



Northern California Regional Liability Excess Fund

2355 Crenshaw Blvd, Suite 200, Torrance, CA 90501

(310) 212-3344, Fax (310) 212-0300

Executive Summary Underwriting/Member Services Committee Meeting September 29, 2017

The following is a summary and highlights of the Committee Meeting on September 29, 2017 in San Jose, CA.

President:

Kimberly Dennis
Alameda County
Schools Insurance
Group

Vice President:

Brent Swanson
Tulare County
Schools Self
Insurance Authority

Secretary:

William Tucker
Organization of Self-
Insured Schools

Treasurer:

Scott Lantsberger
Washington Unified
School District

Committee Update

The Committee welcomed in its newest member, Liann Reyes from Monterey/San Benito JPA and extended well wishes to Candi Clark (EBSIG) who is relocating to Southern California. Also, long term committee member Dean Bubar (OSS) has retired. If you are interested in participating on this Committee, please contact Leslie Delozier.

Review of Reserves Report

Jack Joyce provided a summary of the June 30, 2017 loss data. Losses reported for 2016-17 have exceeded initial actuarial estimates with improvements on loss development for prior years. Claims frequency is increasing at about 1% per year and claims inflation is estimated at 6%. As of the loss evaluation date, claims severity has improved over the prior years. Overall, NCR liabilities remain stable.

Claims Trends

Ron Martin went over the NCR claims incurred Property & Liability loss trends valued as of June 30, 2017. There were no notable negative liability trends identified and liability severity losses have improved. On the Property side, 2016-17 was a difficult year with accidental fires and multiple storm losses in the winter months. Of these losses, 6 were determined to be CAT losses. In the CAT scenario, only one NCR MRL applies which limits the exposure to both the Members and the pools.

Memorandum of Coverage Revisions

The Committee was provided with the results of the Ad-Hoc Committee review regarding potential MOC revisions on Booster Definition, Rental Vehicle Exclusion and Criminal Act Exclusion for employees that are charged with a crime due to negligent act. The Underwriting/ Member services committee approved the Booster Club definition amendment to read "Booster Club means an organization that is formed to support a district sponsored athletic or academic program **that is not under the direct control and supervision of the district.** The language will be forwarded for Board consideration at the Full Board in May of 2018 for the 2018-19 MOC.

After discussion on the remaining two items, The Underwriting/Member Services agreed that no additional MOC revisions were necessary.

Special Agency Rating Policy

The Committee engaged in discussion regarding the Transportation Agency's participating in NCR, their exposures and premium contributions to evaluate whether members were being accurately charged the appropriate premium as well their risk management practices to include safety inspections and sound contractual risk transfer practices. The loss ratios for the existing Transportation Agency's were within acceptable ranges and completing the safety inspections. The Committee asked that the Manager provide a listing of all Special Agency's and endorsed entities for review so the entire exposure can be reviewed and analyzed to make necessary changes or recommendations if needed.





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Safety Inspection Upgrades

Ron Martin provided an overview of changes to inspection process and technological upgrades to the Keenan Loss Control Program. Members will now be provided with a pre inspection letter that will be uploaded into the web based system prior to the formal inspection where districts can identify areas of interest prior to the inspection. After the formal inspection, a report will be generated. The report will have a new look and identify the high, medium and low level priorities. The field consultants will follow up 90 days after the formal inspection to review the priority items listed. This new process will improve communication and assist member districts in addressing safety matters more efficiently.

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Risk Management Reward Program Update

The Risk Management Reward Program was revised to highlight the new micro-learning series and members are requested to take the first two courses titled between July 1st and December 31st:

- Child Abuse Prevention: Introduction
- Child Abuse Prevention: Grooming Part I (Choose one: Elementary, Middle or High School)

Districts with the most employee course completions will be entered into a lottery drawing to receive \$2,500!! 10 districts will be chosen in the lottery, which will take place in February 2018.

The next Underwriting/Member Services Committee meeting will be held on December 15, 2017 at the Keenan office in San Jose, CA.

