

**OSS**  
ORGANIZATION OF  
**SELF-INSURED SCHOOLS**

**Executive Committee Meeting**

11:00 a.m. Thursday, January 17, 2013

Favorito  
115 N 6th  
Fowler, CA 93625

**Meeting Minutes**

- Call to Order** President Larry Teixeira called the meeting to order at 11:00 a.m.
- Attendance**
- |  |  |
|--|--|
| Selma Unified School District<br>Larry Teixeira                | Los Banos Unified School District<br>Dean Bubar  |
| Island Union Elementary School District<br>Diane Augusto       | Kingsburg Joint Union School District<br>Dr. Wesley Sever<br>Carol Williamson  |
| Southwest Transportation Agency<br>Tony Mendes                 | Fowler Unified School District<br>Eric Cederquist<br>Scott Griffin   |
| Kings River-Hardwick Un Elementary School Dist.<br>Trish Singh |  |
| Central Unified School District<br>Kelly Porterfield           | Guests:<br>Dennis Williams - <i>Keenan &amp; Associates</i><br>Mike Lamb - <i>Wells Fargo Insurance Services</i><br>Erik Knak – <i>Knak &amp; Company</i><br>Dr. Henry Brock – <i>Brock's Loss Control</i><br>Bill Tucker - <i>Tucker-Alexander Ins.</i><br>Donna Murry – <i>Tucker-Alexander Ins.</i> |
| Kerman Unified School District<br>Jim Foley                    |  |
| Kings Canyon Unified School District<br>Adele Nikkel           |  |
- Approval of Agenda** The motion to approve the agenda was made by member Bubar and seconded by member Williamson. Motion carried.
- Public Hearing Session** President Teixeira asked if anyone wished to address the Committee. There was no response.
- Consent Agenda** The motion was made by member Porterfield and seconded by member Bubar to approve the consent agenda which included the following:  
A. Approval of the minutes of the October 18, 2012 meeting as emailed.  
B. Approval of expenditures for quarter ending December 31, 2012, (Attachment A).  
Motion carried.
- Treasurer's Report** Carol Williamson, the O.S.S. accountant presented the financial statement for quarter ending December 31, 2012, (Attachment B).
- Broker's Report**  
Child Abuse Presentation The broker, Bill Tucker Jr. mentioned he was investigating the possibility of having the law firm that created the presentation on child abuse, educator responsibilities and reporting requirements discussed at the NorCal ReLiEF (NCR) annual meeting last October, make a presentation to the O.S.S. member districts.
- NCR Exec Com Meeting Highlights from the recent NCR Executive Committee meeting were reported on by the broker.
- MOC –  
The coverage document, Memorandum of Coverage (MOC) is in the process of being rewritten. There is no reduction of coverage; the intent is to clarify the document. Currently it is in its third draft.

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Broker's Rpt

Cont

Market Outlook –

Management has begun negotiations with reinsurers for the 7/01/13 renewal. Several NCR rates are frozen until 2015, others are subject to change. The hope is to keep rates below a five percent (5%) increase. Commercial insurers are predicting an increase of ten percent (10%).

Claim Notes –

A claim was discussed with an unusual set of circumstances. An employer could be liable for an employee's negligence driving to and from work should the employee be required to use their vehicle in their employment.

Renewal  
Questionnaires

The NCR renewal questionnaires have been sent to all brokers and they in turn should have contacted their districts as the information is due back to Tucker-Alexander by 2/08/13.

Form 700  
Conflict of Interest

The Conflict of Interest Form 700 has been emailed to the O.S.S. Executive Committee members and alternates. These forms are to be completed and mailed back to Tucker-Alexander by 4/02/13.

**Administrator's  
Report**

The O.S.S. claims administrator Erik Knak from Knak & Company presented his report, *The O.S.S. Loss History Review – (Incurred)* as of 1-16-2013 for years 2004-05 through 2012-13, (Attachment C).

**Loss Control  
Report**

AEDs

O.S.S. risk manager; Dr. Henry Brock reported on his December memo pertaining to automatic electronic defibrillators (AEDs) which gave valuable information to the districts interested in acquiring an AED such as a sample board policy and information on two day training for key employees. It was the consensus of the Executive Committee to send the memo out a second time.

Note: The deadline for the group purchase was extended to 2/15/13.

Training CD

Dr. Brock reported on the insurance training / risk management CD, *District Insurance Essentials*, now available. A Table of Contents was provided to show the subject matter on the CD, (Attachment D). District staff, especially new employees will have a resource available to them should questions arise pertaining to areas of insurance for both property/liability and workers' comp in addition to risk management. The CD also has a tremendous number of links to outside sources and forms which should prove to be beneficial. Dr. Brock will be hand delivering the CDs to every member district.

Emergency  
Preparedness

The risk manager mentioned he and the broker have been in contact with Fresno County Department of Ed pertaining to a possible joint workshop on emergency preparedness. Through his research, he has found three very qualified individuals from which to select as a facilitator. More information would be following on this workshop. Dennis Williams mentioned that Keenan had a webinar on this subject on 1/16/13. The information is still accessible by going to their website, *P&C Bridge*.

**Action Items**

Actuarial Proposal

The broker presented the proposal for 2013 actuarial services by Milliman, Inc. (Attachment E). The motion to approve the proposal as presented by the broker was made by member Cederquist and seconded by member Nikkel. Motion carried.

Investment Policy

The Executive Committee reviewed the changes to its investment policy as presented by the broker, (Attachment F). O.S.S. adopts as its own, the Investment Policy of the County of Fresno and the annual review is mandated by the accreditation process. The motion to accept the revisions to the December 13, 2011 Investment Policy was made by member Bubar and seconded by member Nikkel. Motion carried.

NOTE: The complete Investment Policy can be found online at the O.S.S. website [www.ossweb.org](http://www.ossweb.org)

Claims Audit

The broker presented the O.S.S. Claims Audit report as prepared by Ken Maiolini with RMS, (Attachment G). In summary, the audit found the O.S.S. claims are handled in a manner that meets or exceeds both *Generally Accepted Claims Handling Standards* and *CAJPA Accreditation Standards*. There were no areas of deficiency and the O.S.S. members are afforded a high level of organization, mitigation, documentation and resolution in the handling of their claims. The motion to accept the claims audit as presented was made by member Nikkel and seconded by member Cederquist. Motion carried.

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The committee recessed at 11:35 a.m. and reconvened at 11:58 a.m.

Member Foley left at 11:50 a.m.

Member Sever arrived at 12:00 p.m.

Member Porterfield left at 12:14 p.m.

**Action Items**

**Cont.**

Concussion Care  
Insurance

Mike Lamb with Wells Fargo Insurance Services presented the *Play It Safe Concussion Care* program to the Executive Committee, (Attachment H). His program is excess accident / medical insurance coverage which also provides concussion testing, access to medical providers, and injury education and awareness, (Attachment H). The motion to recommend for approval; making the Play It Safe Concussion Care program available to the O.S.S. member districts was made by member Cederquist and seconded by member Nikkel. Motion carried.

A sub-committee composed of Mike Lamb, Larry Teixeira, Henry Brock, and Bill Tucker, Jr. will meet to formulate the procedures on making the insurance available to the O.S.S. members.

**Board Member  
Report**

President Teixeira 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 scheduled meeting for the Executive Committee is 11:00 a.m. on Tuesday, **April 18, 2013** at Favorito's in Fowler.

With no further business, President Teixeira announced the meeting was adjourned at 12:35 p.m.

Prepared by,

*Donna Murry*

Donna Murry  
DA:dm

Approved by,

*Diane Augusto/dm*

Diane Augusto  
O.S.S. Secretary