ALAMEDA COUNTY SCHOOLS INSURANCE GROUP

ACSIG

Executive Committee Meeting

Thursday, February 12, 2026

9:30AM

Alameda County Schools Insurance Group (ACSIG)
Po Box 2487 Dublin, CA 94568

AGENDA
Executive Committee

Date: Thursday, February 12, 2026
Time: 9:30AM
Location: The Atrium
5776 Stoneridge Mall Road
Pleasanton, CA 94588

1. **Call to order 9:30 AM**

2. **Roll call**

Executive Committee Members

Danielle Krueger	President	Alameda USD
Chris Hobbs	Vice President	Dublin USD
Bryan Wakefield	Secretary	Mission Valley ROP
Suzy Chan	Board Member	Castro Valley USD
Ruth Alahydoain	Board Member	Piedmont USD
Ahmad Sheikholeslami	Board Member	Pleasanton USD
Roberto Perez Jr.	Board Member	San Lorenzo USD
Jackie Kim	Executive Director	Alameda County Schools Insurance
Celina Flotte	Executive Assistant	Alameda County Schools Insurance
Patrice Grant	Guest	Keenan & Associates
Kyle Mckibbin	Guest	Keenan & Associates
Bridgett Jordan	Guest	Keenan & Associates
Rowena Cowan	Guest	Keenan & Associates
Julio Villegas	Guest	Keenan & Associates
Mark Payne	Guest	Morgan Stanley
Laurena Grabert	Guest	SETECH

3. Acceptance of the Agenda

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

4. 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 Authorization

- **Claim Numbers: None**

B. Settlement Notification

- **Claim Numbers:**

490387 Matera	601817 Watson	621324 Del Toro	637187 Rajendran	647826 Trujillo
509670 Matera	612616 Gallegos	623959 Srinivasan	638909 Jones	650024 Tenney
549267 Flores	617493 Crisologo	625874 Merchant	639944 Yousfi	655856 Murray
572340 Leal	621194 Stevens	628066 Hashimoto	646462 Stout	590690 Wilson
573464 Stoneham	629930 Hansen	646588 Sharma		

Open Session

5. Public Comment on Open Session Agenda Items

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

6. **Report of Action Taken in Closed Session**

7. **Approval of Minutes** ***(page 6)***
   The Executive Committee will review/approve the meeting minutes from the November 13, 2025 Executive Committee Meetings and November 13, 2025 Full Board Meeting.
   Recommendation: For action

General Business I

8. **Second Quarter Investment Report** ***(page 14)***
   A representative from Morgan Stanley will present the 2025-26 Second Quarter Investment Report. The Executive Committee will be asked to recommend approval to the Full Board.
   Recommendation: For action

9. **Second Quarter Financial Report** ***(page 37)***
   A representative from SETECH will present the 2025-26 Second Quarter Financial Report. The Executive Committee will be asked to recommend approval to the Full Board.
   Recommendation: For action

Workers Compensation

10. **Actuarial Study – Ex Mods** ***(page 60)***
    The Executive Director will present the January 2026 actuarially determined 2025-26 program year experience modification factor used for 2026-27 rates. The Executive Committee will be asked to recommend approval to the Full Board.
    Recommendation: For action

11. **Actuarial Study – Ultimate Loss** ***(page 62)***
    The Executive Director will present the January 2026 actuarially determined long-term liability. The Executive Committee will be asked to recommend approval to the Full Board.
    Recommendation: For action

12. EAP Update ***(page 124)***

The Executive Director will provide an update on the EAP Program with the Executive Committee.

Recommendation: For discussion

13. Workers Compensation Program Decisions for 2026-27 ***(page 221)***

The Executive Director will discuss decisions for EAP, protective equipment and more within the Workers' Compensation program. The Executive Committee will be asked to make decisions for the 2026-27 program year.

Recommendation: For action

14. Preliminary Workers Compensation Rates 2026-27 ***(page 222)***

The Executive Director will provide details on the Workers' Compensation Rates for the 2026-27 year. The Executive Committee will be asked to make rate decisions for the 2026-27 program year and recommend rates to the Full Board.

Recommendation: For action

Property & Liability

15. Preliminary Property & Liability Rates 2026-27 ***(page 224)***

The Executive Director will provide details on the Property & Liability Rates for the 2026-27 year.

Recommendation: For discussion

General Business II

16. 2026-27 Budget ***(page 228)***

The Executive Director will review the tentative 2026-27 Budget.

Recommendation: For discussion

17. Future Planning

18. Adjournment

Alameda County Schools Insurance Group (ACSIG)
Po Box 2487 Dublin CA 94568

MINUTES
Executive Committee

Date: Thursday, November 13, 2025
Time: 12:00PM
Location: Alameda County Office of Education
313 W. Winton Ave.
Hayward, CA 94544

1. **This meeting was called to order at 12:05 PM**

2. **Roll call**

Executive Committee Members

Danielle Krueger	President	Alameda USD
Chris Hobbs	Vice President	Dublin USD
Bryan Wakefield	Secretary	Mission Valley ROP
Suzy Chan	Board Member	Castro Valley USD
Ruth Alahydoian	Board Member	Piedmont USD
Roberto Perez Jr., Ed.D.	Board Member	San Lorenzo USD
Jackie Kim	Executive Director	Alameda County Schools Insurance
Celina Flotte	Executive Assistant	Alameda County Schools Insurance
Shawnee Nishimura	Guest	Keenan & Associates
Rowena Cowan	Guest	Keenan & Associates
Julio Villegas	Guest	Keenan & Associates
Dan Tischenor	Guest	Morgan Stanley
Hesam Fayaz	Guest	SETECH

3. **Acceptance of the Agenda**

It was moved by Ruth Alahydoian and seconded by Suzy Chan to approve the agenda as presented.
Ayes: Krueger, Wakefield, Chan, Alahydoian, Perez
Nays: None.
Abstain: None.

4. **Public Comment on Open Session Agenda Items**
   No public present to comment.

5. **Approval of Minutes**
   The Executive Committee reviewed and approved the Executive Committee meeting minutes from October 9, 2025.
   It was moved by Suzy Chan and seconded Bryan Wakefield to approve the meeting minutes.
   Ayes: Krueger, Wakefield, Chan, Alahydoian, Perez
   Nays: None.
   Abstain: None.

Chris Hobbs joined the meeting at 12:15pm

General Business

6. **2024/25 Fourth Quarter Financials**
   Hesam Fayaz from SETECH presented the 2024/25 4th Quarter Financials.
   It was moved by Suzy Chan and seconded by Bryan Wakefield to recommend approval of the 4th Quarter Financials to the Board.
   Ayes: Krueger, Hobbs, Wakefield, Chan, Alahydoian, Perez
   Nays: None.
   Abstain: None.

7. **2025/ 26 First Quarter Financials**
   Hesam Fayaz from SETECH presented the 2025/26 1st Quarter Financials.
   It was moved by Ruth Alahydoian and seconded by Chris Hobbs to recommend approval of the 1st Quarter Financials to the Board.
   Ayes: Krueger, Hobbs, Wakefield, Chan, Alahydoian, Perez
   Nays: None.

Abstain: None.

8. **2025/26 First Quarter Investment Report**
Dan Tischenor from Morgan Stanley presented the 2025/26 1st Quarter Investment Report.

Time Weighted Performance Summary (Net of fees) – September 30, 2025

Total Ending Value	**$29,956,942.32**
Rolling Periods	
Quarter to Date	1.12%
Year to Date	4.50%
Last 12 Months	3.82%
Last 3 Years	4.54%
Last 5 Years	1.47%
Last 10 Years	1.68%
Since 7/12/10 Inception (annualized %)	1.56%
Calendar Years	
2025 (YTD)	4.50%
2024	3.56%
2023	4.69%
2022	-4.11%
2021	-1.13%
2020	3.92%
2019	3.69%
2018	1.01%
2017	0.59%
2016	0.99%
2015	0.87%
2014	1.01%
2013	-0.03%
2012	2.44%
2011	1.91%
2010 (partial year)	0.29%

It was moved by Chris Hobbs and seconded by Suzy Chan to recommend approval of the 1st Quarter Investment Report to the Board.
Ayes: Krueger, Hobbs, Wakefield, Chan, Alahydoian, Perez
Nays: None.
Abstain: None.

9. **SETECH Contract Renewal**
The Executive Director reviewed a renewal contract with SETECH.
It was moved by Bryan Wakefield and seconded by Suzy Chan to recommend approval of the SETECH Contract Renewal to the Board.

Ayes: Krueger, Hobbs, Wakefield, Chan, Alahydoian, Perez
Nays: None.
Abstain: None.

10. Strategic Planning

The next Strategic Planning meeting will be Thursday, February 12, 2026 at 9:30am in Pleasanton.

11. Future Planning

12. This meeting was adjourned by Danielle Krueger at 12:40 PM

Alameda County Schools Insurance Group (ACSIG)
Po Box 2487 Dublin CA 94568

MINUTES
Full Board

Date: Thursday, November 13, 2025
Time: 12:45 PM
Location: Alameda County Office of Education
313 W. Winton Ave.
Hayward, CA 94544

1. **This meeting was called to order at 12:50 PM**

2. **Roll call**

Full Board

Danielle Krueger	President	Alameda Unified School District
Chris Hobbs	Vice President	Dublin Unified School District
Bryan Wakefield	Secretary	Mission Valley ROP
Linda Wu	Board Member	Albany Unified School District
Charity Hastings	Board Member	Alameda County Office of Education
Suzy Chan	Board Member	Castro Valley USD
Anthony Oum	Board Member	Eden Area ROP
Cheryl Kaiser	Board Member	Mt House Unified School District
Kevin Franklin	Board Member	New Haven Unified School District
Ruth Alahydoian	Board Member	Piedmont Unified School District
Ahmad Sheikholeslami	Board Member	Pleasanton Unified School District
Roberto Perez Jr., Ed.D.	Board Member	San Lorenzo Unified School District
Cheryl Kaiser	Board Member	Sunol Glen Unified School District
Jackie Kim	Executive Director	ACSIG
Celina Flotte	Executive Assistant	ACSIG
Christy White	Guest	Christy White
Patrice Grant	Guest	Keenan & Associates
Shawnee Nishimura	Guest	Keenan & Associates
Rowena Cowan	Guest	Keenan & Associates

Julio Villegas	Guest	Keenan & Associates

3. **Acceptance of the Agenda**
   It was moved by Ruth Alahydoian and seconded by Bryan Wakefield to approve the agenda as presented.
   Ayes: Krueger, Hobbs, Wakefield, Wu, Hastings, Chan, Oum, Kaiser, Alahydoian, Sheikholeslami, Perez Jr.
   Nays: None.
   Abstain: None.

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

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

Consent Calendar

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

- **Executive Committee Minutes from May 15, 2025**
- **Full Board Minutes from May 22, 2025**
- **Executive Committee Minutes from October 9, 2025**
- **2024/25 Fourth Quarter Financials**
- **2024/25 Fourth Quarter Investment Report**
- **2025/26 First Quarter Financials**
- **2025/26 First Quarter Investment Report**
- **SETECH Contract Renewal**
- **Dental and Vision Actuarial Report**

It was moved by Bryan Wakefield and seconded by Suzy Chan to accept the consent calendar.
Ayes: Krueger, Hobbs, Wakefield, Wu, Hastings, Chan, Oum, Kaiser, Alahydoian, Sheikholeslami, Perez Jr.
Nays: None.
Abstain: None.

General Business

5. **2024/25 Audit**
   Christy White from Christy White presented the 2024/25 Audit with the Full Board.
   It was moved by Anthony Oum and seconded by Bryan Wakefield to approve the Audit.
   Ayes: Krueger, Hobbs, Wakefield, Wu, Hastings, Chan, Oum, Kaiser, Alahydoian, Sheikholeslami, Perez Jr.
   Nays: None.
   Abstain: None.

6. **Annual Report**
   The Executive Director presented the 2024/25 Annual Report.

7. **New ACSIG Logo**
   The Executive Director presented the new ACSIG logo to the Board.

Workers Compensation

8. **Service Plan**
   Shawnee Nishimura, Julio Villegas and Rowena Cowan from Keenan Associates reviewed the 2025/26 Service Plan with the Board. The Service Plan is a tool to show what the service team goals to complete within the upcoming year.

9. **Workers Compensation Claims History**
   Shawnee Nishimura from Keenan Associates reviewed a 3-year claims history report. As resources are dedicated to improving frequency and severity of injuries within ACSIG, it is important to review claims data to evaluate the effectiveness of programs. Through analysis, we can identify trends within the districts.

10. **EAP Update**
    Currently, all Workers' Compensation Program districts are participating except Eden ROP, Emery USD, Mountain House Elementary, Newark USD, and Livermore USD. Beginning in the 2025–26 program year, member districts will have the option to invite an EAP representative to participate in open enrollment

sessions or benefits fairs at no cost. This new opportunity is intended to enhance employee awareness and engagement with the program. Several districts have already taken advantage of this offering, including Dublin USD, San Leandro USD, and San Lorenzo USD, with Piedmont USD scheduled to participate next.

11. PIPS Incentive Program

Our Workers' Compensation program (Protected Insurance Program for Schools -PIPS) has introduced the PIPS Safety Incentive Program (see the link). The PIPS Board has approved a $5 million budget for this initiative program for 2025–2026. The initiative aims to reduce claim costs, prevent workplace injuries, and strengthen member safety culture. Participation in the program is voluntary. By meeting the program's qualifications, ACSIG will receive $363,000.

Program requirements include:

- Risk Improvement Action Plan delivery meeting
- Completion of four tailored safety initiatives
- Attendance at quarterly Risk Management Roundtables
- Participation in monthly PIPS SafeLearn meetings

12. Shoe Program Update

ACSIG Skechers card utilization has not been strong for various reasons. The Executive Director has explored alternative options, including other vendors such as Shoes for Crews with options to 1. Move to an online purchase, 2. Shoe truck, 3. Keenan team can assist employees with online ordering.

13. Future Planning

14. This meeting was adjourned by Danielle Krueger at 1:55 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: Jackie Kim

DATE: February 12, 2026

SUBJECT: 2025-26 Second Quarter Investment Report

Enclosed is ACSIG's 2025-26 second quarter investment report. For the quarter ending 12/31/25, the portfolio finished +1.11% for the quarter, bringing the calendar year return for 2025 to +5.65%. The strong 2025 performance was a combination of stabilizing fixed income yields as well as higher overall coupon rates across the fixed income landscape.

A representative of the Morgan Stanley team will be in attendance to give a recap for 2025 as well as their thoughts on interest rates going forward.

The Executive Committee will be asked to recommend approval to the Full Board.

January 15, 2025

Mark C. Payne
Financial Advisor
U.S. Government Entity Specialist

1478 Stone Point Drive
Suite 500
Roseville CA 95661

tel +1 916 797-7707
mark.c.payne@morganstanley.com
https://www.morganstanley.com/graystone

ACSIG – Alameda County Schools Insurance Group

Dear Board:

Please find attached your portfolio summary. Based on information available to the undersigned as of the date of this report the portfolio is compliant with your investment policy statement.

Time Weighted Performance Summary (Net of fees) – December 31, 2025

Total Ending Value	**$30,282,873.33**

Rolling Periods

Quarter to Date	1.11%
Year to Date	5.65%
Last 12 Months	5.65%
Last 3 Years	4.63%
Last 5 Years	1.67%
Last 10 Years	1.85%
Since 7/12/10 Inception (annualized %)	1.61%

Calendar Years

2025 (YTD)	5.65%
2024	3.56%
2023	4.69%
2022	-4.11%
2021	-1.13%
2020	3.92%
2019	3.69%
2018	1.01%
2017	0.59%
2016	0.99%
2015	0.87%
2014	1.01%
2013	-0.03%
2012	2.44%
2011	1.91%
2010 (partial year)	0.29%

Fiscal Years (June 30)

2025-26 YTD	2.24%
2024-25	5.95%
2023-24	4.38%
2022-23	0.09%
2021-22	-4.11%
2020-21	-0.13%
2019-20	4.83%
2018-19	1.31%
2017-18	-0.42%
2016-17	-0.35%
2015-16	2.13%
2014-15	1.09%
2013-14	1.32%
2012-13	0.48%
2011-12	1.75%

Please see the projected cash flows by month for the portfolio shown on page 7 of the Western Asset report. In the next 12 months we anticipate $4,012,000 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,

Mark C. Payne
Financial Advisor
U.S. Government Entity Specialist
www.morganstanley.com
mark.c.payne@morganstanley.com

The information and data contained in this report are from sources considered reliable, but their accuracy and completeness are 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.

Morgan Stanley

WEALTH MANAGEMENT

Custom Report

Prepared on January 15, 2026 for:

ACSIG Consolidated

Graystone San Francisco

Brian Sharpes
Financial Advisor
Managing Director, Wealth Mgmt
Tel: +1 925 746-2919
Brian.Sharpes@MSGraystone.com

Chadwick Bolick
Financial Advisor
Executive Director
Tel: +1 925 746-2911
Chad.Bolick@MSGraystone.com
https://advisor.morganstanley.com/chad.bolick

Daniel Tichenor
Private Wealth Advisor
Senior Vice President
Tel: +1 925 746-2931
Dan.Tichenor@MSGraystone.com

Mark Payne
Financial Advisor
Senior Vice President
Tel: +1 916 797-7707
Mark.C.Payne@MSGraystone.com
https://advisor.morganstanley.com/mark.c.payne

Table of Contents

ACSIG Consolidated

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

Please see the important disclosures and definitions throughout this Document. For more information or 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.

Investment Summary

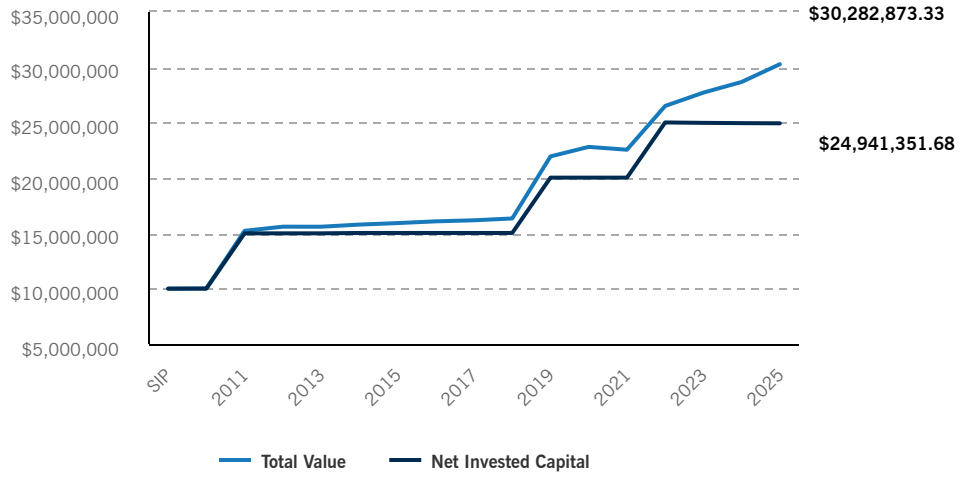
ACSIG Consolidated

Data as of December 31, 2025

TWR % (NET OF FEES)‡

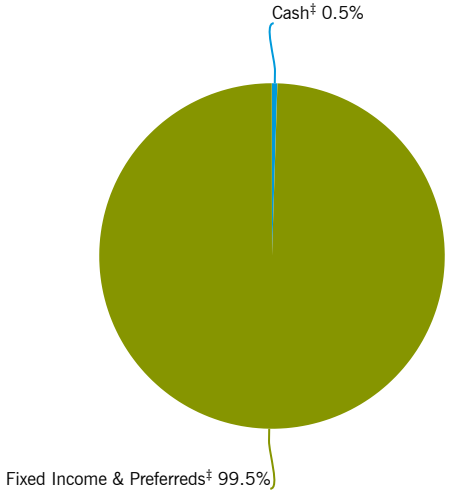
	Quarter to Date ($) 09/30/25-12/31/25	Last 12 Months ($) 12/31/24-12/31/25	Performance Inception ($) 07/12/10-12/31/25
Beginning Total Value	**29,956,942**	**28,679,025**	**9,999,850**
Net Contributions/Withdrawals	-5,759	-17,026	14,941,502
Investment Earnings	331,690	1,620,875	5,341,522
Ending Total Value	**30,282,873**	**30,282,873**	**30,282,873**
TIME WEIGHTED RATE OF RETURN (%) (Annualized for periods over 12 months)			
Return % (Net of Fees)	1.11	5.65	1.61
FTSE Treasury Bill 3 Month	1.02	4.40	1.46
Bloomberg US Government 1-3 Y	1.14	5.17	1.46
BB US Gov/Credit 1-5 Y	1.18	6.11	1.99

TOTAL VALUE VS. NET INVESTED CAPITAL‡



Does not include Performance Ineligible Assets.

ASSET ALLOCATION



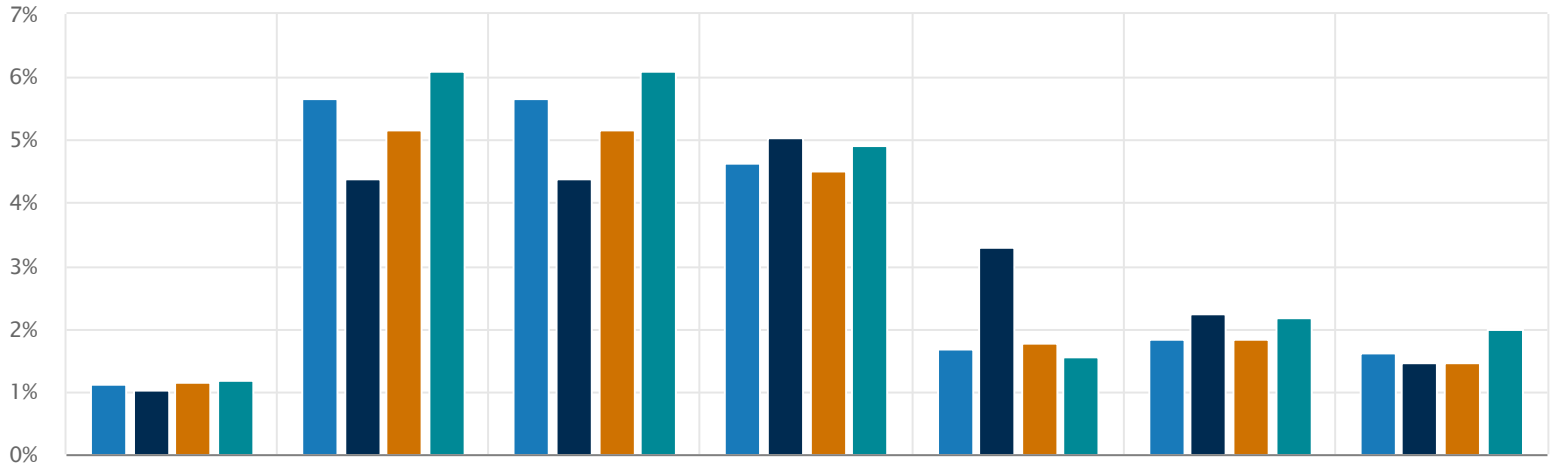
‡Includes manually added, external accounts, assets, and/or liabilities, not held at Morgan Stanley Wealth Management.

Time Weighted Performance Summary

ACSIG Consolidated

Data as of December 31, 2025

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



	Quarter to Date 09/30/25 - 12/31/25	Year to Date 12/31/24 - 12/31/25	Last 12 Months 12/31/24 - 12/31/25	Last 3 Years 12/31/22 - 12/31/25	Last 5 Years 12/31/20 - 12/31/25	Last 10 Years 12/31/15 - 12/31/25	Performance Inception 07/12/10 - 12/31/25
Beginning Total Value ($)	29,956,942.32	28,679,024.97	28,679,024.97	26,509,843.66	22,811,869.36	15,926,083.41	9,999,850.00
Net Contributions/Withdrawals ($)	-5,759.07	-17,026.21	-17,026.21	-77,350.55	4,908,459.23	9,908,475.93	14,941,501.68
Investment Earnings ($)	331,690.08	1,620,874.57	1,620,874.57	3,850,380.22	2,562,544.74	4,448,314.00	5,341,521.65
Ending Total Value ($)	30,282,873.33	30,282,873.33	30,282,873.33	30,282,873.33	30,282,873.33	30,282,873.33	30,282,873.33
Return % (Net of Fees)	1.11	5.65	5.65	4.63	1.67	1.85	1.61
FTSE Treasury Bill 3 Month (%)	1.02	4.40	4.40	5.04	3.31	2.23	1.46
Bloomberg US Government 1-3 Y (%)	1.14	5.17	5.17	4.51	1.76	1.84	1.46
BB US Gov/Credit 1-5 Y (%)	1.18	6.11	6.11	4.92	1.56	2.17	1.99

The investment returns shown on this page are time-weighted measurements which exclude the effect of the timing and amount of your contributions and withdrawals.
‡Includes manually added, external accounts, assets, and/or liabilities, not held at Morgan Stanley Wealth Management.

Time Weighted Performance by Period

ACSIG Consolidated

Data as of December 31, 2025

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 Gov/Credit 1-5 Y
2025	28,679,024.97	-17,026.21	1,620,874.57	30,282,873.33	5.65	4.40	5.17	6.11
2024	27,714,904.40	-24,196.52	988,317.09	28,679,024.97	3.56	5.45	4.04	3.76
2023	26,509,843.66	-36,127.82	1,241,188.56	27,714,904.40	4.69	5.26	4.32	4.89
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

The investment returns shown on this page are time-weighted measurements which exclude the effect of the timing and amount of your contributions and withdrawals.
‡Includes manually added, external accounts, assets, and/or liabilities, not held at Morgan Stanley Wealth Management.

Account(s) Included in this Report by Custodial Relationship

ACSIG Consolidated

MORGAN STANLEY WEALTH MANAGEMENT

Account Name	Account Number	Account Type/ Manager Name	Date Opened	Perf Inception Date Perf (%) Incept - 01/14/26	Total Value ($) 01/14/26	% of Portfolio 01/14/26
Morgan Stanley Wealth Management Total					**0.00**	**0.00**

EXTERNALLY HELD‡

Account Name	Account Number/ Custodian	Account Type	Exclusions	Last Updated	Perf Inception Date Perf (%) Incept - 01/14/26	Total Value ($) 01/14/26	% of Portfolio 01/14/26
UD - ACSIG ACSIG	838-XXX340 *COMERICA*	REG	P	09/30/25	12/21/2020 -	29,956,942.32	100.00
Externally Held Total						**29,956,942.32**	**100.00**
Total Portfolio						**29,956,942.32**	**100.00**

The investment returns shown on this page are Net of Fees, time-weighted measurements which exclude the effect of the timing and amount of your contributions and withdrawals. Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. All content within this Document applies to the accounts listed above or a subset thereof, unless otherwise indicated. AA=Asset Allocation, P=Performance, POS=Positions & Balances, TW=Total Wealth, Q=Morgan Stanley Impact Quotient

‡Includes manually added, external accounts, assets, and/or liabilities, not held at Morgan Stanley Wealth Management.

Disclosures

ACSIG Consolidated

Explanatory Notes and Disclosures: This document is designed to assist you and your Financial Advisor in understanding portfolio positions, composition and subsets thereof. It is designed solely for your individual use, is for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security. Do not take action relying on this information without confirming its accuracy and completeness. Please read carefully all accompanying notes and disclosures provided in this document.

For convenience purposes, your Financial Advisor may have assigned a designated name for this document. The list of the accounts covered in this document is noted herein and may not include all of your accounts with us or external custodians. Furthermore, the information included in this document may not include all asset classes/securities/liabilities held by you at the firm or external custodians. Please review this document carefully and discuss any questions you may have with your Financial Advisor. If you do not understand an entry, suspect an error, or want more details on current values or other information, contact your Financial Advisor. This document is based upon your Morgan Stanley account holdings and may include other holdings/information that you or a third party provided about assets custodied elsewhere. Morgan Stanley will not verify any other holdings/information. If any information reflects assets held away from Morgan Stanley that will be indicated.

The information contained in this document is subject to, and does not supersede the confirmations and account statements you receive from us. Values shown in your official account statement may differ from the values shown in this document due to, among other things, different reporting methods, delays, market conditions and interruptions. If there are discrepancies between your official account statement and this document, rely on your official account statement. Read your statement carefully.

The information in this document is approximate and subject to updating, correction and other changes. We are not obligated to notify you if information changes. Although the statements of fact and data in this document have been obtained from, and are based upon sources that we believe to be reliable, we do not guarantee their accuracy, or timeliness, and any such information may be incomplete or condensed. Percentage values shown in this document are subject to rounding, which may impact total values. The values of securities and other investments not actively traded may be estimated or may not be available.

This information is provided for informational purposes only and should not be used for tax preparation. The information reported on your Form(s) 1099 supersedes the information provided in this document and should be exclusively relied upon for tax preparation. Morgan Stanley, its affiliates and its employees are not in the business of providing tax or legal advice. Clients should seek advice based on their particular circumstances from an independent tax and legal advisor. Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services. SIPC insurance does not apply to precious metals, other commodities, or traditional alternative investments.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

AAA Accounts: The Active Assets Account is a brokerage account offered through Morgan Stanley Smith Barney LLC.

Consulting Group Advisory Accounts: Consulting Group is a business of Morgan Stanley Smith Barney LLC.

Additional information about your Floating Rate Notes: For floating rate securities, the estimated accrued interest and estimated annual income are based on the current floating coupon rate and may not reflect historic rates within the accrual period.

Important Information About Auction Rate Securities: For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated as not available by a dash "-". There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Important Pricing Information: Prices of securities not actively traded may not be available, and are indicated by a dash "-". Account values are based on the most recent security pricing available and may be prior to the date of this material.

Asset Classification: We classify assets based on general characteristics such as: income generation, underlying capital structure, or exposure to certain market sectors. As many assets contain characteristics of more than one asset class, allocations may be under or over inclusive. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes. In addition, the Other asset class contains securities that are not included in the various asset class classifications. This can include, but is not limited to, non-traditional investments such as some Equity Unit Trusts, Index Options and Structured Investments issued outside of Morgan Stanley. Additionally, investments for which we are unable to procure market data to properly classify them will appear in the Other category.

Morgan Stanley Wealth Management: Morgan Stanley Wealth Management (custodian type "Morgan Stanley Wealth Management") is a registered trade name of Morgan Stanley Smith Barney LLC.

External Accounts: "External" generally refers to accounts, assets, pricing, and/or liabilities that you hold with other financial institutions and/or which may be custodied outside of Morgan Stanley (whose subsidiaries include Morgan Stanley Smith Barney LLC and Morgan Stanley & Co.) ("External Accounts"). External Accounts are not under administration or management at Morgan Stanley and are not reflected in your Morgan Stanley account statements. Information related to External Accounts is provided solely as a service to you and your Financial Advisor/Private Wealth Advisor. The

information reference is based upon information provided by external sources which we believe to be reliable. However, we do not independently verify this information. As such, we do not warrant or guarantee that such information is accurate or timely, and any such information may be incomplete or condensed.
Information related to Income, Performance, Tax Lots, Total Cost, Target Asset Allocation, Asset Classification, Risk Analysis and Gain/Loss may differ from the information provided by your custodian. External information presented herein is subject to, and does not supersede, the confirmations and account statements provided by your custodian. Values shown in an account statement from your custodian may differ from the values shown here due to, among other things, different reporting methods, delays, market conditions and interruptions. If there are discrepancies between your custodian's official account statement and this material, rely on the custodian's official account statement. We are not obligated to notify you or your Financial Advisor/Private Wealth Advisor if information changes. In performance calculations, the inception date referenced will reflect the first date on which Morgan Stanley received account information from the custodian. If information on an External Account cannot be reported, it will be noted.
Assets not custodied with Morgan Stanley are not covered by SIPC protection at Morgan Stanley or by additional protection under Morgan Stanley's excess insurance coverage plans. However, these assets may be subject to SIPC coverage at the entity at which they are custodied.

Timing of Feeds: Account and Position data for Morgan Stanley & Co. and External Accounts is obtained from sources that we believe to be reliable. However, Morgan Stanley Wealth management does not guarantee its accuracy or timeliness as such information may be incomplete, condensed, or based on differing points of time. Please refer to the "Last Update Date" for information regarding when the data was last refreshed. You should not take any action relying upon this information without confirming its accuracy and completeness.

Performance: Performance results are annualized for time periods greater than one year and include all cash and cash equivalents, realized and unrealized capital gains and losses, dividends, interest and income. Depending on the opening or closing date of the account or position, the performance referenced may be for a portion of the time period identified. The investment results depicted herein represent historical performance. As a result of recent market activity, current performance may vary from the figures shown. Please contact your Financial Advisor for up-to-date performance information. Past performance is not a guarantee of future results. Quotations of performance appearing in this report may include performance experienced in legacy accounts which have been closed and purged, and as such are not included on the Accounts Included in This Report page.

Market values used for performance calculation do not include Performance Ineligible Assets and thus may differ from asset allocation market values. Common examples of Performance Ineligible Assets include liabilities, life insurance and annuities as well as Manually Added and External accounts for which Morgan Stanley does not receive data necessary to calculate performance.
Unless otherwise indicated, performance is an aggregated composite calculation of the entire portfolio and may include brokerage and investment advisory accounts as well as assets for different accounts included in this report. The accounts included in the composite may have (or have had) different investment objectives and strategies, been subject to different restrictions, and incurred different types of fees, markups, commissions and other charges. Accordingly, performance results may blend the performance of assets and strategies that may not have been available in all of the accounts at all times during the reporting period. In addition, accounts in the composite may have changed from brokerage to advisory or vice versa. Accounts may also have moved from one advisory program to another (including from a discretionary program to a non-discretionary program).
For Morgan Stanley Smith Barney LLC accounts, performance information may cover the full history of the account(s) or just the performance of an account(s) since the inception of the current program(s). Performance results on individual accounts will vary and may differ from the composite returns. Your Financial Advisor can provide you with individual account portfolio composition and performance information. For investment advisory accounts, please see the Morgan Stanley Smith Barney LLC Form ADV Part 2 or applicable disclosure brochure. For brokerage accounts, please speak to your Financial Advisor for more information on commissions and other account fees and expenses. Performance inception date does not necessarily correspond to the account opening date. Where multiple accounts are included in performance calculations, the inception date is the oldest performance inception. Performance data may not be available for all periods as some accounts included in performance may have more recent performance inception dates. Consequently, the actual performance for a group of accounts may differ from reported performance. Please ask your Financial Advisor for the performance inception date for each account.

Indices: Benchmark indices and blends included in this material are for informational purposes only, are provided solely as a comparison tool and may not reflect the underlying composition and/or investment objective(s) associated with the account(s). In some circumstances, the benchmark index may not be an appropriate benchmark for use with the specific composite portfolio. For instance, an index may not take into consideration certain changes that may have occurred in the portfolio since the inception of the account(s), (e.g., changes from a brokerage to an advisory account or from one advisory program to another, asset class changes, or index changes for individual managers). The volatility of the index used for comparison may be materially different from that of the performance shown. Indices are unmanaged and not available for direct investment. Index returns do not take into account fees or other charges. Such fees and charges would reduce performance. Please see the Benchmark Definitions section of this material for additional information on the indices used for comparison.

Closed or Purged Accounts: Data from accounts which have been closed and/or purged may be included in this report, for example in performance, asset allocation, or other attributes for periods when these accounts were open. If this report does contain data from any closed or purged accounts not identified earlier in the report, those accounts are identified below.

Closed Accounts: 171-XXX349

SMA/WRAP Fee: 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 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.

Taxes, Fees, and Expenses: Except where net of fees performance (which reflects your actual advisory fees) is included, this material does not include the effect of taxes, account fees, advisory fees, performance fees, and commissions that could materially affect the illustration provided and the decisions that you may make. The inclusion of these factors will reduce any values referenced herein. Generally, investment advisory accounts are subject to an annual asset-based fee (the "Fee") which is payable monthly in advance (some account types may be billed differently). In general, the Fee covers Morgan Stanley investment advisory services, custody of securities with Morgan Stanley, trade execution with or through Morgan Stanley or its affiliates, as well as compensation to any Morgan Stanley Financial Advisor.

In addition, each account that is invested in a program that is eligible to purchase certain investment products, such as mutual funds, will also pay a Platform Fee (which is subject to a Platform Fee offset) as described in the applicable ADV brochure. Accounts invested in the Select UMA program may also pay a separate Sub-Manager fee, if applicable.

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.

©2026 Morgan Stanley Smith Barney LLC. Member SIPC.

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. The investment returns shown within this report are dollar-weighted measurements where indicated.

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 of Performance Ineligible Assets include liabilities, life insurance and annuities as well as Manually Added and External accounts for which Morgan Stanley does not receive data necessary to calculate performance.

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 US Government Bond 1-3 Year Index is a broad-based benchmark that measures the non-securitized component of the US Aggregate Index. It includes investment grade, US dollar-denominated, fixed-rate Treasuries, and government-related securities with maturities between 1 and 2.9999 years.

FTSE Treasury Bill 3 Month: The FTSE 3-Month US T Bill Index Series is intended to track the daily performance of 3-month US Treasury bills. The indexes are designed to operate as a reference rate for a series of funds. The FTSE 3-Month US T Bill Index Series does not take account of ESG factors in its index design.

BB US Gov/Credit 1-5 Y: The Bloomberg 1-5 Yr Gov/Credit Index tracks the subset of bonds in the flagship Bloomberg US Government/Credit Index with at least one year and up to, but not including, five years until final maturity.

WESTERN ASSET
A Franklin Templeton Company

December 31, 2025

Alameda County Schools Insurance Group

Western Asset Enhanced Cash

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, Legg Mason Private Portfolio Group, LLC (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 request. For additional information, documents and/or materials, please speak to your Financial Professional or contact your sponsor firm.

Risk Disclosure

© Western Asset Management Company, LLC 2025. The information contained in these materials ("the materials") is intended for the exclusive use of the designated recipient ("the recipient"). This information is proprietary and confidential and may contain commercially sensitive information, and may not be copied, reproduced or republished, in whole or in part, without the prior written consent of Western Asset Management Company ("Western Asset").

Past performance does not predict future returns. These materials should not be deemed to be a prediction or projection of future performance.

These materials are intended for investment professionals including professional clients, eligible counterparties, and qualified or wholesale investors only.

These materials have been produced for illustrative and informational purposes only. These materials contain Western Asset's opinions and beliefs as of the date designated on the materials; these views are subject to change and may not reflect real-time market developments and investment views.

Third party data may be used throughout the materials, and this data is believed to be accurate to the best of Western Asset's knowledge at the time of publication, but cannot be guaranteed. These materials may also contain strategy or product awards or rankings from independent third parties or industry publications which are based on unbiased quantitative and/or qualitative information determined independently by each third party or publication. In some cases, Western Asset may subscribe to these third party's standard industry services or publications. These standard subscriptions and services are available to all asset managers and do not influence rankings or awards in any way.

Investment strategies or products discussed herein may involve a high degree of risk, including the loss of some or all capital. Investments in any products or strategies described in these materials may be volatile, and investors should have the financial ability and willingness to accept such risks.

Unless otherwise noted, investment performance contained in these materials is reflective of a strategy composite. All other strategy data and information included in these materials reflects a representative portfolio which is an account in the composite that Western Asset believes most closely reflects the current portfolio management style of the strategy. Performance is not a consideration in the selection of the representative portfolio. The characteristics of the representative portfolio shown may differ from other accounts in the composite. Information regarding the representative portfolio and the other accounts in the composite are available upon request.

Statements in these materials should not be considered investment advice. References, either general or specific, to securities and/or issuers in the materials are for illustrative purposes only and are not intended to be, and should not be interpreted as, recommendation to purchase or sell such securities. Employees and/or clients of Western Asset may have a position in the securities or issuers mentioned.

These materials are not intended to provide, and should not be relied on for, accounting, legal, tax, investment or other advice. The recipient should consult its own counsel, accountant, investment, tax, and any other advisers for this advice, including economic risks and merits, related to making an investment with Western Asset. The recipient is responsible for observing the applicable laws and regulations of their country of residence.

Founded in 1971, Western Asset Management Company is a global fixed-income investment manager with offices in Pasadena, New York, London, Singapore, Tokyo, Melbourne, São Paulo, Hong Kong, and Zürich. Western Asset is a wholly owned subsidiary of Franklin Resources, Inc. but operates autonomously. Western Asset is comprised of six legal entities across the globe, each with distinct regional registrations: Western Asset Management Company, LLC, a registered Investment Adviser with the Securities and Exchange Commission; Western Asset Management Company Ltda. is regulated by Comissão de Valores Mobiliários; Western Asset Management Company Pty Ltd ABN 41 117 767 923 is the holder of the Australian Financial Services License 303160; Western Asset Management Company Pte. Ltd. Co. Reg. No. 200007692R is a holder of a Capital Markets Services License for fund management and regulated by the Monetary Authority of Singapore; Western Asset Management Company Ltd, a registered Financial Instruments Business Operator and regulated by the Financial Services Agency of Japan; and Western Asset Management Company Limited is authorised and regulated by the Financial Conduct Authority ("FCA") (FRN 145930). This communication is intended for distribution to Professional Clients only if deemed to be a financial promotion in the UK as defined by the FCA. This communication may also be intended for certain EEA countries where Western Asset has been granted permission to do so. For the current list of the approved EEA countries please contact Western Asset at +44 (0)20 7422 3000.

The information contained herein is being provided at your request. The material has been reviewed and complies with applicable standards for use with institutions (as defined by FINRA). No Franklin Resources, Inc. affiliated company including Franklin Distributors, LLC, has filed this material with any regulatory agency. If you disseminate this information to the public in any format, it remains your responsibility to ensure that the material complies with all applicable laws and regulations including any filing requirements. The information is current as of the date specified and it remains your responsibility to obtain updated information from Franklin Resources, Inc. as necessary.

©2025 Franklin Templeton. Western Asset Management Company, LLC is a Franklin Templeton affiliated company.

For more information on Western Asset visit our website at www.westernasset.com

12/20

Alameda County Schools Insurance Group

IMPORTANT INFORMATION:

RISKS: All investments involve risks, including possible loss of principal. Fixed income securities involve interest rate, credit, inflation and reinvestment risks, and possible loss of principal. As interest rates rise, the value of fixed income securities falls**. Liquidity risk** exists when securities or other investments become more difficult to sell, or are unable to be sold, at the price at which they have been valued. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets.**

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.

Characteristics

Alameda County Schools Insurance Group

Client Account	
Duration (yrs)	2.41
Average Maturity (yrs)	2.62
Yield to Worst (%)	3.66

Benchmark Characteristics	
Duration (yrs)	2.60
Average Maturity (yrs)	2.79
Yield to Worst (%)	3.57

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.
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.

Holdings (1/2)

Alameda County Schools Insurance Group

Sector 1	Par (000)	Identifier	Issuer Name	Coupon	Maturity	Moody's	S&P	Price	Curr Yield	YTW	YTM	Avg Life	Eff Dur (Par)	Mkt Value	% Held (MV)
CASH	155			3.69	0.09			100.00	3.69	3.69	3.69	0.08	0.08	155,000	0.51
	155	000000CM9	CASH & EQUIVALENTS	3.69	01/31/2026	Aaa	AAA	100.00	3.69	3.69	3.69	0.08	0.08	155,000	0.51
TSY	19,571			3.56	2.75			100.50	3.54	3.56	3.56	2.75	2.55	19,829,462	65.46
	1,851	91282CCW9	UNITED STATES TREAS NTS	0.75	08/31/2026	TSY	TSY	98.17	0.76	3.57	3.57	0.67	0.66	1,821,824	6.01
	1,799	91282CMY4	UNITED STATES TREAS NTS	3.75	04/30/2027	TSY	TSY	100.32	3.74	3.50	3.50	1.33	1.28	1,816,053	6.00
	1,779	91282CFM8	UNITED STATES TREAS NTS	4.13	09/30/2027	TSY	TSY	101.08	4.08	3.48	3.48	1.75	1.66	1,816,796	6.00
	1,419	91282CGH8	UNITED STATES TREAS NTS	3.50	01/31/2028	TSY	TSY	100.04	3.50	3.48	3.48	2.08	1.97	1,440,145	4.75
	2,000	91282CHA2	UNITED STATES TREAS NTS	3.50	04/30/2028	TSY	TSY	100.00	3.50	3.50	3.50	2.33	2.21	2,011,876	6.64
	2,203	91282CHQ7	UNITED STATES TREAS NTS	4.13	07/31/2028	TSY	TSY	101.52	4.06	3.50	3.50	2.58	2.39	2,274,267	7.51
	1,629	91282CJR3	UNITED STATES TREAS NTS	3.75	12/31/2028	TSY	TSY	100.61	3.73	3.54	3.54	3.00	2.82	1,638,872	5.41
	2,041	91282CKX8	UNITED STATES TREAS NTS	4.25	06/30/2029	TSY	TSY	102.16	4.16	3.59	3.59	3.50	3.23	2,085,167	6.88
	1,300	91282CGQ8	UNITED STATES TREAS NTS	4.00	02/28/2030	TSY	TSY	101.35	3.95	3.65	3.65	4.17	3.77	1,335,049	4.41
	1,000	91282CMZ1	UNITED STATES TREAS NTS	3.88	04/30/2030	TSY	TSY	100.86	3.84	3.66	3.66	4.33	3.94	1,015,120	3.35
	2,550	91282CNX5	UNITED STATES TREAS NTS	3.63	08/31/2030	TSY	TSY	99.73	3.64	3.69	3.69	4.67	4.22	2,574,294	8.50
AGY	1,525			4.06	1.45			100.68	4.03	3.53	3.53	1.42	1.37	1,545,823	5.10
	675	3130AUU36	FEDERAL HOME LOAN BANKS	4.13	03/13/2026	Aa1	AA+	100.10	4.12	3.56	3.56	0.17	0.20	684,055	2.26
	850	3130AWC24	FEDERAL HOME LOAN BANKS	4.00	06/09/2028	Aa1	AA+	101.14	3.96	3.51	3.51	2.42	2.30	861,768	2.84
IND	4,612			3.87	2.87			99.89	3.88	3.87	3.88	2.81	2.59	4,661,060	15.39
	145	254687FV3	DISNEY WALT CO	1.75	01/13/2026	A2	A	99.94	1.75	3.46	3.46	0.04	0.04	146,100	0.48
	296	67066GAE4	NVIDIA CORPORATION	3.20	09/16/2026	Aa2	AA-	99.62	3.21	3.75	3.75	0.75	0.63	297,623	0.98
	206	023135CP9	AMAZON COM INC	4.55	12/01/2027	A1	AA	101.67	4.48	3.60	3.64	1.83	1.76	210,213	0.69
	454	20030NCA7	COMCAST CORP NEW	3.15	02/15/2028	A3	A-	98.44	3.20	3.92	3.92	2.17	1.96	452,302	1.49
	276	24422EWV7	JOHN DEERE CAPITAL CORPOR	4.90	03/03/2028	A1	A	102.36	4.79	3.76	3.76	2.17	2.02	286,941	0.95
	285	369550BC1	GENERAL DYNAMICS CORP	3.75	05/15/2028	A2	A	100.20	3.74	3.65	3.66	2.17	2.12	286,924	0.95

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.

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.

Holdings are subject to change at any time. 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.

Past performance does not predict future returns. Please see Definition of Terms and Performance Disclosures for more information.

Holdings (2/2)

Alameda County Schools Insurance Group

Sector 1	Par (000)	Identifier	Issuer Name	Coupon	Maturity	Moody's	S&P	Price	Curr Yield	YTW	YTM	Avg Life	Eff Dur (Par)	Mkt Value	% Held (MV)
	274	24422EXB0	JOHN DEERE CAPITAL CORPOR/	4.95	07/14/2028	A1	A	102.73	4.82	3.81	3.81	2.50	2.32	287,764	0.95
	448	29379VBT9	ENTERPRISE PRODS OPER LLC	4.15	10/16/2028	A3	A-	100.63	4.12	3.89	3.91	2.58	2.47	454,700	1.50
	360	00287YBF5	ABBVIE INC	4.25	11/14/2028	A3	A-	101.14	4.20	3.79	3.83	2.58	2.54	366,087	1.21
	291	882508CG7	TEXAS INSTRS INC	4.60	02/08/2029	Aa3	A+	102.23	4.50	3.81	3.83	3.00	2.79	302,807	1.00
	279	94106LBV0	WASTE MGMT INC DEL	4.88	02/15/2029	A3	A-	102.63	4.75	3.95	3.97	3.08	2.79	291,487	0.96
	380	166756AS5	CHEVRON USA INC	3.25	10/15/2029	Aa2	AA-	97.69	3.33	3.91	3.91	3.83	3.46	373,822	1.23
	290	11135FCK5	BROADCOM INC	4.60	07/15/2030	A3	A-	101.68	4.52	4.18	4.19	4.50	3.96	301,171	0.99
	293	539830CL1	LOCKHEED MARTIN CORP	4.40	08/15/2030	A2	A-	101.05	4.35	4.14	4.15	4.58	4.06	301,544	1.00
	335	375558BY8	GILEAD SCIENCES INC	1.65	10/01/2030	A3	A-	89.61	1.84	4.08	4.08	4.75	4.48	301,575	1.00
FIN	3,867			3.98	2.26			101.07	3.95	3.99	4.11	2.21	2.05	3,957,436	13.06
	147	74432QCH6	PRUDENTIAL FINL INC	1.50	03/10/2026	A3	A	99.53	1.51	3.95	3.95	0.17	0.19	146,990	0.49
	300	084670BS6	BERKSHIRE HATHAWAY INC DEL	3.13	03/15/2026	Aa2	AA	99.84	3.13	3.88	3.88	0.25	0.18	302,274	1.00
	299	808513BR5	CHARLES SCHWAB CORP	1.15	05/13/2026	A2	A-	99.02	1.16	3.87	3.87	0.33	0.36	296,513	0.98
	300	857477BS1	STATE STR CORP	2.20	02/07/2028	Aa3	A	98.19	2.24	3.89	4.15	1.08	1.07	297,220	0.98
	362	91324PEP3	UNITEDHEALTH GROUP INC	5.25	02/15/2028	A2	A+	102.78	5.11	3.82	3.87	2.08	1.90	379,232	1.25
	145	06051GGR4	BANK AMERICA CORP	3.59	07/21/2028	A1	A-	99.32	3.62	4.04	4.51	1.58	1.47	146,334	0.48
	296	571748BG6	MARSH & MCLENNAN COS INC	4.38	03/15/2029	A3	A-	101.05	4.33	4.00	4.02	3.00	2.81	302,909	1.00
	510	46647PAR7	JPMORGAN CHASE & CO	4.01	04/23/2029	A1	A	99.93	4.01	4.03	4.32	2.33	2.18	513,522	1.70
	300	025816CW7	AMERICAN EXPRESS CO	4.05	05/03/2029	A2	A-	100.35	4.04	3.93	3.94	3.17	3.02	302,999	1.00
	562	17325FBK3	CITIBANK N A	4.84	08/06/2029	Aa3	A+	102.41	4.72	4.09	4.11	3.50	3.19	586,512	1.94
	357	06051GLS6	BANK AMERICA CORP	5.82	09/15/2029	A1	A-	104.34	5.58	4.10	4.40	2.67	2.47	378,603	1.25
	289	91159HJS0	US BANCORP	5.10	07/23/2030	A3	A	103.07	4.95	4.16	4.32	3.58	3.18	304,327	1.00
UTIL	144			2.95	0.92			99.27	2.97	3.76	3.76	0.92	0.85	143,309	0.47
	144	26442CAS3	DUKE ENERGY CAROLINAS LLC	2.95	12/01/2026	Aa3	A	99.27	2.97	3.76	3.76	0.92	0.85	143,309	0.47
Total:	29,874			3.68	2.62			100.48	3.67	3.66	3.68	2.60	2.41	30,292,090	100.00

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.

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.

Holdings are subject to change at any time. 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.

Past performance does not predict future returns. Please see Definition of Terms and Performance Disclosures for more information.

Cash Flow (1/4)

Alameda County Schools Insurance Group

Date	Maturity Cash Flow	Call Cash Flow	Total Interest Cash Flow	Total Principal Cash Flow	Total Cash Flow
12/31/2025	0	0	0	0	0
01/31/2026	300	0	95	300	395
02/28/2026	0	0	133	0	133
03/31/2026	1,122	0	85	1,122	1,207
04/30/2026	0	0	117	0	117
05/31/2026	299	0	21	299	320
06/30/2026	0	0	98	0	98
07/31/2026	0	0	94	0	94
08/31/2026	1,851	0	133	1,851	1,984
09/30/2026	296	0	65	296	361
10/31/2026	0	0	117	0	117
11/30/2026	0	0	19	0	19
12/31/2026	144	0	98	144	242
01/31/2027	0	0	94	0	94
02/28/2027	300	0	126	300	426
03/31/2027	0	0	60	0	60
04/30/2027	1,799	0	117	1,799	1,916
05/31/2027	0	0	19	0	19
06/30/2027	0	0	96	0	96
07/31/2027	0	145	94	145	239

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 (2/4)

Alameda County Schools Insurance Group

Date	Maturity Cash Flow	Call Cash Flow	Total Interest Cash Flow	Total Principal Cash Flow	Total Cash Flow
03/31/2027	0	0	60	0	60
04/30/2027	1,799	0	117	1,799	1,916
05/31/2027	0	0	19	0	19
06/30/2027	0	0	96	0	96
07/31/2027	0	145	94	145	239
08/31/2027	0	0	122	0	122
09/30/2027	1,779	0	60	1,779	1,839
10/31/2027	0	0	83	0	83
11/30/2027	0	206	23	206	229
12/31/2027	0	0	91	0	91
01/31/2028	1,419	362	99	1,781	1,880
02/29/2028	454	285	116	739	855
03/31/2028	276	0	24	276	300
04/30/2028	2,510	0	83	2,510	2,593
05/31/2028	0	0	14	0	14
06/30/2028	850	0	91	850	941
07/31/2028	2,477	448	71	2,925	2,996
08/31/2028	0	360	110	360	470
09/30/2028	357	0	17	357	374
10/31/2028	0	0	28	0	28

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 (3/4)

Alameda County Schools Insurance Group

Date	Maturity Cash Flow	Call Cash Flow	Total Interest Cash Flow	Total Principal Cash Flow	Total Cash Flow
06/30/2028	850	0	91	850	941
07/31/2028	2,477	448	71	2,925	2,996
08/31/2028	0	360	110	360	470
09/30/2028	357	0	17	357	374
10/31/2028	0	0	28	0	28
11/30/2028	0	0	6	0	6
12/31/2028	1,629	296	77	1,925	2,002
01/31/2029	0	570	25	570	595
02/28/2029	0	0	92	0	92
03/31/2029	0	300	4	300	304
04/30/2029	0	0	28	0	28
05/31/2029	0	0	0	0	0
06/30/2029	2,041	0	43	2,041	2,084
07/31/2029	289	562	25	851	876
08/31/2029	0	0	79	0	79
09/30/2029	0	0	0	0	0
10/31/2029	380	0	28	380	408
11/30/2029	0	0	0	0	0
12/31/2029	0	0	0	0	0
01/31/2030	0	0	7	0	7

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 (4/4)

Alameda County Schools Insurance Group

Date	Maturity Cash Flow	Call Cash Flow	Total Interest Cash Flow	Total Principal Cash Flow	Total Cash Flow
09/30/2029	0	0	0	0	0
10/31/2029	380	0	28	380	408
11/30/2029	0	0	0	0	0
12/31/2029	0	0	0	0	0
01/31/2030	0	0	7	0	7
02/28/2030	1,300	0	79	1,300	1,379
03/31/2030	0	0	0	0	0
04/30/2030	1,000	0	22	1,000	1,022
05/31/2030	0	0	0	0	0
06/30/2030	0	290	6	290	296
07/31/2030	0	293	5	293	298
08/31/2030	2,550	0	46	2,550	2,596
09/30/2030	0	0	0	0	0
10/01/2030	335	0	3	335	338
	25,757	4,117	3,285	29,874	33,159

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.

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: Jackie Kim

DATE: February 12, 2026

SUBJECT: 2025-26 Second Quarter Financials

Enclosed are the 2025-26 Second Quarter financial statements for review. ACSIG is progressing in alignment with its budget. Some funds are showing improvement in their financial position, while others are not.

Laurena Grabert from SETECH will review the financial statements with the Executive Committee. The Executive Committee will be asked to approve these statements.

-

ALAMEDA COUNTY SCHOOLS INSURANCE GROUP

TREASURER'S REPORT

AS OF DECEMBER 31, 2025 AND FOR THE SIX 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

SETECH (Service Enhancement Technologies)

Client Confidential Use Only

SETECH
A Keenan Solution
Innovative Solutions. Enduring Principles.
License No. 0451271

For the Board Meeting of February 12, 2026

Alameda County Schools Insurance Group (ACSIG)

Table of Contents

	Page
Distribution and Use of Report	I
Financial Statements by Program:	
By Program:	
Consolidated	1
Workers Compensation	2
Dental	3
Vision	4
Property and Liability	5
Operations	6
A) Statement of Net Position As of 06/30/2025 and 12/31/2025	
B) Statement of Revenues, Expenditures and Changes in Net Position Adopted Budget Versus Actual For The Six Months Ended 12/31/2025 -	
Schedule of Discounted Claim Liabilities For The Six Months Ended 12/31/2025 -	
Workers Compensation	7, 7A, 7B
Property Liability	8

Distribution and Use of Report

This financial management information report (Report) prepared by Service Enhancement Technologies (SETECH), a Division of Keenan & Associates, is intended solely for internal use by the Authority's Officers, Board Members, Advisory Committee Members, and for internal decision making purposes only in regards to the Authority's insurance program.

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:

A) The official approved Report is used,

B) The entire Report be distributed rather than any excerpts,

C) All recipients be made aware that a SETECH staff member is available to answer any questions regarding the contents of the Report,

D) The recipients recognize that the furnishing of this Report is not a substitute for their own due diligence, and they place no undue reliance on the Report or the data for purposes other than for which it was created. No creation of any duty or liability of SETECH to the recipient is owed if the Report is used for purposes other than for which it was created.

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.

SETECH strives to maintain the strictest confidentiality of any information for our clients. The pages of this Report indicate that the information contained in the Report is for "Client Confidential Use Only." This indicates that SETECH will only disclose information contained in these Reports to our intended clients, their members or their contracted parties.

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Position
Consolidated
As of 06/30/2025 and 12/31/2025

	Audited As of 06/30/2025	Activity 07/01/2025 - 12/31/2025	As of 12/31/2025
Assets:			
Current Assets			
Workers Compensation	$ 18,644,062	(2,203,032)	$ 16,441,030
Dental	10,517,100	449,205	10,966,305
Vision	4,995,250	(135,744)	4,859,506
Property and Liability	6,807,786	(1,720,416)	5,087,370
Operations	171,448	(94,807)	76,641
Cash and Cash Equivalents	$ 41,135,646	(3,704,794)	$ 37,430,852
Investments Morgan Stanley - current	291,450	(136,824)	154,626
Accounts Receivable	10,923,495	(396,699)	10,526,796
Prepaid Expense	- -	1,535,934	1,535,934
Interfund Receivable/(payable) (1)	- -	- -	- -
Subtotal Current Assets	52,350,591	(2,702,383)	49,648,208
Noncurrent Assets			
Investments @ FMV - Morgan Stanley (3)	29,098,952	752,763	29,851,715
Capital - Equipment, net of depreciation	- -	- -	- -
	29,098,952	752,763	29,851,715
Total Assets	$ 81,449,543	$ (1,949,620)	$ 79,499,923
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	$ 214,455	$ - -	$ 214,455
Liabilities:			
Current Liabilities			
Accounts Payable	$ 4,532,508	$ (2,502,423)	$ 2,030,085
Prefunding deposits (2)	5,304,786	- -	5,304,786
Advance Contributions	- -	- -	- -
Other Claim Liabilities - Castlepoint Reinsurance Insolvency	473,116	- -	473,116
Current Portion of claims and claim adjustment	2,913,611	19,883	2,933,494
Subtotal Current Liabilities	13,224,021	(2,482,540)	10,741,481
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	1,921,791	216,642	2,138,433
Unallocated Loss Adjustment Expense (ULAE)	243,986	(6,555)	237,431
Subtotal Noncurrent Claim Liabilities	2,165,777	210,087	2,375,864
Net Pension Liability (NPL)	812,648	- -	812,648
Total Liabilities	$ 16,202,446	$ (2,272,453)	$ 13,929,993
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	360,523	- -	360,523
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	65,101,029	322,833	65,423,862
Designated - Capital Assets	- -	- -	- -
Total Net Position	$ 65,101,029	$ 322,833	$ 65,423,862
Total Liabilities, Deferred Pension, and Ending Net Position	$ 81,449,543	$ (1,949,620)	$ 79,499,923

Footnote:

(1) Interfund transfers net to zero on consolidated financial statements. This is a 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 12/31/2025 and For The Six Months Then Ended

	2024/2025		2025/2026			
	Budget	Actuals	Budget	Activity 07/01/2025 - 12/31/2025	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	$ 196,086,770	$ 194,691,133	$ 196,536,692	$ 90,988,054	$ 105,548,638	46.30 %
Return of Premiums/Rebate	- -	- -	- -	- -	- -	- -
PIPS - Accelerated Profit Commission		- -	- -	- -	- -	- -
Total Operating Revenue	196,086,770	194,691,133	196,536,692	90,988,054	105,548,638	46.30
Operating Expenditures:						
Classified Salaries	477,404	559,213	409,509	202,221	207,288	49.38
Statutory Benefits	71,611	(729)	61,426	13,209	48,217	21.50
Health & Welfare	85,750	79,354	70,750	37,781	32,969	53.40
Employer Tax Expense	8,647	10,701	6,980	3,903	3,077	55.92
Net Pension Expense	234,001	432,271	217,052	57,244	159,808	26.37
Telephone & Internet	10,600	8,927	9,500	3,287	6,213	34.60
Supplies Office	9,000	1,379	9,000	123	8,877	1.36
Supplies - Other	12,000	7,006	12,000	4,134	7,866	34.45
Eligibility Processing	265,000	236,132	280,000	127,311	152,689	45.47
Brokerage Fees-Dental-ACSIG	340,000	326,391	350,000	161,795	188,205	46.23
Brokerage Fees-Dental-MD	800,000	931,618	950,000	472,817	477,183	49.77
Travel and Conferences	30,000	2,914	15,000	763	14,237	5.09
Mileage	12,000	8,500	6,000	3,000	3,000	50.00
Dues & Memberships	8,550	3,625	9,000	474	8,526	5.27
Postage & Meter	7,000	1,907	7,000	1,068	5,932	15.26
Insurance Expense-PIPS&NCR	27,402,303	27,271,324	29,075,616	14,388,984	14,686,632	49.49
Insurance Expense-PY Adj	1,000,000	1,499,984	1,500,000	1,325,456	174,544	88.36
Utility - Operating-Rent	47,856	30,841	42,000	20,990	21,010	49.98
Advertising	- -	- -	- -	- -	- -	- -
Contract Services - Actuarial	33,274	20,840	20,241	- -	20,241	- -
Contract Services -Claim Audit	- -	- -	- -	- -	- -	- -
Contract Services	29,051	- -	25,585	- -	25,585	- -
Audit Fees	23,275	15,400	20,000	18,700	1,300	93.50
Other Services/Operating Expenses	10,000	15,148	10,000	2,578	7,422	25.78
Capital Equipment/Depreciation	20,000	- -	8,000	- -	8,000	- -
Repairs & Maintenance	5,000	- -	- -	- -	- -	- -
Legal	5,000	- -	5,000	- -	5,000	- -
Accounting Services	20,000	17,484	20,000	- -	20,000	- -
County Courier	3,040	1,726	1,900	1,916	(16)	100.85
Shredding	1,500	1,670	1,500	149	1,351	9.91
Copier & Scanner	10,000	9,283	10,000	3,778	6,222	37.78
Claims Administration Services	117,000	88,123	115,000	70,880	44,120	61.63
Self-Insurance Fee	700,000	440,544	500,000	406,454	93,546	81.29
Claims Paid-WC	500,000	644,490	500,000	109,363	390,637	21.87
Claims Paid-PL	110,000	136,701	110,000	17,568	92,432	15.97
Physical Abilities Testing	50,000	7,952	50,000	7,524	42,476	15.05
Training	10,000	- -	29,000	- -	29,000	- -
First-Aid Prog&Responder Fees	5,000	4,560	5,000	1,764	3,236	35.28
Food Service Training	- -	- -	- -	- -	- -	- -
Risk Mgmt Prev Program	300,000	292,500	260,000	139,100	120,900	53.50
EAP Program	250,000	136,051	180,000	68,026	111,974	37.79
Safety Inspections	22,000	13,600	22,000	- -	22,000	- -
Bank Charge & WC Penalty Reimb	6,000	9,911	6,000	- -	6,000	- -
Cobra Premiums	300,000	138,070	300,000	96,656	203,344	32.22
Dental Insurance Premiums	152,768,550	151,133,633	153,148,550	69,064,028	84,084,522	45.10
Vision Insurance Premiums	8,480,000	8,742,094	8,756,800	4,734,037	4,022,763	54.06
Claim Development Expense	80,252	(756,007)	(385,000)	229,970	(614,970)	(59.73)
Adjustment to Prefund Deposit	- -	- -	- -	- -	- -	- -
Total Operating Expenditures	194,680,663	192,525,129	196,750,407	91,797,051	104,953,356	46.66 %
Net Increase/(Decrease) from Operations	1,406,107	2,166,004	(213,715)	(808,997)	595,282	378.54 %
Non Operating Income/(Expense)						
Interest Income	692,873	1,805,611	707,934	991,870	(283,936)	140.11
Net Increase/(Decrease) in Fair Value	- -	1,013,962	- -	208,132	(208,132)	- -
Realized Gain/(Loss) on Investments	- -	(228,276)	- -	(68,172)	68,172	- -
Cumulative effect of GASB 68	- -	- -	- -	- -	- -	- -
Interfund Trans, Other Inc/Exp	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	692,873	2,591,297	707,934	1,131,830	(423,896)	159.88 %
Net Increase/(Decrease) in Net Position	$ 2,098,980	$ 4,757,301	494,219	$ 322,833	$ 171,386	65.32 %
Beginning Balance Prior Year End	$ 60,343,728	$ 60,343,728	65,101,029	$ 65,101,029	$ - -	100.00 %
Ending Balance, as of 12/31/2025	$ 62,442,708	$ 65,101,029	$ 65,595,248	$ 65,423,862	$ 171,386	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Workers' Compensation
As of 06/30/2025 and 12/31/2025

	Audited As of 06/30/2025	Activity 07/01/2025 - 12/31/2025	As of 12/31/2025
Assets:			
Current Assets			
Funds with County - WC - #44906	$ 14,205,833	(2,914,966)	$ 11,290,867
Funds in Transit - #44906 to Morgan Stanley Investments	- -	- -	- -
Funds with County - Retention Fund #44904	20,408	414	20,822
US Bank Checking - #1290	424,638	439,457	864,095
US Bank Claims Trust Account - #8963	231,521	189,308	420,829
Local Agency Investment Funds (L.A.I.F.)	3,761,662	82,755	3,844,417
Money Market - Morgan Stanley	0	0	0
Cash and Cash Equivalents	$ 18,644,062	(2,203,032)	$ 16,441,030
Investments Morgan Stanley - current	291,450	(136,824)	154,626
Accounts Receivable	355,837	2,773,152	3,128,989
Prepaid Expense	- -	- -	- -
Interfund Receivable/(payable)	1,811,511	(22,453)	1,789,058
Subtotal Current Assets	21,102,860	410,843	21,513,703
Noncurrent Assets			
Investments Morgan Stanley	21,838,151	600,597	22,438,748
Capital - Equipment, net of depreciation	- -	- -	- -
	21,838,151	600,597	22,438,748
Total Assets	$ 42,941,011	$ 1,011,440	$ 43,952,451
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	$ 54,022	$ - -	$ 54,022
Liabilities:			
Current Liabilities			
Accounts Payable	$ - -	$ 1,325,456	$ 1,325,456
Prefunding deposits	- -	- -	- -
Advance Contributions	- -	- -	- -
Other Claim Liabilities - Castlepoint Reinsurance Insolvency	473,116	- -	473,116
Current Portion of claims and claim adjustment	374,137	(59,270)	314,867
Subtotal Current Liabilities	847,253	1,266,186	2,113,439
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	1,787,222	151,880	1,939,102
Unallocated Loss Adjustment Expense (ULAE)	164,792	(6,555)	158,237
Subtotal Noncurrent Claim Liabilities	1,952,014	145,325	2,097,339
Net Pension Liability (NPL)	204,708	- -	204,708
Total Liabilities	$ 3,003,975	$ 1,411,511	$ 4,415,486
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	$ 90,818	$ - -	$ 90,818
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	39,900,240	(400,071)	39,500,169
Designated - Capital Assets	- -	- -	- -
Total Net Position	$ 39,900,240	$ (400,071)	$ 39,500,169
Total Liabilities, Deferred Pension, and Ending Net Position	$ 42,941,011	$ 1,011,440	$ 43,952,451

Alameda County Schools Insurance Group (ACSIG)
Workers' Compensation
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 12/31/2025 and For The Six Months Then Ended

	2024/2025		2025/2026			
	Budget	Actuals	Budget	Activity 07/01/2025 - 12/31/2025	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	$ 28,615,302	$ 28,615,294	$ 28,024,876	$ 14,012,438	$ 14,012,438	50.00 %
Return of Premiums	- -	- -	- -	- -	- -	- -
PIPS - Accelerated Profit Commissi	- -	- -	- -	- -	- -	- -
Total Operating Revenue	28,615,302	28,615,294	28,024,876	14,012,438	14,012,438	50.00
Operating Expenditures:						
Classified Salaries	113,527	136,799	91,868	45,174	46,694	49.17
Statutory Benefits	17,029	2,193	13,780	5,169	8,611	37.51
Health & Welfare	18,900	15,698	13,000	7,222	5,778	55.55
Employer Tax Expense	1,947	2,527	1,507	869	638	57.66
Net Pension Expense	61,886	108,891	56,440	17,173	39,267	30.43
Telephone & Internet	1,060	1,339	950	493	457	51.89
Supplies Office	900	207	900	18	882	2.00
Supplies - Other	1,200	1,051	1,200	620	580	51.67
Eligibility Processing	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-ACSIG	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-MD	- -	- -	- -	- -	- -	- -
Travel and Conferences	3,000	437	1,500	114	1,386	7.60
Mileage	1,200	1,275	600	450	150	75.00
Dues & Memberships	900	544	900	71	829	7.89
Postage & Meter	280	95	280	53	227	18.93
Insurance Expense-PIPS	24,387,002	24,378,001	25,706,100	12,853,050	12,853,050	50.00
Insurance Expense-PY Adj	1,000,000	1,499,984	1,500,000	1,325,456	174,544	88.36
Utility - Operating-Rent	4,786	3,084	4,200	2,099	2,101	49.98
Advertising	- -	- -	- -	- -	- -	- -
Contract Services - Actuarial	12,000	10,040	12,000	- -	12,000	- -
Contract Services -Claim Audit	- -	- -	- -	- -	- -	- -
Contract Services	3,183	- -	2,483	- -	2,483	- -
Audit Fees	2,328	2,310	2,000	2,805	(805)	140.25
Other Services/Operating Expenses	1,000	2,272	1,000	387	613	38.70
Capital Equipment/Depreciation	2,000	- -	800	- -	800	- -
Repairs & Maintenance	500	- -	- -	- -	- -	- -
Legal	500	- -	500	- -	500	- -
Accounting Services	2,000	2,623	2,000	- -	2,000	- -
County Courier	320	259	200	287	(87)	143.50
Shredding	150	250	150	22	128	14.67
Copier & Scanner	400	464	400	189	211	47.25
Claims Admin/Consult Services	85,000	63,750	85,000	62,156	22,844	73.12
Self-Insurance Fee	700,000	440,544	500,000	406,454	93,546	81.29
Claims Paid-WC	500,000	644,490	500,000	109,363	390,637	21.87
Claims Paid-PL	- -	- -	- -	- -	- -	- -
Physical Abilities Testing	50,000	7,952	50,000	7,524	42,476	15.05
Training	10,000	- -	10,000	- -	10,000	- -
First-Aid Prog&Responder fees	5,000	4,560	5,000	1,764	3,236	35.28
Food Service/Sp Ed Training	- -	- -	- -	- -	- -	- -
Risk Mgmt Prevention Prog	300,000	292,500	260,000	139,100	120,900	53.50
EAP Program	250,000	136,051	180,000	68,026	111,974	37.79
Safety Inspections	- -	- -	- -	- -	- -	- -
Misc Bank Fees & WC Penalty Rei	1,000	- -	1,000	- -	1,000	- -
Cobra Premiums	- -	- -	- -	- -	- -	- -
Dental Insurance Premiums	- -	- -	- -	- -	- -	- -
Vision Insurance Premiums	- -	- -	- -	- -	- -	- -
Claim Development Expense	(509,748)	(912,191)	(500,000)	86,055	(586,055)	(17.21)
Adjustment to Prefund Deposit	- -	- -	- -	- -	- -	- -
Total Operating Expenditures	27,029,249	26,847,998	28,505,757	15,142,163	13,363,594	53.12 %
Net Increase/(Decrease) from Operations	1,586,053	1,767,296	(480,881)	(1,129,725)	648,844	234.93 %
Non Operating Income/(Expense)						
Interest Income	415,724	1,121,163	424,761	624,271	(199,510)	146.97
Net Increase/(Decrease) in Fair Value	- -	763,466	- -	156,714	(156,714)	- -
Realized Gain/(Loss) on Investments	- -	(171,881)	- -	(51,331)	51,331	- -
Cumulative effect of GASB 68	- -	- -	- -	- -	- -	- -
Interfund Transfer, Other Income	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	415,724	1,712,748	424,761	729,654	(304,893)	171.78 %
Net Increase/(Decrease) in Net Position	2,001,776	3,480,044	(56,121)	(400,071)	343,950	712.88 %
Beginning Balance Prior Year End	36,420,196	36,420,196	39,900,240	39,900,240	- -	100.00 %
Ending Balance, as of 12/31/2025	$ 38,421,972	$ 39,900,240	$ 39,844,119	$ 39,500,169	$ 343,950	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Dental
As of 06/30/2025 and 12/31/2025

	Audited As of 06/30/2025	Activity 07/01/2025 - 12/31/2025	As of 12/31/2025
Assets:			
Current Assets			
Cash with County ACSIG #44901	$ 5,291,844	132,449	$ 5,424,293
US Bank - Eligibility #9382	5,052,151	285,614	5,337,765
US - Expense #8536	110,386	22,514	132,900
US Bank - Cobra Trust	62,719	8,628	71,347
US Bank - zero balance accounts	- -	- -	- -
Cash and Cash Equivalents	$ 10,517,100	449,205	$ 10,966,305
Investments Morgan Stanley - current	- -	- -	- -
Accounts Receivable	9,674,068	(3,875,731)	5,798,337
Prepaid Expense	- -	- -	- -
Interfund Receivable/(payable)	3,013,234	(18,418)	2,994,816
Subtotal Current Assets	23,204,402	(3,444,944)	19,759,458
Noncurrent Assets			
Investments - Morgan Stanley	6,085,185	127,528	6,212,713
Capital - Equipment, net of depreciation	- -	- -	- -
	6,085,185	127,528	6,212,713
Total Assets	$ 29,289,587	$ (3,317,416)	$ 25,972,171
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	$ 123,374	- -	$ 123,374
Liabilities:			
Current Liabilities			
Accounts Payable	$ 3,669,031	(3,669,031)	$ - -
Prefunding deposits	4,606,615	- -	4,606,615
Advance Contributions	- -	- -	- -
Other Claim Liabilities	- -	- -	- -
Current Portion of claims and claim adjustment	1,887,000	- -	1,887,000
Subtotal Current Liabilities	10,162,646	(3,669,031)	6,493,615
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	- -	- -	- -
Subtotal Noncurrent Claim Liabilities	- -	- -	- -
Net Pension Liability (NPL)	467,510	- -	467,510
Total Liabilities	$ 10,630,156	(3,669,031)	$ 6,961,125
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	$ 207,405	$ - -	$ 207,405
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	18,575,400	351,615	18,927,015
Designated - Capital Assets	- -	- -	- -
Total Net Position	$ 18,575,400	$ 351,615	$ 18,927,015
Total Liabilities, Deferred Pension, and Ending Net Position	$ 29,289,587	$ (3,317,416)	$ 25,972,171

Alameda County Schools Insurance Group (ACSIG)
Dental
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 12/31/2025 and For The Six Months Then Ended

	2024/2025		2025/2026			
	Budget	Actuals	Budget	Activity 07/01/2025 - 12/31/2025	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	$ 155,500,000	$ 153,478,795	$ 155,880,000	$ 70,295,806	$ 85,584,194	45.10 %
Return of Premiums/Rebate	- -	- -	- -	- -	- -	- -
Other Income	- -	- -	- -	- -	- -	- -
Total Operating Revenue	155,500,000	153,478,795	155,880,000	70,295,806	85,584,194	45.10
Operating Expenditures:						
Classified Salaries	285,298	328,198	253,376	125,422	127,954	49.50
Statutory Benefits	42,795	(4,150)	38,006	4,713	33,293	12.40
Health & Welfare	53,600	52,418	48,300	25,353	22,947	52.49
Employer Tax Expense	5,341	6,424	4,412	2,423	1,989	54.92
Net Pension Expense	130,048	248,682	122,140	28,622	93,518	23.43
Telephone & Internet	7,950	6,249	7,125	2,301	4,824	32.29
Supplies Office	6,750	965	6,750	86	6,664	1.27
Supplies - Other	9,000	4,904	9,000	2,894	6,106	32.16
Eligibility Processing	265,000	236,132	280,000	127,311	152,689	45.47
Brokerage Fees-Dental-ACSIG	340,000	326,391	350,000	161,795	188,205	46.23
Brokerage Fees-Dental-MD	800,000	931,618	950,000	472,817	477,183	49.77
Travel and Conferences	22,500	2,040	11,250	534	10,716	4.75
Mileage	9,000	5,950	4,500	2,100	2,400	46.67
Dues & Memberships	6,750	2,538	6,750	332	6,418	4.92
Postage & Meter	6,300	1,717	6,300	962	5,338	15.27
Insurance Expense	- -	- -	- -	- -	- -	- -
Insurance Expense - PY Adj	- -	- -	- -	- -	- -	- -
Net, Operating-Rent	35,892	23,131	31,500	15,742	15,758	49.97
Advertising	- -	- -	- -	- -	- -	- -
Contract Services - Actuarial	5,000	5,000	- -	- -	- -	- -
Contract Services -Claim Audit	- -	- -	- -	- -	- -	- -
Contracted Services	23,869	- -	18,619	- -	18,619	- -
Audit Fees	17,456	10,780	15,000	13,090	1,910	87.27
Other Services/Operating Expenses	7,500	10,603	7,500	1,805	5,695	24.07
Capital Equipment/Depreciation	15,000	- -	6,000	- -	6,000	- -
Repairs & Maintenance	3,750	- -	- -	- -	- -	- -
Legal	3,750	- -	3,750	- -	3,750	- -
Accounting Services	15,000	12,239	15,000	- -	15,000	- -
County Courier	2,400	1,208	1,500	1,341	159	89.42
Shredding	1,125	1,169	1,125	104	1,021	9.24
Copier & Scanner	9,000	8,355	9,000	3,400	5,600	37.78
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	9,911	5,000	- -	5,000	- -
Cobra Premiums	300,000	138,070	300,000	96,656	203,344	32.22
Dental Insurance Premiums	152,768,550	151,133,633	153,148,550	69,064,028	84,084,522	45.10
Vision Insurance Premiums	- -	- -	- -	- -	- -	- -
Claim Development Expense	300,000	129,000	- -	- -	- -	- -
Adjustment to Prefund Deposit	- -	- -	- -	- -	- -	- -
Total Operating Expenditures	155,503,623	153,633,175	155,660,453	70,153,832	85,506,621	45.07 %
Net Increase/(Decrease) from Operations	(3,623)	(154,380)	219,547	141,974	77,573	64.67 %
Non Operating Income/(Expense)						
Interest Income	138,575	333,130	141,587	180,663	(39,076)	127.60
Net Increase/(Decrease) in Fair Value	- -	209,938	- -	43,093	(43,093)	- -
Realized Gain/(Loss) on Investments	- -	(47,265)	- -	(14,115)	14,115	- -
Cumulative effect of GASB 68	- -	- -	- -	- -	- -	- -
I Transfer, YE Close, Rebate	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	138,575	495,803	141,587	209,641	(68,054)	148.07 %
Net Increase/(Decrease) in Net Position	134,951	341,423	361,134	351,615	9,519	97.36 %
Beginning Balance Prior Year End	18,233,976	18,233,976	18,575,400	18,575,400	- -	100.00 %
Ending Balance, as of 12/31/2025	$ 18,368,928	$ 18,575,400	$ 18,936,534	$ 18,927,015	$ 9,519	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Vision
As of 06/30/2025 and 12/31/2025

	Audited As of 06/30/2025	Activity 07/01/2025 - 12/31/2025	As of 12/31/2025
Assets:			
Current Assets			
Cash with County #44902	$ 4,995,250	(135,744)	$ 4,859,506
Funds in Transit - #44902 to Morgan Stanley Investments	- -	- -	- -
Cash and Cash Equivalents	4,995,250	(135,744)	4,859,506
Investments Morgan Stanley - current	- -	- -	- -
Accounts Receivable	873,634	202,029	1,075,663
Prepaid Expense	- -	- -	- -
Interfund Receivable/(payable)	(5,326)	(14,427)	(19,753)
Subtotal Current Assets	5,863,558	51,858	5,915,416
Noncurrent Assets			
Investments - Morgan Stanley	1,175,616	24,638	1,200,254
Capital - Equipment, net of depreciation	- -	- -	- -
	1,175,616	24,638	1,200,254
Total Assets	$ 7,039,174	76,496	$ 7,115,670
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	$ 20,098	$ - -	$ 20,098
Liabilities:			
Current Liabilities			
Accounts Payable	$ 817,435	(112,737)	$ 704,698
Prefunding deposits	698,171	- -	698,171
Advance Contributions	- -	- -	- -
Other Claim Liabilities	- -	- -	- -
Current Portion of claims and claim adjustment	488,000	- -	488,000
Subtotal Current Liabilities	2,003,606	(112,737)	1,890,869
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	- -	- -	- -
Subtotal Noncurrent Claim Liabilities	- -	- -	- -
Net Pension Liability (NPL)	76,159	- -	76,159
Total Liabilities	$ 2,079,765	(112,737)	$ 1,967,028
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	$ 33,787	- -	$ 33,787
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	4,945,720	189,233	5,134,953
Designated - Capital Assets	- -	- -	- -
Total Net Position	$ 4,945,720	$ 189,233	$ 5,134,953
Total Liabilities, Deferred Pension, and Ending Net Position	$ 7,039,174	76,496	$ 7,115,670

Alameda County Schools Insurance Group (ACSIG)
Vision
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 12/31/2025 and For The Six Months Then Ended

	2024/2025		2025/2026			
	Budget	Actuals	Budget	Activity 07/01/2025 - 12/31/2025	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	$ 8,683,520	$ 9,172,824	$ 8,960,300	$ 4,844,052	$ 4,116,248	54.06 %
Retrun of Premiums	- -	- -	- -	- -	- -	- -
Other Income	- -	- -	- -	- -	- -	- -
Total Operating Revenue	8,683,520	9,172,824	8,960,300	4,844,052	4,116,248	54.06
Operating Expenditures:						
Classified Salaries	34,949	51,634	27,604	18,077	9,527	65.49
Statutory Benefits	5,242	262	4,141	1,488	2,653	35.93
Health & Welfare	5,650	6,777	3,550	3,191	359	89.89
Employer Tax Expense	588	974	445	350	95	78.65
Net Pension Expense	19,819	40,510	17,968	5,724	12,244	31.86
Telephone & Internet	1,060	893	950	329	621	34.63
Supplies Office	900	138	900	12	888	1.33
Supplies - Other	1,200	701	1,200	413	787	34.42
Eligibility Processing	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-ACSIG	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-MD	- -	- -	- -	- -	- -	- -
Travel and Conferences	3,000	291	1,500	76	1,424	5.07
Mileage	1,200	850	600	300	300	50.00
Dues & Memberships	900	363	900	47	853	5.22
Postage & Meter	210	95	210	53	157	25.24
Insurance Expense	- -	- -	- -	- -	- -	- -
Insurance Expense - PY Adj	- -	- -	- -	- -	- -	- -
Utility - Operating-Rent	4,786	3,084	4,200	2,099	2,101	49.98
Advertising	- -	- -	- -	- -	- -	- -
Contract Services - Actuarial	6,183	- -	- -	- -	- -	- -
Contract Services -Claim Audit	- -	- -	- -	- -	- -	- -
Contract Services	- -	- -	2,483	- -	2,483	- -
Audit Fees	2,328	1,540	2,000	1,870	130	93.50
Other Services/Operating Expenses	1,000	1,515	1,000	258	742	25.80
Capital Equipment/Depreciation	2,000	- -	800	- -	800	- -
Repairs & Maintenance	500	- -	- -	- -	- -	- -
Legal	500	- -	500	- -	500	- -
Accounting Services	2,000	1,748	2,000	- -	2,000	- -
County Courier	160	173	100	192	(92)	192.00
Shredding	150	167	150	15	135	10.00
Copier & Scanner	300	464	300	189	111	63.00
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	8,480,000	8,742,094	8,756,800	4,734,037	4,022,763	54.06
Claim Development Expense	175,000	(57,000)	- -	- -	- -	- -
Adjutstment to Prefund Deposit	- -	- -	- -	- -	- -	- -
Total Operating Expenditures	8,749,623	8,797,273	8,830,300	4,768,720	4,061,579	54.00 %
Net Increase/(Decrease) from Operations	(66,103)	375,551	130,000	75,332	54,669	57.95 %
Non Operating Income/(Expense)						
Interest Income	69,287	186,793	70,793	108,302	(37,509)	152.98
Net Increase/(Decrease) in Fair Value	- -	40,558	- -	8,325	(8,325)	- -
Realized Gain/(Loss) on Investments	- -	(9,130)	- -	(2,726)	2,726	- -
Cumulative effect of GASB 68	- -	- -	- -	- -	- -	- -
Interfund Transfer	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	69,287	218,221	70,793	113,901	(43,108)	160.89 %
Net Increase/(Decrease) in Net Position	3,184	593,772	200,794	189,233	11,561	94.24 %
Beginning Balance Prior Year End	4,351,948	4,351,948	4,945,720	4,945,720	- -	100.00 %
Ending Balance, as of 12/31/2025	$ 4,355,132	$ 4,945,720	$ 5,146,514	$ 5,134,953	$ 11,561	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Property and Liability
As of 06/30/2025 and 12/31/2025

	Audited As of 06/30/2025	Activity 07/01/2025 - 12/31/2025	As of 12/31/2025
Assets:			
Current Assets			
Cash with County - #44903	$ 6,644,317	(1,703,296)	$ 4,941,021
Funds in Transit - #44903 to Morgan Stanley Investments	- -	- -	- -
US Bank - Checking #2777	162,532	(36,798)	125,734
US Bank - Claims Trust #9045	937	19,678	20,615
Cash and Cash Equivalents	$ 6,807,786	(1,720,416)	$ 5,087,370
Investments Morgan Stanley - current	- -	- -	- -
Accounts Receivable	19,956	503,851	523,807
Prepaid Expense	- -	1,535,934	1,535,934
Interfund Receivable/(payable)	(4,676,142)	(5,938)	(4,682,080)
Subtotal Current Assets	2,151,600	313,431	2,465,031
Noncurrent Assets			
Investments - Morgan Stanley	- -	- -	- -
Capital - Equipment, net of depreciation	- -	- -	- -
	- -	- -	- -
Total Assets	$ 2,151,600	$ 313,431	$ 2,465,031
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	$ 16,961	$ - -	$ 16,961
Liabilities:			
Current Liabilities			
Accounts Payable	$ 12,540	(12,540)	$ - -
Prefunding deposits	- -	- -	- -
Advance Contributions	- -	- -	- -
Other Claim Liabilities	- -	- -	- -
Current Portion of claims and claim adjustment	164,474	79,153	243,627
Subtotal Current Liabilities	177,014	66,613	243,627
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	134,569	64,762	199,331
Unallocated Loss Adjustment Expense (ULAE)	79,194	- -	79,194
Subtotal Noncurrent Claim Liabilities	213,763	64,762	278,525
Net Pension Liability (NPL)	64,271	- -	64,271
Total Liabilities	$ 455,048	131,375	$ 586,423
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	$ 28,513	$ - -	$ 28,513
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	1,685,000	182,056	1,867,056
Designated - Capital Assets	- -	- -	- -
Total Net Position	$ 1,685,000	$ 182,056	$ 1,867,056
Total Liabilities, Deferred Pension, and Ending Net Position	$ 2,151,600	$ 313,431	$ 2,465,031

Alameda County Schools Insurance Group (ACSIG)
Property and Liability
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 12/31/2025 and For The Six Months Then Ended

	2024/2025		2025/2026			
	Budget	Actuals	Budget	Activity 07/01/2025 - 12/31/2025	Variance	Percentage of Budget
Operating Revenue:						
Premiums Paid by Members	$ 3,287,948	$ 3,424,220	$ 3,671,516	$ 1,835,758	$ 1,835,758	50.00 %
Return of Premiums	- -	- -	- -	- -	- -	- -
Other Income	- -	- -	- -	- -	- -	- -
Total Operating Revenue	3,287,948	3,424,220	3,671,516	1,835,758	1,835,758	50.00
Operating Expenditures:						
Classified Salaries	43,629	42,582	36,661	13,548	23,113	36.95
Statutory Benefits	6,544	966	5,499	1,839	3,660	33.44
Health & Welfare	7,600	4,461	5,900	2,015	3,885	34.16
Employer Tax Expense	771	776	616	261	355	42.42
Net Pension Expense	22,249	34,188	20,504	5,725	14,779	27.92
Telephone & Internet	530	446	475	164	311	34.46
Supplies Office	450	69	450	7	443	1.50
Supplies - Other	600	350	600	207	393	34.44
Eligibility Processing	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-ACSIG	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-MD	- -	- -	- -	- -	- -	- -
Travel and Conferences	1,500	146	750	39	711	5.21
Mileage	600	425	300	150	150	50.00
Dues & Memberships	- -	180	450	24	426	- -
Postage & Meter	210	- -	210	- -	210	- -
Insurance Expense-NCR	3,015,301	2,893,323	3,369,516	1,535,934	1,833,582	45.58
Insurance Expense-PY Adj	- -	- -	- -	- -	- -	- -
Utility - Operating-Rent	2,393	1,542	2,100	1,050	1,050	49.99
Advertising	- -	- -	- -	- -	- -	- -
Contract Services - Actuarial	10,091	5,800	8,241	- -	8,241	- -
Contract Services -Claim Audit	- -	- -	- -	- -	- -	- -
Contract Services	2,000	- -	2,000	- -	2,000	- -
Audit Fees	1,164	770	1,000	935	65	93.50
Other Services/Operating Expense	500	758	500	128	372	25.60
Capital Equipment/Depreciation	1,000	- -	400	- -	400	- -
Repairs & Maintenance	250	- -	- -	- -	- -	- -
Legal	250	- -	250	- -	250	- -
Accounting Services	1,000	874	1,000	- -	1,000	- -
County Courier	160	86	100	96	4	95.86
Shredding	75	84	75	8	67	10.10
Copier & Scanner	300	- -	300	- -	300	- -
Claims Administration Services	32,000	24,373	30,000	8,724	21,276	29.08
Self-Insurance Fee	- -	- -	- -	- -	- -	- -
Claims Paid-WC	- -	- -	- -	- -	- -	- -
Claims Paid-PL	110,000	136,701	110,000	17,568	92,432	15.97
Physical Abilities Testing	- -	- -	- -	- -	- -	- -
RASP	- -	- -	19,000	- -	19,000	- -
First-Aid Program	- -	- -	- -	- -	- -	- -
Food Service Training	- -	- -	- -	- -	- -	- -
Special Ed Training	- -	- -	- -	- -	- -	- -
Incentives	- -	- -	- -	- -	- -	- -
Safety Inspections	22,000	13,600	22,000	- -	22,000	- -
Bank Charge & WC Penalty Reimb	- -	- -	- -	- -	- -	- -
Cobra Premiums	- -	- -	- -	- -	- -	- -
Dental Insurance Premiums	- -	- -	- -	- -	- -	- -
Vision Insurance Premiums	- -	- -	- -	- -	- -	- -
Claim Development Expense	115,000	84,184	115,000	143,915	(28,915)	125.14
Adjustment to Prefund Deposit	- -	- -	- -	- -	- -	- -
Total Operating Expenditures	3,398,168	3,246,683	3,753,897	1,732,336	2,021,561	46.15 %
Net Increase/(Decrease) from Operations	(110,220)	177,537	(82,381)	103,422	(185,803)	(125.54) %
Non Operating Income/(Expense)						
Interest Income	69,287	164,524	70,793	78,634	(7,841)	111.08
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)	69,287	164,524	70,793	78,634	(7,841)	111.08 %
Net Increase/(Decrease) in Net Position	(40,932)	342,061	(11,588)	182,056	(193,644)	(1,571.08) %
Beginning Balance Prior Year End	1,342,939	1,342,939	1,685,000	1,685,000	- -	100.00 %
Ending Balance, as of 12/31/2025	$ 1,302,006	$ 1,685,000	$ 1,673,412	$ 1,867,056	$ (193,644)	

Alameda County Schools Insurance Group (ACSIG)
Treasurer's Report- Statement of Net Assets
Operations
As of 06/30/2025 and 12/31/2025

	Audited As of 06/30/2025	Activity 07/01/2025 - 12/31/2025	As of 12/31/2025
Assets:			
Current Assets			
US Bank - Payroll #1768	$ 66,032	(32,312)	$ 33,720
US Bank Operating Checking Account #8536	105,416	(62,495)	42,921
Cash and Cash Equivalents	$ 171,448	(94,807)	$ 76,641
Investments Morgan Stanley - current	- -	- -	- -
Accounts Receivable	- -	- -	- -
Prepaid Expense	- -	- -	- -
Interfund Receivable/(payable)	(143,277)	61,236	(82,041)
Subtotal Current Assets	28,171	(33,571)	(5,400)
Noncurrent Assets			
Investments - Morgan Stanley	- -	- -	- -
Capital - Equipment, net of depreciation	- -	- -	- -
	- -	- -	- -
Total Assets	$ 28,171	$ (33,571)	$ (5,400)
Deferred Outflow of Resources:			
Deferred outflow of resources - pension	$ - -	$ - -	$ - -
Liabilities:			
Current Liabilities			
Accounts Payable	$ 33,502	$ (33,571)	$ (69)
Prefunding deposits	- -	- -	- -
Advance Contributions	- -	- -	- -
Other Claim Liabilities	- -	- -	- -
Current Portion of claims and claim adjustment	- -	- -	- -
Subtotal Current Liabilities	33,502	(33,571)	(69)
Noncurrent Liabilities			
Unpaid claims and claim adjustment expenses less current	- -	- -	- -
Subtotal Noncurrent Claim Liabilities	- -	- -	- -
Net Pension Liability (NPL)	- -	- -	- -
Total Liabilities	$ 33,502	$ (33,571)	$ (69)
Deferred Inflow of Resources:			
Deferred inflow of resources - pension	$ - -	$ - -	$ - -
Net Position:			
Undesignated Net Position - Net Assets/(Deficit)	(5,331)	- -	(5,331)
Designated - Capital Assets	- -	- -	- -
Total Net Position	$ (5,331)	$ - -	$ (5,331)
Total Liabilities, Deferred Pension, and Ending Net Position	$ 28,171	$ (33,571)	$ (5,400)

Alameda County Schools Insurance Group (ACSIG)
Operations
Statement of Revenues, Expenditures and Changes in Net Fund Assets
As of 12/31/2025 and For The Six Months Then Ended

	2024/2025		2025/2026			
	Budget	Actuals	Budget	Activity 07/01/2025 - 12/31/2025	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 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	--	--	--	--	--	--
Incentives	--	--	--	--	--	--
Safety Inspections	--	--	--	--	--	--
Bank Charge & WC Penalty Reimb	--	--	--	--	--	--
Cobra Premiums	--	--	--	--	--	--
Dental Insurance Premiums	--	--	--	--	--	--
Insurance - Vision	--	--	--	--	--	--
Claim Development Expense	--	--	--	--	--	--
ACA Fees	--	--	--	--	--	--
Total Operating Expenditures	--	--	--	--	--	-- %
Net Increase/(Decrease) from Operations	--	--	--	--	--	-- %
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	--	--	--	--	--	-- %
Beginning Balance Prior Year End	(5,331)	(5,331)	(5,331)	(5,331)	--	100.00 %
Ending Balance, as of 12/31/2025	$ (5,331)	$ (5,331)	$ (5,331)	$ (5,331)	$ --	

Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Workers' Compensation
As of 12/31/2025

	Self-Insured Program Years												
	1978/1979-1983/1984	1984/1985	1985/1986	1986/1987	1987/1988	1988/1989	1989/1990	1990/1991	1991/1992	1992/1993	1993/1994	1994/1995	Totals to Page 7A
Paid Claims	$ 6,927,951	$ 1,828,533	$ 2,877,484	$ 2,721,542	$ 2,895,548	$ 4,027,206	$ 2,948,835	$ 5,563,787	$ 5,166,999	$ 4,282,745	$ 3,732,667	$ 4,818,232	$ 47,791,529
Reserves	- -	- -	19,855	8,138	- -	26,325	- -	2,111	- -	- -	13,061	115,749	185,239
Incurred Claims	6,927,951	1,828,533	2,897,339	2,729,680	2,895,548	4,053,531	2,948,835	5,565,898	5,166,999	4,282,745	3,745,728	4,933,981	47,976,768
Incurred But Not Reported (IBNR)	1,431	- -	2,661	320	452	9,469	1,165	24,102	3,001	3,255	24,272	74,019	144,147
Non- Discounted Estimated Ultimate Incurred (1)	6,929,382	1,828,533	2,900,000	2,730,000	2,896,000	4,063,000	2,950,000	5,590,000	5,170,000	4,286,000	3,770,000	5,008,000	48,120,915
Anticipated Investment Income (Discount) (2)	- -	- -	- -	- -	(7)	(859)	(51)	(1,442)	(228)	(267)	(3,808)	(21,254)	(27,916)
Discounted Estimated Ultimate (1-2)	6,929,382	1,828,533	2,900,000	2,730,000	2,895,993	4,062,141	2,949,949	5,588,558	5,169,772	4,285,733	3,766,192	4,986,746	48,092,999
Paid Claims	(6,927,951)	(1,828,533)	(2,877,484)	(2,721,542)	(2,895,548)	(4,027,206)	(2,948,835)	(5,563,787)	(5,166,999)	(4,282,745)	(3,732,667)	(4,818,232)	(47,791,529)
Remaining Estimated Unpaid Claim Liabilities	$ 1,431	$ - -	$ 22,516	$ 8,458	$ 445	$ 34,935	$ 1,114	$ 24,771	$ 2,773	$ 2,988	$ 33,525	$ 168,514	$ 301,470

(1) Per Bay Actuarial Consultants actuarial study dated January 2026.

(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, 2023-2024, 2024-2025 3.5%,2025-2026 3%.

Historical Discounted Estimated Ultimate Incurred:														
As of 06/30/2017	10	6,958,996	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	49,151,529
As of 06/30/2018	9	6,958,693	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	49,204,322
As of 06/30/2019	8	6,927,951	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	49,000,082
As of 06/30/2020	7	6,927,951	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	48,846,089
As of 06/30/2021	6	6,927,951	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	48,537,864
As of 06/30/2022	5	6,927,951	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	48,345,484
As of 06/30/2023	4	6,927,951	1,828,533	2,870,331	2,739,122	2,909,277	4,024,781	2,951,785	5,578,416	5,186,668	4,304,089	3,791,589	4,972,203	48,084,745
As of 06/30/2024	3	6,927,951	1,828,533	2,879,091	2,738,379	2,896,828	4,024,792	2,950,853	5,605,686	5,178,622	4,294,409	3,782,972	4,956,275	48,064,391
As of 06/30/2025	2	6,929,451	1,828,533	2,898,604	2,729,365	2,895,934	4,050,281	2,949,915	5,587,510	5,170,600	4,285,619	3,765,060	4,919,801	48,010,673
As of 12/31/2025	1	6,929,382	1,828,533	2,900,000	2,730,000	2,895,993	4,062,141	2,949,949	5,588,558	5,169,772	4,285,733	3,766,192	4,986,746	48,092,999
Increase/Decrease		(69)	- -	1,396	635	59	11,860	34	1,048	(828)	114	1,132	66,945	82,326

Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Workers' Compensation
As of 12/31/2025

	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	$ 47,791,529	$ 5,419,966	$ 7,298,130	$ 6,834,355	$ 9,502,516	$ 7,740,464	$ 11,090,471	$ 12,046,037	$ 107,723,468
Reserves	185,239	63,811	30,379	36,852	419,429	194,247	160,393	30,371	1,120,721
Incurred Claims	47,976,768	5,483,777	7,328,509	6,871,207	9,921,945	7,934,711	11,250,864	12,076,408	108,844,189
Incurred But Not Reported (IBNR)	144,147	26,223	41,491	48,793	78,055	45,289	109,136	133,592	626,726
Non- Discounted Estimated Ultimate Incurred (1)	48,120,915	5,510,000	7,370,000	6,920,000	10,000,000	7,980,000	11,360,000	12,210,000	109,470,915
Anticipated Investment Income (Discount) (2)	(27,916)	(11,344)	(9,990)	(12,504)	(79,253)	(37,607)	(40,968)	(24,758)	(244,340)
Discounted Estimated Ultimate (1-2)	48,092,999	5,498,656	7,360,010	6,907,496	9,920,747	7,942,393	11,319,032	12,185,242	109,226,575
Paid Claims	(47,791,529)	(5,419,966)	(7,298,130)	(6,834,355)	(9,502,516)	(7,740,464)	(11,090,471)	(12,046,037)	(107,723,468)
Remaining Estimated Unpaid Claim Liabilities	$ 301,470	$ 78,690	$ 61,880	$ 73,141	$ 418,231	$ 201,929	$ 228,561	$ 139,205	$ 1,503,107

(1) Per Bay Actuarial Consultants actuarial study dated January 2026.
(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, 2023-2024, 2024-2025 3.5%,2025-2026 3%.

Historical Discounted Estimated Ultimate Incurred:										
As of 06/30/2017	10	49,151,529	5,583,200	7,705,812	7,670,526	10,717,018	8,299,131	11,947,119	13,121,523	114,195,858
As of 06/30/2018	9	49,204,322	5,757,037	7,747,776	7,706,207	10,642,853	8,365,742	11,833,334	12,979,529	114,236,800
As of 06/30/2019	8	49,000,082	5,664,384	7,601,234	7,424,100	10,662,982	8,032,099	11,618,299	13,001,162	113,004,342
As of 06/30/2020	7	48,846,089	5,634,661	7,480,498	7,198,242	10,419,193	7,937,956	11,512,128	12,486,864	111,515,631
As of 06/30/2021	6	48,537,864	5,588,222	7,517,698	7,234,673	10,272,484	7,884,610	11,507,738	12,494,816	111,038,105
As of 06/30/2022	5	48,345,484	5,564,872	7,341,123	7,019,957	10,163,012	7,936,810	11,185,494	12,371,630	109,928,382
As of 06/30/2023	4	48,084,745	5,561,662	7,351,993	7,013,725	10,093,338	7,906,054	11,271,672	12,275,325	109,558,514
As of 06/30/2024	3	48,064,391	5,469,383	7,362,079	6,958,018	9,904,178	7,862,392	11,180,237	12,197,051	108,997,729
As of 06/30/2025	2	48,010,673	5,452,682	7,348,337	6,937,510	9,890,795	7,894,394	11,244,621	12,238,365	109,017,377
As of 12/31/2025	1	48,092,999	5,498,656	7,360,010	6,907,496	9,920,747	7,942,393	11,319,032	12,185,242	109,226,575
Increase/Decrease		82,326	45,974	11,673	(30,014)	29,952	47,999	74,411	(53,123)	209,198

Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Workers' Compensation
As of 12/31/2025

	Totals From Page 7A	Self-Insured Program Years 2002/2003	2003/2004	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009	As of 12/31/2025 Totals	As of 06/30/2025 Totals	Activity 07/01/2025 - 12/31/2025
Paid Claims	$ 107,723,468	$ 10,356,176	$ 6,114,865	$ 5,795,958	$ 8,909,458	$ 8,829,940	$ 8,809,599	$ 9,035,169	$ 165,574,633	$ 165,432,892	$ 141,741
Reserves	1,120,721	7,467	112,704	52,739	62,265	53,349	19,736	100,025	1,529,006	1,533,936	(4,930)
Incurred Claims	108,844,189	10,363,643	6,227,569	5,848,697	8,971,723	8,883,289	8,829,335	9,135,194	167,103,639	166,966,828	136,811
Incurred But Not Reported (IBNR)	626,726	46,357	62,431	71,303	108,277	56,711	70,665	84,806	1,127,276	1,104,159	23,117
Non- Discounted Estimated Ultimate Incurred (1)	109,470,915	10,410,000	6,290,000	5,920,000	9,080,000	8,940,000	8,900,000	9,220,000	168,230,915	168,070,987	159,928
Anticipated Investment Income (Discount) (2)	(244,340)	(8,397)	(27,496)	(20,467)	(30,015)	(20,031)	(16,634)	(34,933)	(402,313)	(476,736)	74,423
Discounted Estimated Ultimate (1-2)	109,226,575	10,401,603	6,262,504	5,899,533	9,049,985	8,919,969	8,883,366	9,185,067	167,828,602	167,594,251	234,351
Paid Claims	(107,723,468)	(10,356,176)	(6,114,865)	(5,795,958)	(8,909,458)	(8,829,940)	(8,809,599)	(9,035,169)	(165,574,633)	(165,432,892)	(141,741)
Remaining Estimated Unpaid Claim Liabilities	$ 1,503,107	$ 45,427	$ 147,639	$ 103,575	$ 140,527	$ 90,029	$ 73,767	$ 149,898	$ 2,253,969	$ 2,161,359	$ 92,610
Estimated Current Portion /Short-Term Liability (1)									(314,867)		
Estimated Non-Current portion of Claim Liabilities									$ 1,939,102		

(1) Per Bay Actuarial Consultants actuarial study dated January 2026.

(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, 2023-2024, 2024-2025 3.5%,2025-2026 3%.

As of 06/30/2017	10	114,195,858	10,716,918	6,817,755	5,896,649	10,214,975	9,198,996	9,520,490	9,943,375	176,505,016
As of 06/30/2018	9	114,236,800	10,697,201	6,689,784	6,028,771	10,128,423	9,250,450	9,475,767	9,593,861	176,101,057
As of 06/30/2019	8	113,004,342	10,865,794	6,590,938	6,129,435	9,825,431	9,213,395	9,194,958	9,526,850	174,351,143
As of 06/30/2020	7	111,515,631	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	6	111,038,105	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	5	109,928,382	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	4	109,558,514	10,367,271	6,244,921	6,161,995	9,255,903	8,982,904	9,017,075	9,312,106	162,889,011
As of 06/30/2024	3	108,997,729	10,467,997	6,231,417	5,925,885	9,162,590	8,874,582	8,940,886	9,194,993	167,796,079
As of 06/30/2025	2	109,017,377	10,383,979	6,255,600	5,917,300	9,100,477	8,880,049	8,861,306	9,178,163	167,594,251
As of 12/31/2025	1	109,226,575	10,401,603	6,262,504	5,899,533	9,049,985	8,919,969	8,883,366	9,185,067	167,828,602
Increase/Decrease		209,198	17,624	6,904	(17,767)	(50,492)	39,920	22,060	6,904	234,351

Claim Development Expense	
Claim Liabilities	$ 92,610
ULAE	(6,555)
Castlepoint Reinsurance Insolvency	0
	$ 86,055

Alameda County Schools Insurance Group (ACSIG)
Schedule of Claim Liabilities for Property Liability
As of 12/31/2025

	Program Years											Activity	
	10 2016/2017	9 2017/2018	8 2018/2019	7 2019/2020	6 2020/2021	5 2021/2022	4 2022/2023	3 2023/2024	2 2024/2025	1 2025/2026	As of 12/31/2025	As of 06/30/2025	07/01/2025 - 12/31/2025
Paid Claims	$ 20,000	$ 44,853	$ 82,301	$ 40,000	$ 20,000	$ 118,516	$ 158,461	$ 76,447	$ 57,692	$ (0)	$ 618,270	$ 600,702	$ 17,568
Reserves	- -	- -	- -	- -	- -	- -	(6,183)	81,144	207,231	20,646	302,837	281,101	21,736
Incurred Claims	20,000	44,853	82,301	40,000	20,000	118,516	152,278	157,591	264,923	20,646	921,107	881,803	39,304
Incurred But Not Reported (IBNR)	- -	- -	- -	- -	- -	- -	6,183	1,463	(3) 65,416	(3) 94,354	(3) 167,417	36,038	131,379
Non- Discounted Estimated Ultimate Incurred (1)	20,000	44,853	82,301	40,000	20,000	118,516	158,461	159,054	330,339	115,000	1,088,524	917,840	170,684
Anticipated Investment Income (Discount) (2)	- -	- -	- -	- -	- -	- -	- -	(4,157)	(16,274)	(6,864)	(27,296)	(18,095)	(9,201)
Discounted Estimated Ultimate (1-2)	20,000	44,853	82,301	40,000	20,000	118,516	158,461	154,897	314,065	108,136	1,061,228	899,745	161,483
Paid Claims	(20,000)	(44,853)	(82,301)	(40,000)	(20,000)	(118,516)	(158,461)	(76,447)	(57,692)	0	(618,270)	(600,702)	(17,568)
Remaining Estimated Unpaid Claim Liabilities	$ - -	$ - -	$ - -	$ - -	$ - -	$ - -	$ - -	$ 78,450	$ 256,373	$ 108,136	$ 442,958	$ 299,043	$ 143,915
Estimated Current Portion /Short-Term Liability (1), paid claims factor of .65 ims factor of .65 ns factor of .65											(243,627)		
Estimated Non-Current portion of Claim Liabilities timated Non-Current portion of Claim Liabilities Current portion of Claim Liabilities Claim Liabilities Claim Liabilities											$ 199,331		

(1) Per Bay Actuarial Consultants actuarial study dated April 25, 2025.
(2) Discounted at 1.0% 06/30/2020, .2% at 06/30/2021, & 1.5% at 06/30/2022, 2023, 2024 & 2025.
(3) Increased for negative IBNR, Actuarial report Ultimate numbers are less than Incurred Claims, causing negative IBNR.

Historical Estimated Ultimate Incurred:											
As of 06/30/2015	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
As of 06/30/2016	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
As of 06/30/2017	54,069	- -	- -	- -	- -	- -	- -	- -	- -	- -	54,069
As of 06/30/2018	40,968	63,000	- -	- -	- -	- -	- -	- -	- -	- -	103,968
As of 06/30/2019	20,000	94,492	99,010	- -	- -	- -	- -	- -	- -	- -	213,502
As of 06/30/2020	20,000	64,491	79,010	70,000	- -	- -	- -	- -	- -	- -	233,501
As of 06/30/2021	20,000	44,853	62,301	85,130	53,843	- -	- -	- -	- -	- -	266,127
As of 06/30/2022	20,000	44,853	62,301	40,000	49,595	109,640	- -	- -	- -	- -	326,389
As of 06/30/2023	20,000	44,853	69,144	40,000	53,595	200,000	140,000	- -	- -	- -	567,592
As of 06/30/2024	20,000	44,853	69,144	40,000	29,798	170,000	153,000	90,797	- -	- -	617,592
As of 06/30/2025	20,000	44,853	82,301	40,000	20,000	118,516	165,000	149,054	230,339	115,000	985,063
As of 09/30/2025	20,000	44,853	82,301	40,000	20,000	118,516	158,461	159,054	330,339	115,000	1,088,524
Increase/Decrease	- -	- -	13,157	- -	(9,798)	(51,484)	12,000	58,257	230,339	115,000	252,471

Claim Development Expense	
Claim Liabilities and ULAE	$ 143,915
Increase	$ 143,915

California State Treasurer
Fiona Ma, CPA

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

January 06, 2026

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

December 2025 Statement

Account Summary

Total Deposit:	0.00	Beginning Balance:	3,844,417.03
Total Withdrawal:	0.00	Ending Balance:	3,844,417.03

SETECH
A Keenan Solution
A Division of Keenan & Associates

January 30, 2026

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 2024/2025 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,

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 DISTRICT FINANCIAL TRANSACTIONS REPORT
COVER PAGE

Special District Name: Alameda County Schools Insurance Group

Fiscal Year: **2025** 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)

01/30/2026
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:
Local Government Reporting Section - Special District
Local Government Programs and Services Division
California State Controller's Office
P.O. Box 942850
Sacramento, CA 94250

Express Mailing Address:
Local Government Reporting Section - Special District
Local Government Programs and Services Division
California State Controller's Office
3301 C Street, Suite 740
Sacramento, CA 95816

The Financial Transactions Report was successfully submitted to the State Controller's Office on 1/30/2026 3:20:56 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: Jackie Kim

DATE: February 12, 2026

SUBJECT: Actuarial Report for Workers' Compensation Ex-mods.

Enclosed please find the actuarially determined experience modification factors as calculated by Jack Joyce of Bay Actuarial Services, within the workers' compensation program.

Historically, ACSIG experience modification factors were not "re-benched" to 1.00. The result was program underfunding. In 2008, the Executive Committee and Board agreed to begin a multi-year funding model to begin "re-benching" ex-mods to 1.00. Program year 2009-10 was the first year of this process. It was the expectation that the rates would become more consistent due to the use of actuarially determined experience-modification rates. Prior to 2013-14, the ACSIG Board imposed a cap in the amount an ex-mod could increase/decrease in any one program year. Beginning in 2013-14 the actuarially determined ex-mod will be used with no maximum change cap. The assumption that all ex-mods will remain between 0.75 – 1.25 will continue.

The Executive Committee will review this report at this meeting and approve a final edition in May for recommendation to the full Board.

MEMBER	NEW EX-MOD 12/31/25	OLD EX-MOD 12/31/24
ACOE	0.750	0.750
ALAMEDA	0.917	1.086
ALBANY	0.998	1.001
CASTRO VALLEY	0.772	0.813
DUBLIN	1.083	1.070
EDEN ROP	1.092	0.863
EMERY	0.750	0.867
FREMONT	1.025	0.894
LIVERMORE	0.916	1.035
MISSION ROP	0.791	0.750
MT. HOUSE	0.750	1.250
NEW HAVEN	1.082	1.216
NEWARK	1.226	1.250
PIEDMONT	0.750	0.750
PLEASANTON	0.846	0.816
SAN LEANDRO	1.250	1.250
SAN LORENZO	1.250	1.250
SUNOL GLEN	0.750	0.750
TRI VALLEY ROP	0.813	0.750
WTD AVG	**1.000**	
CORRELATION COEFFICIENT:		**0.713**

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: Jackie Kim

DATE: February 12, 2026

SUBJECT: Actuarial Report for Workers' Compensation Ultimate Loss

There are many things that the actuary looks at when determining the ultimate loss calculation. Essentially, the prior years' information regarding ultimate claim value, payout patterns, pending litigation changes and other known or anticipated changes within the market are considered when determining estimate, ultimate loss numbers.

ACSIG obtained a new actuarial report from Bay Actuarial based on the 12/31/25 claims data. The actuary estimates that the remaining unpaid self-insured losses from the old self-insurance program that ended back on 6/30/09 were $2,654,851 on 12/31/25. Last year this number was $2,884,606 so it came down over the last twelve months as some of the old claims were settled.

Bay actuarial also estimated what ACSIG's rate of loss will be in 2026-27. That rate is $1.67 of workers comp loss per $100 of ACSIG's 2026-27 payroll. The total WC loss for 2026-27 is projected at $24,512,273.

Bay actuarial used a 3.0% and 3.5% interest rate to discount the unpaid losses for the 2026-27 and 2025-26, respectively. Interest rates have come down over the last year.

The Executive Director will review the report with the Executive Committee. The Executive Committee will be asked to recommend approval to the Full Board.

Alameda County Schools Self Insurance Group

DRAFT

An Actuarial Review of the Workers' Compensation Program

BAY ACTUARIAL CONSULTANTS
Moraga, California
January 30, 2026

Bay Actuarial Consultants

January 30, 2026

Ms. Jackie Kim
Executive Director
Alameda County Schools Insurance Group
P.O. Box 2487
Dublin, CA 94568

DRAFT

Dear Ms. Kim:

This report documents our actuarial review of the Alameda County Schools Insurance Group's workers' compensation program. We appreciate the opportunity to serve the Group.

Please call me at (925) 377-5269 if you have any questions.

Respectfully,

BAY ACTUARIAL CONSULTANTS

Jack Joyce, FCAS, MAAA
Principal

346 Rheem Blvd., Suite 204, Moraga, California 94556
Tel 925.377.5269 • Fax 925.377.5270 • www.bayactuarial.com

Alameda County Schools Insurance Group

An Actuarial Review of the Workers' Compensation Program

Table of Contents

	Page
Introduction	2
Background & Purpose	3
Conditions & Limitations	3
Structure of the Report	4
Management Summary	5
Self-Insured Unpaid Losses @ 12/31/25	6
Projected 6/30/26 Liability	7
Short-Term Liability	8
Reconciling the 12/31/24 & 12/31/25 Liabilities	8
Projected 2026-27 Losses & Rates of Loss	8
ACSIG's Past Rates of Loss	9
Indemnity Claim Frequency	10
Average Indemnity Claim Amount ("Severity")	10
Comparison with Prior Estimates	11
Lifetime Medical Claim Exposure	11
Interest Rates	12
Technical Approach	13
Summary Exhibits	16
ULAE Exhibit	20
Fiscal Year End Exhibits	22
Limited Loss Exhibits	26
Gross Loss Exhibits	32
Future Loss Exhibits	47
Discounting Exhibits	49
Claims Data	56

DRAFT

Alameda County Schools Insurance Group

An Actuarial Review of the Workers' Compensation Program

DRAFT

Introduction

Alameda County Schools Insurance Group

An Actuarial Review of the Workers' Compensation Program

Introduction

DRAFT

Background & Purpose

The Alameda County Schools Insurance Group ("ACSIG") self-insured its workers' compensation claims until 6/30/09. ACSIG joined the *Protected Insurance Program for Schools* ("*PIPS*") on 7/1/09 and has not been actively self-insuring new claims.

ACSIG has asked Bay Actuarial Consultants to provide an actuarial report on its workers' compensation program. This report covers the following topics:

1) **Unpaid Losses.** It includes an estimate of the unpaid self-insured losses as of 12/31/25 and a projection of the 6/30/26 liability.
2) **Benchmark 2026-27 Rates.** It includes a projection the losses expected to be incurred during 2026-27 and expresses it as a rate of loss per $100 of payroll.
3) **Discounting.** The estimated liability and the projected 2026-27 rates of loss are discounted to present value. Discounting recognizes that there is often a substantial length of time between the occurrence of a loss and the final settlement of that loss.
4) **Quantification of Variability.** It includes an analysis of items (1) and (2) in terms of "probability levels."

Conditions & Limitations

This report is for ACSIG's internal use. ACSIG may provide a copy to its financial auditors. Bay Actuarial does not authorize any other use. In particular, those considering providing ACSIG with workers' compensation coverage must perform their own actuarial analysis and may not rely upon this report.

Keenan & Associates ("K&A") and ACSIG provided the loss and payroll data.

The term "losses" refers to all costs that can be tied to a specific claim. These include loss payments, attorney's fees, and other expenses linked to a specific claim. The actuarial projections in this report are estimates. Uncertainty is unavoidable because many of the events that will determine future claims costs have not yet taken place. These events include, but are not limited to, future legislation or ballot initiatives that may change statutory benefit levels or the workers' compensation laws, changes in the rate of inflation, and the outcomes of future administrative proceedings and litigation. Our projections are based upon ACSIG's historical experience. We did not anticipate any extraordinary changes in the various factors that might affect the future cost of claims. We used methods that should produce reasonable results given current information. There is no guarantee, express or implied, that losses will develop as projected in this report.

The term "limited losses" means that any claims that exceeded the stated SIR have been limited in this analysis exactly to the stated amount of the SIR. The data that the TPA provided does not indicate whether or not the excess insurer has actually paid the full amount of every claim that has exceeded the SIR. We assume, of necessity, that they have reimbursed, and will continue to reimburse, the full amount of each claim that exceeds the SIR. In addition, the data was provided on a per-claim basis and not on a per-occurrence basis. Therefore it was necessary to assume that each claim will be treated as a single occurrence in applying the SIR. The SIR normally applies to each occurrence and not to each claim. This is a very mildly conservative assumption because multi-claimant losses are extremely rare.

Structure of the Report

The rest of this report comprises ten sections: the *Management Summary*, the *Technical Approach* section, the *Summary Exhibits*, the *ULAE Exhibits*, the *Fiscal Year End Exhibits*, the *Limited Loss Exhibits*, the *Gross Loss Exhibits*, the *Future Loss Exhibits*, the *Discounting Exhibits,* and the *Claims Data*.

The *Management Summary* gives an overview of the results. The *Technical Approach* section explains and discusses the assumptions and details. The *Exhibits* document the calculations.

DRAFT

Alameda County Schools Insurance Group

An Actuarial Review of the Workers' Compensation Program

Management Summary

DRAFT

Alameda County Schools Insurance Group

An Actuarial Review of the Workers' Compensation Program

Management Summary

DRAFT

Unpaid Self-Insured Losses @ 12/31/25

The self-insurance program terminated on 6/30/09. We estimate that ACSIG's remaining liability for unpaid self-insured losses was **$2,654,851** on 12/31/25. The discounted liability is about **15.1%** lower, assuming a **3.0%** interest rate. These unpaid losses have been limited to the self-insured retention ("SIR") that was in place at the time of the loss. Table I shows these actuarial "central estimates" and additional estimates at a wide range of "probability levels."

Table I: Estimated Liability at 12/31/25 (excluding ULAE)

Probability Level	Undiscounted	Discounted @ 3.0%
10%	1,699,105	1,442,540
20%	1,858,396	1,577,778
30%	2,017,687	1,713,016
40%	2,176,978	1,848,254
50%	2,389,366	2,028,572
60%	2,601,754	2,208,889
Central Estimate	**$2,654,851**	**$2,253,969**
70%	2,893,788	2,456,826
80%	3,292,015	2,794,921
90%	3,955,728	3,358,413
95%	4,619,441	3,921,905
98%	5,442,445	4,620,635

ACSIG also has a liability for future claims handling costs ("unallocated loss adjustment expense," or "ULAE"). We project that this ULAE liability will be **$186,380** on 6/30/26. The ULAE liability estimate also falls by **15.1%** when discounting at **3.0%** interest.

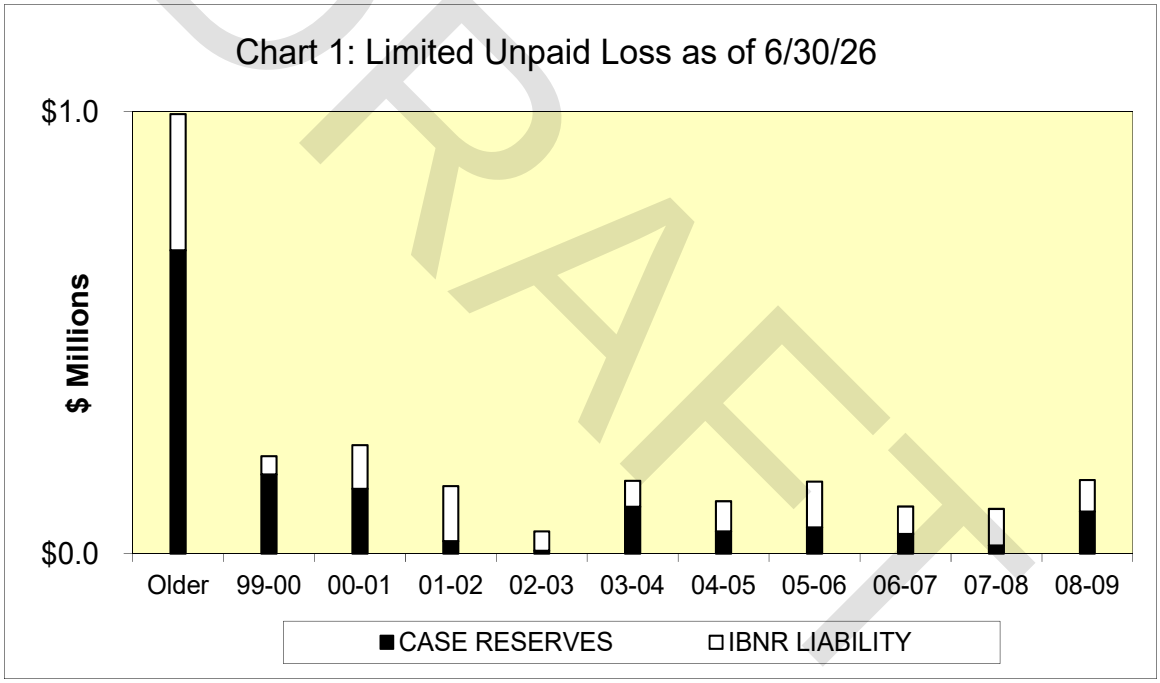
Projected 6/30/26 Liability

Table II shows that the liability is projected to drop by about **$169,780**, to **$2,485,071**, as claims are paid during the first six months of 2026.

Table II: Projected Liability at 6/30/26 (excluding ULAE)

Probability Level	Undiscounted	Discounted @ 3.0%
Central Estimate	$2,485,071	$2,109,386

The following chart breaks down the unpaid losses from the self-insurance period into their two components: the case loss reserves and the incurred-but-not-reported ("IBNR") liability. At 6/30/26 we project roughly **$0.75** of IBNR liability for every **$1.00** in case reserves for known self-insured claims. The "Older" years cover 1978-79 through 1998-99.



The term "Limited" in the title of the chart means that these data represent only the losses retained by ACSIG after the excess insurance pays its portion of any large "excess" losses. Excess losses are losses that exceed ACSIG's self-insured retention ("SIR"). ACSIG's SIR was $250,000 per loss when self-insurance ended on 6/30/09. These estimates are based on the assumption that the excess insurer will make good on its contractual obligations and fully pay the portion of any loss that exceeds the stated SIR.

DRAFT

Short-Term Liability

The short-term liability is the portion of the 6/30/26 liability that will be discharged during 2026-27. We estimate the short-term liability at **$314,867**. The rest of the **$2,485,071** 6/30/26 liability is long-term. Actual self-insured claims expenditures during calendar year 2025 were **$389,683**. Projected self-insured expenditures for the first six months of 2026 are **$169,780**.

Reconciling the 12/31/24 Liability

Last year the central estimate of the liability was **$2,884,606** on 12/31/24. Table III reconciles that estimate with the new 12/31/25 central estimate of **$2,654,851**.

Table III: Reconcile 12/31/24 & 12/31/25 Liabilities	
Estimated 12/31/24 Liability	**$2,884,606**
Payments in 2025	-389,683
Change in Estimates	+159,928
Estimated 12/31/25 Liability	**$2,654,851**

Projected 2026-27 Losses & Rates of Loss

Table IV shows ACSIG's projected losses for 2026-27 at various self-insured retentions: $250,000, $500,000, $1,000,000, and unlimited. This is management information only since ACSIG currently participates in the PIPS Program.

Table IV: Projected 2026-27 Losses				
Probability Level	$250K SIR	$500K SIR	$1M SIR	Unlimited SIR
Central Estimate	**$19,925,296**	**$22,604,585**	**$23,728,070**	**$24,512,273**
70%	21,790,919	24,736,924	25,876,394	26,740,866
80%	23,147,639	26,290,094	27,427,823	28,351,633
90%	25,119,490	28,548,318	29,678,939	30,689,333

The projected losses in Table IV convert into discounted rates of loss by dividing by the projected 2026-27 payroll and multiplying by a present value factor. The projected payroll for 2026-27 is **$1,465,928,966**. The present value factors at **3.0%** interest range between **0.869** for unlimited losses and **0.891** at the $250K SIR. Table V shows projected rates of loss.

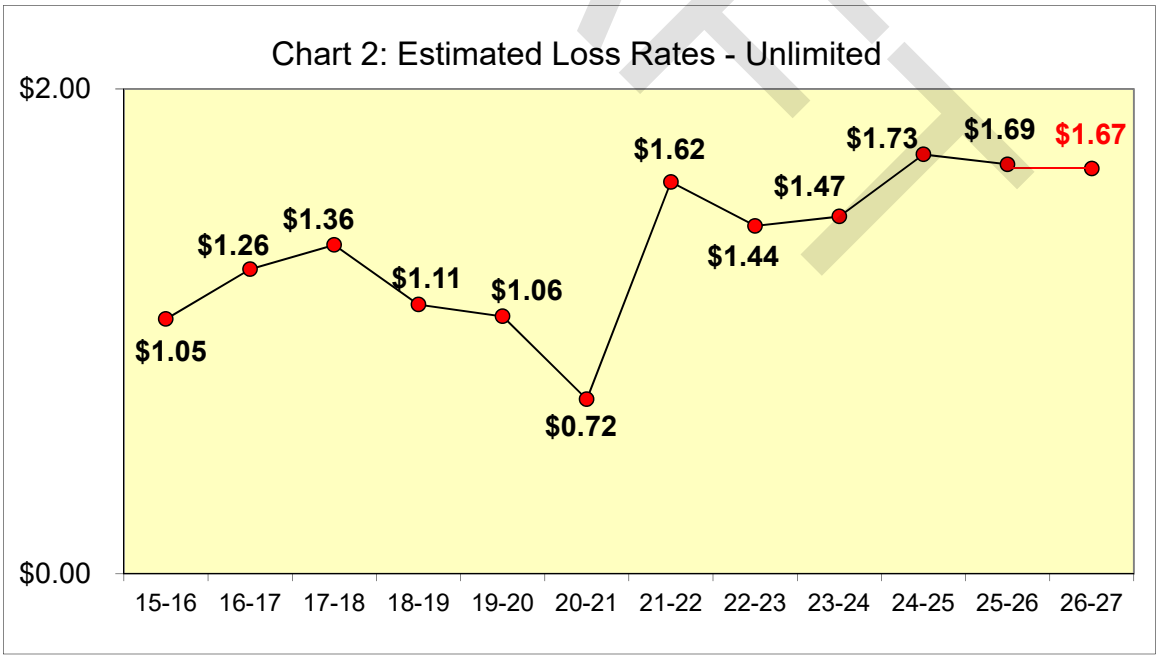
DRAFT

Table V: Projected 2026-27 Discounted Rates of Loss (3.0% Interest Rate)				
Probability Level	$250K SIR	$500K SIR	$1,000K SIR	Unlimited SIR
Central Estimate	**$1.21**	**$1.36**	**$1.41**	**$1.45**
70%	1.32	1.48	1.54	**$1.59**
80%	1.41	1.58	1.64	1.68
90%	1.53	1.71	1.77	1.82

Both Tables IV and V show, in addition to the "actuarial central estimates," additional rows showing rates at higher probability levels. These higher probabilities amounts are more likely to turn out to have been adequate. For example, we estimate that there is a 70% probability that the actual 2026-27 discounted unlimited loss rate will be less than **$1.59**. Last year our corresponding projection for 2025-26 was **$1.28**, so this benchmark rate level rose by **24.2%** during 2024. The main factor behind this increase in the loss rate is the increasing number of claims that are being reported, but the drop in the interest rate also contributed. Chart 3 on the next page shows the trend in the number of claims.

ACSIG's Past Rates of Loss

Chart 2 shows the program's estimated past rates of loss. The loss rate is equal to the estimated unlimited losses for the year divided by the payroll.

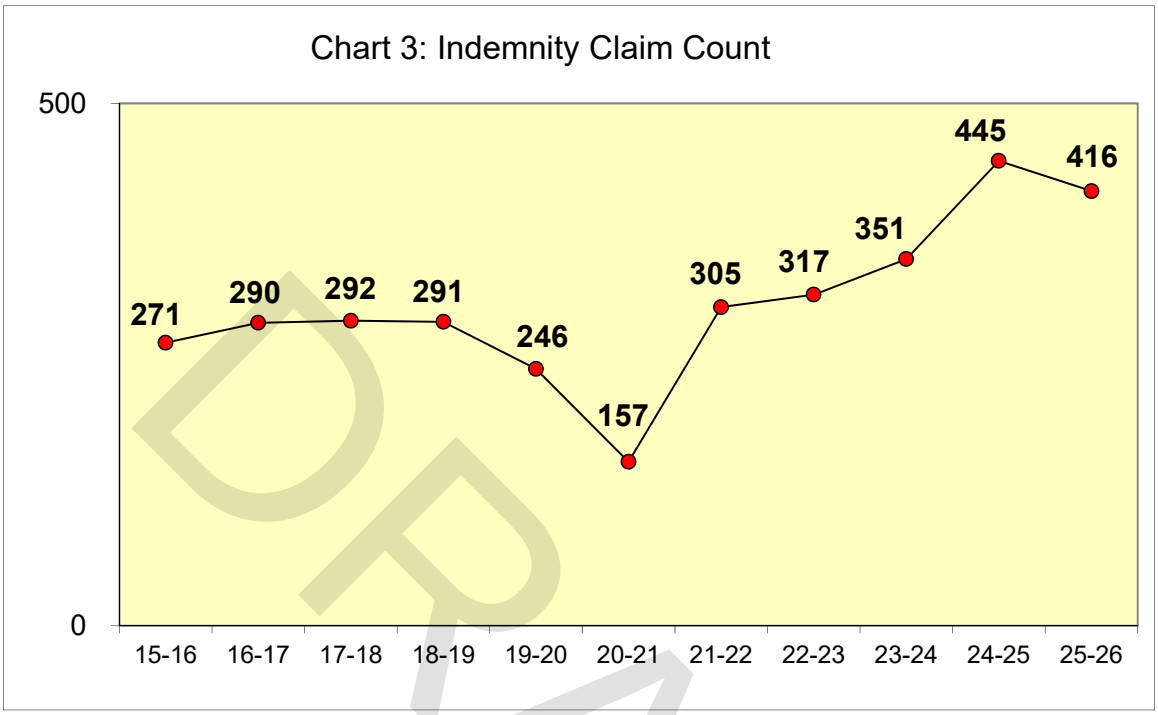


The *undiscounted* rate of **$1.67** for 2026-27 corresponds to the *discounted* unlimited central estimate of **$1.45** in Table V.

DRAFT

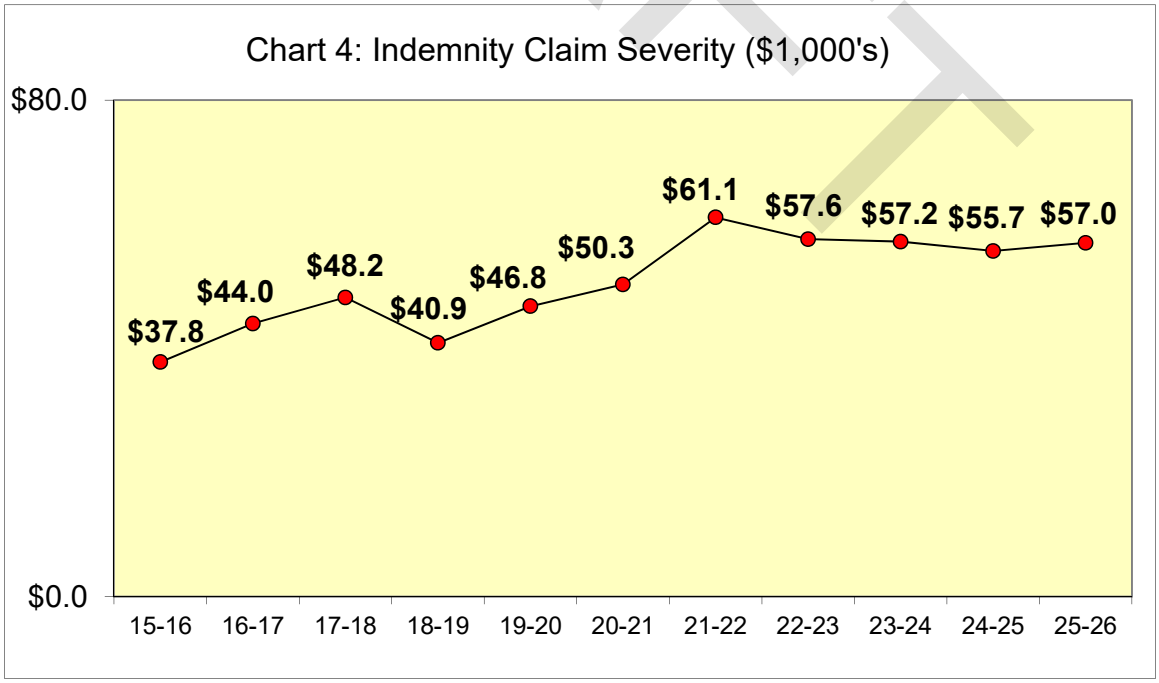
Indemnity Claim Frequency

Chart 3 shows that the number of claims received annually has been increasing rapidly. The dramatic drop in 20-21 was due to COVID.



Average Indemnity Claim Amount ("Severity")

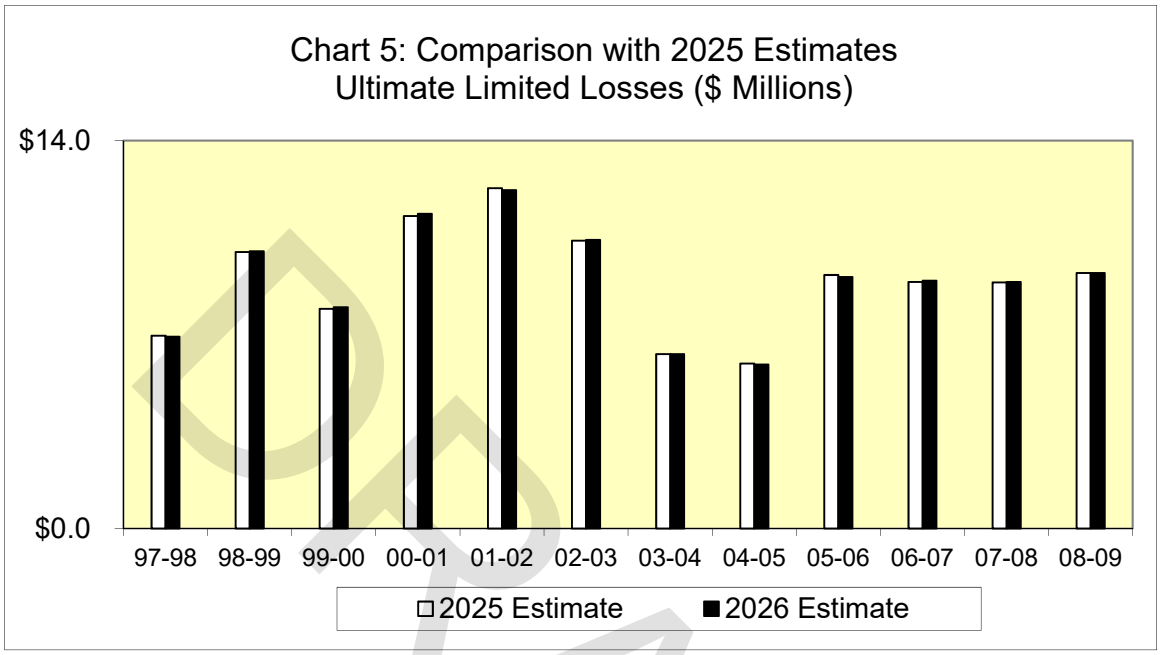
Severity has been stable showing a moderate inflationary trend.



DRAFT

Comparison with 2025 Estimates

Chart 5 returns to the old self-insurance program. It compares the new estimates of the self-insured losses with those from the 2025 report. The total change, covering 1978-79 through 2008-09, was +**$159,928**.



Lifetime Medical Claim Exposure

Workers' compensation provides lifetime treatment for covered injuries. The claims examiners set a reserve of $0.00 and "close" a claim file if here have been no expenditures over the past twelve months and they don't foresee any future expenses. However, some of these closed claims do eventually re-open and generate additional medical expenses. The examiners have given a "future medical" designation to **427** closed claim files that they believe have the potential to reopen. **418** of these have paid less than the SIR and represent an ACSIG exposure should they reopen.

We estimate of the probability that a "future medical" designated claim will eventually reopen on the basis of the age of the claimant. Younger claimants have many years ahead of them to reopen their claims so their reopening probabilities are much higher. The ages of the potential reopeners range from 43 to 101 and the average eventual reopen probability across all ages is estimated at **5.1**%.

DRAFT

Interest Rates

The liabilities and rates in Tables I, II and V are discounted at **3.0%** interest. Table VI provides adjustment factors that convert those discounted rates and liabilities to their equivalents if a different interest rate is used. These are multiplicative factors, applicable to rates and liabilities discounted at **3.0%** interest, so all the factors in the **3.0%** interest column are **1.000**.

Table VI: Interest Rate Adjustment Factors					
Interest Rate	**0.0%**	**3.0%**	**3.5%**	**3.71%**	**3.75%**
UNL Rate	**1.151**	**1.000**	**0.979**	**0.971**	**0.969**
1M Rate	**1.144**	**1.000**	**0.981**	**0.973**	**0.971**
500K Rate	**1.138**	**1.000**	**0.982**	**0.974**	**0.973**
250K Rate	**1.122**	**1.000**	**0.982**	**0.975**	**0.974**
6/30/26 Liability	**1.178**	**1.000**	**0.975**	**0.965**	**0.962**

The timing and amounts of the projected future loss payments are one of the products of the actuarial analysis. Combining these with interest rate information from the US Treasury, one can evaluate the reasonableness of the **3.0%** interest rate used in this report. In order to test that **3.0%** interest rate we constructed two "virtual portfolios" of zero coupon US Treasury bonds ("strips") as available on 12/31/25. The first comprised securities that would mature just as the funds would be needed to make the projected claim payments on the 6/30/26 liability. That virtual portfolio had an overall yield to maturity of **3.71%**. The second was designed to match the future payments on the 2026-27 losses. That portfolio had a yield to maturity of **3.75%**. We concluded, since **3.0%** is well below **3.71%** and **3.75%**, that **3.0%** was a very reasonable interest rate to use in this report.

DRAFT

Alameda County Schools Insurance Group

An Actuarial Review of the Workers' Compensation Program

DRAFT

Technical Approach

Alameda County Schools Insurance Group

An Actuarial Review of the Workers' Compensation Program

Technical Approach

This section describes the actuarial calculations. This report is based on claims data evaluated as of 12/31/25.

Exhibits

Summary Exhibits

These exhibits summarize the analysis and conclusions. Summary Exhibit 1 shows the estimated liability for unpaid losses as of 12/31/25. Summary Exhibit 2 shows projected rates of loss for 2026-27. Summary Exhibit 3 shows the projected unpaid losses by program year from the self-insurance program on both discounted and non-discounted bases, as of 6/30/26.

ULAE Exhibit

This exhibit shows the projected ULAE liability as of 6/30/26.

Fiscal Year End Exhibits

These exhibits show the estimated unpaid losses as of 12/31/25 and the projection to 6/30/26.

Limited Loss Exhibits

These exhibits show the estimation of the limited ultimate losses for each program year. We start with the gross (unlimited) loss estimates and adjust them to a limited basis to reflect the effect of excess insurance. We assume that excess insurance has in the past and will continue in the future to pay all losses that exceed the stated SIR.

DRAFT

Gross Loss Exhibits

These exhibits show the various actuarial projection methods and summarize the results for each program year, on a gross (unlimited loss) basis.

We used five different actuarial methods:

1) Reported loss projection method;
2) Paid loss projection method;
3) IBNR to Case Reserves Ratio method;
4) Bornhuetter-Ferguson method using reported losses; and
5) Frequency times Severity method.

Gross Loss Exhibit 1 summarizes the results of these methods.

Future Loss Exhibit

This exhibit shows the projection of the 2026-27 losses.

Discounting Exhibits

These exhibits show the discounting of the remaining unpaid losses and the projected future loss rate. They also include the Program Information Exhibit.

Claims Data

These exhibits show the gross development triangles for reported losses, paid losses, and number of claims reported. The latest data (lowest diagonal) is evaluated as of 12/31/25.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Summary Exhibits

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Estimated Unpaid Losses as of 12/31/25

Self-Insured Losses Limited to Stated SIR

(1) Estimated Unpaid Losses: $2,654,851

(2) Discounted Value of Unpaid Losses: $2,253,969
(Assuming 3.00% Interest Rate)

DRAFT

Probability Levels

Probability Level (3)	Probability Factor (4)	Undiscounted Liability (5)	Discounted at 3.00% Interest (6)
10%	0.64	$1,699,105	$1,442,540
20%	0.70	1,858,396	1,577,778
30%	0.76	2,017,687	1,713,016
40%	0.82	2,176,978	1,848,254
50%	0.90	2,389,366	2,028,572
60%	0.98	2,601,754	2,208,889
Central Estimate	**1.00**	**$2,654,851**	**$2,253,969**
70%	1.09	2,893,788	2,456,826
80%	1.24	3,292,015	2,794,921
90%	1.49	3,955,728	3,358,413
95%	1.74	4,619,441	3,921,905
98%	2.05	5,442,445	4,620,635

Notes:
(1) Page 25, Column (6).
(2) (1), discounted at 3.00% interest.
(3) Estimated probability that funding will be adequate.
(4) Estimated by BAC.
(5) (1) x (4).
(6) (2) x (4).

Alameda County Schools Insurance Group
Workers' Compensation Program

Projected Unlimited Rate for 2026-27

	Loss Rate
(1) Discounted Loss Rate: (as of 7/1/26, 3.00% interest rate)	$1.45

Probability Levels

Probability Level (2)	Probability Factor (3)	Discounted * Rate (4)
0.30	0.89	$1.29
0.40	0.94	1.37
0.50	0.99	1.44
Central Estimate	**1.00**	**$1.45**
0.60	1.04	1.51
0.70	1.09	1.58
0.80	1.16	1.69
0.90	1.25	1.82

* Multiply by 1.151 to obtain undiscounted rates.

DRAFT

Notes:

(1) [Page 48, Item (12)] x [Page 51, Item (4)].
(2) Estimated probability that funding will be adequate.
(3) Estimated by BAC.
(4) (1) x (3).

Alameda County Schools Insurance Group
Workers' Compensation Program

6/30/26 Summary
Self-Insured Losses Limited to Stated SIR

Program Year	Undiscounted Value: Claims Liabilities as of 6/30/26 (1)	Discounted (3.00% Interest) Claims Liabilities as of 6/30/26 (2)	Estimated Ultimate Losses (3)
1978-79	$727	$727	$917,000
1979-80	0	0	485,988
1980-81	704	704	777,000
1981-82	0	0	946,249
1982-83	0	0	1,746,217
1983-84	0	0	2,056,928
1984-85	0	0	1,828,533
1985-86	22,516	22,516	2,900,000
1986-87	4,228	4,228	2,730,000
1987-88	452	446	2,896,000
1988-89	28,335	27,648	4,063,000
1989-90	1,165	1,113	2,950,000
1990-91	23,657	22,356	5,590,000
1991-92	3,001	2,775	5,170,000
1992-93	3,255	2,988	4,286,000
1993-94	34,005	30,552	3,770,000
1994-95	170,258	151,242	5,008,000
1995-96	85,842	75,064	5,510,000
1996-97	68,131	58,668	7,370,000
1997-98	80,714	68,892	6,920,000
1998-99	467,324	395,545	10,000,000
1999-00	220,691	185,982	7,980,000
2000-01	245,918	208,647	11,360,000
2001-02	152,733	129,677	12,210,000
2002-03	50,283	42,415	10,410,000
2003-04	164,676	138,750	6,290,000
2004-05	118,611	98,990	5,920,000
2005-06	162,904	134,189	9,080,000
2006-07	106,814	87,422	8,940,000
2007-08	101,425	82,722	8,900,000
2008-09	166,702	135,128	9,220,000
Total	$2,485,071	$2,109,386	

Notes:
(1) Page 50, Column (1).
(2) Page 50, Column (3).
(3) Page 27, Column (6).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Unallocated Loss Adjustment Expenses

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Estimated ULAE Ratio

(1) Selected Ratio of ULAE to Loss: 15.0%

	Case Reserves	True IBNR Liability	Total
(2) Ratio of Unpaid ULAE to Unpaid Loss:	7.5%	15.0%	
(3) Unpaid Loss as of 6/30/26 ($1,000's):	$2,485,071	$0	$2,485,071
(4) Unpaid ULAE as of 6/30/26 ($1,000's):	$186,380	$0	$186,380
(5) Ratio for Different Evaluation Dates:			7.5%

DRAFT

Notes:

(1) Estimated by BAC.
(2) Case Reserves: 50% x (1); IBNR Liability: 100% x (1).
(3) Net Liability as of 06/30/26.
(Self-Insured years only.)
100% of IBNR was treated as future development on case reserves.
(4) (2) x (3).
(5) [Sum of (4)] / [Sum of (3)].

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Fiscal Year End Exhibits

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Projected Unpaid Losses as of 6/30/26
Self-Insured Losses Limited to Stated SIR

Program Year	Estimated Ultimate Losses (1)	Projected Limited Losses Paid as of 6/30/26 (2)	Projected Limited Case Reserves 6/30/26 (3)	Projected Limited Reported Losses as of 6/30/26 (4)	Projected Limited IBNR as of 6/30/26 (5)	Projected Limited Unpaid Losses as of 6/30/26 (6)
1978-79	$917,000	$916,273	$0	$916,273	$727	$727
1979-80	485,988	485,988	0	485,988	0	0
1980-81	777,000	776,296	0	776,296	704	704
1981-82	946,249	946,249	0	946,249	0	0
1982-83	1,746,217	1,746,217	0	1,746,217	0	0
1983-84	2,056,928	2,056,928	0	2,056,928	0	0
1984-85	1,828,533	1,828,533	0	1,828,533	0	0
1985-86	2,900,000	2,877,484	19,855	2,897,339	2,661	22,516
1986-87	2,730,000	2,725,772	4,068	2,729,840	160	4,228
1987-88	2,896,000	2,895,548	0	2,895,548	452	452
1988-89	4,063,000	4,034,665	20,839	4,055,505	7,495	28,335
1989-90	2,950,000	2,948,835	0	2,948,835	1,165	1,165
1990-91	5,590,000	5,566,343	1,905	5,568,248	21,752	23,657
1991-92	5,170,000	5,166,999	0	5,166,999	3,001	3,001
1992-93	4,286,000	4,282,745	0	4,282,745	3,255	3,255
1993-94	3,770,000	3,735,995	12,328	3,748,323	21,677	34,005
1994-95	5,008,000	4,837,742	108,885	4,946,627	61,373	170,258
1995-96	5,510,000	5,424,158	60,840	5,484,998	25,002	85,842
1996-97	7,370,000	7,301,869	28,799	7,330,668	39,332	68,131
1997-98	6,920,000	6,839,286	34,730	6,874,017	45,983	80,714
1998-99	10,000,000	9,532,676	394,000	9,926,676	73,324	467,324
1999-00	7,980,000	7,759,309	178,965	7,938,274	41,726	220,691
2000-01	11,360,000	11,114,082	146,920	11,261,003	98,997	245,918
2001-02	12,210,000	12,057,267	28,291	12,085,558	124,442	152,733
2002-03	10,410,000	10,359,717	6,976	10,366,693	43,307	50,283
2003-04	6,290,000	6,125,324	105,973	6,231,297	58,703	164,676
2004-05	5,920,000	5,801,389	50,430	5,851,819	68,181	118,611
2005-06	9,080,000	8,917,096	59,476	8,976,572	103,428	162,904
2006-07	8,940,000	8,833,186	44,398	8,877,584	62,416	106,814
2007-08	8,900,000	8,798,575	18,717	8,817,291	82,709	101,425
2008-09	9,220,000	9,053,298	95,132	9,148,430	71,570	166,702
Total	$168,230,915	$165,745,844	$1,421,530	$167,167,374	$1,063,541	$2,485,071

Notes:
(1) Page 27, Column (6).
(2) Page 24, Column (3).
(3) (4) - (2).
(4) Page 24, Column (6).
(5) (1) - (4).
(6) (1) - (2).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Projected Paid and Reported Losses between 1/1/26 and 6/30/26
Self-Insured Losses Limited to Stated SIR

Program Year	Losses Paid as of 12/31/25 (1)	Projected Losses Paid 1/1/26 - 6/30/26 (2)	Projected Losses Paid as of 6/30/26 (3)	Losses Reported as of 12/31/25 (4)	Projected Losses Reported 1/1/26 - 6/30/26 (5)	Projected Losses Reported as of 6/30/26 (6)
1978-79	$916,273	$0	$916,273	$916,273	$0	$916,273
1979-80	485,988	0	485,988	485,988	0	485,988
1980-81	776,296	0	776,296	776,296	0	776,296
1981-82	946,249	0	946,249	946,249	0	946,249
1982-83	1,746,217	0	1,746,217	1,746,217	0	1,746,217
1983-84	2,056,928	0	2,056,928	2,056,928	0	2,056,928
1984-85	1,828,533	0	1,828,533	1,828,533	0	1,828,533
1985-86	2,877,484	0	2,877,484	2,897,339	0	2,897,339
1986-87	2,721,542	4,229	2,725,772	2,729,680	160	2,729,840
1987-88	2,895,548	0	2,895,548	2,895,548	0	2,895,548
1988-89	4,027,207	7,458	4,034,665	4,053,532	1,973	4,055,505
1989-90	2,948,835	0	2,948,835	2,948,835	0	2,948,835
1990-91	5,563,787	2,556	5,566,343	5,565,898	2,350	5,568,248
1991-92	5,166,999	0	5,166,999	5,166,999	0	5,166,999
1992-93	4,282,745	0	4,282,745	4,282,745	0	4,282,745
1993-94	3,733,972	2,023	3,735,995	3,747,033	1,290	3,748,323
1994-95	4,827,010	10,733	4,837,742	4,942,758	3,869	4,946,627
1995-96	5,419,965	4,193	5,424,158	5,483,777	1,221	5,484,998
1996-97	7,298,130	3,739	7,301,869	7,328,509	2,158	7,330,668
1997-98	6,834,355	4,932	6,839,286	6,871,207	2,810	6,874,017
1998-99	9,502,516	30,161	9,532,676	9,921,944	4,732	9,926,676
1999-00	7,740,464	18,844	7,759,309	7,934,711	3,563	7,938,274
2000-01	11,091,532	22,550	11,114,082	11,251,925	9,078	11,261,003
2001-02	12,046,037	11,230	12,057,267	12,076,408	9,150	12,085,558
2002-03	10,356,176	3,541	10,359,717	10,363,644	3,050	10,366,693
2003-04	6,114,865	10,459	6,125,324	6,227,569	3,728	6,231,297
2004-05	5,795,958	5,431	5,801,389	5,848,697	3,122	5,851,819
2005-06	8,909,458	7,638	8,917,096	8,971,723	4,849	8,976,572
2006-07	8,827,220	5,966	8,833,186	8,874,098	3,486	8,877,584
2007-08	8,793,051	5,523	8,798,575	8,812,787	4,504	8,817,291
2008-09	9,044,724	8,574	9,053,298	9,144,749	3,681	9,148,430
Total	$165,576,064	$169,780	$165,745,844	$167,098,600	$68,774	$167,167,374

Notes:
(1) Page 29, Column (1).
(2) Projected by BAC.
(3) (1) + (2).
(4) Page 28, Column (1).
(5) Projected by BAC.
(6) (4) + (5).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Estimated Unpaid Losses as of 12/31/25
Self-Insured Losses Limited to Stated SIR

Program Year	Estimated Ultimate Losses (1)	Limited Losses Paid as of 12/31/25 (2)	Limited Case Reserves 12/31/25 (3)	Limited Reported Losses as of 12/31/25 (4)	Limited IBNR as of 12/31/25 (5)	Limited Unpaid Losses as of 12/31/25 (6)
1978-79	$917,000	$916,273	$0	$916,273	$727	$727
1979-80	485,988	485,988	0	485,988	0	0
1980-81	777,000	776,296	0	776,296	704	704
1981-82	946,249	946,249	0	946,249	0	0
1982-83	1,746,217	1,746,217	0	1,746,217	0	0
1983-84	2,056,928	2,056,928	0	2,056,928	0	0
1984-85	1,828,533	1,828,533	0	1,828,533	0	0
1985-86	2,900,000	2,877,484	19,855	2,897,339	2,661	22,516
1986-87	2,730,000	2,721,542	8,138	2,729,680	320	8,458
1987-88	2,896,000	2,895,548	0	2,895,548	452	452
1988-89	4,063,000	4,027,207	26,325	4,053,532	9,468	35,793
1989-90	2,950,000	2,948,835	0	2,948,835	1,165	1,165
1990-91	5,590,000	5,563,787	2,111	5,565,898	24,102	26,213
1991-92	5,170,000	5,166,999	0	5,166,999	3,001	3,001
1992-93	4,286,000	4,282,745	0	4,282,745	3,255	3,255
1993-94	3,770,000	3,733,972	13,061	3,747,033	22,967	36,028
1994-95	5,008,000	4,827,010	115,749	4,942,758	65,242	180,990
1995-96	5,510,000	5,419,965	63,811	5,483,777	26,223	90,035
1996-97	7,370,000	7,298,130	30,379	7,328,509	41,491	71,870
1997-98	6,920,000	6,834,355	36,852	6,871,207	48,793	85,645
1998-99	10,000,000	9,502,516	419,429	9,921,944	78,056	497,484
1999-00	7,980,000	7,740,464	194,247	7,934,711	45,289	239,536
2000-01	11,360,000	11,091,532	160,393	11,251,925	108,075	268,468
2001-02	12,210,000	12,046,037	30,371	12,076,408	133,592	163,963
2002-03	10,410,000	10,356,176	7,467	10,363,644	46,356	53,824
2003-04	6,290,000	6,114,865	112,704	6,227,569	62,431	175,135
2004-05	5,920,000	5,795,958	52,739	5,848,697	71,303	124,042
2005-06	9,080,000	8,909,458	62,265	8,971,723	108,277	170,542
2006-07	8,940,000	8,827,220	46,878	8,874,098	65,902	112,780
2007-08	8,900,000	8,793,051	19,736	8,812,787	87,213	106,949
2008-09	9,220,000	9,044,724	100,025	9,144,749	75,251	175,276
Total	$168,230,915	$165,576,064	$1,522,536	$167,098,600	$1,132,315	$2,654,851

Notes:
(1) Page 27, Column (6).
(2) Page 29, Column (1).
(3) (4) - (2).
(4) Page 28, Column (1).
(5) (1) - (4).
(6) (1) - (2).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Limited Losses

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Selected Ultimate Losses
Self-Insured Losses Limited to Stated SIR

Program Year	Limited Reported Loss Development (1)	Lim Paid Loss Development (2)	Limited IBNR to Case Ratio (3)	Based on Future Medical Re-Opens (4)	Selected Ultimate Limited Losses (6)
1978-79	$916,273	$916,273	$916,273	$916,550	$917,000
1979-80	485,988	485,988	485,988	485,988	485,988
1980-81	776,296	776,296	776,296	776,381	777,000
1981-82	946,249	946,249	946,249	946,249	946,249
1982-83	1,746,217	1,746,217	1,746,217	1,746,217	1,746,217
1983-84	2,056,928	2,056,928	2,056,928	2,056,928	2,056,928
1984-85	1,828,533	1,828,533	1,828,533	1,828,533	1,828,533
1985-86	2,897,339	2,877,484	2,897,339	2,897,869	2,900,000
1986-87	2,729,680	2,722,338	2,729,680	2,731,087	2,730,000
1987-88	2,897,964	2,901,335	2,895,548	2,895,773	2,896,000
1988-89	4,062,149	4,041,022	4,096,573	4,053,575	4,063,000
1989-90	2,958,506	2,962,635	2,948,835	2,949,185	2,950,000
1990-91	5,589,464	5,596,165	5,571,568	5,566,813	5,590,000
1991-92	5,194,475	5,203,521	5,166,999	5,169,665	5,170,000
1992-93	4,309,075	4,318,468	4,282,745	4,285,600	4,286,000
1993-94	3,770,136	3,769,095	3,772,124	3,747,405	3,770,000
1994-95	4,973,321	4,878,586	5,103,417	4,946,092	5,008,000
1995-96	5,514,396	5,476,229	5,558,819	5,486,296	5,510,000
1996-97	7,369,652	7,382,801	7,357,309	7,332,151	7,370,000
1997-98	6,916,472	6,924,114	6,908,796	6,876,953	6,920,000
1998-99	9,996,998	9,644,821	10,356,472	9,933,936	10,000,000
1999-00	8,005,660	7,870,555	8,159,260	7,939,857	7,980,000
2000-01	11,358,383	11,316,454	11,394,996	11,267,675	11,360,000
2001-02	12,190,666	12,330,146	12,097,243	12,096,490	12,210,000
2002-03	10,461,697	10,640,270	10,367,684	10,382,766	10,410,000
2003-04	6,286,490	6,344,083	6,267,015	6,241,044	6,290,000
2004-05	5,904,033	6,034,912	5,865,046	5,864,572	5,920,000
2005-06	9,049,650	9,274,427	8,989,157	8,987,678	9,080,000
2006-07	8,907,551	9,044,428	8,882,770	8,906,414	8,940,000
2007-08	8,846,214	9,041,920	8,815,925	8,857,788	8,900,000
2008-09	9,180,481	9,337,486	9,158,953	9,174,056	9,220,000
Total	$168,126,936	$168,689,779	$168,400,758	$167,347,585	$168,230,915

Notes:
(1) Page 28, Column (3).
(2) Page 28, Column (3).
(3) Page 30, Column (6).
(4) Page 31, Column (3).
(6) Selected on the basis of (1) - (4).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Reported Loss Development
Self-Insured Losses Limited to Stated SIR

Program Year	Cumulative Reported Losses as of 12/31/25 (1)	Reported Development Factor as of 12/31/25 (2)	Projected Ultimate Losses (3)
1978-79	$916,273	1.000	$916,273
1979-80	485,988	1.000	485,988
1980-81	776,296	1.000	776,296
1981-82	946,249	1.000	946,249
1982-83	1,746,217	1.000	1,746,217
1983-84	2,056,928	1.000	2,056,928
1984-85	1,828,533	1.000	1,828,533
1985-86	2,897,339	1.000	2,897,339
1986-87	2,729,680	1.000	2,729,680
1987-88	2,895,548	1.001	2,897,964
1988-89	4,053,532	1.002	4,062,149
1989-90	2,948,835	1.003	2,958,506
1990-91	5,565,898	1.004	5,589,464
1991-92	5,166,999	1.005	5,194,475
1992-93	4,282,745	1.006	4,309,075
1993-94	3,747,033	1.006	3,770,136
1994-95	4,942,758	1.006	4,973,321
1995-96	5,483,777	1.006	5,514,396
1996-97	7,328,509	1.006	7,369,652
1997-98	6,871,207	1.007	6,916,472
1998-99	9,921,944	1.008	9,996,998
1999-00	7,934,711	1.009	8,005,660
2000-01	11,251,925	1.009	11,358,383
2001-02	12,076,408	1.009	12,190,666
2002-03	10,363,644	1.009	10,461,697
2003-04	6,227,569	1.009	6,286,490
2004-05	5,848,697	1.009	5,904,033
2005-06	8,971,723	1.009	9,049,650
2006-07	8,874,098	1.004	8,907,551
2007-08	8,812,787	1.004	8,846,214
2008-09	9,144,749	1.004	9,180,481

Notes:
(1) Provided by Keenan & Associates.
(2) Page 34, Column (2), tempered for SIR.
(3) (1) x (2), rounded.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Paid Loss Development
Self-Insured Losses Limited to Stated SIR

Program Year	Cumulative Paid Losses as of 12/31/25 (1)	Paid Development Factor as of 12/31/25 (2)	Projected Ultimate Losses (3)
1978-79	$916,273	1.000	$916,273
1979-80	485,988	1.000	485,988
1980-81	776,296	1.000	776,296
1981-82	946,249	1.000	946,249
1982-83	1,746,217	1.000	1,746,217
1983-84	2,056,928	1.000	2,056,928
1984-85	1,828,533	1.000	1,828,533
1985-86	2,877,484	1.000	2,877,484
1986-87	2,721,542	1.000	2,722,338
1987-88	2,895,548	1.002	2,901,335
1988-89	4,027,207	1.003	4,041,022
1989-90	2,948,835	1.005	2,962,635
1990-91	5,563,787	1.006	5,596,165
1991-92	5,166,999	1.007	5,203,521
1992-93	4,282,745	1.008	4,318,468
1993-94	3,733,972	1.009	3,769,095
1994-95	4,827,010	1.011	4,878,586
1995-96	5,419,965	1.010	5,476,229
1996-97	7,298,130	1.012	7,382,801
1997-98	6,834,355	1.013	6,924,114
1998-99	9,502,516	1.015	9,644,821
1999-00	7,740,464	1.017	7,870,555
2000-01	11,091,532	1.020	11,316,454
2001-02	12,046,037	1.024	12,330,146
2002-03	10,356,176	1.027	10,640,270
2003-04	6,114,865	1.037	6,344,083
2004-05	5,795,958	1.041	6,034,912
2005-06	8,909,458	1.041	9,274,427
2006-07	8,827,220	1.025	9,044,428
2007-08	8,793,051	1.028	9,041,920
2008-09	9,044,724	1.032	9,337,486

Notes:
(1) Provided by Keenan & Associates.
(2) Page 35, Column (2), tempered for SIR.
(3) (1) x (2), rounded.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

IBNR to Case Reserves Ratio Method
Self-Insured Losses Limited to Stated SIR

Program Year	Cumulative Reported Loss Development Factors (1)	Cumulative Paid Loss Development Factors (2)	IBNR to Case Reserves Ratio (3)	Limited Case Reserves (4)	Estimated IBNR as of 12/31/25 (5)	Estimated Ultimate Losses (6)
1978-79	1.000	1.000	0.000	$0	$0	$916,273
1979-80	1.000	1.000	0.000	0	0	485,988
1980-81	1.000	1.000	0.000	0	0	776,296
1981-82	1.000	1.000	0.000	0	0	946,249
1982-83	1.000	1.000	0.000	0	0	1,746,217
1983-84	1.000	1.000	0.000	0	0	2,056,928
1984-85	1.000	1.000	0.000	0	0	1,828,533
1985-86	1.000	1.000	0.000	19,855	0	2,897,339
1986-87	1.000	1.000	0.000	8,138	0	2,729,680
1987-88	1.001	1.002	0.718	0	0	2,895,548
1988-89	1.002	1.003	1.635	26,325	43,041	4,096,573
1989-90	1.003	1.005	2.353	0	0	2,948,835
1990-91	1.004	1.006	2.686	2,111	5,670	5,571,568
1991-92	1.005	1.007	3.059	0	0	5,166,999
1992-93	1.006	1.008	2.827	0	0	4,282,745
1993-94	1.006	1.009	1.921	13,061	25,091	3,772,124
1994-95	1.006	1.011	1.388	115,749	160,659	5,103,417
1995-96	1.006	1.010	1.176	63,811	75,042	5,558,819
1996-97	1.006	1.012	0.948	30,379	28,800	7,357,309
1997-98	1.007	1.013	1.020	36,852	37,589	6,908,796
1998-99	1.008	1.015	1.036	419,429	434,528	10,356,472
1999-00	1.009	1.017	1.156	194,247	224,549	8,159,260
2000-01	1.009	1.020	0.892	160,393	143,071	11,394,996
2001-02	1.009	1.024	0.686	30,371	20,835	12,097,243
2002-03	1.009	1.027	0.541	7,467	4,040	10,367,684
2003-04	1.009	1.037	0.350	112,704	39,446	6,267,015
2004-05	1.009	1.041	0.310	52,739	16,349	5,865,046
2005-06	1.009	1.041	0.280	62,265	17,434	8,989,157
2006-07	1.004	1.025	0.185	46,878	8,672	8,882,770
2007-08	1.004	1.028	0.159	19,736	3,138	8,815,925
2008-09	1.004	1.032	0.142	100,025	14,204	9,158,953
Total				$1,522,536	$1,302,158	$168,400,758

(1) Page 28, Column (2).
(2) Page 29, Column (2).
(3) [(1) - 1.000] x (2)/ [(2) - (1)].
(4) [Page 28, Column (1)] - [Page 29, Column (1)].
(5) (3) x (4), rounded.
(6) (5) + Page 28, Column (1).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Based on Projected Future Medical Only
Self-Insured Losses Limited to Stated SIR

Program Year	Losses Reported as of 12/31/25 (1)	Projected Future Medical Re-opens (2)	Estimated Ultimate Losses (3)
1978-79	$916,273	$277	$916,550
1979-80	485,988	0	485,988
1980-81	776,296	85	776,381
1981-82	946,249	0	946,249
1982-83	1,746,217	0	1,746,217
1983-84	2,056,928	0	2,056,928
1984-85	1,828,533	0	1,828,533
1985-86	2,897,339	530	2,897,869
1986-87	2,729,680	1,407	2,731,087
1987-88	2,895,548	225	2,895,773
1988-89	4,053,532	43	4,053,575
1989-90	2,948,835	349	2,949,185
1990-91	5,565,898	916	5,566,813
1991-92	5,166,999	2,666	5,169,665
1992-93	4,282,745	2,855	4,285,600
1993-94	3,747,033	372	3,747,405
1994-95	4,942,758	3,333	4,946,092
1995-96	5,483,777	2,520	5,486,296
1996-97	7,328,509	3,642	7,332,151
1997-98	6,871,207	5,746	6,876,953
1998-99	9,921,944	11,992	9,933,936
1999-00	7,934,711	5,146	7,939,857
2000-01	11,251,925	15,750	11,267,675
2001-02	12,076,408	20,082	12,096,490
2002-03	10,363,644	19,122	10,382,766
2003-04	6,227,569	13,475	6,241,044
2004-05	5,848,697	15,875	5,864,572
2005-06	8,971,723	15,955	8,987,678
2006-07	8,874,098	32,316	8,906,414
2007-08	8,812,787	45,000	8,857,788
2008-09	9,144,749	29,307	9,174,056

Notes:
(1) Page 28, Column (1).
(2) Estimated by BAC based on ages of potential claimants.
(3) (1) + (2).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Gross Loss Exhibits

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Selected Ultimate Losses - Unlimited

Program Year	Reported Projection (1)	Paid Projection (2)	IBNR to Case Reserves Ratio (3)	B-F Method Using Reported (4)	Frequency Times Severity (5)	Selected Ultimate Losses (6)
2009-10	$10,711,215	$10,885,634	$10,684,418	$10,725,375	$11,354,880	10,760,000
2010-11	10,497,762	11,116,803	10,408,705	10,507,530	12,191,121	10,510,000
2011-12	9,641,782	10,390,946	9,549,058	9,661,469	11,424,899	9,660,000
2012-13	8,256,213	8,652,417	8,207,166	8,289,281	10,664,950	8,360,000
2013-14	9,472,847	10,035,259	9,348,775	9,529,978	11,665,721	9,600,000
2014-15	13,059,092	14,003,999	12,884,371	13,038,780	12,806,028	13,250,000
2015-16	10,118,982	10,742,824	9,892,686	10,234,210	10,023,488	10,250,000
2016-17	12,588,103	13,606,856	12,188,124	12,627,020	10,904,992	12,760,000
2017-18	13,995,602	14,546,530	13,705,791	14,044,706	11,784,196	14,080,000
2018-19	11,692,193	11,888,493	11,580,697	12,090,595	12,319,999	11,900,000
2019-20	11,613,343	10,566,064	12,298,202	11,548,063	10,925,803	11,510,000
2020-21	8,218,148	6,303,757	9,544,132	8,078,176	7,315,070	7,900,000
2021-22	18,700,637	15,972,997	20,423,055	18,559,323	14,907,995	18,630,000
2022-23	18,151,914	14,545,933	20,187,112	18,334,193	16,254,710	18,250,000
2023-24	20,116,558	16,888,599	21,797,453	20,004,008	18,881,116	20,070,000
2024-25	25,661,066	22,710,481	26,870,407	23,460,924	25,111,991	24,770,000
2025-26	28,784,104	20,492,722	30,190,057	23,675,700	24,627,200	23,700,000
Total	$241,279,561	$223,350,314	$249,760,207	$234,409,329	$233,164,159	$235,960,000

DRAFT

Notes:
(1) Page 34, Column (3).
(2) Page 35, Column (3).
(3) Page 36, Column (6).
(4) Page 37, Column (6).
(5) Page 41, Column (4).
(6) Selected on the basis of (1) - (5).

Alameda County Schools Insurance Group
Workers' Compensation Program

Reported Loss Development - Unlimited

Program Year	Cumulative Reported Losses as of 12/31/25 (1)	Reported Development Factor as of 12/31/25 (2)	Projected Ultimate Losses (3)
2009-10	10,609,191	1.010	$10,711,215
2010-11	10,391,726	1.010	10,497,762
2011-12	9,546,044	1.010	9,641,782
2012-13	8,174,233	1.010	8,256,213
2013-14	9,267,508	1.022	9,472,847
2014-15	12,778,971	1.022	13,059,092
2015-16	9,682,538	1.045	10,118,982
2016-17	11,921,894	1.056	12,588,103
2017-18	12,894,151	1.085	13,995,602
2018-19	10,516,603	1.112	11,692,193
2019-20	10,133,774	1.146	11,613,343
2020-21	6,893,095	1.192	8,218,148
2021-22	15,122,823	1.237	18,700,637
2022-23	13,747,604	1.320	18,151,914
2023-24	13,509,325	1.489	20,116,558
2024-25	14,154,932	1.813	25,661,066
2025-26	7,724,391	3.726	28,784,104

Notes:
(1) Provided by Keenan & Associates.
(2) Page 57.
(3) (1) x (2), rounded.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Paid Loss Projection - Unlimited

Program Year	Cumulative Paid Losses as of 12/31/25 (1)	Paid Development Factor as of 12/31/25 (2)	Projected Ultimate Losses (3)
2009-10	$10,153,269	1.072	$10,885,634
2010-11	10,282,884	1.081	11,116,803
2011-12	9,523,715	1.091	10,390,946
2012-13	7,930,284	1.091	8,652,417
2013-14	8,938,491	1.123	10,035,259
2014-15	12,279,443	1.140	14,003,999
2015-16	9,186,905	1.169	10,742,824
2016-17	11,356,649	1.198	13,606,856
2017-18	11,656,894	1.248	14,546,530
2018-19	9,092,112	1.308	11,888,493
2019-20	7,718,117	1.369	10,566,064
2020-21	4,288,932	1.470	6,303,757
2021-22	9,916,308	1.611	15,972,997
2022-23	7,706,790	1.887	14,545,933
2023-24	6,952,262	2.429	16,888,599
2024-25	5,988,281	3.792	22,710,481
2025-26	1,034,198	19.815	20,492,722

Notes:
(1) Provided by Keenan & Associates.
(2) Page 58.
(3) (1) x (2), rounded.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

IBNR to Case Reserves Ratio Method

Program Year	Reported Development Factor as of 12/31/25 (1)	Paid Development Factor as of 12/31/25 (2)	IBNR to Case Reserves Ratio (3)	Case Reserves as of 12/31/25 (4)	Estimated IBNR as of 12/31/25 (5)	Estimated Ultimate Losses (6)
2009-10	1.010	1.072	0.165	$455,922	$75,227	$10,684,418
2010-11	1.010	1.081	0.156	108,842	16,979	10,408,705
2011-12	1.010	1.091	0.135	22,329	3,014	9,549,058
2012-13	1.010	1.091	0.135	243,949	32,933	8,207,166
2013-14	1.022	1.123	0.247	329,017	81,267	9,348,775
2014-15	1.022	1.140	0.211	499,528	105,400	12,884,371
2015-16	1.045	1.169	0.424	495,633	210,148	9,892,686
2016-17	1.056	1.198	0.471	565,245	266,230	12,188,124
2017-18	1.085	1.248	0.656	1,237,257	811,640	13,705,791
2018-19	1.112	1.308	0.747	1,424,490	1,064,094	11,580,697
2019-20	1.146	1.369	0.896	2,415,656	2,164,428	12,298,202
2020-21	1.192	1.470	1.018	2,604,163	2,651,037	9,544,132
2021-22	1.237	1.611	1.018	5,206,515	5,300,232	20,423,055
2022-23	1.320	1.887	1.066	6,040,814	6,439,508	20,187,112
2023-24	1.489	2.429	1.264	6,557,063	8,288,128	21,797,453
2024-25	1.813	3.792	1.557	8,166,651	12,715,475	26,870,407
2025-26	3.726	19.815	3.358	6,690,192	22,465,666	30,190,057

Notes:
(1) Page 34, Column (2).
(2) Page 35, Column (2).
(3) [(1) - 1.000] x (2)/ [(2) - (1)].
(4) Page 34, Column (1) - Page 35, Column (1).
(5) (3) x (4), rounded.
(6) (5) + Page 34, Column (1).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Bornhuetter-Ferguson Using Reported Losses

DRAFT

Program Year	*A Priori* Ultimate Losses (1)	Cumulative Reported Loss Development Factors (2)	Percentage of Losses Not Yet Reported (3)	Expected Unreported Losses (4)	Losses Reported as of 12/31/25 (5)	Estimated Ultimate Losses (6)
2009-10	$11,618,388	1.010	1.0%	$116,184	$10,609,191	$10,725,375
2010-11	11,580,398	1.010	1.0%	115,804	10,391,726	10,507,530
2011-12	11,542,533	1.010	1.0%	115,425	9,546,044	9,661,469
2012-13	11,504,791	1.010	1.0%	115,048	8,174,233	8,289,281
2013-14	11,930,446	1.022	2.2%	262,470	9,267,508	9,529,978
2014-15	12,371,850	1.022	2.1%	259,809	12,778,971	13,038,780
2015-16	12,829,585	1.045	4.3%	551,672	9,682,538	10,234,210
2016-17	13,304,256	1.056	5.3%	705,126	11,921,894	12,627,020
2017-18	14,563,993	1.085	7.9%	1,150,555	12,894,151	14,044,706
2018-19	15,584,082	1.112	10.1%	1,573,992	10,516,603	12,090,595
2019-20	11,136,131	1.146	12.7%	1,414,289	10,133,774	11,548,063
2020-21	7,360,751	1.192	16.1%	1,185,081	6,893,095	8,078,176
2021-22	17,992,145	1.237	19.1%	3,436,500	15,122,823	18,559,323
2022-23	18,874,851	1.320	24.3%	4,586,589	13,747,604	18,334,193
2023-24	19,800,862	1.489	32.8%	6,494,683	13,509,325	20,004,008
2024-25	20,772,304	1.813	44.8%	9,305,992	14,154,932	23,460,924
2025-26	21,791,406	3.726	73.2%	15,951,309	7,724,391	23,675,700

Notes:
(1) Page 38, Column (4).
(2) Page 34, Column (2).
(3) 100% - [1.000 / (2)].
(4) (1) x (3).
(5) Page 34, Column (1).
(6) (4) + (5).

Alameda County Schools Insurance Group
Workers' Compensation Program

A Priori Losses for Bornhuetter-Ferguson

Program Year	*A Priori* Loss Rate (1)	Factor to Remove Trend (2)	Exposure Index (3)	*A Priori* Ultimate Losses (4)
2009-10	$21,791,406	0.566	0.942	$11,618,388
2010-11	21,791,406	0.575	0.924	11,580,398
2011-12	21,791,406	0.585	0.906	11,542,533
2012-13	21,791,406	0.595	0.888	11,504,791
2013-14	21,791,406	0.604	0.906	11,930,446
2014-15	21,791,406	0.615	0.924	12,371,850
2015-16	21,791,406	0.625	0.942	12,829,585
2016-17	21,791,406	0.635	0.961	13,304,256
2017-18	21,791,406	0.682	0.980	14,563,993
2018-19	21,791,406	0.715	1.000	15,584,082
2019-20	14,843,550	0.750	1.000	11,136,131
2020-21	9,352,442	0.787	1.000	7,360,751
2021-22	21,791,406	0.826	1.000	17,992,145
2022-23	21,791,406	0.866	1.000	18,874,851
2023-24	21,791,406	0.909	1.000	19,800,862
2024-25	21,791,406	0.953	1.000	20,772,304
2025-26	21,791,406	1.000	1.000	21,791,406

Notes:
(1) Page 39, Item (5).
(2) Estimated by BAC.
(3) Page 39, Column (3).
(4) (1) x (2) x (3).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

A Priori Loss Rate for Bornhuetter-Ferguson Method

Program Year	*A Priori* Ultimate Losses (1)	Estimated Pure Premium Trend (2)	Exposure Index (3)	Constant Dollar, Constant Exposure Losses (4)
2009-10	$10,795,805	1.767	0.942	$20,248,573
2010-11	10,796,790	1.738	0.924	20,316,852
2011-12	10,001,918	1.710	0.906	18,882,845
2012-13	8,446,675	1.682	0.888	15,998,981
2013-14	9,740,871	1.654	0.906	17,792,065
2014-15	13,505,650	1.627	0.924	23,788,447
2015-16	10,413,396	1.601	0.942	17,687,442
2016-17	13,065,331	1.574	0.961	21,400,065
2017-18	14,251,885	1.467	0.980	21,324,414
2018-19	11,782,400	1.398	1.000	16,475,470
2019-20	11,136,131	1.333	1.000	14,843,550
2020-21	7,360,751	1.271	1.000	9,352,442
2021-22	17,516,048	1.211	1.000	21,214,775
2022-23	16,667,642	1.155	1.000	19,243,138
2023-24	18,889,827	1.101	1.000	20,788,786
2024-25	24,706,795	1.049	1.000	25,918,925
2025-26	27,471,657	1.000	1.000	27,471,657
Average				$18,623,856
ex 19/20-20/21, 25/26				$20,077,198
			(5) Selected A Priori 2025-26 Loss Level:	$21,791,406

Notes:
(1) Page 40, Column (3).
(2) Estimated by BAC.
(3) Page 46, Column (2).
(4) (1) x (2) / (3).
(5) Selected on the basis of (4).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

A Priori Ultimate losses - Unlimited

Program Year	Reported Loss Projection (1)	Paid Loss Projection (2)	*A Priori* Selection (3)
2009-10	$10,711,215	$10,885,634	$10,795,805
2010-11	10,497,762	11,116,803	10,796,790
2011-12	9,641,782	10,390,946	10,001,918
2012-13	8,256,213	8,652,417	8,446,675
2013-14	9,472,847	10,035,259	9,740,871
2014-15	13,059,092	14,003,999	13,505,650
2015-16	10,118,982	10,742,824	10,413,396
2016-17	12,588,103	13,606,856	13,065,331
2017-18	13,995,602	14,546,530	14,251,885
2018-19	11,692,193	11,888,493	11,782,400
2019-20	11,613,343	10,566,064	11,136,131
2020-21	8,218,148	6,303,757	7,360,751
2021-22	18,700,637	15,972,997	17,516,048
2022-23	18,151,914	14,545,933	16,667,642
2023-24	20,116,558	16,888,599	18,889,827
2024-25	25,661,066	22,710,481	24,706,795
2025-26	28,784,104	20,492,722	27,471,657
Total	$241,279,561	$223,350,314	$236,549,572

Notes:
(1) Page 34, Column (3).
(2) Page 35, Column (3).
(3) Selected on the basis of (1) and (2).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Frequency Times Severity Method

Program Year	Selected Indemnity Claim Severity (1)	Factor to Remove Trend (2)	Selected Ultimate Indemnity Claims (3)	Estimated Ultimate Losses (4)
2009-10	$59,200	0.566	339	$11,354,880
2010-11	59,200	0.575	358	12,191,121
2011-12	59,200	0.585	330	11,424,899
2012-13	59,200	0.595	303	10,664,950
2013-14	59,200	0.604	326	11,665,721
2014-15	59,200	0.615	352	12,806,028
2015-16	59,200	0.625	271	10,023,488
2016-17	59,200	0.635	290	10,904,992
2017-18	59,200	0.682	292	11,784,196
2018-19	59,200	0.715	291	12,319,999
2019-20	59,200	0.750	246	10,925,803
2020-21	59,200	0.787	157	7,315,070
2021-22	59,200	0.826	305	14,907,995
2022-23	59,200	0.866	317	16,254,710
2023-24	59,200	0.909	351	18,881,116
2024-25	59,200	0.953	445	25,111,991
2025-26	59,200	1.000	416	24,627,200

Notes:
(1) Page 42, Item (5).
(2) Estimated by BAC.
(3) Page 43, Column (3).
(4) (1) x (2) x (3).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Calculation of Expected Indemnity Claim Severity
Frequency Times Severity Method

Program Year	*A Priori* Ultimate Losses (1)	Estimated Severity Trend (2)	Selected Indemnity Claim Count (3)	Trended Indemnity Claim Severity (4)
2009-10	$10,795,805	1.767	339	$56,285
2010-11	10,796,790	1.738	358	52,429
2011-12	10,001,918	1.710	330	51,827
2012-13	8,446,675	1.682	303	46,887
2013-14	9,740,871	1.654	326	49,432
2014-15	13,505,650	1.627	352	62,434
2015-16	10,413,396	1.601	271	61,503
2016-17	13,065,331	1.574	290	70,928
2017-18	14,251,885	1.467	292	71,597
2018-19	11,782,400	1.398	291	56,617
2019-20	11,136,131	1.333	246	60,340
2020-21	7,360,751	1.271	157	59,570
2021-22	17,516,048	1.211	305	69,557
2022-23	16,667,642	1.155	317	60,704
2023-24	18,889,827	1.101	351	59,227
2024-25	24,706,795	1.049	445	58,245
2025-26	27,471,657	1.000	416	66,038
Average				$59,625
09/10-24/25				$59,224
			(5) Selected Severity:	$59,200

Notes:
(1) Page 40, Column (3).
(2) Estimated by BAC.
(3) Page 43, Column (3).
(4) (1) x (2) / (3).
(5) Selected on the basis of (4).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Selected # of Indemnity Claims

Program Year	Reported Indemnity Claim Count Projection (1)	Bornhuetter-Ferguson Method (2)	Selected Indemnity Claim Count (3)
2009-10	339		339
2010-11	358		358
2011-12	330		330
2012-13	303		303
2013-14	326		326
2014-15	352		352
2015-16	271		271
2016-17	290		290
2017-18	292		292
2018-19	291		291
2019-20	246		246
2020-21	157		157
2021-22	305		305
2022-23	317		317
2023-24	351		351
2024-25	445		445
2025-26	453	416	416

Notes:
(1) Page 44, Column (3).
(2) Page 45, Column (6).
(3) Selected on the basis of (1) and (2).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Projection of Ultimate # of Indemnity Claims
Projection of Reported Claims

Program Year	Total Indemnity Claims Reported 12/31/25 (1)	Development Factors as of 12/31/25 (2)	Projected Ultimate Indemnity Claims (3)
2009-10	339	1.000	339
2010-11	358	1.000	358
2011-12	330	1.000	330
2012-13	303	1.000	303
2013-14	326	1.001	326
2014-15	352	1.001	352
2015-16	270	1.002	271
2016-17	289	1.003	290
2017-18	291	1.004	292
2018-19	289	1.007	291
2019-20	244	1.010	246
2020-21	155	1.015	157
2021-22	298	1.022	305
2022-23	308	1.030	317
2023-24	335	1.049	351
2024-25	404	1.101	445
2025-26	149	3.038	453

Notes:
(1) Provided by Keenan & Associates.
(2) Page 59.
(3) (1) x (2), rounded.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Projection of Ultimate # of Indemnity Claims
Bornhuetter-Ferguson Method

Program Year	A Priori Claim Count (1)	Claim Development Factor (2)	Estimated Percentage of Claims Unreported (3)	Estimated Unreported Claims (4)	Reported Claims as of 12/31/25 (5)	Projected Ultimate Claims (6)
2025-26	398	3.038	67.1%	267	149	416

DRAFT

Notes:
(1) Page 46, Item (6).
(2) Page 44, Column (2).
(3) 100% - [1.000 / (2)].
(4) (1) x (3).
(5) Page 44, Column (1).
(6) (4) + (5).

Alameda County Schools Insurance Group
Workers' Compensation Program

Calculation of Expected # of Indemnity Claims
A Priori Claim Count

Program Year	Projected Ultimate Indemnity Claims (1)	Exposure Index (2)	Indicated Indemnity Claim Frequency (3)
2009-10	339	0.942	360
2010-11	358	0.924	388
2011-12	330	0.906	364
2012-13	303	0.888	341
2013-14	326	0.906	360
2014-15	352	0.924	381
2015-16	271	0.942	288
2016-17	290	0.961	302
2017-18	292	0.980	298
2018-19	291	1.000	291
2019-20	246	1.000	246
2020-21	157	1.000	157
2021-22	305	1.000	305
2022-23	317	1.000	317
2023-24	351	1.000	351
2024-25	445	1.000	445
2025-26	453	1.000	453
Average			332
ex 19/20-20/21, 25/26			342
	(4) Selected Claim Frequency:		398
	(5) 2025-26 Exposure Index:		1.000
	(6) 2025-26 A Priori Claim Count:		398

Notes:
(1) Page 44, Column (3).
(2) Estimated by BAC.
(3) (1) / (2).
(4) Selected on the basis of (3).
(5) (2).
(6) (4) x (5).

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Future Loss Exhibits

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program
Projected 2026-27 Unlimited Loss Rate

Program Year	Estimated Ultimate Losses (1)	Pure Premium Trend (2)	Exposure Indexed to 2026-27 (3)	Trended Loss @ 2026-27 Exposure Level (4)
2009-10	$10,760,000	1.854	0.942	$21,171,529
2010-11	10,510,000	1.824	0.924	20,747,466
2011-12	9,660,000	1.794	0.906	19,132,065
2012-13	8,360,000	1.764	0.888	16,611,673
2013-14	9,600,000	1.736	0.906	18,395,025
2014-15	13,250,000	1.707	0.924	24,483,137
2015-16	10,250,000	1.679	0.942	18,264,050
2016-17	12,760,000	1.652	0.961	21,925,320
2017-18	14,080,000	1.539	0.980	22,100,801
2018-19	11,900,000	1.467	1.000	17,456,275
2019-20	11,510,000	1.398	1.000	16,094,569
2020-21	7,900,000	1.333	1.000	10,530,053
2021-22	18,630,000	1.271	1.000	23,670,953
2022-23	18,250,000	1.211	1.000	22,103,710
2023-24	20,070,000	1.155	1.000	23,171,231
2024-25	24,770,000	1.101	1.000	27,260,082
Average				$20,194,871
ex 19/20-20/21				$21,178,094
			(5) Selected 2026-27 Level Losses:	$24,051,494

Program Year	Maximum Claim (6)	LDF (7)	Sev trend (8)	Trended, Developed (9)
2009-10	$1,040,690	1.010	1.794	$1,885,555
2010-11	504,240	1.010	1.764	898,623
2011-12	414,754	1.022	1.736	735,761
2012-13	688,428	1.022	1.707	1,200,954
2013-14	863,771	1.045	1.679	1,515,720
2016-17	772,156	1.056	1.652	1,346,527
			(10) Factor for Unlimited Retention:	1.019
			(11) Unlimited 2026-27 Level Losses:	**$24,512,273**
			(12) Unlimited 2026-27 Level Rate:	**$1.67**

Notes:

(1) Page 33, Column (6).
(2) Estimated by BAC.
(3) Estimated by BAC.
(4) (1) x (2) / (3).
(5) Selected on the basis of (4).
(6) Provided by Keenan & Associates.
(7) Page 34, Column (2).
(8) Estimated by BAC.
(9) (6) x (7) x (8).
(10) Estimated by BAC.
(11) (5) x (10).
(12) (6) / 2026-27 payroll.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Discounting Exhibits

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Discounted Value of Unpaid Losses as of 6/30/26
Assuming a 3.00% Interest Rate
Self-Insured Losses Limited to Stated SIR

Program Year	Projected Unpaid Losses (1)	Discount Factor (2)	Discounted Unpaid Losses (3)
1978-79	$727	1.000	$727
1979-80	0	1.000	0
1980-81	704	1.000	704
1981-82	0	1.000	0
1982-83	0	1.000	0
1983-84	0	1.000	0
1984-85	0	1.000	0
1985-86	22,516	1.000	22,516
1986-87	4,228	1.000	4,228
1987-88	452	0.985	446
1988-89	28,335	0.976	27,648
1989-90	1,165	0.956	1,113
1990-91	23,657	0.945	22,356
1991-92	3,001	0.924	2,775
1992-93	3,255	0.918	2,988
1993-94	34,005	0.898	30,552
1994-95	170,258	0.888	151,242
1995-96	85,842	0.874	75,064
1996-97	68,131	0.861	58,668
1997-98	80,714	0.854	68,892
1998-99	467,324	0.846	395,545
1999-00	220,691	0.843	185,982
2000-01	245,918	0.848	208,647
2001-02	152,733	0.849	129,677
2002-03	50,283	0.844	42,415
2003-04	164,676	0.843	138,750
2004-05	118,611	0.835	98,990
2005-06	162,904	0.824	134,189
2006-07	106,814	0.818	87,422
2007-08	101,425	0.816	82,722
2008-09	166,702	0.811	135,128
Total	$2,485,071		$2,109,386

(4) Indicated Discount Factor: 0.849

Notes:
(1) Page 23, Column (6).
(2) Based upon a 3.00% interest rate.
(3) (1) x (2).
(4) [Sum of Column (3)] / [Sum of Column (1)].

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Discounted Value of 2026-27 Losses as of 7/1/26
Assuming a 3.00% Interest rate

Program Year	Projected Loss Payments (1)	Discount Factor (2)	Discounted Value of Payments (3)
2026-27	$3,891,513	0.985	$3,834,422
2027-28	4,795,225	0.957	4,587,258
2028-29	3,440,751	0.929	3,195,657
2029-30	2,592,524	0.902	2,337,720
2030-31	1,948,103	0.875	1,705,471
2031-32	1,484,753	0.850	1,261,971
2032-33	1,002,298	0.825	827,094
2033-34	803,524	0.801	643,754
2034-35	596,825	0.778	464,227
2035-36	462,640	0.755	349,373
2036-37	384,848	0.733	282,162
2037-38	353,780	0.712	251,828
2038-39	305,126	0.691	210,870
2039-40	286,588	0.671	192,289
2040-41	235,388	0.651	153,336
2041-42	178,909	0.632	113,150
2042-43	200,274	0.614	122,973
2043-44	152,421	0.596	90,865
2044-45	135,403	0.579	78,368
2045-46	138,748	0.562	77,965
2046-47	113,219	0.546	61,767
2047-48	77,625	0.530	41,115
48-49 & later	931,789	0.436	405,849
Total	$24,512,273		$21,289,484

(4) Indicated Discount Factor: 0.869

Notes:
(1) Based upon the observed payment pattern.
(2) Based upon a 3.00% interest rate.
(3) (1) x (2).
(4) [Sum of Column (3)] / [Sum of Column (1)].

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Discounted Value of 2026-27 Losses as of 7/1/26
Assuming a 3.00% Interest rate

$1,000,000 SIR

Program Year	Projected Loss Payments (1)	Discount Factor (2)	Discounted Value of Payments (3)
2026-27	$3,913,818	0.985	$3,856,400
2027-28	4,776,573	0.957	4,569,415
2028-29	3,389,346	0.929	3,147,914
2029-30	2,526,905	0.902	2,278,551
2030-31	1,880,528	0.875	1,646,313
2031-32	1,420,571	0.850	1,207,419
2032-33	954,809	0.825	787,906
2033-34	760,454	0.801	609,248
2034-35	563,089	0.778	437,986
2035-36	435,324	0.755	328,745
2036-37	360,588	0.733	264,375
2037-38	328,756	0.712	234,016
2038-39	281,942	0.691	194,847
2039-40	262,346	0.671	176,024
2040-41	214,699	0.651	139,859
2041-42	163,432	0.632	103,362
2042-43	179,810	0.614	110,408
2043-44	136,949	0.596	81,641
2044-45	120,958	0.579	70,007
2045-46	122,328	0.562	68,738
2046-47	99,595	0.546	54,334
2047-48	68,969	0.530	36,530
48-49 & later	766,281	0.437	334,787
Total	$23,728,070		$20,738,825

(4) Indicated Discount Factor: 0.874

Notes:
(1) Based upon the observed payment pattern.
(2) Based upon a 3.00% interest rate.
(3) (1) x (2).
(4) [Sum of Column (3)] / [Sum of Column (1)].

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Discounted Value of 2026-27 Losses as of 7/1/26
Assuming a 3.00% Interest rate

$500,000 SIR

Program Year	Projected Loss Payments (1)	Discount Factor (2)	Discounted Value of Payments (3)
2026-27	$3,846,513	0.985	$3,790,081
2027-28	4,680,066	0.957	4,477,093
2028-29	3,299,050	0.929	3,064,050
2029-30	2,437,581	0.902	2,198,005
2030-31	1,796,576	0.875	1,572,816
2031-32	1,343,694	0.850	1,142,078
2032-33	899,052	0.825	741,895
2033-34	456,462	0.801	365,700
2034-35	583,370	0.778	453,761
2035-36	450,883	0.755	340,494
2036-37	370,854	0.733	271,902
2037-38	331,653	0.712	236,078
2038-39	280,755	0.691	194,027
2039-40	255,070	0.671	171,142
2040-41	206,931	0.651	134,799
2041-42	158,139	0.632	100,014
2042-43	165,965	0.614	101,907
2043-44	126,583	0.596	75,461
2044-45	109,932	0.579	63,626
2045-46	107,160	0.562	60,215
2046-47	86,583	0.546	47,236
2047-48	61,369	0.530	32,505
48-49 & later	550,345	0.441	242,582
Total	$22,604,585		$19,877,467

(4) Indicated Discount Factor: 0.879

Notes:
(1) Based upon the observed payment pattern.
(2) Based upon a 3.00% interest rate.
(3) (1) x (2).
(4) [Sum of Column (3)] / [Sum of Column (1)].

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Discounted Value of 2026-27 Losses as of 7/1/26
Assuming a 3.00% Interest rate

$250,000 SIR

Program Year	Projected Loss Payments (1)	Discount Factor (2)	Discounted Value of Payments (3)
2026-27	$3,893,922	0.985	$3,836,796
2027-28	4,075,040	0.957	3,898,307
2028-29	3,022,464	0.929	2,807,166
2029-30	2,188,926	0.902	1,973,789
2030-31	1,579,901	0.875	1,383,128
2031-32	1,156,954	0.850	983,357
2032-33	871,719	0.825	719,340
2033-34	558,419	0.801	447,385
2034-35	407,238	0.778	316,761
2035-36	310,649	0.755	234,594
2036-37	252,878	0.733	185,404
2037-38	224,163	0.712	159,564
2038-39	188,315	0.691	130,143
2039-40	169,950	0.671	114,030
2040-41	137,087	0.651	89,301
2041-42	104,291	0.632	65,958
2042-43	109,015	0.614	66,938
2043-44	82,848	0.596	49,389
2044-45	71,741	0.579	41,522
2045-46	69,745	0.562	39,191
2046-47	56,219	0.546	30,670
2047-48	39,775	0.530	21,067
48-49 & later	354,038	0.441	156,136
Total	$19,925,296		$17,749,936

(4) Indicated Discount Factor: 0.891

Notes:
(1) Based upon the observed payment pattern.
(2) Based upon a 3.00% interest rate.
(3) (1) x (2).
(4) [Sum of Column (3)] / [Sum of Column (1)].

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Program Information

Program Year	SIR (1)	Potential Future Medical Reopenings Under SIR (2)	Program Year	Payroll ($00's) (3)	Total Exposure Indexed to 2025-26 (4)
1978-79	$250,000	2	2009-10	$7,983,289	0.942
1979-80	250,000	0	2010-11	7,698,192	0.924
1980-81	250,000	1	2011-12	7,873,713	0.906
1981-82	250,000	0	2012-13	7,928,199	0.888
1982-83	250,000	0	2013-14	8,039,488	0.906
1983-84	10,000,000	1	2014-15	9,079,586	0.924
1984-85	250,000	0	2015-16	9,753,745	0.942
1985-86	250,000	1	2016-17	10,155,693	0.961
1986-87	500,000	6	2017-18	10,376,783	0.980
1987-88	10,000,000	1	2018-19	10,714,776	1.000
1988-89	10,000,000	1	2019-20	10,834,451	1.000
1989-90	10,000,000	1	2020-21	10,972,332	1.000
1990-91	10,000,000	5	2021-22	11,525,644	1.000
1991-92	10,000,000	6	2022-23	12,716,118	1.000
1992-93	10,000,000	5	2023-24	13,614,400	1.000
1993-94	10,000,000	3	2024-25	14,314,690	1.000
1994-95	10,000,000	8	2025-26	14,031,227	1.000
1995-96	2,000,000	9	2026-27	14,659,290	1.000
1996-97	2,000,000	11			
1997-98	2,000,000	14			
1998-99	2,000,000	22			
1999-00	1,000,000	15			
2000-01	1,000,000	30			
2001-02	1,000,000	31			
2002-03	1,000,000	28			
2003-04	10,000,000	27			
2004-05	10,000,000	26			
2005-06	3,000,000	30			
2006-07	250,000	41			
2007-08	250,000	56			
2008-09	250,000	37			

Notes:
(1) Provided by Keenan & Associates.
(2) Provided by Keenan & Associates.
(3) Provided by Keenan & Associates.
(4) Estimated by BAC.

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program

Actuarial Analysis of the
Workers' Compensation Program

Claims Data Exhibits

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program
Cumulative Reported Losses - Unlimited ($000's)

Program	Months of Development														
	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174
1992															4,559
1993														3,939	3,946
1994													3,584	3,526	3,600
1995												4,458	4,440	4,626	4,932
1996											4,767	4,863	5,152	5,311	5,536
1997										5,711	5,884	6,435	6,728	6,877	6,719
1998									5,742	5,923	6,548	6,420	6,465	7,402	7,185
1999								7,696	8,065	9,823	9,884	10,287	10,497	10,818	10,672
2000							6,224	6,409	7,200	7,162	7,465	8,278	8,284	8,446	8,480
2001						7,909	8,710	11,125	10,953	13,502	13,997	13,873	11,154	11,281	11,384
2002					7,525	8,186	10,233	11,254	11,695	11,853	11,938	14,419	14,614	14,435	14,444
2003				6,070	7,110	9,059	8,593	8,775	8,504	10,093	10,236	9,873	10,052	10,009	10,245
2004			3,527	4,604	5,652	5,700	6,236	6,346	6,147	6,297	6,174	6,335	6,350	6,382	6,334
2005		2,278	3,069	4,738	5,249	5,021	5,794	5,518	5,457	5,419	5,470	5,651	5,629	5,659	5,799
2006	647	2,754	6,344	6,936	6,441	7,085	6,960	7,811	9,259	9,219	9,463	9,400	9,486	9,303	9,275
2007	1,014	5,880	7,487	8,423	9,310	8,770	9,098	11,194	12,933	13,014	13,401	14,483	13,285	13,220	13,235
2008	2,355	7,633	8,644	9,340	8,524	8,755	9,056	9,421	9,999	10,293	10,382	10,251	10,038	9,732	9,748
2009	2,843	7,418	7,830	8,612	8,778	9,120	9,190	9,347	10,045	9,975	9,666	9,591	9,560	9,582	9,602
2010	1,627	5,942	7,779	9,403	9,807	10,367	10,540	10,414	10,282	10,351	10,137	10,048	10,160	10,252	10,258
2011	3,232	6,935	8,678	9,125	9,352	9,851	9,948	9,947	9,782	9,663	9,837	10,395	10,252	10,320	10,334
2012	2,238	6,594	7,919	8,706	9,348	9,537	10,196	9,736	9,601	9,557	9,623	9,584	9,590	9,560	9,546
2013	1,615	5,128	6,306	7,455	8,114	8,262	8,165	8,017	8,145	8,147	8,129	8,139	8,135	8,174	
2014	1,674	5,369	6,920	7,968	8,733	8,665	8,991	8,803	8,963	9,181	9,182	9,303	9,268		
2015	1,954	8,202	9,976	11,009	11,727	12,364	12,440	13,198	12,708	12,493	12,759	12,779			
2016	2,080	6,587	8,186	8,518	8,905	9,210	9,557	9,662	9,777	9,968	9,683				
2017	2,539	9,110	9,832	10,333	11,336	11,435	12,069	11,990	12,159	11,922					
2018	4,244	9,796	12,391	12,308	12,304	12,675	12,784	12,807	12,894						
2019	2,864	7,520	8,962	9,398	10,023	10,144	10,466	10,517							
2020	3,541	6,657	7,348	8,082	9,171	9,616	10,134								
2021	1,821	4,481	4,988	5,786	6,148	6,893									
2022	4,663	8,261	11,702	13,871	15,123										
2023	3,882	9,798	11,329	13,748											
2024	5,772	12,324	13,509												
2025	7,351	14,155													
2026	7,724														

	6 - 18	18 - 30	30 - 42	42 - 54	54 - 66	66 - 78	78 - 90	90 - 102	102 - 114	114 - 126	126 - 138	138 - 150	150 - 162	162 - 174	174 - Ult.
ALL YR VOL	2.598	1.220	1.120	1.061	1.041	1.041	1.038	1.027	1.034	1.012	1.030	0.984	1.008	1.003	
4 YR VOL	2.056	1.191	1.173	1.090	1.045	1.036	1.002	0.997	0.999	0.999	1.003	0.995	1.004	1.001	
EX HI LO	2.891	1.217	1.128	1.068	1.037	1.040	1.031	1.024	1.028	1.010	1.023	1.000	1.007	1.005	
REFERENCE	2.769	1.223	1.092	1.044	1.025	1.015	1.006	1.004	1.005	1.006	1.006	1.002	1.001	1.001	1.010
SELECT	2.056	1.217	1.128	1.068	1.037	1.040	1.031	1.024	1.028	1.010	1.023	1.000	1.007	1.005	1.010
CUMULATIVE	3.726	1.813	1.489	1.320	1.237	1.192	1.146	1.112	1.085	1.056	1.045	1.022	1.022	1.015	1.010

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program
Cumulative Paid Losses - Unlimited ($000's)

Program	Months of Development														
	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174
1992															4,457
1993														3,925	3,938
1994													3,491	3,500	3,513
1995												4,472	4,502	4,555	4,603
1996											4,758	4,886	4,932	4,980	5,015
1997										5,579	5,671	5,836	5,930	6,152	6,318
1998									5,495	5,632	5,881	5,946	6,017	6,340	6,387
1999								7,206	7,505	7,816	8,053	8,200	8,559	8,650	8,755
2000							5,899	6,067	6,310	6,466	6,544	6,724	6,808	6,905	6,962
2001						7,245	7,872	8,443	9,060	9,523	9,888	10,176	10,269	10,551	10,581
2002					6,922	7,442	8,167	8,716	9,134	9,439	9,632	11,042	11,173	11,464	11,551
2003				5,218	6,109	6,836	7,033	7,265	7,573	8,479	9,325	9,430	9,644	9,802	9,834
2004			3,009	3,693	4,254	4,720	4,959	5,271	5,496	5,644	5,731	5,755	5,791	5,831	5,948
2005		1,826	2,408	2,993	3,685	3,962	4,368	4,513	4,755	4,890	4,974	5,374	5,405	5,482	5,534
2006	209	1,697	2,912	3,826	4,642	5,006	5,904	6,525	6,893	7,999	8,358	8,537	8,585	8,630	8,691
2007	254	2,003	3,945	5,021	6,004	6,564	7,436	7,704	8,444	8,877	9,284	9,623	9,785	10,010	10,837
2008	244	2,909	5,028	6,166	6,851	7,496	7,807	8,108	8,593	8,811	8,884	8,981	9,079	9,626	9,676
2009	463	3,335	4,881	6,133	7,477	7,838	8,177	8,513	8,809	8,975	9,218	9,236	9,335	9,362	9,411
2010	439	3,070	4,873	6,411	7,061	7,563	8,376	8,615	9,120	9,434	9,610	9,773	9,853	9,864	10,006
2011	607	3,403	5,458	6,424	7,115	7,686	8,353	8,668	8,757	9,188	9,253	9,360	10,160	10,251	10,262
2012	531	3,826	5,019	5,994	7,566	8,086	8,625	9,147	9,367	9,380	9,464	9,487	9,494	9,500	9,524
2013	831	2,414	3,752	5,254	6,225	7,086	7,414	7,628	7,792	7,859	7,884	7,911	7,919	7,930	
2014	367	2,680	4,123	5,543	6,544	7,308	7,651	8,131	8,447	8,597	8,659	8,757	8,938		
2015	593	3,626	6,115	7,692	8,783	9,765	10,525	11,169	11,839	11,996	12,205	12,279			
2016	413	3,094	4,534	5,619	6,707	7,346	7,804	8,216	8,320	9,102	9,187				
2017	482	3,953	6,079	7,519	8,391	9,542	9,868	10,302	11,296	11,357					
2018	750	4,162	6,440	8,335	9,487	10,360	10,875	11,149	11,657						
2019	458	3,208	4,988	7,034	7,843	8,465	8,913	9,092							
2020	706	2,804	4,253	5,337	6,444	7,155	7,718								
2021	307	1,708	2,442	3,171	3,816	4,289									
2022	697	3,780	5,939	8,331	9,916										
2023	576	3,419	5,604	7,707											
2024	908	4,686	6,952												
2025	1,239	5,988													
2026	1,034														

	6 - 18	18 - 30	30 - 42	42 - 54	54 - 66	66 - 78	78 - 90	90 - 102	102 - 114	114 - 126	126 - 138	138 - 150	150 - 162	162 - 174	174 - Ult.
ALL YR VOL	5.939	1.554	1.288	1.166	1.095	1.070	1.046	1.048	1.040	1.025	1.025	1.017	1.017	1.013	
4 YR VOL	5.225	1.540	1.346	1.174	1.097	1.052	1.035	1.056	1.029	1.010	1.006	1.028	1.003	1.006	
EX HI LO	6.422	1.552	1.286	1.171	1.096	1.070	1.045	1.047	1.037	1.022	1.020	1.013	1.015	1.009	
REFERENCE	3.428	1.634	1.286	1.168	1.109	1.071	1.048	1.036	1.026	1.020	1.017	1.015	1.014	1.012	1.091
SELECT	5.225	1.561	1.287	1.172	1.096	1.074	1.047	1.048	1.042	1.025	1.025	1.016	1.017	1.012	1.091
CUMULATIVE	19.815	3.792	2.429	1.887	1.611	1.470	1.369	1.308	1.248	1.198	1.169	1.140	1.123	1.104	1.091

DRAFT

Alameda County Schools Insurance Group
Workers' Compensation Program
Cumulative # of Indemnity Losses Reported

Program	Months of Development														
	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174
1992															423
1993														397	397
1994													406	406	408
1995												403	403	404	405
1996											416	416	416	416	416
1997										377	377	379	380	380	381
1998									302	302	303	303	304	304	304
1999								317	320	323	324	324	324	324	324
2000							306	308	315	316	321	321	321	321	321
2001						290	293	312	314	316	317	318	319	319	319
2002					282	284	307	309	313	314	316	318	318	318	318
2003				283	286	316	322	324	326	326	326	326	326	326	326
2004			215	220	244	249	253	253	255	255	255	255	255	255	254
2005		160	166	196	201	212	213	213	213	213	213	213	213	214	215
2006	74	187	238	247	248	249	248	249	250	250	250	250	250	250	250
2007	85	257	274	280	279	278	280	280	280	280	280	280	279	280	280
2008	95	303	314	316	316	316	316	317	317	318	318	318	318	318	318
2009	123	309	321	322	327	326	329	329	329	330	330	331	331	331	331
2010	97	310	326	336	338	336	336	337	338	338	338	338	339	339	339
2011	116	330	351	353	355	356	357	359	360	358	358	358	358	358	358
2012	135	314	325	328	328	328	330	331	330	330	330	330	330	330	330
2013	98	278	294	301	302	302	304	303	303	303	303	303	303	303	
2014	106	298	314	321	324	327	326	326	326	326	326	326	326		
2015	113	326	339	345	349	352	352	352	352	352	352	352			
2016	93	243	258	265	266	269	269	270	270	270	270				
2017	86	264	280	284	287	288	288	288	288	289					
2018	106	266	281	287	288	290	290	291	291						
2019	99	272	282	285	287	287	288	289							
2020	124	226	235	241	241	243	244								
2021	42	141	151	154	154	155									
2022	114	277	292	294	298										
2023	97	296	307	308											
2024	131	323	335												
2025	153	404													
2026	149														

	6 - 18	18 - 30	30 - 42	42 - 54	54 - 66	66 - 78	78 - 90	90 - 102	102 - 114	114 - 126	126 - 138	138 - 150	150 - 162	162 - 174	174 - Ult.
ALL YR VOL	2.695	1.056	1.022	1.011	1.011	1.008	1.005	1.004	1.001	1.002	1.001	1.000	1.000	1.001	
4 YR VOL	2.626	1.046	1.012	1.006	1.005	1.002	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
EX HI LO	2.760	1.050	1.018	1.007	1.008	1.005	1.003	1.003	1.001	1.001	1.001	1.000	1.000	1.001	
SELECT	2.760	1.050	1.018	1.007	1.008	1.005	1.003	1.003	1.001	1.001	1.001	1.000	1.000	1.001	1.000
CUMULATIVE	3.038	1.101	1.049	1.030	1.022	1.015	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000

DRAFT

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: Jackie Kim

DATE: February 12, 2026

SUBJECT: EAP Update

In alignment with the December 2019 Strategic Plan, ACSIG began offering an Employee Assistance Program (EAP) to interested member districts.

Currently, all Workers' Compensation Program districts are participating except Emery USD, Mountain House Elementary, Newark USD, and Livermore USD. Effective 2/1/2026, we have added Eden ROP. The implementation has been smooth for Eden ROP.

Beginning in the 2025–26 program year, member districts have the option to invite an EAP representative to participate in open enrollment sessions or benefits fairs at no cost. This new opportunity is intended to enhance employee awareness and engagement with the program.

Several districts have already taken advantage of this offering, including Dublin USD, San Leandro USD, San Lorenzo USD, and Piedmont USD.

The Executive Director will provide an overview of the program, including participation and utilization data, for the Board's review and discussion.

Employee Assistance Program

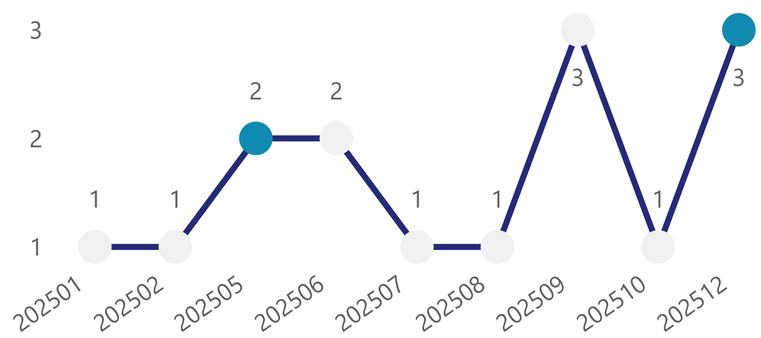
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	ALAMEDA COUNTY OFFICE OF EDUCATI...	All	Multiple selectio...	Absolute

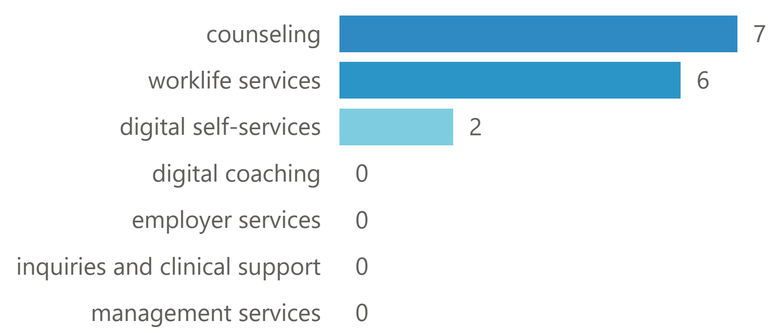
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
15	7.99%	0.67%	188

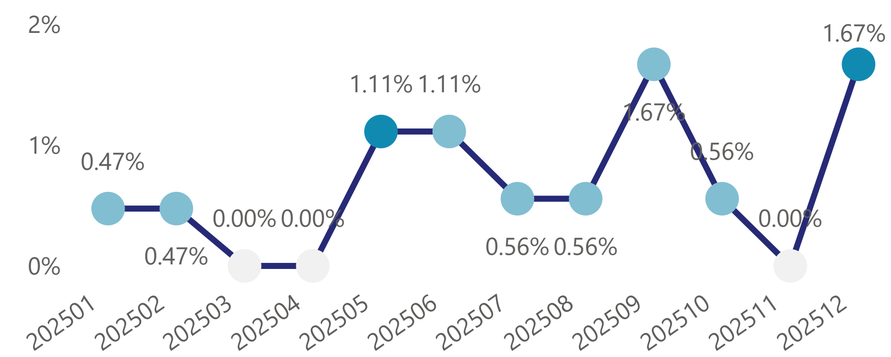
Cases by Month



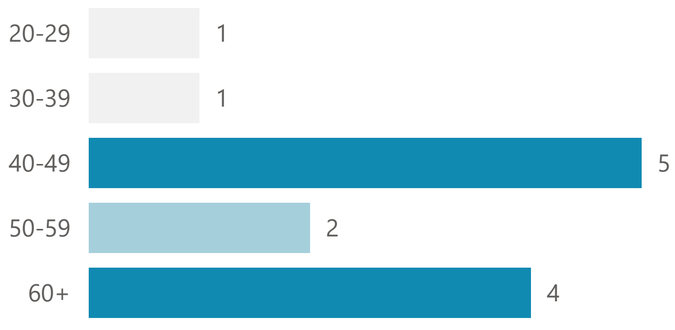
Cases by Type



Utilization Trend

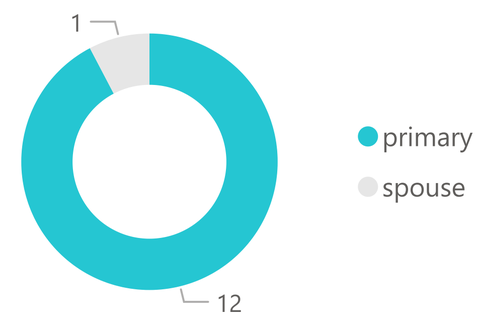


Cases by Age

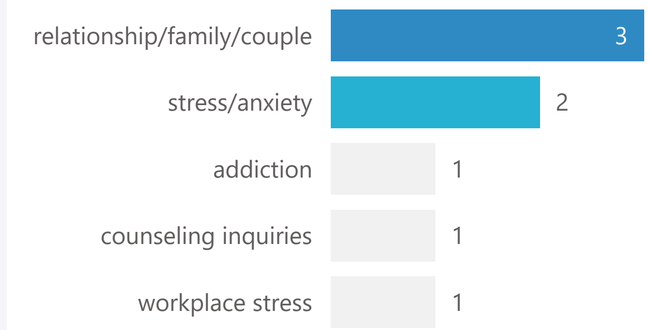


Cases by Gender

Cases by Relation



Top Counseling Cases by Reason



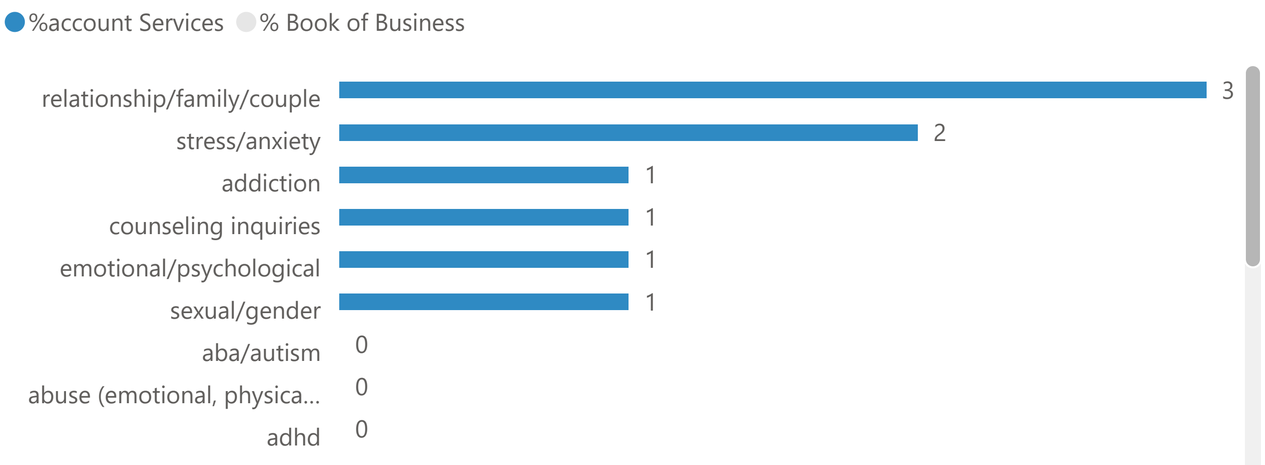
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA COUNTY OFFICE OF EDUCATI...	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

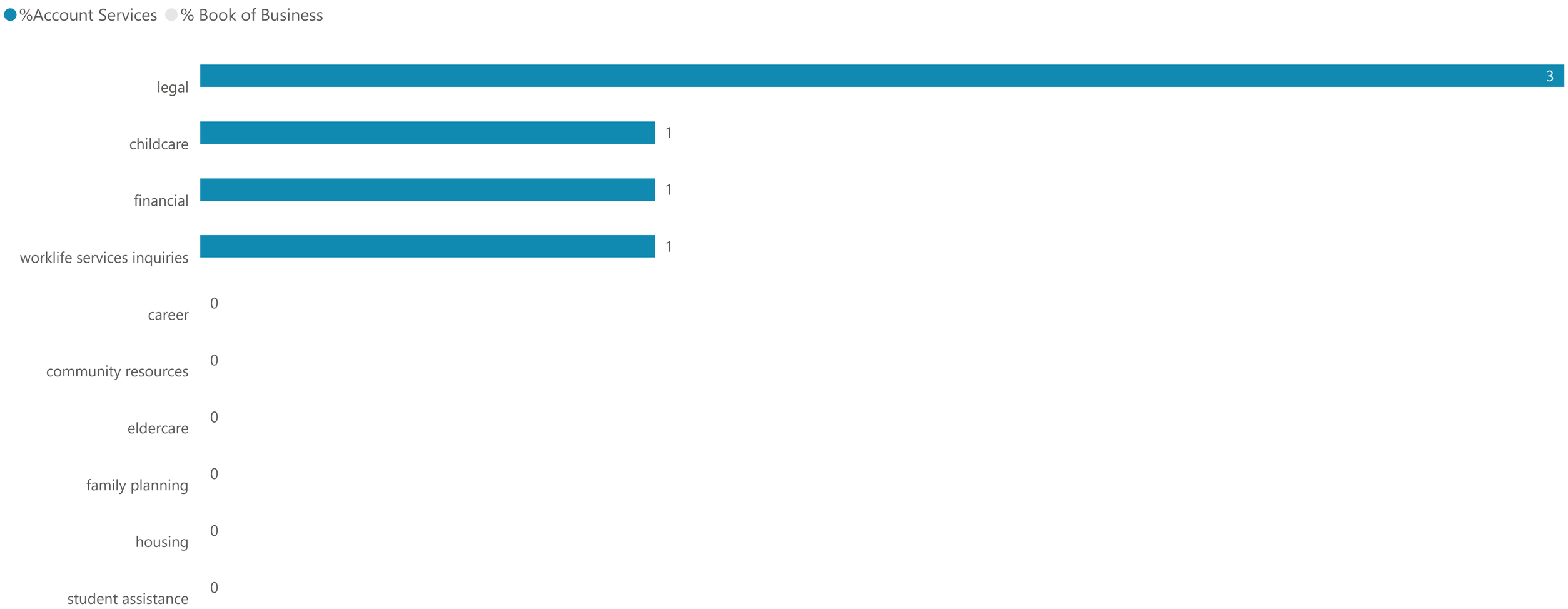
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA COUNTY OFFICE OF EDUCATI...	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA COUNTY OFFICE OF EDUCATI...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
suicidal/threat to self	0
threat to others/dangerous	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA COUNTY OFFICE OF EDUCATI...	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA COUNTY OFFICE OF EDUCATI...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections

Employee Assistance Program

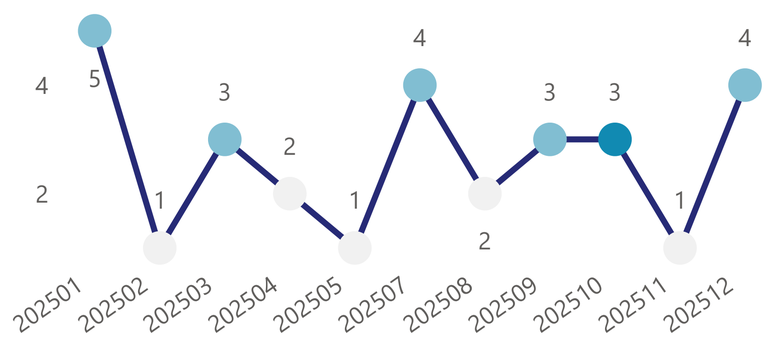
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	ALAMEDA UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

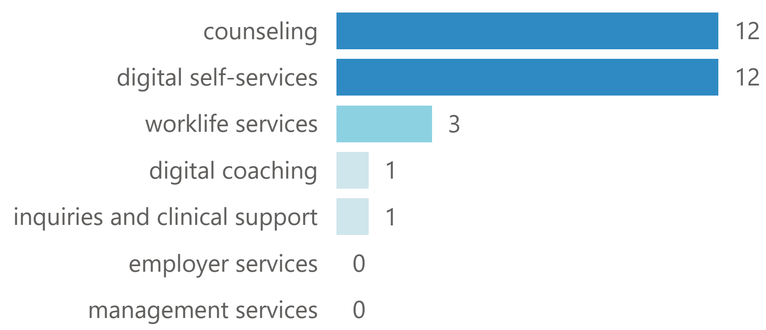
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
29	2.83%	0.24%	1,024

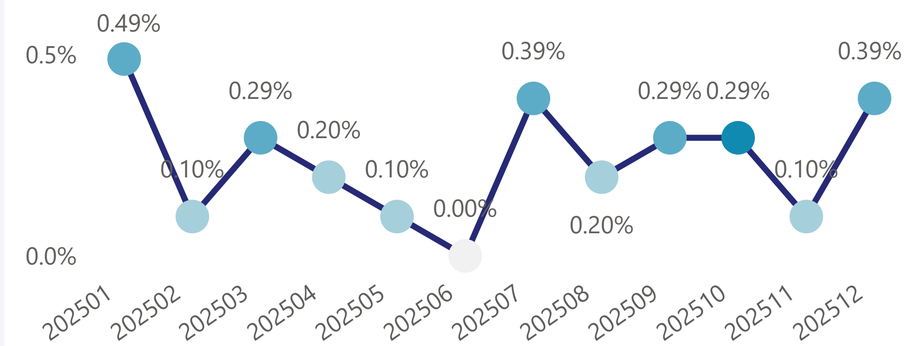
Cases by Month



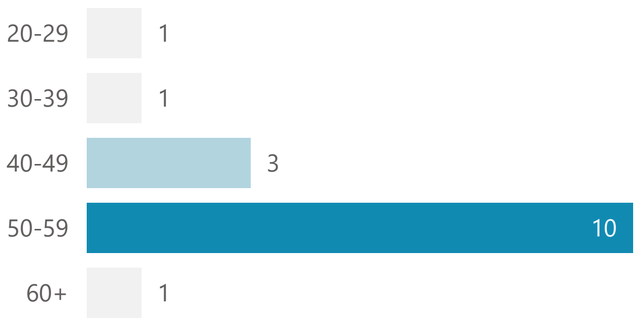
Cases by Type



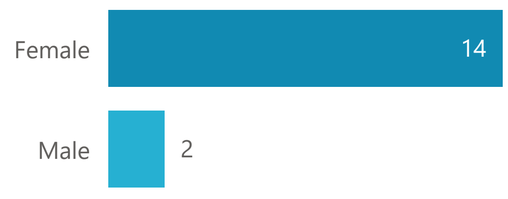
Utilization Trend



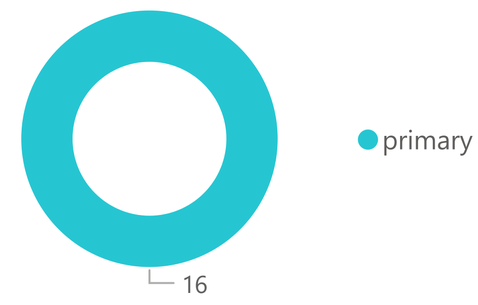
Cases by Age



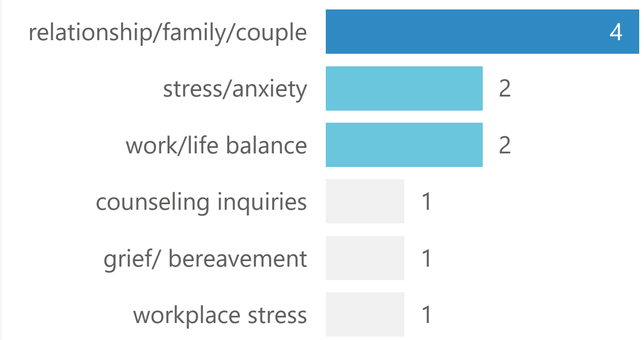
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



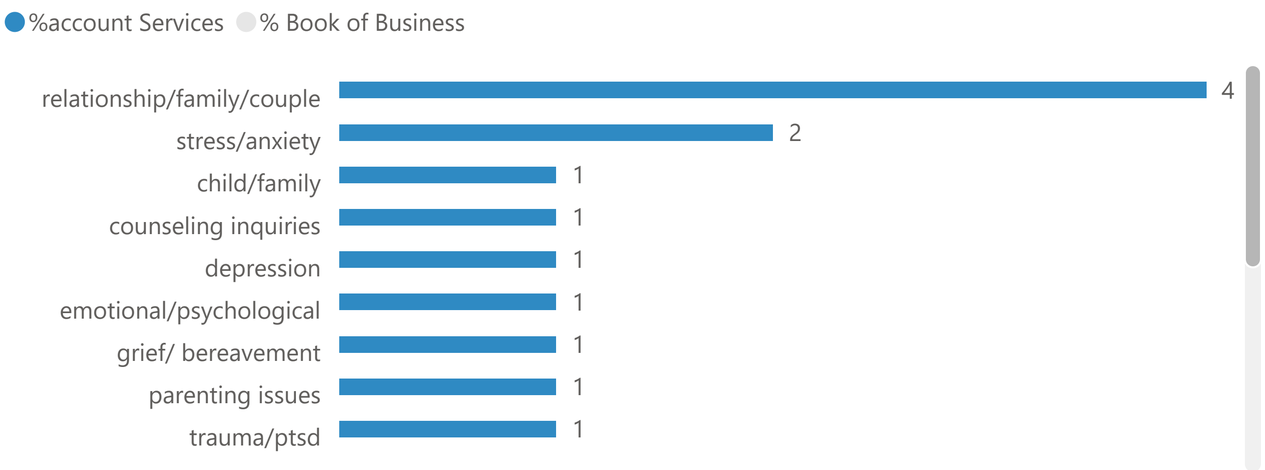
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

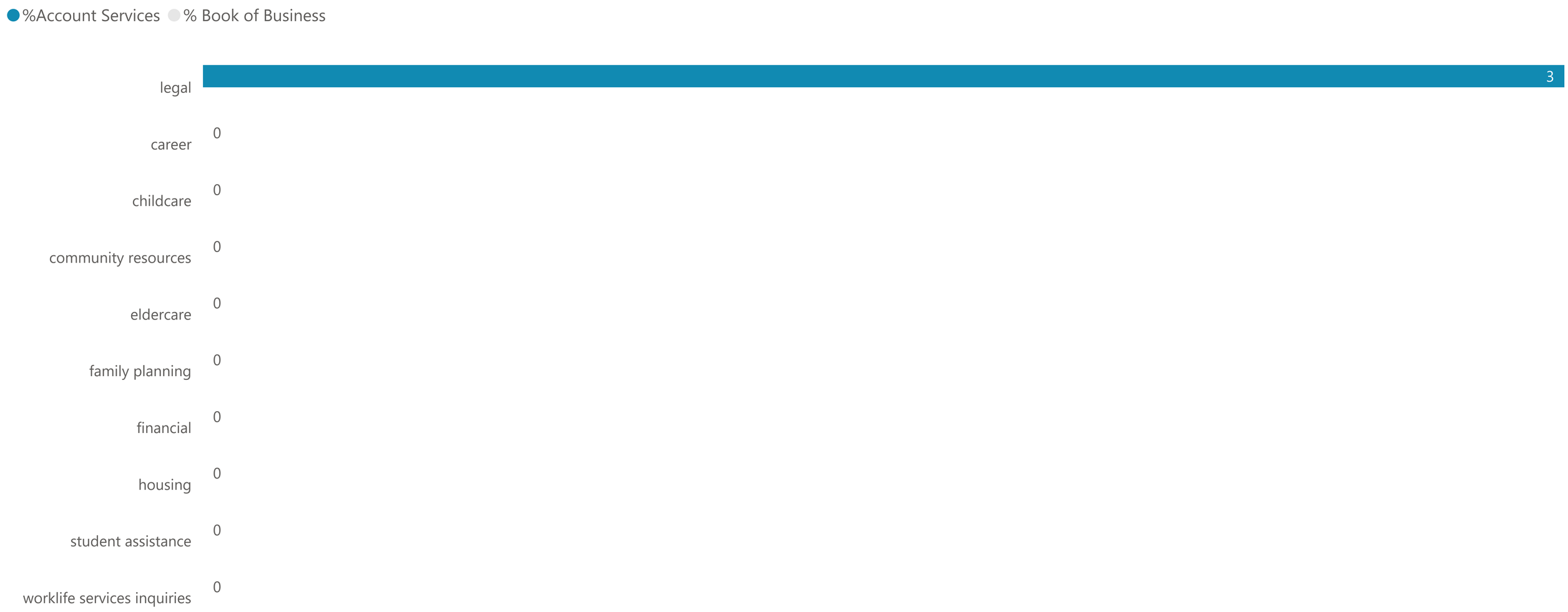
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
suicidal/threat to self	0
threat to others/dangerous	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

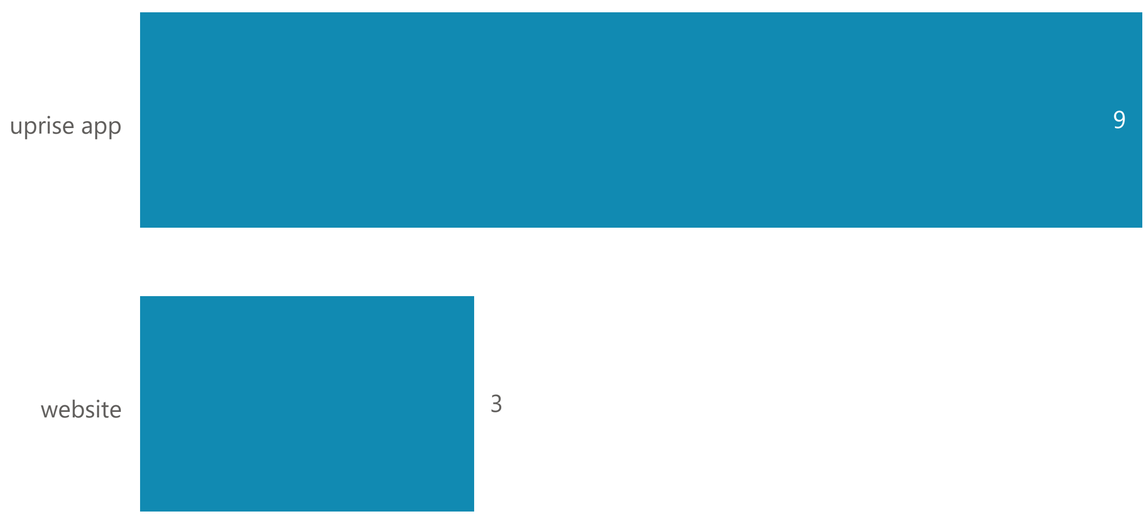
Account	Date	Topic	Delivery	Duration	Attendees

Employee Assistance Program

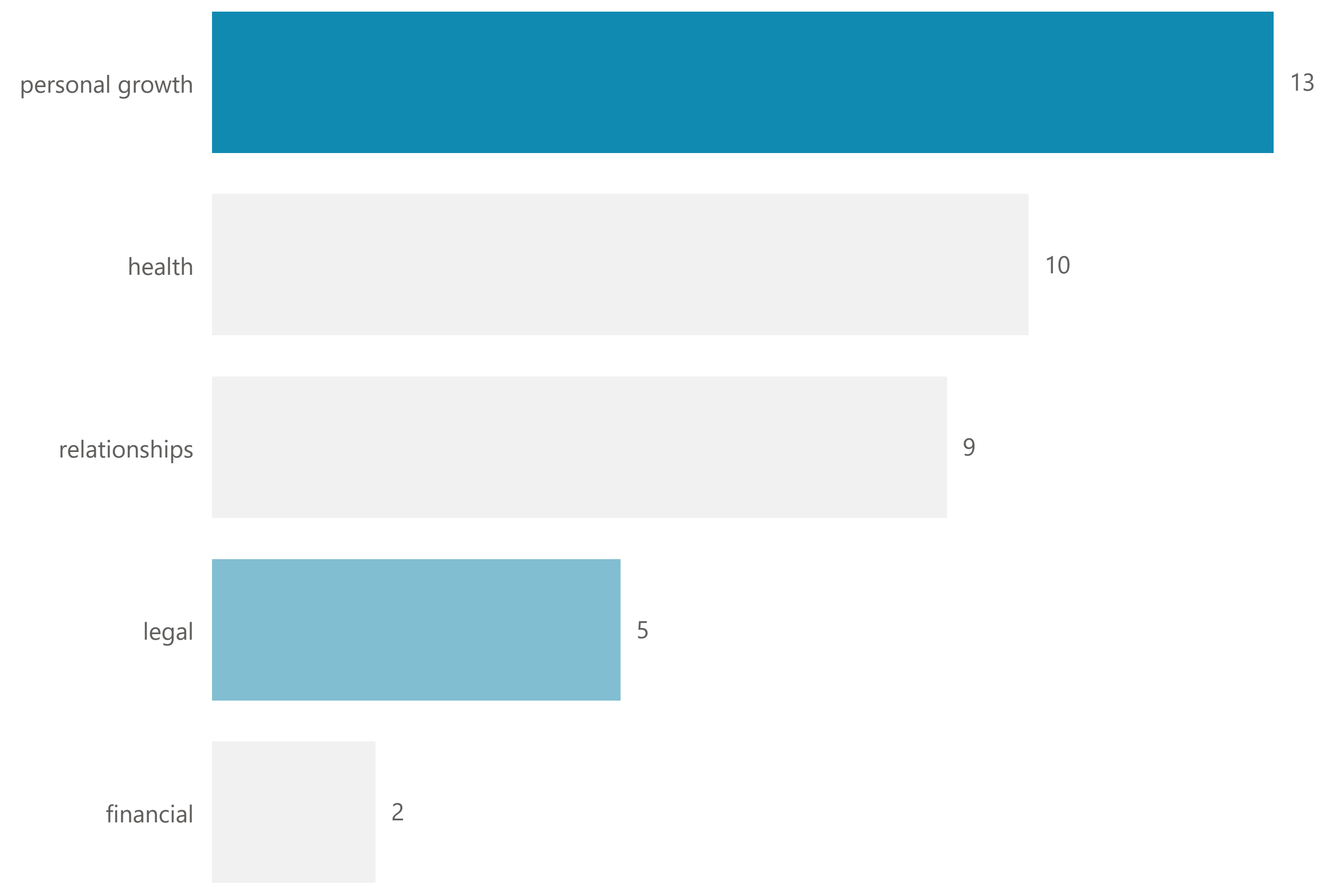
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	ALAMEDA UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type



Visits by website sections



uprisehealth

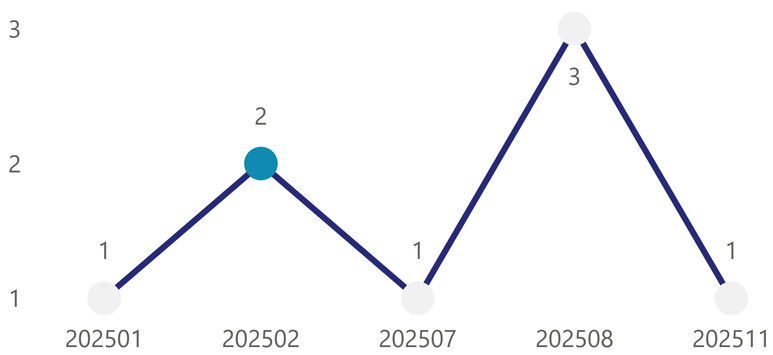
Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

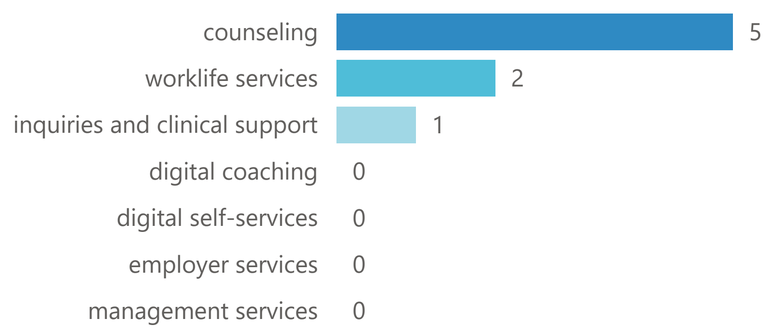
Parent Account	Account	Service type	Month	Display Mode	
All	ALBANY UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
8	1.90%	0.16%	420

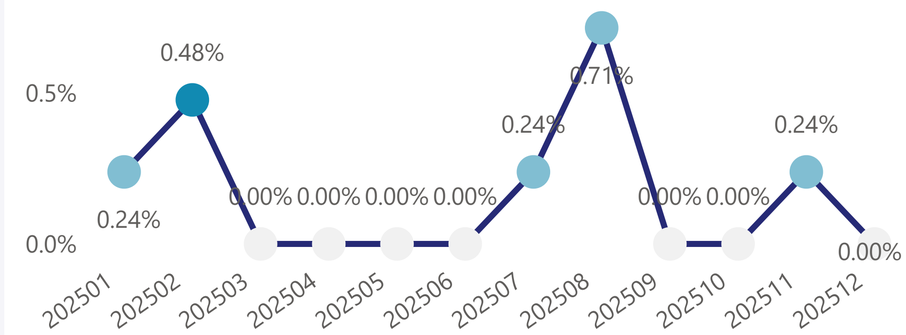
Cases by Month



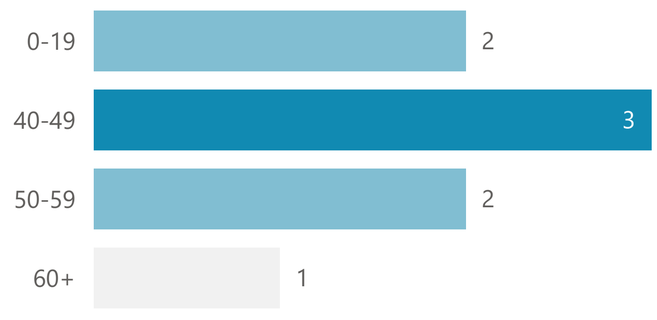
Cases by Type



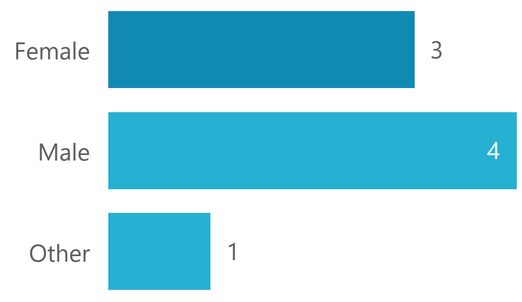
Utilization Trend



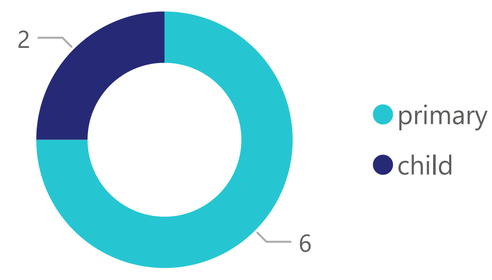
Cases by Age



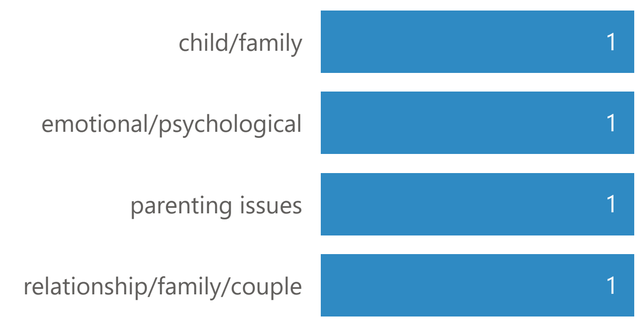
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



uprisehealth

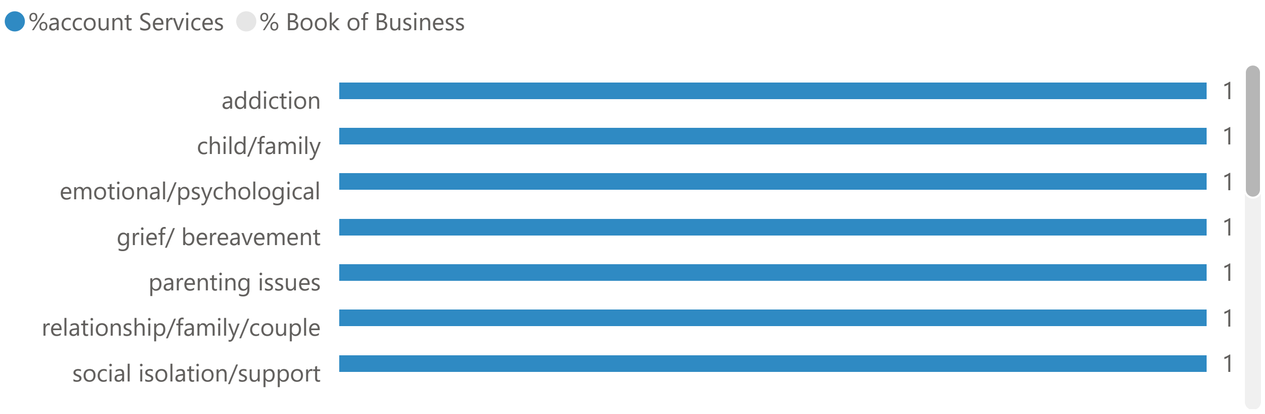
Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALBANY UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems

Hidden Due To Privacy Concerns



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALBANY UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALBANY UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	ALBANY UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	ALBANY UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

uprise app 0

website 0

Visits by website sections

No Data Available

Employee Assistance Program

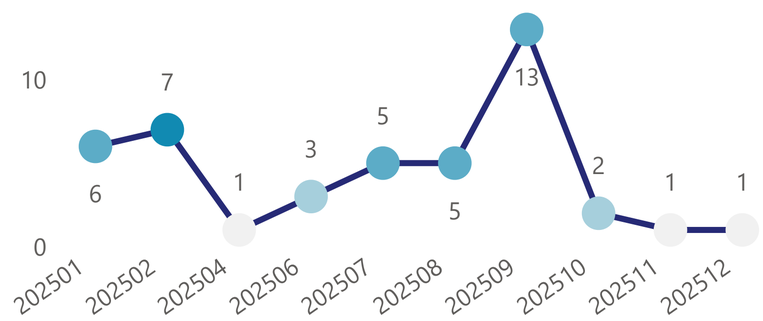
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	CASTRO VALLEY UNIFIED SCHOOL DIST...	All	Multiple selectio...	Absolute

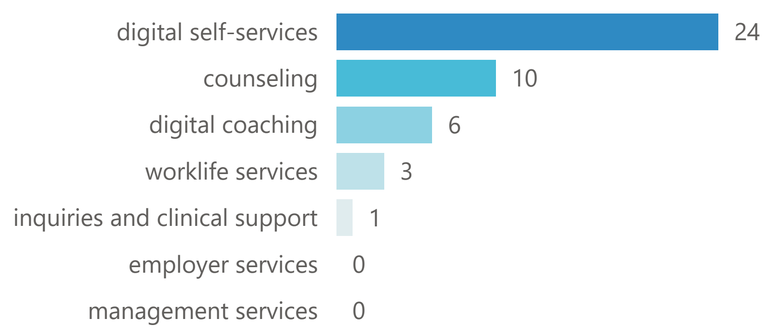
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
44	4.80%	0.40%	918

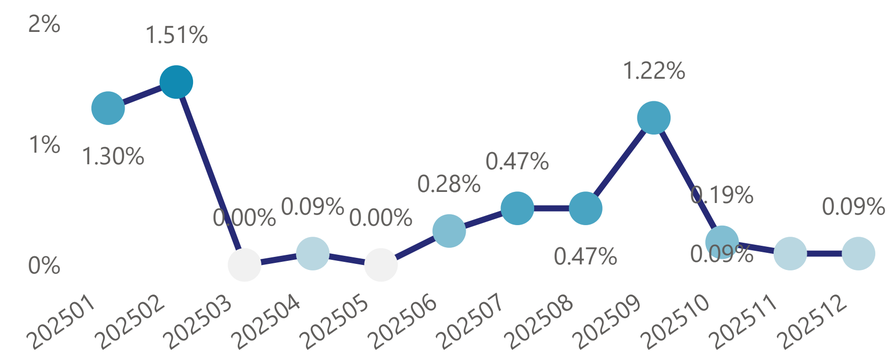
Cases by Month



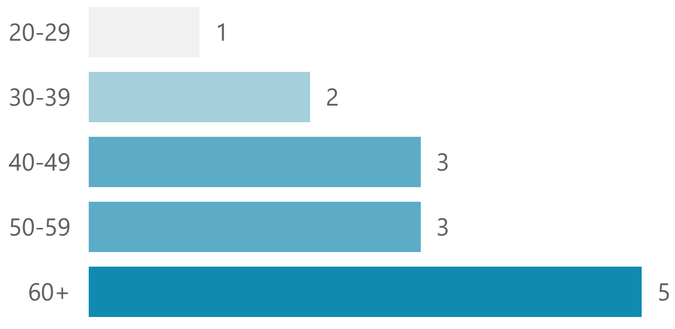
Cases by Type



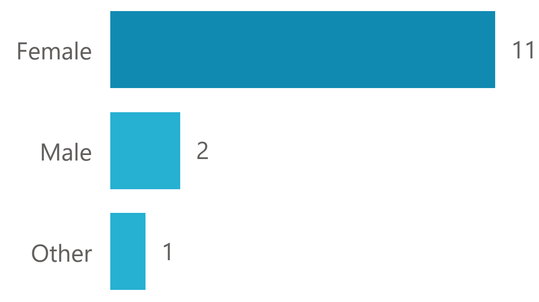
Utilization Trend



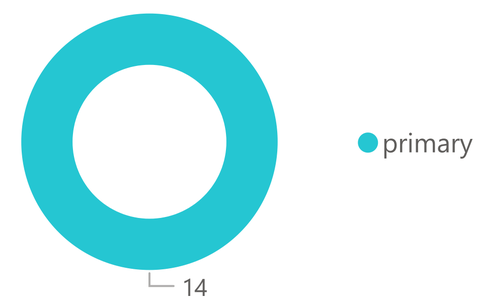
Cases by Age



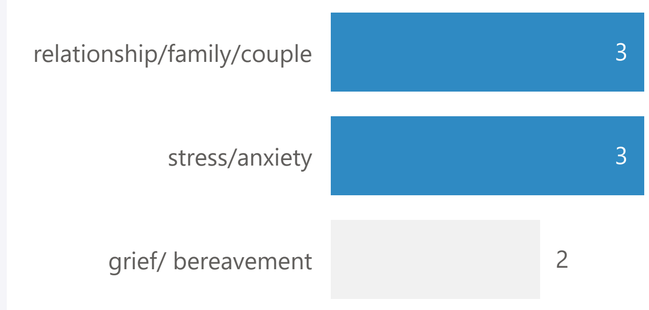
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



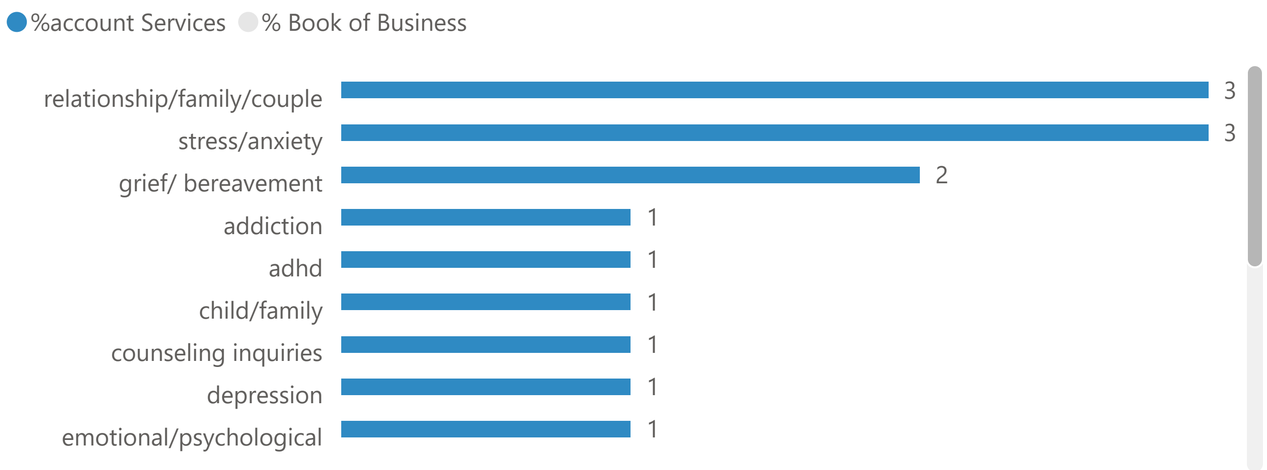
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	CASTRO VALLEY UNIFIED SCHOOL DIST...	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

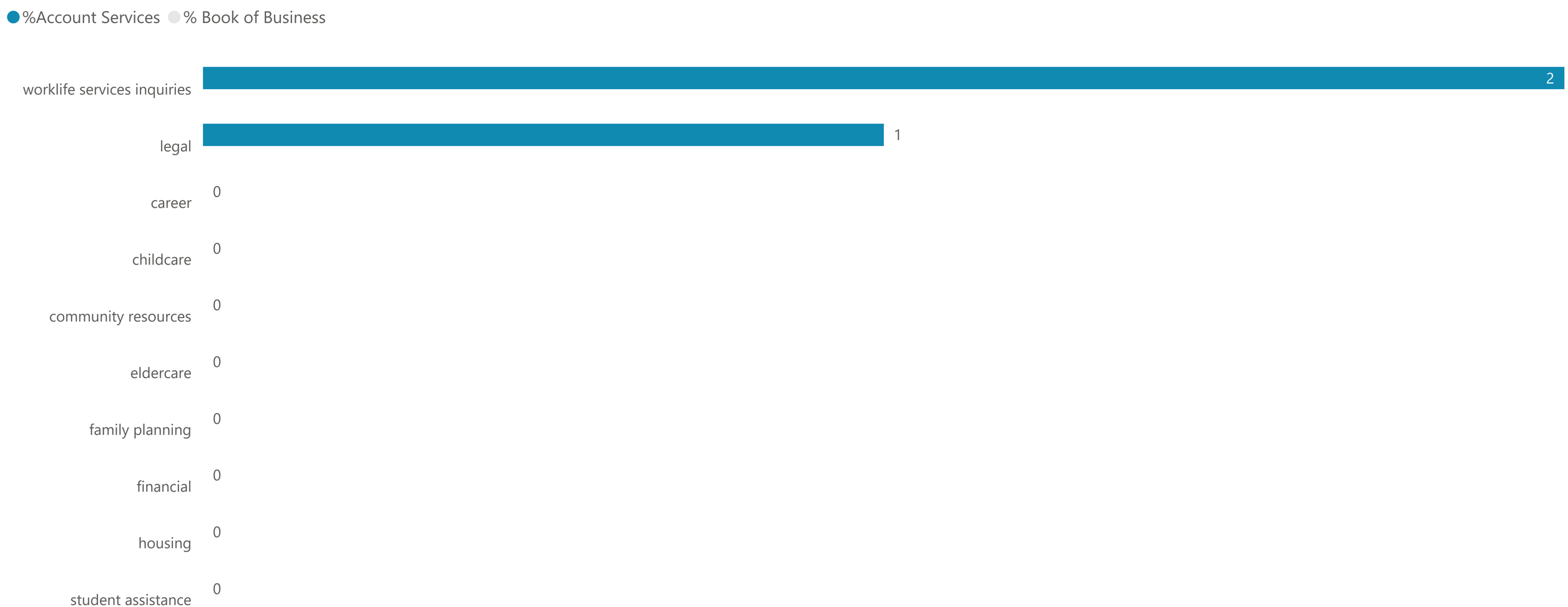
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	CASTRO VALLEY UNIFIED SCHOOL DIST...	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	CASTRO VALLEY UNIFIED SCHOOL DIST...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
suicidal/threat to self	0
threat to others/dangerous	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	CASTRO VALLEY UNIFIED SCHOOL DIST...	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

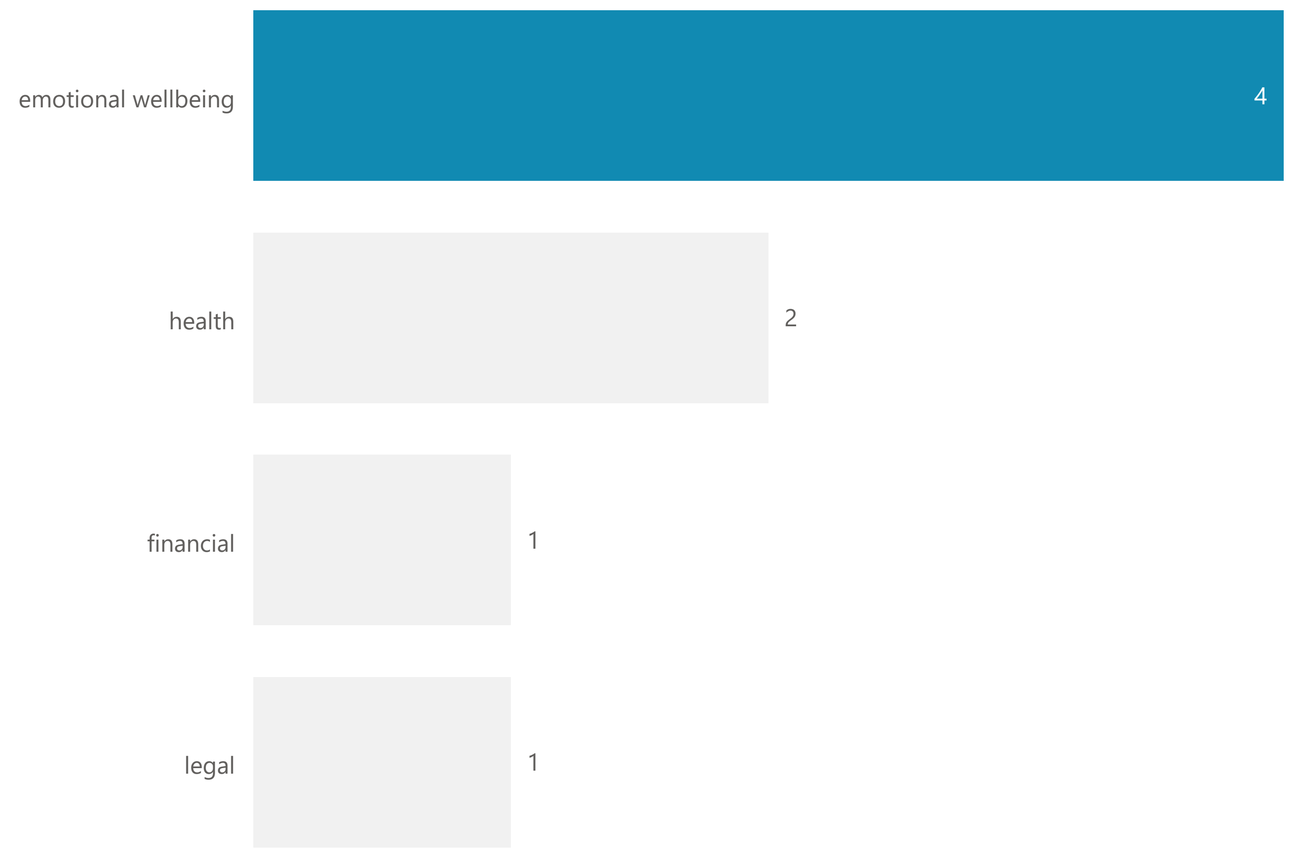
Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	CASTRO VALLEY UNIFIED SCHOOL DIST...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections



Employee Assistance Program

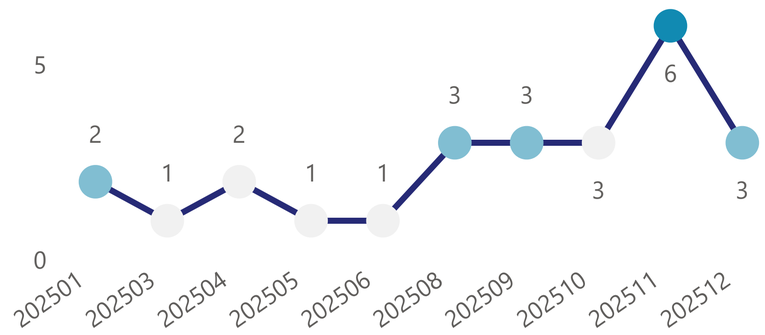
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	DUBLIN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

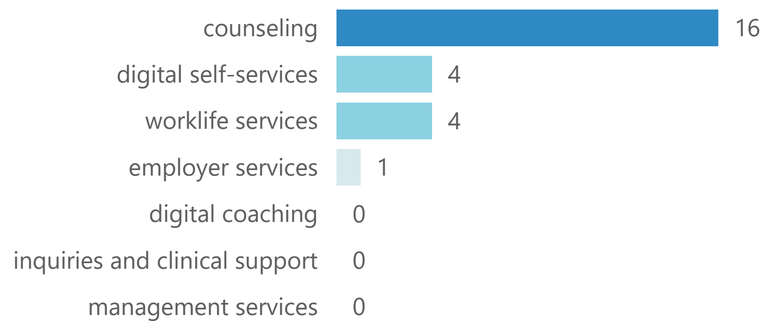
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
25	2.38%	0.20%	1,050

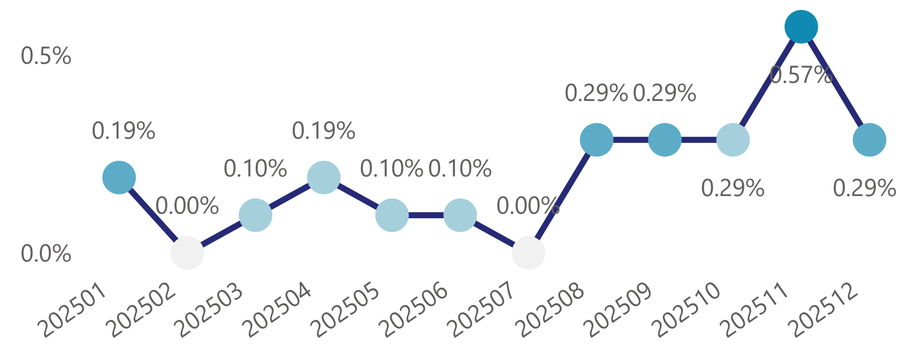
Cases by Month



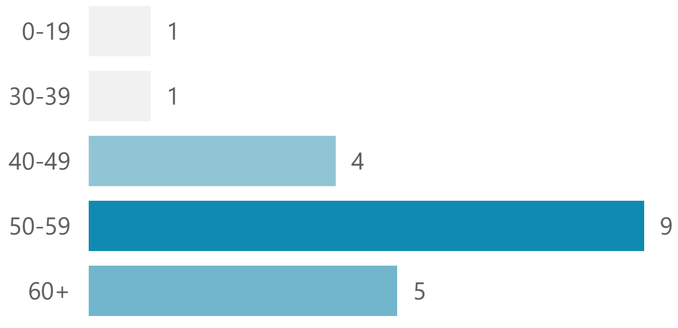
Cases by Type



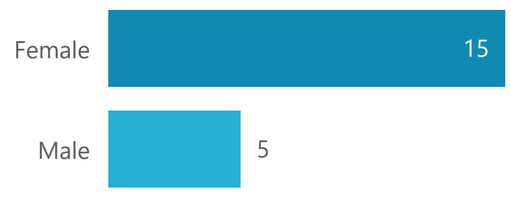
Utilization Trend



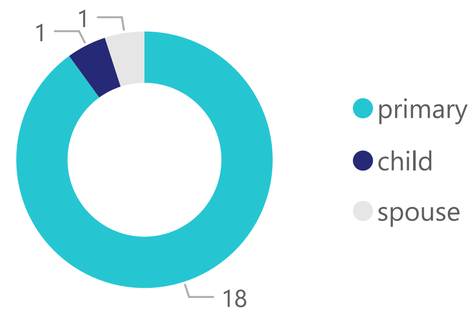
Cases by Age



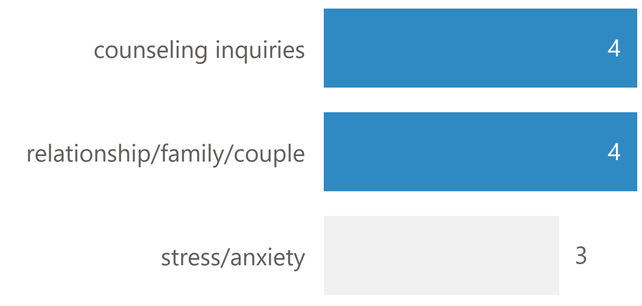
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



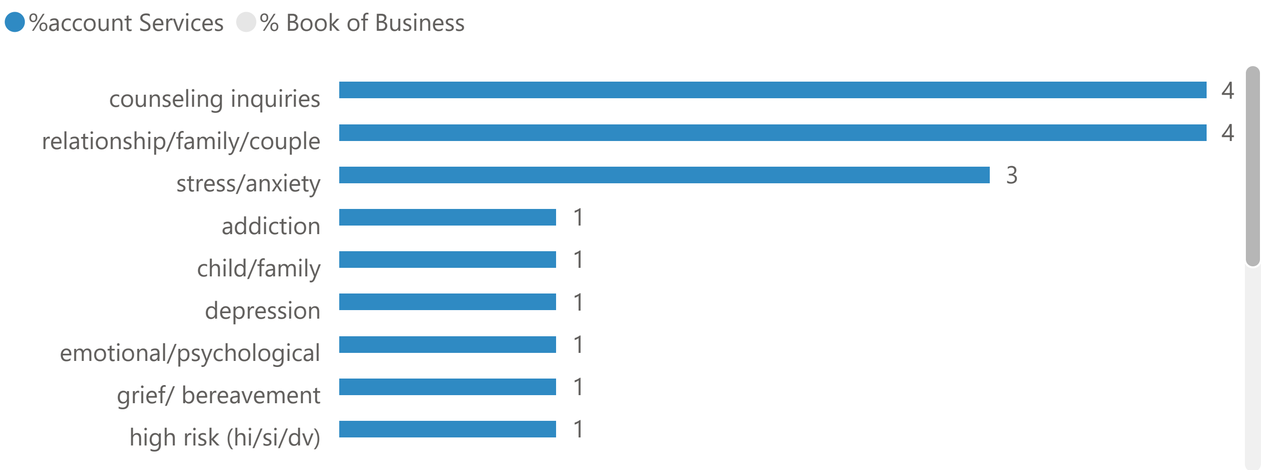
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	DUBLIN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

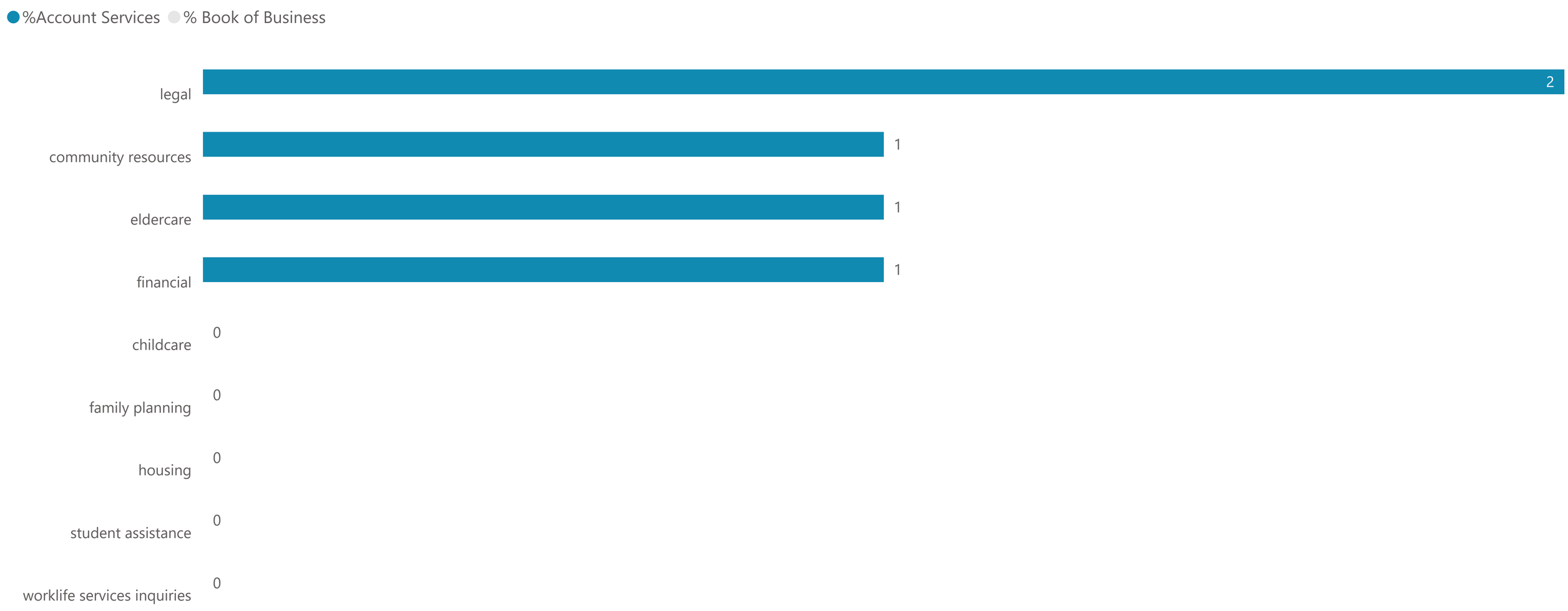
No Data Available

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	DUBLIN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	DUBLIN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
racial/cultural concerns	0
suicidal/threat to self	0
threat to others/dangerous	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	DUBLIN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

Reset Filters

Account	Date	Topic	Delivery	Duration	Attendees
DUBLIN UNIFIED SCHOOL DISTRICT	09/11/2025	OE Benefits Fair	Wellness Fair - Onsite	180	60

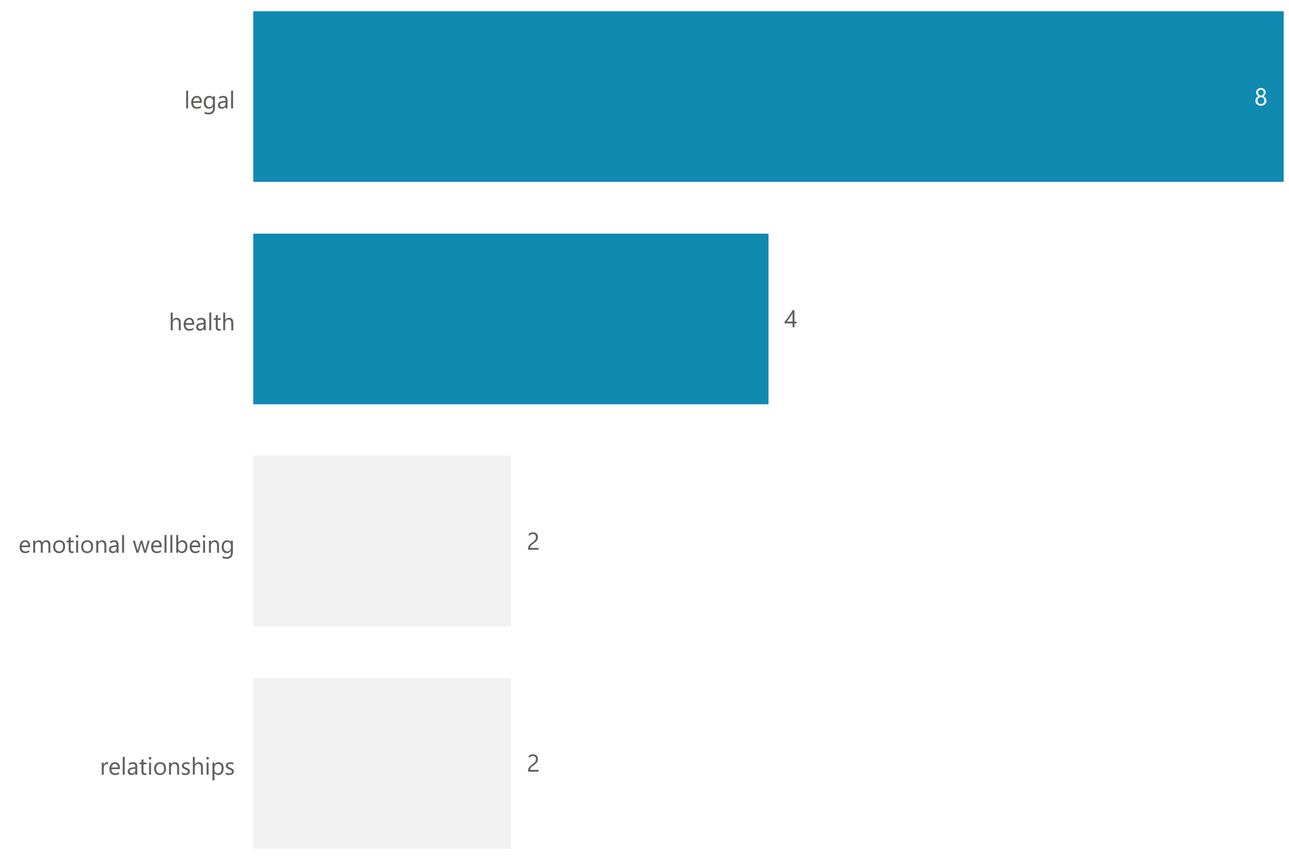
Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	DUBLIN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections



Employee Assistance Program

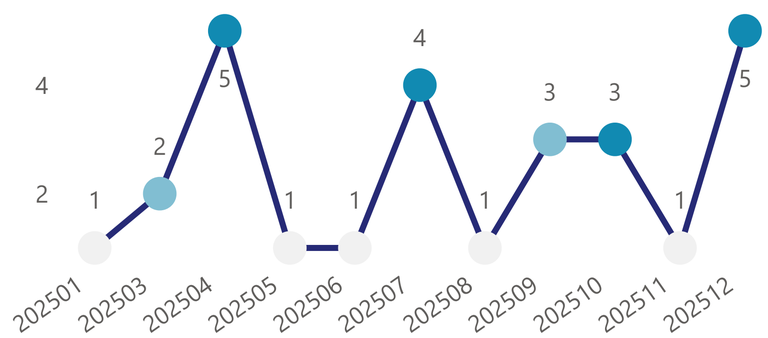
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	FREMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

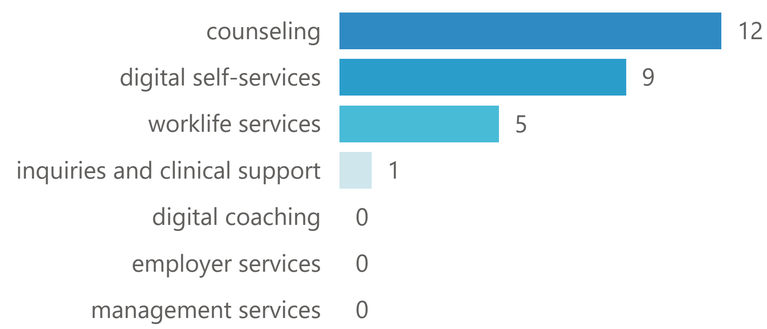
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
27	1.49%	0.12%	1,815

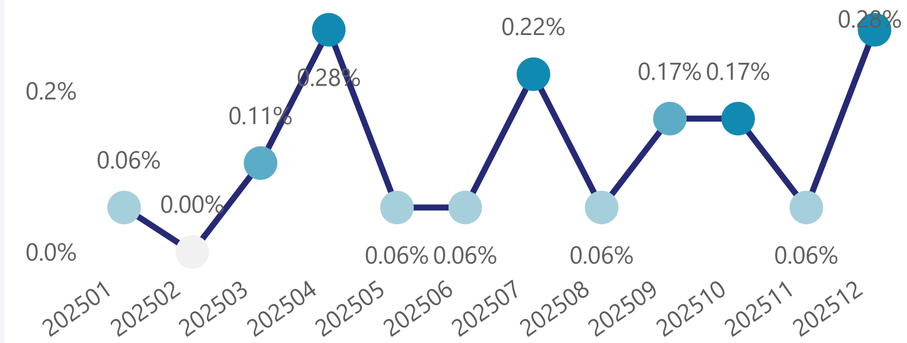
Cases by Month



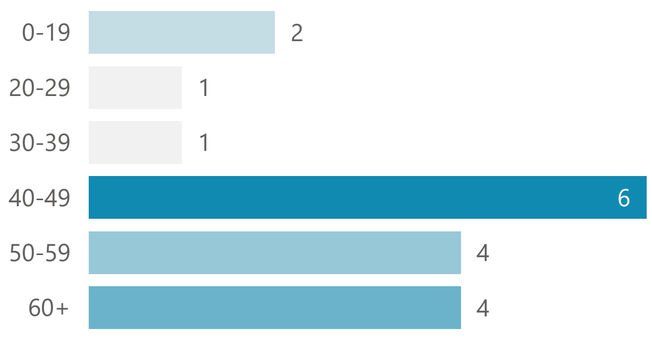
Cases by Type



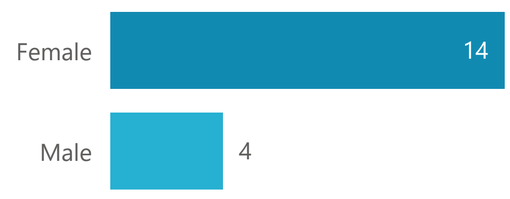
Utilization Trend



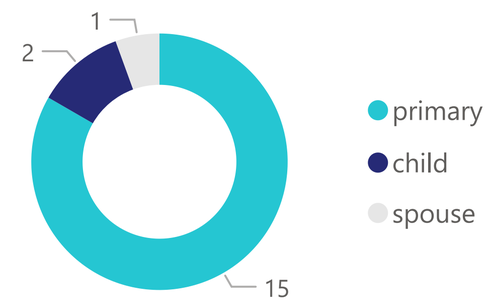
Cases by Age



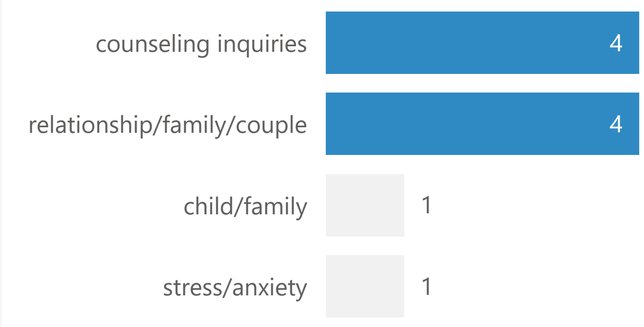
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



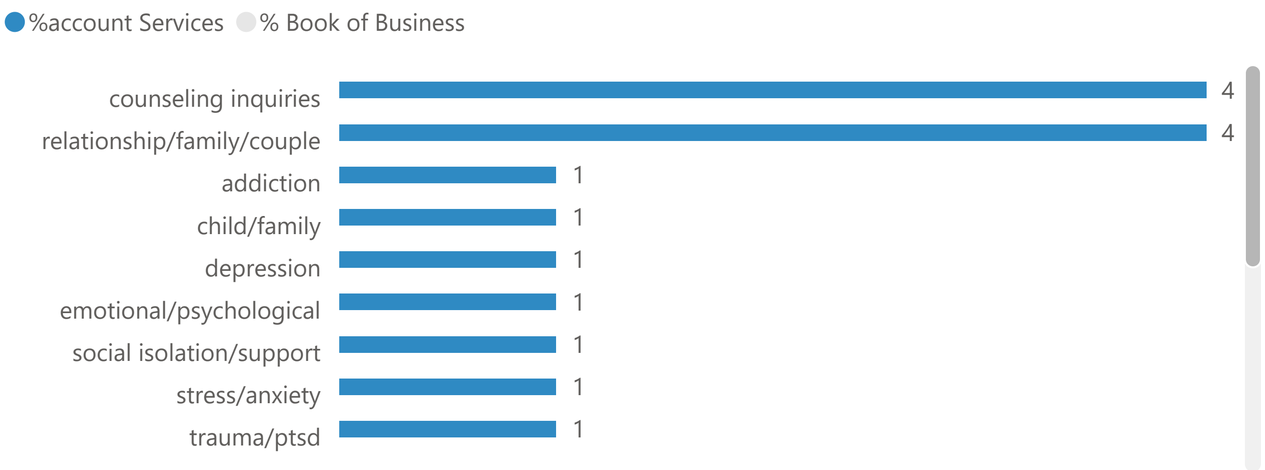
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	FREMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

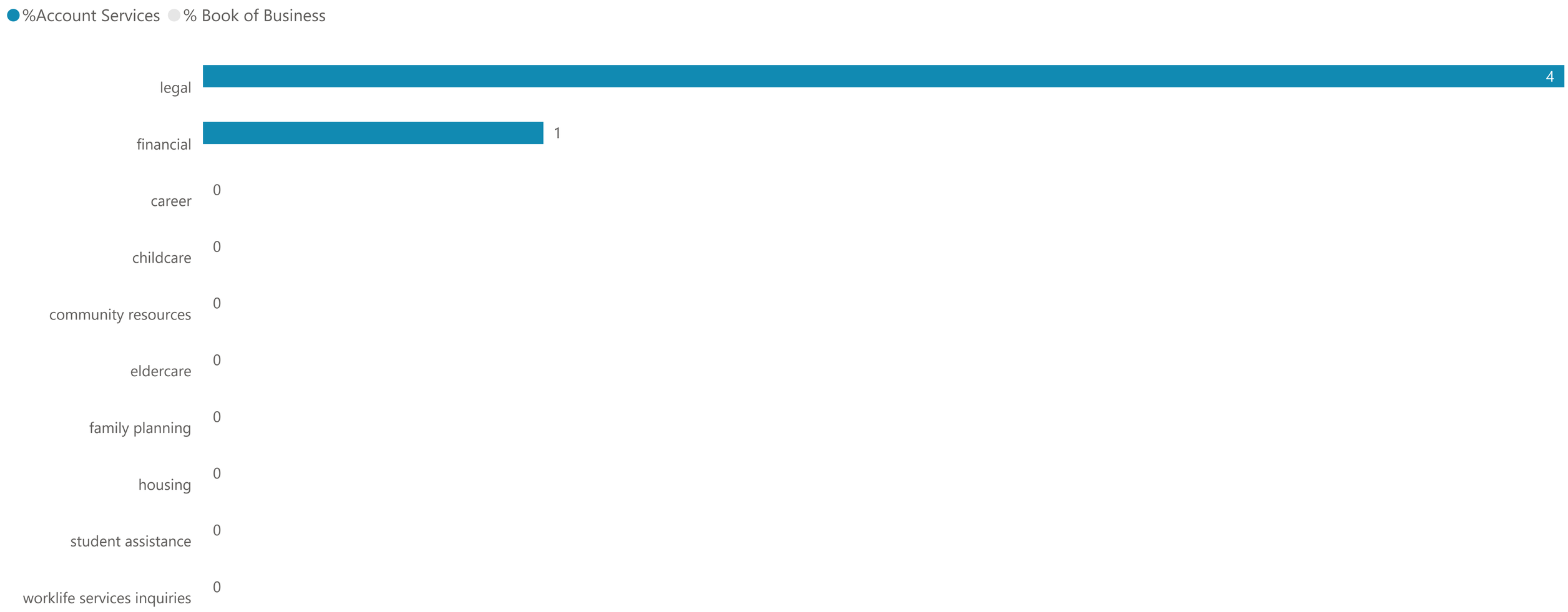
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	FREMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	FREMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
racial/cultural concerns	0
suicidal/threat to self	0
threat to others/dangerous	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	FREMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

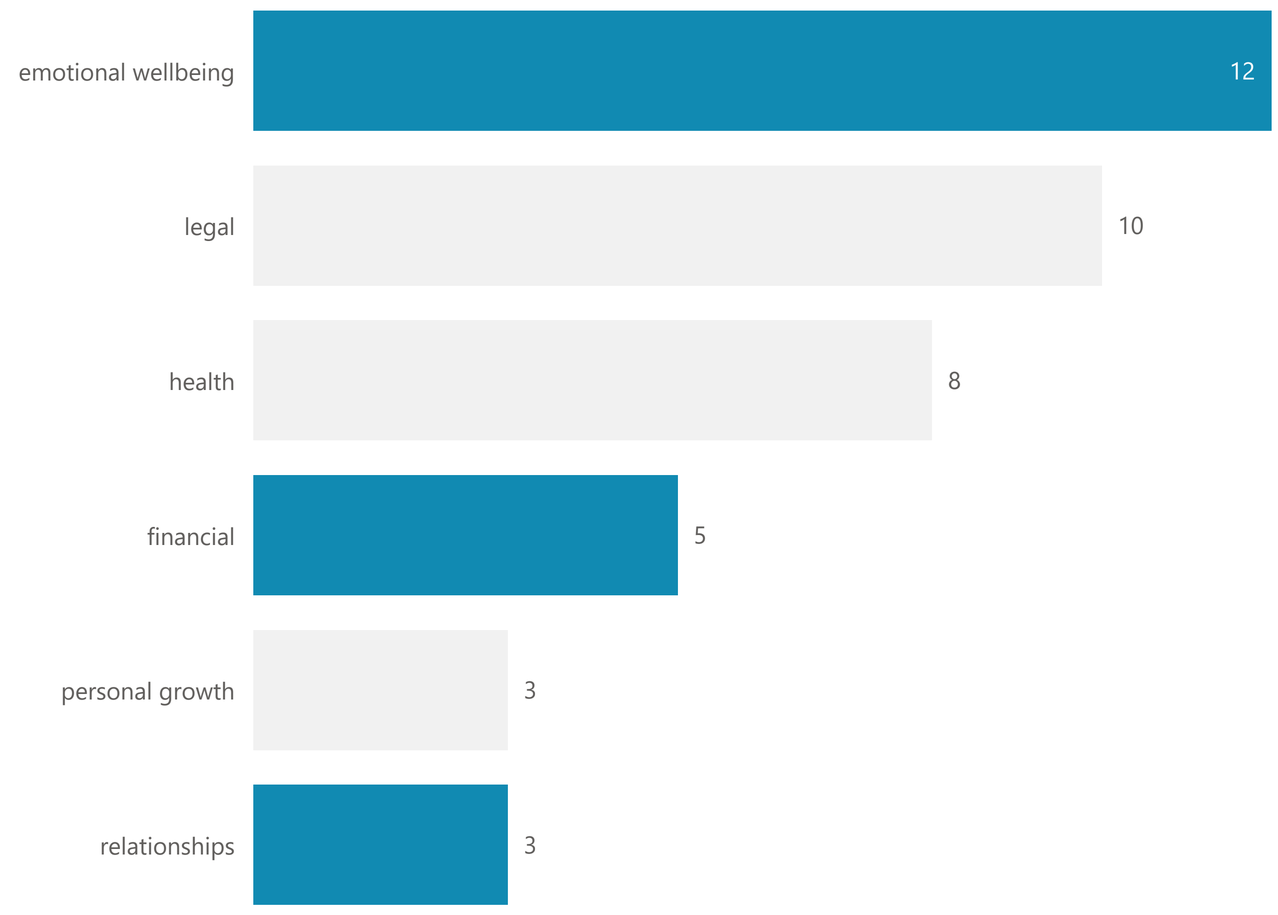
Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	FREMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections



Employee Assistance Program

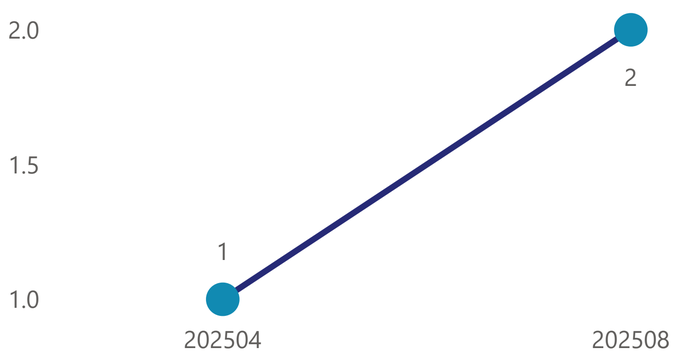
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	MISSION VALLEY ROP	All	Multiple selectio...	Absolute

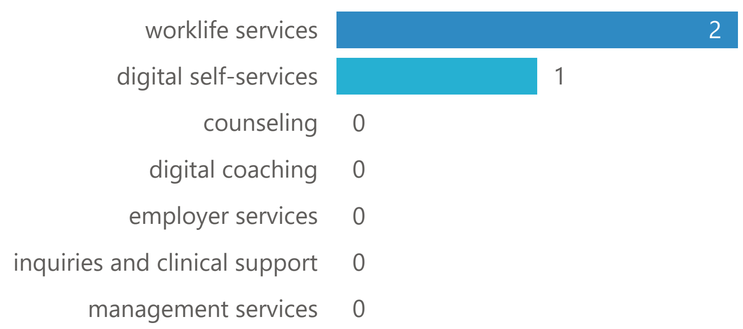
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
3	5.00%	0.42%	60

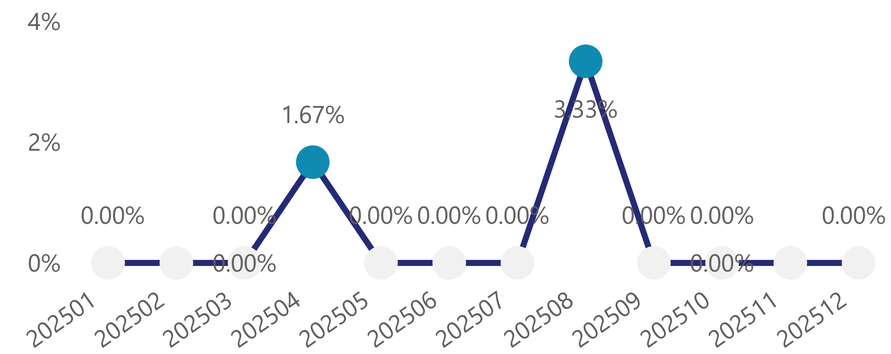
Cases by Month



Cases by Type



Utilization Trend



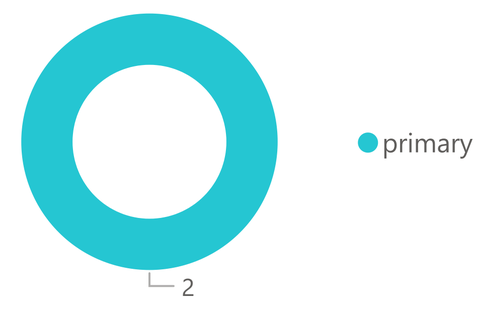
Cases by Age

Hidden Due To Privacy Concerns

Cases by Gender

Hidden Due To Privacy C...

Cases by Relation



Top Counseling Cases by Reason

No Data Available

uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	MISSION VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Personal problems

Hidden Due To Privacy Concerns

Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	MISSION VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	MISSION VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

No Data Available

Top 10

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	MISSION VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	MISSION VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections

Employee Assistance Program

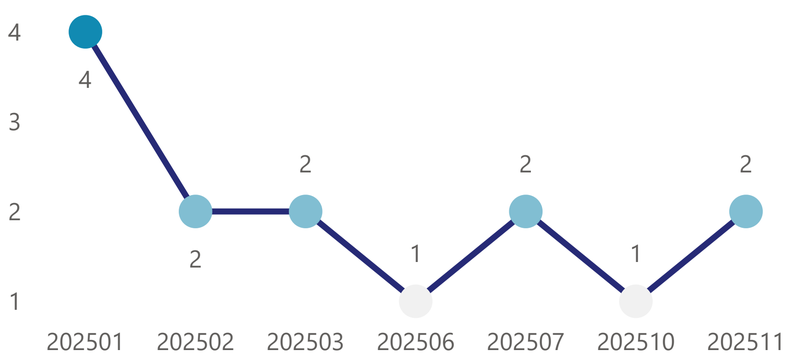
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	NEW HAVEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

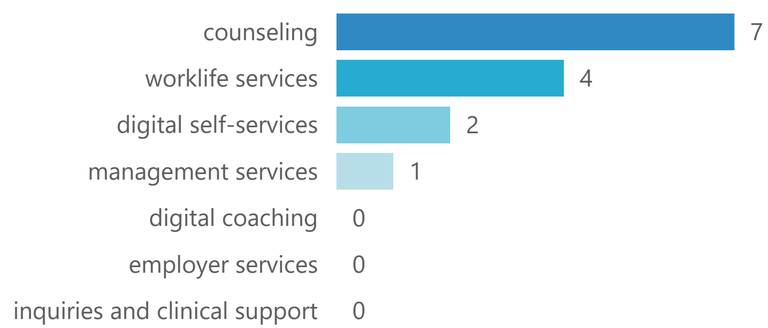
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
14	1.35%	0.11%	1,040

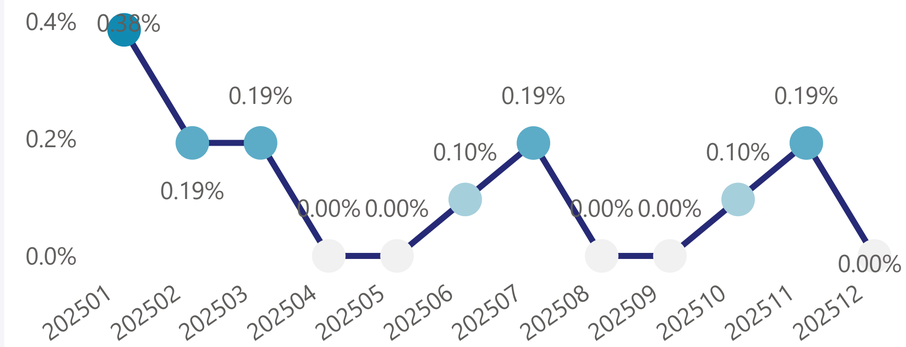
Cases by Month



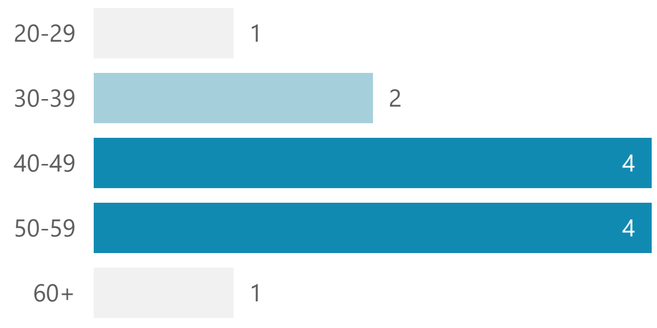
Cases by Type



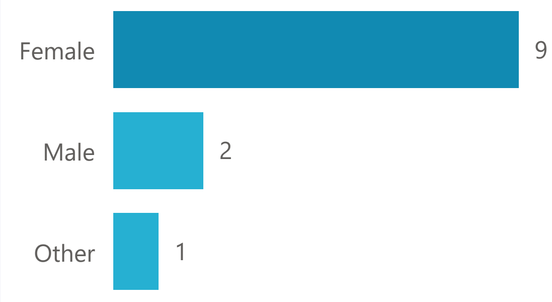
Utilization Trend



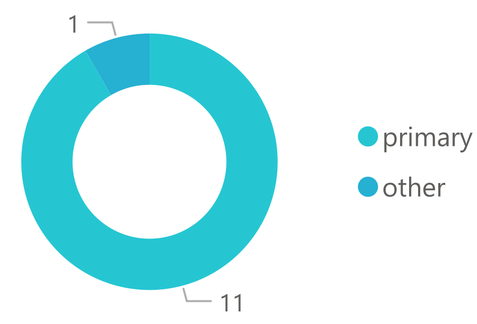
Cases by Age



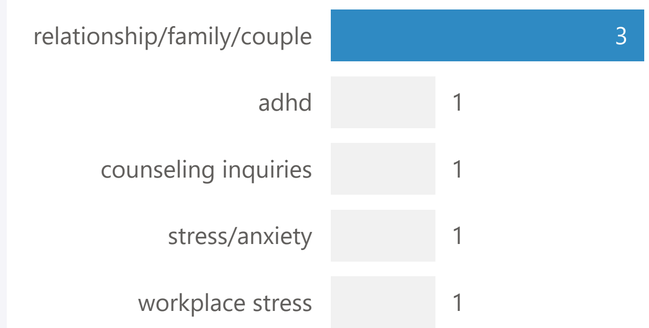
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



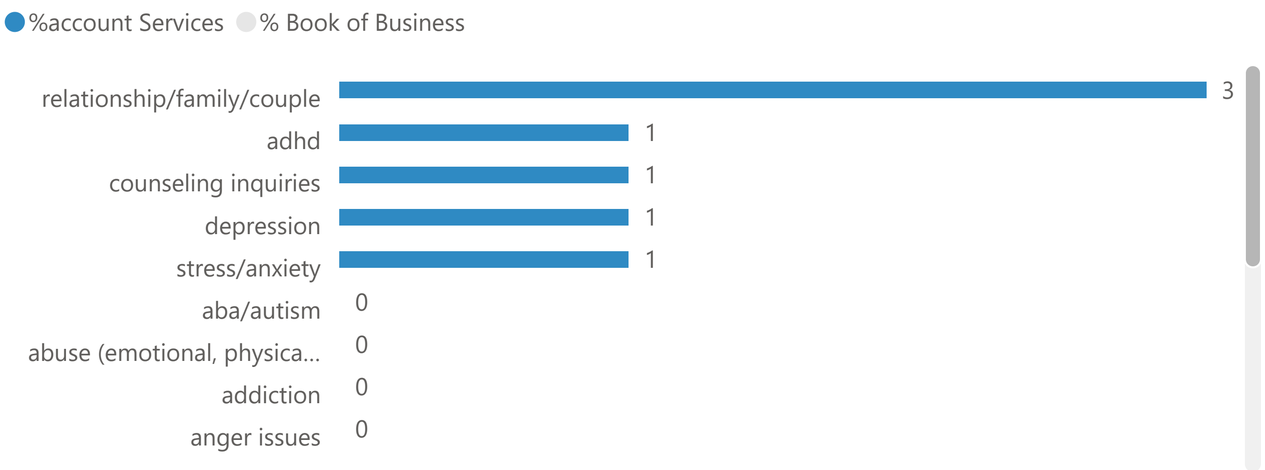
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	NEW HAVEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

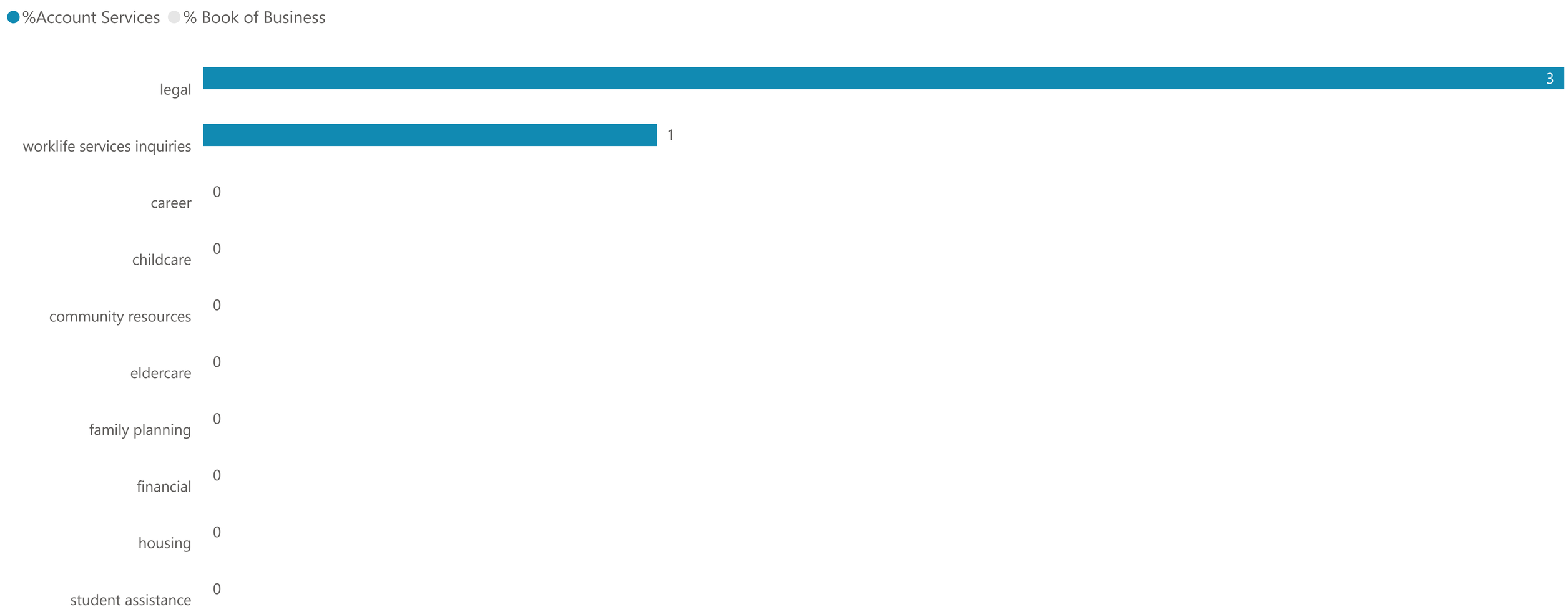
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	NEW HAVEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

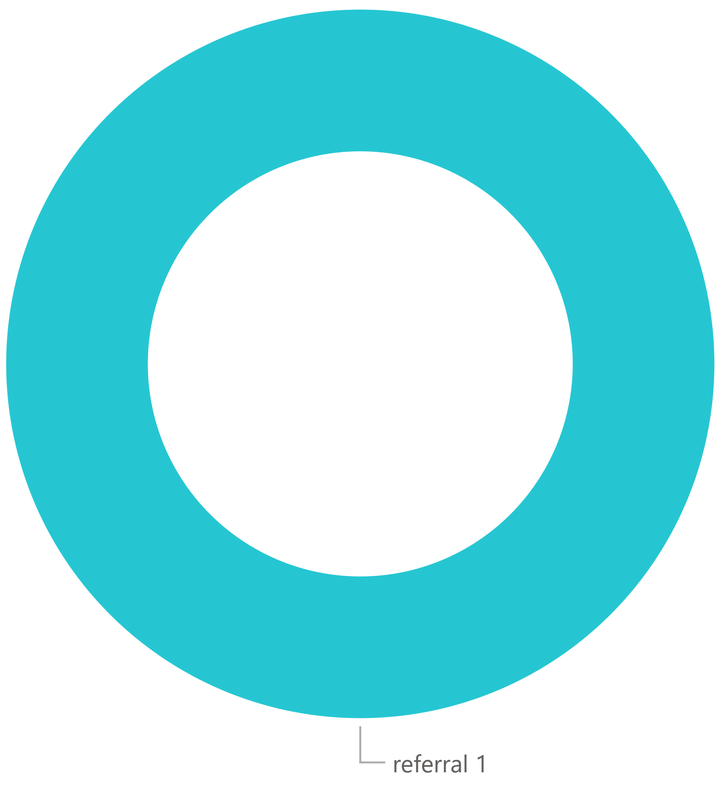
Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

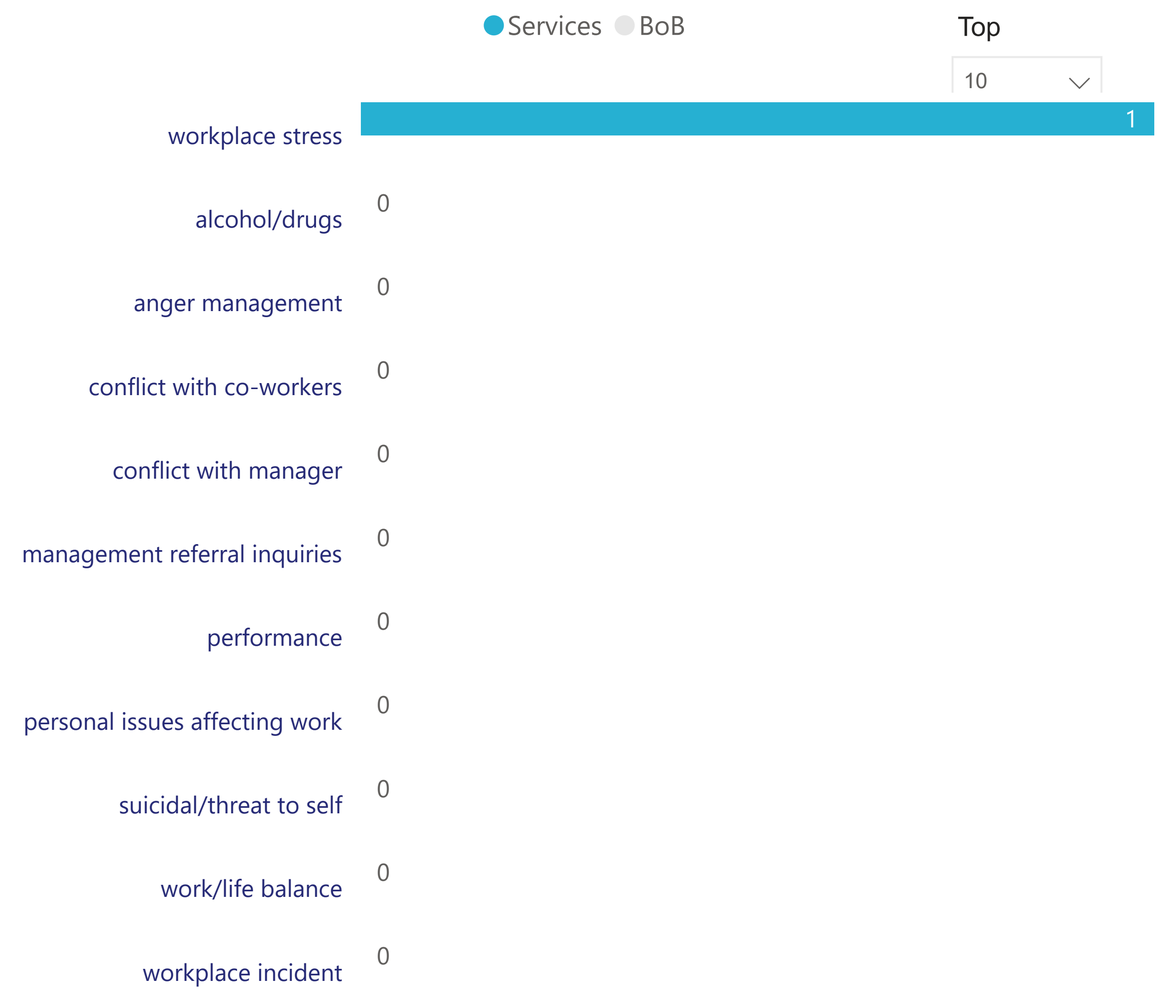
Parent Account	Account	Service type	Month	Display Mode	
All	NEW HAVEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns



Referral problems



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	NEW HAVEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	NEW HAVEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections

Employee Assistance Program

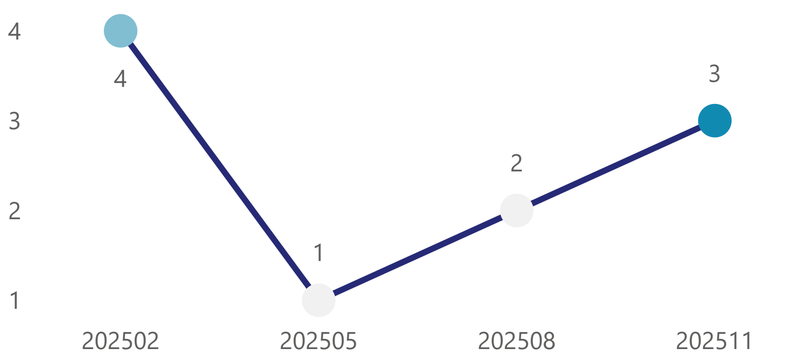
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	PIEDMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

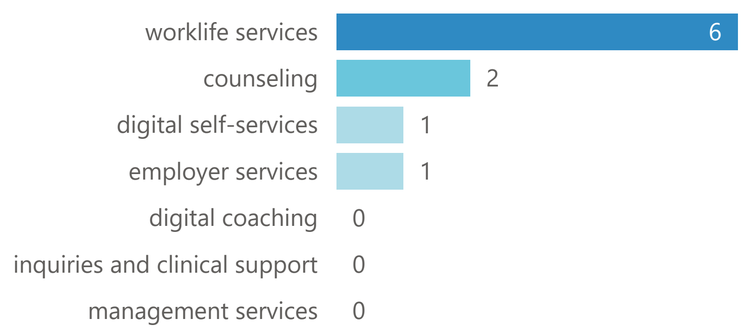
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
10	2.79%	0.23%	359

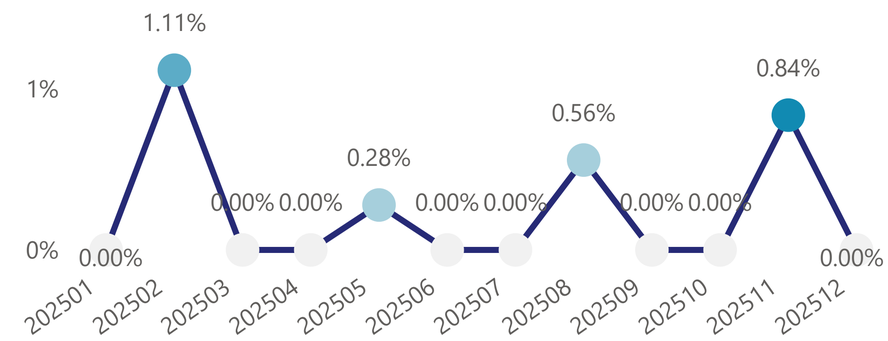
Cases by Month



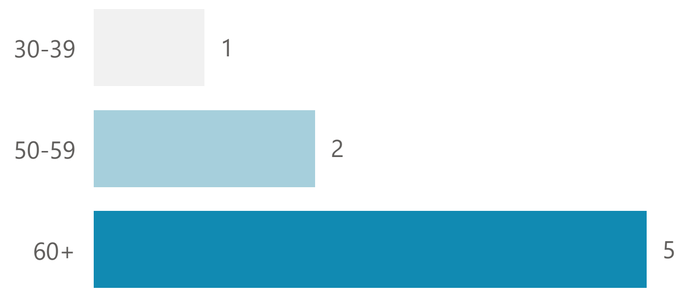
Cases by Type



Utilization Trend

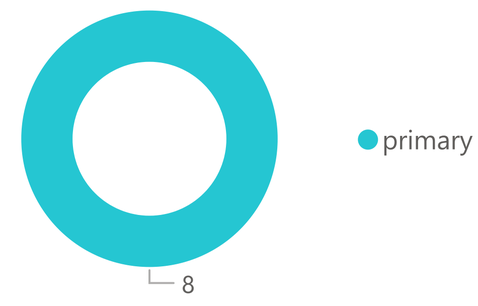


Cases by Age

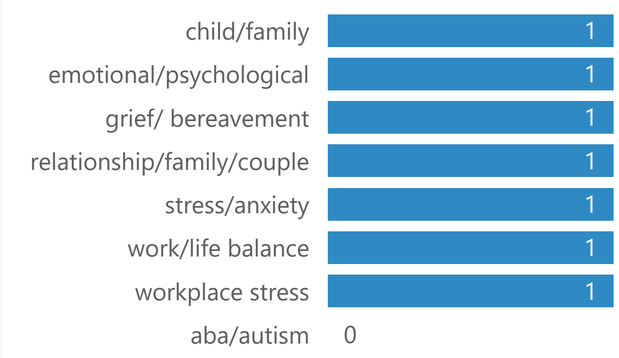


Cases by Gender

Cases by Relation



Top Counseling Cases by Reason



uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	PIEDMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems

Hidden Due To Privacy Concerns

Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

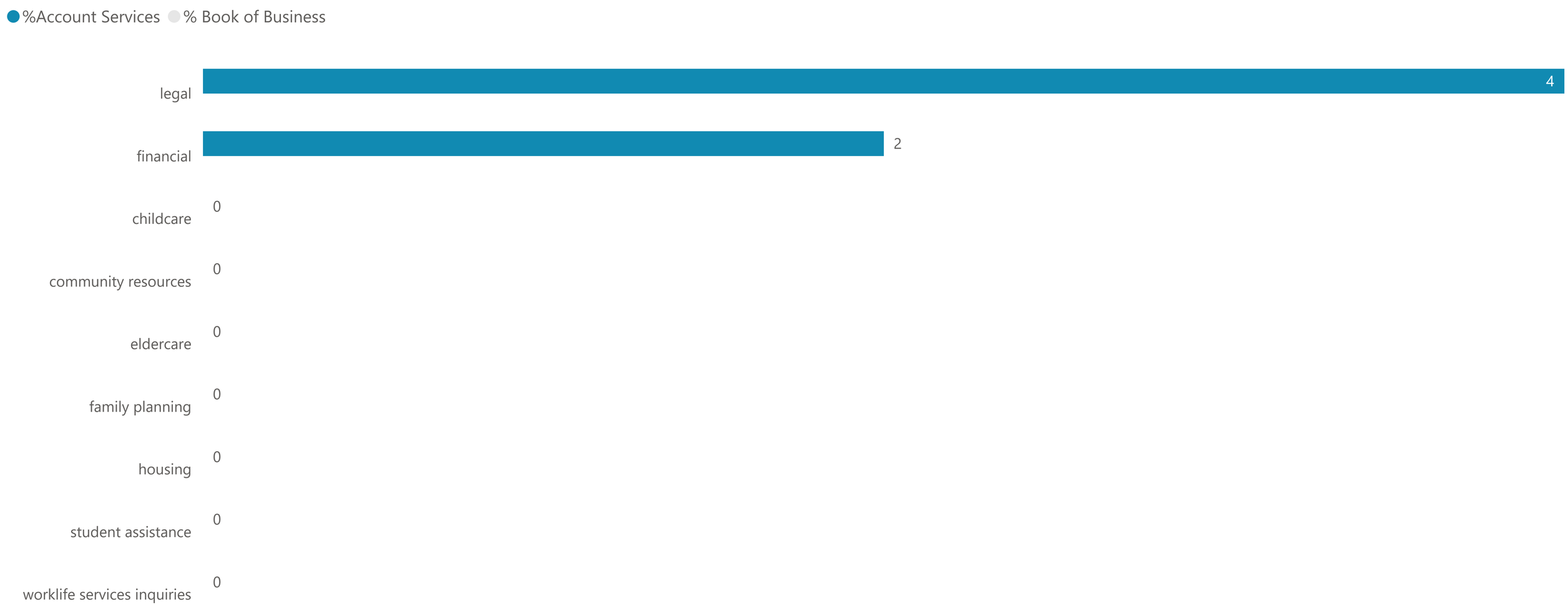
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	PIEDMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	PIEDMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
management referral inquiries	0
performance	0
personal issues affecting work	0
work/life balance	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	PIEDMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

Reset Filters

Account	Date	Topic	Delivery	Duration	Attendees
PIEDMONT UNIFIED SCHOOL DISTRICT	11/10/2025	Wellness Fair	Wellness Fair - Onsite	480	40

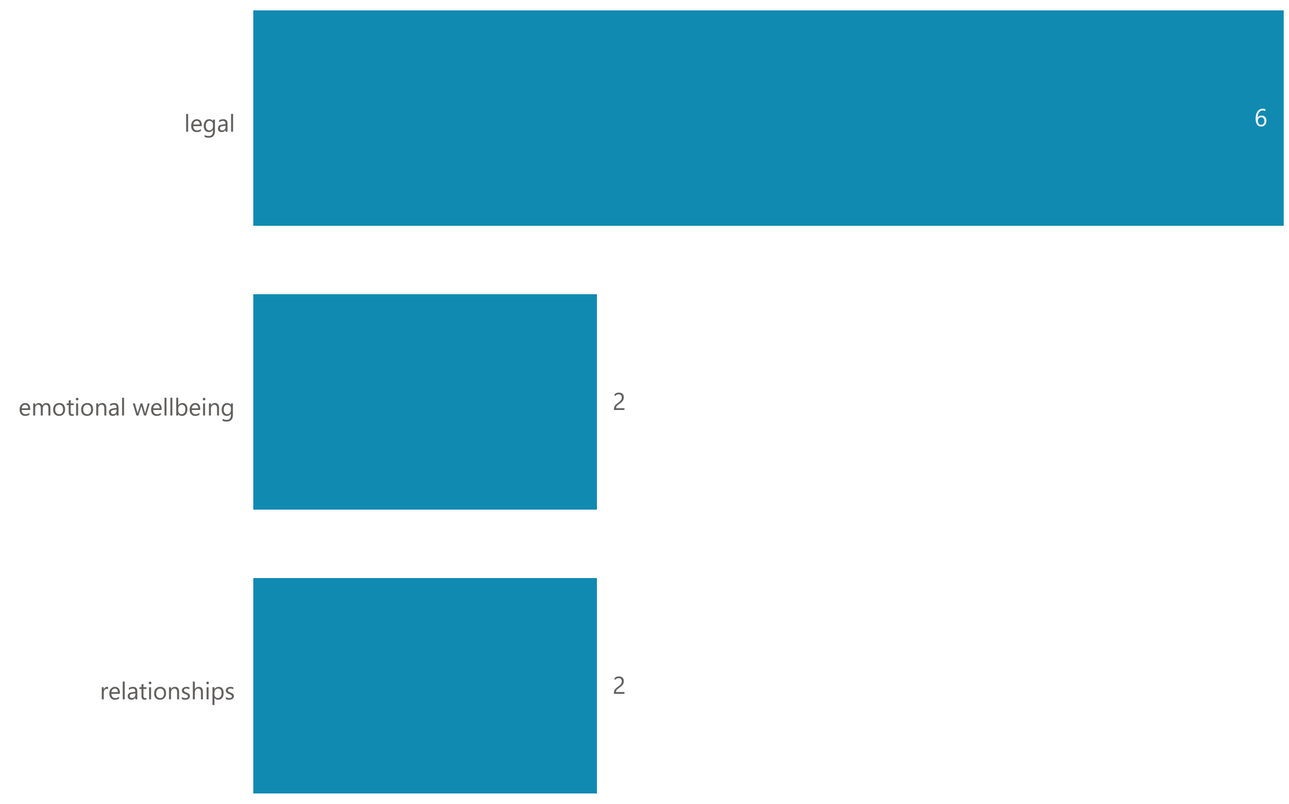
Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	PIEDMONT UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections



Employee Assistance Program

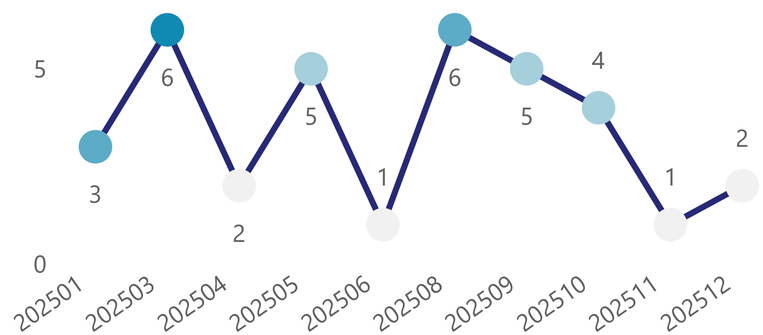
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	PLEASANTON UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

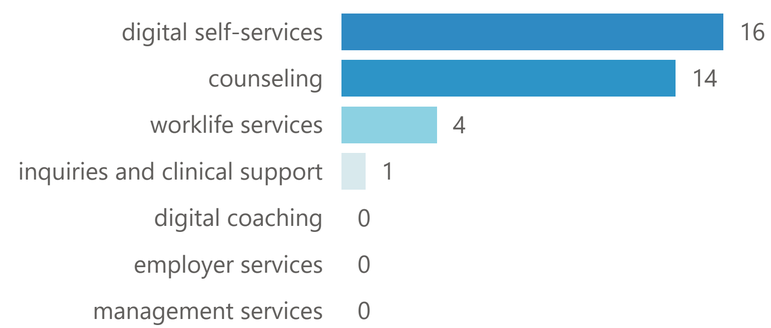
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
35	2.47%	0.21%	1,419

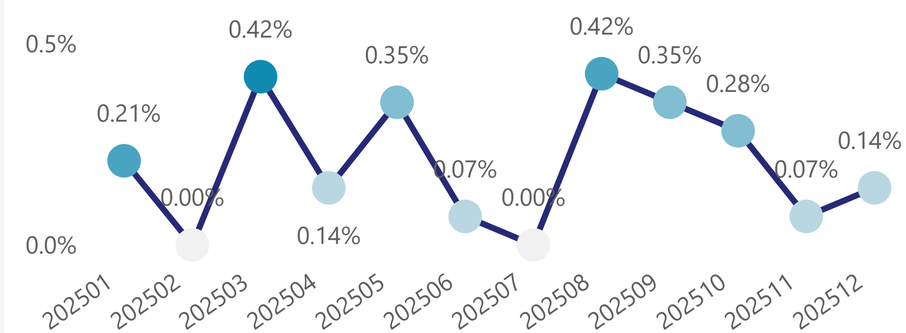
Cases by Month



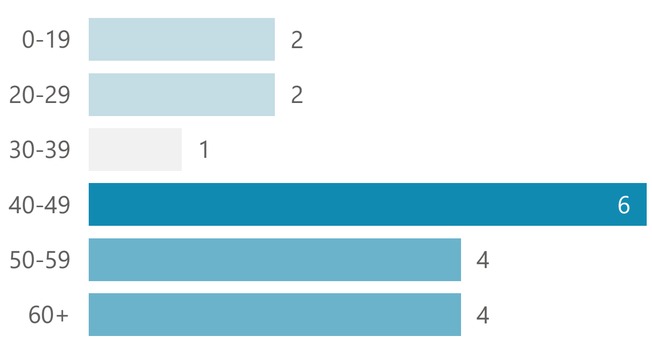
Cases by Type



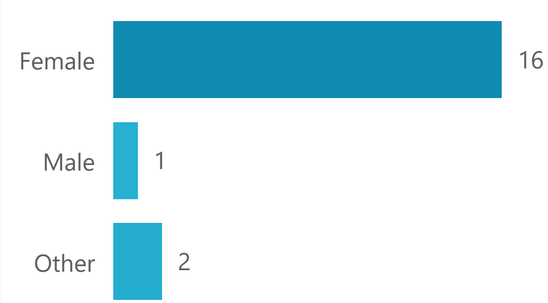
Utilization Trend



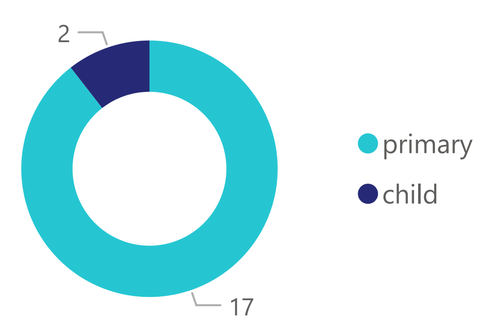
Cases by Age



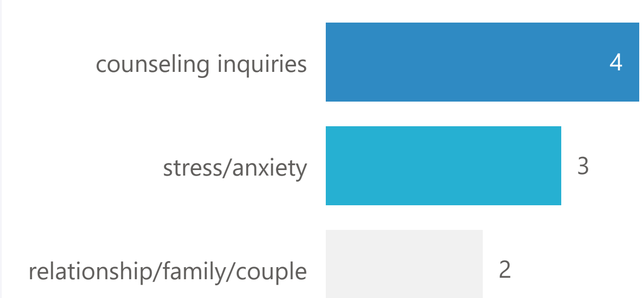
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



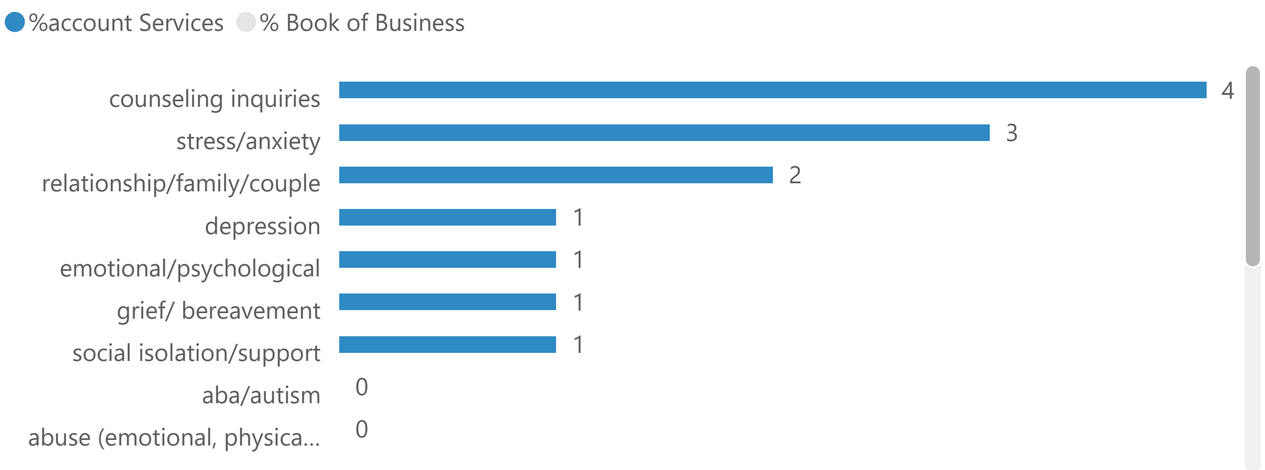
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	PLEASANTON UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

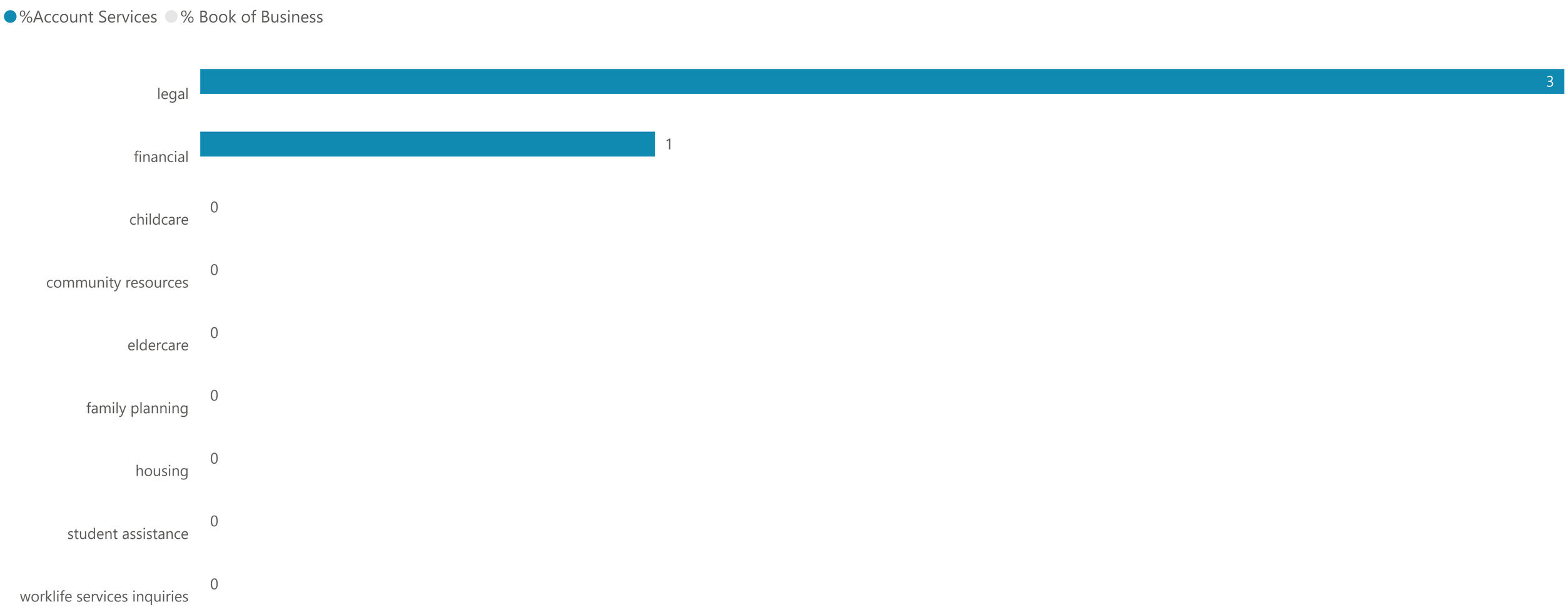
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	PLEASANTON UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	PLEASANTON UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
racial/cultural concerns	0
suicidal/threat to self	0
threat to others/dangerous	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	PLEASANTON UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

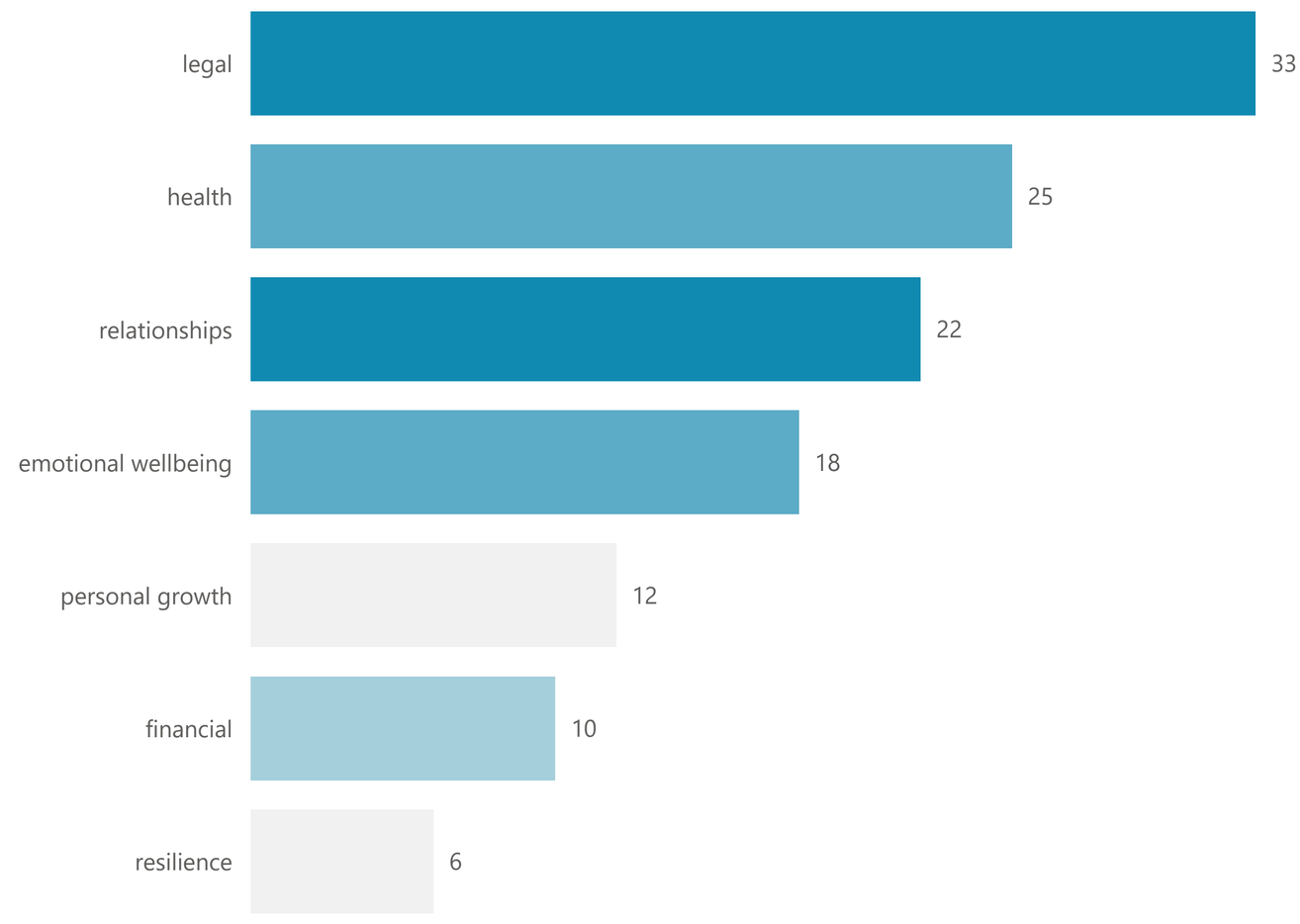
Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	PLEASANTON UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections



Employee Assistance Program

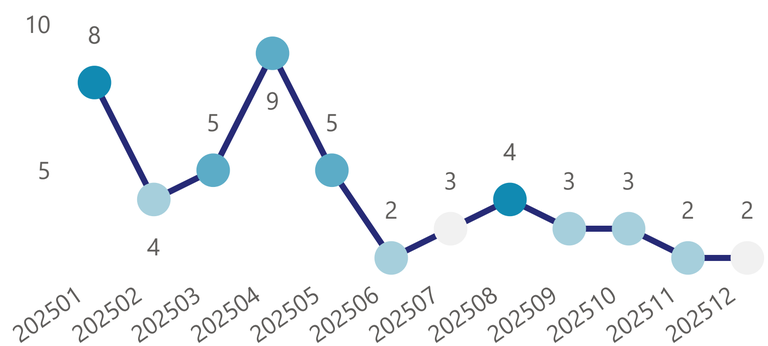
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	SAN LEANDRO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute

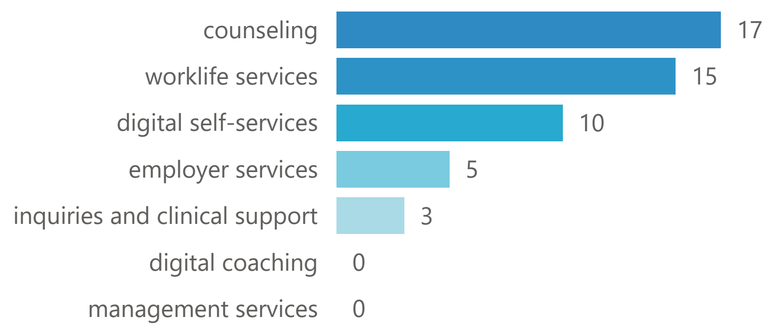
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
50	5.49%	0.46%	910

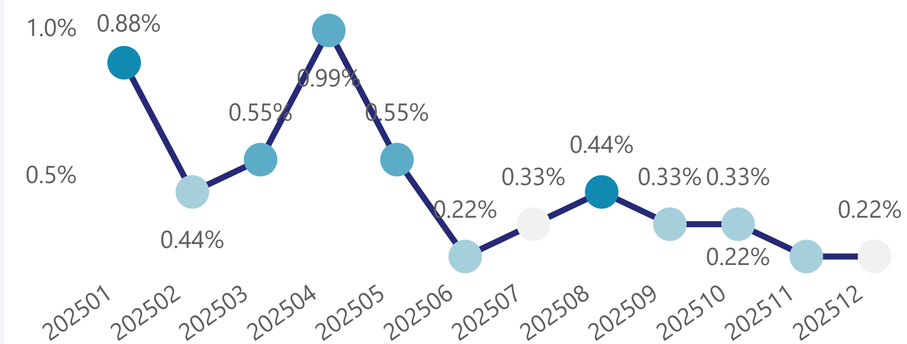
Cases by Month



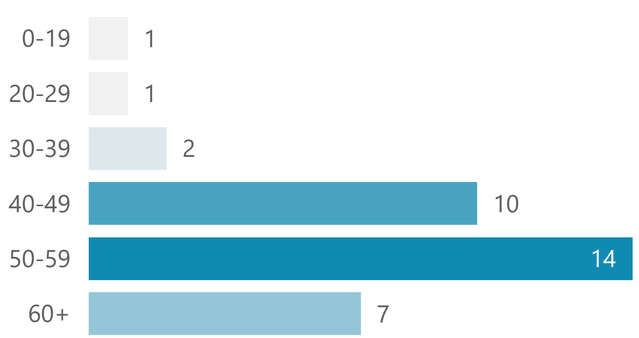
Cases by Type



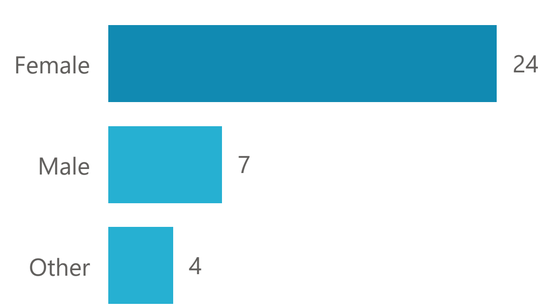
Utilization Trend



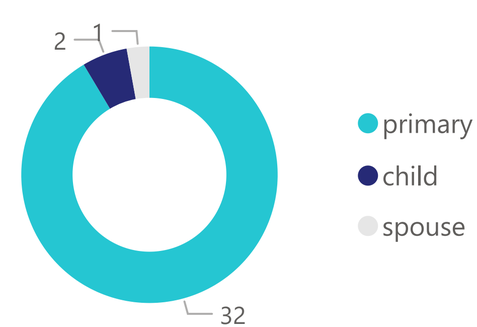
Cases by Age



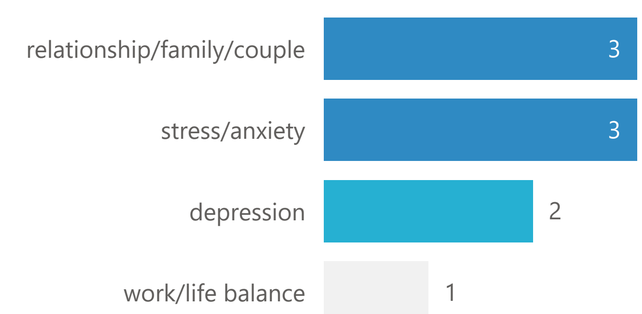
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



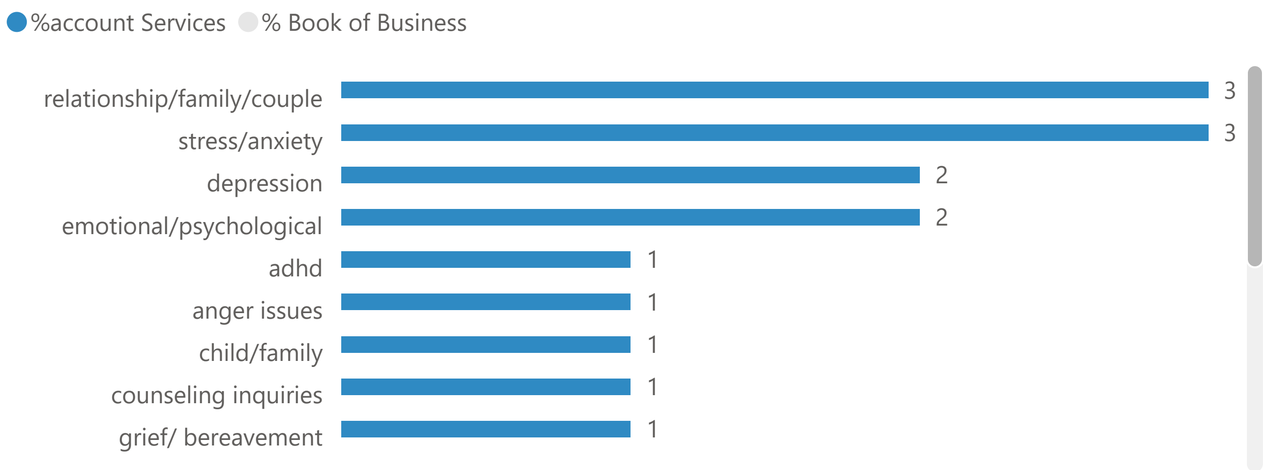
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LEANDRO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LEANDRO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LEANDRO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
racial/cultural concerns	0
suicidal/threat to self	0
threat to others/dangerous	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	SAN LEANDRO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute

Reset Filters

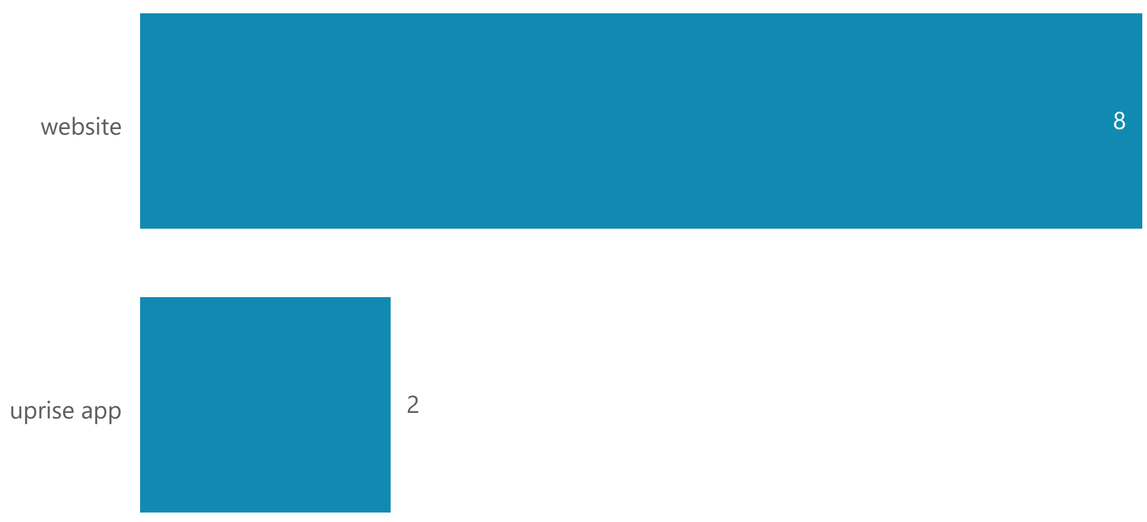
Account	Date	Topic	Delivery	Duration	Attendees
SAN LEANDRO UNIFIED SCHOOL DISTRICT	06/25/2025	Pre-employment Orientation	Orientation - Virtual	60	18
SAN LEANDRO UNIFIED SCHOOL DISTRICT	07/17/2025	Pre-employment Orientation	Orientation - Virtual	60	1
SAN LEANDRO UNIFIED SCHOOL DISTRICT	07/22/2025	Pre-employment Orientation	Orientation - Virtual	60	1
SAN LEANDRO UNIFIED SCHOOL DISTRICT	07/31/2025	Pre-employment Orientation	Orientation - Virtual	60	1
SAN LEANDRO UNIFIED SCHOOL DISTRICT	08/12/2025	SLUSD Health & Wellness Fair	Wellness Fair - Onsite	120	900

Employee Assistance Program

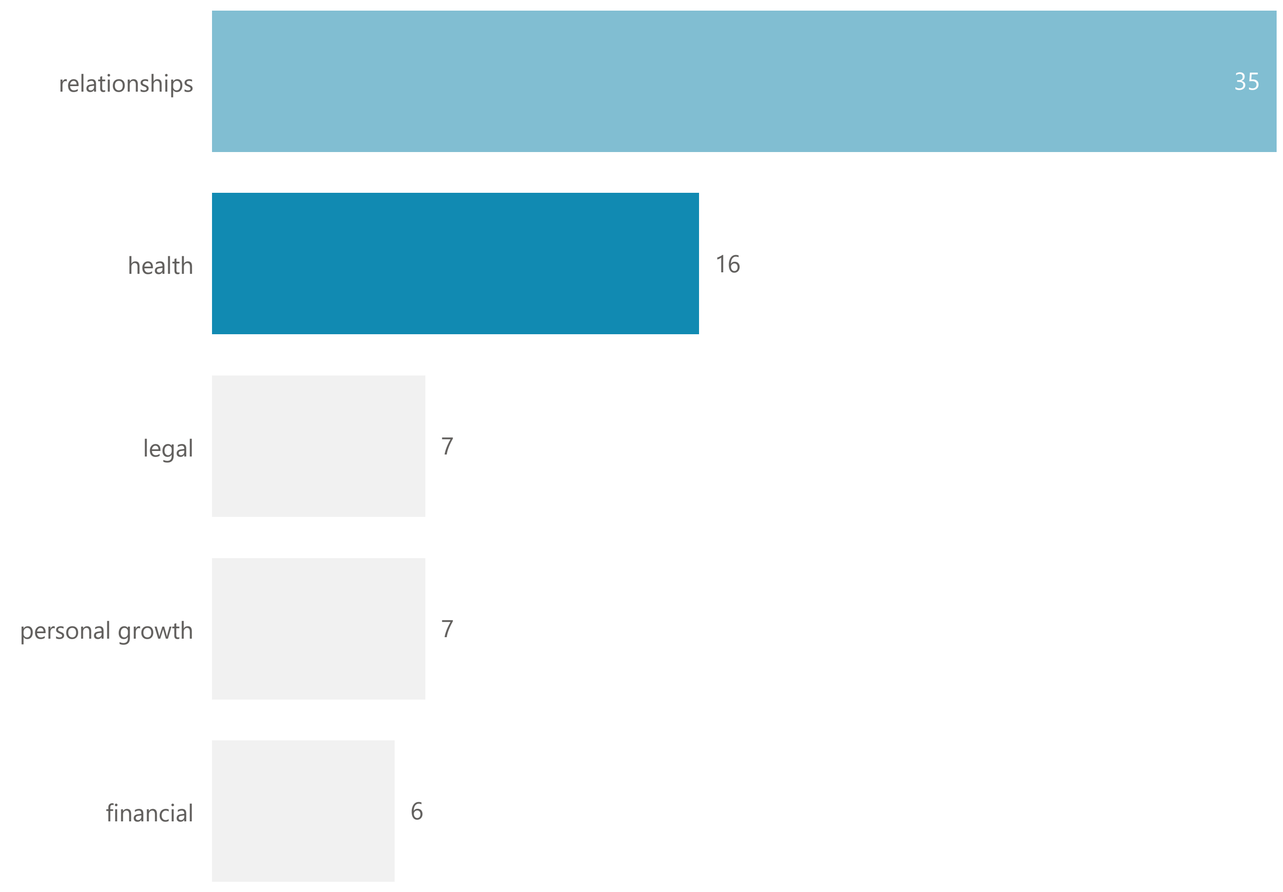
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LEANDRO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type



Visits by website sections



Employee Assistance Program

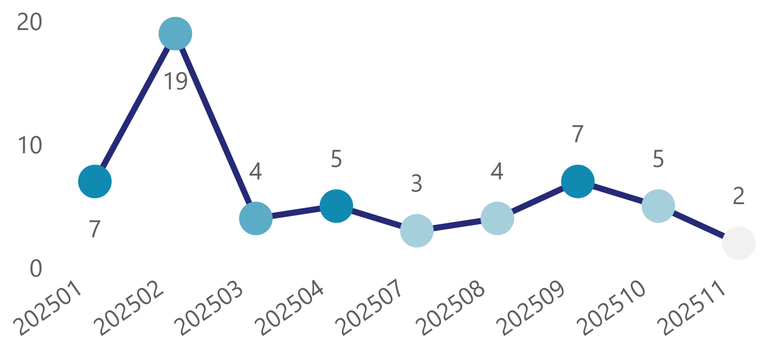
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	SAN LORENZO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute

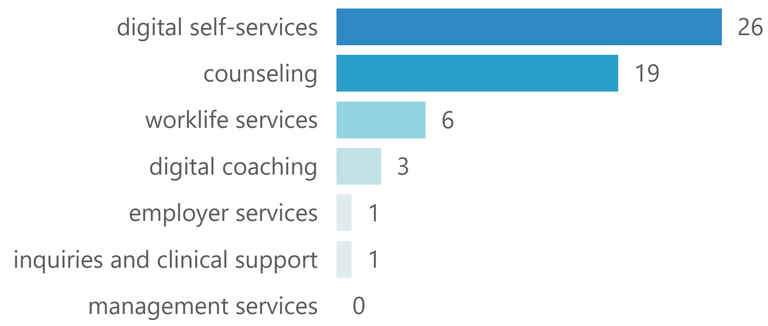
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
56	4.86%	0.41%	1,152

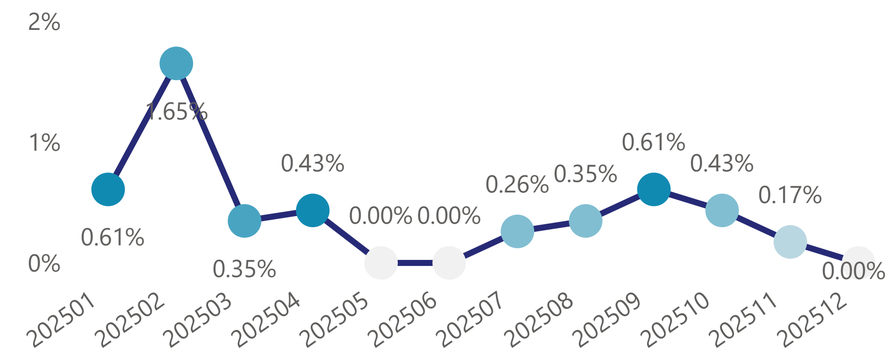
Cases by Month



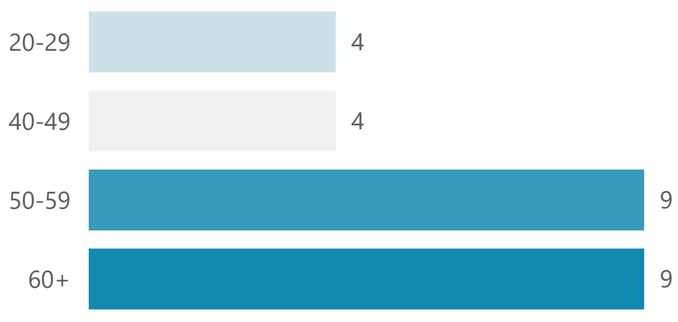
Cases by Type



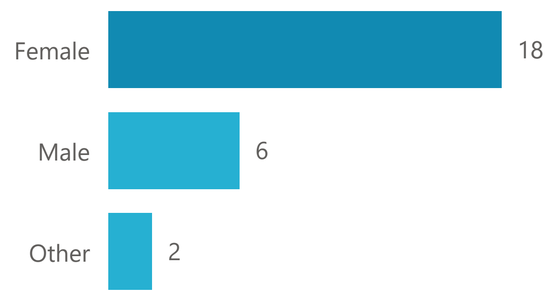
Utilization Trend



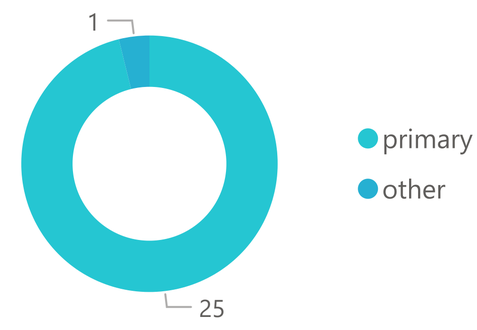
Cases by Age



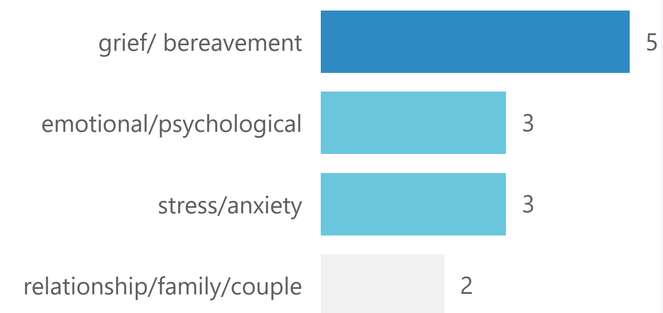
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



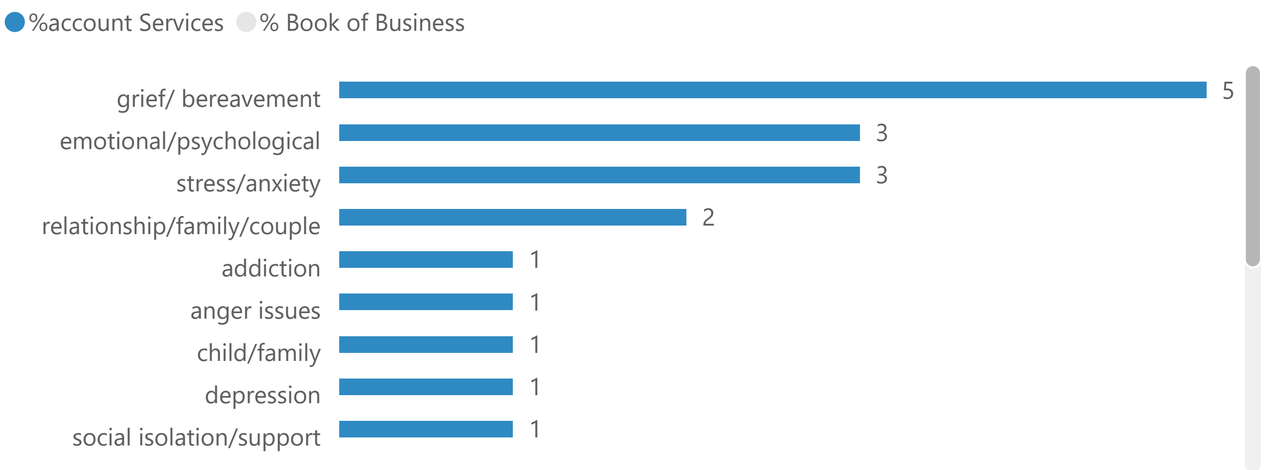
uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LORENZO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LORENZO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LORENZO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
racial/cultural concerns	0
suicidal/threat to self	0
work/life balance	0
workplace incident	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LORENZO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Account	Date	Topic	Delivery	Duration	Attendees
SAN LORENZO UNIFIED SCHOOL DISTRICT	09/24/2025	Benefits Fair	Wellness Fair - Onsite	120	100

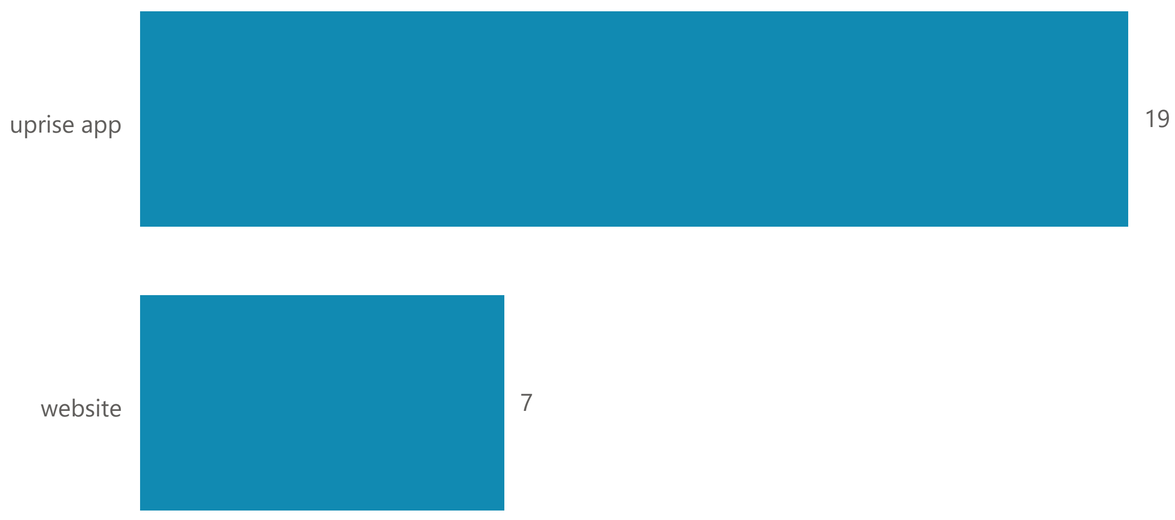
uprisehealth

Employee Assistance Program

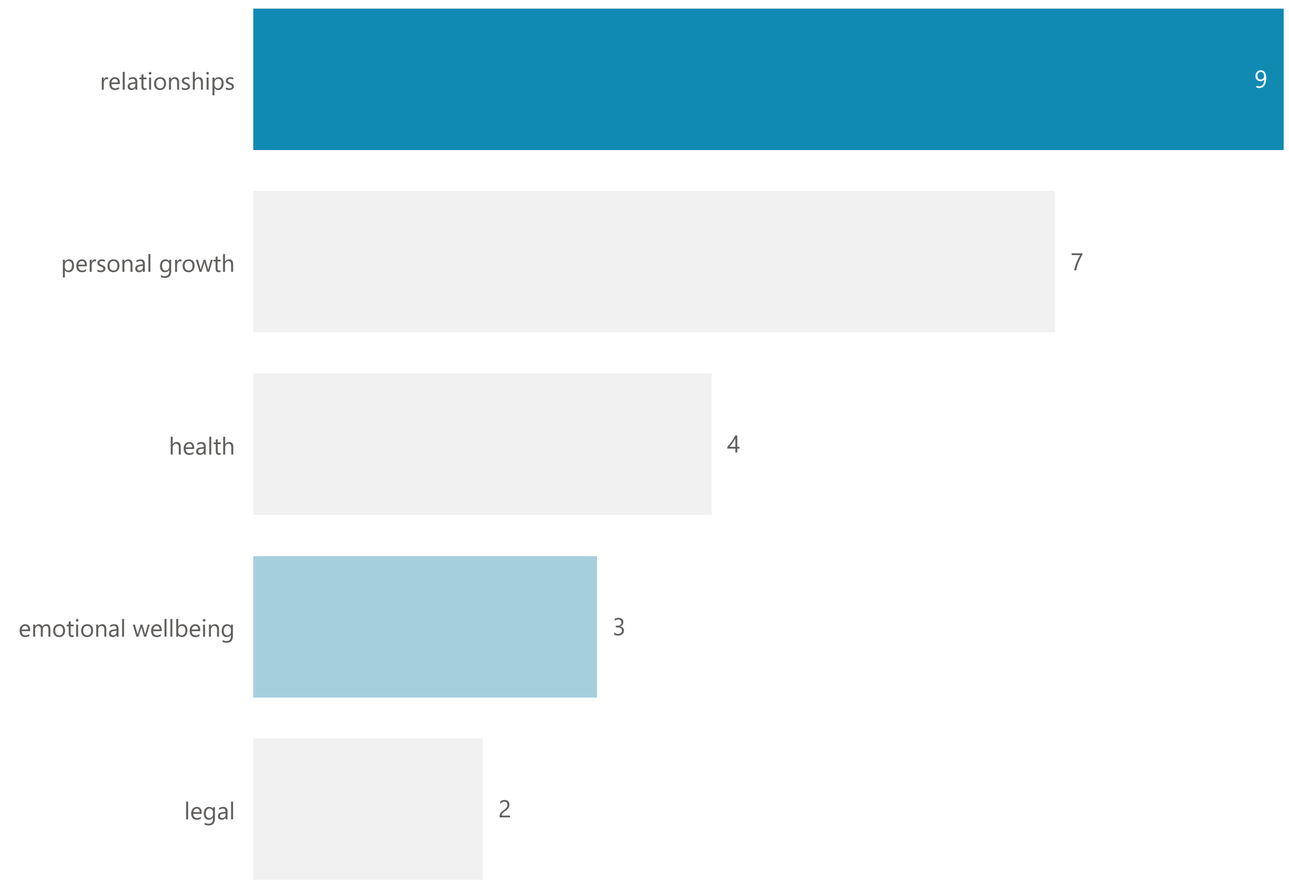
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	SAN LORENZO UNIFIED SCHOOL DISTRI...	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type



Visits by website sections



Employee Assistance Program

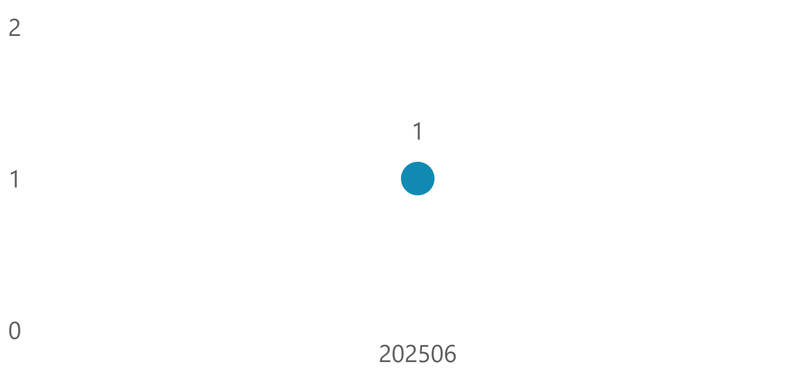
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	SUNOL GLEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute

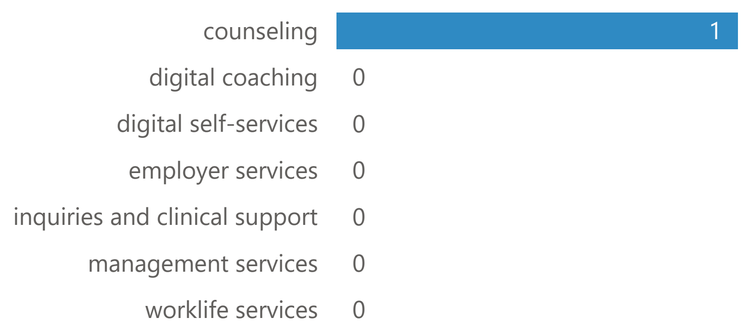
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
1	2.86%	0.24%	35

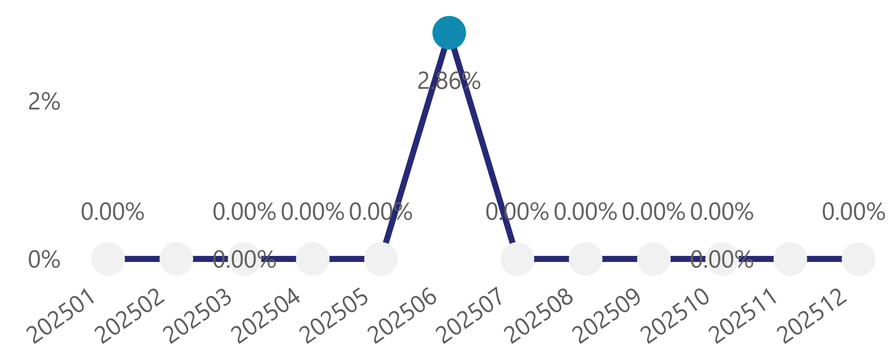
Cases by Month



Cases by Type



Utilization Trend



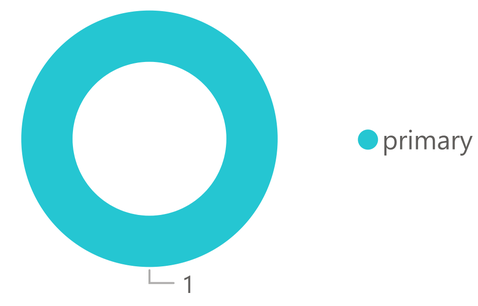
Cases by Age

Hidden Due To Privacy Concerns

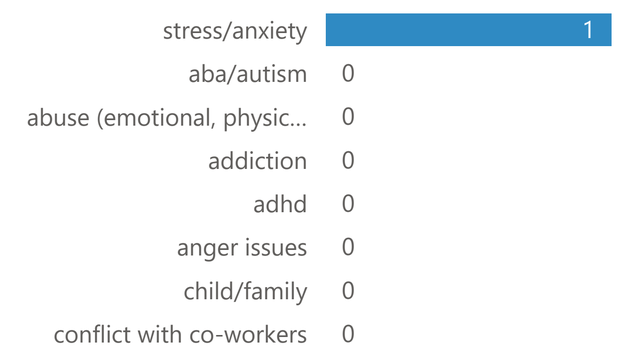
Cases by Gender

Hidden Due To Privacy C...

Cases by Relation



Top Counseling Cases by Reason



uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SUNOL GLEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Personal problems

Hidden Due To Privacy Concerns

Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SUNOL GLEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SUNOL GLEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

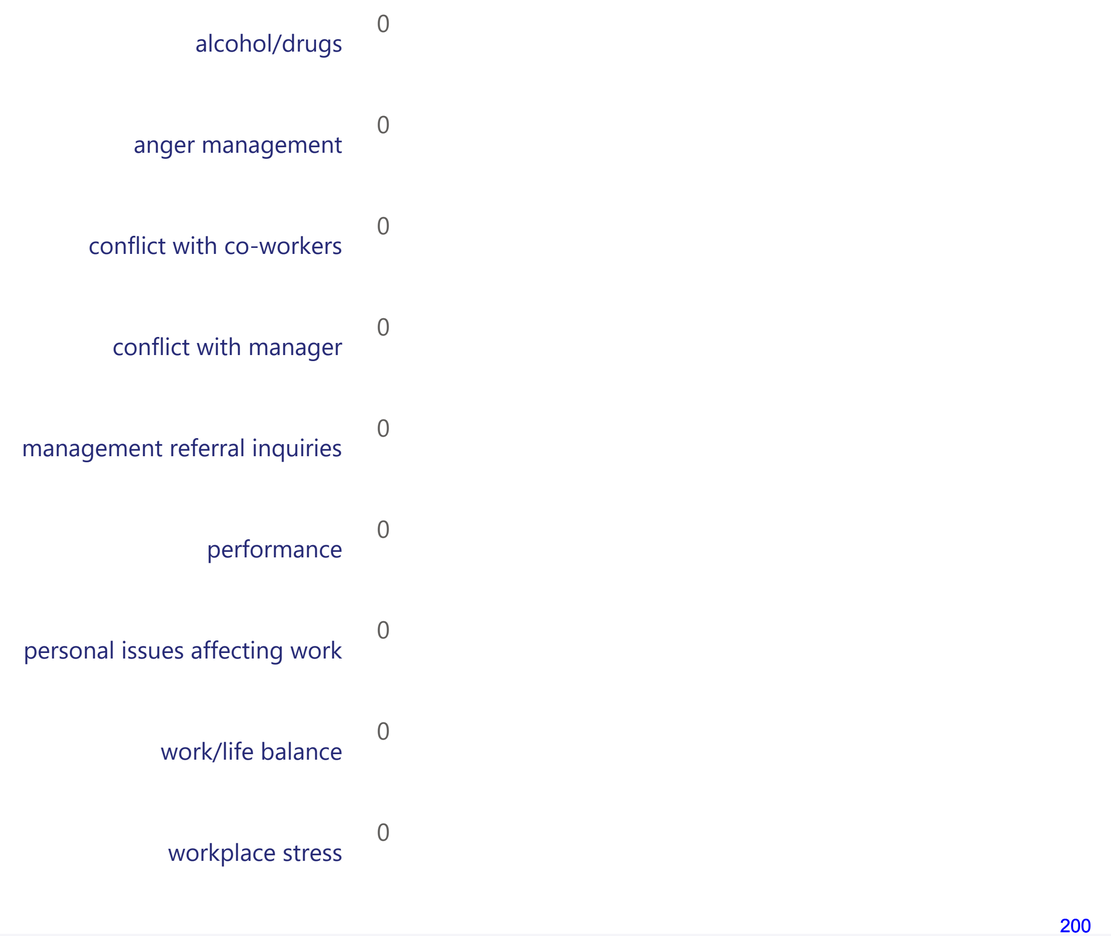
Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	SUNOL GLEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	SUNOL GLEN UNIFIED SCHOOL DISTRICT	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

No Data Available

Visits by website sections

No Data Available

Employee Assistance Program

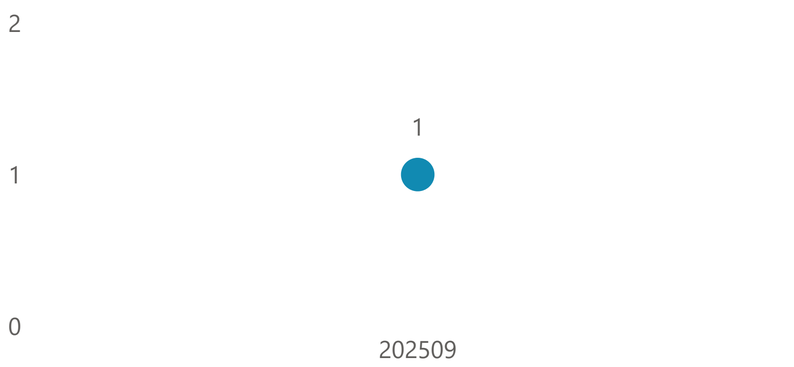
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	TRI VALLEY ROP	All	Multiple selectio...	Absolute

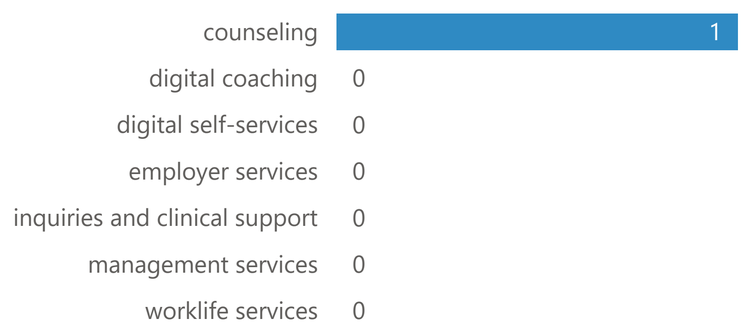
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
1	20.00%	1.67%	5

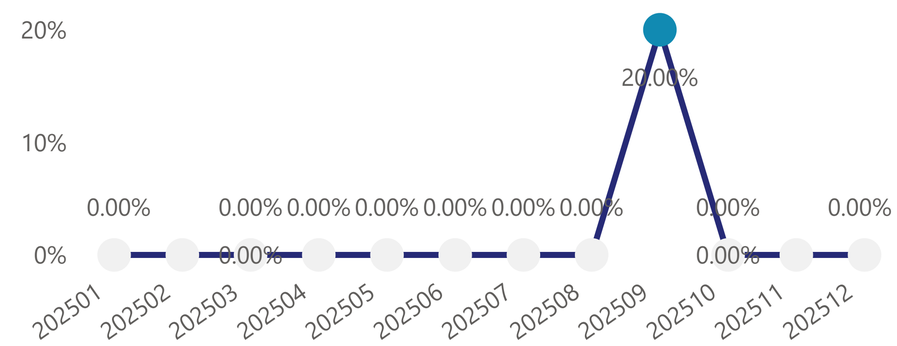
Cases by Month



Cases by Type



Utilization Trend



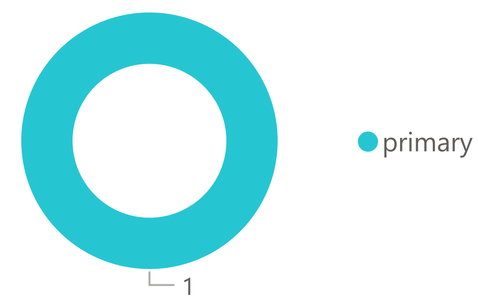
Cases by Age

Hidden Due To Privacy Concerns

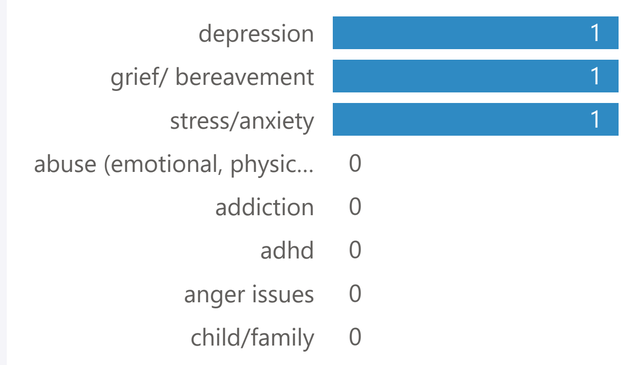
Cases by Gender

Hidden Due To Privacy C...

Cases by Relation



Top Counseling Cases by Reason



uprisehealth

Employee Assistance Program

Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	TRI VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Personal problems

Hidden Due To Privacy Concerns

Work related problems

Hidden Due To Privacy Concerns

Peer support groups

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	TRI VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	TRI VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

Services BoB

Top 10

alcohol/drugs	0
anger management	0
conflict with co-workers	0
conflict with manager	0
management referral inquiries	0
performance	0
personal issues affecting work	0
suicidal/threat to self	0
work/life balance	0
workplace stress	0

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	TRI VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	TRI VALLEY ROP	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

No Data Available

Visits by website sections

No Data Available

Employee Assistance Program

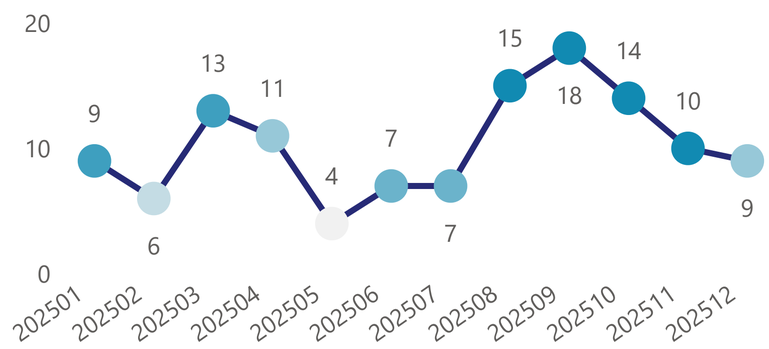
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	All	counseling	Multiple selectio...	Absolute

Reset Filters

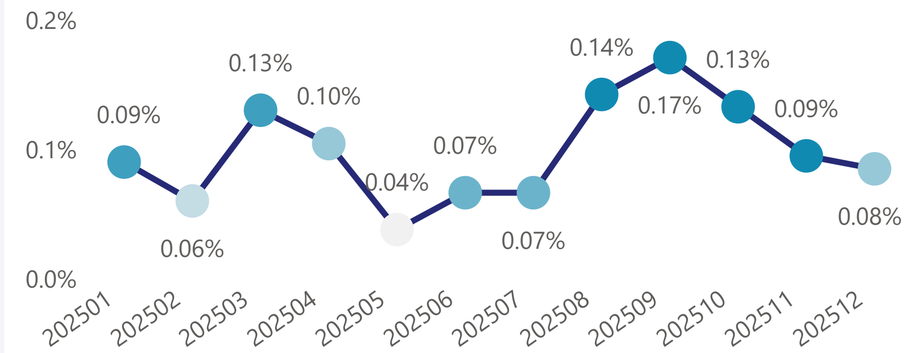
Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
123	1.18%	0.10%	10,400

Cases by Month

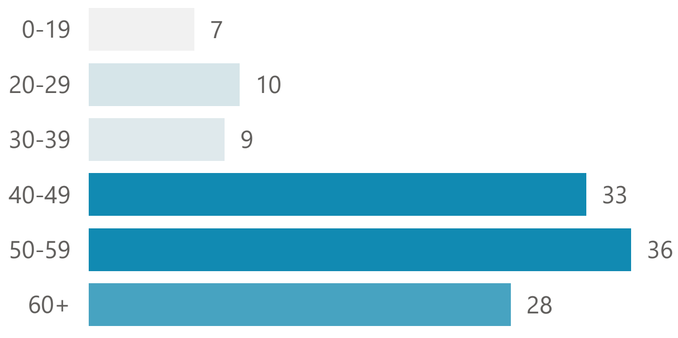


Cases by Type

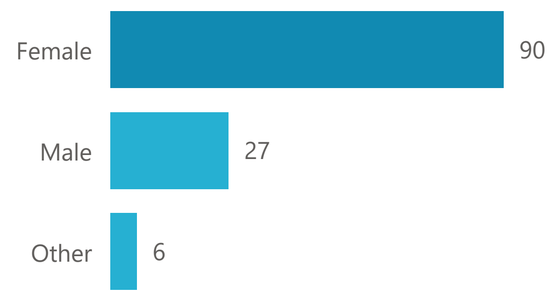
Utilization Trend



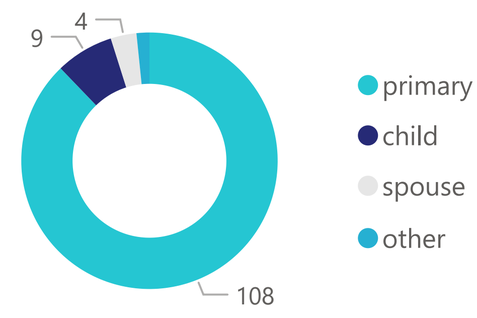
Cases by Age



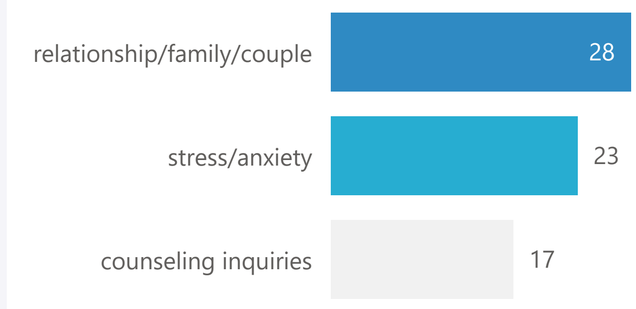
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



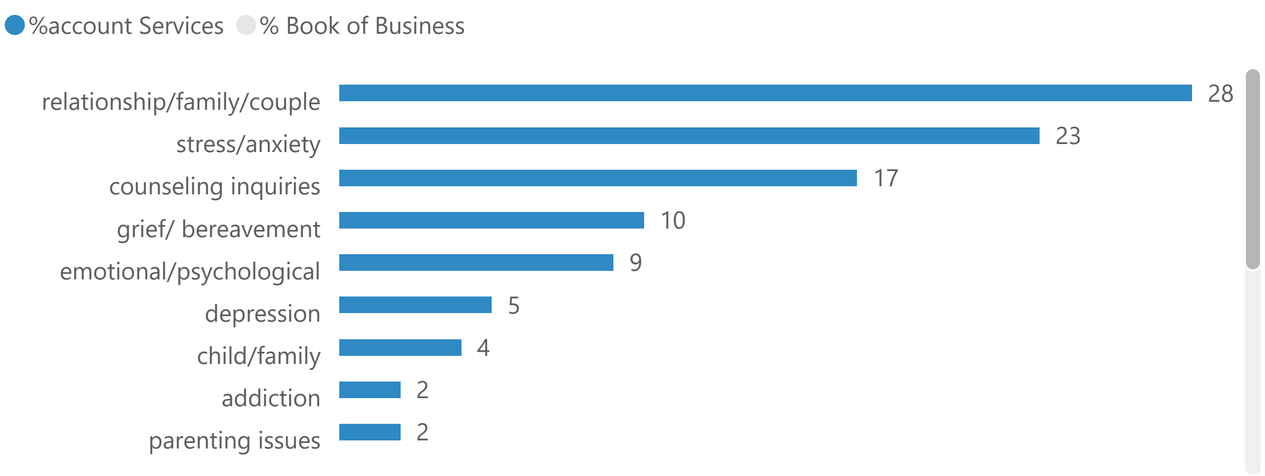
uprisehealth

Employee Assistance Program

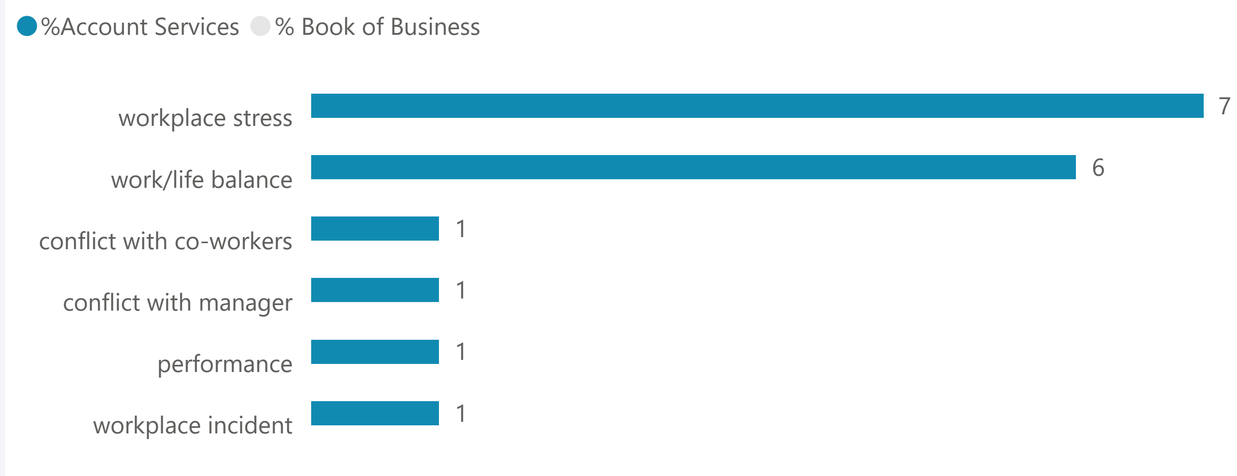
Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	All	counseling	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems



Peer support groups

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	All	counseling	Multiple selectio...	Absolute	Reset Filters

Worklife Services

No Data Available

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	All	counseling	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns

Referral problems

No Data Available

Top 10

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	All	counseling	Multiple selectio...	Absolute	Reset Filters

No Data Available

Account	Date	Topic	Delivery	Duration	Attendees

uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	All	counseling	Multiple selectio...	Absolute	Reset Filters

Cases by Type

No Data Available

Visits by website sections

No Data Available

Employee Assistance Program

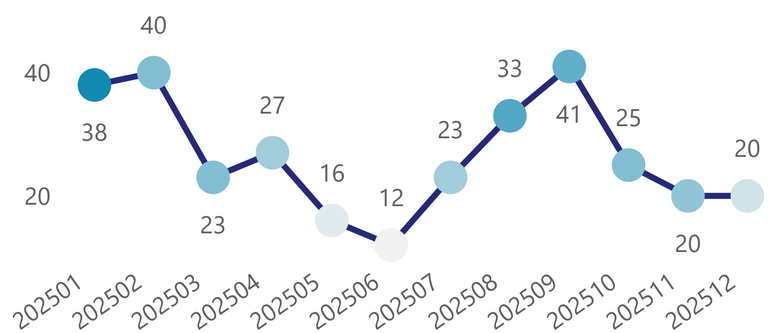
Overview | Counseling Services | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode
All	All	All	Multiple selectio...	Absolute

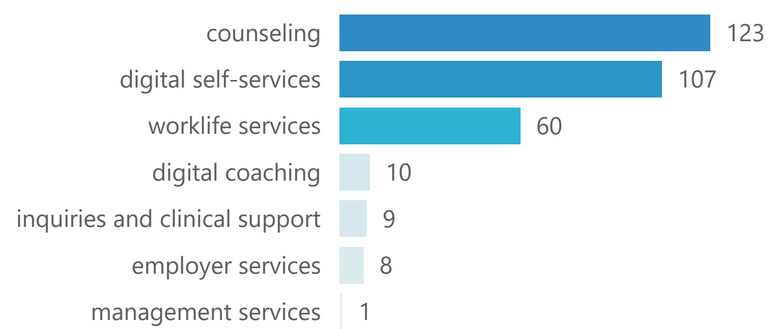
Reset Filters

Total Cases	Total Utilization	Average Utilization Per Month	Primary Members
318	3.06%	0.25%	10,400

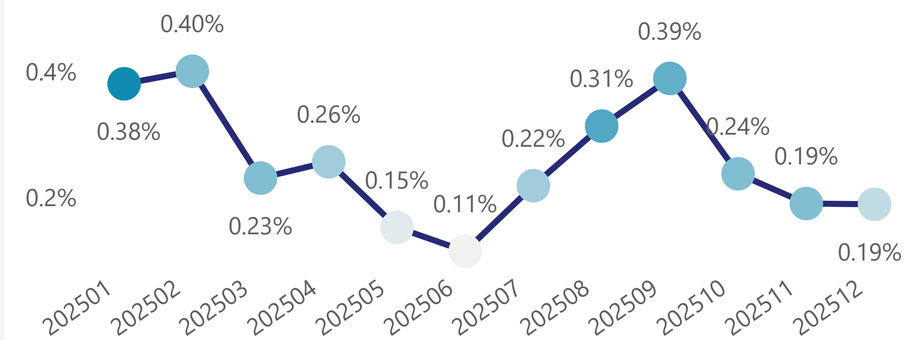
Cases by Month



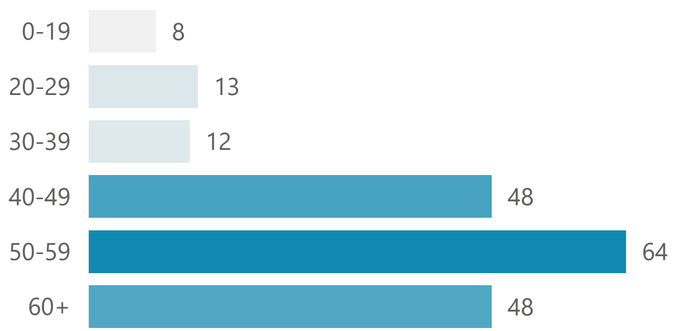
Cases by Type



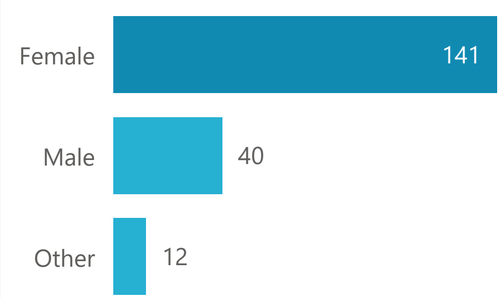
Utilization Trend



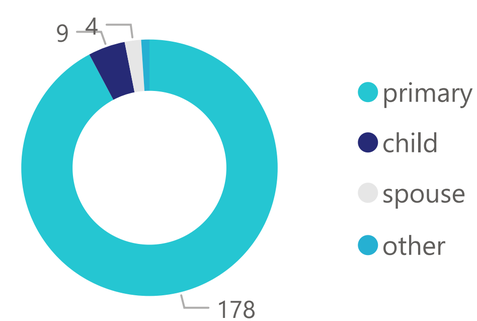
Cases by Age



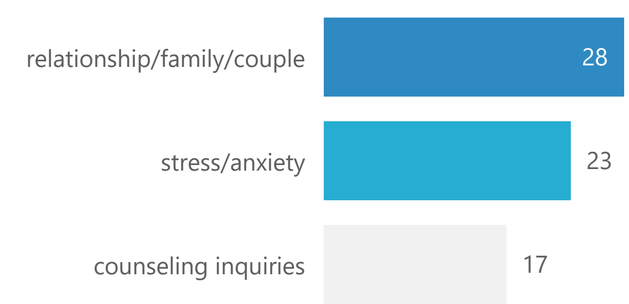
Cases by Gender



Cases by Relation



Top Counseling Cases by Reason



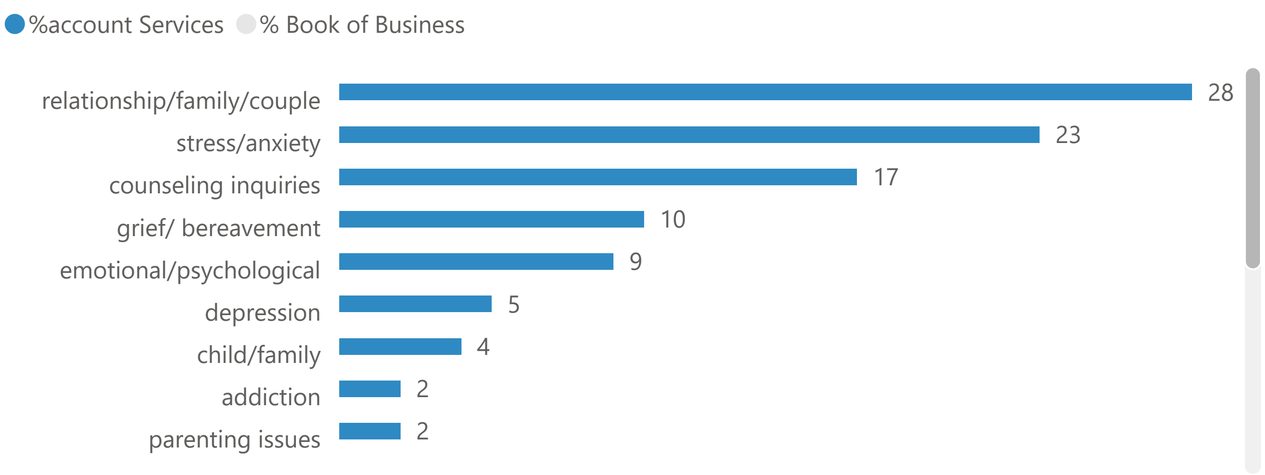
uprisehealth

Employee Assistance Program

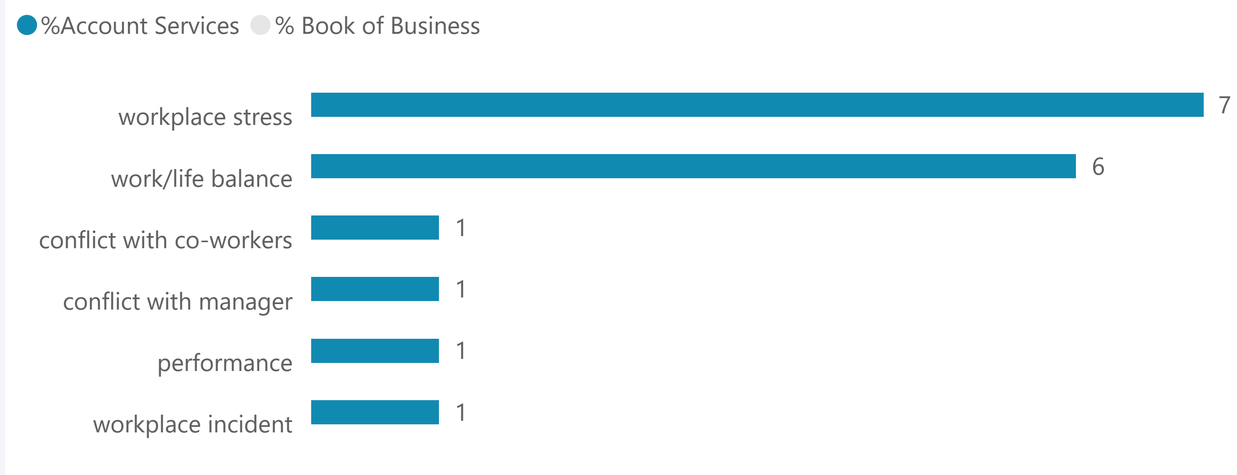
Overview | **Counseling Services** | Worklife Services | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	All	All	Multiple selectio...	Absolute	Reset Filters

Personal problems



Work related problems



Peer support groups

No Data Available

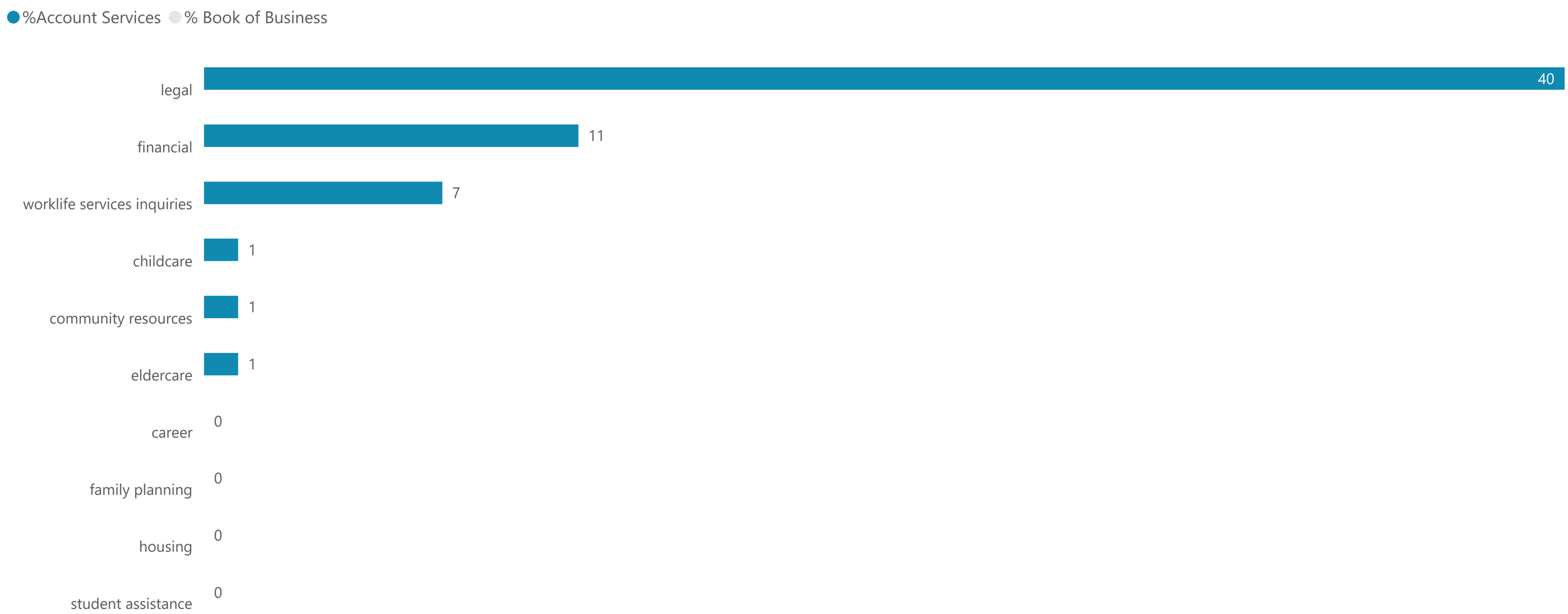
uprisehealth

Employee Assistance Program

Overview | Counseling Services | **Worklife Services** | Management Services | Employer Services | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	All	All	Multiple selectio...	Absolute	Reset Filters

Worklife Services



uprisehealth

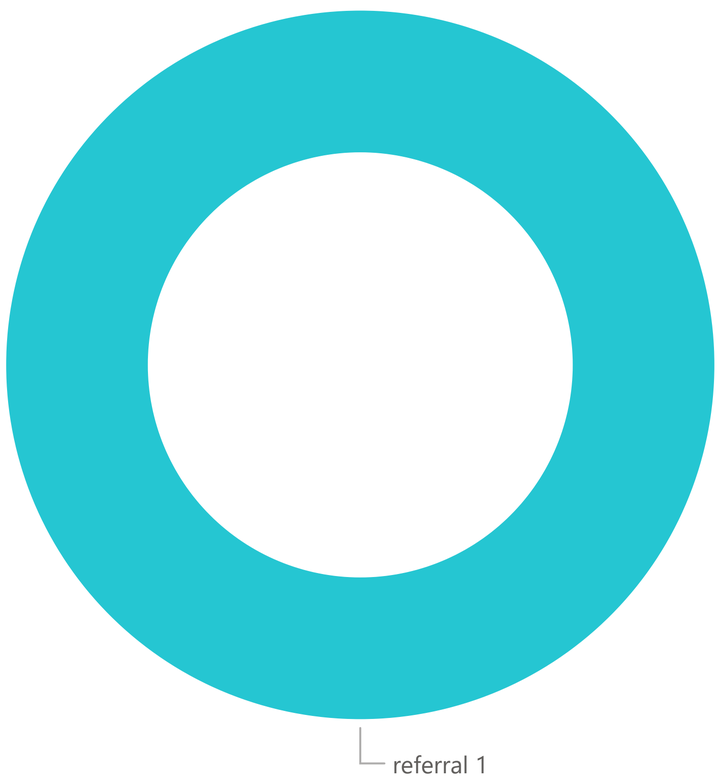
Employee Assistance Program

Overview | Counseling Services | Worklife Services | **Management Services** | Employer Services | Digital Self-Services

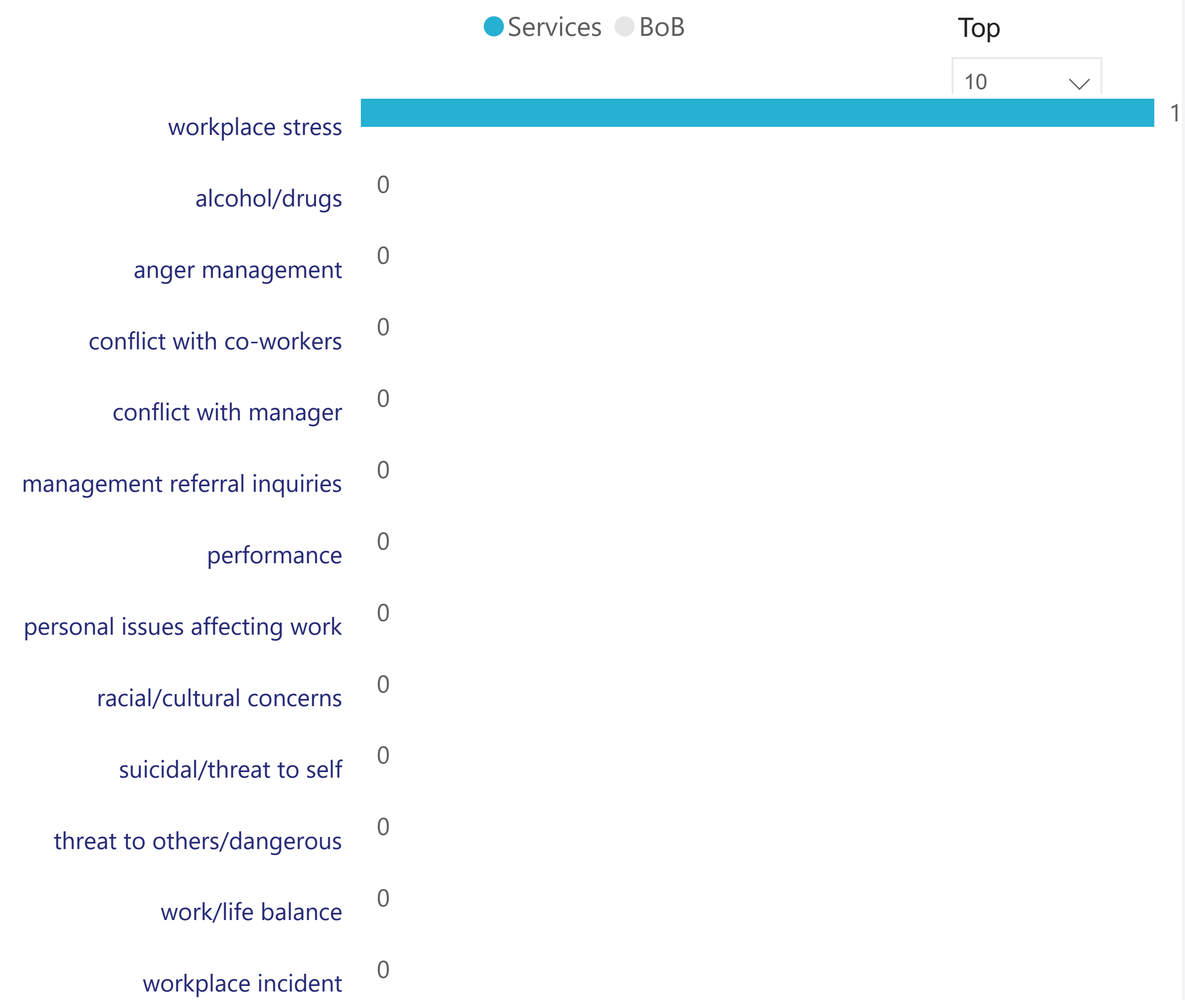
Parent Account	Account	Service type	Month	Display Mode	
All	All	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Hidden Due To Privacy Concerns



Referral problems



uprisehealth

Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | **Employer Services** | Digital Self-Services

Parent Account	Account	Service type	Month	Display Mode	
All	All	All	Multiple selectio...	Absolute	Reset Filters

Account	Date	Topic	Delivery	Duration	Attendees
SAN LORENZO UNIFIED SCHOOL DISTRICT	09/24/2025	Benefits Fair	Wellness Fair - Onsite	120	100
DUBLIN UNIFIED SCHOOL DISTRICT	09/11/2025	OE Benefits Fair	Wellness Fair - Onsite	180	60
SAN LEANDRO UNIFIED SCHOOL DISTRICT	06/25/2025	Pre-employment Orientation	Orientation - Virtual	60	18
SAN LEANDRO UNIFIED SCHOOL DISTRICT	07/17/2025	Pre-employment Orientation	Orientation - Virtual	60	1
SAN LEANDRO UNIFIED SCHOOL DISTRICT	07/22/2025	Pre-employment Orientation	Orientation - Virtual	60	1
SAN LEANDRO UNIFIED SCHOOL DISTRICT	07/31/2025	Pre-employment Orientation	Orientation - Virtual	60	1
SAN LEANDRO UNIFIED SCHOOL DISTRICT	08/12/2025	SLUSD Health & Wellness Fair	Wellness Fair - Onsite	120	900
PIEDMONT UNIFIED SCHOOL DISTRICT	11/10/2025	Wellness Fair	Wellness Fair - Onsite	480	40

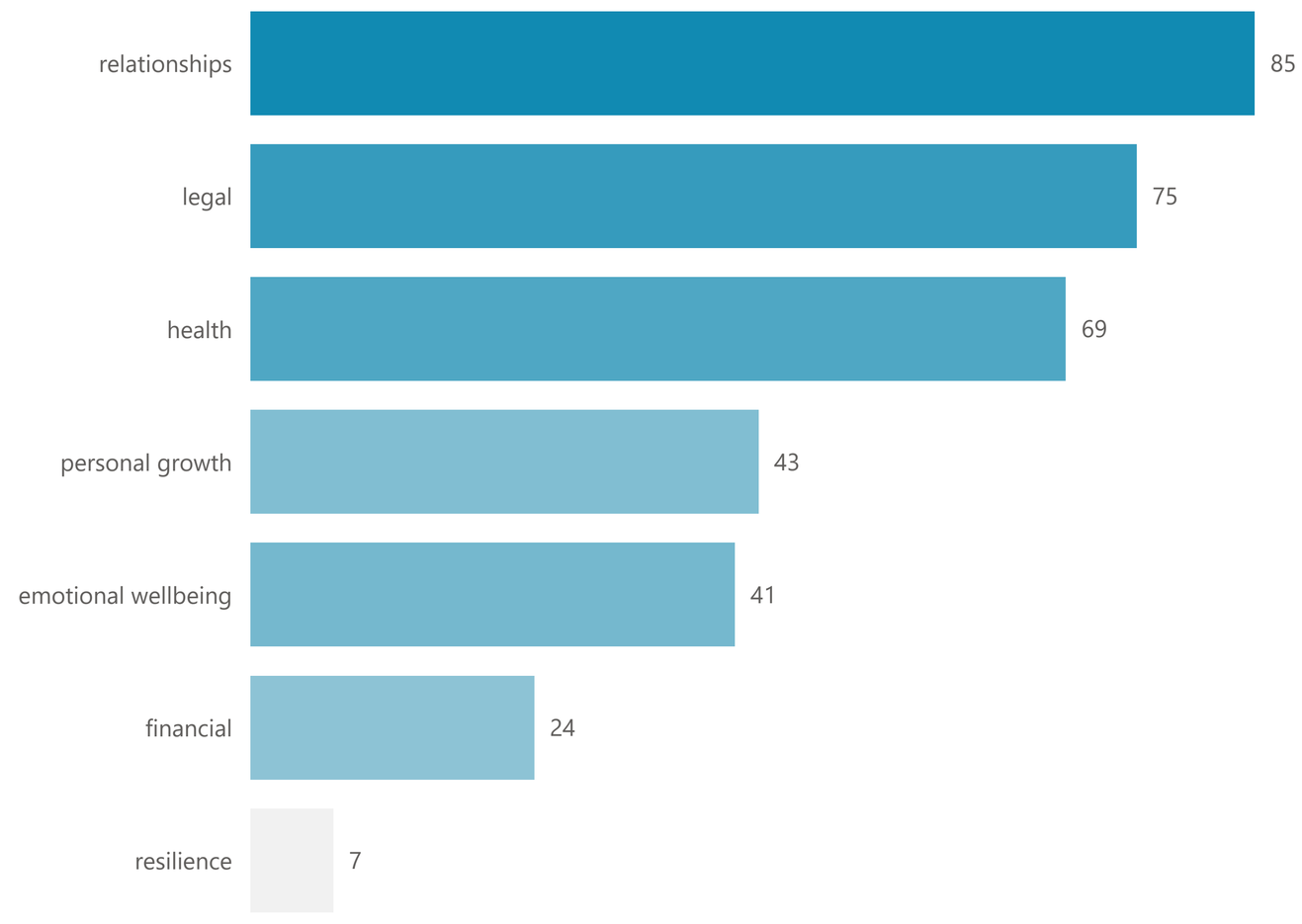
Employee Assistance Program

Overview | Counseling Services | Worklife Services | Management Services | Employer Services | **Digital Self-Services**

Parent Account	Account	Service type	Month	Display Mode	
All	All	All	Multiple selectio...	Absolute	Reset Filters

Cases by Type

Visits by website sections



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: Jackie Kim

DATE: February 12, 2026

SUBJECT: Workers Compensation Program Decisions for 2026-27

ACSIG Executive Committee has an opportunity to review existing programs and explore new ones for the 2026-27 year.

Non-slip shoe program/Shoes for Crews/Skechers
EAP
Post Offer-Pre Placement Program
Trainings

The Executive Committee will discuss these opportunities and make rating decisions for the 2026-27 program year.

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: Jackie Kim

DATE: February 12, 2026

SUBJECT: Preliminary Workers' Compensation Rates 2026-27

Enclosed please find the preliminary workers' compensation rates for 2026-27. These rates have been adjusted to incorporate the actuary's estimate for experience modification factors.

The Executive Committee reviews the rates and its possible allocation within the budget development process. Training continues to be a primary focus with an EAP program, Shoes for Crews and Post-Offer/Pre-Placement programs.

The Executive Committee will review this report at this meeting and recommend any changes or modifications.

2026/27
Workers' Compensation Rates

	2023/2024 Actual Payroll	2024/2025 Actual Payroll	Base Rate	Ex Mod	Rate per $100 Payroll	2026/2027 PREMIUMS
ACOE	$ 28,868,991	$ 40,603,383	2.33	0.750	1.75	$711,051
ALAMEDA	$ 92,749,702	$ 95,404,763	2.33	1.086	2.54	$2,419,231
ALBANY	$ 37,831,502	$ 38,166,610	2.33	1.001	2.34	$892,062
CASTRO VALLEY	$ 92,799,385	$ 101,044,879	2.33	0.813	1.90	$1,918,149
DUBLIN	$ 122,010,477	$ 124,784,587	2.33	1.070	2.50	$3,117,612
EDEN ROP	$ 5,491,843	$ 6,194,677	2.33	0.863	2.02	$124,827
EMERY	$ 6,873,626	$ 8,570,958	2.33	0.867	2.02	$173,511
FREMONT	$ 327,376,201	$ 344,329,384	2.33	0.894	2.09	$7,187,684
LIVERMORE	$ 130,372,876	$ 130,316,062	2.33	1.035	2.42	$3,149,312
MISSION ROP	$ 5,576,591	$ 5,957,834	2.33	0.750	1.75	$104,334
MT. HOUSE	$ 302,631	$ 350,657	2.33	1.250	2.92	$10,235
NEWARK	$ 44,138,869	$ 43,699,235	2.33	1.250	2.92	$1,275,443
NEW HAVEN	$ 100,152,552	$ 106,355,638	2.33	1.216	2.84	$3,019,753
PIEDMONT	$ 30,584,782	$ 30,800,521	2.33	0.750	1.75	$539,382
PLEASANTON*	$ 143,690,629	$ 144,204,855	2.33	0.816	1.91	$2,747,561
SAN LEANDRO	$ 99,341,631	$ 107,120,289	2.33	1.250	2.92	$3,126,505
SAN LORENZO	$ 87,567,649	$ 97,542,234	2.33	1.250	2.92	$2,846,952
SUNOL GLEN	$ 2,919,681	$ 2,938,726	2.33	0.750	1.75	$51,463
TRI VALLEY ROP	$ 2,790,428	$ 3,083,731	2.33	0.750	1.75	$54,003
TOTAL PREMIUMS	1,361,440,046	1,431,469,023				$33,469,070

Average Ex Mod	1.00000

Payrolls based upon 2024/25 Unaudited Actuals Reports provided by ACOE
* includes apprentice program

Rate Build UP

PIPS K-12 Rate	2.54			
ACSIG Ex-mod	80.87%	2.0508	$ 30,063,383.95	2.10017705
Classified Salaries		$ 92,979.00	$ 92,979.00	0.00649536
Statutory Benefits		$ 13,947.00	$ 13,947.00	0.00097431
Health & Welfare		$ 13,300.00	$ 13,300.00	0.00092912
Employer Tax Expense		$ 1,804.00	$ 1,804.00	0.00012602
Net Pension Expense		$ 66,203.00	$ 66,203.00	0.00462483
Telephone & Internet		$ 920.00	$ 920.00	0.00006427
Supplies Office		$ 900.00	$ 900.00	0.00006287
Supplies - Other		$ 1,200.00	$ 1,200.00	0.00008383
Utility - Rent		$ 4,250.00	$ 4,250.00	0.00029690
Travel and Conferences		$ 1,000.00	$ 1,000.00	0.00006986
Mileage		$ 600.00	$ 600.00	0.00004191
Dues & Memberships		$ 550.00	$ 550.00	0.00003842
Postage & Meter		$ 200.00	$ 200.00	0.00001397
PIPS Contribution Adjustmert		$ 1,500,000.00	$ 1,500,000.00	0.10478746
Contract Services - Actuarial		$ 12,000.00	$ 12,000.00	0.00083830
Contract Services - Claims Audit		$ 16,100.00	$ 16,100.00	0.00112472
Contract Services		$ -	$ -	0.00000000
Audit Fees		$ 2,050.00	$ 2,050.00	0.00014321
Other Services/Operating Expenses		$ 2,933.00	$ 2,933.00	0.00020489
Capital Equipment/Depreciation		$ -	$ -	0.00000000
Legal		$ 500.00	$ 500.00	0.00003493
Accounting Services		$ 2,000.00	$ 2,000.00	0.00013972
County Courier		$ 200.00	$ 200.00	0.00001397
Shredding		$ 150.00	$ 150.00	0.00001048
Copier & Scanner		$ 400.00	$ 400.00	0.00002794
Claims Administration Services		$ 83,000.00	$ 83,000.00	0.00579824
Self-Insurance Fee		$ 500,000.00	$ 500,000.00	0.03492915
Claims Paid-WC		$ 500,000.00	$ 500,000.00	0.03492915
Physical Abilities Testing		$ 50,000.00	$ 50,000.00	0.00349292
Training		$ 10,000.00	$ 10,000.00	0.00069858
First-Aid Program		$ 5,000.00	$ 5,000.00	0.00034929
Risk Management Prevention Program		$ 297,500.00	$ 297,500.00	0.02078285
EAP Program		$ 180,000.00	$ 180,000.00	0.01257449
Bank Charge & WC Penalty Reimb		$ 1,000.00	$ 1,000.00	0.00006986
est. 26/27 payroll		1,465,928,966		2.33494888

Percentage due to payroll growth 2.41%

Assumptions:
7% increase in base rate
5% increase in ex-mod

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: Jackie Kim

DATE: February 12, 2026

SUBJECT: Preliminary Property & Liability Rates 2026-27

ACSIG participates in the Northern California ReLiEF Property & Liability JPA. It is early in the budget development process, but early indications are that the program is going to see another year of an increases. This item is to inform the Executive Committee about the market condition and the preliminary Property & Liability rates.

The Executive Director will provide details on the preliminary rates and the Executive Committee will receive revised rates along with a Property and Liability actuarial study in May.

ACSIG

2026-27 Property & Liability Program Rates

ACSIG		Property	Liability	Total	2025-26	1st Payment	2nd Payment
	ACOE	$46,985	$51,338	$98,324	$98,385	$49,162	$49,162
	ACOE Charter	$0	$16,471	$16,471	$15,337	$8,236	$8,236
	Albany	$183,344	$506,480	$689,824	$631,036	$344,912	$344,912
	Dublin	$659,768	$1,841,677	$2,501,445	$2,282,088	$1,250,722	$1,250,722
	Emery	$76,864	$85,835	$162,699	$159,984	$81,350	$81,350
	Piedmont	$173,514	$342,783	$516,297	$484,686	$258,148	$258,148
ACSIG TOTALS		$1,140,475	$2,844,584	$3,985,059	$3,671,516		

2026-27
Property Program Rates

Member	EDP	* Total Insured Values	Rate $500,250,000 x $25,000	Insurance Expense	Program Admin	Safety Inspection	Total Premium
ACOE		$ 54,726,387	0.07659520	$41,917.79	$4,119.78	$947.55	$46,985
Albany	1,417,000	$ 213,551,712	0.07659520	$163,570.36	$16,076.10	$3,697.50	$183,344
Dublin		$ 768,471,256	0.07659520	$588,612.10	$57,850.27	$13,305.56	$659,768
Emery	365,438	$ 89,528,215	0.07659520	$68,574.32	$6,739.66	$1,550.12	$76,864
Piedmont		$ 202,102,159	0.07659520	$154,800.55	$15,214.19	$3,499.26	$173,514
ACSIG Totals:		$1,328,379,729		$1,017,475.11	$100,000.00	$23,000.00	$1,140,475

ACSIG ex-mods:

NCR ex-mod	83.30%	25/26 Actual	26/27 N/A
SAFER ex-mod	91.23%	25/26 Actual	26/27 N/A

Base Rates:

NCR/SAFER	$ 0.0765952	26-27 Estimate	10% increase

Assumptions

NCR/SAFER Rate 10% increase

Safety Inspections	$ 23,000.00
Lost Fund & Program Admin	$ 100,000.00

TIV- 3.5% increase

* Appraisals are done once every five years.

2026-27
Liability Program Rates

Member	SIR	Risk Factor ADA	Lottery ADA	SIR to $1 Million	SAFER 74MM x 1MM	Cyber	EDP	Crime	Equipment Breakdown	Active Assailant	Insurance Expense	Loss Fund & Program Admin	Total Premium
ACOE	$5,000	528	242	$ 32,283	$ 13,676	$ 559	$ -	$ 73	$ 1,428	$ 48	$ 48,065	$ 3,273.27	$ 51,338
ACOE Charter			140	$ 8,560	$ 7,912	$ -	$ -	$ -	$ -		$ 16,471	$ -	$ 16,471
Albany	$5,000	4,220	3,588	$ 258,016	$ 202,761	$ 8,282	$ 3,901	$ 1,080	$ 5,572	$ 705	$ 480,318	$ 26,161.35	$ 506,480
Dublin	$5,000	15,769	12,808	$ 964,136	$ 723,793	$ 29,565	$ -	$ 3,856	$ 20,052	$ 2,518	$ 1,743,919	$ 97,757.89	$ 1,841,677
Emery	$5,000	715	579	$ 43,716	$ 32,720	$ 1,337	$ 1,006	$ 174	$ 2,336	$ 114	$ 81,403	$ 4,432.55	$ 85,835
Piedmont	$5,000	2,964	2,325	$ 181,223	$ 131,388	$ 5,367	$ -	$ 700	$ 5,273	$ 457	$ 324,408	$ 18,374.94	$ 342,783
ACSIG Totals:		24,196	19,682	$ 1,487,932	$ 1,112,250	$ 45,109	$ 4,907	$ 5,884	$ 34,661	$ 3,842	$ 2,694,584	$ 150,000.00	$ 2,844,584

ACSIG Rates:

NCR SIR to 1MM	$ 61.14	PER RF ADA	26/27 Estimate	20% Increase
SAFER 74MM x 1MM	$ 56.51	PER ADA	26/27 Estimate	30% Increase

ACSIG ex-mods:

NCR	172.91%	Actual 25-26	26/27 N/A
SAFER	103.22%	Actual 25-26	26/27 N/A

Base Rates:

Cyber	$ 2.3083		26/27 Estimates
EDP	$ 0.275300	Per $100 TIV (EDP)	26/27 Estimates
Crime	$ 0.301070	Per ADA	26/27 Estimates
Equipment Breakdown	$ 0.002609	Per $100 TIV	26/27 Estimates
Active Assailant	$ 0.196592	Per ADA	26/27 Estimates

Assumptions / Notes

Risk Factor ADA - Determined Actuarily	EDP Renewal Flat	
ADA -Last Keenan Count	Crime Renewal 10%	
NCR rate up 20%	Equipment Breakdown Renewal 8%	
SAFER rate up 30%	Loss Fund & Program Admin	$ 150,000.00
Cyber Renewal Flat	Active Assailant 10%	

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: Jackie Kim

DATE: February 12, 2026

SUBJECT: 2026-27 Budget

The ACSIG budget is enclosed for your review. This budget was developed using year-to-date 2025-26 data and preliminary estimates for 2026-27 rates and costs. Because all rates are not firm at this time, estimates were used for this report.

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, we have continued to allocate funds to support release time (2 hours a year) for regional trainings for paraeducators.

The budget will be reviewed by the Executive Director.

Alameda County Schools Insurance Group (ACSIG)
Consolidated
2026/2027 Budget

	Budget 2026/2027	Allocations	Change in Accruals	Budget 2026/2027	2025/26 Budget	2024/25 Actuals	2023/24 Actuals	2022/2023 Actuals	2021/2022 Actuals	2020/2021 Actuals
Audited - Beginning Net Position, as of 07/01/2025				$ 65,595,247						
Beginning Cash	$ 65,595,247				$ 65,101,029	$ 60,343,726	$ 57,044,507	$ 52,472,150	$ 50,578,716	$ 44,710,877
Operating Revenue:										
Premiums Paid by Members	$ 205,501,748	$ - -	$ - -	$ 205,501,748	196,536,692	194,691,133	188,486,694	177,306,476	165,005,608	161,037,627
Other Income	363,000	- -	- -	363,000	- -	- -	(129,940)	318	549,925	- -
Total Operating Revenue	205,864,748	- -	- -	205,864,748	196,536,692	194,691,133	188,356,754	177,306,794	165,555,533	161,037,627
Operating Expenditures:										
Classified Salaries	414,455	- -	- -	414,455	409,509	559,213	521,883	384,482	357,350	331,598
Statutory Benefits	62,168	- -	- -	62,168	61,426	(729)	68,028	47,360	36,941	28,746
Health & Welfare	71,750	- -	- -	71,750	70,750	79,354	56,875	48,750	47,125	65,039
Employer Tax Expense	8,306	- -	- -	8,306	6,980	10,701	8,746	5,917	5,347	5,219
Net Pension Expense	252,663	- -	- -	252,663	217,052	432,271	272,060	104,548	151,505	(202,608)
Telephone & Internet	9,200	- -	- -	9,200	9,500	8,927	8,873	5,563	6,523	6,453
Supplies Office	9,000	- -	- -	9,000	9,000	1,379	5,605	8,347	397	6,541
Supplies - Other	12,000	- -	- -	12,000	12,000	7,006	9,253	5,003	3,803	1,467
Eligibility Processing	310,000	- -	- -	310,000	280,000	236,132	235,791	226,419	219,791	210,615
Brokerage Fees-Dental-ACSIG	365,000	- -	- -	365,000	350,000	326,391	325,556	312,447	303,141	290,054
Brokerage Fees-Dental-MD	950,000	- -	- -	950,000	950,000	931,618	870,271	712,220	694,592	607,679
Travel and Conferences	10,000	- -	- -	10,000	15,000	2,914	14,890	9,376	5,043	2,842
Mileage	6,000	- -	- -	6,000	6,000	8,500	9,965	6,488	6,500	6,051
Dues & Memberships	5,500	- -	- -	5,500	9,000	3,625	2,700	7,680	685	2,185
Postage & Meter	5,000	- -	- -	5,000	7,000	1,907	2,808	2,059	2,458	6,230
Insurance Expense-PIPS&NCR	33,775,443	- -	- -	33,775,443	29,075,616	27,271,324	26,947,045	24,232,011	23,847,452	24,013,869
PIPS payroll adjustment	1,500,000	- -	- -	1,500,000	1,500,000	1,499,984	2,824,928	657,717	86,069	584,688
Utility - Operating-Rent	42,500	- -	- -	42,500	42,000	30,841	37,862	37,046	49,440	41,919
Contract Services - Actuarial	17,000	- -	- -	17,000	20,241	20,840	9,640	14,300	14,020	18,670
Contract Services - Claims Audit	16,100	- -	- -	16,100	- -	- -	16,100	- -	15,750	- -
Contract Services	10,000	- -	- -	10,000	25,585	- -	- -	- -	- -	- -
Audit Fees	20,500	- -	- -	20,500	20,000	15,400	15,125	14,850	14,575	14,300
Other Services/Operating Expenses	29,325	- -	- -	29,325	10,000	15,148	14,566	5,376	5,764	3,236
Capital Equipment/Depreciation	- -	- -	- -	- -	8,000	- -	- -	- -	595	592
Legal	5,000	- -	- -	5,000	5,000	- -	15,586	- -	- -	- -
Accounting Services	20,000	- -	- -	20,000	20,000	17,484	16,974	16,480	16,000	15,500
County Courier	2,000	- -	- -	2,000	1,900	1,726	1,639	1,513	4,163	- -
Shredding	1,500	- -	- -	1,500	1,500	1,670	1,062	1,242	227	651
Copier & Scanner	10,000	- -	- -	10,000	10,000	9,283	9,433	9,759	7,558	12,465
Claims Administration Services	109,000	- -	- -	109,000	115,000	88,123	126,355	104,469	118,870	139,411
Self-Insurance Fee	500,000	- -	- -	500,000	500,000	440,544	331,991	558,425	281,372	388,794
Claims Paid-WC	500,000	- -	- -	500,000	500,000	644,490	237,014	400,761	537,775	936,718
Claims Paid-PL	150,000	- -	- -	150,000	110,000	136,700	54,217	151,492	25,205	10,263
Physical Ability Testing	50,000	- -	- -	50,000	50,000	7,952	5,988	6,083	9,660	3,403
Training	29,000	- -	- -	29,000	29,000	- -	- -	- -	- -	- -
First-Aid Program	5,000	- -	- -	5,000	5,000	4,560	13,159	2,307	3,749	1,208
Risk Mgmt Prevention Program	297,500	- -	- -	297,500	260,000	292,500	227,500	74,708	97,500	27,610
EAP	180,000	- -	- -	180,000	180,000	136,051	138,842	165,508	162,038	119,315
Safety Inspection	23,000	- -	- -	23,000	22,000	13,600	- -	- -	12,819	12,819
Bank Charge & WC Penalty Reimb	11,000	- -	- -	11,000	6,000	9,909	16,605	2,243	- -	112
Cobra Premiums	250,000	- -	- -	250,000	300,000	138,070	148,158	186,045	218,392	268,395
Dental Insurance Premiums	155,473,633	- -	- -	155,473,633	153,148,550	151,133,633	146,756,528	138,206,038	131,487,423	123,344,909
Vision Insurance Premiums	9,812,800	- -	- -	9,812,800	8,756,800	8,742,093	7,846,740	7,551,360	6,304,171	5,022,017
Claim Development Expense	(202,205)	- -	- -	(202,205)	(385,000)	(756,007)	(1,272,369)	(1,158,832)	(2,989,709)	(992,480)
Other Expenses	150,000	- -	- -	150,000	- -	- -	83,700	182,870	651,600	- -
Total Operating Expenditures	205,279,138	- -	- -	205,279,138	196,750,408	192,525,125	187,037,692	173,310,430	162,823,679	155,356,495
Net Increase/(Decrease) from Operations	585,610	- -	- -	585,610	(213,716)	2,166,008	1,319,062	3,996,364	2,731,854	5,681,132
Non Operating Income/(Expense)										
Interest Income	757,072	- -	- -	757,072	707,934	1,805,609	906,453	885,440	526,679	498,283
Change in FMV	- -	- -	- -	- -		1,013,962	540,060	(225,155)	(2,305,443)	(343,866)
Realized Gain/(Loss)	- -	- -	- -	- -		(228,276)	533,646	(84,292)	940,339	32,290
GASB 68	- -	- -	- -	- -					- -	- -
Total Non Operating Income/(Expense)	757,072	- -	- -	757,072	707,934	2,591,295	1,980,159	575,993	(838,425)	186,707
Ending Cash	$ 66,937,929	- -								
Net Increase/(Decrease) in Net Position		$ - -	$ - -	$ 1,342,682	494,218	4,757,303	3,299,221	4,572,357	1,893,429	5,867,839

Alameda County Schools Insurance Group (ACSIG)
Workers' Compensation
2026/2027 Budget

	Budget 2026/2027	Allocations	Change in Accruals	Budget 2026/2027	2025/26 Budget	2024/25 Actuals	2023/24 Actuals	2022/2023 Actuals	2021/2022 Actuals	2020/2021 Actuals
Audited - Beginning Net Position, as of 07/01/2025				$ 39,844,119						
Beginning Cash and Investments	$ 39,844,119				$ 39,900,240	$ 36,420,196	$ 34,595,482	$ 35,389,069	$ 32,362,967	$ 29,351,572
Operating Revenue:										
Premiums Paid by Members	$ 33,469,070	$ - -	$ - -	$ 33,469,070	28,024,876	28,615,294	28,057,017	22,060,954	23,053,472	25,917,135
Other Income	363,000	- -	- -	363,000	- -	- -	- -	318	549,925	- -
Total Operating Revenue	33,832,070	- -	- -	33,832,070	28,024,876	28,615,294	28,057,017	22,061,272	23,603,397	25,917,135
Operating Expenditures:										
Classified Salaries	92,979	- -	- -	92,979	91,868	136,799	126,600	87,930	82,294	77,693
Statutory Benefits	13,947	- -	- -	13,947	13,780	2,193	18,021	10,598	8,506	9,279
Health & Welfare	13,300	- -	- -	13,300	13,000	15,698	10,238	7,800	7,313	19,512
Employer Tax Expense	1,804	- -	- -	1,804	1,507	2,527	2,091	1,278	1,144	1,151
Net Pension Expense	66,203	- -	- -	66,203	56,440	108,891	74,319	27,410	45,451	(45,843)
Telephone & Internet	920	- -	- -	920	950	1,339	1,331	834	978	968
Supplies Office	900	- -	- -	900	900	207	841	1,252	60	981
Supplies - Other	1,200	- -	- -	1,200	1,200	1,051	1,388	750	571	220
Brokerage Fees-Dental-ACSIG	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-MD	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Travel and Conferences	1,000	- -	- -	1,000	1,500	437	2,233	1,406	756	426
Mileage	600	- -	- -	600	600	1,275	1,495	973	975	908
Dues & Memberships	550	- -	- -	550	900	544	405	1,152	103	328
Postage & Meter	200	- -	- -	200	280	95	140	103	123	311
Insurance Expense-PIPS	30,063,384	- -	- -	30,063,384	25,706,100	24,378,001	24,596,271	22,134,268	21,859,934	22,078,042
PIPS Contribution Adjustmert	1,500,000	- -	- -	1,500,000	1,500,000	1,499,984	2,824,928	657,717	86,069	584,688
Utility - Rent	4,250	- -	- -	4,250	4,200	3,084	3,787	3,705	4,945	6,288
Contract Services - Actuarial	12,000	- -	- -	12,000	12,000	10,040	9,640	9,300	8,970	8,770
Contract Services - Claims Audit	16,100	- -	- -	16,100	- -	- -	16,100	- -	15,750	- -
Contract Services	- -	- -	- -	- -	2,483	- -	- -	- -	- -	- -
Audit Fees	2,050	- -	- -	2,050	2,000	2,310	2,269	2,228	2,186	2,145
Other Services/Operating Expenses	2,933	- -	- -	2,933	1,000	2,272	2,185	806	865	485
Capital Equipment/Depreciation	- -	- -	- -	- -	800	- -	- -	- -	- -	- -
Legal	500	- -	- -	500	500	- -	2,338	- -	- -	- -
Accounting Services	2,000	- -	- -	2,000	2,000	2,623	2,546	2,472	2,400	2,325
County Courier	200	- -	- -	200	200	259	246	227	624	- -
Shredding	150	- -	- -	150	150	250	160	186	34	98
Copier & Scanner	400	- -	- -	400	400	464	472	488	378	623
Claims Administration Services	83,000	- -	- -	83,000	85,000	63,750	106,534	92,400	106,400	135,000
Self-Insurance Fee	500,000	- -	- -	500,000	500,000	440,544	331,991	558,425	281,372	388,794
Claims Paid-WC	500,000	- -	- -	500,000	500,000	644,490	237,014	400,761	537,775	936,718
Claims Paid-PL	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Physical Abilities Testing	50,000	- -	- -	50,000	50,000	7,952	5,988	6,083	9,660	3,403
Training	10,000	- -	- -	10,000	10,000	- -	- -	- -	- -	- -
First-Aid Program	5,000	- -	- -	5,000	5,000	4,560	13,159	2,307	3,749	1,208
Risk Management Prevention Program	297,500	- -	- -	297,500	260,000	292,500	227,500	74,708	97,500	27,610
EAP Program	180,000	- -	- -	180,000	180,000	136,051	138,842	165,508	162,038	119,315
Bank Charge & WC Penalty Reimb	1,000	- -	- -	1,000	1,000	- -	10,248	- -	- -	- -
Cobra Premiums	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Dental Insurance Premiums	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Vision Insurance Premiums	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Claim Development Expense	(314,867)	- -	- -	(314,867)	(500,000)	(912,191)	(1,246,830)	(1,033,262)	(3,054,012)	(1,305,544)
PIPS Incentive Program	150,000	- -	- -	150,000	- -	- -	- -	- -	- -	- -
Total Operating Expenditures	33,259,203	- -	- -	33,259,203	28,505,758	26,847,998	27,524,490	23,219,813	20,274,911	23,055,902
Net Increase/(Decrease) from Operations	572,867	- -	- -	572,867	(480,882)	1,767,296	532,527	(1,158,541)	3,328,486	2,861,233
Non Operating Income/(Expense)										
Interest Income	454,243	- -	- -	454,243	424,761	1,121,163	483,737	597,952	402,626	363,284
Change in FMV	- -	- -	- -	- -	- -	763,466	406,640	(169,531)	(1,413,042)	(235,208)
Realized Gain/(Loss)	- -	- -	- -	- -	- -	(171,881)	401,810	(63,467)	708,031	22,087
GASB 68	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Interfund Transfer	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	454,243	$ - -	$ - -	454,243	424,761	1,712,748	1,292,187	364,954	(302,385)	150,163
Ending Cash	$ 40,871,229									
Net Increase/(Decrease) in Net Position				1,027,110	(56,121)	3,480,044	1,824,714	(793,587)	3,026,101	3,011,396
				$ 40,871,229	39,844,119	39,900,240	36,420,196	34,595,482	35,389,068	32,362,968

Alameda County Schools Insurance Group (ACSIG)
Dental
2026/2027 Budget

	Budget 2026/2027	Allocations	Change in Accruals	Budget 2026/2027	2025/26 Budget	2024/25 Actuals	2023/24 Actuals	2022/2023 Actuals	2021/2022 Actuals	2020/2021 Actuals
Audited - Beginning Net Position, as of 07/01/2025				$ 18,936,534						
Beginning Cash and Investments	$ 18,936,534				$ 18,575,400	$ 18,233,975	$ 18,290,587	$ 13,307,986	$ 14,373,978	$ 11,924,643
Operating Revenue:										
Premiums Paid by Members	$ 157,818,795	$ - -	$ - -	$ 157,818,795	$155,880,000	$153,478,795	$ 148,759,075	$ 144,699,773	$133,236,138	$127,610,386
Rebate	- -	- -	- -	- -	- -	- -	(129,940)	- -	- -	- -
Total Operating Revenue	157,818,795	- -	- -	157,818,795	155,880,000	153,478,795	148,629,135	144,699,773	133,236,138	127,610,386
Operating Expenditures:										
Classified Salaries	256,435	- -	- -	256,435	253,376	328,198	307,929	235,269	217,812	199,873
Statutory Benefits	38,465	- -	- -	38,465	38,006	(4,150)	37,626	29,178	22,427	13,471
Health & Welfare	48,800	- -	- -	48,800	48,300	52,418	39,163	35,100	34,288	32,519
Employer Tax Expense	5,232	- -	- -	5,232	4,412	6,424	5,209	3,738	3,396	3,259
Net Pension Expense	141,389	- -	- -	141,389	122,140	248,682	147,460	58,462	75,752	(124,689)
Telephone & Internet	6,900	- -	- -	6,900	7,125	6,249	6,211	3,894	4,566	4,517
Supplies Office	6,750	- -	- -	6,750	6,750	965	3,924	5,843	278	4,579
Supplies - Other	9,000	- -	- -	9,000	9,000	4,904	6,477	3,502	2,662	1,027
Eligibility Processing	310,000	- -	- -	310,000	280,000	236,132	235,791	226,419	219,791	210,615
Brokerage Fees-Dental-ACSIG	365,000	- -	- -	365,000	350,000	326,391	325,556	312,447	303,141	290,054
Brokerage Fees-Dental-MD	950,000	- -	- -	950,000	950,000	931,618	870,271	712,220	694,592	607,679
Travel and Conferences	7,500	- -	- -	7,500	11,250	2,040	10,423	6,563	3,530	1,989
Mileage	4,500	- -	- -	4,500	4,500	5,950	6,975	4,541	4,550	4,235
Dues & Memberships	4,125	- -	- -	4,125	6,750	2,538	1,890	5,376	480	1,530
Postage & Meter	4,500	- -	- -	4,500	6,300	1,717	2,528	1,853	2,212	5,608
Insurance Expense	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Net, Operating-Rent	31,875	- -	- -	31,875	31,500	23,131	28,397	27,784	37,080	29,344
Contract Services - Actuarial	5,000	- -	- -	5,000	- -	5,000		4,000	- -	3,500
Contract Services - PL - Investigation	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Contract Services	- -	- -	- -	- -	18,619	- -	- -	- -	- -	- -
Audit Fees	15,375	- -	- -	15,375	15,000	10,780	10,588	10,395	10,203	10,010
Other Services/Operating Expenses	21,994	- -	- -	21,994	7,500	10,603	10,196	3,763	4,035	2,265
Capital Equipment/Depreciation	- -	- -	- -	- -	6,000	- -	- -	- -	- -	- -
Legal	3,750	- -	- -	3,750	3,750	- -	10,910	- -	- -	- -
Accounting Services	15,000	- -	- -	15,000	15,000	12,239	11,882	11,536	11,200	10,850
County Courier	1,500	- -	- -	1,500	1,500	1,208	1,147	1,059	2,914	- -
Shredding	1,125	- -	- -	1,125	1,125	1,169	746	869	159	456
Copier & Scanner	9,000	- -	- -	9,000	9,000	8,355	8,489	8,783	6,802	11,219
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	10,000	- -	- -	10,000	5,000	9,909	6,357	2,243	- -	112
Cobra Premiums	250,000	- -	- -	250,000	300,000	138,070	148,158	186,045	218,392	268,395
Dental Insurance Premiums	155,473,633	- -	- -	155,473,633	153,148,550	151,133,633	146,756,528	138,206,038	131,487,423	123,344,909
Vision Insurance Premiums	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Claim Development Expense	- -	- -	- -	- -	- -	129,000	- -	(388,000)	- -	227,000
Prefund Deposit	- -	- -	- -	- -	- -	- -	73,500	100,000	465,500	- -
Total Operating Expenditures	157,996,849	- -	- -	157,996,849	155,660,453	153,633,173	149,074,331	139,818,920	133,833,185	125,164,326
Net Increase/(Decrease) from Operations	(178,054)	- -	- -	(178,054)	219,547	(154,378)	(445,196)	4,880,853	(597,047)	2,446,060
Non Operating Income/(Expense)										
Interest Income	151,414	- -	- -	151,414	141,587	333,130	166,277	165,818	84,270	85,787
Change in FMV	- -	- -	- -	- -	- -	209,938	111,818	(46,618)	(747,910)	(91,065)
Realized Gain/(Loss)	- -	- -	- -	- -	- -	(47,265)	110,489	(17,452)	194,694	8,551
GASB 68										
Interfund Transfer & YE Close Oper	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	151,414	$ - -	$ - -	151,414	141,587	495,803	388,584	101,748	(468,946)	3,273
Ending Cash	$ 18,909,895									
Net Increase/(Decrease) in Net Position				(26,639)	361,134	341,425	(56,612)	4,982,601	(1,065,993)	2,449,333
				$ 18,909,895	18,936,534	18,575,400	18,233,975	18,290,587	13,307,985	14,373,976

Alameda County Schools Insurance Group (ACSIG)
Vision
2026/2027 Budget

	Budget 2026/2027	Allocations	Change in Accruals	Budget 2026/2027	2025/26 Budget	2024/25 Actuals	2023/24 Actuals	2022/2023 Actuals	2021/2022 Actuals	2020/2021 Actuals
Audited - Beginning Net Position, as of 07/01/2025				$ 5,146,513						
Beginning Cash and Investments	$ 5,146,513				$ 4,945,720	$ 4,351,947	$ 3,366,948	$ 3,179,847	$ 3,171,366	$3,112,862
Operating Revenue:										
Premiums Paid by Members	$ 10,228,824	$ - -	$ - -	$ 10,228,824	8,960,300	9,172,824	8,786,419	7,989,687	6,640,269	5,158,675
Other Income	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Total Operating Revenue	10,228,824	- -	- -	10,228,824	8,960,300	9,172,824	8,786,419	7,989,687	6,640,269	5,158,675
Operating Expenditures:										
Classified Salaries	32,521	- -	- -	32,521	27,604	51,634	48,108	34,636	32,198	30,370
Statutory Benefits	4,878	- -	- -	4,878	4,141	262	6,743	4,573	3,512	2,712
Health & Welfare	4,825	- -	- -	4,825	3,550	6,777	4,713	3,900	3,738	6,504
Employer Tax Expense	635	- -	- -	635	445	974	802	522	469	468
Net Pension Expense	22,535	- -	- -	22,535	17,968	40,510	26,249	9,939	15,150	(18,311)
Telephone & Internet	920	- -	- -	920	950	893	887	556	652	645
Supplies Office	900	- -	- -	900	900	138	561	835	40	654
Supplies - Other	1,200	- -	- -	1,200	1,200	701	925	500	380	147
Eligibility Processing	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-ACSIG	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-MD	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Travel and Conferences	1,000	- -	- -	1,000	1,500	291	1,489	938	504	284
Mileage	600	- -	- -	600	600	850	996	649	650	605
Dues & Memberships	550	- -	- -	550	900	363	270	768	69	219
Postage & Meter	150	- -	- -	150	210	95	140	103	123	311
Insurance Expense	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Utility - Operating-Rent	4,250	- -	- -	4,250	4,200	3,084	3,787	3,705	4,945	4,192
Contract Services - Actuarial	3,000	- -	- -	3,000		- -		1,000	- -	1,500
Contract Services - Claims	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Contract Services	- -	- -	- -	- -	2,483	- -	- -	- -	- -	- -
Audit Fees	2,050	- -	- -	2,050	2,000	1,540	1,513	1,485	1,458	1,430
Other Services/Operating Expenses	2,933	- -	- -	2,933	1,000	1,515	1,457	538	576	324
Capital Equipment/Depreciation	- -	- -	- -	- -	800	- -	- -	- -	- -	- -
Legal	500	- -	- -	500	500	- -	1,559	- -	- -	- -
Accounting Services	2,000	- -	- -	2,000	2,000	1,748	1,697	1,648	1,600	1,550
County Courier	200	- -	- -	200	100	173	164	151	416	- -
Shredding	150	- -	- -	150	150	167	107	124	23	65
Copier & Scanner	300	- -	- -	300	300	464	472	488	378	623
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	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Vision Insurance Premiums	9,812,800		- -	9,812,800	8,756,800	8,742,093	7,846,740	7,551,360	6,304,171	5,022,017
Claim Development Expense	- -	- -	- -	- -	- -	(57,000)	- -	154,000	- -	69,000
Prefund Deposit	- -	- -	- -	- -	- -	- -	10,200	82,870	186,100	- -
Total Operating Expenditures	9,898,896	- -	- -	9,898,896	8,830,300	8,797,272	7,959,579	7,855,288	6,557,152	5,125,309
Net Increase/(Decrease) from Operations	329,928	- -	- -	329,928	130,000	375,552	826,840	134,399	83,117	33,366
Non Operating Income/(Expense)										
Interest Income	75,707			75,707	70,793	186,793	115,210	65,081	32,240	41,079
Change in FMV	- -	- -	- -	- -	- -	40,558	21,602	(9,006)	(144,491)	(17,593)
Realized Gain/(Loss)	- -	- -	- -	- -	- -	(9,130)	21,347	(3,373)	37,614	1,652
GASB 68	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Interfund Transfer	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	75,707	$ - -	$ - -	75,707	70,793	218,221	158,159	52,702	(74,637)	25,138
Ending Cash	$ 5,552,147									
Net Increase/(Decrease) in Net Position				405,635	200,793	593,773	984,999	187,101	8,480	58,504
				$ 5,552,147	5,146,513	4,945,720	4,351,947	3,366,948	3,179,846	3,171,366

Alameda County Schools Insurance Group (ACSIG)
Property and Liability
2026/2027 Budget

	Budget 2026/2027	Allocations	Change in Accruals	Budget 2026/2027	2025/26 Budget	2024/25 Actuals	2023/24 Actuals	2022/2023 Actuals	2021/2022 Actuals	2020/2021 Actuals
Audited - Beginning Net Position, as of 07/01/2025				$ 1,673,412						
Beginning Cash and Investments	$ 1,673,412				$ 1,685,000	$ 1,342,939	$ 796,819	$ 600,577	$ 675,143	$ 325,945
Operating Revenue:										
Premiums Paid by Members	$ 3,985,059	$ - -	$ - -	$ 3,985,059	3,671,516	3,424,220	2,884,183	2,556,062	2,075,729	2,351,431
Other Income	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Total Operating Revenue	3,985,059	- -	- -	3,985,059	3,671,516	3,424,220	2,884,183	2,556,062	2,075,729	2,351,431
Operating Expenditures:										
Classified Salaries	32,521	- -	- -	32,521	36,661	42,582	39,246	26,647	25,046	23,662
Statutory Benefits	4,878	- -	- -	4,878	5,499	966	5,638	3,011	2,496	3,284
Health & Welfare	4,825	- -	- -	4,825	5,900	4,461	2,761	1,950	1,786	6,504
Employer Tax Expense	635	- -	- -	635	616	776	644	379	338	341
Net Pension Expense	22,535	- -	- -	22,535	20,504	34,188	24,032	8,737	15,152	(13,765)
Telephone & Internet	460	- -	- -	460	475	446	444	279	327	323
Supplies Office	450	- -	- -	450	450	69	279	417	19	327
Supplies - Other	600	- -	- -	600	600	350	463	251	190	73
Eligibility Processing	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-ACSIG	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Brokerage Fees-Dental-MD	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Travel and Conferences	500	- -	- -	500	750	146	745	469	253	143
Mileage	300	- -	- -	300	300	425	499	325	325	303
Dues & Memberships	275	- -	- -	275	450	180	135	384	33	108
Postage & Meter	150	- -	- -	150	210	- -	- -	- -	- -	- -
Insurance Expense-NCR	3,712,059	- -	- -	3,712,059	3,369,516	2,893,323	2,350,774	2,097,743	1,987,518	1,935,827
Utility - Operating-Rent	2,125	- -	- -	2,125	2,100	1,542	1,891	1,852	2,470	2,095
Contract Services - Actuarial	7,000	- -	- -	7,000	8,241	5,800	- -	- -	5,050	4,900
Contract Services - Claims	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Contract Services	- -	- -	- -	- -	2,000	- -	- -	- -	- -	- -
Audit Fees	1,025	- -	- -	1,025	1,000	770	755	742	728	715
Other Services/Operating Expenses	1,466	- -	- -	1,466	500	758	728	269	288	162
Capital Equipment/Depreciation	- -	- -	- -	- -	400	- -	- -	- -	- -	- -
Legal	250	- -	- -	250	250	- -	779	- -	- -	- -
Accounting Services	1,000	- -	- -	1,000	1,000	874	849	824	800	775
County Courier	100	- -	- -	100	100	86	82	76	209	- -
Shredding	75	- -	- -	75	75	84	49	63	11	32
Copier & Scanner	300	- -	- -	300	300	- -	- -	- -	- -	- -
Claims Administration Services	26,000	- -	- -	26,000	30,000	24,373	19,821	12,069	12,470	4,411
Self-Insurance Fee	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Claims Paid - WC	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Claims Paid - PL	150,000	- -	- -	150,000	110,000	136,700	54,217	151,492	25,205	10,263
Safety Inspection	23,000	- -	- -	23,000	22,000	13,600	- -	- -	12,819	12,819
Training	19,000	- -	- -	19,000	19,000	- -	- -	- -	- -	- -
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	112,662	- -	- -	112,662	115,000	84,184	(25,539)	108,430	64,303	17,064
Others	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Total Operating Expenditures	4,124,191	- -	- -	4,124,191	3,753,897	3,246,683	2,479,292	2,416,409	2,157,836	2,010,366
Net Increase/(Decrease) from Operations	(139,132)	- -	- -	(139,132)	(82,381)	177,537	404,891	139,653	(82,107)	341,065
Non Operating Income/(Expense)										
Interest Income	75,707	- -	- -	75,707	70,793	164,524	141,229	56,589	7,543	8,133
Change in FMV	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Realized Gain/(Loss)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
GASB 68						- -	- -	- -	- -	- -
Interfund Transfer	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Total Non Operating Income/(Expense)	75,707	$ - -	$ - -	75,707	70,793	164,524	141,229	56,589	7,543	8,133
Ending Cash	$ 1,609,988									
Net Increase/(Decrease) in Net Position				(63,425)	(11,588)	342,061	546,120	196,242	(74,564)	349,198
				$ 1,609,988	1,673,412	1,685,000	1,342,939	796,819	600,579	675,143

Alameda County Schools Insurance Group (ACSIG)
Operations
2026/2027 Budget

	Cash Activity 2026/2027	Allocations	Change in Accruals	Balance Year to Date	2025/26 Budget	2024/25 Budget
Audited - Beginning Net Position, as of 07/01/2025				$ - -		
Beginning Cash and Investments	$ - -				$ - -	$ - -
Operating Revenue:						
Offset to Rent - Sub Lease	$ - -	$ - -	$ - -	$ - -	$ - -	$ - -
Other Income	- -	- -	- -	- -	- -	- -
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	- -	- -	- -	- -	- -	
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				- -	- -	- -
				$ - -	$ - -	$ - -

	Name	Classification	Salary	Health Coverage	Statutory Benefits	Employer Tax Expense	CalPers Liability
ACSIG Staff							
	Jackie Kim	Executive Director	$ 279,376	$ 23,500.00	$ 41,906.41	$ 5,346.09	$ 85,489.07
	Fund Contribution %	50% From Dental Fund	$ 139,688	$ 11,750.00	$ 20,953.20	$ 2,673.04	$ 42,744.53
		30% From WC	$ 83,813	$ 7,050.00	$ 12,571.92	$ 1,603.83	$ 25,646.72
		10% From Vision	$ 27,938	$ 2,350.00	$ 4,190.64	$ 534.61	$ 8,548.91
		10% From P&L	$ 27,938	$ 2,350.00	$ 4,190.64	$ 534.61	$ 8,548.91
	Celina Flotte	Executive Assistant	$ 91,659	$ 23,500.00	$ 13,748.83	$ 2,003.97	$ 28,047.61
	Fund Contribution %	80% From Dental Fund	$ 73,327	$ 18,800.00	$ 10,999.06	$ 1,603.17	$ 22,438.09
		10% From WC	$ 9,166	$ 2,350.00	$ 1,374.88	$ 200.40	$ 2,804.76
		5% From Vision	$ 4,583	$ 1,175.00	$ 687.44	$ 100.20	$ 1,402.38
		5% From P&L	$ 4,583	$ 1,175.00	$ 687.44	$ 100.20	$ 1,402.38
	Amy Perry	Claims Assistant	$ 43,420	$ 11,750.00	$ 6,513.02	$ 955.88	$ 13,286.55
	Fund Contribution %	100% Dental (COBRA)	$ 43,420	$ 11,750.00	$ 6,513.02	$ 955.88	$ 13,286.55
Retirees							
	Kimberly Dennis	Retiree	$ -	$ 13,000.00	$ -	$ -	$ -
	Fund Contribution %	50% From Dental Fund		$ 6,500.00			
		30% From WC		$ 3,900.00			
		10% From Vision		$ 1,300.00			
		10% From P&L		$ 1,300.00			
	PERS Unfunded Liab.	Misc.					$ -
	PERS Unfunded Liab.	Misc. PEPRA					$ 125,840.00
	Payment % by Fund	50% From Dental Fund					$ 62,920.00
		30% From WC					$ 37,752.00
		10% From Vision					$ 12,584.00
		10% From P&L					$ 12,584.00

Fund / Type	Personnel Totals				
	Salary	Health Coverage	Statutory Benefits	Employer Tax Expense	CalPers Liability
Dental	$ 256,435.21	$ 48,800.00	$ 38,465.28	$ 5,232.10	$ 141,389.17
WC	$ 92,978.70	$ 13,300.00	$ 13,946.80	$ 1,804.22	$ 66,203.48
Vision	$ 32,520.55	$ 4,825.00	$ 4,878.08	$ 634.81	$ 22,535.29
P&L	$ 32,520.55	$ 4,825.00	$ 4,878.08	$ 634.81	$ 22,535.29

Expense Catagories

Default Apportionment	WC	Dental	Vision	P&L
	10%	75%	10%	5%

Telephone & Internet	$ 9,200.00		$ 920	$ 6,900	$ 920	$ 460
Supplies Office	$ 9,000.00		$ 900	$ 6,750	$ 900	$ 450
Supplies - Other	$ 12,000.00		$ 1,200	$ 9,000	$ 1,200	$ 600
Eligibility Processing	$ 310,000.00	100% Dental	$ -	$ 310,000	$ -	$ -
Brokerage Fees-Dental-ACSIG	$ 365,000.00	100% Dental	$ -	$ 365,000	$ -	$ -
Brokerage Fees-Dental-MD	$ 950,000.00	100% Dental	$ -	$ 950,000	$ -	$ -
Travel and Conferences	$ 10,000.00		$ 1,000	$ 7,500	$ 1,000	$ 500
Mileage	$ 6,000.00		$ 600	$ 4,500	$ 600	$ 300
Dues & Memberships	$ 5,500.00		$ 550	$ 4,125	$ 550	$ 275
Postage & Meter	$ 5,000.00	4%, 90%, 3%, 3%	$ 200	$ 4,500	$ 150	$ 150
PIPS payroll adjustment	$ 1,500,000.00	100% WC	$ 1,500,000	$ -	$ -	$ -
Utility - Operating-Rent	$ 42,500.00		$ 4,250	$ 31,875	$ 4,250	$ 2,125
Self-Insurance Fee	$ 500,000.00	100% WC	$ 500,000	$ -	$ -	$ -
Other Services/Operating Expenses	$ 21,825.00		$ 2,183	$ 16,369	$ 2,183	$ 1,091
Contract Services - Vision Actuarial	$ 3,000.00	100% Vision	$ -	$ -	$ 3,000	$ -
Contract Services - Dental Actuarial	$ 5,000.00	100% Dental	$ -	$ 5,000	$ -	$ -
Contract Services - WC Actuarial	$ 12,000.00	100% WC	$ 12,000	$ -	$ -	$ -
Contract Services - P&L Actuarial	$ 7,000.00	100% P&L	$ -	$ -	$ -	$ 7,000
Contract Services - WC Claims Audit	$ 16,100.00	100% WC	$ 16,100	$ -	$ -	$ -
Contract Services - PL - Investigation	$ -	100% P&L	$ -	$ -	$ -	$ -
Contract Services - PL - Legal	$ -	100% P&L	$ -	$ -	$ -	$ -
Contract Services - RASP	$ 19,000.00	100% P&L				$ 19,000
Audit Fees	$ 20,500.00		$ 2,050	$ 15,375	$ 2,050	$ 1,025
Repairs and Maintenance	$ -		$ -	$ -	$ -	$ -
Training	$ 10,000.00	100% WC	$ 10,000	$ -	$ -	$ -
Legal	$ 5,000.00		$ 500	$ 3,750	$ 500	$ 250
Accounting Services	$ 20,000.00		$ 2,000	$ 15,000	$ 2,000	$ 1,000
Courier Services	$ 2,000.00		$ 200	$ 1,500	$ 200	$ 100
Shredding	$ 1,500.00		$ 150	$ 1,125	$ 150	$ 75
Copier & Scanner	$ 10,000.00	4%, 90%, 3%, 3%	$ 400	$ 9,000	$ 300	$ 300
Claims Administration Services - PL	$ 26,000.00	100% P&L	$ -	$ -	$ -	$ 26,000
Claims Administration Services - WC	$ 83,000.00	100% WC	$ 83,000	$ -	$ -	$ -
Safety Inspections	$ 23,000.00	100% P&L	$ -	$ -	$ -	$ 23,000
Physical Ability Testing	$ 50,000.00	100% WC	$ 50,000	$ -	$ -	$ -
Shoe Program	$ 297,500.00	100% WC	$ 297,500	$ -	$ -	$ -
EAP Program	$ 180,000.00	100% WC	$ 180,000	$ -	$ -	$ -
First-Aid Program	$ 5,000.00	100% WC	$ 5,000	$ -	$ -	$ -
Accreditation	$ 7,500.00		$ 750	$ 5,625	$ 750	$ 375

		WC	Dental	Vision	PL
Total Other Expenses	$ 4,549,125.00	$ 2,671,453	$ 1,772,894	$ 20,703	$ 84,076

Investment Income - Morgan Stanley

Amount under Management	Estimated Returns		WC	Dental	Vision	PL
$ 30,282,873.00	$ 757,071.83	60%, 20%, 10%, 10%	$ 454,243	$ 151,414	$ 75,707	$ 75,707

Estimated Growth
2.50%

Misc. Assumptions

Public Agency Required Employer Contru https://www.calpers.ca.gov/page/employers/actuarial-resources/employer-contributions/public-agency-contributions
CalPers Liablity calculated at 30.6% https://www.calpers.ca.gov/employers/policies-and-procedures/circular-letters/200-049-25
Estimated COLA: 2.41%
WC self-insurance fee flat by DIR
Non-health benefits @ 15%
EAP enhancements

Contracts / Service Providers		Fiscal Year			
Vendor	Services Type	23/24	24/25	25/26	26/27
ACOE - Poney Mail	Courier	$ 2,800	$ 3,200	$ 2,000	$ 2,000
Bay Actuarial	WC Actuary	$ 10,000	$ 12,000	$ 12,000	$ 12,000
Bay Actuarial	PL Actuary	$ 7,500	$ 8,500	$ 7,000	$ 7,000
Healthcare Actuaries	Dental Actuary	$ -	$ 5,000	$ -	$ 5,000
Healthcare Actuaries	Vision Actuary	$ -	$ 3,000	$ -	$ 3,000
Keenan	PL claims handling (PLCA)	$ 20,000	$ 22,000	$ 25,000	$ 26,000
Keenan	WC runoff claims handling	$ 87,000	$ 85,000	$ 85,000	$ 83,000
Keenan	RASP	$ -	$ -	$ 19,000	$ 19,000
Sharp	Copier	$ 10,000	$ 10,000	$ 10,000	$ 10,000
Keenan	SETECH	$ 17,000	$ 20,000	$ 20,000	$ 20,000
Shred-It	Secure Shreading	$ 1,500	$ 1,500	$ 1,500	$ 1,500
Pitney Bowes	Postage Machine	$ 3,500	$ 3,500	$ 3,500	$ 5,000
CMS	Phone	$ 1,500	$ 2,000	$ 2,000	$ 2,000
N/A	Website	$ 1,000	$ 1,500	$ 1,500	$ 5,000
Keenan	Loss Control - Safety Ins.	$ 20,000	$ 22,000	$ 22,000	$ 23,000
Newfront	WC Claims Audit	$ 16,100	$ -	$ -	$ 16,100
Christy White	Audit	$ 23,000	$ 23,275	$ 20,000	$ 20,500
AT&T Mobility	Cell Phone	$ 4,500	$ 5,000	$ 2,500	$ 1,800
Paychex	Payroll	$ 2,400	$ 3,200	$ 3,200	$ 3,200
Leone & Alberts	Legal	$ 5,000	$ 5,000	$ 5,000	$ 5,000
Alliant	Dental Underwriting	$ 340,000	$ 340,000	$ 350,000	$ 365,000
PBIA	Dental Processing	$ 255,000	$ 265,000	$ 280,000	$ 310,000
Ability USA	Post Offer Program	$ 14,000	$ 50,000	$ 50,000	$ 50,000
Triuam Partners	Rent	$ 40,296	$ 42,856	$ 42,000	$ 42,500
All Safe Storage	Storage	$ 3,200	$ 3,500	$ 3,500	$ 3,500
Comcast	Internet	$ 3,600	$ 3,600	$ 5,000	$ 5,400
Avast	Subscription anti-virus	$ 125	$ 125	$ 125	$ 125
N/A	IT Support	$ -	$ 20,000	$ 10,000	$ 5,000
CAJAPA	Accreditation	$ 7,500	$ -	$ -	$ 7,500

Rent Calculation	July 2025 - October 2025	$8,650	$ 34,600
	November 2025 - June 2026	$8,995	$ 71,960
	Sublease (7/1/25-10/30/25)	-$5,212	$ (20,848)
	Sublease (11/1/25-6/30/26)	-$5,423	$ (43,384)
			$ 42,328