.) Reverse Repurchase Agreement, d.) Corporate Obligations up to a maximum of 30% of the portfolio, e.) Money Market Accounts, f.) Local Agency Investment Fund, g.) County Treasurer. Securities eligible for investment shall be rated "A" or better at the time of

purchase. *If an investment is subsequently downgraded below "A" the Executive Director shall notify the Executive Committee upon learning of the downgrade. After review, the Executive Director shall make a recommendation to the

POLICY: 3.2
Investment Policy
Page 4 of 5

Executive Committee and a determination shall be made as to the action to be taken at either a special meeting or regular Executive Committee meeting.

9.0 COLLATERALIZATION

Collateralization will be required on two types of investments: certificates of deposit and repurchase (and reverse) agreements. In order to anticipate market changes and provide a level of security for all funds, the collateralization level will be (102%) of market value of principal and accrued interest. The entity chooses to limit collateral to the following:

- Treasuries under ten years
- Agencies under ten years
- A1/P1 Commercial Paper/Bankers Acceptance

Collateral will always be held by an independent third party with whom the entity has a current custodial agreement. A clearly marked evidence of ownership (safekeeping receipt) must be supplied to the Authority and retained. The right of collateral substitution is granted.

10.0 SAFEKEEPING AND CUSTODY

All security transactions, including collateral for repurchase agreements, entered into by the authority shall be conducted on a delivery-versus-payment (DVP) basis. Securities will be held by a third party custodian designated by the Executive Committee and evidenced by safekeeping receipts.

11.0 DIVERSIFICATION

The Authority will diversify its investments by security type, maturity, and institution. With the exception of U.S. Treasury securities and authorized pools, no more than 50% of the entity's total investment portfolio will be invested in a single security type or with a single financial institution.

12.0 MAXIMUM MATURITIES

To the extent possible, the Authority will attempt to match its investments with anticipated cash flow requirements. In accordance with Government Code Section 53601, the Board of

Directors authorizes investments in U.S. Treasuries or Agencies of up to 20% of the investment portfolio in maturities over 5 years but not over 7 years. Any investment with a maturity over 5 years must be approved by two members of the Executive Committee.

POLICY: 3.2
Investment Policy
Page 5 of 5

13.0 INTERNAL CONTROL

A system of internal controls shall be established and documented in writing. The controls shall be designed to prevent losses of public funds arising from fraud, misrepresentation of third parties, or imprudent actions by ACSIG employees or officers.

14.0 PERFORMANCE STANDARDS

The investment portfolio will be designed to obtain a market average rate of return during budgetary and economic cycles, taking into account the Authority's investment risk constraints and cash flow needs.

14.1 Market Yield (Benchmark)

The Authority's investment strategy is passive. Given this strategy, the basis used by the Executive Committee to determine whether market yields are being achieved shall be the six-month U.S. Treasury Bill and the average Fed Funds rate.

15.0 REPORTING

The Executive Director shall submit a quarterly report to the Board which complies with the requirements of Government Code Sections 53646 (b) and (c). Reports will include performance, market sector breakdown, interest earnings, portfolio market value, etc.

16.0 INVESTMENT POLICY ADOPTION

The Authority's investment policy shall be adopted by the Board of Directors. The Policy shall be reviewed on an annual basis by the Executive Committee and any modifications made thereto must be approved by the Board of Directors.

APPROVED: 12/11/08
REVISED:
REVIEWED: 05/22/14



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 2022/2023 Third Quarter Financials

Enclosed are the 2022/2023 Third Quarter financial statements for review. ACSIG is progressing in alignment with its budget. The majority of the funds are experiencing an improvement in their financial positions. This will allow the Executive Committee and Board to explore program changes in the future.

A representative from SETECH will review the financial statements with the Executive Committee. The Executive Committee will be asked to recommend approval this report.



ALAMEDA COUNTY SCHOOLS INSURANCE GROUP

TREASURER'S REPORT

AS OF MARCH 31, 2023 AND FOR THE NINE MONTHS THEN ENDED

As mandated by Section 53646 of the California Government Code, Alameda County Schools Insurance Group is required to disclose that it is able to meet its pool's expenditure requirements for the next six months and is in complete compliance with the current Investment Policy as of the date of this report.

President



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For the Executive Committee Meeting of May 16, 2023

Alameda County Schools Insurance Group (ACSIG)

Table of Contents

	Page
Distribution and Use of Report	I
 <u>Financial Statements by Program:</u>	
By Program:	
Consolidated	1
Workers Compensation	2
Dental	3
Vision	4
Property and Liability	5
Operations	6
 A) Statement of Net Position	
As of 06/30/2022 and 03/31/2023	
 B) Statement of Revenues, Expenditures and Changes in Net Position	
Adopted Budget Versus Actual	
For The Nine Months Ended 03/31/2023 -	
 Schedule of Discounted Claim Liabilities	
For The Nine Months Ended 03/31/2023 -	
Workers Compensation	7, 7A, 7B
Property Liability	8

Distribution and Use of Report

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SETECH makes no representations or warranties regarding the use of this Report for any other purpose other than for the Authority's insurance program. The official version of the Report is finalized only upon approval by the Authority's Board of Directors and/or Advisory Committee in accordance with the Authority's Agreement and Bylaws following presentation by SETECH or Keenan & Associates. We understand that members may wish to provide a copy of this Report to auditors and regulatory authorities on the conditions that:

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- C) All recipients be made aware that a SETECH staff member is available to answer any questions regarding the contents of the Report,
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SETECH may utilize actuarial projections as an integral component of this Report, as provided by the Authority's actuary and in the case of some Benefit Groups, by a staff member of the Keenan & Associates Technical Department. We may also rely upon financial data provided by the Authority's Treasurer, Accountant or County Office of Education. We have not audited this data and are not responsible for its accuracy. With any financial analysis, the accuracy and relevance of the conclusions as well as the reasonableness of the recommendations depend upon the accuracy and relevance of the underlying data. Financial information provided in this Report is subject to an annual independent financial audit.

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Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Position
Consolidated
As of 06/30/2022 and 03/31/2023

	Audited As of 06/30/2022	Activity 07/01/2022 - 03/31/2023	As of 03/31/2023
Assets:			
Current Assets			
Workers Compensation	\$ 21,541,662	(7,830,654)	\$ 13,711,008
Dental	8,455,131	(1,742,930)	6,712,201
Vision	3,124,646	303,403	3,428,049
Property and Liability Operations	2,269,592	3,486,807	5,756,399
	206,026	264,950	470,976
Cash and Cash Equivalents	<u>\$ 35,597,057</u>	<u>(5,518,424)</u>	<u>\$ 30,078,633</u>
Investments Morgan Stanley - current	1,214,684	(1,006,420)	208,264
Accounts Receivable	10,567,278	581,391	11,148,669
Prepaid Expense	64,339	2,310,537	2,374,876
Interfund Receivable/(payable) (1)	--	--	--
Subtotal Current Assets	<u>47,443,358</u>	<u>(3,632,916)</u>	<u>43,810,443</u>
Noncurrent Assets			
Investments @ FMV - Morgan Stanley (3)	25,373,290	1,190,993	26,564,283
Capital - Equipment, net of depreciation	--	--	--
	<u>25,373,290</u>	<u>1,190,993</u>	<u>26,564,283</u>
Total Assets	<u>\$ 72,816,648</u>	<u>\$ (2,441,922)</u>	<u>\$ 70,374,726</u>
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	<u>487,872</u>	<u>--</u>	<u>487,872</u>
Liabilities:			
Current Liabilities			
Accounts Payable	\$ 6,236,531	\$ (1,856,912)	\$ 4,379,619
Prefunding deposits (2)	4,928,200	--	4,928,200
Advance Contributions	--	--	--
Other Claim Liabilities - Castlepoint Reinsurance Insolvency	425,235	62,195	487,430
Current Portion of claims and claim adjustment	3,238,706	(187,408)	3,051,298
Subtotal Current Liabilities	<u>14,828,672</u>	<u>(1,982,125)</u>	<u>12,846,547</u>
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	4,514,320	(738,868)	3,775,452
Unallocated Loss Adjustment Expense (ULAE)	561,452	(158,157)	403,295
Subtotal Noncurrent Claim Liabilities	<u>5,075,772</u>	<u>(897,025)</u>	<u>4,178,747</u>
Net Pension Liability (NPL)	339,272	--	339,272
Total Liabilities	<u>\$ 20,243,716</u>	<u>\$ (2,879,150)</u>	<u>\$ 17,364,566</u>
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	<u>588,658</u>	<u>--</u>	<u>588,658</u>
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	52,472,146	437,228	52,909,374
Designated - Capital Assets	--	--	--
Total Net Position	<u>\$ 52,472,146</u>	<u>\$ 437,228</u>	<u>\$ 52,909,374</u>
Total Liabilities, Deferred Pension, and Ending Net Position	<u>\$ 72,816,648</u>	<u>\$ (2,441,922)</u>	<u>\$ 70,374,726</u>

Footnote:

- (1) Interfund transfers net to zero on consolidated financial statements. This is an internal function used to transfer or allocate expense and income from one program to another without transfer of cash.
- (2) Estimated six weeks of dental claims funded by each member to maintain positive cash flow.
- (3) Morgan Stanley Smith Barney Investment shown at Fair Market Value, accrued interest shown as accounts receivable.

Alameda County Schools Insurance Group (ACSIG)
Consolidated
Statement of Revenues, Expenditures and Changes in Net Position
As of 03/31/2023 and For The Nine Months Then Ended

	2021/2022		2022/2023			
	Budget	Actuals	Budget	Activity 07/01/2022 - 03/31/2023	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	\$ 154,729,201	\$ 165,005,608	\$ 160,166,608	\$ 130,119,535	\$ 30,047,073	81.24 %
Return of Premiums	--	3,000	--	--	--	--
PIPS - Accelerated Profit Commission		546,925	--	--	--	--
Total Operating Revenue	154,729,201	165,555,533	160,166,608	130,119,535	30,047,073	81.24
Operating Expenditures:						
Classified Salaries	338,031	357,350	412,449	274,885	137,564	66.65
Statutory Benefits	51,738	36,941	77,995	9,928	68,067	12.73
Health & Welfare	56,750	47,125	56,750	36,563	20,187	64.43
Employer Tax Expense	5,510	5,347	6,439	10,653	(4,215)	165.44
Net Pension Expense	416,154	151,505	229,772	--	229,772	--
Telephone & Internet	7,450	6,523	10,450	4,004	6,447	38.32
Supplies Office	5,000	397	8,000	1,160	6,840	14.50
Supplies - Other	8,500	3,803	6,000	3,833	2,167	63.89
Eligibility Processing	235,620	219,791	250,000	169,040	80,960	67.62
Brokerage Fees-Dental-ACSIG	293,760	303,141	325,000	233,253	91,747	71.77
Brokerage Fees-Dental-MD	520,000	694,592	725,000	538,202	186,798	74.23
Travel and Conferences	22,925	5,043	22,925	5,797	17,128	25.28
Mileage	12,000	6,500	11,850	5,185	6,665	43.75
Dues & Memberships	11,400	685	8,550	1,175	7,375	13.74
Postage & Meter	3,910	2,458	7,330	2,192	5,138	29.90
Insurance Expense-PIPS&NCR	23,900,848	23,847,452	24,334,504	18,191,763	6,142,741	74.76
Insurance Expense-PY Adj	500,000	86,069	500,000	657,717	(157,717)	131.54
Utility - Operating-Rent	48,476	49,440	57,820	23,245	34,575	40.20
Advertising	--	--	--	--	--	--
Contract Services - Actuarial	20,000	14,020	20,500	9,300	11,200	45.37
Contract Services -Claim Audit	--	15,750	--	--	--	--
Contract Services	5,000	--	--	--	--	--
Audit Fees	14,475	14,575	16,500	21,350	(4,850)	129.39
Other Services/Operating Expenses	11,400	5,764	12,300	2,820	9,480	22.93
Capital Equipment/Depreciation	9,500	--	9,500	--	9,500	--
Repairs & Maintenance	5,000	595	5,000	--	5,000	--
Legal	6,500	--	6,750	--	6,750	--
Accounting Services	15,500	16,000	16,480	4,120	12,360	25.00
County Courier	4,400	4,163	1,520	1,400	119	92.11
Shredding	1,600	227	900	606	294	67.38
Copier & Scanner	17,900	7,558	17,900	7,315	10,585	40.86
Claims Administration Services	143,219	118,870	111,400	103,266	8,134	92.70
Self-Insurance Fee	553,082	281,372	300,000	558,425	(258,425)	186.14
Claims Paid-WC	1,200,000	537,775	1,000,000	197,271	802,729	19.73
Claims Paid-PL	100,000	25,205	100,000	103,135	(3,135)	103.14
Physical Abilities Testing	20,000	9,660	20,000	5,940	14,060	29.70
Training	10,000	--	10,000	--	10,000	--
First-Aid Prog&Responder Fees	35,000	3,749	35,000	1,206	33,794	3.45
Food Service Training	--	--	--	--	--	--
Risk Mgmt Prev Program	250,000	97,500	250,000	74,750	175,250	29.90
EAP Program	200,000	162,038	200,000	165,333	34,667	82.67
Safety Inspections	18,819	12,819	19,000	--	19,000	--
Bank Charge & WC Penalty Reimb	6,000	--	6,000	696	5,304	11.60
Cobra Premiums	250,000	218,392	300,000	160,239	139,761	53.41
Dental Insurance Premiums	123,100,000	131,487,423	127,590,000	103,893,752	23,696,248	81.43
Vision Insurance Premiums	4,520,000	6,304,171	5,521,000	5,756,054	(235,054)	104.26
Claim Development Expense	(1,000,000)	(2,989,709)	(700,000)	(1,022,237)	322,237	146.03
Adjustment to Prefund Deposit	--	651,600	--	--	--	--
Total Operating Expenditures	155,955,466	162,823,680	161,920,584	130,213,335	31,707,247	80.42 %
Net Increase/(Decrease) from Operations	(1,226,265)	2,731,853	(1,753,976)	(93,800)	(1,660,174)	5.35 %
Non Operating Income/(Expense)						
Interest Income	650,500	526,680	199,000	619,967	(420,965)	311.54
Net Increase/(Decrease) in Fair Value	--	(2,305,443)	--	(84,085)	84,085	--
Realized Gain/(Loss) on Investments	--	940,339	--	(4,854)	4,854	--
Cumulative effect of GASB 68	--	--	--	--	--	--
Interfund Trans, Other Inc/Exp	--	--	--	--	--	--
Total Non Operating Income/(Expense)	650,500	(838,424)	199,000	531,028	(332,026)	266.85 %
Net Increase/(Decrease) in Net Position	\$ (575,765)	\$ 1,893,429	(1,554,976)	\$ 437,228	\$ (1,992,200)	(28.12) %
Beginning Balance Prior Year End	\$ 50,578,718	\$ 50,578,718	52,472,146	\$ 52,472,146	\$ --	100.00 %
Ending Balance, as of 03/31/2023	\$ 50,002,953	\$ 52,472,146	\$ 50,917,170	\$ 52,909,374	\$ (1,992,200)	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Workers' Compensation
As of 06/30/2022 and 03/31/2023

	Audited As of <u>06/30/2022</u>	Activity 07/01/2022 - 03/31/2023	As of <u>03/31/2023</u>
Assets:			
Current Assets			
Funds with County - WC - #44906	\$ 17,427,001	(8,317,311)	\$ 9,109,690
Funds in Transit - #44906 to Morgan Stanley Investments	--	--	--
Funds with County - Retention Fund #44904	18,768	191	18,959
Union Bank Claims - #0129	302,977	408,143	711,120
Union Bank Claims Trust Account - #0600	389,729	512	390,241
Local Agency Investment Funds (L.A.I.F.)	3,403,187	35,845	3,439,032
Money Market - Morgan Stanley	0	41,966	41,966
Cash and Cash Equivalents	<u>\$ 21,541,662</u>	<u>(7,830,654)</u>	<u>\$ 13,711,008</u>
Investments Morgan Stanley - current	1,214,684	(1,006,420)	208,264
Accounts Receivable	597,009	851,406	1,448,415
Prepaid Expense	64,339	1,780,183	1,844,522
Interfund Receivable/(payable)	<u>(726,705)</u>	<u>3,556,799</u>	<u>2,830,094</u>
Subtotal Current Assets	<u>22,690,989</u>	<u>(2,648,686)</u>	<u>20,042,304</u>
Noncurrent Assets			
Investments Morgan Stanley	18,804,819	1,135,028	19,939,847
Capital - Equipment, net of depreciation	--	--	--
	<u>18,804,819</u>	<u>1,135,028</u>	<u>19,939,847</u>
Total Assets	<u>\$ 41,495,808</u>	<u>\$ (1,513,657)</u>	<u>\$ 39,982,151</u>
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	<u>126,947</u>	<u>--</u>	<u>126,947</u>
Liabilities:			
Current Liabilities			
Accounts Payable	\$ 3,183	\$ (933)	\$ 2,250
Prefunding deposits	--	--	--
Advance Contributions	--	--	--
Other Claim Liabilities - Castlepoint Reinsurance Insolvency	425,235	62,195	487,430
Current Portion of claims and claim adjustment	629,125	(13,045)	616,080
Subtotal Current Liabilities	<u>1,057,543</u>	<u>48,217</u>	<u>1,105,760</u>
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	4,454,933	(787,661)	3,667,272
Unallocated Loss Adjustment Expense (ULAE)	482,258	(158,157)	324,101
Subtotal Noncurrent Claim Liabilities	<u>4,937,191</u>	<u>(945,818)</u>	<u>3,991,373</u>
Net Pension Liability (NPL)	62,701	--	62,701
Total Liabilities	<u>\$ 6,057,435</u>	<u>\$ (897,601)</u>	<u>\$ 5,159,834</u>
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	<u>176,251</u>	<u>--</u>	<u>176,251</u>
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	35,389,069	(616,056)	34,773,013
Designated - Capital Assets	<u>--</u>	<u>--</u>	<u>--</u>
Total Net Position	<u>\$ 35,389,069</u>	<u>\$ (616,056)</u>	<u>\$ 34,773,013</u>
Total Liabilities, Deferred Pension, and Ending Net Position	<u>\$ 41,495,808</u>	<u>\$ (1,513,657)</u>	<u>\$ 39,982,151</u>

Alameda County Schools Insurance Group (ACSIG)
Workers' Compensation
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 03/31/2023 and For The Nine Months Then Ended

	2021/2022		2022/2023			
	Budget	Actuals	Budget	Activity 07/01/2022 - 03/31/2023	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	\$ 23,053,472	\$ 23,053,472	\$ 22,060,952	\$ 16,545,714	\$ 5,515,238	75.00 %
Return of Premiums	--	3,000	--	--	--	--
PIPS - Accelerated Profit Commissi	--	546,925	--	--	--	--
Total Operating Revenue	23,053,472	23,603,397	22,060,952	16,545,714	5,515,238	75.00
Operating Expenditures:						
Classified Salaries	76,787	82,294	88,740	34,764	53,976	39.18
Statutory Benefits	15,750	8,506	19,196	2,503	16,693	13.04
Health & Welfare	15,800	7,313	15,800	5,851	9,949	37.03
Employer Tax Expense	1,121	1,144	1,362	2,430	(1,068)	178.38
Net Pension Expense	87,405	45,451	44,065	--	44,065	--
Telephone & Internet	745	978	1,045	601	444	57.51
Supplies Office	500	60	800	174	626	21.75
Supplies - Other	850	571	600	575	25	95.83
Eligibility Processing	--	--	--	--	--	--
Brokerage Fees-Dental-ACSIG	--	--	--	--	--	--
Brokerage Fees-Dental-MD	--	--	--	--	--	--
Travel and Conferences	2,350	756	2,350	869	1,481	36.98
Mileage	1,200	975	1,200	778	422	64.81
Dues & Memberships	1,200	103	900	176	724	19.56
Postage & Meter	340	123	340	110	230	32.35
Insurance Expense-PIPS	21,929,305	21,859,934	22,066,667	16,600,701	5,465,966	75.23
Insurance Expense-PY Adj	500,000	86,069	500,000	657,717	(157,717)	131.54
Utility - Operating-Rent	5,848	4,945	5,782	2,325	3,457	40.21
Advertising	--	--	--	--	--	--
Contract Services - Actuarial	15,000	8,970	10,000	9,300	700	93.00
Contract Services -Claim Audit	--	15,750	--	--	--	--
Contract Services	5,000	--	--	--	--	--
Audit Fees	1,448	2,186	1,650	3,203	(1,553)	194.12
Other Services/Operating Expense:	400	865	1,300	423	877	32.54
Capital Equipment/Depreciation	500	--	500	--	500	--
Repairs & Maintenance	500	--	500	--	500	--
Legal	500	--	500	--	500	--
Accounting Services	1,550	2,400	2,472	618	1,854	25.00
County Courier	620	624	152	210	(58)	138.16
Shredding	250	34	180	91	89	50.56
Copier & Scanner	800	378	800	366	434	45.75
Claims Admin/Consult Services	106,400	106,400	92,400	92,400	--	100.00
Self-Insurance Fee	553,082	281,372	300,000	558,425	(258,425)	186.14
Claims Paid-WC	1,200,000	537,775	1,000,000	197,271	802,729	19.73
Claims Paid-PL	--	--	--	--	--	--
Physical Abilities Testing	20,000	9,660	20,000	5,940	14,060	29.70
Training	10,000	--	10,000	--	10,000	--
First-Aid Prog&Responder fees	35,000	3,749	35,000	1,206	33,794	3.45
Food Service/Sp Ed Training	--	--	--	--	--	--
Risk Mgmt Prevention Prog	250,000	97,500	250,000	74,750	175,250	29.90
EAP Program	200,000	162,038	200,000	165,333	34,667	82.67
Safety Inspections	--	--	--	--	--	--
Misc Fees & WC Penalty Reimb	1,000	--	1,000	--	1,000	--
Cobra Premiums	--	--	--	--	--	--
Dental Insurance Premiums	--	--	--	--	--	--
Vision Insurance Premiums	--	--	--	--	--	--
Claim Development Expense	(1,000,000)	(3,054,012)	(1,000,000)	(896,667)	(103,333)	89.67
Adjustment to Prefund Deposit	--	--	--	--	--	--
Total Operating Expenditures	24,041,250	20,274,911	23,675,301	17,522,442	6,152,858	74.01 %
Net Increase/(Decrease) from Operations	(987,778)	3,328,486	(1,614,349)	(976,728)	(637,620)	60.50 %
Non Operating Income/(Expense)						
Interest Income	500,000	402,626	150,000	427,639	(277,639)	285.09
Net Increase/(Decrease) in Fair Value	--	(1,413,042)	--	(63,312)	63,312	--
Realized Gain/(Loss) on Investments	--	708,031	--	(3,654)	3,654	--
Cumulative effect of GASB 68	--	--	--	--	--	--
Interfund Transfer, Other Income	--	--	--	--	--	--
Total Non Operating Income/(Expense)	500,000	(302,385)	150,000	360,673	(210,673)	240.45 %
Net Increase/(Decrease) in Net Position	(487,778)	3,026,101	(1,464,349)	(616,055)	(848,293)	42.07 %
Beginning Balance Prior Year End	32,362,967	32,362,967	35,389,069	35,389,069	--	100.00 %
Ending Balance, as of 03/31/2023	\$ 31,875,189	\$ 35,389,069	\$ 33,924,720	\$ 34,773,013	\$ (848,293)	60

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Dental
As of 06/30/2022 and 03/31/2023

	Audited As of 06/30/2022	Activity 07/01/2022 - 03/31/2023	As of 03/31/2023
Assets:			
Current Assets			
Cash with County ACSIG #44901	\$ 1,960,686	560,960	\$ 2,521,646
Union Bank - Eligibility #9938	6,170,248	(2,242,240)	3,928,008
Union Bank - Expense #2064	287,693	(66,794)	220,899
Union Bank - Cobra Trust #0273	36,504	5,144	41,648
Union Bank - zero balance accounts	--	--	--
Cash and Cash Equivalents	\$ 8,455,131	(1,742,930)	\$ 6,712,201
Investments Morgan Stanley - current	--	--	--
Accounts Receivable	9,358,454	(26,750)	9,331,704
Prepaid Expense	--	--	--
Interfund Receivable/(payable)	2,518,191	438,429	2,956,620
Subtotal Current Assets	20,331,776	(1,331,251)	19,000,525
Noncurrent Assets			
Investments - Morgan Stanley	5,504,952	46,904	5,551,856
Capital - Equipment, net of depreciation	--	--	--
	5,504,952	46,904	5,551,856
Total Assets	\$ 25,836,728	\$ (1,284,347)	\$ 24,552,381
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	274,326	--	274,326
Liabilities:			
Current Liabilities			
Accounts Payable	\$ 5,698,274	\$ (1,937,811)	\$ 3,760,463
Prefunding deposits	4,433,115	--	4,433,115
Advance Contributions	--	--	--
Other Claim Liabilities	--	--	--
Current Portion of claims and claim adjustment	2,146,000	(388,000)	1,758,000
Subtotal Current Liabilities	12,277,389	(2,325,811)	9,951,578
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	--	--	--
Subtotal Noncurrent Claim Liabilities	--	--	--
Net Pension Liability (NPL)	230,809	--	230,809
Total Liabilities	\$ 12,508,198	\$ (2,325,811)	\$ 10,182,387
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	294,871	--	294,871
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	13,307,985	1,041,464	14,349,449
Designated - Capital Assets	--	--	--
Total Net Position	\$ 13,307,985	\$ 1,041,464	\$ 14,349,449
Total Liabilities, Deferred Pension, and Ending Net Position	\$ 25,836,728	\$ (1,284,347)	\$ 24,552,381

Alameda County Schools Insurance Group (ACSIG)

Dental

Statement of Revenues, Expenditures and Changes in Net Fund Assets

As of 03/31/2023 and For The Nine Months Then Ended

	2021/2022		2022/2023			
	Budget	Actuals	Budget	Activity	Variance	Percentage of Budget
				07/01/2022 - 03/31/2023		
Operating Revenue:						
Premiums Paid by Members	\$ 125,000,000	\$ 133,236,138	\$ 130,000,000	\$ 105,856,162	\$ 24,143,838	81.43 %
Return of Premiums/Rebate	--	--	--	--	--	--
Other Income	--	--	--	--	--	--
Total Operating Revenue	125,000,000	133,236,138	130,000,000	105,856,162	24,143,838	81.43
Operating Expenditures:						
Classified Salaries	207,687	217,812	261,270	213,538	47,732	81.73
Statutory Benefits	28,489	22,427	48,547	5,515	43,032	11.36
Health & Welfare	35,100	34,288	35,100	26,326	8,774	75.00
Employer Tax Expense	3,590	3,396	4,113	6,546	(2,433)	159.15
Net Pension Expense	267,787	75,752	154,702	--	154,702	--
Telephone & Internet	5,588	4,566	7,838	2,803	5,035	35.76
Supplies Office	3,750	278	6,000	812	5,188	13.53
Supplies - Other	6,375	2,662	4,500	2,683	1,817	59.62
Eligibility Processing	235,620	219,791	250,000	169,040	80,960	67.62
Brokerage Fees-Dental-ACSIG	293,760	303,141	325,000	233,253	91,747	71.77
Brokerage Fees-Dental-MD	520,000	694,592	725,000	538,202	186,798	74.23
Travel and Conferences	17,625	3,530	17,625	4,058	13,567	23.02
Mileage	9,000	4,550	9,000	3,629	5,371	40.32
Dues & Memberships	9,000	480	6,750	823	5,927	12.19
Postage & Meter	3,060	2,212	6,300	1,972	4,328	31.30
Insurance Expense	--	--	--	--	--	--
Insurance Expense - PY Adj	--	--	--	--	--	--
Net, Operating-Rent	33,857	37,080	43,365	17,433	25,932	40.20
Advertising	--	--	--	--	--	--
Contract Services - Actuarial	--	--	4,000	--	4,000	--
Contract Services -Claim Audit	--	--	--	--	--	--
Contracted Services	--	--	--	--	--	--
Audit Fees	10,856	10,203	12,375	14,945	(2,570)	120.77
Other Services/Operating Expense	10,000	4,035	10,000	1,974	8,026	19.74
Capital Equipment/Depreciation	7,500	--	7,500	--	7,500	--
Repairs & Maintenance	3,750	--	3,750	--	3,750	--
Legal	5,000	--	5,000	--	5,000	--
Accounting Services	11,625	11,200	11,536	2,884	8,652	25.00
County Courier	3,150	2,914	1,140	980	160	85.96
Shredding	1,125	159	600	424	176	70.67
Copier & Scanner	16,200	6,802	16,200	6,583	9,617	40.63
Claims Administration Services	--	--	--	--	--	--
Self-Insurance Fee	--	--	--	--	--	--
Claims Paid-WC	--	--	--	--	--	--
Claims Paid-PL	--	--	--	--	--	--
Physical Abilities Testing	--	--	--	--	--	--
Training	--	--	--	--	--	--
First-Aid Program	--	--	--	--	--	--
Food Service Training	--	--	--	--	--	--
Special Ed Training	--	--	--	--	--	--
Incentives	--	--	--	--	--	--
Safety Inspections	--	--	--	--	--	--
Bank Charge	5,000	--	5,000	696	4,304	13.92
Cobra Premiums	250,000	218,392	300,000	160,239	139,761	53.41
Dental Insurance Premiums	123,100,000	131,487,423	127,590,000	103,893,752	23,696,248	81.43
Vision Insurance Premiums	--	--	--	--	--	--
Claim Development Expense	--	--	300,000	(388,000)	688,000	--
Adjustment to Prefund Deposit	--	465,500	--	--	--	--
Total Operating Expenditures	125,104,494	133,833,185	130,172,211	104,921,110	25,251,101	80.60 %
Net Increase/(Decrease) from Operations	(104,494)	(597,047)	(172,211)	935,052	(1,107,263)	(542.97) %
Non Operating Income/(Expense)						
Interest Income	100,000	84,271	10,000	124,826	(114,826)	1,248.26
Net Increase/(Decrease) in Fair Value	--	(747,910)	--	(17,410)	17,410	--
Realized Gain/(Loss) on Investments	--	194,694	--	(1,005)	1,005	--
Cumulative effect of GASB 68	--	--	--	--	--	--
I Transfer, YE Close, Rebate	--	--	--	--	--	--
Total Non Operating Income/(Expense)	100,000	(468,945)	10,000	106,411	(96,411)	1,064.11 %
Net Increase/(Decrease) in Net Position	(4,494)	(1,065,992)	(162,211)	1,041,463	(1,203,674)	(642.04) %
Beginning Balance Prior Year End	14,373,978	14,373,978	13,307,986	13,307,986	--	100.00 %
Ending Balance, as of 03/31/2023	\$ 14,369,484	\$ 13,307,985	\$ 13,145,775	\$ 14,349,449	\$ (1,203,674)	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Vision
As of 06/30/2022 and 03/31/2023

	Audited As of 06/30/2022	Activity 07/01/2022 - 03/31/2023	As of 03/31/2023
Assets:			
Current Assets			
Cash with County #44902	\$ 3,124,646	303,403	\$ 3,428,049
Funds in Transit - #44902 to Morgan Stanley Investments	--	--	--
Cash and Cash Equivalents	<u>3,124,646</u>	<u>303,403</u>	<u>3,428,049</u>
Investments Morgan Stanley - current	--	--	--
Accounts Receivable	406,066	(37,516)	368,550
Prepaid Expense	--	--	--
Interfund Receivable/(payable)	<u>14,611</u>	<u>(31,516)</u>	<u>(16,905)</u>
Subtotal Current Assets	<u>3,545,323</u>	<u>234,371</u>	<u>3,779,694</u>
Noncurrent Assets			
Investments - Morgan Stanley	1,063,519	9,061	1,072,580
Capital - Equipment, net of depreciation	<u>--</u>	<u>--</u>	<u>--</u>
	<u>1,063,519</u>	<u>9,061</u>	<u>1,072,580</u>
Total Assets	<u>\$ 4,608,842</u>	<u>\$ 243,432</u>	<u>\$ 4,852,274</u>
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	<u>46,252</u>	<u>--</u>	<u>46,252</u>
Liabilities:			
Current Liabilities			
Accounts Payable	\$ 501,518	\$ 153,010	\$ 654,528
Prefunding deposits	495,085	--	495,085
Advance Contributions	--	--	--
Other Claim Liabilities	--	--	--
Current Portion of claims and claim adjustment	391,000	154,000	545,000
Subtotal Current Liabilities	<u>1,387,603</u>	<u>307,010</u>	<u>1,694,613</u>
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	<u>--</u>	<u>--</u>	<u>--</u>
Subtotal Noncurrent Claim Liabilities	<u>--</u>	<u>--</u>	<u>--</u>
Net Pension Liability (NPL)	28,825	--	28,825
Total Liabilities	<u>\$ 1,416,428</u>	<u>\$ 307,010</u>	<u>\$ 1,723,438</u>
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	<u>58,820</u>	<u>--</u>	<u>58,820</u>
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	3,179,846	(63,578)	3,116,268
Designated - Capital Assets	<u>--</u>	<u>--</u>	<u>--</u>
Total Net Position	<u>\$ 3,179,846</u>	<u>\$ (63,578)</u>	<u>\$ 3,116,268</u>
Total Liabilities, Deferred Pension, and Ending Net Position	<u>\$ 4,608,842</u>	<u>\$ 243,432</u>	<u>\$ 4,852,274</u>

Alameda County Schools Insurance Group (ACSIG)

Vision

Statement of Revenues, Expenditures and Changes in Net Fund Assets

As of 03/31/2023 and For The Nine Months Then Ended

	2021/2022		2022/2023			Percentage of Budget
	Budget	Actuals	Budget	Activity 07/01/2022 - 03/31/2023	Variance	
Operating Revenue:						
Premiums Paid by Members	\$ 4,600,000	\$ 6,640,269	\$ 5,600,000	\$ 5,838,417	\$ (238,417)	104.26 %
Retrun of Premiums	--	--	--	--	--	--
Other Income	--	--	--	--	--	--
Total Operating Revenue	4,600,000	6,640,269	5,600,000	5,838,417	(238,417)	104.26
Operating Expenditures:						
Classified Salaries	30,326	32,198	36,139	18,402	17,737	50.92
Statutory Benefits	4,246	3,512	6,306	1,319	4,987	20.92
Health & Welfare	3,900	3,738	3,900	2,926	974	75.03
Employer Tax Expense	477	469	564	923	(359)	163.65
Net Pension Expense	34,520	15,150	17,945	--	17,945	--
Telephone & Internet	745	652	1,045	400	645	38.28
Supplies Office	500	40	800	116	684	14.50
Supplies - Other	850	380	600	383	217	63.83
Eligibility Processing	--	--	--	--	--	--
Brokerage Fees-Dental-ACSIG	--	--	--	--	--	--
Brokerage Fees-Dental-MD	--	--	--	--	--	--
Travel and Conferences	2,350	504	2,350	580	1,770	24.68
Mileage	1,200	650	1,200	518	682	43.17
Dues & Memberships	1,200	69	900	118	782	13.11
Postage & Meter	340	123	340	110	230	32.35
Insurance Expense	--	--	--	--	--	--
Insurance Expense - PY Adj	--	--	--	--	--	--
Utility - Operating-Rent	5,848	4,945	5,782	2,325	3,457	40.21
Advertising	--	--	--	--	--	--
Contract Services - Actuarial	--	--	1,500	--	1,500	--
Contract Services -Claim Audit	--	--	--	--	--	--
Contract Services	--	--	--	--	--	--
Audit Fees	1,448	1,458	1,650	2,135	(485)	129.39
Other Services/Operating Expense:	1,000	576	1,000	282	718	28.20
Capital Equipment/Depreciation	1,000	--	1,000	--	1,000	--
Repairs & Maintenance	500	--	500	--	500	--
Legal	1,000	--	1,000	--	1,000	--
Accounting Services	1,550	1,600	1,648	412	1,236	25.00
County Courier	420	416	152	140	12	92.11
Shredding	150	23	80	61	19	76.25
Copier & Scanner	800	378	800	366	434	45.75
Claims Administration Services	--	--	--	--	--	--
Self-Insurance Fee	--	--	--	--	--	--
Claims Paid-WC	--	--	--	--	--	--
Claims Paid-PL	--	--	--	--	--	--
Physical Abilities Testing	--	--	--	--	--	--
Training	--	--	--	--	--	--
First-Aid Program	--	--	--	--	--	--
Food Service Training	--	--	--	--	--	--
Special Ed Training	--	--	--	--	--	--
Incentives	--	--	--	--	--	--
Safety Inspections	--	--	--	--	--	--
Bank Charge & WC Penalty Reimb	--	--	--	--	--	--
Cobra Premiums	--	--	--	--	--	--
Dental Insurance Premiums	--	--	--	--	--	--
Vision Insurance Premiums	4,520,000	6,304,171	5,521,000	5,756,054	(235,054)	104.26
Claim Development Expense	--	--	--	154,000	(154,000)	--
Adjustment to Prefund Deposit	--	186,100	--	--	--	--
Total Operating Expenditures	4,614,369	6,557,152	5,608,201	5,941,570	(333,369)	105.94 %
Net Increase/(Decrease) from Operations	(14,369)	83,117	(8,201)	(103,153)	94,952	1,257.81 %
Non Operating Income/(Expense)						
Interest Income	50,000	32,241	30,000	43,132	(13,132)	143.77
Net Increase/(Decrease) in Fair Value	--	(144,491)	--	(3,363)	3,363	--
Realized Gain/(Loss) on Investments	--	37,614	--	(195)	195	--
Cumulative effect of GASB 68	--	--	--	--	--	--
Interfund Transfer	--	--	--	--	--	--
Total Non Operating Income/(Expense)	50,000	(74,636)	30,000	39,574	(9,574)	131.91 %
Net Increase/(Decrease) in Net Position	35,631	8,481	21,799	(63,579)	85,378	(291.66) %
Beginning Balance Prior Year End	3,171,366	3,171,366	3,179,847	3,179,847	--	100.00 %
Ending Balance, as of 03/31/2023	\$ 3,206,997	\$ 3,179,846	\$ 3,201,646	\$ 3,116,268	\$ 85,378	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Property and Liability
As of 06/30/2022 and 03/31/2023

	<u>Audited</u> <u>As of</u> <u>06/30/2022</u>	<u>Activity</u> <u>07/01/2022 -</u> <u>03/31/2023</u>	<u>As of</u> <u>03/31/2023</u>
Assets:			
Current Assets			
Cash with County - #44903	\$ 2,155,322	3,387,202	\$ 5,542,524
Funds in Transit - #44903 to Morgan Stanley Investments	--	--	--
Union Bank - Checking #0311	90,712	121,900	212,612
Union Bank - Claims Trust #1186	23,558	(22,295)	1,263
Cash and Cash Equivalents	<u>\$ 2,269,592</u>	<u>3,486,807</u>	<u>\$ 5,756,399</u>
Investments Morgan Stanley - current	--	--	--
Accounts Receivable	205,749	(205,749)	--
Prepaid Expense	--	530,354	530,354
Interfund Receivable/(payable)	<u>(1,622,857)</u>	<u>(3,627,584)</u>	<u>(5,250,441)</u>
Subtotal Current Assets	<u>852,484</u>	<u>183,828</u>	<u>1,036,312</u>
Noncurrent Assets			
Investments - Morgan Stanley	--	--	--
Capital - Equipment, net of depreciation	--	--	--
	<u>--</u>	<u>--</u>	<u>--</u>
Total Assets	<u>\$ 852,484</u>	<u>\$ 183,828</u>	<u>\$ 1,036,312</u>
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	<u>40,347</u>	<u>--</u>	<u>40,347</u>
Liabilities:			
Current Liabilities			
Accounts Payable	\$ 5,439	\$ --	\$ 5,439
Prefunding deposits	--	--	--
Advance Contributions	--	--	--
Other Claim Liabilities	--	--	--
Current Portion of claims and claim adjustment	72,581	59,637	132,218
Subtotal Current Liabilities	<u>78,020</u>	<u>59,637</u>	<u>137,657</u>
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	59,387	48,793	108,180
Unallocated Loss Adjustment Expense (ULAE)	79,194	--	79,194
Subtotal Noncurrent Claim Liabilities	<u>138,581</u>	<u>48,793</u>	<u>187,374</u>
Net Pension Liability (NPL)	<u>16,937</u>	<u>--</u>	<u>16,937</u>
Total Liabilities	<u>\$ 233,538</u>	<u>\$ 108,430</u>	<u>\$ 341,968</u>
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	<u>58,716</u>	<u>--</u>	<u>58,716</u>
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	600,577	75,398	675,975
Designated - Capital Assets	--	--	--
Total Net Position	<u>\$ 600,577</u>	<u>\$ 75,398</u>	<u>\$ 675,975</u>
Total Liabilities, Deferred Pension, and Ending Net Position	<u>\$ 852,484</u>	<u>\$ 183,828</u>	<u>\$ 1,036,312</u>

Alameda County Schools Insurance Group (ACSIG)
Property and Liability
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 03/31/2023 and For The Nine Months Then Ended

	2021/2022		2022/2023			
	Budget	Actuals	Budget	Activity 07/01/2022 - 03/31/2023	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	\$ 2,075,729	\$ 2,075,729	\$ 2,505,656	\$ 1,879,242	\$ 626,414	75.00 %
Return of Premiums	--	--	--	--	--	--
Other Income	--	--	--	--	--	--
Total Operating Revenue	2,075,729	2,075,729	2,505,656	1,879,242	626,414	75.00
Operating Expenditures:						
Classified Salaries	23,230	25,046	26,300	8,181	18,119	31.11
Statutory Benefits	3,252	2,496	3,945	591	3,354	14.97
Health & Welfare	1,950	1,786	1,950	1,460	490	74.87
Employer Tax Expense	322	338	399	754	(355)	188.95
Net Pension Expense	26,443	15,152	13,060	--	13,060	--
Telephone & Internet	373	327	523	200	323	38.24
Supplies Office	250	19	400	58	342	14.53
Supplies - Other	425	190	300	192	108	64.06
Eligibility Processing	--	--	--	--	--	--
Brokerage Fees-Dental-ACSIG	--	--	--	--	--	--
Brokerage Fees-Dental-MD	--	--	--	--	--	--
Travel and Conferences	600	253	600	290	310	48.26
Mileage	600	325	450	260	190	57.75
Dues & Memberships	--	33	--	58	(58)	--
Postage & Meter	170	--	350	--	350	--
Insurance Expense-NCR	1,971,543	1,987,518	2,267,837	1,591,062	676,775	70.16
Insurance Expense-PY Adj	--	--	--	--	--	--
Utility - Operating-Rent	2,924	2,470	2,891	1,162	1,729	40.19
Advertising	--	--	--	--	--	--
Contract Services - Actuarial	5,000	5,050	5,000	--	5,000	--
Contract Services -Claim Audit	--	--	--	--	--	--
Contract Services	--	--	--	--	--	--
Audit Fees	724	728	825	1,067	(242)	129.33
Other Services/Operating Expenses	--	288	--	141	(141)	--
Capital Equipment/Depreciation	500	--	500	--	500	--
Repairs & Maintenance	250	--	250	--	250	--
Legal	--	--	250	--	250	--
Accounting Services	775	800	824	206	618	25.00
County Courier	210	209	75	70	5	93.33
Shredding	75	11	40	30	10	75.99
Copier & Scanner	100	--	100	--	100	--
Claims Administration Services	36,819	12,470	19,000	10,866	8,134	57.19
Self-Insurance Fee	--	--	--	--	--	--
Claims Paid-WC	--	--	--	--	--	--
Claims Paid-PL	100,000	25,205	100,000	103,135	(3,135)	103.14
Physical Abilities Testing	--	--	--	--	--	--
Training	--	--	--	--	--	--
First-Aid Program	--	--	--	--	--	--
Food Service Training	--	--	--	--	--	--
Special Ed Training	--	--	--	--	--	--
Incentives	--	--	--	--	--	--
Safety Inspections	18,819	12,819	19,000	--	19,000	--
Bank Charge & WC Penalty Reimb	--	--	--	--	--	--
Cobra Premiums	--	--	--	--	--	--
Dental Insurance Premiums	--	--	--	--	--	--
Vision Insurance Premiums	--	--	--	--	--	--
Claim Development Expense	--	64,303	--	108,430	(108,430)	--
Adjustment to Prefund Deposit	--	--	--	--	--	--
Total Operating Expenditures	2,195,353	2,157,838	2,464,869	1,828,213	636,656	74.17 %
Net Increase/(Decrease)						
from Operations	(119,624)	(82,109)	40,787	51,029	(10,242)	125.11 %
Non Operating Income/(Expense)						
Interest Income	500	7,543	9,000	24,368	(15,368)	270.76
Net Increase/(Decrease) in Fair Value	--	--	--	--	--	--
Realized Gain/(Loss) on Investments	--	--	--	--	--	--
Cumulative effect of GASB 68	--	--	--	--	--	--
Interfund Transfer, Other Income	--	--	--	--	--	--
Total Non Operating Income/(Expense)	500	7,543	9,000	24,368	(15,368)	270.76 %
Net Increase/(Decrease)						
in Net Position	(119,124)	(74,566)	49,787	75,397	(25,610)	151.44 %
Beginning Balance Prior Year End	675,143	675,143	600,577	600,577	--	100.00 %
Ending Balance, as of 03/31/2023	\$ 556,019	\$ 600,577	\$ 650,364	\$ 675,975	\$ (25,610)	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Operations
As of 06/30/2022 and 03/31/2023

	<u>Audited</u> <u>As of</u> <u>06/30/2022</u>	<u>Activity</u> <u>07/01/2022 -</u> <u>03/31/2023</u>	<u>As of</u> <u>03/31/2023</u>
Assets:			
Current Assets			
Union Bank - Payroll #0176	\$ 105,569	214,547	\$ 320,116
Union Bank Checking Account #1521	100,457	50,403	150,860
Cash and Cash Equivalents	<u>\$ 206,026</u>	<u>264,950</u>	<u>\$ 470,976</u>
Investments Morgan Stanley - current	--	--	--
Accounts Receivable	--	--	--
Prepaid Expense	--	--	--
Interfund Receivable/(payable)	<u>(183,240)</u>	<u>(336,128)</u>	<u>(519,368)</u>
Subtotal Current Assets	<u>22,786</u>	<u>(71,178)</u>	<u>(48,392)</u>
Noncurrent Assets			
Investments - Morgan Stanley	--	--	--
Capital - Equipment, net of depreciation	<u>--</u>	<u>--</u>	<u>--</u>
	<u>--</u>	<u>--</u>	<u>--</u>
Total Assets	<u>\$ 22,786</u>	<u>\$ (71,178)</u>	<u>\$ (48,392)</u>
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	<u>--</u>	<u>--</u>	<u>--</u>
Liabilities:			
Current Liabilities			
Accounts Payable	\$ 28,117	\$ (71,178)	\$ (43,061)
Prefunding deposits	--	--	--
Advance Contributions	--	--	--
Other Claim Liabilities	--	--	--
Current Portion of claims and claim adjustment	<u>--</u>	<u>--</u>	<u>--</u>
Subtotal Current Liabilities	<u>28,117</u>	<u>(71,178)</u>	<u>(43,061)</u>
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	<u>--</u>	<u>--</u>	<u>--</u>
Subtotal Noncurrent Claim Liabilities	<u>--</u>	<u>--</u>	<u>--</u>
Net Pension Liability (NPL)	<u>--</u>	<u>--</u>	<u>--</u>
Total Liabilities	<u>\$ 28,117</u>	<u>\$ (71,178)</u>	<u>\$ (43,061)</u>
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	<u>--</u>	<u>--</u>	<u>--</u>
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	(5,331)	--	(5,331)
Designated - Capital Assets	<u>--</u>	<u>--</u>	<u>--</u>
Total Net Position	<u>\$ (5,331)</u>	<u>\$ --</u>	<u>\$ (5,331)</u>
Total Liabilities, Deferred Pension, and Ending Net Position	<u>\$ 22,786</u>	<u>\$ (71,178)</u>	<u>\$ (48,392)</u>

Alameda County Schools Insurance Group (ACSIG)
Operations
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 03/31/2023 and For The Nine Months Then Ended

	2021/2022		2022/2023			
	Budget	Actuals	Budget	Activity 07/01/2022 - 03/31/2023	Variance	Percentage of Budget
Operating Revenue:						
Contributions	\$ --	\$ --	\$ --	\$ --	\$ --	-- %
Offset to Rent - Sub Lease	--	--	--	--	--	--
Total Operating Revenue	--	--	--	--	--	--
Operating Expenditures:						
Classified Salaries	--	--	--	--	--	--
Statutory Benefits	--	--	--	--	--	--
Health & Welfare	--	--	--	--	--	--
Employer Tax Expense	--	--	--	--	--	--
Net Pension Expense	--	--	--	--	--	--
Telephone & Internet	--	--	--	--	--	--
Supplies Office	--	--	--	--	--	--
Supplies - Other	--	--	--	--	--	--
Eligibility Processing	--	--	--	--	--	--
Brokerage Fees-Dental-ACSIG	--	--	--	--	--	--
Brokerage Fees-Dental-MD	--	--	--	--	--	--
Travel and Conferences	--	--	--	--	--	--
Mileage	--	--	--	--	--	--
Dues & Memberships	--	--	--	--	--	--
Postage & Meter	--	--	--	--	--	--
Insurance Expense	--	--	--	--	--	--
Utility - Operating-Rent	--	--	--	--	--	--
Advertising	--	--	--	--	--	--
Contract Services - Actuarial	--	--	--	--	--	--
Contract Services -Claim Audit	--	--	--	--	--	--
Contract Services	--	--	--	--	--	--
Audit Fees	--	--	--	--	--	--
Other Services/Operating Expense:	--	--	--	--	--	--
Capital Equipment/Depreciation	--	--	--	--	--	--
Repairs & Maintenance	--	595	--	--	--	--
Legal	--	--	--	--	--	--
Accounting Services	--	--	--	--	--	--
County Courier	--	--	--	--	--	--
Shredding	--	--	--	--	--	--
Copier & Scanner	--	--	--	--	--	--
Claims Administration Services	--	--	--	--	--	--
Self-Insurance Fee	--	--	--	--	--	--
Claims Paid-WC	--	--	--	--	--	--
Claims Paid-PL	--	--	--	--	--	--
Physical Abilities Testing	--	--	--	--	--	--
Training	--	--	--	--	--	--
First-Aid Program	--	--	--	--	--	--
Food Service Training	--	--	--	--	--	--
Special Ed Training	--	--	--	--	--	--
Incentives	--	--	--	--	--	--
Safety Inspections	--	--	--	--	--	--
Bank Charge & WC Penalty Reimb	--	--	--	--	--	--
Cobra Premiums	--	--	--	--	--	--
Dental Insurance Premiums	--	--	--	--	--	--
Insurance - Vision	--	--	--	--	--	--
Claim Development Expense	--	--	--	--	--	--
ACA Fees	--	--	--	--	--	--
Total Operating Expenditures	--	595	--	--	--	-- %
Net Increase/(Decrease) from Operations	--	(595)	--	--	--	-- %
Non Operating Income/(Expense)						
Interest Income	--	--	--	--	--	--
Net Increase/(Decrease) in Fair Value	--	--	--	--	--	--
Realized Gain/(Loss) on Investments	--	--	--	--	--	--
Cumulative effect of GASB 68	--	--	--	--	--	--
Interfund Transfer & YE Close	--	--	--	--	--	--
Total Non Operating Income/(Expense)	--	--	--	--	--	-- %
Net Increase/(Decrease) in Net Position	--	(595)	--	--	--	-- %
Beginning Balance Prior Year End	(4,736)	(4,736)	(5,331)	(5,331)	--	100.00 %
Ending Balance, as of 03/31/2023	\$ (4,736)	\$ (5,331)	\$ (5,331)	\$ (5,331)	\$ --	

**Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Workers' Compensation
As of 03/31/2023**

	Self-Insured Program Years												Totals to Page 7A
	1978/1979	1984/1985	1985/1986	1986/1987	1987/1988	1988/1989	1989/1990	1990/1991	1991/1992	1992/1993	1993/1994	1994/1995	
Paid Claims	\$ 916,273	\$ 1,828,533	\$ 2,870,331	\$ 2,718,489	\$ 2,895,548	\$ 4,021,407	\$ 2,948,835	\$ 5,562,187	\$ 5,166,999	\$ 4,282,745	\$ 3,729,292	\$ 4,802,982	\$ 41,743,621
Reserves	--	--	--	11,191	--	--	--	3,710	--	--	26,971	130,976	172,848
Incurred Claims	916,273	1,828,533	2,870,331	2,729,680	2,895,548	4,021,407	2,948,835	5,565,897	5,166,999	4,282,745	3,756,263	4,933,958	41,916,469
Incurred But Not Reported (IBNR)	--	--	(331)	10,320	14,452	3,593	3,165	14,103	22,001	24,255	43,737	66,042	201,337
Non- Discounted Estimated Ultimate Incurred (1)	916,273	1,828,533	2,870,000	2,740,000	2,910,000	4,025,000	2,952,000	5,580,000	5,189,000	4,307,000	3,800,000	5,000,000	42,117,806
Anticipated Investment Income (Discount) (2)	--	--	331	(903)	(723)	(219)	(215)	(1,621)	(2,332)	(2,911)	(8,697)	(27,977)	(45,267)
Discounted Estimated Ultimate (1-2)	916,273	1,828,533	2,870,331	2,739,097	2,909,277	4,024,781	2,951,785	5,578,379	5,186,668	4,304,089	3,791,303	4,972,023	42,072,539
Paid Claims	(916,273)	(1,828,533)	(2,870,331)	(2,718,489)	(2,895,548)	(4,021,407)	(2,948,835)	(5,562,187)	(5,166,999)	(4,282,745)	(3,729,292)	(4,802,982)	(41,743,621)
Remaining Estimated Unpaid Claim Liabilities	\$ --	\$ --	\$ --	\$ 20,608	\$ 13,729	\$ 3,374	\$ 2,950	\$ 16,192	\$ 19,669	\$ 21,344	\$ 62,011	\$ 169,041	\$ 328,918

(1) Per Bay Actuarial Consultants actuarial study dated January 2023.

(2) Discounted at 2%, 06/30/2012, 1.5%, 2014, 2015, 2016, 2017, 2018 1.75%, 2019 1.50%, 2020 .75%, 2021-2022 1.5%, 2022-2023 3.5%.

Historical Discounted Estimated Ultimate Incurred:														
As of 06/30/2013	10	954,963	1,828,378	2,917,252	3,003,200	2,674,593	4,009,091	2,922,237	5,789,363	5,200,522	4,331,119	3,639,169	5,209,906	42,479,803
As of 06/30/2014	9	959,089	1,828,378	2,943,554	2,948,967	2,906,382	4,010,866	2,993,154	5,793,307	5,156,348	4,321,092	3,728,346	5,145,562	42,735,045
As of 06/30/2015	8	959,745	1,828,378	2,944,649	2,957,392	2,916,153	4,077,607	2,993,338	5,759,425	5,259,555	4,304,405	3,847,149	5,130,367	42,978,163
As of 06/30/2016	7	919,585	1,828,378	2,935,792	2,958,911	2,907,220	4,065,869	2,966,210	5,750,806	5,315,636	4,278,349	3,855,186	5,114,027	42,895,969
As of 06/30/2017	6	947,318	1,828,378	2,876,895	2,952,342	2,907,650	4,084,897	2,985,063	5,734,186	5,316,245	4,408,281	3,947,076	5,151,520	43,139,851
As of 06/30/2018	5	947,015	1,828,378	2,876,710	2,988,624	2,945,002	4,094,286	2,994,624	5,743,707	5,315,284	4,422,773	3,926,130	5,110,111	43,192,644
As of 06/30/2019	4	916,273	1,828,533	2,887,520	3,031,167	2,934,013	4,038,122	2,940,000	5,678,821	5,314,160	4,358,612	4,009,428	5,051,755	42,988,404
As of 06/30/2020	3	916,273	1,828,533	2,887,952	2,996,520	2,916,419	4,056,820	2,958,440	5,698,048	5,288,270	4,370,463	3,958,606	4,958,067	42,834,411
As of 06/30/2021	2	916,273	1,828,533	2,879,283	2,974,319	2,918,168	4,058,164	2,951,436	5,655,461	5,274,915	4,294,424	3,796,118	4,979,092	42,526,186
As of 06/30/2022	1	916,273	1,828,533	2,869,705	2,975,766	2,909,009	4,024,862	2,951,508	5,626,654	5,189,704	4,307,451	3,758,617	4,975,724	42,333,806
As of 06/30/2023	--	916,273	1,828,533	2,870,331	2,739,097	2,909,277	4,024,781	2,951,785	5,578,379	5,186,668	4,304,089	3,791,303	4,972,023	42,072,539
Increase/Decrease	--	--	626	(236,669)	268	(81)	277	(48,275)	(3,036)	(3,362)	32,686	(3,701)	(261,267)	

Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Workers' Compensation
As of 03/31/2023

	Totals From Page 7	Self-Insured Program Years							Totals To Page 7B
		1995/1996	1996/1997	1997/1998	1998/1999	1999/2000	2000/2001	2001/2002	
Paid Claims	\$ 41,743,621	\$ 5,412,621	\$ 7,261,955	\$ 6,831,331	\$ 9,428,966	\$ 7,633,847	\$ 10,879,206	\$ 11,923,597	\$ 101,115,144
Reserves	172,848	102,591	49,212	140,778	543,845	188,886	273,186	201,278	1,672,624
Incurred Claims	<u>41,916,469</u>	<u>5,515,212</u>	<u>7,311,167</u>	<u>6,972,109</u>	<u>9,972,811</u>	<u>7,822,733</u>	<u>11,152,392</u>	<u>12,124,875</u>	<u>102,787,768</u>
Incurred But Not Reported (IBNR)	<u>201,337</u>	<u>74,788</u>	<u>58,833</u>	<u>87,891</u>	<u>287,189</u>	<u>147,267</u>	<u>197,608</u>	<u>235,125</u>	<u>1,290,038</u>
Non- Discounted Estimated Ultimate Incurred (1)	42,117,806	5,590,000	7,370,000	7,060,000	10,260,000	7,970,000	11,350,000	12,360,000	104,077,806
Anticipated Investment Income (Discount) (2)	(45,267)	(28,381)	(19,664)	(46,420)	(167,869)	(69,920)	(93,688)	(85,099)	(556,308)
Discounted Estimated Ultimate (1-2)	<u>42,072,539</u>	<u>5,561,619</u>	<u>7,350,336</u>	<u>7,013,580</u>	<u>10,092,131</u>	<u>7,900,080</u>	<u>11,256,312</u>	<u>12,274,901</u>	<u>103,521,498</u>
Paid Claims	<u>(41,743,621)</u>	<u>(5,412,621)</u>	<u>(7,261,955)</u>	<u>(6,831,331)</u>	<u>(9,428,966)</u>	<u>(7,633,847)</u>	<u>(10,879,206)</u>	<u>(11,923,597)</u>	<u>(101,115,144)</u>
Remaining Estimated Unpaid Claim Liabilities	<u>\$ 328,918</u>	<u>\$ 148,998</u>	<u>\$ 88,381</u>	<u>\$ 182,249</u>	<u>\$ 663,165</u>	<u>\$ 266,233</u>	<u>\$ 377,106</u>	<u>\$ 351,304</u>	<u>\$ 2,406,354</u>

(1) Per Bay Actuarial Consultants actuarial study dated January 2023.

(2) Discounted at 2%, 06/30/2012, 1.5%, 2014, 2015, 2016, 2017, 2018 1.75%, 2019 1.50%, 2020 .75%, 2021-2022 1.5%, 2022-2023 3.5%.

Historical Discounted Estimated Ultimate Incurred:										
As of 06/30/2013	10	42,479,803	5,833,514	7,743,609	7,798,325	11,018,070	9,598,230	12,098,931	13,618,383	110,188,865
As of 06/30/2014	9	42,735,045	5,738,160	7,577,599	7,714,653	11,132,297	8,733,944	11,771,811	13,128,192	108,531,701
As of 06/30/2015	8	42,978,163	5,752,631	7,584,812	7,808,635	10,993,497	8,806,657	11,818,771	13,083,683	108,826,849
As of 06/30/2016	7	42,895,969	5,607,306	7,562,358	7,660,593	11,011,641	8,642,537	11,753,128	12,959,861	108,093,393
As of 06/30/2017	6	43,139,851	5,583,200	7,705,812	7,670,526	10,717,018	8,299,131	11,947,119	13,121,523	108,184,180
As of 06/30/2018	5	43,192,644	5,757,037	7,747,776	7,706,207	10,642,853	8,365,742	11,833,334	12,979,529	108,225,122
As of 06/30/2019	4	42,988,404	5,664,384	7,601,234	7,424,100	10,662,982	8,032,099	11,618,299	13,001,162	106,992,664
As of 06/30/2020	3	42,834,411	5,634,661	7,480,498	7,198,242	10,419,193	7,937,956	11,512,128	12,486,864	105,503,953
As of 06/30/2021	2	42,526,186	5,588,222	7,517,698	7,234,673	10,272,484	7,884,610	11,507,738	12,494,816	105,026,427
As of 06/30/2022	1	42,333,806	5,564,872	7,341,123	7,019,957	10,163,012	7,936,810	11,185,494	12,371,630	103,916,704
As of 06/30/2023	--	42,072,539	5,561,619	7,350,336	7,013,580	10,092,131	7,900,080	11,256,312	12,274,901	103,521,498
Increase/Decrease		(261,267)	(3,253)	9,213	(6,377)	(70,881)	(36,730)	70,818	(96,729)	(395,206)

Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Workers' Compensation
As of 03/31/2023

	Totals From Page 7A	Self-Insured Program Years								As of 03/31/2023 Totals	Activity	
		2002/2003	2003/2004	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009	As of 06/30/2022 Totals		07/01/2022 - 03/31/2023	
Paid Claims	\$ 101,115,144	\$ 10,357,186	\$ 6,078,592	\$ 5,751,439	\$ 8,759,841	\$ 8,722,401	\$ 8,754,480	\$ 9,026,824	\$ 158,565,907	\$ 158,822,271	\$ (256,364)	
Reserves	1,672,624	6,104	91,769	131,963	329,533	142,093	149,467	102,240	2,625,793	3,139,066	(513,273)	
Incurred Claims	102,787,768	10,363,290	6,170,361	5,883,402	9,089,374	8,864,494	8,903,947	9,129,064	161,191,700	161,961,337	(769,637)	
Incurred But Not Reported (IBNR)	1,290,038	6,710	119,639	396,598	300,626	195,506	196,053	270,936	2,776,106	2,501,469	274,637	
Non- Discounted Estimated Ultimate Incurred (1)	104,077,806	10,370,000	6,290,000	6,280,000	9,390,000	9,060,000	9,100,000	9,400,000	163,967,806	164,462,806	(495,000)	
Anticipated Investment Income (Discount) (2)	(556,308)	(2,729)	(45,664)	(118,926)	(145,567)	(77,985)	(82,925)	(88,443)	(1,118,547)	(556,477)	(562,070)	
Discounted Estimated Ultimate (1-2)	103,521,498	10,367,271	6,244,336	6,161,074	9,244,433	8,982,015	9,017,075	9,311,557	162,849,259	163,906,329	(1,057,070)	
Paid Claims	(101,115,144)	(10,357,186)	(6,078,592)	(5,751,439)	(8,759,841)	(8,722,401)	(8,754,480)	(9,026,824)	(158,565,907)	(158,822,271)	256,364	
Remaining Estimated Unpaid Claim Liabilities	\$ 2,406,354	\$ 10,085	\$ 165,744	\$ 409,635	\$ 484,592	\$ 259,614	\$ 262,595	\$ 284,733	\$ 4,283,352	\$ 5,084,058	\$ (800,706)	
(1) Per Bay Actuarial Consultants actuarial study dated January 2023.									Estimated Current Portion /Short-Term Liability (1)	(616,080)		
									Estimated Non-Current portion of Claim Liabilities	\$ 3,667,272		
(2) Discounted at 2%, 06/30/2012, 1.5%, 2014, 2015, 2016, 2017, 2018 1.75%, 2019 1.50%, 2020 .75%, 2021-2022 1.5%, 2022-2023 3.5%.												
Historical Discounted Estimated Ultimate Incurred:												
As of 06/30/2013	10	110,188,865	10,710,077	7,136,860	6,043,782	8,435,497	9,522,890	10,141,142	10,501,500	172,680,613		
As of 06/30/2014	9	108,531,701	10,454,102	6,798,117	6,067,506	10,203,448	9,772,238	10,362,281	10,585,137	172,774,530		
As of 06/30/2015	8	108,826,849	10,457,705	6,920,842	6,214,866	10,347,509	9,539,023	9,859,233	10,469,961	172,635,988		
As of 06/30/2016	7	108,093,393	10,531,877	6,860,336	6,223,567	10,366,713	9,216,061	9,639,692	10,101,017	171,032,656		
As of 06/30/2017	6	108,184,180	10,716,918	6,817,755	5,896,649	10,214,975	9,198,996	9,520,490	9,943,375	170,493,338		
As of 06/30/2018	5	108,225,122	10,697,201	6,689,784	6,028,771	10,128,423	9,250,450	9,475,767	9,593,861	170,089,379		
As of 06/30/2019	4	106,992,664	10,865,794	6,590,938	6,129,435	9,825,431	9,213,395	9,194,958	9,526,850	168,339,465		
As of 06/30/2020	3	105,503,953	10,632,710	6,438,165	6,018,634	9,707,983	9,117,968	9,129,259	9,527,330	166,119,058		
As of 06/30/2021	2	105,026,427	10,875,378	6,415,468	6,291,921	9,629,398	9,091,729	9,158,853	9,558,695	166,047,869		
As of 06/30/2022	1	103,916,704	10,734,521	6,229,163	6,219,994	9,353,771	9,031,538	9,058,613	9,362,025	163,906,329		
As of 06/30/2023	--	103,521,498	10,367,271	6,244,336	6,161,074	9,244,433	8,982,015	9,017,075	9,311,557	162,849,259		
Increase/Decrease		(395,206)	(367,250)	15,173	(58,920)	(109,338)	(49,523)	(41,538)	(50,468)	(1,057,070)		

Claim Development Expense	
Claim Liabilities	\$ (800,706)
ULAE	(158,156)
Castlepoint	
Reinsurance	
Insolvency	62,195
	<u>\$ (896,667)</u>

Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Property Liability
As of 03/31/2023

											As of 03/31/2023	Activity	
	10 2013/2014	9 2014/2015	8 2015/2016	7 2016/2017	6 2017/2018	5 2018/2019	4 2019/2020	3 2020/2021	2 2021/2022	1 2022/2023		As of 06/30/2022	07/01/2021 - 03/31/2023
Paid Claims	\$ 20,000	\$ 18,078	\$ 47,777	\$ 20,000	\$ 44,853	\$ 69,144	\$ 40,000	\$ 20,000	\$ 58,144	\$ --	\$ 337,996	\$ 277,600	\$ 60,396
Reserves	--	(0)	0	--	(0)	(0)	--	32,798	132,808	75,000	240,605	215,409	25,196
Incurred Claims	<u>20,000</u>	<u>18,078</u>	<u>47,777</u>	<u>20,000</u>	<u>44,853</u>	<u>69,144</u>	<u>40,000</u>	<u>52,798</u>	<u>190,952</u>	<u>75,000</u>	<u>578,601</u>	<u>493,009</u>	<u>85,592</u>
Incurred But Not Reported (IBNR)	--	--	(0)	--	0	0	--	797	29,048	(25,000)	4,846	(80,765)	85,611
Non- Discounted Estimated Ultimate Incurred (1)	20,000	18,078	47,777	20,000	44,853	69,144	40,000	53,595	220,000	50,000	583,447	412,244	171,203
Anticipated Investment Income (Discount) (2)	--	--	--	--	0	--	--	(592)	(3,408)	(1,053)	(5,053)	(2,676)	(2,377)
Discounted Estimated Ultimate (1-2)	<u>20,000</u>	<u>18,078</u>	<u>47,777</u>	<u>20,000</u>	<u>44,853</u>	<u>69,144</u>	<u>40,000</u>	<u>53,003</u>	<u>216,592</u>	<u>48,947</u>	<u>578,394</u>	<u>409,568</u>	<u>168,826</u>
Paid Claims	<u>(20,000)</u>	<u>(18,078)</u>	<u>(47,777)</u>	<u>(20,000)</u>	<u>(44,853)</u>	<u>(69,144)</u>	<u>(40,000)</u>	<u>(20,000)</u>	<u>(58,144)</u>	<u>--</u>	<u>(337,996)</u>	<u>(277,600)</u>	<u>(60,396)</u>
Remaining Estimated Unpaid Claim Liabilities	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ 33,003	\$ 158,448	\$ 48,947	\$ 240,398	\$ 131,968	\$ 108,430
	Estimated Current Portion /Short-Term Liability (1), paid claims factor of .65										(132,219)		
	Estimated Non-Current portion of Claim Liabilities											\$ 108,179	

- (1) Per Bay Actuarial Consultants actuarial study dated April 2022.
- (2) Discounted at 1.0% 06/30/2020, .2% at 06/30/2021, & 1.5% at 06/30/2022.
- (3) Adjusted for negative IBNR, based upon Actuarial report, maybe adjusted at year end if incurred has not been reduced.

Historical Estimated Ultimate Incurred:												
As of	10	9	8	7	6	5	4	3	2	1		
As of 06/30/2014	111,900	--	--	--	--	--	--	--	--	--	111,900	
As of 06/30/2015	20,863	32,843	--	--	--	--	--	--	--	--	53,706	
As of 06/30/2016	20,863	7,843	25,000	--	--	--	--	--	--	--	53,706	
As of 06/30/2017	20,000	18,078	51,345	54,069	--	--	--	--	--	--	143,492	
As of 06/30/2018	20,000	18,078	72,777	40,968	63,000	--	--	--	--	--	214,823	
As of 06/30/2019	20,000	18,078	72,777	20,000	94,492	99,010	--	--	--	--	324,357	
As of 06/30/2020	20,000	18,078	52,777	20,000	64,491	79,010	70,000	--	--	--	324,356	
As of 06/30/2021	20,000	18,078	47,777	20,000	44,853	62,301	85,130	53,843	--	--	351,982	
As of 06/30/2022	20,000	18,078	47,777	20,000	44,853	62,301	40,000	49,595	109,640	--	412,244	
As of 06/30/2023	20,000	18,078	47,777	20,000	44,853	69,144	40,000	53,595	220,000	50,000	583,447	
Increase/Decrease	--	--	--	--	--	6,843	--	4,000	110,360	50,000	171,203	

Claim Development Expense	
Claim Liabilities	\$ 108,430
and ULAE	
Increase	<u>\$ 108,430</u>

California State Treasurer
Fiona Ma, CPA



Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001
(916) 653-3001

May 04, 2023

[LAIF Home](#)
[PMIA Average Monthly Yields](#)

ALAMEDA COUNTY SCHOOLS INSURANCE GROUP

RISK MANAGER
P.O. BOX 2487
DUBLIN, CA 94568

[Tran Type Definitions](#)

Account Number: 35-01-001

March 2023 Statement

Account Summary

Total Deposit:	0.00	Beginning Balance:	3,439,031.65
Total Withdrawal:	0.00	Ending Balance:	3,439,031.65



April 21, 2023

State Controller's Office
Division of Accounting & Reporting
Local Government Reporting Section
P. O. Box 942850
Sacramento, CA 94250

RE: Special Districts Compensation Report

To Whom It May Concern:

By notice received by Alameda County Schools Insurance Group (ACSIG) regarding the filing of the Calendar Year 2022 Special Districts Compensation Report. The actual report was filed electronically via Data Exchange Portal (DEP).

If you have any questions regarding information in this report, please call me at (916) 859-7160 extension 4250.

Sincerely,

Laurena Grabert
Vice President

LG/jbm
Enclosures

cc: ACSIG Board of Directors

P.O. Box 4328
Torrance, CA 90510
Phone: (310) 212-2550
Fax: (310) 212-0300
License No. 0451271



January 31, 2023

State Controller's Office
Division of Accounting & Reporting
RDA-SD Reporting Section
P. O. Box 942850
Sacramento, CA 94250-5875

RE: Special Districts Financial Transactions Report

To Whom It May Concern:

By notice received by Alameda County Schools Insurance Group (ACSIG) regarding the filing of the 2021/2022 Special Districts Financial Transactions Report, I am hereby enclosing the signed cover page. The actual report was filed electronically via File Transfer Protocol.

If you have any questions regarding information in this report, please call me at (310) 212-0363 extension 2550.

Sincerely,

A handwritten signature in black ink that reads "Mary T. Boyer". The signature is written in a cursive style with a large, looped "M" and "B".

Mary T. Boyer
Vice President

MB/jbm
Enclosures

cc: ACSIG Board of Directors
Laurena Grabert

P.O. Box 4328
Torrance, CA 90510
Phone: (310) 212-2550
Fax: (310) 212-0300
License No. 0451271

SPECIAL DISTRICTS' FINANCIAL TRANSACTIONS REPORT COVER PAGE

Special District Name: Alameda County Schools Insurance Group

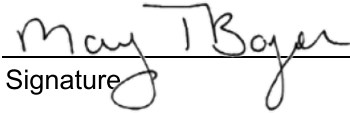
Fiscal Year: **2022**

ID Number: **12500100800**

Certification:

I hereby certify that, to the best of my knowledge and belief, the report forms fairly reflect the financial transactions of the special district in accordance with the requirements as prescribed by the California State Controller.

Special District Fiscal Officer



Signature

Treasurer's Agent

Title

Mary T. Boyer

Name (Please Print)

01/29/2023

Date

Per Government Code section 53891(a), this report is due within seven months after the close of the fiscal year or within the time prescribed by the Controller, whichever is later. The report shall contain underlying data from audited financial statements prepared in accordance with generally accepted accounting principles, if this data is available.

If submitted manually, please complete, sign, and mail this cover page to either address below:

Mailing Address:
State Controller's Office
Local Government Programs and Services Division
Local Government Reporting Section
P.O. Box 942850
Sacramento, CA 94250

Express Mailing Address:
State Controller's Office
Local Government Programs and Services Division
Local Government Reporting Section
3301 C Street, Suite 700
Sacramento, CA 95816

The Financial Transactions Report was successfully submitted to the State Controller's Office on 1/29/2023 2:10:14 PM



Alameda County Schools Insurance Group

P.O. Box 2487
Dublin, CA 94568
Phone (925) 225-1030
Fax (925) 225-0653
www.acsig.com

EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 2023/2024 Budget

The ACSIG budget is enclosed for your review. This budget was developed using year-to-date 2022/2023 data and updated estimates for 2023/2024 rates and costs. Because all rates are not firm at this time, estimates were used for this report. Salaries have been distributed to each program based upon a time-study.

The assumptions are listed on the final pages of the budget. Many of these assumptions are preliminary due to the very early nature of this budget cycle. Updates will be brought to the May meeting as more information becomes available. Because there continues to be a need for trainings, I have continued to allocate funds to support release time for regional trainings for Special Education and Food Service staffing as well as Skechers expansion and a County-wide EAP program.

The budget will be reviewed by the Executive Director.

Alameda County Schools Insurance Group (ACSIG)

**Consolidated
2023/2024 Budget**

	Budget			2022/23 Budget	2021/2022 Actuals	2020/2021 Actuals	2019/2020 Actuals	2018/2019 Actuals	2017/2018 ACTUAL
	2023/2024	Allocations	Change in Accruals						
Audited - Beginning Net Position, as of 07/01/2023			\$ 48,671,045						
Beginning Cash	\$ 48,671,045			50,226,021	50,583,454	44,715,022	\$ 32,390,067	\$ 21,774,574	34,318,790
Operating Revenue:									
Premiums Paid by Members	\$ 178,453,110	\$ --	\$ --	160,166,608	165,555,533	161,037,627	\$ 143,824,407	\$ 158,713,739	164,546,182
Total Operating Revenue	178,453,110	--	--	160,166,608	165,555,533	161,037,627	143,824,407	158,713,739	164,546,182
Operating Expenditures:									
Classified Salaries	649,907	--	--	412,449	357,350	331,598	323,830	295,213	286,178
Statutory Benefits	111,225	--	--	77,995	36,941	28,746	36,288	22,941	31,954
Health & Welfare	76,250	--	--	56,750	47,125	65,039	47,741	42,912	47,510
Employer Tax Expense	8,439	--	--	6,439	5,347	5,219	5,048	4,550	4,443
Net Pension Expense	307,625	--	--	229,772	151,505	(202,608)	365,809	199,053	(191,171)
Telephone & Internet	11,100	--	--	10,450	6,523	6,453	4,625	5,739	6,102
Supplies Office	8,000	--	--	8,000	397	6,541	3,593	2,148	1,885
Supplies - Other	12,000	--	--	6,000	3,803	1,467	1,181	5,141	3,276
Eligibility Processing	255,000	--	--	250,000	219,791	210,615	210,724	203,801	218,600
Brokerage Fees-Dental-ACSIG	340,000	--	--	340,000	303,141	290,054	281,605	279,662	293,050
Brokerage Fees-Dental-MD	750,000	--	--	750,000	694,592	607,679	500,851	470,289	410,333
Travel and Conferences	29,100	--	--	22,925	5,043	2,842	13,770	10,118	10,458
Mileage	11,850	--	--	11,850	6,500	6,051	7,255	7,119	6,756
Dues & Memberships	8,550	--	--	8,550	685	2,077	7,635	885	1,635
Postage & Meter	7,330	--	--	7,330	2,458	6,338	2,963	2,764	3,875
Insurance Expense-PIPS&NCR	26,927,199	--	--	24,334,504	23,847,452	24,013,869	22,199,152	21,043,123	21,028,823
PIPS payroll adjustment	500,000	--	--	500,000	86,069	584,688	476,909	(233,378)	749,186
Utility - Operating-Rent	50,740	--	--	57,820	49,440	41,919	38,074	31,366	36,395
Advertising	--	--	--	--	--	--	--	5,535	--
Contract Services	--	--	--	20,500	14,020	--	15,750	18,096	8,272
Contract Services-actuarial	17,500	--	--	--	15,750	18,670	8,570	--	--
Contract Services	--	--	--	--	--	--	12,150	--	15,570
Audit Fees	23,000	--	--	16,500	14,575	14,300	14,221	13,750	13,500
Other Services/Operating Expenses	12,300	--	--	12,300	5,764	3,236	10,386	6,137	5,614
Capital Equipment/Depreciation	9,500	--	--	9,500	595	592	1,462	--	--
Repairs & Maintenance	5,000	--	--	5,000	--	--	--	--	--
Legal	6,750	--	--	6,750	--	--	--	928	--
Accounting Services	17,000	--	--	16,480	16,000	15,500	15,000	14,850	14,420
County Courier	2,800	--	--	1,520	4,163	32	5,604	3,872	3,567
Shredding	1,600	--	--	1,600	227	619	1,413	813	848
Copier & Scanner	17,900	--	--	17,900	7,558	12,465	7,676	11,058	10,277
Claims Administration Services	107,000	--	--	107,000	111,400	118,870	139,411	140,232	166,650
Self-Insurance Fee	650,000	--	--	650,000	300,000	281,372	388,794	432,095	337,468
Claims Paid-WC	1,000,000	--	--	1,000,000	537,775	936,718	725,255	1,022,116	1,001,753
Claims Paid-PL	100,000	--	--	100,000	25,205	10,263	82,411	57,219	53,650
Safety Inspection	20,000	--	--	20,000	19,000	12,819	12,819	12,445	12,445
Physical Ability Testing	20,000	--	--	20,000	9,660	3,403	4,165	6,031	26,449
First-Aid Program	35,000	--	--	35,000	3,749	1,208	8,384	26,579	28,559
Risk Management Prevention Program	250,000	--	--	250,000	97,500	27,610	85,115	15,989	--
EAP	200,000	--	--	200,000	162,038	119,315	29,602	--	--
Bank Change & WC Penalty Reimb	6,000	--	--	6,000	--	112	4,144	1,943	21,071
Gobra Premiums	300,000	--	--	300,000	218,392	268,395	225,931	224,938	246,832
Dental Insurance Premiums	137,190,000	--	--	127,590,000	131,487,423	123,344,909	106,421,564	122,360,987	129,945,472
Vision Insurance Premiums	7,300,000	--	--	5,521,000	6,304,171	5,022,017	3,676,970	4,234,168	4,066,932
Claim Development Expense	(300,000)	--	--	(700,000)	(2,989,709)	(992,480)	(3,540,853)	(2,823,823)	(357,335)
Prior Year Adjustment	--	--	--	--	651,600	--	--	--	--
Total Operating Expenditures	177,055,665	--	--	161,010,584	162,823,679	155,356,495	132,926,746	148,111,194	158,531,903
Net Increase/(Decrease) from Operations	1,397,445	--	--	(843,976)	2,731,854	5,681,132	10,897,661	10,602,545	6,014,279
Non Operating Income/(Expense)									
Interest Income	149,000	--	--	149,000	526,681	640,000	734,153	681,271	499,738
Change in FMV	--	--	--	--	(2,305,443)	--	663,387	342,202	(341,266)
Realized Gain/(Loss)	--	--	--	--	940,339	--	--	--	644
GASB 68	--	--	--	--	--	--	--	--	--
Total Non Operating Income/(Expense)	149,000	--	--	149,000	(838,423)	640,000	1,397,540	1,023,473	159,116
Ending Cash	\$ 50,217,490	--	--						
Net Increase/(Decrease) in Net Position	\$ --	\$ --	\$ 1,546,445	(644,976)	1,893,431	6,321,132	\$ 12,295,201	\$ 11,626,018	6,173,395

**Alameda County Schools Insurance Group (ACSIG)
Workers' Compensation
2023/2024 Budget**

	Budget		Change in	Budget	2022/2023	2021/2022	2020/2021	2019/2020	2018/2019	2017/2018
	2023/2024	0								
Audited - Beginning Net Position, as of 07/01/2023				\$ 30,410,839						
Beginning Cash and Investments	\$ 30,410,839				\$ 31,875,188	\$ 32,362,967	\$ 29,351,572	\$ 20,412,478	\$ 11,018,268	26,712,774
Operating Revenue:										
Premiums Paid by Members	\$ 28,057,017	\$ --	\$ --	\$ 28,057,017	22,060,952	23,053,472	25,917,135	\$ 27,017,696	\$ 26,942,763	26,712,774
PIPS Contribution Adjustment	--	--	--	--		549,925		7,093		
Total Operating Revenue	28,057,017	--	--	28,057,017	22,060,952	23,603,397	25,917,135	27,024,789	26,942,763	26,712,774
Operating Expenditures:										
Classified Salaries	160,675	--	--	160,675	88,740	82,294	77,693	76,063	69,349	65,608
Statutory Benefits	29,877	--	--	29,877	19,196	8,506	9,279	7,970	5,100	8,266
Health & Welfare	21,650	--	--	21,650	15,800	7,313	19,512	14,322	12,873	14,253
Employer Tax Expense	1,962	--	--	1,962	1,362	1,144	1,151	1,110	1,010	959
Net Pension Expense	71,109	--	--	71,109	44,065	45,451	(45,843)	62,112	59,717	44,672
Telephone & Internet	1,110	--	--	1,110	1,045	978	968	694	861	915
Supplies Office	800	--	--	800	800	60	981	539	322	283
Supplies - Other	1,200	--	--	1,200	600	571	220	177	771	491
Utility - Rent	5,074	--	--	5,074	5,782	4,945	6,288	5,711		5,459
Brokerage Fees-Dental-ACSIG	--	--	--	--				--	--	
Brokerage Fees-Dental-MD	--	--	--	--				--	--	
Travel and Conferences	3,000	--	--	3,000	2,350	756	426	2,065	1,518	1,569
Mileage	1,200	--	--	1,200	1,200	975	908	1,088	1,068	1,013
Dues & Memberships	900	--	--	900	900	103	328	1,145	133	245
Postage & Meter	340	--	--	340	340	123	311	148	138	194
Insurance Expense-PIPS	24,582,162	--	--	24,582,162	22,066,667	21,859,934	22,078,042	20,501,321	19,679,728	19,857,950
PIPS Contribution Adjustment	500,000	--	--	500,000	500,000	86,069	584,688	476,909	(233,378)	749,186
Advertising	--	--	--	--				--	5,535	
Contract Services - Actuarial	10,000	--	--	10,000	10,000	8,970	8,770	8,570	8,396	8,272
Contract Services -Claims Audit	19,200	--	--	19,200		15,750		15,750		15,570
Contract Services	--	--	--	--		--		--		
Audit Fees	2,300	--	--	2,300	1,650	2,186	2,145	2,104	2,063	2,025
Other Services/Operating Expenses	1,300	--	--	1,300	1,300	865	485	1,462	917	842
Capital Equipment/Depreciation	500	--	--	500	500	--	--	--	--	--
Repairs & Maintenance	500	--	--	500	500	--	--	--	--	--
Legal	500	--	--	500	500	--	--	--	--	--
Accounting Services	2,550	--	--	2,550	2,472	2,400	2,325	2,250	2,228	2,163
County Counter	280	--	--	280	152	624		592	581	535
Shredding	250	--	--	250	180	34	98	145	122	128
Copier & Scanner	800	--	--	800	800	378	623	396	553	514
Claims Administration Services	87,000	--	--	87,000	92,400	106,400	135,000	135,000	154,000	154,000
Self-Insurance Fee	650,000	--	--	650,000	300,000	281,372	388,794	432,095	337,468	297,811
Claims Paid-WC	1,000,000	--	--	1,000,000	1,000,000	537,775	936,718	725,255	1,022,116	1,001,753
Claims Paid-PL	--	--	--	--				--	--	
Physical Abilities Testing	20,000	--	--	20,000	20,000	9,660	3,403	4,165	11,180	14,004
Training	10,000	--	--	10,000	10,000	--	--	--	6,031	--
First-Aid Program	35,000	--	--	35,000	35,000	3,749	1,208	8,384	26,579	23,953
Risk Management Prevention Program	250,000	--	--	250,000	250,000	97,500	27,610	85,115	15,989	28,559
EAP Program	200,000	--	--	200,000	200,000	162,038	119,315	29,602		
Bank Charge & WC Penalty Reimb	1,000	--	--	1,000	1,000	--	--	--	--	--
Cobra Premiums	--	--	--	--				--	--	
Dental Insurance Premiums	--	--	--	--				--	--	
Vision Insurance Premiums	--	--	--	--				--	--	
Claim Development Expense	(600,000)	--	--	(600,000)	(1,000,000)	(3,054,012)	(1,305,544)	(3,472,220)	(2,926,804)	378,826
Prior Year Adjustment	--	--	--	--				--	--	
Total Operating Expenditures	27,072,239	--	--	27,072,239	23,675,301	20,274,911	23,055,902	19,130,039	18,266,164	21,833,022
Net Increase/(Decrease) from Operations	984,778	--	--	984,778	(1,614,349)	3,328,486	2,861,233	7,894,750	8,676,599	4,879,752
Non Operating Income/(Expense)										
Interest Income	100,000	--	--	100,000	150,000	402,626	150,163	574,538	515,929	356,625
Change in FMV	--	--	--	--		(1,413,042)		469,365	201,303	200,752
Realized Gain/(Loss)	--	--	--	--		708,031		441	379	379
GASB 68	--	--	--	--				--	--	
Interfund Transfer	--	--	--	--				--	--	
Total Non Operating Income/(Expense)	100,000	\$ --	\$ --	100,000	150,000	(302,385)	150,163	1,044,344	717,611	156,252
Ending Cash	\$ 31,495,617									
Net Increase/(Decrease) in Net Position				1,084,778	(1,464,349)	3,026,101	3,011,396	8,939,094	9,394,210	5,036,004
			--	\$ 31,495,617	30,410,839	35,389,068	32,362,968	\$ 29,351,572	\$ 20,412,478	31,748,778

Alameda County Schools Insurance Group (ACSIG)

**Dental
2023/2024 Budget**

	Budget		Change in	Budget		2022-2023	2021-2022	2020-2021	2019/2020	2018/2019	2017/2018
	2023/2024	Allocations		2023/2024	Accruals						
Audited - Beginning Net Position, as of 07/01/2023					\$ 14,207,272						
Beginning Cash and Investments	\$ 14,207,272					\$ 14,369,484	\$ 14,373,978	\$ 11,924,643	9,322,655	\$ 8,251,136	5,318,251
Operating Revenue:											
Premiums Paid by Members	\$ 140,000,000	\$ --	\$ --	\$ 140,000,000		\$ 130,000,000	\$ 133,236,138	\$ 127,610,386	110,572,228	\$ 125,810,680	132,187,282
Rebate										(999,989)	
Total Operating Revenue	140,000,000	--	--	140,000,000		130,000,000	133,236,138	127,610,386	110,572,228	124,810,691	132,187,282
Operating Expenditures:											
Classified Salaries	379,244			379,244	\$ 261,270	217,812	199,873	194,904	177,761	174,771	
Statutory Benefits	64,074			64,074	\$ 48,547	22,427	13,471	22,637	14,236	18,051	
Health & Welfare	44,850			44,850	\$ 35,100	34,288	32,519	23,871	21,456	23,755	
Employer Tax Expense	5,114			5,114	\$ 4,114	3,396	3,259	3,158	2,833	2,809	
Net Pension Expense	187,839			187,839	\$ 154,702	75,752	(124,689)	257,464	99,526	115,435	
Telephone & Internet	8,325			8,325	\$ 7,838	4,566	4,517	3,238	4,017	4,272	
Supplies Office	6,000			6,000	\$ 6,000	278	4,579	2,515	1,504	1,319	
Supplies - Other	9,000			9,000	\$ 4,500	2,662	1,027	826	3,599	2,293	
Eligibility Processing	255,000			255,000	\$ 250,000	219,791	210,615	205,013	203,801	213,141	
Brokerage Fees-Dental-ACSIG	340,000			340,000	\$ 325,000	303,141	290,054	281,605	279,662	293,050	
Brokerage Fees-Dental-MD	750,000			750,000	\$ 725,000	694,592	607,679	500,851	470,289	410,333	
Travel and Conferences	22,500			22,500	\$ 17,625	3,530	1,989	9,639	7,082	7,320	
Mileage	9,000			9,000	\$ 9,000	4,550	4,235	5,078	4,983	4,729	
Dues & Memberships	6,750			6,750	\$ 6,750	480	1,530	5,345	620	1,145	
Postage & Meter	6,300			6,300	\$ 6,300	2,212	5,608	2,667	2,488	3,487	
Insurance Expense											
Net, Operating-Rent	38,055			38,055	\$ 43,365	37,080	29,344	26,652	25,831	25,476	
Advertising	--			--							
Contract Services - Actuarial	--			--	\$ 4,000		3,500	--	5,000		
Contract Services -PL-Investigation	--			--							
Contract Services	--			--				12,150			
Audit Fees	17,250			17,250	\$ 12,375	10,203	10,010	9,818	9,625	9,450	
Other Services/Operating Expenses	10,000			10,000	\$ 10,000	4,035	2,265	6,821	4,303	3,930	
Capital Equipment/Depreciation	7,500			7,500	\$ 7,500	--	--	--	--	--	
Repairs & Maintenance	3,750			3,750	\$ 3,750	--	--	--	--	--	
Legal	5,000			5,000	\$ 5,000	--	--	--	928	--	
Accounting Services	11,900			11,900	\$ 11,536	11,200	10,850	10,500	10,395	10,094	
County Courier	2,100			2,100	\$ 1,140	2,914		2,762	2,710	2,497	
Shredding	1,125			1,125	\$ 600	159	456	676	569	593	
Copier & Scanner	16,200			16,200	\$ 16,200	6,802	11,219	7,135	9,952	9,249	
Claims Administration Services	--			--							
Self-Insurance Fee	--			--							
Claims Paid-WC	--			--							
Claims Paid-PL	--			--							
Physical Abilities Testing	--			--							
Training	--			--							
First-Aid Program	--	--	--	--							
Food Service Training	--	--	--	--							
Special Ed Training	--	--	--	--							
Bank Charge	5,000	--	--	5,000	\$ 5,000	--	112	4,144	1,943	21,071	
Cobra Premiums	300,000	--	--	300,000	\$ 300,000	218,392	268,395	225,931	224,938	246,832	
Dental Insurance Premiums	137,190,000	--	--	137,190,000	\$ 127,590,000	131,487,423	123,344,909	106,421,564	122,360,987	129,945,472	
Vision Insurance Premiums	--	--	--	--							
Claim Development Expense	300,000	--	--	300,000	\$ 300,000		227,000		20,000		
Prior Year Adjustment	--	--	--	--		465,500		--	--		
Total Operating Expenditures	140,001,876	--	--	140,001,876	130,172,212	133,833,185	125,164,326	108,246,964	123,971,037	131,319,704	
Net Increase/(Decrease)											
from Operations	(1,876)	--	--	(1,876)	(172,212)	(597,047)	2,446,060	2,325,264	839,654	867,578	
Non Operating Income/(Expense)											
Interest Income	10,000	--	--	10,000	\$ 10,000	84,270	3,273	101,795	113,557	103,017	
Change in FMV	--	--	--	--		(747,910)		162,607	118,086	117,763	
Realized Gain/(Loss)	--	--	--	--		194,694		171	222	222	
GASB 68											
Interfund Transfer & YE Close Oper	--	--	--	--							
Total Non Operating Income/(Expense)	10,000	\$ --	\$ --	10,000	10,000	(468,946)	3,273	264,573	231,865	14,524	
Ending Cash	\$ 14,215,396										
Net Increase/(Decrease)											
in Net Position				8,124		(162,212)	(1,065,993)	2,449,333	2,589,837	1,071,519	853,054
				\$ 14,215,396	\$ 14,207,272	13,307,985	14,373,976	11,912,492	9,322,655	6,171,305	

**Alameda County Schools Insurance Group (ACSIG)
Vision
2023/2024 Budget**

	Budget		Change in	Budget		2022/2023	2021/2022	2020/2021	2019/2020	2018/2019	2017/2018
	2023/2024	Allocations		Accruals	2023/2024						
Audited - Beginning Net Position, as of 07/01/2023					\$ 3,228,795						
Beginning Cash and Investments	\$ 3,228,795					\$ 3,206,996	\$ 3,171,366	3,112,862	\$ 2,527,944	\$ 2,297,478	2,094,297
Operating Revenue:											
Premiums Paid by Members	\$ 7,500,000	\$ --	\$ --	\$ 7,500,000		5,600,000	6,640,269	5,158,675	\$ 4,261,486	\$ 4,485,790	4,356,498
Total Operating Revenue	7,500,000	--	--	7,500,000		5,600,000	6,640,269	5,158,675	4,261,486	4,485,790	4,356,498
Operating Expenditures:											
Classified Salaries	59,301	--	--	59,301		36,139	32,198	30,370	29,664	26,856	25,991
Statutory Benefits	9,671	--	--	9,671		6,306	3,512	2,712	3,391	2,111	3,010
Health & Welfare	5,850	--	--	5,850		3,900	3,738	6,504	4,774	4,291	4,751
Employer Tax Expense	764	--	--	764		564	469	468	451	403	392
Net Pension Expense	26,245	--	--	26,245		17,945	15,150	(18,311)	30,363	19,906	17,461
Telephone & Internet	1,110	--	--	1,110		1,045	652	645	463	574	610
Supplies Office	800	--	--	800		800	40	654	359	215	188
Supplies - Other	1,200	--	--	1,200		600	380	147	118	514	328
Eligibility Processing	--	--	--	--		--	--	--	--	--	0
Brokerage Fees-Dental-ACSIG	--	--	--	--		--	--	--	--	--	0
Brokerage Fees-Dental-MD	--	--	--	--		--	--	--	--	--	0
Travel and Conferences	3,000	--	--	3,000		2,350	504	284	1,377	1,012	1,046
Mileage	1,200	--	--	1,200		1,200	650	605	725	712	676
Dues & Memberships	900	--	--	900		900	69	219	764	89	164
Postage & Meter	340	--	--	340		340	123	311	148	138	194
Insurance Expense	--	--	--	--		--	--	--	--	--	--
Utility - Operating-Rent	5,074	--	--	5,074		5,782	4,945	4,192	3,807	3,691	3,639
Advertising	--	--	--	--		--	--	--	--	--	--
Contract Services - Actuarial	--	--	--	--		1,500	--	1,500	--	--	--
Contract Services -PL-Investigation	--	--	--	--		--	--	--	--	--	0
Contract Services-PL-Legal	--	--	--	--		--	--	--	--	--	0
Audit Fees	2,300	--	--	2,300		1,650	1,458	1,430	1,403	1,375	1,350
Other Services/Operating Expenses	1,000	--	--	1,000		1,000	576	324	974	611	561
Capital Equipment/Depreciation	1,000	--	--	1,000		1,000	--	--	--	--	--
Repairs & Maintenance	500	--	--	500		500	--	--	--	--	--
Legal	1,000	--	--	1,000		1,000	--	--	--	--	--
Accounting Services	1,700	--	--	1,700		1,648	1,600	1,550	1,500	1,485	1,442
County Courier	280	--	--	280		152	416	--	395	387	357
Shredding	150	--	--	150		80	23	65	97	81	85
Copier & Scanner	800	--	--	800		800	378	623	396	553	514
Claims Administration Services	--	--	--	--		--	--	--	--	--	0
Self-Insurance Fee	--	--	--	--		--	--	--	--	--	0
Claims Paid-WC	--	--	--	--		--	--	--	--	--	0
Claims Paid-PL	--	--	--	--		--	--	--	--	--	0
Physical Abilities Testing	--	--	--	--		--	--	--	--	--	0
Training	--	--	--	--		--	--	--	--	--	0
First-Aid Program	--	--	--	--		--	--	--	--	--	0
Food Service Training	--	--	--	--		--	--	--	--	--	0
Special Ed Training	--	--	--	--		--	--	--	--	--	0
Bank Charge & WC Penalty Reimb	--	--	--	--		--	--	--	--	--	0
Cobra Premiums	--	--	--	--		--	--	--	--	--	0
Dental Insurance Premiums	--	--	--	--		--	--	--	--	--	0
Vision Insurance Premiums	7,300,000	--	--	7,300,000		5,521,000	6,304,171	5,022,017	3,676,970	4,234,168	4,066,932
Claim Development Expense	--	--	--	--		--	--	69,000	--	22,000	--
Prior Year Adjustment	--	--	--	--		--	186,100	--	--	--	0
Total Operating Expenditures	7,424,185	--	--	7,424,185		5,608,201	6,557,152	5,125,309	3,758,139	4,321,172	4,094,769
Net Increase/(Decrease) from Operations	75,815	--	--	75,815		(8,201)	83,117	33,366	503,347	164,618	261,729
Non Operating Income/(Expense)											
Interest Income	30,000	--	--	30,000		30,000	32,240	25,138	50,124	42,992	33,652
Change in FMV	--	--	--	--		--	(144,491)	--	31,415	22,813	22,751
Realized Gain/(Loss)	--	--	--	--		--	37,614	--	33	43	43
GASB 68	--	--	--	--		--	--	--	--	--	--
Interfund Transfer	--	--	--	--		--	--	--	--	--	0
Total Non Operating Income/(Expense)	30,000	\$ --	\$ --	30,000		30,000	(74,637)	25,138	81,572	65,848	10,944
Ending Cash	\$ 3,334,610										
Net Increase/(Decrease) in Net Position				105,815		21,799	8,480	58,504	\$ 584,919	\$ 230,466	272,673
				0 \$ 3,334,610		3,228,795	3,179,846	3,171,366	\$ 3,112,863	\$ 2,527,944	2,366,970

**Alameda County Schools Insurance Group (ACSIG)
Property and Liability
2023/2024 Budget**

	Budget		Change in	Budget		2022/2023	2021/2022	2020/2021	2019/2020	2018/2019	2017/2018
	2023/2024	Allocations		Accruals	2023/2024						
Audited - Beginning Net Position, as of 07/01/2023					\$ 824,139						
Beginning Cash and Investments	\$ 824,139					774,353	\$ 675,143	325,945	\$ 126,990	\$ 207,692	\$ 193,468
Operating Revenue:											
Premiums Paid by Members	\$ 2,896,093	\$ --	\$ --		\$ 2,896,093	2,505,656	2,075,729	2,351,431	\$ 1,972,997	\$ 1,474,506	\$ 1,289,628
Total Operating Revenue	2,896,093	--	--		2,896,093	2,505,656	2,075,729	2,351,431	1,972,997	1,474,506	\$ 1,289,628
Operating Expenditures:											
Classified Salaries	50,687	--	--		50,687	26,300	25,046	23,662	23,199	21,247	\$ 19,808
Statutory Benefits	7,603	--	--		7,603	3,945	2,496	3,284	2,290	1,494	\$ 2,627
Health & Welfare	3,900	--	--		3,900	1,950	1,786	6,504	4,774	4,292	\$ 4,751
Employer Tax Expense	599	--	--		599	399	338	341	329	304	\$ 283
Net Pension Expense	22,432	--	--		22,432	13,060	15,152	(13,765)	15,870	19,904	\$ (13,603)
Telephone & Internet	555	--	--		555	523	327	323	230	287	\$ 305
Supplies Office	400	--	--		400	400	19	327	180	107	\$ 95
Supplies - Other	600	--	--		600	300	190	73	60	257	\$ 164
Eligibility Processing	--	--	--		--	--	--	--	--	--	\$ --
Brokerage Fees-Dental-ACSIG	--	--	--		--	--	--	--	--	--	\$ --
Brokerage Fees-Dental-MD	--	--	--		--	--	--	--	--	--	\$ --
Travel and Conferences	600	--	--		600	600	253	143	689	506	\$ 523
Mileage	450	--	--		450	450	325	303	364	356	\$ 338
Dues & Memberships	--	--	--		--	--	--	--	381	43	\$ 81
Postage & Meter	350	--	--		350	350	33	108	--	--	\$ --
Insurance Expense-NCR	2,345,037	--	--		2,345,037	2,267,837	1,987,518	1,935,827	1,697,831	1,363,395	\$ 1,170,873
Utility - Operating-Rent	2,537	--	--		2,537	2,891	2,470	2,095	1,904	1,844	\$ 1,821
Advertising	--	--	--		--	--	--	--	--	--	\$ --
Contract Services	7,500	--	--		7,500	5,000	5,050	4,900	--	4,700	\$ --
Contract Services -PL-Investigation	--	--	--		--	--	--	--	--	--	\$ --
Contract Services-PL-Legal	--	--	--		--	--	--	--	--	--	\$ --
Audit Fees	1,150	--	--		1,150	825	728	715	700	687	\$ 675
Other Services/Operating Expenses	--	--	--		--	--	288	162	487	306	\$ 281
Capital Equipment/Depreciation	500	--	--		500	500	--	--	--	--	\$ --
Repairs & Maintenance	250	--	--		250	250	--	--	--	--	\$ --
Legal	250	--	--		250	250	--	--	--	--	\$ --
Accounting Services	850	--	--		850	824	800	775	750	742	\$ 721
County Courier	140	--	--		140	76	209	32	197	194	\$ 178
Shredding	75	--	--		75	40	11	--	48	41	\$ 42
Copier & Scanner	100	--	--		100	100	--	--	--	--	\$ --
Claims Administration Services	20,000	--	--		20,000	19,000	12,470	4,411	5,232	12,650	\$ 12,909
Self-Insurance Fee	--	--	--		--	--	--	--	--	--	\$ --
Claims Paid-	100,000	--	--		100,000	100,000	25,205	10,263	--	--	\$ --
Claims Paid	--	--	--		--	--	--	--	82,411	57,219	\$ 53,650
Safety Inspection	20,000	--	--		20,000	19,000	12,819	12,819	12,446	12,446	\$ 12,445
Training	--	--	--		--	--	--	--	--	--	\$ --
First-Aid Program	--	--	--		--	--	--	--	--	--	\$ --
Food Service Training	--	--	--		--	--	--	--	--	--	\$ --
Special Ed Training	--	--	--		--	--	--	--	--	--	\$ --
Bank Charge & WC Penalty Reimb	--	--	--		--	--	--	--	--	--	\$ --
Cobra Premiums	--	--	--		--	--	--	--	--	--	\$ --
Dental Insurance Premiums	--	--	--		--	--	--	--	--	--	\$ --
Vision Insurance Premiums	--	--	--		--	--	--	--	--	--	\$ --
Claim Development Expense	--	--	--		--	--	--	17,064	(68,633)	60,981	\$ 21,491
Prior Year Adjustment	--	--	--		--	--	64,303	--	--	--	\$ --
Total Operating Expenditures	2,586,565	--	--		2,586,565	2,464,870	2,157,836	2,010,366	1,781,739	1,564,002	\$ 1,290,457
Net Increase/(Decrease) from Operations	309,528	--	--		309,528	40,786	(82,107)	341,065	191,258	(89,496)	(829)
Non Operating Income/(Expense)											
Interest Income	9,000	--	--		9,000	9,000	7,543	8,133	7,696	8,793	\$ 6,444
Change in FMV	--	--	--		--	--	--	--	--	--	\$ --
Realized Gain/(Loss)	--	--	--		--	--	--	--	--	--	\$ --
GASB 68	--	--	--		--	--	--	--	--	--	\$ --
Interfund Transfer	--	--	--		--	--	--	--	--	--	\$ --
Total Non Operating Income/(Expense)	9,000	\$ --	\$ --		9,000	9,000	7,543	8,133	7,696	8,793	6,444
Ending Cash	\$ 1,142,667					49,786	(74,564)	349,198	198,954	(80,703)	5,615
Net Increase/(Decrease) in Net Position					318,528	49,786	(74,564)	349,198	198,954	(80,703)	5,615
					0 \$ 1,142,667	824,139	600,579	675,143	\$ 325,944	\$ 126,989	199,083

Alameda County Schools Insurance Group (ACSIG)
Operations
2022/2023 Budget

	<u>Cash Activity</u>		Change in Accruals	Balance Year to Date	2019/2020 Budget	2018/2019 Budget
	2023/2024	Allocations				
	1/0/00					
Audited - Beginning Net Position, as of 07/01/2023				\$ --		
Beginning Cash and Investments	\$				\$ --	\$ --
Operating Revenue:						
Offset to Rent - Sub Lease	\$	\$	\$ --	\$ --	\$	\$
Total Operating Revenue	--	--	--	--	--	--
Operating Expenditures:						
Classified Salaries						--
Statutory Benefits						--
Health & Welfare						--
Employer Tax Expense						--
Telephone & Internet						--
Supplies Office						
Supplies - Other						
Eligibility Processing						--
Brokerage Fees-Dental-ACSIG						--
Brokerage Fees-Dental-MD						--
Travel and Conferences						--
Mileage						--
Dues & Memberships						--
Postage & Meter						--
Insurance Expense						--
Utility - Operating-Rent						--
Advertising						--
Contract Services - Actuarial						--
Contract Services -PL-Investigation						--
Contract Services-PL-Legal						--
Audit Fees						--
Other Services/Operating Expenses						--
Capital Equipment/Depreciation						
Repairs & Maintenance						
Legal						
Accounting Services						
County Courier						
Shredding						--
Copier & Scanner						--
Claims Administration Services						--
Self-Insurance Fee	--	--	--	--	--	--
Claims Paid-WC	--	--	--	--	--	--
Claims Paid-PL	--	--	--	--	--	--
Physical Abilities Testing	--	--	--	--	--	--
Training	--	--	--	--	--	--
First-Aid Program	--	--	--	--	--	--
Food Service Training	--	--	--	--	--	--
Special Ed Training	--	--	--	--	--	--
Bank Charge & WC Penalty Reimb	--	--	--	--	--	--
Cobra Premiums	--	--	--	--	--	--
Dental Insurance Premiums	--	--	--	--	--	--
Insurance - Vision	--	--	--	--	--	--
Claim Development Expense	--	--	--	--	--	--
Prior Year Adjustment	--	--	--	--	--	--
Total Operating Expenditures	--	--	--	--	--	--
Net Increase/(Decrease)						
from Operations	--	--	--	--	--	--
Non Operating Income/(Expense)						
Interest Income					--	
Change in FMV					--	
Realized Gain/(Loss)					--	
Interfund Transfer & YE Close						
Total Non Operating Income/(Expense)	--	\$ --	\$ --	--		--
Ending Cash	\$ --					
Net Increase/(Decrease)						
in Net Position				\$ --	\$ --	\$ --
				0 \$ --	\$ --	\$ --

					Statutory	Employer Tax Expense	pension liability	WC	DENTAL	VISION	PL
Kimberly	salary & benefits \$	255,209	\$ 280,209	\$ 19,500	\$ 42,031	\$ 3,991	\$ 124,010				
Executive Director	\$	226,660	\$ 226,660	\$ 19,500	\$ 33,999	\$ 2,000	\$ 100,311				
	50% dental	\$ 253,435	\$ 19,500	\$ 38,015	\$ 2,995	\$ 112,161	\$ 272,273	\$ 596,017	\$ 101,831	\$ 85,221	
	30% wc	\$ 152,061	\$ 11,700	\$ 22,809	\$ 1,797	\$ 67,296					
	10% vision	\$ 50,687	\$ 3,900	\$ 7,603	\$ 599	\$ 22,432					
	10% p/l	\$ 50,687	\$ 3,900	\$ 7,603	\$ 599	\$ 22,432					
Celina	salary & benefits \$	86,145	\$ 86,145	\$ 19,500	\$ 20,675	\$ 1,650	\$ 38,125				
	80 % dental	\$ 68,916	\$ 15,600	\$ 16,540	\$ 1,320	\$ 30,500					
	10% wc	\$ 8,615	\$ 1,950	\$ 2,067	\$ 165	\$ 3,812					
	10% vision	\$ 8,615	\$ 1,950	\$ 2,067	\$ 165	\$ 3,812					
Amy	100% COBRA \$	39,664	\$ 39,664	\$ 9,750	\$ 9,519	\$ 798	\$ 17,554				
	Dental	\$ 632,678	\$ 68,250	\$ 106,225	\$ 8,439	\$ 280,000					

12 months of additional executive Director at step 4
4.07% increase for staff
final year of 10% increase for Executive Assistant

Telephone & Internet	\$ 11,100.00							\$ 0	\$ 1	\$ 0	\$ 0
Supplies Office	\$ 8,000.00							\$ 1,110	\$ 8,325	\$ 1,110	\$ 555
Supplies - Other	\$ 12,000.00							\$ 800	\$ 6,000	\$ 800	\$ 400
Eligibility Processing	\$ 255,000.00							\$ 1,200	\$ 9,000	\$ 1,200	\$ 600
Brokerage Fees-Dental-ACSIG	\$ 340,000.00							\$ 25,500	\$ 191,250	\$ 25,500	\$ 12,750
Brokerage Fees-Dental-HMD	\$ 750,000.00							\$ 34,000	\$ 255,000	\$ 34,000	\$ 17,000
Travel and Conferences	\$ 30,000.00							\$ 75,000	\$ 562,500	\$ 75,000	\$ 37,500
Mileage	\$ 12,000.00							\$ 3,000	\$ 22,500	\$ 3,000	\$ 1,500
Dues & Memberships	\$ 9,000.00							\$ 1,200	\$ 9,000	\$ 1,200	\$ 600
Postage & Meter	\$ 7,000.00		(this is 90% dental)					\$ 900	\$ 6,750	\$ 900	\$ 450
Insurance Expense-PIPS&NCR								\$ 340	\$ 6,300	\$ 340	\$ 350
PIPS payroll adjustment	\$ 500,000.00							\$ -	\$ -	\$ -	\$ -
Utility - Operating-Rent	\$ 50,740.00							\$ 50,000	\$ 375,000	\$ 50,000	\$ 25,000
Advertising								\$ 5,074	\$ 38,055	\$ 5,074	\$ 2,537
Contract Services	\$ 16,200.00							\$ -	\$ -	\$ -	\$ -
Contract Services -PL-Investigation								\$ -	\$ -	\$ -	\$ -
Contract Services-PL-Legal								\$ -	\$ -	\$ -	\$ -
Audit Fees	\$ 23,000.00							\$ 2,300	\$ 17,250	\$ 2,300	\$ 1,150
Other Services/Operating Expenses								\$ -	\$ -	\$ -	\$ -
Capital Equipment/Depreciation	\$ 10,000.00							\$ 1,000	\$ 7,500	\$ 1,000	\$ 500
Repairs & Maintenance	\$ 5,000.00							\$ 500	\$ 3,750	\$ 500	\$ 250
Legal	\$ 5,000.00							\$ 500	\$ 3,750	\$ 500	\$ 250
Accounting Services	\$ 17,000.00							\$ 2,550	\$ 11,900	\$ 1,700	\$ 850
County Courier	\$ 2,800.00							\$ 280	\$ 2,100	\$ 280	\$ 140
Shredding	\$ 1,500.00							\$ 150	\$ 1,125	\$ 150	\$ 75
Copier & Scanner	\$ 10,000.00		(this is 90% dental)					\$ 800	\$ 16,200	\$ 800	\$ 100
Accreditation	\$ -							\$ -	\$ -	\$ -	\$ -
								\$ 480,097	\$ 2,161,422	\$ 308,805	\$ 188,588
WC self-insurance fee increased 10% by DIR											
CAJPA fee increase											
Accreditation budgeted											
PERS liability to 24.7%											
PERS Unfunded Liability	\$ 87,200.00										

		21/22	22/23	23/24
Courier	ACOE	\$ 4,200	\$ 1,520	\$ 2,800
WC Actuary	Bay Actuarial	\$ 10,000	\$ 10,000	\$ 10,000
PL Actuary	Bay Actuarial	\$ 5,000	\$ 5,000	\$ 7,500
Dental Actuary	Healthcare Actuaries	\$ -	\$ 4,000	\$ -
Vision Actuary	Healthcare Actuaries	\$ -	\$ 1,500	\$ -
PL claims handling (PLCA)	Keenan	\$ 18,000		
WC runoff claims handling	Keenan	\$ 106,400	\$ 92,400	\$ 87,000
Copier	Sharp	\$ 8,500	\$ 6,820	\$ 10,000
		\$ 9,000	\$ 10,000	
SETECH	SETECH	\$ 15,500	\$ 16,480	\$ 17,000
Shredder	Shred-It	\$ 1,500	\$ 800	\$ 1,500
Postage Machine	Pitney Bowes	\$ 3,400	\$ 3,695	\$ 3,500
Phone	CMS	\$ 1,300	\$ 1,500	\$ 1,500
Website	Steve Wright	\$ 1,000	\$ 1,200	\$ 1,000
Loss Control	Keenan	\$ 18,819	\$ 19,000	\$ 20,000
WC Claims Audit	USI	\$ -		
Audit	Christy White	\$ 14,475	\$ 16,500	\$ 23,000
First Aid				
Cell Phone	AT&T Mobility	\$ 1,980	\$ 2,000	\$ 4,500
Payroll	Paychex	\$ 2,400	\$ 2,400	\$ 2,400
Legal	Leone & Alberts	\$ 5,000	\$ 5,000	\$ 5,000
	Robin Johnson Law	\$ 5,000		
Dental Underwriting	Alliant	\$ 293,760	\$ 325,000	\$ 340,000
Dental Processing	PBIA	\$ 235,620	\$ 250,000	\$ 255,000
Post Offer Program	Ability USA	\$ 50,000	\$ 50,000	\$ 14,000
Rent	Trium Partners	\$ 42,150	\$ 47,820	\$ 40,296
Storage	All Safe Storage	\$ 2,725	\$ 3,000	\$ 3,200
Internet	Comcast	\$ 3,060	\$ 3,200	\$ 3,600
	Avast	\$ 90	\$ 125	
Accreditation		\$ -		\$ 7,500

rent

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Alameda County Schools Insurance Group

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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Employee Compensation

In 2019, a formula was developed by the Executive Committee for ACSIG employee compensation increases. The formula is listed below:

The schedule will be adjusted each July 1 at a minimum of 50% of the State funded Cost of Living Adjustment (COLA) in the Governor's budget for that fiscal year. At April 30 of each fiscal year, the weighted average of the salary/benefit increases settled with the teachers' union by member agencies will be calculated. If the annualized weighted average is greater than the previously calculated increase (50% of the State Funded COLA), the schedule will be adjusted to match the annualized weighted average calculation retroactive to July 1 of that program year. Prior year certified enrollment count will be used in the weighted average calculation.

The formula yielded an average increase of 7.72%. 2022/2023 was the second year of the 3-year, 10%/year for the Executive Assistant to fully implement the classification study from 2021/2023. There is 1 more year remaining in that agreement. As part of the formula, 50% of the funded COLA was put on the schedule effective 7/1/2022. 3.28% was added 7/1/2022. Therefore additional increase to the salary schedule will be 4.44% (7.72-3.28). The total cost of all increases is \$31,265.21.

The Committee will be asked to take action on this item.

**Cost of 7.72% Salary Increase
2022/23**

		Salary	Benefits	Total
Executive Director	7.72%	\$ 17,574.81	\$ 2,460.47	\$ 20,035.29
prefunded 3.28%		\$ 7,467.02		
RETRO		\$ 10,107.79		
Executive Assistant	10%%	\$ 7,119.40	\$ 996.72	\$ 8,116.12
started July 1, 2022		\$ 7,119.40		
RETRO		\$ 0.00		
Claims Assistant	7.72%	\$ 2,731.41	\$ 382.40	\$ 3,113.81
prefunded 3.28%		\$ 1,160.50		
		\$ 1,570.92		
GRAND TOTAL				\$ 31,265.21

Calculated COLA is 7.72%
 Prefunded COLA 3.28% effective 7/1/2022
 Executive Assistant - 10% (2nd of 3 year)

ACSIG Salary Schedule 2021/2022

Final after Classification Study

	1	2	3	4	5
Claims Assistant	\$58,216	\$61,126	\$64,184	\$67,392	\$70,762
Claims Examiner					
Executive Assistant to Executive Director	\$60,780	\$63,297	\$65,870	\$68,502	\$71,194
Clerical/Office Assistant	\$23.68				

ACSIG Salary Schedule 2022/2023

**10% increase to Executive Assistant
7.72% calculated COLA**

	1	2	3	4	5
Claims Assistant	\$62,710	\$65,845	\$69,139	\$72,595	\$76,225
Claims Examiner					
Executive Assistant to Executive Director	\$65,472	\$68,184	\$70,955	\$73,790	\$78,313
Clerical/Office Assistant	\$25.51				

Alameda County Schools Insurance Group

Executive Director Pay Schedule

2021/22

FINAL WITH 10% INCREASE

	Step 1	Step 2	Step 3	Step 4	Longevity I	Longevity II	Longevity III
Annual	\$184,443	\$190,355	\$196,270	\$202,187	\$214,555	\$221,022	\$227,653
Monthly	\$15,370.25	\$15,862.92	\$16,355.83	\$16,848.92	\$17,879.59	\$18,418.48	\$18,971.03

Effective July 1, 2021

Move to Longevity I after 3 years on Step 4

Move to Longevity II after 3 years on Longevity I

Move to Longevity III after 3 years on Longevity II

PERS rolled into Salary 7/1/2013

Alameda County Schools Insurance Group

Executive Director Pay Schedule

2022/23

Calculated Salary COLA

7.72%

	Step 1	Step 2	Step 3	Step 4	Longevity I	Longevity II	Longevity III
Annual	\$198,682	\$205,050	\$211,422	\$217,796	\$231,119	\$238,085	\$245,228
Monthly	\$16,556.83	\$17,087.53	\$17,618.50	\$18,149.65	\$19,259.90	\$19,840.39	\$20,435.60

Move to Longevity I after 3 years on Step 4

Move to Longevity II after 3 years on Longevity I

Move to Longevity III after 3 years on Longevity II

PERS rolled into Salary 7/1/2013

Salary Increases - ACSIG				
School District	2022-23 Salary Increase Settlement	2021-22 Enrollment	Amount	
Alameda Unified (see attached)	6.53%	8,706	568.50	
Albany City Unified	9.50%	3,514	333.83	
Castro Valley Unified	7.00%	9,177	642.39	
Dublin Unified	9.56%	12,491	1,194.14	
Emery Unified	2.00%	613	12.26	
Fremont Unified (see attached)	6.00%	33,471	2,008.26	
Livermore Valley Joint Unified (see attached)	7.00%	13,006	910.42	
Mountain House Unified				20
New Haven Unified (see attached)	7.00%	10,442	730.94	
Newark Unified (see attached)	10.00%	5,173	517.30	
Piedmont Unified	7.50%	2,349	176.18	
Pleasanton Unified	5.50%	14,084	774.62	
San Leandro Unified	10.25%	8,712	892.98	
San Lorenzo Unified	15.00%	8,759	1,313.85	
Sunol Glen Unified			0.00	262
Total		130,497	10,075.67	
Weighted Average			7.72%	

Alameda USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	5.04%						
2019-20		2.00%					
2019-20		1.00%					
2019-20 Contingency		0.50%					
2020-21 Contingency			8.00%				
2021-22				1.00%			
2022-23					6.53%		
2023-24							
2024-25							
Total	5.04%	3.50%	8.00%	1.00%	6.53%		

Albany USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	0.00%						
2019-20		0.00%					
2020-21			0.00%				
2021-22							
2022-23					9.50%		
2023-24							
2024-25							
Total	0.00%	0.00%	0.00%	0.00%	9.50%		

Castro Valley USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	0.00%						
2019-20							
2020-21			0.00%				
2021-22				3.85%			
2022-23					7.00%		
2023-24							
2024-25							
Total	0.00%	0.00%	0.00%	3.85%	7.00%		

Dublin USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	0.00%						
2019-20		0.00%					
2020-21			0.00%				
2021-22							

2022-23					9.5600%		
2023-24							
2024-25							
Total	0.00%	0.00%	0.00%	0.00%	9.56%		

Emery USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	0.00%						
2019-20		0.00%					
2020-21			0.00%				
2021-22							
2022-23					2%		
2023-24							
2024-25							
Total	0.00%	0.00%	0.00%	0.00%	2.00%		

Fremont USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	1.00%						
2018-19	0.75%						
2019-20		1.00%					
2019-20		0.75%					
2020-21							
2021-22							
2022-23					6.00%		
2023-24							
2024-25							
Total	1.75%	1.75%	0.00%	0.00%	6.00%		

Livermore Valley USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	2.00%						
2019-20		1.00%					
2019-20		1.00%					
2020-21							
2021-22				3.00%			
2022-23					7.00%		
2023-24							
2024-25							
Total	2.00%	2.00%	0.00%	3.00%	7.00%		

Mountain House USD							

	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	0.00%						
2019-20		0.00%					
2020-21			0.00%				
2021-22							
2022-23							
2023-24							
2024-25							
Total	0.00%	0.00%	0.00%	0.00%			

New Haven USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	1.50%						
2019-20		1.00%					
2020-21			0.00%				
2021-22				2.50%			
2022-23					7.00%		
2023-24							
2024-25							
Total	1.50%	1.00%	0.00%	2.50%	7.00%		

Newark USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	0.50%						
2019-20		1.00%					
2019-20		0.58%					
2020-21			1.00%				
2021-22				1.00%			
2021-22				0.88%			
2022-23					10.00%		
2023-24							
2024-25							
Total	0.50%	1.58%	1.00%	1.88%	10.00%		

Piedmont USD							
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
2018-19	0.00%						
2019-20		0.00%					
2020-21			0.00%				
2021-22				2.50%			
2022-23					7.50%		
2023-24							

2024-25								
Total	0.00%	0.00%	0.00%	2.50%	7.50%			

Pleasanton USD								
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	
2018-19	0.00%							
2019-20		0.00%						
2020-21			0.00%					
2021-22				4.50%				
2022-23					5.50%			
2023-24								
2024-25								
Total	0.00%	0.00%	0.00%	4.50%	5.50%			

San Leandro USD								
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	
2018-19	0.00%							
2019-20		0.00%						
2020-21			0.00%					
2021-22								
2022-23					10.25%			
2023-24								
2024-25								
Total	0.00%	0.00%	0.00%	0.00%	10.25%			

San Lorenzo USD								
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	
2018-19	0.00%							
2019-20		0.00%						
2020-21			0.00%					
2021-22								
2022-23					15%			
2023-24								
2024-25								
Total	0.00%	0.00%	0.00%	0.00%	15.00%			

Sunol Glen USD								
	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	
2018-19	0.00%							
2019-20		0.00%						
2020-21			0.00%					

BACKGROUND:

This worksheet was created by RP for purpose of ACSIG calculation of the Executive Director's annual salary increase, per the employment contract.

[LINK to employment contract](#)

Note: This salary increase method was effective 2019/20 fiscal year.

The ACSIG executive board reviewed two methods: Normal and "Alternate", and agreed on the Normal method.

Normal : uses settlement figures just for the year settled when this took effect, which was 2019/20.
(see FUSD and NHUSD as examples)

Alternate : includes settlement figures from prior year, 2018/19, that had staggered effective dates.
(see FUSD and NHUSD as examples)

Additionally, the ACSIG executive board agreed on the calculation that included JUST the ACSIG member districts, and based on certificated non-management on-schedule settlements only. Enrollment is based on prior year.

Relevant e-mail communications:

[1 of 2](#)

[2 of 2](#)

WORKSHEET INSTRUCTIONS:

INPUT BY ACOE MEMBER (Access to all District's data).

- 1 Input District settlements in "Tab1"

Note: Tab 1 does not have all the ACSIG member districts. My guess is, when RP created this, not all the information was available, and not not all Districts had staggered effective settlement dates, i.e. some were straightforward by way of a full year.

I've added sections for the other member Districts, and arranged them alphabetically.

I've also added columns through 2025.

Onwards, add columns as needed for new years.

- 2 Input PY enrollment numbers using Calpads data.
- 3 "Tab2" pulls from "Tab1" and will self-calculate.
(The only entry needed in "Tab1" is the enrollment.)
- 4 Error check and validate.



Alameda County Schools Insurance Group

P.O. Box 2487
Dublin, CA 94568
Phone (925) 225-1030
Fax (925) 225-0653
www.acsig.com

EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 2023/2024 Draft Calendar

Enclosed is a draft calendar for the 2023/2024 fiscal year. We try to coordinate our full Board meetings with the monthly CBO meeting, however, that calendar has not been finalized. We have coordinated with the County Office of Education to avoid duplicating meeting dates and any foreseen conflicts.

Please check these dates at your earliest convenience and notify Celina Flotte of any conflicts.



2023/ 2024 DRAFT Calendar

November 2, 2023	Executive Committee	9:30am – 12:00pm
November 9, 2023	Full Board (In-person at ACOE)	12:00pm – 3:00pm
December 14, 2023	Executive Committee	9:30am – 12:00pm
February 8, 2024	Executive Committee	9:30am – 12:00pm
May 16, 2024	Executive Committee	9:30am – 12:00pm
May 23, 2024	Full Board	12:00pm – 3:00pm



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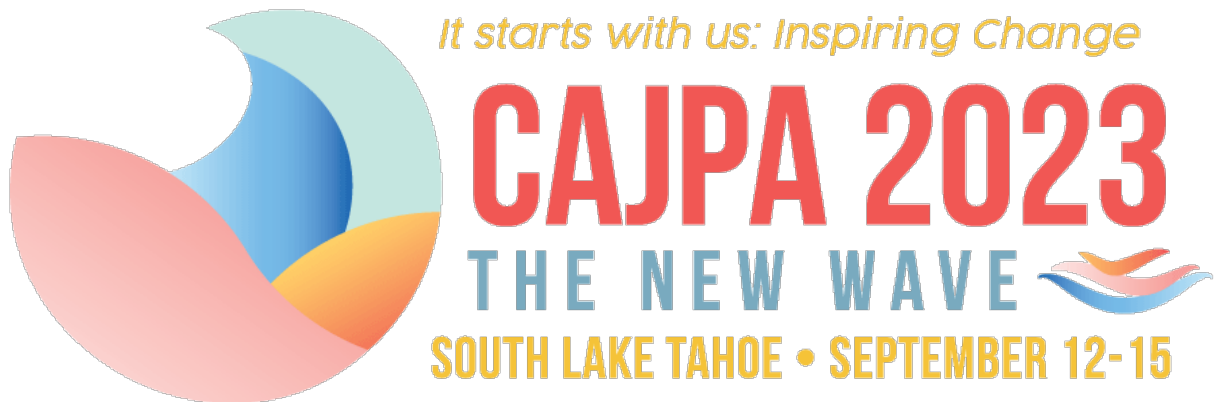
EXECUTIVE SUMMARY

TO: ACSIG Executive Committee
FROM: Kimberly Dennis
DATE: May 16, 2023
SUBJECT: CAJPA Conference 2023

The CAJPA conference will be held September 12-15, 2023 in Lake Tahoe. Registration will be limited so if you would like to attend, please contact Celina at your earliest convenience to ensure space. As members of the Executive Committee, ACSIG will pay for your attendance at this event. We encourage you to attend this informative conference which will give you more information about JPA's as entities and strategies to best serve in your capacity on the Board.

The ACSIG executive assistant will distribute and coordinate all conference registration information. No action is required for this item, informational only.

2023 CAJPA Fall Conference



Tuesday, September 12, 2023 - Friday, September 15, 2023

South Lake Tahoe-Harrah's-Harveys-Lake Tahoe Resort

4130 Lake Tahoe Blvd. South Lake Tahoe, CA 96150

Visit conference.cajpa.org for more information.



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Proposal for Claims Administration

Beginning in July 2007, ACSIG contracted with Keenan & Associates to administer all Workers' Compensation claims for the Alameda County Schools Insurance Group's member agencies. When ACSIG joined PIPS in July 2009, the contract was extended for 2 years to keep continuity in services since Keenan & Associates also administers all PIPS claims. The current contract expires in July 2023.

Ron Martin from Keenan & Associates will be available to speak to this item and present a proposal from Keenan & Associates for continuation of services to the Executive Committee meeting.

Information is enclosed from Keenan & Associates. The Executive Committee will review this information. The costs of the agreement have been adjusted to reflect the decrease in tail claims.

RENEWAL AMENDMENT No 3

This Amendment hereby amends the **Run-Off Claims Administration Agreement** (“Agreement”) dated **July 1, 2017** by and between **Keenan & Associates** and **Alameda County Schools Insurance Group** (hereinafter referred to collectively as the “Parties”) as follows:

WHEREAS, the current term of the Agreement shall expire on **June 30, 2023**; and

WHEREAS, the Parties desire to continue their relationship subject to the terms and conditions outlined in the Agreement;

NOW, THEREFORE, the Parties agree as follows:

1. The Agreement is hereby renewed for an additional **two (2)**-year term beginning on **July 1, 2023** and ending on **June 30, 2025** (“Renewal Term”).
2. The Client agrees to pay Keenan, for services rendered under this Agreement a total fee of \$170,000 to be paid as follows:
 - a. \$85,000, payable in equal quarterly installments commencing on July 1, 2023, and
 - b. \$85,000, payable in equal quarterly installments commencing on July 1, 2024.
3. The PRIME Fee Schedule, effective July 1, 2023 and attached hereto as Exhibit C, hereby replaces the previous Prime Fee Schedule as of the effective date of this agreement.
4. Section 12.C is hereby amended to read as follows:
 - Upon termination of this Agreement Keenan shall return open and closed claim files, loss reports, payroll information and other documents and materials relating to the services provided under this Agreement to Client within a reasonable time after termination. Keenan will not be financially responsible for any costs, fees, charges, or amounts to transfer the electronic and/or physical files either from a storage facility or from the Keenan’s office to the new third party administrator or back to the Client.
5. All the remaining terms and conditions of the Agreement shall remain unchanged and in full force and effect, and shall govern the conduct of the Parties during the Renewal Term.
6. The effective date of this Amendment is **July 1, 2023**.
7. Each person signing this Amendment to the Agreement on behalf of a Party represents and warrants that he or she has the necessary authority to bind such Party and that this Amendment is binding on and enforceable against such Party.

[Signature Page Follows]

<u>Alameda County Schools Insurance Group</u>		<u>Keenan & Associates</u>	
<u>Signature:</u>		<u>Signature:</u>	
<u>By:</u>	Kimberly Dennis	<u>By:</u>	Tara Schilling
<u>Title:</u>	Executive Director	<u>Title:</u>	President, Claims Operations
<u>Address:</u>	P.O. Box 2487 Dublin, CA 94568	<u>Address:</u>	2355 Crenshaw Blvd., Suite 200 Torrance, CA 90505
<u>Email:</u>	kdennis@acsig.com	<u>Email:</u>	rmartin@keenan.com
<u>Attention:</u>	Kimberly Dennis	<u>Attention:</u>	Ron Martin

EXHIBIT C



Fee Schedule – Effective July 1, 2023
(Subject to change upon notice)

MANAGED CARE

Early Intervention Initial Assessment / Triage	\$50 / Hour
Case Management (TCM/FCM)	\$115 / Hour
• PPO Channeling	
• 4 PT Contact	
• Initial Evaluation	
• RTW Plan	
• Medical Care Evaluation	
• Written/Case Management Action Plan	
Utilization Review	\$135 / Referral
• Up to 8 items per referral	
Physician Advisor	\$285 / Referral
• Up to 8 items per referral	
• Medical Necessity Determination	
• Physician-to-Physician Contact	
Specialty Physician Review	\$395 / Hour
• Specialty match required	
• Appeals	
STOP (Pharmacy Review)	\$325 / Hour
• Peer-to-Peer Contact by Physician	
• Management of Opioid Use	
• Written Treatment Plan / Recommendations	

BILL REVIEW

Price bills to State Fee Schedules	15% of Savings
PPO Network Access (Anthem)	26% of Savings
• Retrospective Network Capture	
• Preferred Vendor Pricing (Ancillary Services)	
Minimum Processing Fee	\$13.00 per bill
MPN Access	\$8.00 per MPN bill
• Care Concierge™ Medical Access Assistant	
• Network Management	
• Physician Based Outcome Analytics	
Pharmacy Benefit Management	20% of Savings
• Additional \$3.00 per prescription administrative fee	
Negotiations	24% of Savings
Negotiated Medical Bill Liens	\$95 / Hour
• Excludes Travel & Expenses	
Complex Bill Review by Physician	24% of Savings
eBill Access	\$1.20 per e-bill
State Reporting Administrative Fee	\$1.35 per bill



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: EAP Update

In alignment with the December 2019 Strategic Plan, ACSIG began offering an EAP program to interested members. The current participating Districts are: ACOE, Albany, Dublin, Fremont, Mission Valley ROP, New Haven, Piedmont, Pleasanton, San Leandro, San Lorenzo, Sunol and Tri-Valley ROP. Enclosed is the latest usage report from Claremont EAP. 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 services have given very positive feedback.

The Executive Director will be reviewing the program and its utilization with the Committee.

ALAMEDA COUNTY SCHOOL INSURANCE GROUP | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases

162

Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.

Total services

236

Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.

Utilization

1.9%

Definition: Total cases divided by primary members calculated over the selected period.
Current annual projection: 2.3%

Primary members

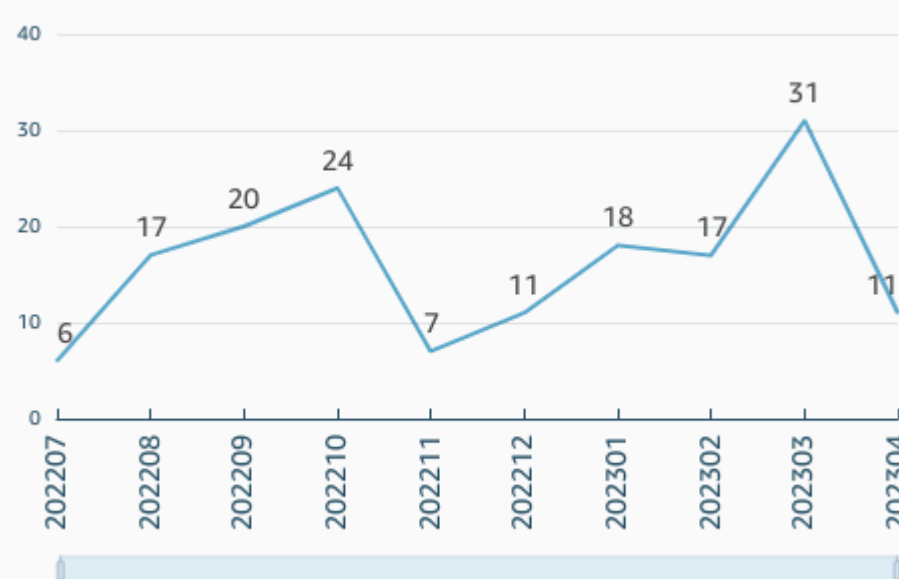
8,469

Definition: Number of primary members reported to your Client Success manager.

Top problems

- stress/anxiety with 11 Cases
- relationship/family/couple with 6 Cases
- workplace stress with 5 Cases

Cases by month

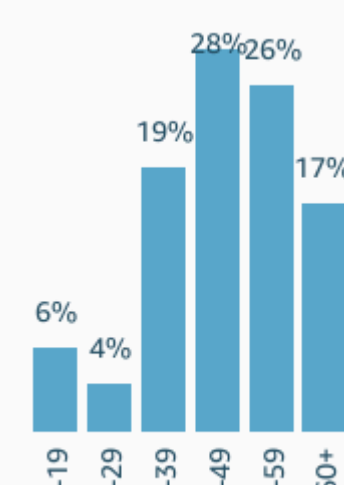


Cases by type



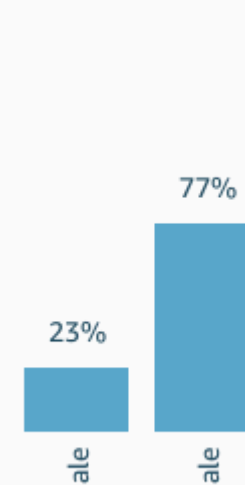
Cases by age

Click to filter Gender

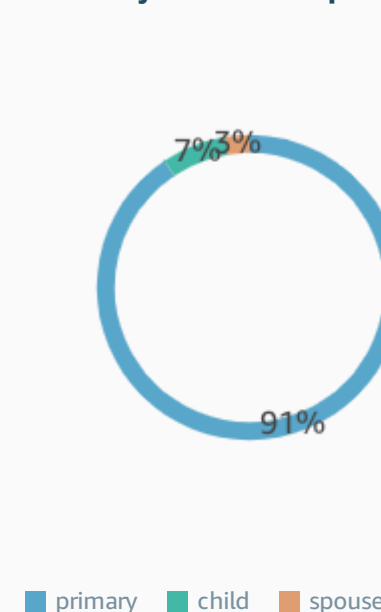


Cases by gender

Click to filter Age



Cases by relationship

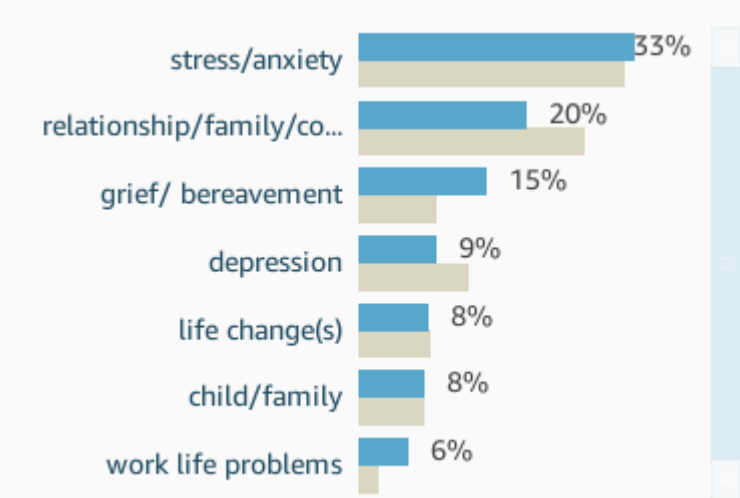


Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems

Number of Cases



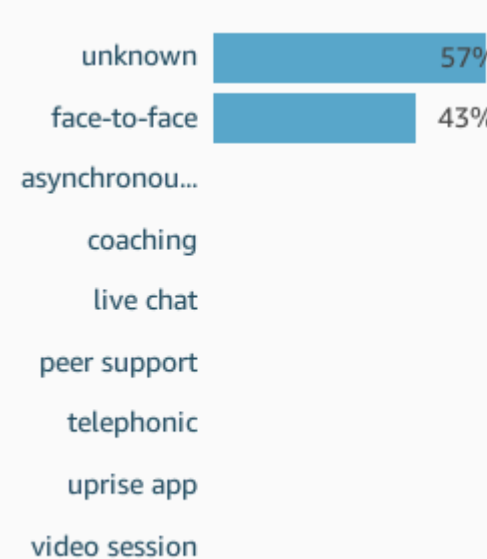
Work related problems

Number of Cases



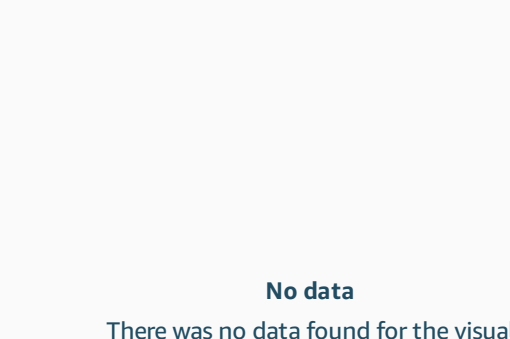
Delivery types

Number of Cases



Peer support groups

Number of Cases

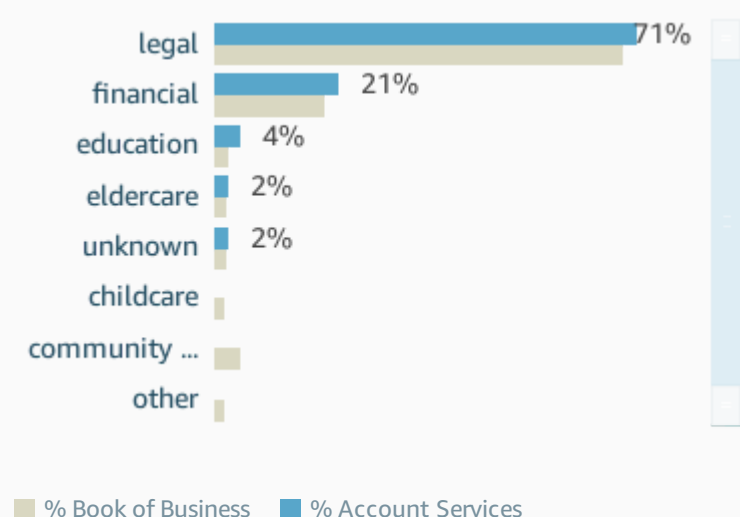


Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty

Number of Cases



Management Services

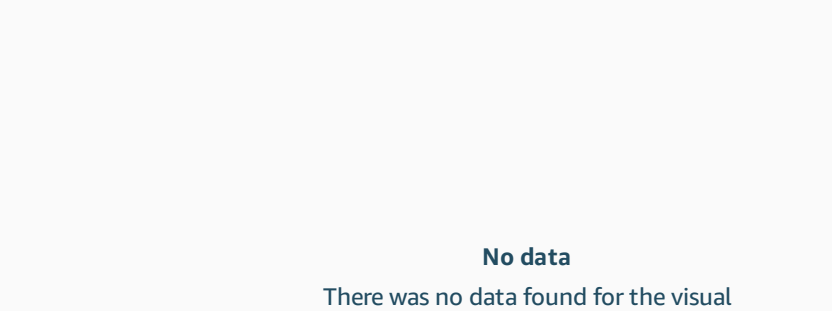
These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type



Referral problems

Number of Cases



Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

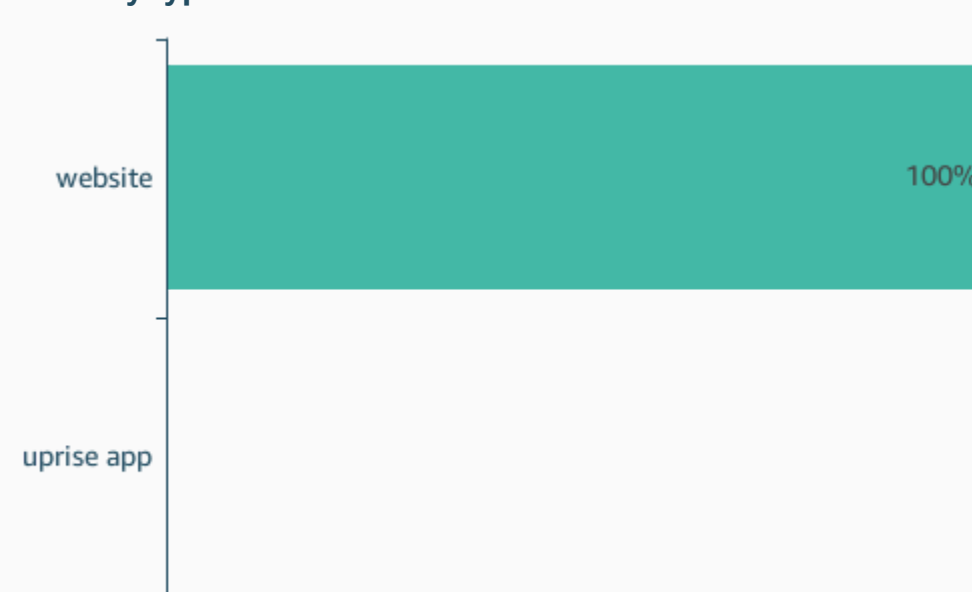
account_name	Date	Topic	Delivery	Duration	Attendees
SUNOL GLEN UNIFIED SCHOOL DISTRICT	2022-10-19	Sunol Glen Unified School District - Mindfulness seminar	Training - Virtual	60	15

Digital Self-Services

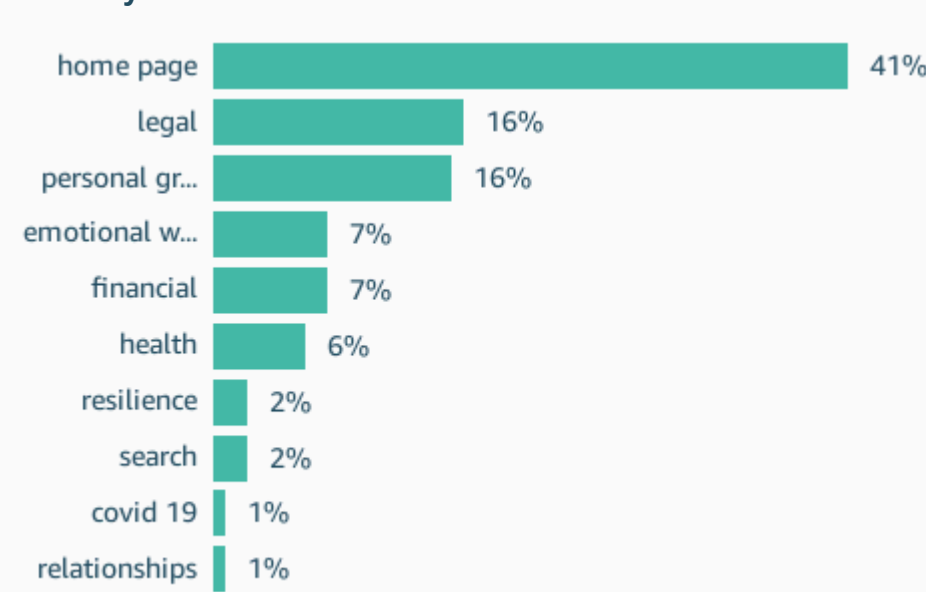
Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type



Visits by website sections



Showing
Parent Account All
State All
Account All
Metric Cases
Month 202207, 202208, 202209, 202210, 202211, 202212, 202301, 202302 and 2 more...
Service Type All

ALBANY UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases

5

Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.

Total services

11

Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.

Utilization

1.2%

Definition: Total cases divided by primary members calculated over the selected period.
Current annual projection: **1.6%**

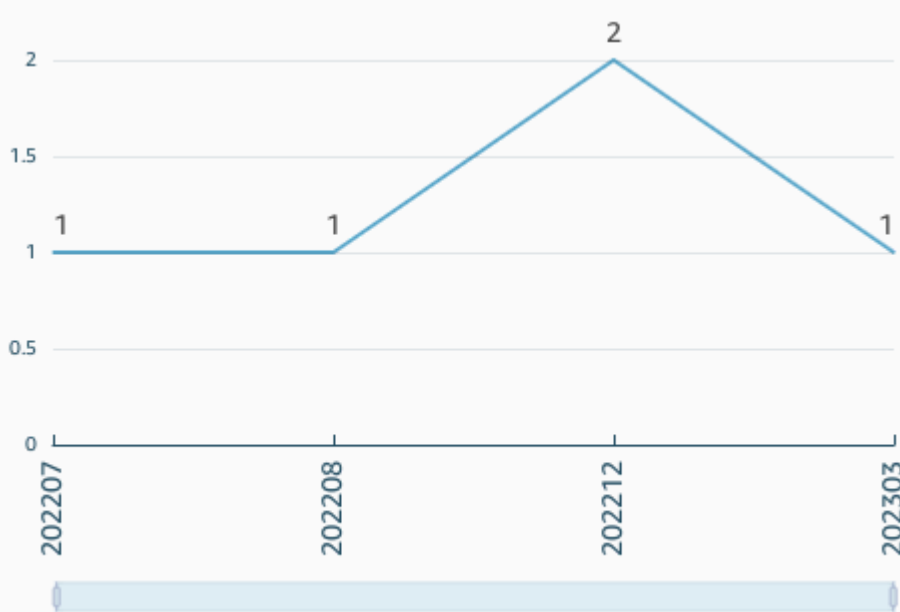
Primary members

420

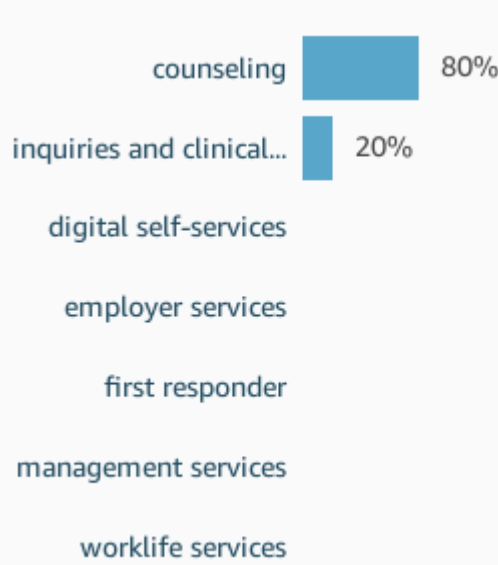
Definition: Number of primary members reported to your Client Success manager.

Top problems

Cases by month

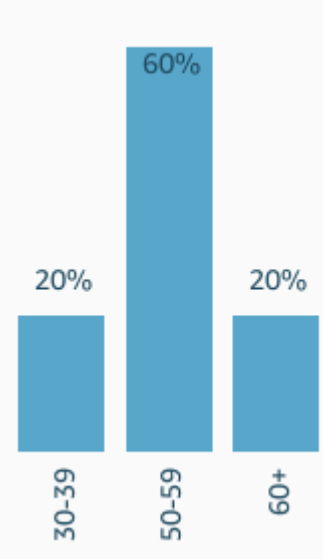


Cases by type



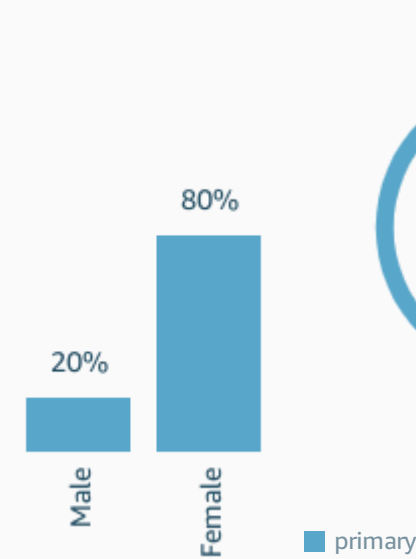
Cases by age

Click to filter Gender



Cases by gender

Click to filter Age



Cases by relationship



Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems

Top 7

Number of Cases

No data

There was no data found for the visual

Work related problems

Top 10

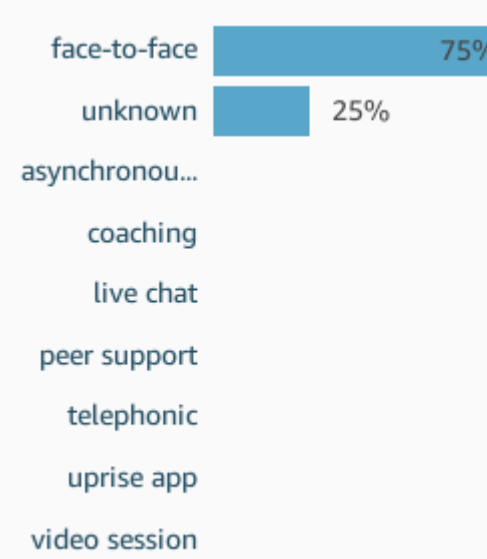
Number of Cases

No data

There was no data found for the visual

Delivery types

Number of Cases



Peer support groups

Number of Cases

No data

There was no data found for the visual

Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty

Number of Cases

No data

There was no data found for the visual

Management Services

These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type

No data

There was no data found for the visual

Referral problems

Top 10

Number of Cases

No data

There was no data found for the visual

Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

No data

There was no data found for the visual

Digital Self-Services

Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type

No data

There was no data found for the visual

Visits by website sections

No data

There was no data found for the visual

DUBLIN UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases

16

Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.

Total services

22

Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.

Utilization

1.5%

Definition: Total cases divided by primary members calculated over the selected period.
Current annual projection: **2.0%**

Primary members

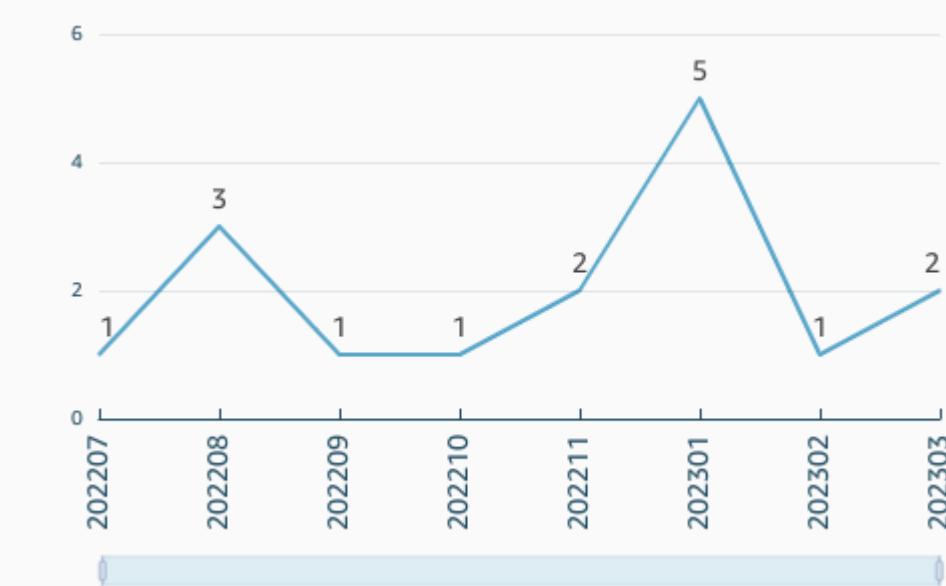
1,050

Definition: Number of primary members reported to your Client Success manager.

Top problems

- **stress/anxiety** with **3** Cases
- **physical health (self)** with **1** Cases
- **life change(s)** with **1** Cases

Cases by month

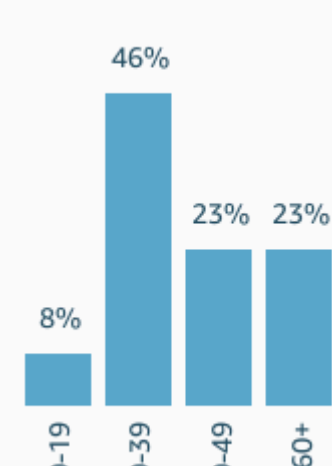


Cases by type



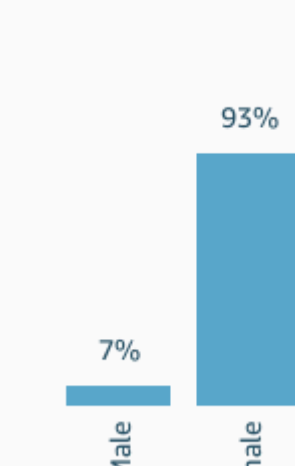
Cases by age

Click to filter Gender

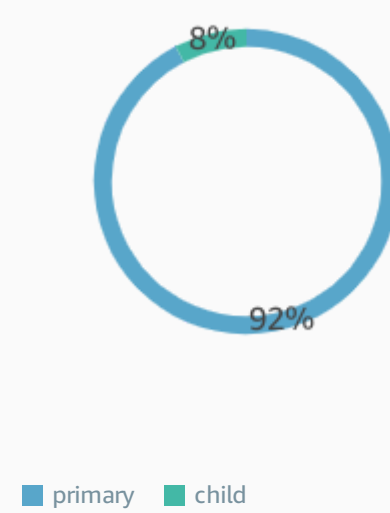


Cases by gender

Click to filter Age



Cases by relationship

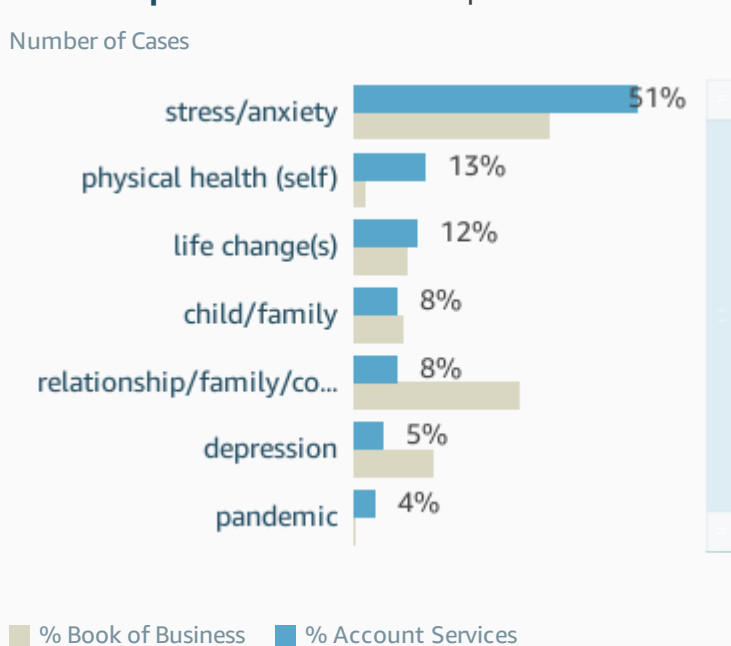


Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems

Top 7



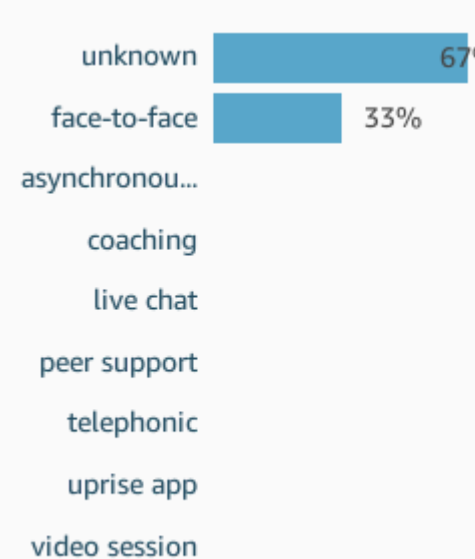
Work related problems

Top 10



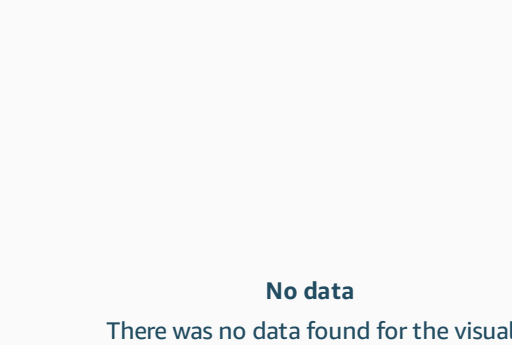
Delivery types

Number of Cases



Peer support groups

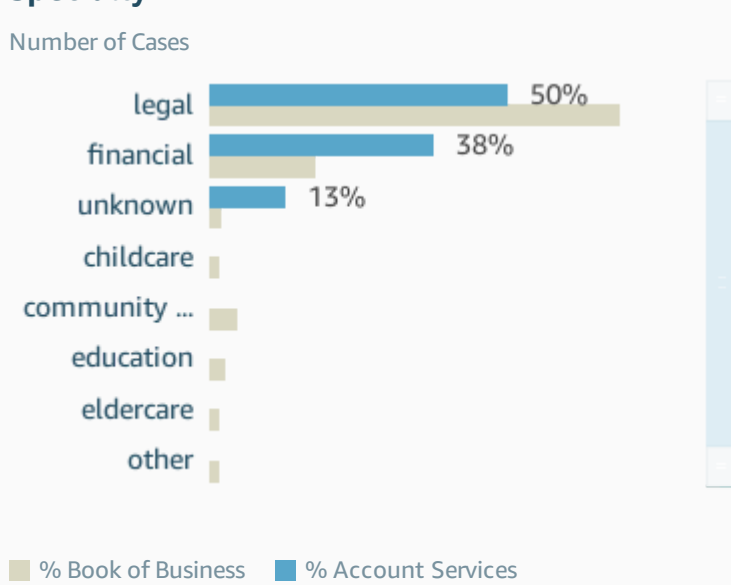
Number of Cases



Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty



Management Services

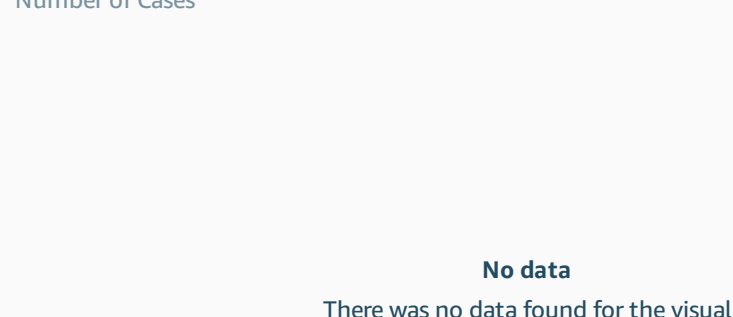
These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type



Referral problems

Number of Cases



Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

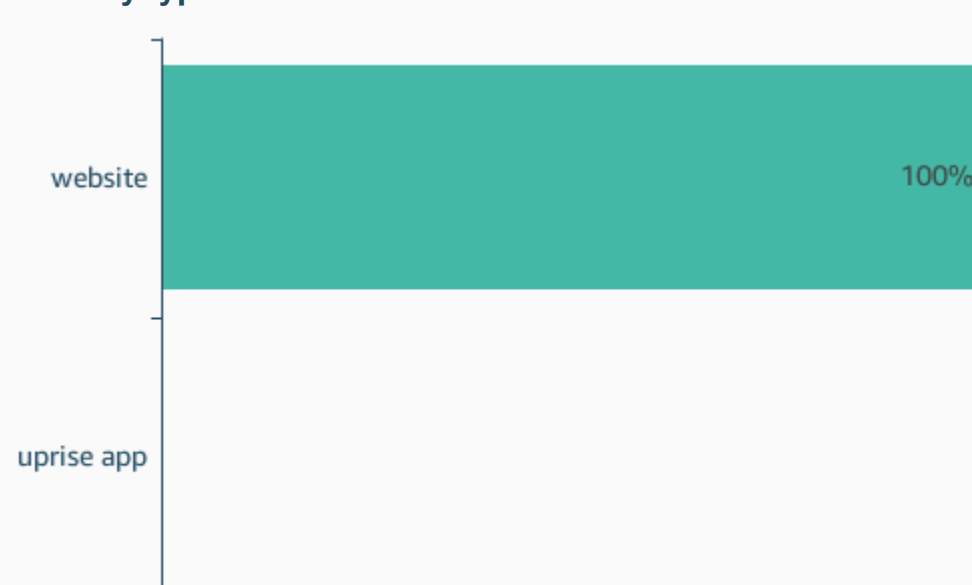


Digital Self-Services

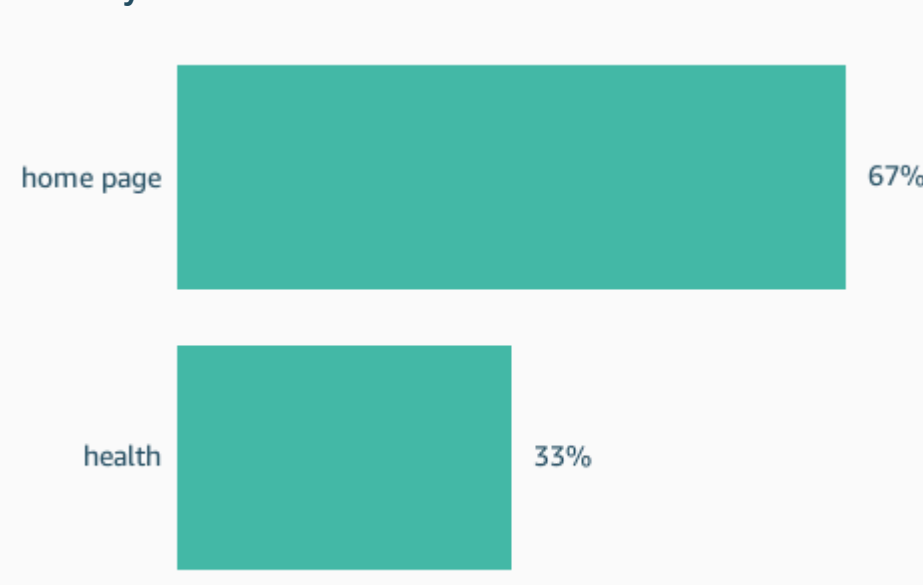
Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type



Visits by website sections



FREMONT UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases

22

Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.

Total services

32

Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.

Utilization

1.2%

Definition: Total cases divided by primary members calculated over the selected period.
Current annual projection: **1.5%**

Primary members

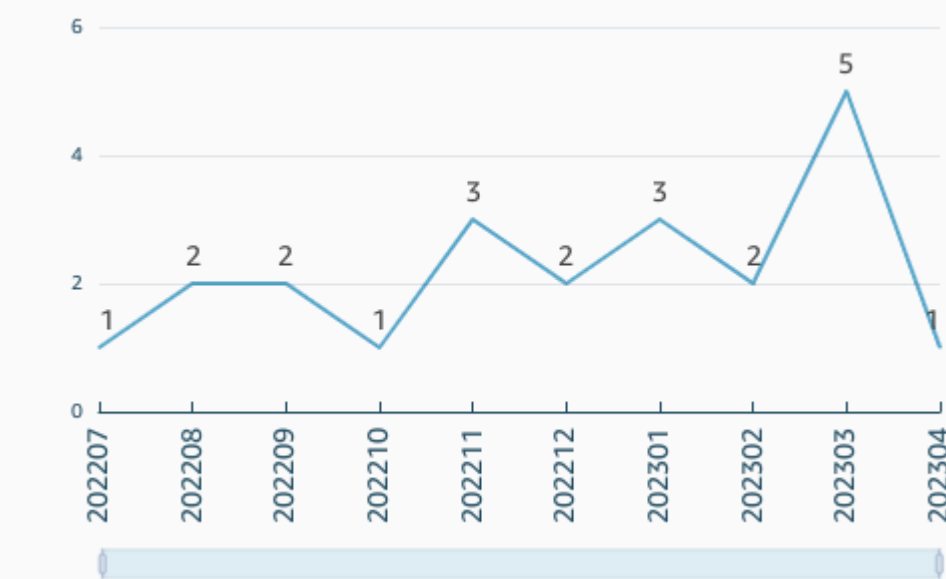
1,815

Definition: Number of primary members reported to your Client Success manager.

Top problems

- workplace stress with 2 Cases
- grief/ bereavement with 1 Cases
- child/family with 1 Cases

Cases by month

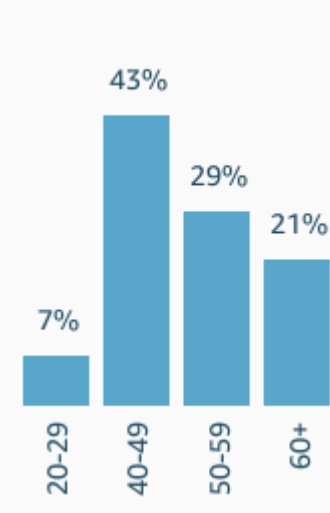


Cases by type



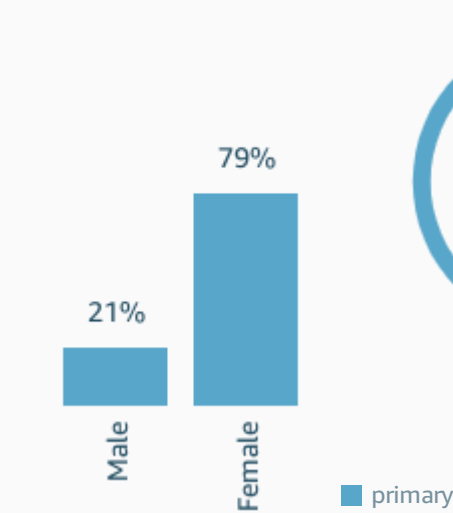
Cases by age

Click to filter Gender



Cases by gender

Click to filter Age



Cases by relationship



Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems

Number of Cases

Top 7

No data
There was no data found for the visual

Work related problems

Number of Cases

Top 10

No data
There was no data found for the visual

Delivery types

Number of Cases

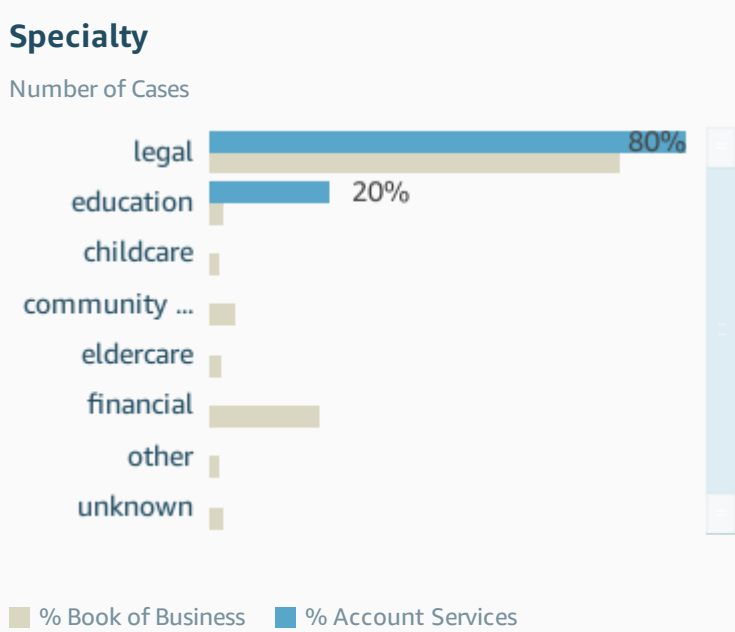
Peer support groups

Number of Cases

No data
There was no data found for the visual

Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.



Management Services

These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type

Referral problems

Number of Cases

Top 10

No data
There was no data found for the visual

■ consultation ■ referral

Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

No data
There was no data found for the visual

Digital Self-Services

Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type

Case Type	Percentage
website	100%
uprise app	

Visits by website sections

Website Section	Percentage
home page	41%
emotional w...	21%
financial	17%
health	10%
resilience	7%
covid 19	3%

MISSION VALLEY ROP | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases <h1>2</h1> <p>Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.</p>	Total services <h1>4</h1> <p>Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.</p>	Utilization <h1>3.3%</h1> <p>Definition: Total cases divided by primary members calculated over the selected period. Current annual projection: 40.5%</p>	Primary members <h1>60</h1> <p>Definition: Number of primary members reported to your Client Success manager.</p>	Top problems
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Cases by month 	Cases by type 	Cases by age <small>Click to filter Gender</small> <p>No data There was no data found for the visual</p>	Cases by gender <small>Click to filter Age</small> <p>No data There was no data found for the visual</p>	Cases by relationship
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Counseling Services

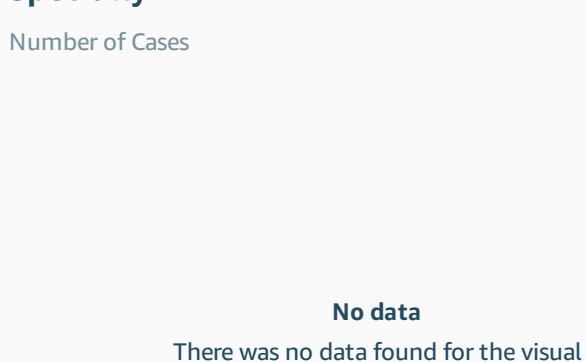
The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems <small>Number of Cases</small> <p>Top 7</p> <p>No data There was no data found for the visual</p>	Work related problems <small>Number of Cases</small> <p>Top 10</p> <p>No data There was no data found for the visual</p>	Delivery types <small>Number of Cases</small> 	Peer support groups <small>Number of Cases</small> <p>No data There was no data found for the visual</p>
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Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty



Management Services

These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type <p>No data There was no data found for the visual</p>	Referral problems <small>Number of Cases</small> <p>Top 10</p> <p>No data There was no data found for the visual</p>
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Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022



Digital Self-Services

Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type <p>No data There was no data found for the visual</p>	Visits by website sections <p>No data There was no data found for the visual</p>
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NEW HAVEN UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

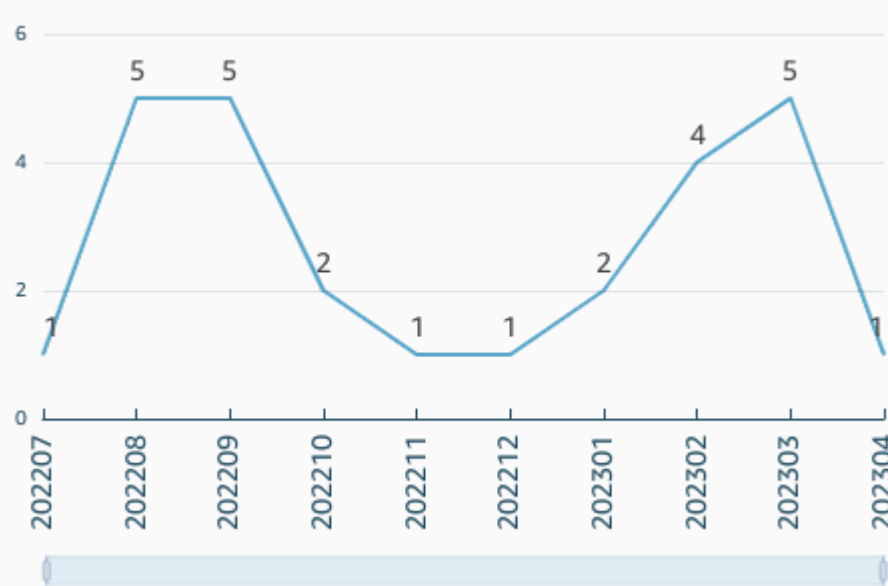
Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases <h1>27</h1> <p>Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.</p>	Total services <h1>46</h1> <p>Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.</p>	Utilization <h1>2.6%</h1> <p>Definition: Total cases divided by primary members calculated over the selected period. Current annual projection: 3.1%</p>	Primary members <h1>1,039</h1> <p>Definition: Number of primary members reported to your Client Success manager.</p>	Top problems <ul style="list-style-type: none"> relationship/family/couple with 2 Cases workplace stress with 2 Cases child/family with 1 Cases
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Cases by month

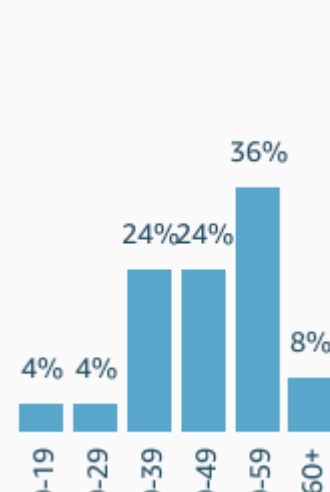


Cases by type



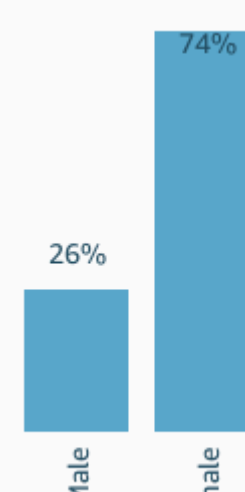
Cases by age

Click to filter Gender

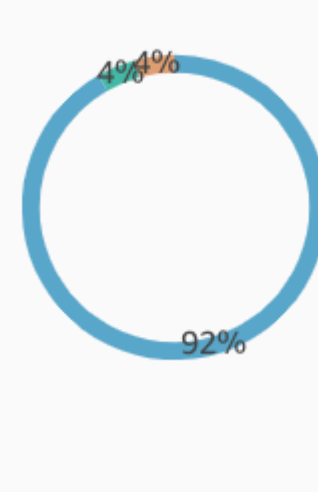


Cases by gender

Click to filter Age



Cases by relationship

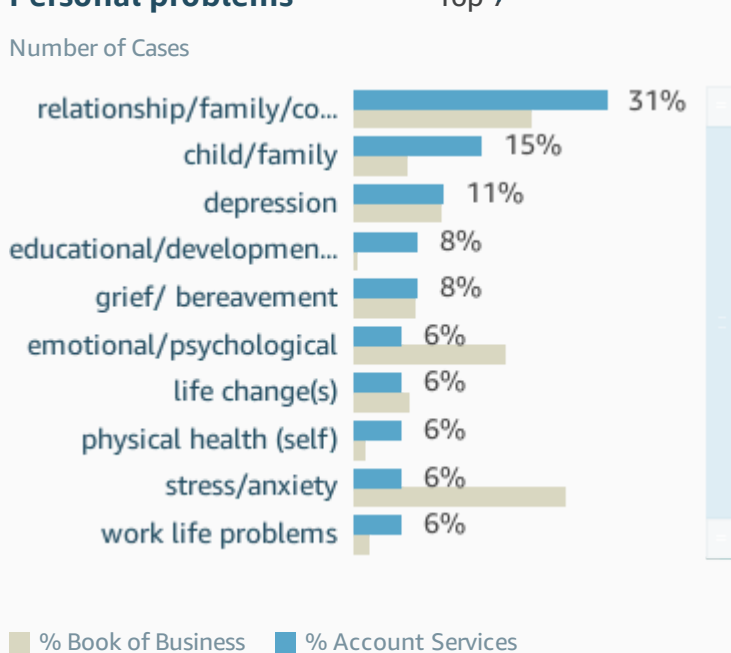


Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

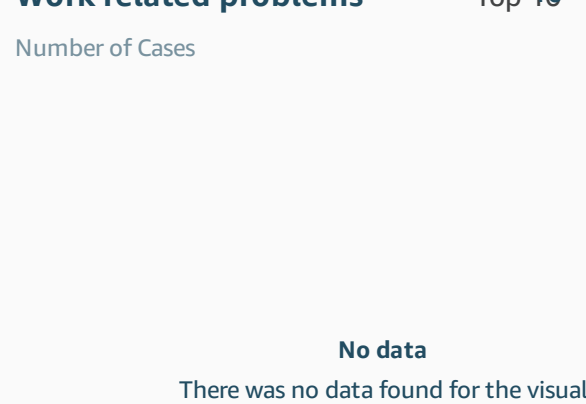
Personal problems

Top 7



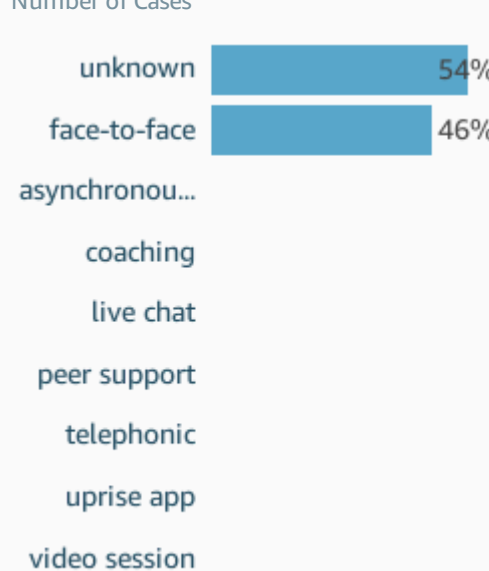
Work related problems

Top 10



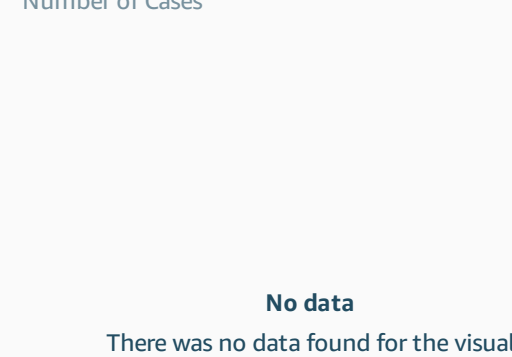
Delivery types

Number of Cases



Peer support groups

Number of Cases

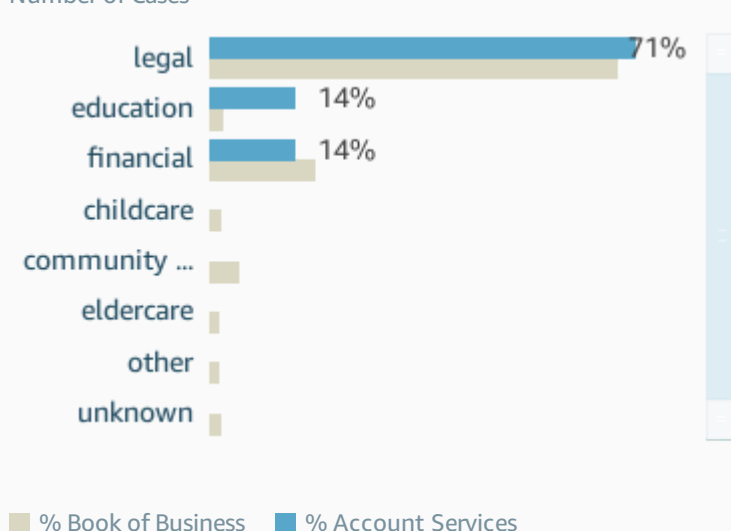


Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty

Number of Cases



Management Services

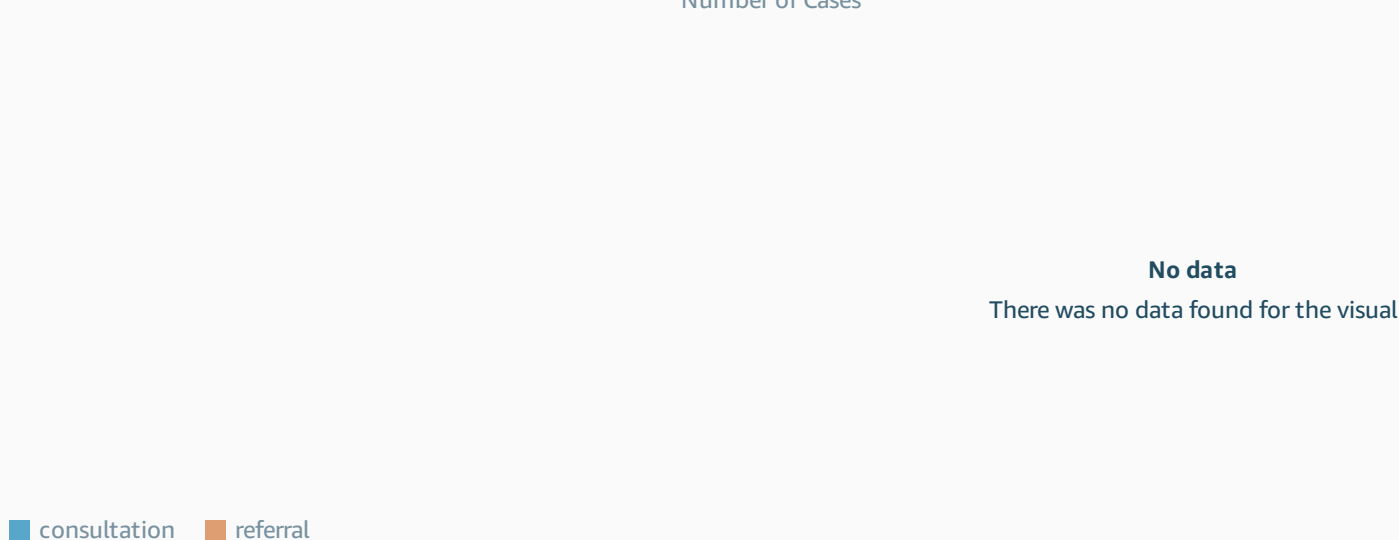
These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type

Referral problems

Top 10

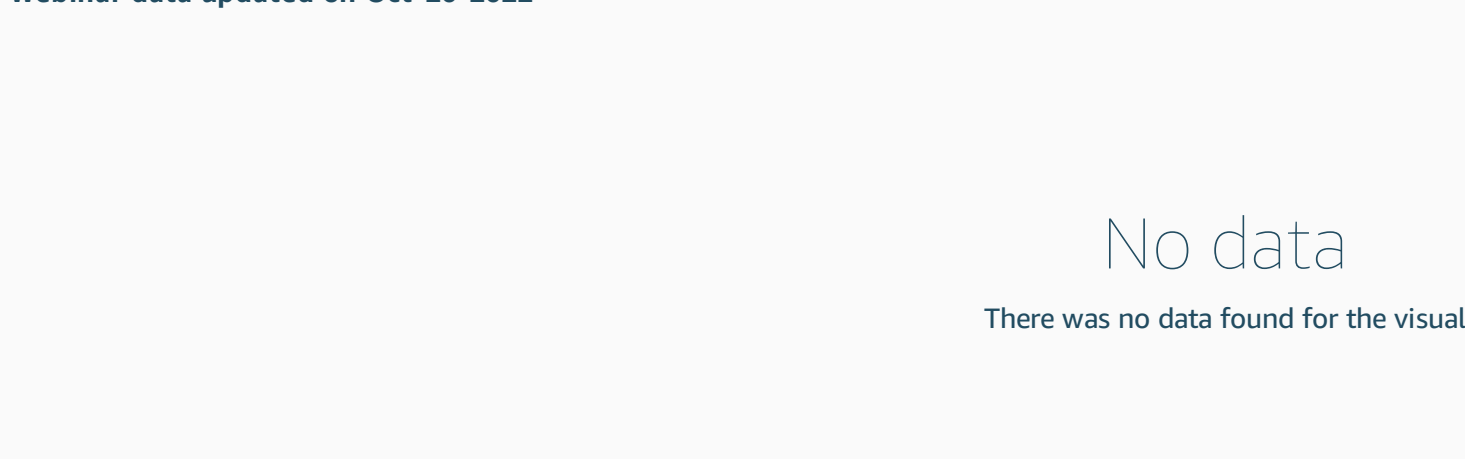
Number of Cases



Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

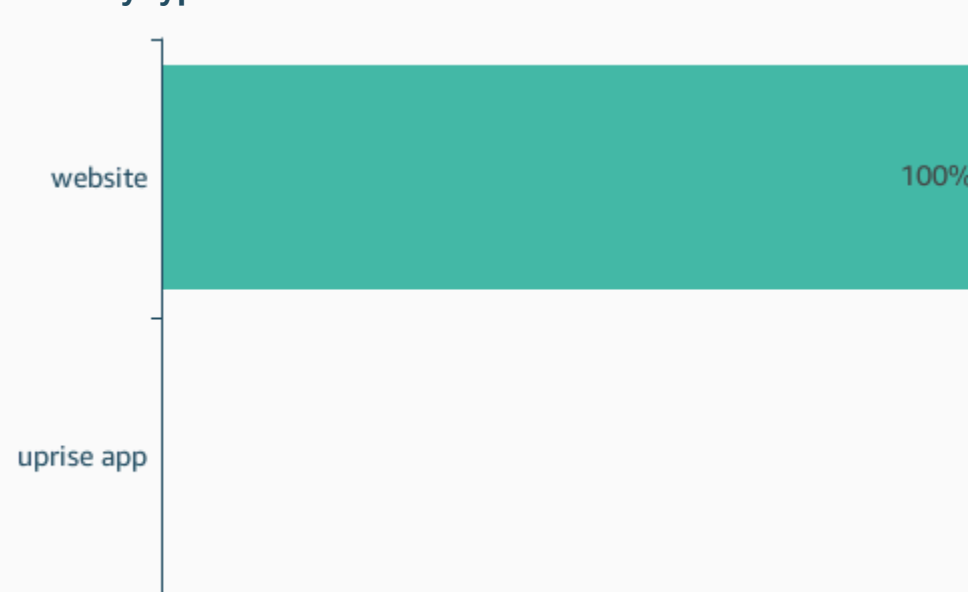


Digital Self-Services

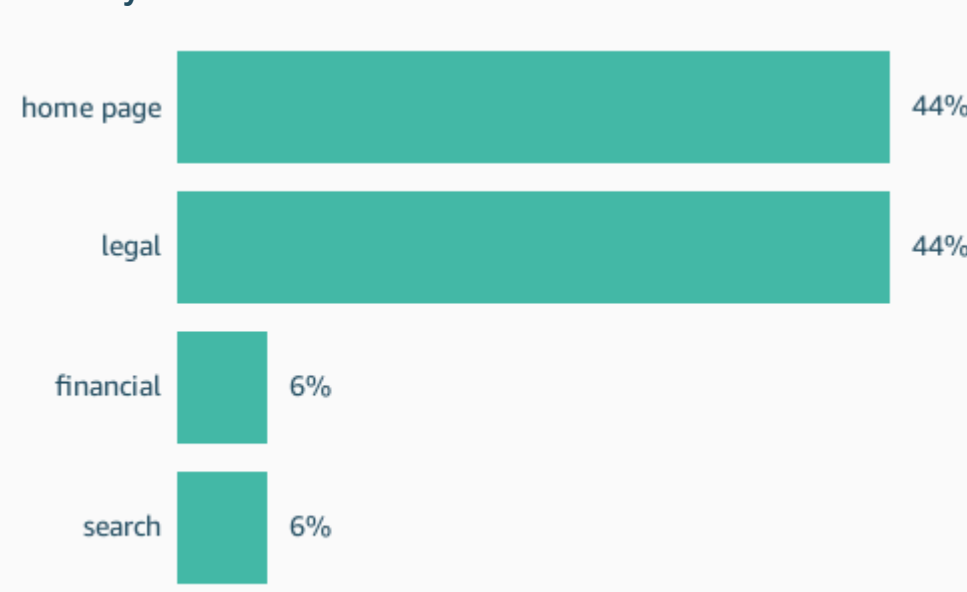
Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type



Visits by website sections



Showing
 Parent Account All
 State All
 Account NEW HAVEN UNIFIED SCHOOL DISTRICT
 Metric Cases
 Month 202207, 202208, 202209, 202210, 202211, 202212, 202301, 202302 and 2 more...
 Service Type All

PIEDMONT UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases <h1>22</h1> <p>Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.</p>	Total services <h1>30</h1> <p>Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.</p>	Utilization <h1>6.1%</h1> <p>Definition: Total cases divided by primary members calculated over the selected period. Current annual projection: 8.2%</p>	Primary members <h1>359</h1> <p>Definition: Number of primary members reported to your Client Success manager.</p>	Top problems
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Cases by month 	Cases by type 	Cases by age Click to filter Gender 	Cases by gender Click to filter Age 	Cases by relationship
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Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems Number of Cases Top 7 <p>No data There was no data found for the visual</p>	Work related problems Number of Cases Top 10 <p>No data There was no data found for the visual</p>	Delivery types Number of Cases 	Peer support groups Number of Cases <p>No data There was no data found for the visual</p>
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Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty
Number of Cases

■ % Book of Business ■ % Account Services

Management Services

These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type

Referral problems
Number of Cases
Top 10
No data
There was no data found for the visual

■ consultation ■ referral

Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

No data
There was no data found for the visual

Digital Self-Services

Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type 	Visits by website sections
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Showing
 Parent Account All
 State All
 Account All
 Metric All
 Month 202207, 202208, 202209, 202210, 202211, 202212, 202301, 202302 and 2 more...
 Service Type All

PLEASANTON UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

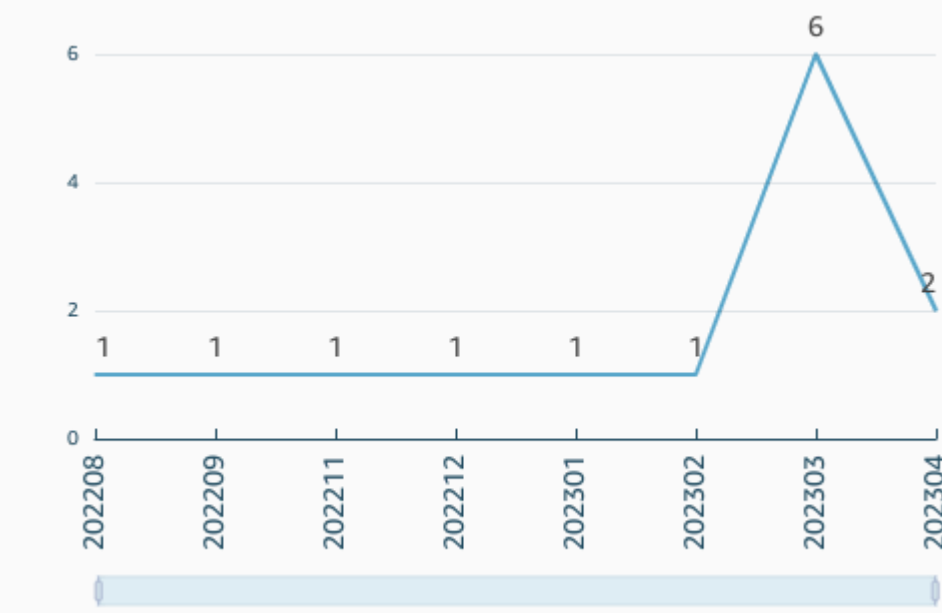
Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases <h1>14</h1> <p>Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.</p>	Total services <h1>14</h1> <p>Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.</p>	Utilization <h1>1.0%</h1> <p>Definition: Total cases divided by primary members calculated over the selected period. Current annual projection: 1.3%</p>	Primary members <h1>1,413</h1> <p>Definition: Number of primary members reported to your Client Success manager.</p>	Top problems
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Cases by month

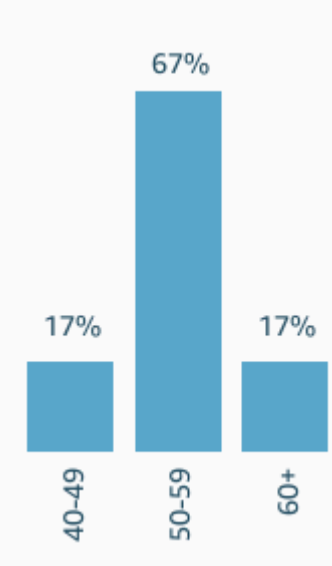


Cases by type



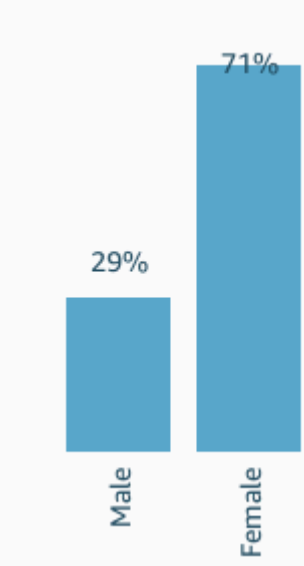
Cases by age

Click to filter Gender

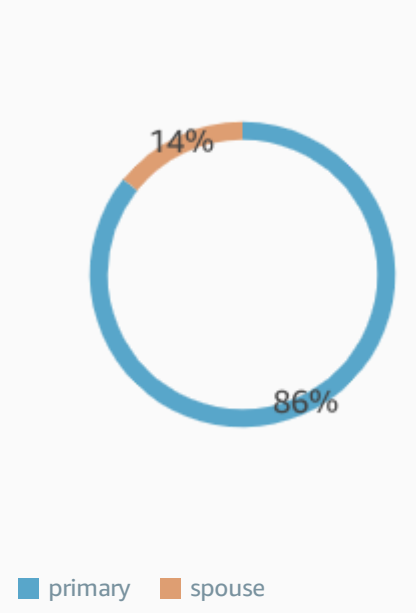


Cases by gender

Click to filter Age



Cases by relationship



Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems Number of Cases Top 7 No data There was no data found for the visual	Work related problems Number of Cases Top 10 No data There was no data found for the visual	Delivery types Number of Cases unknown 100% asynchronou... coaching face-to-face live chat peer support telephonic uprise app video session	Peer support groups Number of Cases No data There was no data found for the visual
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Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty
Number of Cases

No data
There was no data found for the visual

Management Services

These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type	Referral problems Number of Cases Top 10 No data There was no data found for the visual
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■ consultation ■ referral

Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

No data
There was no data found for the visual

Digital Self-Services

Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type 	Visits by website sections
--------------------------	---------------------------------------

Showing
 Parent Account All
 State All
 Account PLEASANTON UNIFIED SCHOOL DISTRICT
 Metric Cases
 Month 202208, 202209, 202211, 202212, 202301, 202302, 202303, 202304
 Service Type All

SAN LEANDRO UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

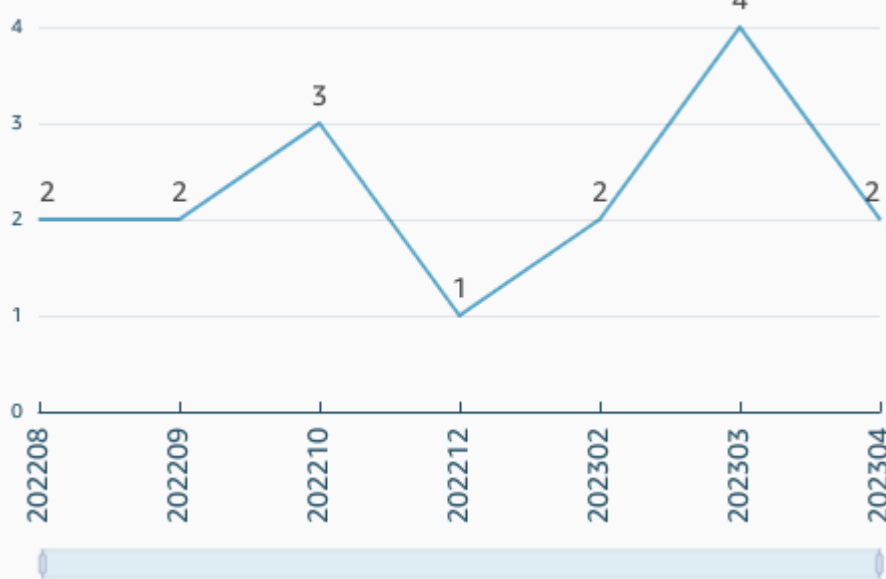
Overview

This dashboard is a valuable tool to understand details about your program with Uprise Health. It provides details for total cases, demographics, services, utilization, and top presenting problems. If total cases are too low, some data will be hidden due to member confidentiality policies.

Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases <h1>16</h1> <p>Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.</p>	Total services <h1>23</h1> <p>Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.</p>	Utilization <h1>1.8%</h1> <p>Definition: Total cases divided by primary members calculated over the selected period. Current annual projection: 2.3%</p>	Primary members <h1>910</h1> <p>Definition: Number of primary members reported to your Client Success manager.</p>	Top problems <ul style="list-style-type: none"> • stress/anxiety with 1 Cases • work life problems with 1 Cases • physical health (family) with 1 Cases
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Cases by month

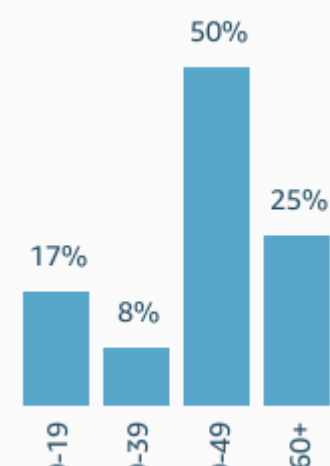


Cases by type



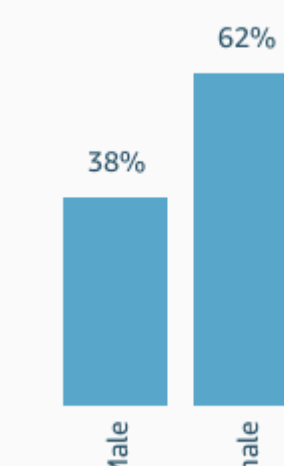
Cases by age

Click to filter Gender

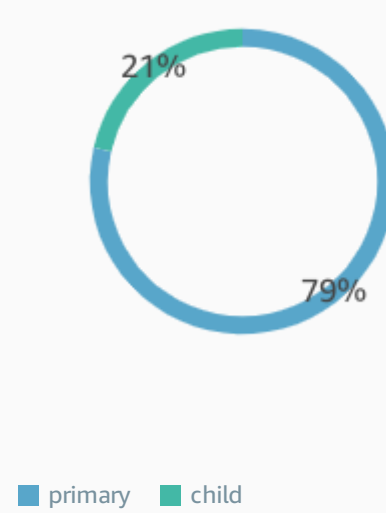


Cases by gender

Click to filter Age



Cases by relationship

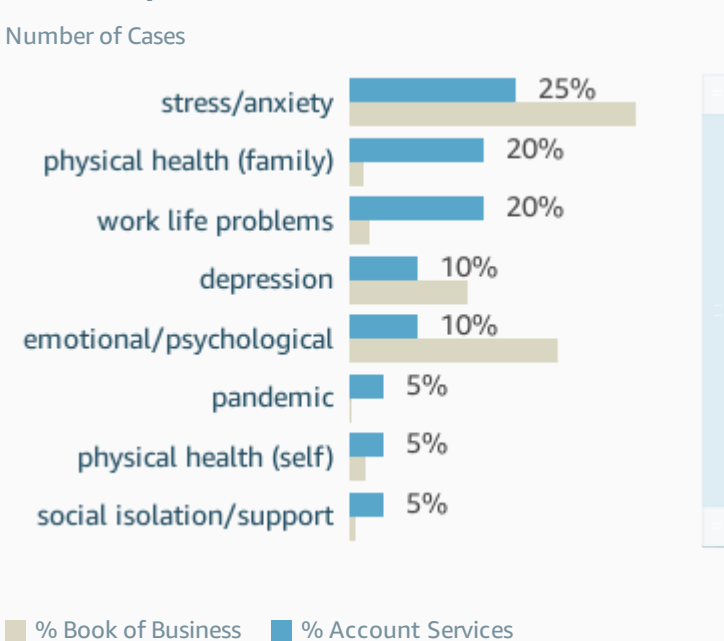


Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

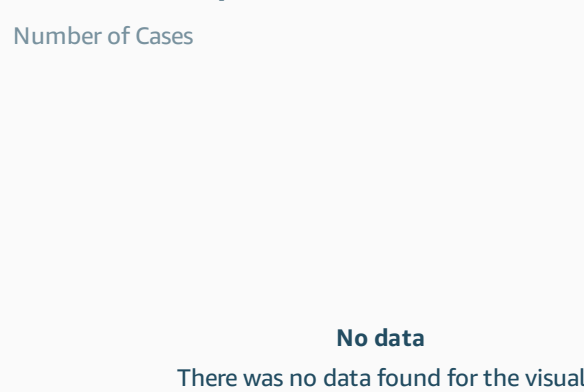
Personal problems

Top 7



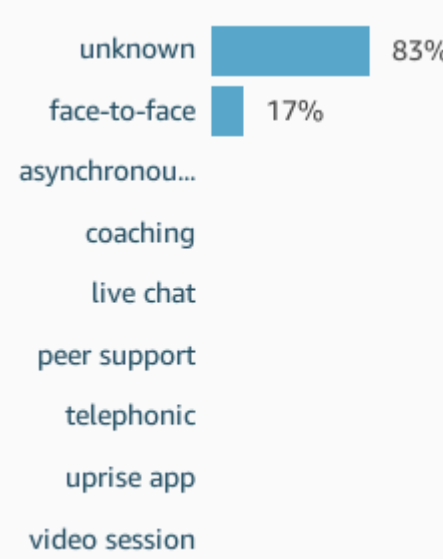
Work related problems

Top 10



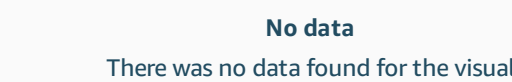
Delivery types

Number of Cases



Peer support groups

Number of Cases

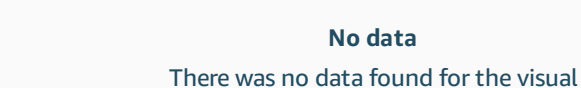


Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty

Number of Cases



Management Services

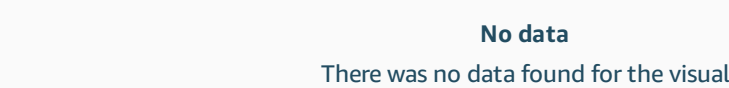
These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type



Referral problems

Number of Cases



Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022



Digital Self-Services

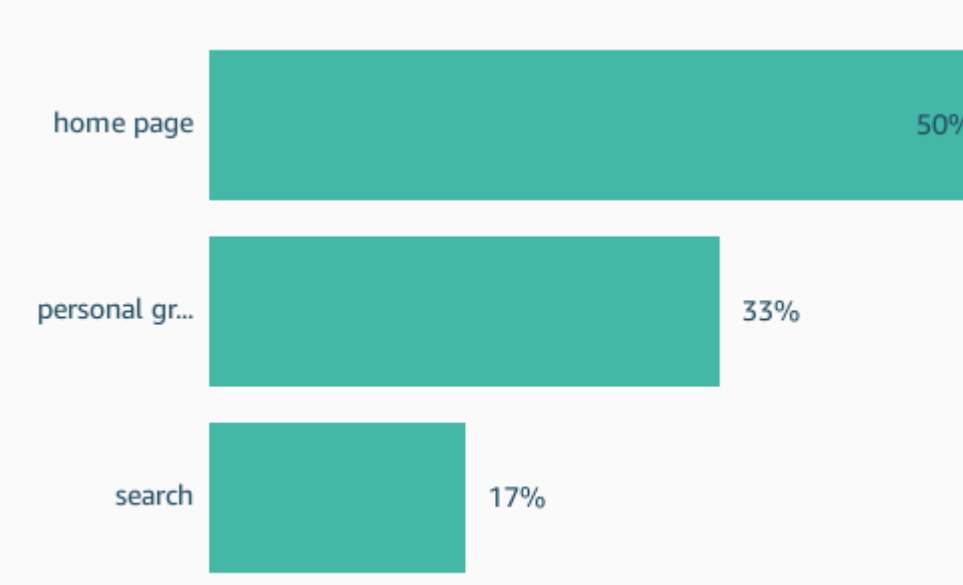
Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type



Visits by website sections



SAN LORENZO UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

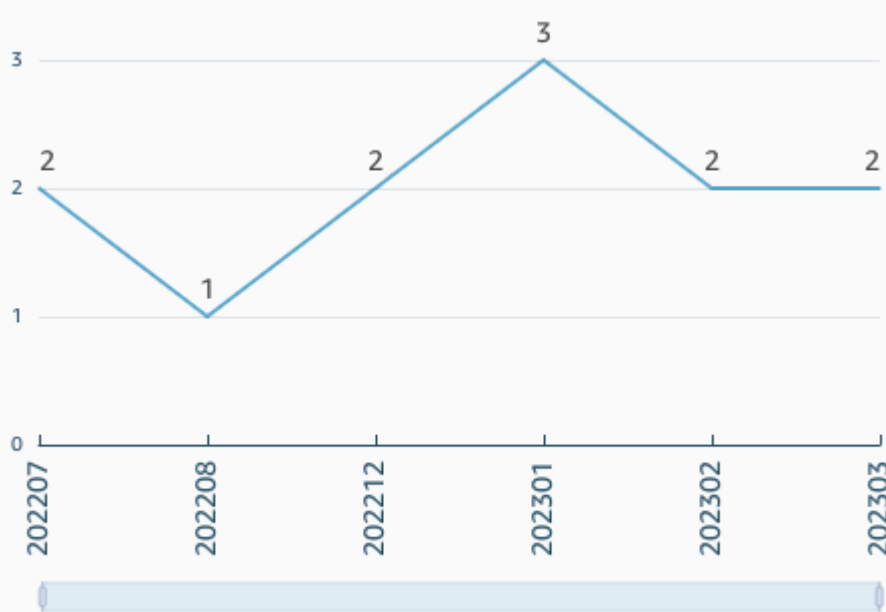
Overview

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Uprise app data updated on May-06-2023 and Case management data updated on May-07-2023

Total cases <h1>12</h1> <p>Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.</p>	Total services <h1>22</h1> <p>Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.</p>	Utilization <h1>1.0%</h1> <p>Definition: Total cases divided by primary members calculated over the selected period. Current annual projection: 1.4%</p>	Primary members <h1>1,152</h1> <p>Definition: Number of primary members reported to your Client Success manager.</p>	Top problems
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Cases by month

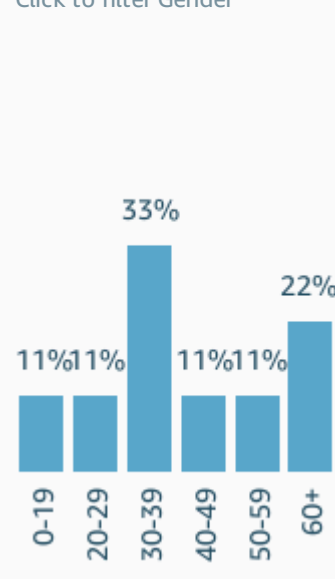


Cases by type



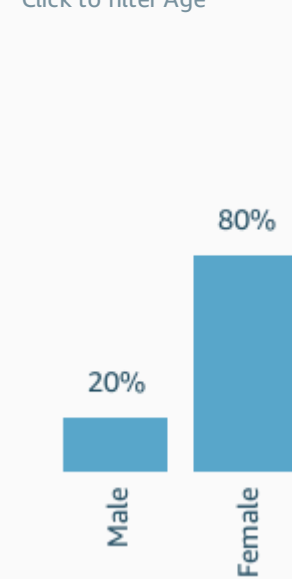
Cases by age

Click to filter Gender

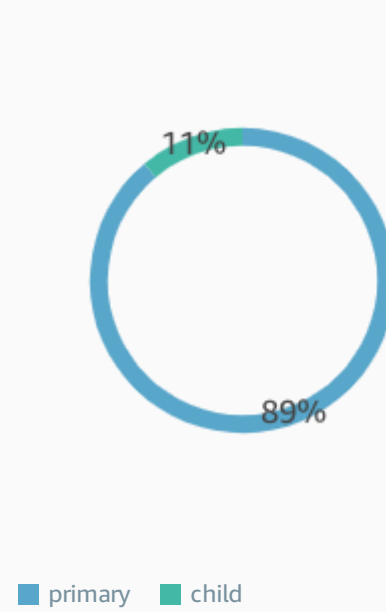


Cases by gender

Click to filter Age



Cases by relationship



Counseling Services

The following is a summary of short-term counseling services. The data shown covers the mental health and work-life topics that were presented by members and the session delivery type. Data for peer support groups is also provided to report the types of groups that were attended by members.

Personal problems

Number of Cases

Top 7

Work related problems

Number of Cases

Top 10

Delivery types

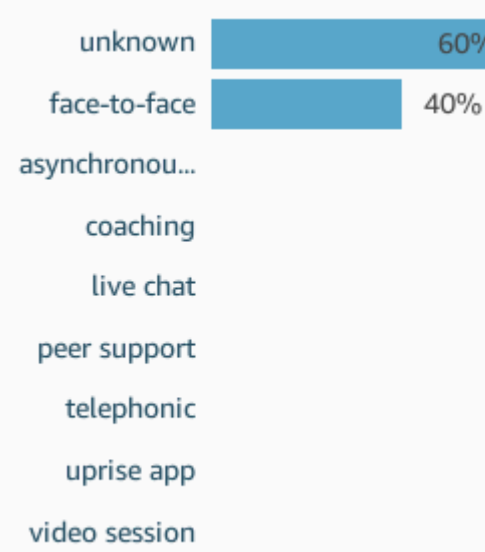
Number of Cases

Peer support groups

Number of Cases

No data
There was no data found for the visual

No data
There was no data found for the visual



No data
There was no data found for the visual

Work-life Services

Uprise Health provides work-life services to help members better manage issues and concerns that impact their work and home. Services include legal, financial, budget planning, child and parenting, and eldercare support.

Specialty

Number of Cases

No data
There was no data found for the visual

Management Services

These graphs show data on support Uprise Health provided to managers who have identified and documented employee performance issues. The following graphs show phone consultations to support managers with identifying and documenting performance issues

Cases by type



Referral problems

Number of Cases

Top 10

No data
There was no data found for the visual

Employer Services

Employer services includes webinars, critical incidents support, and health fairs. There may be some additional delay in reporting of this section.

Webinar data updated on Oct-20-2022

No data
There was no data found for the visual

Digital Self-Services

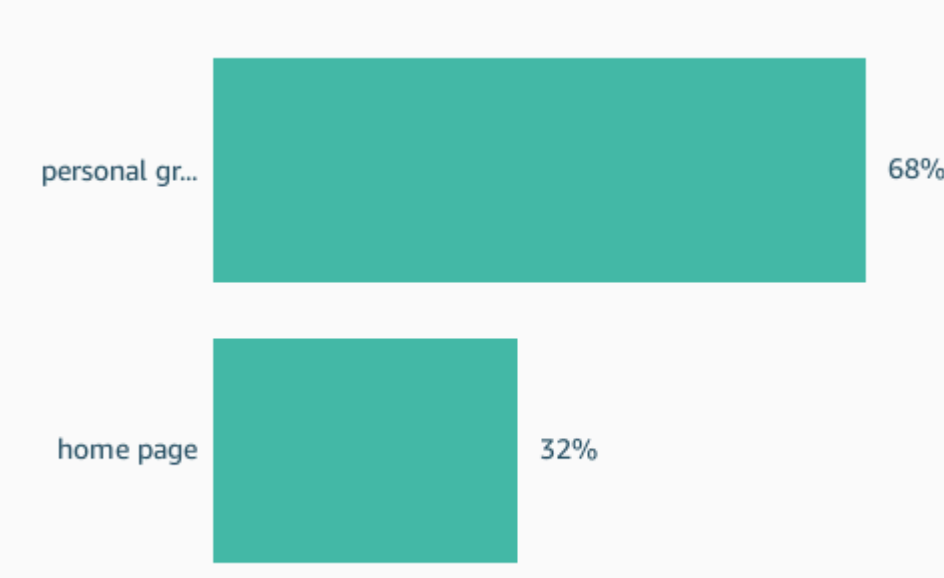
Uprise Health provides an online work-life portal that provides members access to online resources for work-life, training, and on-demand webinars. This section is updated monthly.

Website data updated on Apr-2023; Tess Chatbot data updated on Jun-2022; Uprise app data updated on May-06-2023

Cases by type



Visits by website sections



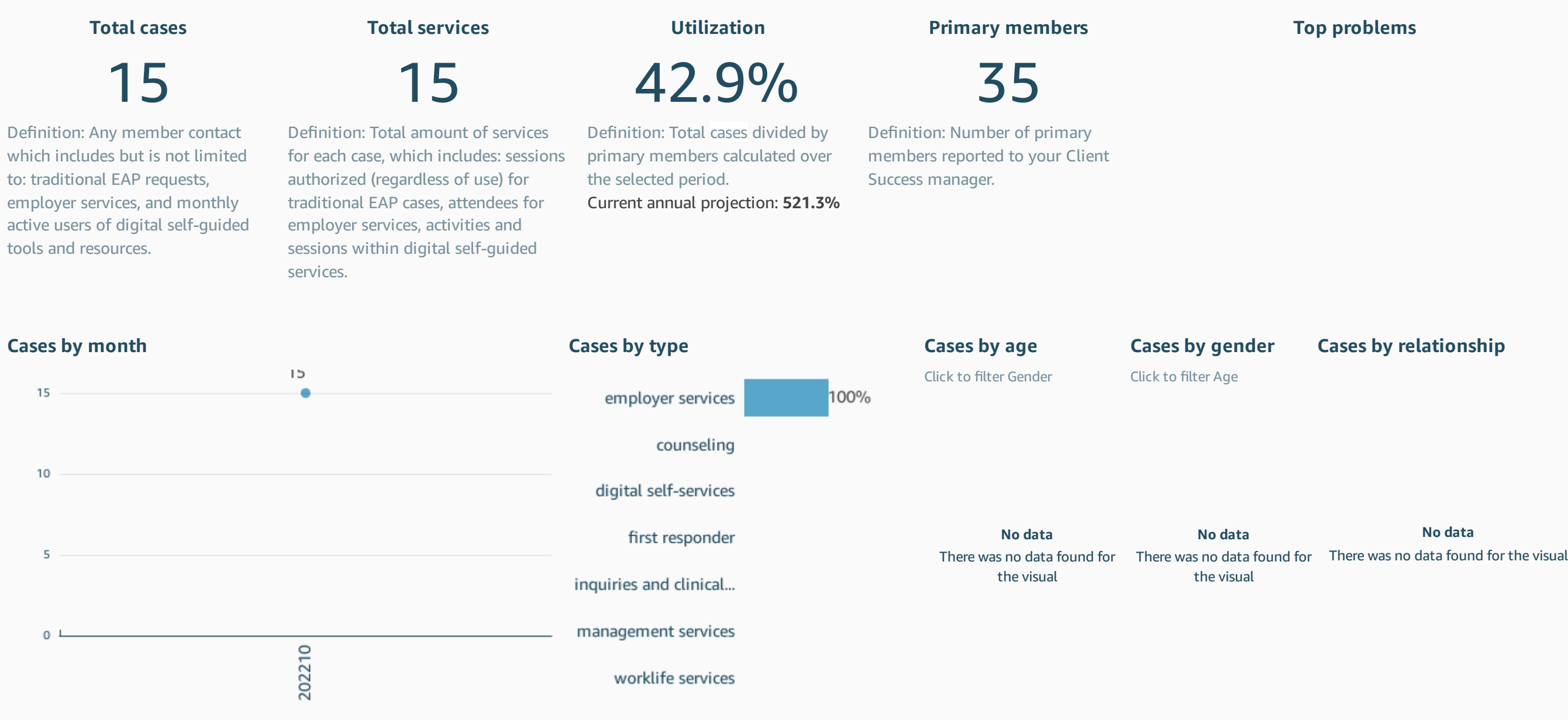
SUNOL GLEN UNIFIED SCHOOL DISTRICT | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

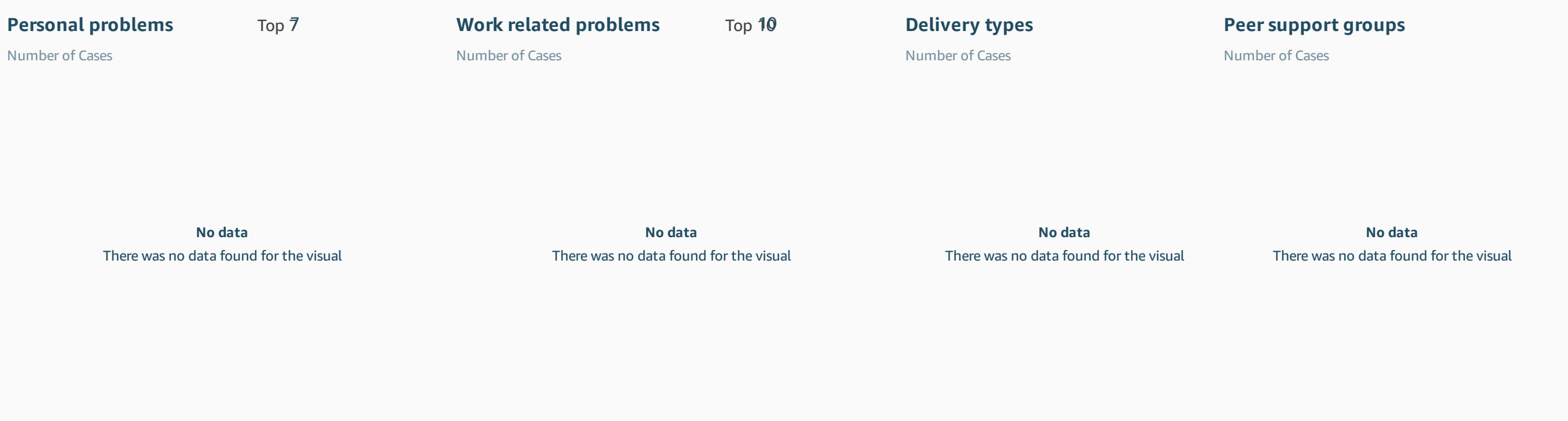
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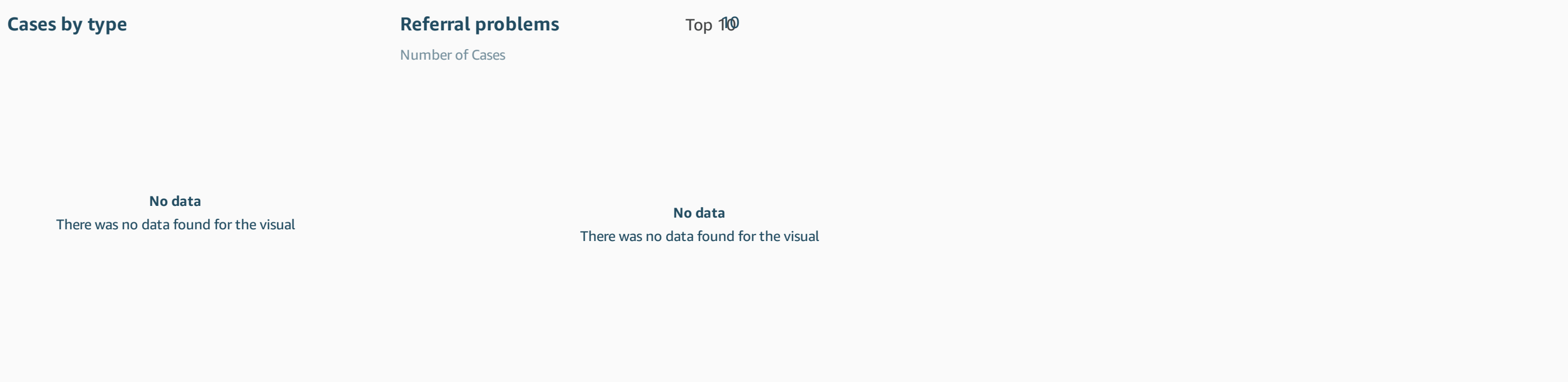
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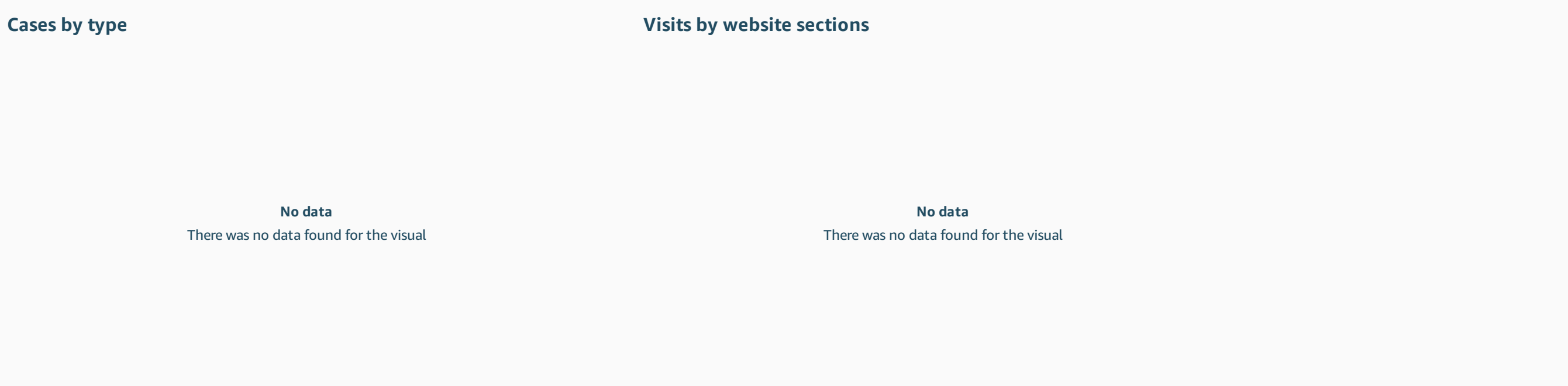
Webinar data updated on Oct-20-2022

account_name	Date	Topic	Delivery	Duration	Attendees
SUNOL GLEN UNIFIED SCHOOL DISTRICT	2022-10-19	Sunol Glen Unified School District - Mindfulness seminar	Training - Virtual	60	15

Digital Self-Services

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Showing

Parent Account	All
State	All
Account	SUNOL GLEN UNIFIED SCHOOL DISTRICT
Metric	Cases
Month	All
Service Type	All

TRI VALLEY ROP | EAP DASHBOARD

If you have specific questions, please contact your account manager **Katie Cushman**

Overview

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<p>Total cases</p> <p>0</p> <p>Definition: Any member contact which includes but is not limited to: traditional EAP requests, employer services, and monthly active users of digital self-guided tools and resources.</p>	<p>Total services</p> <p>0</p> <p>Definition: Total amount of services for each case, which includes: sessions authorized (regardless of use) for traditional EAP cases, attendees for employer services, activities and sessions within digital self-guided services.</p>	<p>Primary members</p> <p>5</p> <p>Definition: Number of primary members reported to your Client Success manager.</p>	<p>Top problems</p>
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<p>Cases by month</p> <p>No data There was no data found for the visual</p>	<p>Cases by type</p> <p>No data There was no data found for the visual</p>	<p>Cases by age</p> <p>Click to filter Gender</p> <p>No data There was no data found for the visual</p>	<p>Cases by gender</p> <p>Click to filter Age</p> <p>No data There was no data found for the visual</p>	<p>Cases by relationship</p> <p>No data There was no data found for the visual</p>
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<p>Personal problems</p> <p>Number of Cases</p> <p>Top 7</p> <p>No data There was no data found for the visual</p>	<p>Work related problems</p> <p>Number of Cases</p> <p>Top 10</p> <p>No data There was no data found for the visual</p>	<p>Delivery types</p> <p>Number of Cases</p> <p>No data There was no data found for the visual</p>	<p>Peer support groups</p> <p>Number of Cases</p> <p>No data There was no data found for the visual</p>
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Work-life Services

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Specialty

Number of Cases

No data
There was no data found for the visual

Management Services

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<p>Cases by type</p> <p>No data There was no data found for the visual</p>	<p>Referral problems</p> <p>Number of Cases</p> <p>Top 10</p> <p>No data There was no data found for the visual</p>
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Employer Services

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<p>Cases by type</p> <p>No data There was no data found for the visual</p>	<p>Visits by website sections</p> <p>No data There was no data found for the visual</p>
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Alameda County Schools Insurance Group

P.O. Box 2487
Dublin, CA 94568
Phone (925) 225-1030
Fax (925) 225-0653
www.acsig.com

EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: EAP Contract Extension

In alignment with the December 2019 Strategic Plan, ACSIG began offering an EAP program to interested members. The current participating Districts are: ACOE, Albany, Dublin, Fremont, Mission Valley ROP, New Haven, Piedmont, Pleasanton, San Leandro, San Lorenzo, Sunol and Tri-Valley ROP. Because implementation has been below 5%, the current contract renewal is reduced to \$1.20/employee/month with the stipulation that the ACSIG program will not exceed 5% utilization. This is a 3-year agreement. Should we exceed 5%, the additional utilization will be invoiced at the current rate of \$1.64/employee/month.

The Executive Director will be reviewing the contract and the Executive Committee will be asked to recommend approval to the full Board.

**AMENDMENT NUMBER ONE
SPECIALIZED HEALTH CARE SERVICE PLAN CONTRACT**

This Amendment Number One (“**Amendment**”) to the Specialized Health Care Service Contract (“**Contract**”) is effective as of July 1, 2023 (“**Effective Date**”), by and between Alameda County Schools Insurance Group (“**Employer**”), and Claremont Behavioral Services, Inc., d/b/a Claremont EAP (“**Claremont**”) company. Employer and Claremont may each be referred to herein as a “**Party**” and collectively as “**Parties**”.

Recitals

WHEREAS, the Parties entered into the EAP Services Contract (“**Contract**”) effective on July 1, 2021, under which Claremont provides Employee Assistance Program (“**EAP**”) and other services to Employer.

Now, therefore, Employer and Claremont hereby amend the Contract and agree as follows:

Agreement

1. **Section 2.18.** The Parties agree to delete/amend Section 2.18 of the Contract in its entirety and replace it with the amended Section 2.18 as set forth below:

2.18 Premium – The Plan will provide services to Employer on a per-capita basis of **\$1.20 per eligible Employee per month (PEPM) with a minimum monthly fee of \$7,800/month, for the period of 7/1/23 through 6/30/26** payable in monthly installments on or before the first day of each calendar month. If annual clinical case utilization exceeds 5% then Claremont reserves the right to renegotiate pricing. Annual clinical case utilization is defined as total annual clinical cases divided by the average number of employees. A clinical case is defined as an instance where an employee or eligible dependent receives counseling services for an incident and may consist of more than one counseling sessions. Claremont reserves the right to renegotiate service fees and other contract provisions on an annual basis at the time of Employer Contract renewal unless otherwise specified and agreed to between Employer and Claremont. An Addendum to this Contract will be mailed if an increase is approved.

2. **Section 2.25.** The Parties agree to delete/amend Section 2.25 of the Contract in its entirety and replace it with the amended Section 2.25 as set forth below:

2.25 This Contract shall have a term of 36 months (the “**Initial Term**”) and shall automatically renew on the same terms and conditions for annual periods of 12 months (each a “**Renewal Term**”) at the end of the Initial Term and each Renewal Term unless either Claremont or Employer give the other notice of termination not less than thirty (30) days before the end thereof.

3. **Exhibit B.** The Parties agree to delete/amend Exhibit B (Services for Employers) and

Managers) of the Contract in its entirety and replace it with the amended Exhibit B (Services for Employers and Managers) which is attached to this Amendment and incorporated into the Subscriber Contract by this reference.

4. **Effect of Amendment.** If there is any conflict or inconsistency between this Amendment and the Contract, the provisions of this Amendment shall control and govern. The provisions of this Amendment supersede any language addressing the same issues in the Contract or supplies language where the Contract is silent on the issues on the issues addressed herein. Except as otherwise amended by this Amendment, all of the terms and conditions of the Contract will remain the same and in full force and effect.

Signature page follows

SIGNATURE PAGE

IN WITNESS WHEREOF, Alameda County Schools Insurance Group and Claremont have executed this Amendment on the dates set forth below, to be effective as of the Effective Date first set forth above.

Alameda County Schools Insurance Group:

By: _____

Print Name: Kimberly Dennis

Title: Executive Director

Date: _____

Claremont Behavioral Services, Inc. d/b/a Claremont EAP:

By: _____

Print Name: Toby Davis

Title: Chief Financial Officer

Date: _____

Exhibit B of EAP Services Contract

Services for Employers and Managers

Claremont will provide the following services during normal business hours, at the request of Managers and upon prior authorization by Claremont.

Service	Description	Amount
Employee Orientations	Provide virtual 15–30-minute orientation sessions for Employees for the purpose of educating such Employees regarding health, wellness, and work-related topics. Additional orientation materials are made available on-line.	One virtual session per district per year (can be recorded by district)
Manager Orientations	Provide virtual, one-hour, training sessions for Managers to introduce them to the assistance and consultative aspects of the EAP. Additional orientation materials are made available on-line.	One virtual session per district per year (can be recorded by district)
Critical Incident Stress Debriefing (CISD) Services	Provide on-site/ video clinical counseling services with a trained specialist to respond to emergency situations such as an act of violence, death of a co-worker, robbery, or a natural disaster.	Fee-for-service at \$325 per hour.
Management / HR Consultations	Provide telephonic consultations with Claremont staff to Managers regarding Employees with personal- and/or work-related problems that affect Employee productivity.	Unlimited Consultations.
Virtual/Onsite Seminars	Provide on-site/ video seminars on various health and wellness subjects.	Fee-for-service at \$375 per hour.
Health Fairs	Provide information about the EAP, virtually at any one Employer-sponsored Health Fair, on any one-day.	Fee-for-service at \$125 per hour.
Utilization Reports	Access to online utilization reports detailing utilization data and general observations. Reports do not identify specific individuals accessing the program (under confidentiality laws).	Included.
Claremont Personal Advantage Website and Promotional Materials	Provide program communication materials in PDF format such as flyers, posters, wallet cards and monthly newsletters. Access to Claremont Personal Advantage website for Articles, Resources, Videos and Assessments about Health/Wellness, Legal/Financial, Webinars, Emotional Well-Being & Balanced Life.	Included.
Digital Mental Health Platform	Each member is provided access to: <ul style="list-style-type: none"> • Wellbeing Check & Progress Tracking • Personalized Care Plan • Self-guided Digital Courses • Coach-guided Digital Courses • Live Mental Health Care Navigator 	Included.

	<ul style="list-style-type: none">• Proactive Outreach Based on Member Wellness Assessment• Whole Person Care• Three (3) 30-minutes coaching sessions	
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Alameda County Schools Insurance Group

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Phone (925) 225-1030
Fax (925) 225-0653
www.acsig.com

EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: COVID Claims Update

ACSIG has been very fortunate in the number of accepted, COVID claims. The Workers' Compensation Claims Manager will update the Committee on current, open COVID claims. Additionally, she will discuss claim totals and severity of claims experienced within the ACSIG program.

This report is for information only.

Claim Number	Status	Paid to Date	Reserves	Incurr ed	Location/Site/ Dept	Insured Name	OCCUPATION DESCRIPTION	CLAIM STATUS
588218	Closed	1,675.07	0.00	1,675.07	Green (Harvey) Elementary School	Fremont Unified School District	CUSTODIANS/CLASSIFIED	62 year old Custodian reported that she tested Positive for Covid 19. The claimant advised that she takes the Public transportation to work. She reported that she was careful as she wears gloves, mask and a shield on her travels. She also reported that she continues to wear the safety equipment and has not been around any other employees at the school site. She lived with her daughter, who is a Nurse, but she is more administrative position. Her daughter tested positive after Ms. the claimant. Our investigation confirmed that no other Fremont Unified School District staff member in your department have tested positive for Covid.
593857	Closed	332.30	0.00	332.30	Granada High School	Livermore Valley Joint Unified School District	FOOD SERVICE/CLASSIFIED	59 year old F/T Food Service Supervisor who is claiming COVID exposure after visiting a school site where "Source A" tested positive, on 4/2/21. The claimant had no symptoms, until she felt a tickle in her throat, on 4/22/21. She finished the work day but no RTW since LDW (4/22/21). The claimant took a COVID test on 4/23/21, which came back positive. The claim was denied because our investigation confirmed that no other Livermore Valley Joint Unified School District co-workers had tested positive for COVID-19 within the 14 days prior to symptoms.
598163	Closed	140.00	0.00	140.00	Chavez (Cesar) Middle School	New Haven Unified School District	Teacher /CERTIFICATED	48 year old Teacher employed with our insured since 10/1/2013. EE states he does not know where he got COVID but can't be ruled out that a kid gave it to him. He started to develop chills, temperature, and was sweaty on 08/16; on 08/18 the employee had difficulties breathing and had to go to Kaiser ER and between 08/18-08/23 he was tested positive for COVID-19. The claimant did not present a positive Covid Test nor did he cooperate with our investigation and the claim was denied. The claimant has not disputed the denial.
605422	Closed	1,277.95	0.00	1,277.95	District Office	Newark Unified School District	ADMIN/CERTIFICATED	63 year old Administrative Director employed alleging exposure at the school district office. This claim is currently on delay. We are conducting our investigation and securing medical records. This was a late reported claim. The claimant reported injury in April of 2022, after her contract was not renewed. The claimant is alleging long haul symptoms. The claimant did report on 09/22/2021 that she was positive for COVID-19 and she did provide a positive Covid Test. The School Nurse did contact tracing and could not find any one prior to the claimant reporting the Positive Covid test as having been positive. There were no students that reported positive test. There were only three individuals during that period that tested positive but the claimant would not have had any exposure to them. Two were custodian and one was a Speech Teacher. The Speech Teacher would have been the only individual to possible to have come into contact with the claimant, but our investigation could not find that there was any contact. The speech Teacher works at two other locations not at the District Office where the injured worker works. There were no known meetings between the claimant and the Speech Teacher. However, as a result of the claimant's positive test there were 6 close contact letters sent to other co-employee's.
612675	Closed	147.00	0.00	147.00	Arroyo High School	San Lorenzo Unified School District	Aide/CLASSIFIED	33 year old Aide believes he contracted Covid from students in the cafeteria or while interacting with other students outside of his classroom. There were no students that reported positive test. There were only three individuals during that period that tested positive but the claimant would not have had any exposure to them. Two were custodian and one was a Speech Teacher. The Speech Teacher would have been the only individual to possible to have come into contact with the claimant, but our investigation could not find that there was any contact. The speech Teacher works at two other locations not at the District Office where the injured worker works. There were no known meetings between the claimant and the Speech Teacher. However, as a result of the claimant's positive test there were 6 close contact letters sent to other co-employee's.
619825	Open	0.00	3,556.60	3,556.60	Havens (Frank) Elementary School	Piedmont Unified School District	Aide-SPECIAL EDUCATION/CLASSIFIED	This is a 65 year old Special Ed Aide that is claiming COVID exposure due to her employment. However, IW did not wish to participate in investigation of her claim as she did not want to release her medical records and advised she wanted to withdraw her claim. The claim will be denied and claim should close within the next 30 days.
619898	Open	0.00	9,888.30	9,888.30	Piedmont High School	Piedmont Unified School District	Teachers/CERTIFICATED	50 year old Teachers Aide employed with our insured since 9/12/1994. Two other staff members tested positive on the same day and there is a reported students also tested positive within days of each other. Need to determine if the EE has contact with either of the staff members. ER states possible EE had contact but nothing definitive. Claim is still under investigation as we are establishing the Timeline of exposure as well as seeking proof of positive Test. The claimant did lose time as a result of this injury and was off work March 17, 2023-March 20, 2023.

619899	Open	0.00	6,193.11	6,193.11	Beach (Egbert) Elementary School	Piedmont Unified School District	Teachers/CERTIFICATED	50 year old Teacher reporting COVID due to being exposed to student who tested positive for Covid-19 We are still conducting investigation to establish a timeline, obtain copy of a positive Covid Test, and where the exposure occurred. The IW was off work from 03/22/2024-03/24/2024. The claim is going to be denied pending this information as we have not received information to support acceptance of claim.
620104	Open	0.00	5,452.62	5,452.62	Piedmont High School	Piedmont Unified School District	Teachers/CERTIFICATED	53 year old Teacher alleging exposure to Covid as a result of employment. We do not have medical information to substantiate COVID as we do not have proof of positive Test Result and we are still developing timeline and exposure. The claimant was off work from 03/17/202-03/27/2023.
620282	Open	0.00	1,500.00	1,500.00	Havens (Frank) Elementary School	Piedmont Unified School District	Teachers/CERTIFICATED	59 year old Teacher alleging Covid Exposure. Claim is still under investigation as we are establishing timeline, determine where the exposure occurred, and proof of positive COVID Test. The claimant was off work 03/27/2023-03/31/2023.
620281	Open	0.00	1,500.00	1,500.00	Havens (Frank) Elementary School	Piedmont Unified School District	Teacher-SPECIAL ED/CERTIFICATED	41 year old Teacher employed who is alleging exposure to student who tested Positive Covid-19. She self- tested at home. The claimant was also exposed to her son during the 14 day window. The claim is still under investigation as we have not received proof of a positive COVID Test.
620351	Open				Havens (Frank) Elementary School	Piedmont Unified School District	Teacher /CERTIFICATED	64 year old Sub Art Teacher who reported Covid. She was noticed by the School District of Exposure back 1/15/2023. This was late reported injury. The claim is still be investigated as we need to develop timeline, determine source of exposure, and obtain positive Covid Test.
620352	Open	0.00	4,738.30	4,738.30	Beach (Egbert) Elementary School	Piedmont Unified School District	Teacher /CERTIFICATED	56 year old female Teacher who tested positive with COVID along with 3 students and 1 Teacher. This claim is still under investigation. We are in the process of obtaining a copy of the Positive Test, develop timeline for exposure, and confirm exposure as reported by Employee.
620435	Open				Beach (Egbert) Elementary School	Piedmont Unified School District	Aide/CLASSIFIED	46 Year old Teachers who is alleging exposure to Covid exposure. This claim is under investigation as we are develop exposure timeline, obtain Positive Covid test, and determine source of exposure. The claimant was off from 03/17/2023-03/27/2023.
620483	Open	0.00	1,500.00	1,500.00	Beach (Egbert) Elementary School	Piedmont Unified School District	Teacher /CERTIFICATED	48 Year old Teacher alleging exposure to Covid. This claim is under investigation as we are developing exposure timeline, proof of positive Covid Test, and determine source of exposure. The claimant was off work 3/27/2027-04/03/2023.
620548	Open				Wildwood Elementary School	Piedmont Unified School District	Teacher /CERTIFICATED	49 Year old Teacher alleging exposure to Covid. This claim is under investigation as we are developing exposure timeline, proof of positive Covid Test, and determine source of exposure.
589902	Closed	46,800.94	0.00	46,800.94	Chavez (Cesar) Middle School	New Haven Unified School District	Aide/CLASSIFIED	30 year old Aide employed with our since 8/25/2015, who reports while working with another employee putting together baskets for needy families on 12/3/20. the co- worker was scheduled for a surgical procedure and had to take a COVID test and the results came back positive. Our IW later tested positive. After or investigation we accepted the claim as there was no evidence of any other exposure other than work. The cost incurred was for medical treatment because she was hospitalized and developed complications, she was a diabetic and COVID exacerbated her diabetic condition.
590612	Closed	1,108.33	0.00	1,108.33	Castro Valley Elementary School	Castro Valley Unified School District	GROUNDKEEPING/CLASSIFIED	46 year old Groundskeeper who was working in the cafeteria everyday before onset of symptoms, with 5 other employees preparing lunches. The nature of the work does involve co-employees preparing food which requires them to hand different items to each other and share common areas. The area she worked at was not very large and only has one prep area, sink, etc. The exposure likely occurred as the claimant did report that Source 1 makes her coffee most days and she may have shared a coffee mug used by Source 1. The claim was been accepted. The claimant was discharged from care with no residual disability or need for future medical care.
602167	Closed	324.43	0.00	324.43	Otis (Frank) Elementary School	Alameda Unified School District	Teacher /CERTIFICATED	Case involves a 27 year old female Support Specialist and Cheer Coach who alleges that she contracted COVID 19 from girls basketball team members who road in her car for three days to basketball games. One student tested positive on 1/2/2022 for Covid. Her entire family had tested positive, but the student never shared this until after positive test came back from the other students. The claim was accepted. The claimant received Covid Pay from the District and no medical bills have been presented. The claim was accepted. The claimant was discharged from care with no residual disability or need for future medical treatment.
601783	Closed	140.00	0.00	140.00	Edendale Middle School	San Lorenzo Unified School District	Teacher /CERTIFICATED	Case involves a 32-year-old Teacher who alleges she contracted COVID-19 from her students. The claimant had two students in her classroom that tested positive for COVID within the 14 days window of exposure. There was no other known exposures. Based on all the available information it was more likely than not that the EE contracted COVID from students in her classroom. Claim has being accepted. The claimant received COVID pay. No Medical bills have been presented. File is slated for closure by month's end.

602776	Closed	140.00	0.00	140.00	Chabot Elementary School	Castro Valley Unified School District	Teacher /CERTIFICATED	37 year old (at injury) 10-mo F/T Teacher who was exposed to COVID-19 at work by a student. The claimant reported that she has constant daily contact with student as they approach her desk lot, despite being told to stay in their seat. The claimant received COVID pay during her time off. No medical bills have been presented.
601676	Closed	0.00	0.00	0.00	Emery Secondary (High) School	Emery Unified School District	CLERICAL/CLASSIFIED	27 year old female Support Specialist and Cheer Coach who alleges that she contracted COVID 19 from girls basketball team members who road in her car for three days to basketball games. One student tested positive on 1/2/2022 for Covid. Her entire family had tested positive, but the student never shared this until after positive test came back from the other students, and Ms. Raahsheed. The claim was accepted. The claimant received Covid Pay from the District and no medical bills have been presented. The claim was accepted. The claimant was discharged from care with no residual disability or need for future medical treatment.
601822	Closed	0.00	0.00	0.00	Emery Secondary (High) School	Emery Unified School District	Teacher /CERTIFICATED	33 year old male Elementary School Teacher school who tested positive for COVID-19 on 1/06/2022.He was advised that a Teacher was sent home due to child having tested positive for Covid. He had contact with the involved Teacher. The claim was accepted. The claimant received Covid Pay and no medical bills have been presented for payment. The claim is in posture to close. No benefits have been paid.
601966	Closed	529.00	0.00	529.00	Piedmont Middle School	Piedmont Unified School District	Teacher /CERTIFICATED	42 year old Teacher employed who alleges exposure to Covid by students in her classroom. Based on all information available we have no other factual evidence that the EE was exposed to COVID anywhere outside of her work environment. There were 54 students tested positive in her school and she had exposure in her classroom. The claim was accepted. The claimant exhausted her 80 hours of Covid Pay so we may ow her approximately 3 days of TTD benefits. Once this is paid, claim will be closed.
607235	Closed	6,751.50	0.00	6,751.50	Havens (Frank) Elementary School	Piedmont Unified School District	Teacher /CERTIFICATED	44 year old Teacher exposed to Student with Covid. Claim was accepted. The claimant had symptoms of Long Covid. The claimant was off work from 04/24/2022-06/02/2022. The claim has closed as injured symptoms have subsided and no further medical treatment was sought.
606882	Closed	147.00	0.00	147.00	San Lorenzo Adult School	San Lorenzo Unified School District	Aide-SPECIAL EDUCATION/CLASSIFIED	62 year old female Special Aide Assistant who alleges she was exposed to Covid 19 from a student who was allegedly diagnosed with Covid 19. The claim was accepted. NO TTD was paid. Claimant did not seek subsequent treatment and claim was closed.
618940	Closed	416.74	0.00	416.74	District Office	Castro Valley Unified School District	ADMIN/CLASSIFIED	51 year old Substitute Admin Worker believes she contracted COVID at work. She plays piano for CVUSD (2 hrs/week) & also Sub Teaches, including some SPED classes. The claimant reported that there were three positive cases in the classroom where she worked. The claim was accepted. The claimant was off work from 02/10/2023-02/14/2023. Employer voluntarily paid the time off.



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 5-year Claim Trends

As expected, the transition back to in-person learning has been a tremendous adjustment for both students and staff. ACSIG has seen a return of injuries to the pre-pandemic count. ACSIG has seen an extremely high number of paraeducator injuries and accompanying psychological claims. These claims are going beyond our normal biting and spitting. We are experiencing physical altercations that are so severe that employees are scared to return to the workplace.

The Committee will review the claims trend and discuss potential ways to improve the program

Alameda County Schools Insurance Group

Point In Time Report

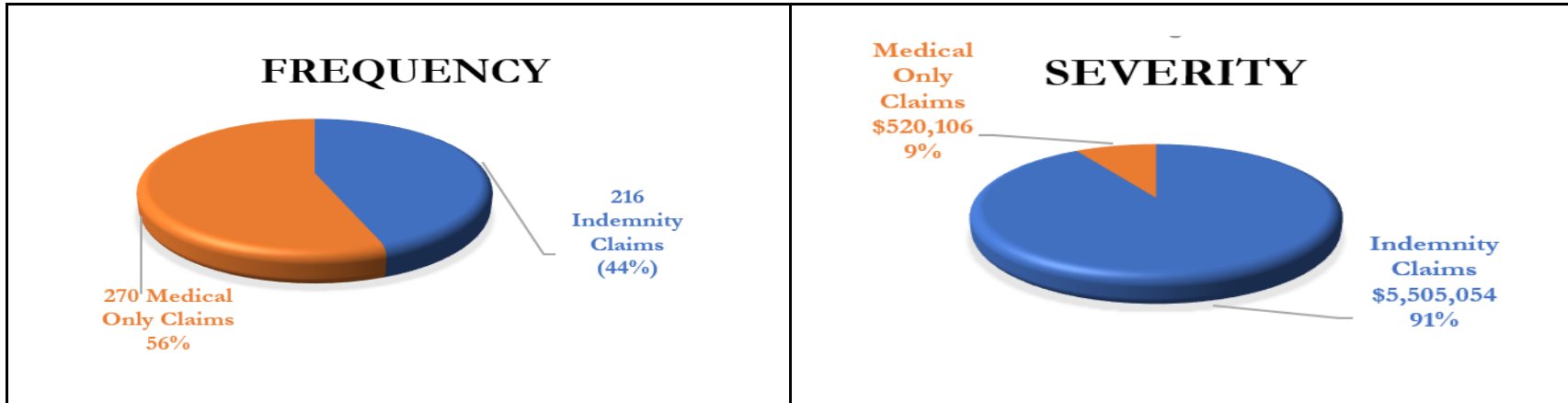
Valuation Date: April 2019, April 2020, April 2021, April 2022, April 2023

	7/1/2018-4/30/2019		7/1/2019-4/30/2020		7/1/2020-4/30/2021		7/1/2021-4/30/2022		7/1/2022-4/30/2023	
District	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity
Alameda County Office of Education	11	\$102,519	3	\$3,988	0	\$0	7	\$75,142	4	\$9,262
Alameda Unified School District	34	\$512,278	40	\$794,478	14	\$157,961	35	\$744,413	32	\$511,145
Albany Unified School District	20	\$231,691	13	\$427,084	5	\$74,740	11	\$88,452	10	\$300,557
Castro Valley Unified School District	18	\$263,901	33	\$431,011	15	\$121,390	31	\$396,582	44	\$380,425
Dublin Unified School District	32	\$387,202	38	\$347,293	19	\$774,865	41	\$419,624	44	\$480,596
Eden Area ROP	4	\$3,278	7	\$12,383	0	\$0	2	\$9,438	3	\$70,899
Emery Unified School District	3	\$1,939	5	\$123,711	1	\$10,000	6	\$25,659	6	\$61,056
Fremont Unified School District	113	\$1,797,144	102	\$1,801,773	26	\$569,453	95	\$1,202,369	84	\$1,006,853
Livermore Valley Joint Unified School District	46	\$382,390	45	\$394,473	16	\$161,332	48	\$701,344	39	\$617,344
Mission Valley ROP	5	\$140,269	1	\$101	1	\$11,400	2	\$5,041	6	\$66,316
Mountain House Elementary School District	0	\$0	0	\$0	1	\$3,398	0	\$0	0	\$0
New Haven Unified School District	36	\$377,694	30	\$148,101	15	\$252,282	60	\$943,687	60	\$389,026
Newark Unified School District	15	\$63,582	17	\$250,166	13	\$285,123	22	\$293,667	33	\$446,394
Piedmont Unified School District	5	\$7,894	10	\$70,563	2	\$69,026	4	\$64,014	18	\$199,338
Pleasanton Unified School District	46	\$713,338	32	\$466,311	20	\$309,793	42	\$368,380	40	\$543,856
San Leandro Unified School District	39	\$404,758	29	\$267,683	17	\$538,635	35	\$563,980	34	\$583,916
San Lorenzo Unified School District	47	\$348,764	53	\$603,948	20	\$373,068	68	\$873,778	26	\$335,851
Tri Valley Regional Occupational Program	2	\$16,732	0	\$0	0	\$0	1	\$0	3	\$22,323
Totals	476	\$5,755,373	458	\$6,143,068	185	\$3,712,466	510	\$6,775,570	486	\$6,025,160

Sunol Glen has no WC claims during this period

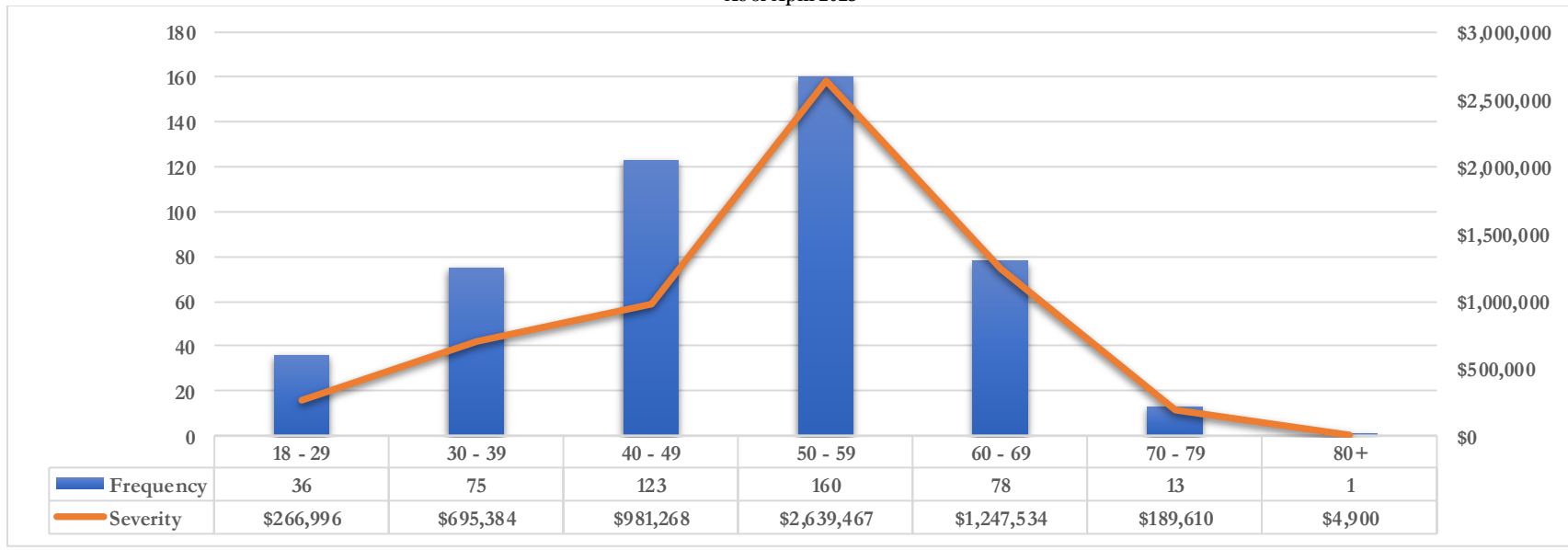
2022/2023 Claims Frequency and Severity by Claim Type

As of April 2023



2022/2023 Claims Frequency and Severity by Age

As of April 2023



2022/2023 Claims Distribution by Month
As of April 2023





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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Tail Claims

Prior to July 1, 2009, the ACSIG Worker's Comp program was self-insured at a variety of amounts before purchasing reinsurance.

<u>Occurrence</u>	<u>Self-Insured Retention</u>
July 1, 1978 – June 30, 1979	Unlimited
July 1, 1979 – June 30, 1980	\$250,000
July 1, 1980 – June 30, 1981	\$250,000
July 1, 1981 – June 30, 1982	\$250,000
July 1, 1982 – June 30, 1983	\$250,000
July 1, 1986 – June 30, 1987	\$500,000
July 1, 1988 – June 30, 1995	Unlimited
July 1, 1995 – June 30, 2001	\$2,000,000
July 1, 2001 – June 30, 2003	\$1,000,000
July 1, 2003 – June 30, 2004	Unlimited
July 1, 2004 – June 30, 2006	\$3,000,000
July 1, 2006 – June 30, 2009	\$250,000

The Keenan claims team is working diligently to close all remaining tail claims. These are claims that are still open with injury dates prior to July 1, 2009. Patrice Grant, claims manager, will review the current statistics of open claims with the Executive Committee.

ACSIG TAIL CLAIMS

Claim Number	Incident Date	ER DOK	Open Date	Claim Type	Status	Insurer	Insured	Total Paid	Reserves	Total Incurred
INDEMNITY CLAIMS: 2										
2206427	2/13/2007	2/13/2007	2/15/2007	Indemnity	Open	Alameda County Schools Insurance Group WC	Pleasanton Unified School	655,218.82	882,870.99	1,538,089.81
404056	7/28/2008	7/29/2008	7/30/2008	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Pleasanton Unified School	285,045.69	73,733.25	358,778.94
Future Medical Claims: 52										
Claim Number	Incident Date	ER DOK	Open Date	Claim Type	Status	Insurer	Insured	Total Paid	Reserves	Total Incurred
2506767	1/16/1996	1/26/1996	1/26/1996	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Livermore Valley Joint	27,166.04	18,296.71	45,462.75
2508943	12/1/1997	12/5/1997	12/5/1997	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Alameda Unified School	27,689.19	34,965.80	62,654.99
445317	11/13/2000	2/8/2011	2/8/2011	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Alameda Unified School	48,472.26	9,076.37	57,548.63
2202360	5/22/2002	5/22/2002	6/7/2002	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Livermore Valley Joint	124,481.57	82,205.08	206,686.65
2507794	11/19/1996	12/5/1996	12/5/1996	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Pleasanton Unified School	446,635.85	48,357.88	494,993.73
9900847	1/6/2000	1/31/2000	2/15/2000	Indemnity	Open	Alameda County Schools Insurance Group WC	Pleasanton Unified School	523,618.29	79,661.49	603,279.78
9900492	10/19/1999	10/22/1999	10/22/1999	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Pleasanton Unified School	149,567.43	18,800.72	168,368.15
2201275	5/17/2001	5/17/2001	5/29/2001	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Fremont Unified School	17,572.78	3,267.23	20,840.01
2201240	5/2/2001	5/3/2001	5/9/2001	Indemnity	Open	Alameda County Schools Insurance Group WC	Fremont Unified School	319,281.19	73,350.48	392,631.67
2202377	6/3/2002	6/3/2002	6/6/2002	Indemnity	Open	Alameda County Schools Insurance Group WC	Fremont Unified School	192,302.91	25,726.44	218,029.35
2201705	10/31/2001	11/1/2001	11/7/2001	Indemnity	Open	Alameda County Schools Insurance Group WC	Alameda Unified School	739,136.56	92,753.23	831,889.79
2205663	3/14/2006	3/14/2006	3/17/2006	Indemnity	Open	Alameda County Schools Insurance Group WC	Pleasanton Unified School	70,809.15	5,496.26	76,305.41
2206639	3/30/2007	4/3/2007	4/24/2007	Indemnity	Open	Alameda County Schools Insurance Group WC	Fremont Unified School	88,886.71	46,970.25	135,856.96
2206171	10/25/2006	10/25/2006	10/26/2006	Indemnity	Open	Alameda County Schools Insurance Group WC	Fremont Unified School	231,894.77	71,555.70	303,450.47
2206480	2/2/2007	2/5/2007	2/26/2007	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Fremont Unified School	14,215.32	0	14,215.32
417227	5/21/2009	5/21/2009	5/26/2009	Indemnity	Open	Alameda County Schools Insurance Group WC	Fremont Unified School	57,916.33	16,132.44	74,048.77
1003545	1/16/1987	1/26/1987	1/26/1987	Indemnity	Open	Alameda County Schools Insurance Group WC	Chabot-Las Positas	185,127.39	11,077.66	196,205.05
2504707	2/28/1994	5/13/1994	5/15/1994	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Peralta Community	164,553.25	10,552.35	175,105.60
2505575	1/17/1995	1/26/1995	1/26/1995	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Peralta Community	38,498.27	20,056.70	58,554.97
2505319	11/8/1994	11/14/1994	11/14/1994	Indemnity	Open	Alameda County Schools Insurance Group WC	Peralta Community	397,156.96	110,552.21	507,709.17
2506672	12/14/1995	12/21/1995	12/21/1995	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	52,503.40	16,862.83	69,366.23
2509256	3/24/1998	4/1/1998	4/1/1998	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	222,513.52	29,934.95	252,448.47
9901375	6/22/2000	7/3/2000	7/3/2000	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Chabot-Las Positas	93,089.71	52,674.98	145,764.69
9900823	1/27/2000	2/4/2000	2/4/2000	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Chabot-Las Positas	122,169.83	27,390.01	149,559.84
9900611	11/1/1999	11/29/1999	11/29/1999	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	95,575.14	9,469.36	105,044.50
2201024	3/1/2001	3/5/2001	3/9/2001	Indemnity	Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	97,728.12	19,580.59	117,308.71
2204533	10/15/2004	10/15/2004	10/22/2004	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	301,583.27	17,043.56	318,626.83
2205338	5/13/2005	8/4/2005	10/5/2005	Indemnity	Re-Open	Alameda County Schools Insurance	Chabot-Las Positas	214,749.20	24,258.23	239,007.43
2205921	2/15/2006	2/15/2006	6/9/2006	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	41,208.55	82,673.61	123,882.16
2207076	9/26/2007	9/26/2007	9/26/2007	Indemnity	Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	106,389.44	76,299.55	182,688.99
2207237	11/2/2007	11/6/2007	11/16/2007	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	151,737.00	45,447.33	197,184.33
417758	5/13/2009	6/4/2009	6/5/2009	Indemnity	Open	Alameda County Schools Insurance Group WC	San Lorenzo Unified	99,902.62	41,851.95	141,754.57
2500867	2/22/1991	2/25/1991	2/25/1991	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Albany Unified School	84,791.37	3,301.59	88,092.96
2504234	11/29/1993	12/20/1993	12/20/1993	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Peralta Community	56,187.54	15,398.84	71,586.38
2509345	6/13/1997	4/24/1998	4/24/1998	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Dublin Unified School	41,303.68	10,484.80	51,788.48
2508918	12/1/1997	12/8/1997	12/8/1997	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Dublin Unified School	183,136.86	52,500.13	235,636.99
2510000	12/7/1998	12/11/1998	12/11/1998	Indemnity	Open	Alameda County Schools Insurance Group WC	Fremont Unified School	254,949.45	25,087.68	280,037.13
2510407	4/30/1999	4/30/1999	4/30/1999	Indemnity	Open	Alameda County Schools Insurance Group WC	Chabot-Las Positas	1,169,723.59	516,477.73	1,686,201.32
9901807	11/7/2000	11/16/2000	11/16/2000	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	New Haven Unified	210,844.27	40,074.80	250,919.07
2201190	4/3/2001	4/3/2001	4/26/2001	Indemnity	Open	Alameda County Schools Insurance Group WC	San Leandro Unified	141,781.97	11,390.03	153,172.00
2203425	2/18/2003	2/18/2003	7/14/2003	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Newark Unified School	68,673.87	6,104.29	74,778.16
2203893	1/15/2004	1/15/2004	1/26/2004	Indemnity	Open	Alameda County Schools Insurance Group WC	San Leandro Unified	224,268.09	90,632.42	314,900.51
2205687	9/10/2004	3/20/2006	3/23/2006	Indemnity	Re-Open	Alameda County	Newark Unified School	303,915.77	88,875.90	392,791.67
2205897	6/6/2006	6/6/2006	6/16/2006	Indemnity	Open	Alameda County Schools Insurance Group WC	Pleasanton Unified School	326,091.56	183,613.19	509,704.75
2205624	2/13/2006	2/13/2006	3/3/2006	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Castro Valley Unified	381,848.53	99,988.25	481,836.78
2206375	1/4/2007	1/12/2007	1/30/2007	Indemnity	Open	Alameda County Schools Insurance Group WC	San Leandro Unified	1,213,278.97	977,540.11	2,190,819.08
2205940	7/5/2006	7/5/2006	7/17/2006	Indemnity	Open	Alameda County Schools Insurance Group WC	San Leandro Unified	147,078.83	32,129.06	179,207.89
2206426	2/5/2007	2/5/2007	2/15/2007	Indemnity	Open	Alameda County Schools Insurance Group WC	San Leandro Unified	93,519.03	34,109.34	127,628.37
2206844	6/12/2007	6/12/2007	6/19/2007	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	San Leandro Unified	527,310.17	197,451.50	724,761.67
395556	1/8/2008	1/9/2008	1/14/2008	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Castro Valley Unified	75,549.20	10,022.13	85,571.33
395115	12/5/2007	12/10/2007	12/31/2007	Indemnity	Re-Open	Alameda County Schools Insurance Group WC	Alameda Unified School	97,460.45	17,698.16	115,158.61
412333	1/30/2009	1/30/2009	2/13/2009	Indemnity	Open	Alameda County Schools Insurance Group WC	Fremont Unified School	27,343.80	43,217.49	70,561.29
								655,218.82	882,870.99	1,538,089.81
								12,156,849.13	4,702,220.00	16,859,069.13



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 2023/2024 Dental Program & Rates

Enclosed are the proposed 2023/2024 Dental rate changes for ACSIG fixed rate members. The program continues to perform well. At this time, we are asking the Committee to consider a flat renewal in alignment with the Underwriting recommendation. Additionally, the Executive Director is recommending augmentations to the PPO program which will increase the annual maximum allowable for those enrolled in that program. The increased value is \$500 between the HMO and PPO programs. Participation in the PPO program significantly decreases the reimbursement rate paid for services. Additionally, we are proposing the addition of the SmileWay benefit which adds an additional cleaning each year for members with specific medical conditions.

These rates will be reviewed by the Executive Director at the meeting and will be asking for approval of the 2023/2024 dental rates and program changes.

Program Enrollment Summary

Dental Program

	Fixed Rate	Self-Funded	Total Dental
December 2021	19,293	89,503	108,468
December 2022	18,606	92,106	110,712
Difference	-3.56%	2.91%	2.07%

Enrollment provided by PBIA

Vision Program

	Fixed Rate	Self-Funded	Total Vision
December 2021	11,867	21,023	32,890
December 2022	11,664	22,787	34,451
Difference	-1.71%	8.39%	4.75%

Enrollment provided by VSP

8



Dental Trends & Renewal

Fixed Rate Dental – Current Trend Data

Delta Dental Trend

- *Book of Business: 5.0%*

Market Trend Data

Survey of national carriers including:

- *Delta Dental entities, Aetna, Blue Cross/Blue Shield entities, CIGNA, and United Concordia*
- *Dental organizations: 4.0%*
- *Source: Segal 2023 Trend Survey*

ACSIG Dental Trend – Fixed Rate Groups

- *24 Months of Claims Data (January 2021– December 2022): +20.2%*
- *36 Months of Claims Data (January 2020– December 2022): +8.8%*

ACSIG Historical Performance

Calendar Year Claims PEPM vs. Prior Calendar Year

- *2022 vs. 2021: -1.3%*
- *2021 vs. 2020: 12.8% (COVID-19)*
- *2020 vs. 2019: -14.7% (COVID-19)*
- *2019 vs. 2018: -1.1%*
- *2018 vs. 2017: -0.8%*
- *2017 vs. 2016: -0.3%*
- *2016 vs. 2015: -1.9%*
- *2015 vs. 2014: -1.7%*
- *2014 vs. 2013: -0.1%*
- *2013 vs. 2012: -1.2%*
- *2012 vs. 2011: -2.8%*

Fixed Rate Dental – Renewal Recommendation

	Trend	Renewal
<i>ACSIG 2022-2023 Trend</i>	1.5%	0.2%
ACSIG 2023-2024 Dental Renewal Trend Status Quo	1.5%	0.2%
ACSIG 2023-2024 Dental Renewal Trend with Enhancements	1.5%	2.2%
<i>ACSIG 2021-2022 Trend</i>	3.0%	3.2%
<i>Segal Trend</i>	4.0%	5.2%
<i>Delta Trend</i>	5.0%	7.3%

2023-2024 Underwriting Assumptions & Recommendation

- *Paid Claims: 24-months of claims data (January 2021 – December 2022)*
- *Alliant recommended trend of 1.5% was used*
- *Risk margin of 0.0%*
- *Alliant Recommends No Change in Rates*
- *Enhancements for PPO Plans Only - increasing the differential between the PPO and Non-PPO Network Calendar Year Maximum to \$500 (Increases the PPO Network CYM up to \$500 depending on the member's current PPO maximum) and adding SmileWay benefit effective 10/1/23*
 - *The renewal includes a buy-down using ACSIG reserves*

14

Fixed Rate Dental – Renewal Action and History

	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Underwriting Results	0.1%	-0.1%	-0.7%	-0.5%	2.2%
Actual Applied to Members	0.00%	0.00%	0.00%	0.00%	0.00% (Proposed)

Notes:

- 2022-2023: Enhancements adding D&P Maximum Waiver and Cone Beam CT Scans
- 2023-2024: PPO Plans Only - Enhancements increasing the differential between the PPO and Non-PPO Network Calendar Year Maximum to \$500 (Increases the PPO Network CYM up to \$500 depending on the member's current PPO maximum) and adding SmileWay benefit
 - The renewal includes a buy-down using ACSIG reserves



Alameda County Schools Insurance Group

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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Actuarial Report for Dental & Vision

Enclosed please find the actuarial report completed by Healthcare Actuaries for the ACSIG Dental Program. These ACSIG programs must have an actuarial report at a minimum of every 2 years to meet CAJPA accreditation standards.

Healthcare Actuaries has completed these reports for ACSIG for the past three reporting cycles. The information shows a slight decrease needed for Dental reserves and an increase in Vision reserves due to the growth in the program.

The Executive Director will review this report with the Executive Committee.

ALAMEDA COUNTY SCHOOLS INSURANCE GROUP

December 31, 2022
Estimated Incurred Claim Liability
Fixed-Rate Dental and Self-Funded Vision Plans

February 8, 2023



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Table of Contents

Executive Summary.....	1
Summary.....	1
Purpose of Report	1
Basis of Estimates	1
Description, Results, and Analysis	1
Description	1
Results	2
Analysis	3
Dental Claims	3
Vision Claims	3
Actuarial Certification	4
Exhibit A	5
Exhibit B	6
Exhibit C	7
Appendix	8
Dental Lag Data	9
Vision Lag Data	10

Executive Summary

Summary

A summary of the incurred claim liability estimates as of December 31, 2022, follows. We show the prior and current results, for December 31, 2020, and December 31, 2022.

The estimates below include margin for claims fluctuation and administrative costs.

Incurred Claim Liability Estimates, Prior and Current Estimates

Coverage	Dec. 31, 2020	Dec. 31, 2022	Change	% Change
Dental	\$2,146,000	\$1,758,000	(\$388,000)	-18.1%
Vision	391,000	545,000	154,000	39.4%
Total	2,537,000	2,303,000	(234,000)	-9.2%

We also show revised year-end estimates for 2018 and 2019, followed by the current estimate for December 31, 2020. The amounts include claims paid through December 31, 2020.

Incurred Claims Liability Estimates, Revised Year-End Estimates

Coverage	Dec. 31, 2020	Dec. 31, 2021	Dec. 31, 2022
Dental	\$1,591,000	\$1,641,000	\$1,758,000
Vision	299,000	456,000	545,000
Total	1,890,000	2,097,000	2,303,000

Purpose of Report

The report presents the estimated liability for claims incurred but not reported (“IBNR”) as of December 31, 2022 for ACSIG’s fixed-rate dental and self-funded vision plans.

Basis of Estimates

In preparing this report, we relied on enrollment, plan design, and claims data provided either directly or indirectly by ACSIG and its third-party carriers, Delta Dental and VSP. We reviewed the information for consistency and reasonableness, but we did not audit it.

This report includes estimates based on our understanding of ACSIG’s current fixed-rate dental and self-funded vision plans.

Overall, our goal is to provide accurate estimates based on a thorough actuarial analysis. Our analyses depend on the availability of complete and accurate information about the plans.

Description, Results, and Analysis

Description

This section of the report provides an overview of the analyses completed based on historical information, the actuarial methods and assumptions used, and the estimates of incurred but unpaid claim liabilities for dental and vision coverage.

The liability represents claims incurred under the plans, but unpaid as of a specific date due to the lag between the date when a participant incurs charges (the “date of service”) and the date when the plan pays the claim. This liability must include estimates since the plan will not know the final liability until the plan pays all claims for all dates of service to-date in full, which can, in some cases, take years.

We derived estimated liabilities solely to meet employer financial accounting requirements that are consistent with generally accepted accounting principles (GAAP). Determination of such liabilities for other purposes may produce results different from the results in this report. In particular, these estimates are insufficient for use in connection with the funding of a 501(c)(9) trust or VEBA, since the Internal Revenue Code requires additional calculations for use in such funding.

Results

Exhibit A is a summary of the results of the incurred claim liability analysis. The summary shows the prior and current estimates, as well as revised estimates for year-end 2020 and 2021 using data through December 31, 2022.

The first section shows the change in reserve from the last estimate as of December 31, 2018, to the current estimate. It shows the dollar and percentage change in the estimate also. These numbers include a margin for claims fluctuation and estimated administrative costs for paying claims processing costs during run-out should the plan terminate.

The second section shows the revised reserve estimates for year-end 2020, 2021, and 2022. These figures include administrative costs and a claims fluctuation margin, and include claims paid through December 31, 2022.

Finally, the last section compares the original December 31, 2020 estimates to the run-out to-date, which will be nearly one-hundred percent complete at this time. The run-out is the claims paid after December 31, 2020 for claims incurred prior to or on that date. These figures do not include margin or administrative costs, to give a clearer comparison to the claims run-out.

Analysis

Dental Claims

Exhibit B illustrates the completion method applied to dental claims. The top of the exhibit shows the reported incurred claims, based on claims incurred and paid from January 2021 through December 2022 (column A). We then estimate complete incurred claims (column C) by “completing” the incomplete incurred claims using actuarial completion factors (column B). We developed the completion factors from historical lag data. Finally, we calculated the liability as of December 31, 2022 by subtracting incurred and paid claims from the projected complete incurred claims.

To develop fully the estimated incurred claim liability, we added an estimate of the administrative costs, based on a rate of 5.86% of paid claims plus 60¢ per employee. We converted the 5.86% to a per employee basis for our estimate. These costs anticipate that ACSIG will incur additional administrative costs to pay run-out claims if the plan terminates. The first section of the bottom part of the exhibit shows this development. We add a 5% margin to account for unexpected increases in claims over the year. This section also shows the average lag to payment, which represents the average time to pay a claim. This number is 20.8 days for ACSIG’s dental claims. This means that it takes just under three weeks, on average, to pay the dental claims after the date of service.

The second section of the exhibit shows the incurred claim liability for year-end 2020 and 2021, including a separate calculation for margin and administrative costs developed as of each year-end.

Vision Claims

Exhibit C illustrates the completion method for vision claims. The development of the vision incurred claim liability is the same as for the dental claims. The average number of lag days for vision claims is currently 16.8 days. This means that it takes just over two weeks, on average, to pay the vision claims after the incurred date of the claim.

Actuarial Certification

The preparation of this report accords with generally recognized and accepted actuarial principles and practices, and it is consistent with the applicable “Actuarial Standards of Practice” and “Actuarial Compliance Guidelines” of the American Academy of Actuaries

Healthcare Actuaries' work is prepared solely for the internal business use of the Alameda County Schools Insurance Group. To the extent that Healthcare Actuaries' work is not subject to disclosure under applicable public record laws, the Alameda County Schools Insurance Group and its agents may not provide our work to third parties without Healthcare Actuaries' prior written consent.

There is no relationship between Healthcare Actuaries, its owner, subcontractors, or staff, and the Alameda County Schools Insurance Group beyond the contractual services that we perform for the Alameda County Schools Insurance Group.

No third-party recipient of Healthcare Actuaries' work product should rely on Healthcare Actuaries' work product. Any third-party recipient should engage qualified professionals for advice appropriate to their own needs. One must present this report in its entirety for it to be a valid report.

The undersigned is a member of the American Academy of Actuaries and meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein, and is available to answer any questions with respect to the information contained in this report.



Roger T. Burton, FSA, MAAA, FCA

February 8, 2023

Date

Alameda County Schools Insurance Group

Claim Liability Summary

Estimated Incurred Claim Liability as of December 31, 2022

Prior and Current Estimates¹

Coverage	<i>Prior</i>	<i>Current</i>	Change in Reserve	% Change
	December 31, 2020	December 31, 2022		
Dental	\$ 2,146,000	\$ 1,758,000	\$ (388,000)	-18.1%
Vision	\$ 391,000	\$ 545,000	\$154,000	39.4%
Total	2,537,000	2,303,000	(234,000)	-9.2%

Year-End Estimates for the Past Three Years as of December 31, 2020²

Coverage	<i>Revised</i>	<i>Revised</i>	<i>Current</i>
	December 31, 2020	December 31, 2021	December 31, 2022
Dental	\$1,591,000	\$1,641,000	\$1,758,000
Vision	\$299,000	\$456,000	\$545,000
Total	1,890,000	2,097,000	2,303,000

Prior Estimate Compared to Actual Run-Out To-Date³

Coverage	December 31, 2020	Actual Runout	Difference over	
			Runout	% Difference
Dental	\$ 1,932,980	\$1,405,103	\$ 527,877	37.6%
Vision	331,495	\$244,347	87,149	35.7%
Total	2,264,475	1,649,450	615,025	37.3%

¹ Includes margin and administrative costs

² Includes administrative costs and margin.

³ Excludes margin and administrative costs

Alameda County Schools Insurance Group

Dental Claims for Active Employees, COBRA Participants, and Retirees

Estimated Incurred Claim Liability as of December 31, 2022 – Completion Method

Estimated Completed Dental Claims

Mo-Yr	Employees	A		B	C = A ÷ B		D = C - A
		Incurred Claims	Paid Through	Percent	Projected	Completed	Liability
			12/31/2022	Complete	Incurred Claims		
Jan-21	22,929	\$	2,375,728	100.0%	\$ 2,375,728	\$	-
Feb-21	22,916		2,154,396	100.0%	2,154,396		-
Mar-21	22,880		2,302,169	100.0%	2,302,169		-
Apr-21	22,883		2,002,194	100.0%	2,002,194		-
May-21	22,852		1,822,738	100.0%	1,822,738		-
Jun-21	22,830		2,242,379	100.0%	2,242,379		-
Jul-21	22,614		2,201,128	100.0%	2,201,128		-
Aug-21	22,373		1,983,938	100.0%	1,983,938		-
Sep-21	22,919		1,636,826	100.0%	1,636,826		-
Oct-21	23,469		1,724,344	100.0%	1,724,390		46
Nov-21	23,530		1,831,238	100.0%	1,831,488		250
Dec-21	23,536		2,141,492	99.9%	2,142,668		1,176
Jan-22	23,550		2,314,239	99.8%	2,318,289		4,051
Feb-22	23,536		2,144,032	99.7%	2,151,336		7,304
Mar-22	23,531		2,261,292	99.5%	2,272,803		11,511
Apr-22	23,535		2,020,799	99.5%	2,031,676		10,877
May-22	23,501		1,817,298	99.4%	1,828,616		11,318
Jun-22	23,502		2,253,644	99.2%	2,271,686		18,041
Jul-22	23,305		2,050,467	98.9%	2,072,751		22,284
Aug-22	23,064		2,135,077	98.5%	2,167,110		32,033
Sep-22	23,618		1,645,072	98.2%	1,675,345		30,273
Oct-22	23,495		1,639,250	91.8%	1,785,799		146,549
Nov-22	23,576		1,730,618	92.4%	1,872,930		142,312
Dec-22	23,611		1,126,699	50.3%	2,237,794		1,111,095
Total	557,555	\$	47,557,058	n/a	\$ 49,106,178	\$	1,549,120

Estimated Dental Incurred Claim Liability

Projected completed claims for the period ending 12/31/2022	\$	49,106,178
Incurred claims paid through 12/31/2022	-	47,557,058
Estimated liability as of 12/31/2022	=	1,549,120
Estimated liability as of 12/31/2022, rounded	=	1,549,000
Claim fluctuation margin at 5%	+	77,000
Estimated administrative costs of \$5.64 per employee for 1 months*	+	132,000
Estimated liability at 12/31/2022 (including margin & administrative costs)	= \$	1,758,000
Average Lag Days		20.8
Estimated liability as of 12/31/2020, rounded		1,933,000
Claim fluctuation margin at 5%		97,000
Estimated administrative costs of \$4.50 per employee for 1 month*	+	116,000
Estimated liability at 12/31/2020 (including margin & administrative costs)	= \$	2,146,000

**Estimated administration based on administrative costs of 5.86% of paid claims (converted to an estimated per employee rate) plus 60¢ per employee.*

Alameda County Schools Insurance Group

Vision Claims for Active Employees, COBRA Participants, and Retirees

Estimated Incurred Claim Liability as of December 31, 2022 – Completion Method

Estimated Completed Vision Claims

Mo-Yr	Employees	A		B	C = A ÷ B		D = C - A
		Incurred Claims	Paid Through	Percent	Projected	Completed	Liability
		12/31/2022		Complete	Incurred Claims		
Jan-21	24,687	\$	400,397	100.0%	\$ 400,397	\$	-
Feb-21	24,728		340,840	100.0%	340,840		-
Mar-21	24,720		391,795	100.0%	391,795		-
Apr-21	24,714		346,331	100.0%	346,331		-
May-21	24,754		303,929	100.0%	303,929		-
Jun-21	24,716		445,466	100.0%	445,466		-
Jul-21	29,360		597,693	100.0%	597,693		-
Aug-21	29,194		386,327	100.0%	386,327		-
Sep-21	29,838		416,502	100.0%	416,502		-
Oct-21	32,172		473,623	100.0%	473,623		-
Nov-21	32,259		463,184	100.0%	463,184		-
Dec-21	32,360		601,558	100.0%	601,558		-
Jan-22	32,890		455,739	100.0%	455,739		-
Feb-22	32,944		426,801	100.0%	426,823		22
Mar-22	32,892		445,516	99.9%	445,795		279
Apr-22	32,936		441,484	99.9%	441,770		286
May-22	32,971		353,309	99.9%	353,625		315
Jun-22	32,873		566,657	99.8%	567,580		923
Jul-22	32,788		707,309	99.8%	708,801		1,492
Aug-22	33,105		597,936	99.6%	600,253		2,316
Sep-22	33,561		495,565	99.5%	498,251		2,686
Oct-22	34,466		493,047	94.3%	522,977		29,930
Nov-22	34,642		494,179	92.6%	533,654		39,474
Dec-22	34,446		307,632	45.5%	676,844		369,212
Total	734,016	\$	10,952,820	n/a	\$ 11,399,756	\$	446,936

Estimated Vision Incurred Claim Liability

Projected completed claims for the period ending 12/31/2022	\$	11,399,756
Incurred claims paid through 12/31/2022	-	10,952,820
Estimated liability as of 12/31/2022	=	446,936
Estimated liability as of 12/31/2022, rounded	=	447,000
Claim fluctuation margin at 5%	+	22,000
Estimated administrative costs of \$2.24 per employee for 1 months*	+	76,000
Estimated liability at 12/31/2022 (including margin & administrative costs)	= \$	545,000
Average Lag Days		16.8
Estimated liability as of 12/31/2018, rounded		\$331,000
Claim fluctuation margin at 5%		\$17,000
Estimated administrative costs of \$1.92 per employee for 1 month*	+	\$43,000
Estimated liability at 12/31/2018 (including margin & administrative costs)	= \$	391,000

**Estimated administration based on administrative costs of 10.50% of paid claims (converted to an estimated per employee rate) plus 60¢ per employee.*

Appendix

The appendix includes recent lag data used in establishing estimated incurred claim liabilities for the dental and vision benefits.

- Dental Claims Lag Data
- Vision Claims Lag Data

Alameda County Schools Insurance Group
Dental Claims for Active Employees, COBRA Participants, and Retirees
Claims Lag Data

Delta Dental of California Dental Claims

Month Incurred	Month Paid ==>												Total*	Runout To-Date*	Enrollment (employees)	
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22				
Jan-20		\$535				\$829								\$3,073,176	\$1,164,918	25,927
Feb-20		\$624				\$1,627								\$2,513,570	\$1,285,750	25,932
Mar-20	\$148	\$520	\$271			\$799								\$1,408,605	\$722,019	25,879
Apr-20														\$245,582	\$406,786	25,839
May-20						\$32								\$697,613	\$671,989	25,822
Jun-20		\$350		\$500		\$388								\$2,483,633	\$1,546,312	25,784
Jul-20	\$232	\$219				\$516	\$1,390			\$1				\$2,622,269	\$1,296,291	25,978
Aug-20		\$168				\$827								\$2,260,597	\$1,370,370	25,781
Sep-20		\$103				\$1,707								\$2,134,625	\$1,579,210	26,065
Oct-20	\$127	\$338				\$2,348								\$2,077,564	\$1,187,176	25,749
Nov-20		\$275				\$1,065						\$120	\$96	\$1,925,000	\$1,400,154	25,800
Dec-20	\$2,210	\$1,603				\$847	\$130							\$2,315,893	\$1,374,502	25,796
Jan-21	\$1,729	\$2,127	\$601			\$176	\$485							\$2,375,728	\$1,579,119	22,929
Feb-21	\$2,730	\$1,456	\$2,142	(\$200)		(\$145)		\$464						\$2,154,396	\$1,496,483	22,916
Mar-21	\$4,133	\$6,016	\$3,034			\$138								\$2,302,169	\$1,696,236	22,880
Apr-21	\$4,848	\$1,785	\$892	\$1,754		\$405		\$40						\$2,002,194	\$1,222,317	22,883
May-21	\$8,880	\$662	\$6,840	\$2,802	\$2,528	\$541	\$88							\$1,822,738	\$1,245,975	22,852
Jun-21	\$9,643	\$2,532	\$2,050	\$5,633	\$3,840	\$7,470	\$322			\$1,625	\$64			\$2,242,379	\$1,703,938	22,830
Jul-21	\$4,181	\$3,130	\$4,237	\$3,240	\$988	\$1,620	\$3,531	\$139		\$286				\$2,201,128	\$1,390,028	22,614
Aug-21	\$9,093	\$4,429	\$9,833	\$6,329	\$2,961	\$4,670	\$2,882	\$1,244	\$693		\$58			\$1,983,938	\$1,346,127	22,373
Sep-21	\$12,795	\$9,153	\$6,243	\$3,188	\$3,075	\$4,471	\$2,494	\$5,239	\$1,968		\$11			\$1,636,826	\$1,070,050	22,919
Oct-21	\$26,036	\$17,381	\$10,361	\$8,061	\$7,055	\$8,530	\$1,506	\$1,700	\$6,009	\$2,025	\$3,604	\$656		\$1,724,344	\$1,184,814	23,469
Nov-21	\$52,388	\$28,010	\$19,786	\$10,268	\$8,850	\$7,713	\$7,266	\$2,799	\$3,106	\$3,476	\$194	\$1,585		\$1,831,238	\$1,392,945	23,530
Dec-21	\$735,651	\$94,127	\$38,255	\$25,815	\$15,722	\$19,833	\$12,894	\$7,267	\$6,564	\$7,576	\$1,856	\$6,374		\$2,141,492	\$1,432,254	23,536
Jan-22	\$1,131,060	\$966,143	\$124,341	\$31,918	\$17,530	\$17,832	\$7,559	\$5,871	\$4,085	\$2,397	\$2,381	\$3,123		\$2,314,239	\$1,740,609	23,550
Feb-22		\$982,952	\$1,005,821	\$58,130	\$35,907	\$20,050	\$10,470	\$9,088	\$11,133	\$4,224	\$2,491	\$3,766		\$2,144,032	\$1,760,003	23,536
Mar-22			\$1,370,948	\$729,845	\$78,550	\$26,468	\$13,478	\$8,412	\$12,399	\$10,726	\$6,840	\$3,626		\$2,261,292	\$1,415,639	23,531
Apr-22				\$1,098,835	\$773,504	\$75,323	\$31,464	\$10,624	\$11,122	\$10,855	\$3,272	\$5,800		\$2,020,799	\$1,450,319	23,535
May-22					\$1,005,292	\$688,618	\$40,436	\$23,415	\$20,792	\$24,495	\$5,892	\$8,358		\$1,817,298	\$1,311,816	23,501
Jun-22						\$1,425,586	\$698,870	\$60,118	\$41,581	\$14,007	\$7,874	\$5,609		\$2,253,644	\$1,245,180	23,502
Jul-22							\$1,128,168	\$780,027	\$81,797	\$29,874	\$18,708	\$11,893		\$2,050,467	\$1,332,214	23,305
Aug-22								\$1,129,726	\$882,436	\$71,819	\$30,624	\$20,472		\$2,135,077	\$1,421,095	23,064
Sep-22									\$966,637	\$583,698	\$64,117	\$30,621		\$1,645,072	\$1,014,325	23,618
Oct-22										\$961,193	\$616,785	\$61,273		\$1,639,250	\$927,567	23,495
Nov-22											\$817,753	\$912,865		\$1,730,618	\$1,075,605	23,576
Dec-22												\$1,126,699		\$1,126,699	n/a	23,611
Total*	\$2,005,884	\$2,124,638	\$2,605,656	\$1,986,119	\$1,955,801	\$2,320,281	\$1,963,433	\$2,046,196	\$2,051,842	\$1,726,009	\$1,582,579	\$2,202,304	\$23,138,488		n/a	n/a

Notes:
** Includes all paid months, even for months not shown in the exhibit.*

Alameda County Schools Insurance Group
Vision Claims for Active Employees, COBRA Participants, and Retirees
Claims Lag Data

VSP Vision Claims

Month Incurred	Month Paid ==>												Total*	Runout To-Date*	Enrollment (employees)	
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22				
Jan-20														\$321,116	\$145,755	19,246
Feb-20														\$262,068	\$112,201	19,266
Mar-20														\$154,909	\$48,546	19,246
Apr-20														\$52,192	\$44,359	19,228
May-20														\$144,910	\$114,099	19,198
Jun-20														\$314,516	\$166,077	18,738
Jul-20														\$457,960	\$268,724	21,371
Aug-20														\$384,577	\$213,289	22,160
Sep-20														\$377,880	\$210,842	22,335
Oct-20														\$379,989	\$225,150	22,347
Nov-20														\$357,041	\$203,961	22,404
Dec-20														\$417,817	\$244,203	22,375
Jan-21														\$400,397	\$232,429	24,687
Feb-21							\$51							\$340,840	\$196,471	24,728
Mar-21														\$391,795	\$219,962	24,720
Apr-21														\$346,331	\$207,767	24,714
May-21														\$227		
Jun-21														\$265		
Jul-21														\$487		
Aug-21														\$2,421		
Sep-21														\$1,523		
Oct-21														\$3,814		
Nov-21														\$17,300		
Dec-21														\$298,856		
Jan-22														\$240,474		
Feb-22																
Mar-22																
Apr-22																
May-22																
Jun-22																
Jul-22																
Aug-22																
Sep-22																
Oct-22																
Nov-22																
Dec-22																
Total*	\$565,286	\$455,687	\$418,378	\$459,044	\$410,301	\$452,699	\$644,687	\$682,259	\$503,558	\$518,150	\$455,460	\$592,990	\$5,785,176	n/a	n/a	

Notes:
** Includes all paid months, even for months not shown in the exhibit.*



Alameda County Schools Insurance Group

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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: 2023/2024 Vision Rates

Enclosed is the trend information for the Vision program. We are proposing a flat renewal for the Vision program. The underwriting model shows a slight decrease in claim development within the past several years.

Two years ago we increased the frame allowance to \$150 and began covering the cost of progressive lenses. Last year we enhanced the program to include frame allowance applicable to both in-network and out-of-network providers as well as the addition of UV Protection Lens enhancements. No program enhancements are

This rate recommendation and the underwriting information will be reviewed by the Executive Director at the meeting and will be asking for approval of the 2023/2024 vision rates.



Vision Trends & Renewal

Fixed Rate Vision – Current Trend Data

Vision Service Plan (VSP) Trend

- *Book of Business: 3.0%*

Market Trend Data

Survey of national vision carriers

- *Schedule of Allowance Plans: 1.0%*
- *Source: Segal 2023 Trend Survey*

ACSIG Vision Trend – Fixed Rate Groups

- *24 Months of Claims Data
(January 2021 – December 2022): +8.0%*
- *36 Months of Claims Data
(January 2020 – December 2022): +1.9%*

ACSIG Historical Performance

Calendar Year Claims PEPM vs. Prior Calendar Year

- *2022 vs. 2021: -1.3%*
- *2021 vs. 2020: +11.0% (COVID-19)*
- *2020 vs. 2019: -13.0% (COVID-19)*
- *2019 vs. 2018: -0.2%*
- *2018 vs. 2017: -0.2%*
- *2017 vs. 2016: -1.9%*
- *2016 vs. 2015: -1.7%*
- *2015 vs. 2014: -0.9%*
- *2014 vs. 2013: -2.9%*
- *2013 vs. 2012: -5.2%*
- *2012 vs. 2011: -14.0%*

Fixed Rate Vision – Renewal Recommendation

	Trend	Renewal
<i>Segal Trend</i>	1.0%	-4.8%
<i>ACSIG 2022-2023 Trend</i>	1.5%	-3.7%
ACSIG 2023-2024 Vision Renewal Trend	1.5%	-3.7%
<i>ACSIG 2021-2022 Trend</i>	1.5%	-3.7%
<i>VSP Vision Trend</i>	3.0%	-0.4%

2023-2024 Underwriting Assumptions & Recommendation

- *Paid Claims: 24-months of claims data (January 2021 – December 2022)*
- *Alliant recommended trend of 1.5% was used*
- *Risk margin of 0.0%*
- *Alliant Recommends No Change in Rates*

Fixed Rate Vision – Renewal Action and History

	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Underwriting Results	0.7%	4.1%	-3.8%	-0.8%	-3.7%
Actual Applied to Members	0.00%	0.00%	0.00%	0.00%	0.0% (Proposed)

Notes:

- 2020-2021: Enhancements of \$150 Frame Allowance and Standard Progressive lens covered in full in-network.
- 2022-2023: Enhancements converting to VSP's updated Open Access Schedule (Out of Network Reimbursements) and adding UV Protection Lens Enhancement.



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Property/Liability Program 2023/2024 Updated Estimated Rates

The Alameda County Schools Insurance Group participates in the Northern California ReLIEF Property/Liability JPA. While not all lines of insurance have been placed, we have a much better estimate for 2023/2024 rates.

We have included the adjusted property valuations and ADA estimates. The rates have been estimated using the latest NCR and SAFER rate estimates.

The Executive Director will review and recommend action for the rate schedule at the meeting.

ACSIG

2023/2024 Property & Liability Program Rates

ACSIG	Property	Liability	Total
ACOE	\$39,929	\$40,439	\$80,368
ACOE Charter		\$11,911	\$11,911
Albany	\$183,138	\$342,653	\$525,791
Dublin	\$502,560	\$1,220,146	\$1,722,706
Emery	\$74,703	\$60,590	\$135,293
Piedmont	\$181,399	\$238,624	\$420,024
ACSIG TOTAL	\$981,728	\$1,914,364	\$2,896,093

2023/2024
Property Program Rates

Member	EDP	Total Values	Rate \$225,000 x \$25,000	Rate PER TIV excess layers above \$250,000		Loss Fund & Admin	Safety Inspection	Total Premium
ACSIG								
	ACOE	57,892,240	0.00909169	0.0770	\$33,799	\$5,631	\$ 498.63	\$39,929
	Albany 1,417,000	188,654,897	0.00909169	0.0770	\$162,392	\$18,351	\$ 2,395.76	\$183,138
	Dublin	517,699,124	0.00909169	0.0770	\$445,629	\$50,357	\$ 6,574.35	\$502,560
	Emery 365,438	76,953,157	0.00909169	0.0770	\$66,240	\$7,485	\$ 977.24	\$74,703
	Piedmont	186,863,972	0.00909169	0.0770	\$160,850	\$18,176	\$ 2,373.02	\$181,399
ACSIG TOTAL	1,782,438	1,028,063,390			\$868,909	\$100,000	\$ 12,819.00	\$981,728

	NCR	0.08607869	
	Premium	0.0687152	
ACSIG			
	ACOE	39,929	
	Albany	183,138	
	Dublin	502,560	
	Emery	74,703	
	Piedmont	181,399	0
ACSIG TOTAL		981,728	

MRL \$25,000

Actual NCR rates \$ 1.09 actual ncr rate 0.8341 self-funded ex mod
 updated/actual SAFER property rate 0.0769870 4/22 update rate 0.9498 safer ex-mod
 ACSIG ex-mod 0.8341 actual ex mod
 1.6918 NCR exmod

**Actual SAFER rate as of 4/20/23

** increase values 20% awaiting property appraisal

NCR ex mod 0.8341

SAFER ex omd 0.9498

actual ACSIG exmod

2023/2024 Liability Program Rates

MEMBER	SIR	Risk Factor ADA	ADA to \$1 m	NCR to \$1 million	SAFER \$49 mil x \$1 mil				Cyber	EDP	Crime	Equipment Breakdown	Total Liability	Loss Fund & Admin	Total Premium
				\$52.73	\$19.11					.003044/\$100					
ACS \$25,000															
ACOE	\$5,000	548	263	\$28,895	\$19.11	\$5,026	\$33,921		\$687		\$55	\$1,169	\$35,832	\$4,607	40,439
ACOE Charter			147	\$10,083		\$1,828	\$11,911								11,911
Albany	\$5,000	4,194	3,539	\$221,139	\$19.11	\$67,637	\$288,777	\$9,239	\$4,846	\$734		\$3,799	\$307,395	\$35,259	342,653
Dublin	\$5,000	15,313	12,442	\$807,416	\$19.11	\$237,792	\$1,045,208	\$32,480		\$2,580		\$11,144	\$1,091,412	\$128,735	1,220,146
Emery	\$5,000	732	588	\$38,597	\$19.11	\$11,238	\$49,834	\$1,535	\$1,250	\$122		\$1,695	\$54,436	\$6,154	60,590
Piedmont	\$5,000	3,003	2,338	\$158,341	\$19.11	\$44,684	\$203,025	\$6,102		\$485		\$3,767	\$213,379	\$25,246	238,624
	\$25,000	23,790	19,317	\$1,264,470		\$368,205	\$1,632,675	\$50,043	\$6,096	\$3,976		\$21,574	\$1,702,453	\$200,000	1,914,364

NCR layer to \$1 million is multiplied by the rates and then adjusted by the Risk Factor ADA as calculated by the actuary.

assumptions:

Estimated ADA used
 NCR actual \$30.13
 Ex-mod actual 1.75 1.0167 excess exmod
 Actual SAFER

19.112

Actual renewal - Cyber
 Actual renewal for EDP
 Actual renewal in crime
 Actual renewal Equipment Breakdown
 Actual ADA



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Proposal for Claims Administration

Beginning in July 2008, ACSIG joined Northern California ReLiEF (NCR) for Property/Liability coverage. Keenan & Associates is the administrator contracted by NCR. In an effort to keep consistency, ACSIG also utilizes Keenan & Associates for claims administration from \$1 to our SIR of \$25,000. Keenan & Associates provide expertise in claims handling and negotiations.

The contract for the Claims Administration services with Keenan & Associates expires 6/30/2023. Enclosed is a proposed extension of terms for 1-year with 3% fee increase proposed. The Executive Committee will be asked to review and recommend approval to the full Board in May.

**AMENDMENT No 2 to
PROPERTY AND CASUALTY CLAIMS ADMINISTRATION
SERVICES AGREEMENT**

This Amendment modifies the **Property and Casualty Claims Administration Services Agreement** (“Agreement”) effective on **July 1, 2021** by and between **Alameda County Schools Insurance Group** (“Client”) and **Keenan & Associates** (“Keenan”).

1. The effective date of this Amendment is **July 1, 2023**.
2. This Amendment amends **Exhibit B Compensation** of the Agreement for the period from **July 1, 2023** through **June 30, 2024** to read as outlined below. This Amendment supersedes any and all prior understanding between the Parties as to this matter.

For the period July 1, 2023– June 30, 2024:

V.P./A.V.P./Claims Manager -	\$ 104.40 per hour
Senior Claims Examiner -	\$ 98.48 per hour
Claims Examiner -	\$ 87.03 per hour
Expenses -	45% of hourly billings
Minimum per file charge	One hour

3. All other terms and conditions of the Agreement remain unchanged.
4. Each person signing this Amendment on behalf of a Party represents and warrants that he or she has the necessary authority to bind such Party and that this Amendment is binding on and enforceable against such Party.

<u>Alameda County Schools Insurance Group</u>		<u>Keenan & Associates</u>	
<u>Signature:</u>		<u>Signature:</u>	
<u>By:</u>	Kimberly Dennis	<u>By:</u>	Eric J. Lucas, Esq.
<u>Title:</u>	Executive Director	<u>Title:</u>	Vice President
<u>Address:</u>	PO BOX 2487 Dublin, CA 94568	<u>Address:</u>	2355 Crenshaw Blvd., Ste. 200 Torrance, CA 90501
<u>Attention:</u>	Kimberly Dennis	<u>Attention:</u>	Ron Martin
<u>Telephone:</u>		<u>Telephone:</u>	(510) 986-6761 x8150
<u>E-mail:</u>	kdennis@acsig.com	<u>E-mail:</u>	rmartin@keenan.com



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Dispute Resolution Policy

CAJPA has recently introduced the need for a Dispute Resolution Policy. Many organizations have the practice of how disputes are resolved but not a formal policy. There are no changes proposed to policy.

The Executive Director will be reviewing the policy with the Committee. The Executive Committee will be asked to approve a recommendation to the full Board.



DISPUTE RESOLUTION

When a dispute arises between the Authority and a member, the following procedures are followed:

- a) Request for Reconsideration. The member will make a written request to the Authority for the appropriate Committee to reconsider their position, citing the arguments in favor of the member and any applicable case law that applies. The member can also, re quest a personal presentation to that Committee, if it so desires.
- b) Board Appeal. The Board responsible for the program or having jurisdiction over the decision in question will review the matter and reconsider the Authority's position. This Board appeal process is an opportunity for both sides to discuss and substantiate their positions based upon legal arguments and the most complete information available. If the member requesting reconsideration is represented on the Board having jurisdiction, that Board member shall be deemed to have a conflict and shall be excluded from any vote.
- c) Executive Committee Appeal. If the member is not satisfied with the outcome of the committee appeal, the matter will be brought to the Executive Committee for reconsideration upon request of the member. If the member requesting reconsideration is represented on the Executive Committee, that Executive Committee shall be deemed to have conflict and shall be excluded from any vote.
- d) Arbitration. If the member is not satisfied with the outcome of the Executive Committee appeal, the next step in the appeal is arbitration. The arbitration, whether binding or non-binding, is to be mutually agreed upon by the parties. The matter will be submitted to a mutually agreed arbitrator or panel of arbitrators for a determination. If Binding Arbitration is selected, then of course the decision of the arbitration is final. Both sides agree to abide by the decision of the arbitrator. The cost of arbitration will be shared equally by the involved member and the Authority.
- e) Litigation. If, after following the dispute resolution procedure paragraphs A – D, either party is not satisfied with the outcome of the non-binding arbitration process, either party may consider litigation as a possible remedy to the dispute.



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Underwriting Policy

CAJPA requires all members seeking accreditation to review their underwriting policy with their Board. This is an annual requirement. There are no changes proposed to the policy.

The Executive Director will be reviewing the policy with the Committee. The Executive Committee will be asked to approve a recommendation to the full Board.

UNDERWRITING POLICY

Objective

Alameda County Schools Insurance Group has established underwriting criteria for the purpose of marketing to prospective members. Underwriting information is also used for rate making/premium calculation, measuring member performance, and calculating dividends or assessments based upon equity levels. Underwriting standards and guidelines are outlined in various governing documents, including the JPA agreement, By-Laws and ACSIG Policies. This underwriting Policy provides a summary and highlights much of the criteria utilized to complete the underwriting process.

Underwriting Function/Mission

Establishing underwriting criteria ensures that all ACSIG coverage programs are analyzed for risk exposures, funding requirements, dividends and assessment calculations, risk retention levels, compatibility between members and serviceability by staff. Adherence to these Board approved standards and guidelines guarantees the continued financial viability and security of ACSIG.

New Members

The guidelines for admittance of new members to ACSIG are set forth in the Joint Powers Agreement and By-Laws. Membership eligibility requires the public entity be domiciled in Alameda County, or in the general geographic area reasonably serviceable from the County. Approval by two-thirds of all members of the Board is required. Applicants accepted for membership must participate in the Liability or Workers Compensation pooled coverage programs. The applicant agrees to participate as a member for a minimum of three consecutive years.

Application Process

An applicant for membership must complete ACSIG's "risk questionnaire". It solicits specific information to assess the applicants risk exposure. Included is the following financial information:

- a. Underwriting data for the current year, including payroll, audited financial statements, budget and other financial data requested;
- b. Payrolls for the previous five years;

- c. Loss history for the previous five years;
- d. Any recent claim or actuarial studies completed for the coverage programs for which the applicant applies.

In addition, the applicant must submit to an actuarial study in the format required by ACSIG and pay an application fee as determined by the Board.

Underwriting Guidelines

Any prospective member, including existing members not participating in a program, must meet the following minimum underwriting guidelines:

- a. Have a loss rate calculated for the past three years that not exceed the average loss rate of the current members;
- b. Demonstrate a commitment to support risk management and safety programs to control or prevent claims;
- c. Accept a minimum deductible of \$25,000 if joining the liability program.

Rate Setting/Funding Requirements

The liability and Workers Compensation programs will be fully funded each year after completion of an independent actuarial study. Rates are established based upon multiple factors, including:

- Payroll exposure
- Loss rates
- Excess rates
- Administrative expense
- A margin for contingency as prescribed in ACSIG's Target Equity Policy (minimum 60% confidence level)

Although ACSIG's coverage programs are based upon risk sharing among its members, to encourage accountability for losses, premiums are adjusted after the application of an experience modification factor calculated by the actuary. In addition, the Liability program employs a retrospective premium formula that provides for the return of premium credits, or assessment of premium debits based upon the actual claim experience of both the individual members and the entire group.

Dividend/Assessment

The Joint Powers Agreement authorizes the distribution of dividends or collection of assessments based upon the financial position of each fund at the close of the fiscal year. The Board has adopted a Target Equity Policy that governs the minimum equity balances required before consideration of any dividend. The Policy also requires a program year be at least five years old before being considered for a dividend distribution.

Periodic Review

This Underwriting Policy is hereby established as set forth above, and will be periodically reviewed by the Board at least once every three years. The Board may delegate the underwriting function as outlined in this Policy to the Executive Committee, Full Board or any other committee established for the sole purpose of addressing underwriting issues.



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Conflict of Interest

In order to stay in compliance with CAJPA accreditation standards, the written conflict of interest policy must be reviewed annually by the Executive Committee. No changes are proposed to this policy.

The policy will be reviewed by the Executive Director at the meeting.



Alameda County Schools Insurance Group

CONFLICT OF INTEREST CODE

The Political Reform Act, Government Code Sections 81000 et seq., requires state and local government agencies to adopt and promulgate Conflict of Interest Codes. The Fair Political Practices Commission has adopted a resolution, 2 Cal. Adm. Code Section 18730, which contains the terms of a standard Conflict of Interest Code, which can be incorporated by reference and which may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act after public notice and hearings. Therefore, the terms of 2 Cal. Adm. Code Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission, along with the attached Appendix in which officials and employees are designated and disclosure categories are set forth, are hereby incorporated by reference and constitute the Conflict of Interest Code of the Alameda County Schools Insurance Group.

Pursuant to Section 4 (A) of the standard Code, designated employees shall file Statements of Economic Interests with the Agency. Upon receipt of the statements of the members of the Board, the agency will retain the original statements.

APPENDIX A

DESIGNATED EMPLOYEES

DISCLOSURE CATEGORIES

Members of the Board	All
Alternates	All
Administrator	All
Consultants *	All
General Counsel	All
Insurance Broker	All
Claims Manager	All
Risk Manager	All

DISCLOSURE CATEGORIES

1. Investments and business positions in business entities, and sources of income, of the type to contract with the agency to supply materials, commodities, supplies, books, machinery, vehicles or equipment utilized by the agency.
2. Investments and business positions in business entities, and sources of income, which are contractors, or subcontractors, engaged in the performance of work or services of the type utilized by the agency, including but not limited to, insurance companies, carriers, holding companies, underwriters, agents or accounting firms.
3. Investments and business positions in business entities, and sources of income, which have filed claims, or have claims pending against the agency.
4. Investments and business positions in business entities, and sources of income, from banks or savings and loans.
5. Investments and business positions in, and income from, entities in which the Authority is empowered to invest its funds.
6. Interests in commercial real property (or interests in real property used for commercial leasing purposes).
 - With respect to Consultants, the Chairperson of the Board, in the absence of an Administrator, however, may determine in writing that a particular consultant, although a “designated person”, is hired to perform a range of duties that are limited in scope and thus is not required to comply with the disclosure requirements described in this section. Such determination shall include a description of the consultant’s duties and, based upon that description, a statement of the extent of disclosure requirements. A copy of this determination shall be retained by Alameda County Schools Insurance Group. Nothing herein excuses any such consultant from any other provision of the Conflict of Interest Code.

WRITTEN EXPLANATION OF REASONS FOR DESIGNATIONS AND DISCLOSURE RESPONSIBILITIES

DESIGNATIONS

The position of Board Member, Administrator and Consultants have been designated as those positions subject to the provisions of the Conflict of Interest code in that those positions are the only positions that have any substantial responsibility relative to the Alameda County Schools Insurance Group decision making process or policy. The term consultant includes the insurance brokers, the general counsel, and the risk manager and the claims administrator even though said positions are separately specified as well.

DISCLOSURE RESPONSIBILITIES

The categories relative to the types of interests that must be disclosed are based upon the types of financial interests relevant to the ACSIG business, which is confined to providing various types of insurance coverage to local public entities.



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Authorization of Signatures

In order to stay in compliance with CAJPA accreditation standards, the ACSIG Executive Committee must designate those authorized to sign documents on behalf of the JPA. Currently, the Executive Director and Board President are designated as authorized signers. No changes are proposed to this procedure.

The procedure will be reviewed by the Executive Director at the meeting.



Authorization of Signatures
May 16, 2023

The authorized signers on behalf of ACSIG are Kimberly Dennis, Executive Director and Annette Heldman, Board President.



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EXECUTIVE SUMMARY

TO: ACSIG Executive Committee

FROM: Kimberly Dennis

DATE: May 16, 2023

SUBJECT: Posting and Mailing Address

As a matter of administration and in order to stay in compliance with CAJPA accreditation standards, the official ACSIG mailing and posting address must be reviewed and approved annually. We are proposing changing the posting and mailing address to the PO Box for security reasons. The mailing and posting address for the JPA are:

Mailing:

Alameda County Schools Insurance Group
PO Box 2487
Dublin, CA 94510

Posting:

Alameda County Office of Education
313 W. Winton Ave
Hayward, CA 94544