


FRESNO COUNTY
SELF INSURANCE GROUP

Quarterly Board Meeting

1:30 p.m. Tuesday, October 13, 2009

J. Frank Parks Education Center
Selma Unified School District
3036 Thompson Avenue
Selma, California

Meeting Minutes

Call to Order President Eric Cederquist called the meeting to order at 1:32 p.m.

Attendance

Fowler Unified School District
Eric Cederquist

Kings Canyon Joint Unified School District
Ron Hudson

Kingsburg Joint Union School District (Elem)
Dr. Mark Ford
Carol Williamson

Sanger Unified School District
Marc Johnson

Alvina Elementary School District
Mike Iribarren
Larry Wilson

Selma Unified School District
Larry Teixeira

Riverdale Jt Unified School District
Elaine Cash

Guests:

Dr. Henry C. Brock – *Brock's Loss Control Services*
Curt Crockett – *Tristar Ins. Group*
Sharon Castillo – *Tristar Ins. Group*
Bill Tucker - *Tucker-Alexander Ins.*
Donna Murry – *Tucker-Alexander Ins.*

Approval of Agenda The motion to approve the agenda was made by member Johnson and seconded by member Hudson. Motion carried.

Public Hearing Session President Cederquist asked if anyone wished to address the Board. There was no response.

Consent Agenda The motion was made by member Teixeira and seconded by member Johnson to approve the consent agenda which included the following:
A. Approval of the minutes of the June 9, 2009 meeting as mailed.
B. Approval of expenditures, (Attachment A).
Motion carried.

Treasurer's Report Carol Williamson, the F.C.S.I.G. accountant presented the financial statement for period ending September 30, 2009, (Attachments B). She reported to the Board all of the 1st installment deposit premium payments had been received for the current fiscal year. The 2nd installment invoices would be going out in the mail today.

Broker's Report The broker, Bill Tucker Jr. mentioned both the Certificate of Insurance and the renewal endorsements for the excess workers' compensation policy for the 09/10 year will be included with the F.C.S.I.G. minutes for attachment to the policy the districts received last year, (Enclosure).
W/C Excess Pcly

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Broker's Report

Cont.

Claims Cost
Analysis

The broker presented the claims cost analysis for month ending September 2009, (Attachment C). He pointed out a new trend in claims appears to be stress claims. They began last year and continue on into this current year. The late reported claim and large losses were also addressed.

Return of
CIGA Fee

It was noted a check in the amount of \$23,026.96 was received from US Specialty Underwriters, Inc. on behalf of The Insurance Corporation of Hannover. The amount received was a CIGA fee collected and later determined it would be refunded, (Attachment D).

Administrator's Report

The F.C.S.I.G. claims administrator, Sharon Castillo reported on the large losses, those claims over \$5,000. She mentioned there was a large number of lifting injuries from custodians.

Results were given on the attempt to overturn two case laws affecting future workers' compensation rating:

The case involving the suppression of American Medical Association guidelines, which would increase the level of permanent disability, was overturned. The second case which involved the future earning capacity of an injured employee, thus the possibility of increasing the monetary level of disability was kept intact.

A question on whether a district was required to mail injured employees the entire Medical Provider Network (MPN) list was resolved by legal council. The one page MPN list covering the geographic area of F.C.S.I.G. territory is all that is required to be distributed, (Attachment E). The entire network of providers would be sent to an attorney representing an injured employee upon request.

Loss Control Report

RTW Program

F.C.S.I.G. risk manager, Dr. Henry Brock reported on one of the current projects which he is involved in with an outside facilitator and several human resource department heads and their return to work program. It is their endeavor to provide in the written job descriptions, the physical requirements for each job. This would allow the early intervention nurse to provide the proper description to health care providers for determining whether an injured employee can return back to work.

Reducing Risk
Workshop

Tuesday, October 20 is the date for the upcoming Reducing Risk Workshop. The attendees will have the opportunity to access the websites for both F.C.S.I.G. & the Organization of Self Insured Schools (O.S.S.) for a better understanding of how the system works and enabling a broader picture of what each JPA does. The facilitators for the workshop will be Henry Brock, risk manager; Bill Tucker Jr., JPA administrator; Garth Maijala, safety consultant; Sharon Castillo, F.C.S.I.G. claims administrator; and Erik Knak, O.S.S. claims administrator.

Action Items

Annual Report

The Public Self Insurer's Annual Report was presented by the broker, (Attachment F). This report is filed annually with the State of California, Department of Industrial Relations Self Insurance Plans and is used to determine the User Funding and Fraud Assessments. The motion was made by member Hudson and seconded by member Johnson to accept the report as presented. Motion carried.

Awarding of Claims

The motion to award the claims audit to the firm of Helling & Associates was made by member Johnson and seconded by member Cash, (Attachment G). Motion carried.

NOTE: The audit was performed two years ago by the aforementioned firm and the fee of \$4,950 has remained the same as from their prior claims audit.

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Board Member Report President Cederquist asked if any member had items to report. There was no response.

Closed Session There were no items for closed session.

Next Meeting/Adjournment The next quarterly meeting is scheduled for 1:30 p.m. on **Tuesday, January 12, 2010**. With no further business, the motion to adjourn the meeting was made by member Johnson and seconded by member Ford. Motion carried and the meeting adjourned at 1:54 p.m.

Prepared by,

Approved by,

Donna Murry
MJ:dm

Marc Johnson
O.S.S. Secretary