

**North Bay Schools Insurance Authority  
Board of Directors Meeting  
June 12, 2019**

**MINUTES**

**CALL TO ORDER** The meeting was called to order at 12:00 p.m. by President Welch.

**ATTENDANCE** Those in attendance  
Matt Best, Davis-Joint Unified School District  
Michelle Henson, Fairfield-Suisun Unified School District (arrived 12:08 pm)  
Chris Hulett, Vacaville Unified School District  
Victoria Lamica, Solano Community College  
Sonia Lasyone, Travis Unified School District  
Dana Page, Napa Valley Unified School District (arrived 12:02 pm)  
Josh Schultz, Napa County Office of Education (arrived at 12:03 pm)  
Monique Stovall, Dixon Unified School District  
Adrian Vargas, Vallejo City Unified School District  
Tommy Welch, Solano County Office of Education

Staff and Guests  
Janet Selby, NBSIA  
Kami Liñan, NBSIA  
Colleen Abney, NBSIA  
Barbara Lubben, NBSIA  
Karen Antunes, NBSIA  
Shelby Van Orsow, NBSIA  
Mike Fleming, CEO of CSAC-EIA (left at 12:07 pm)  
Jim Wilkey, Senior VP of USI Insurance Services (left at 12:25 pm)

Absent  
Benicia Unified School District

**APPROVAL OF AGENDA**

Motion was made by Schultz, seconded by Best, and carried unanimously to approve as presented. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

**PUBLIC COMMENTS**

None.

**REPORTS TO BOARD**

Presentation of CAJPA Accreditation with Excellence

Mike Fleming, CEO of CSAC-EIA and past Chair of the CAJPA Accreditation Committee, presented President Welch with NBSIA's Accreditation with Excellence certificate from CAJPA. Mr. Fleming shared that NBSIA was one of the first JPAs to earn CAJPA accreditation and has now held Accreditation with Excellence for 30 years.

The board was encouraged to celebrate this accomplishment, which is a shared effort by staff and board.

**MEMBER REPORTS AND COLLABORATION**

None.

## **ACTION ITEMS**

### Approval of Consent Calendar

Motion was made by Schultz, seconded by Lasyone, and carried unanimously to approve the Consent Calendar. Consent items included: Minutes: Regular Meeting April 24, 2019; Strategic Plan 2019-2021; 2019/20 Memorandum of Liability Coverage; 2019/20 Memorandum of Property Coverage; and 2019/20 Memorandum of Workers' Comp Coverage. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

### **Property and Liability Program**

#### Preliminary 2019/20 Rates

The board discussed increases in rates for property and liability, and the various reasons. Jim Wilkey provided commentary on the unprecedented nature of the current markets, especially for schools.

Selby reviewed the new coverage limits and conditions in detail, including the higher property self-insured retention and wildfire deductible and the increase in liability coverage limits from \$20 million to \$25 million per occurrence, at a reasonable premium.

Following this discussion, motion was made by Best, seconded by Henson, and carried unanimously to approve the Preliminary 2019/20 Property and Liability Rates as presented. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

### **Dental/Vision**

#### 2019/20 Dental Rates

NBSIA provides pooled, self-funded dental benefits as part of a dental coalition. Rates are adjusted annually to reflect enrollment exposure and other factors. NBSIA has been discounting rates at 3% per year for the past five years, using a dividend declared from program equity.

Overall program funding will decrease from last year. Although costs are trending up with inflation, utilization is down. Rates are down an average of just under 2%. Experience rating will impact the individual rates for each Member. The program is well-positioned to meet the expected costs and expenses.

Motion was made by Best, seconded by Hulett, and carried unanimously to approve the 2019/20 discounted Dental Rates, as presented. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

### **Finance/Operations**

#### 2019/20 Preliminary Annual Budget

NBSIA develops a preliminary budget each year that is inclusive of all programs and services, as well as operational and administrative expenses. Line-item detail and a summary worksheet were included, along with a narrative report detailing assumptions, substantive variances from the prior year, major programs, capital expenses, and projects funded by equity.

Selby presented the budget document. Assumptions included a 2.5% salary adjustment for staff based on the board-approved compensation philosophy. Selby highlighted that claims and insurance costs make up 80% of the budget. Staff works to hold the line on the other costs, including negotiating several flat or decreased renewals for program and operational services.

Following a review of the budget and questions by board members, motion was made by Schultz, seconded by Best, and carried unanimously to approve the 2019/20 Preliminary Annual Budget as presented. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

#### Executive Director Contract

The Executive Director works under contract. The current three-year contract is up 6/30/19. Selby submitted a proposed three-year Addendum with changes to a few of the terms of the contract. President Welch affirmed that the Executive Committee recommended approval.

Motion made by Best, seconded by Hulett, and carried unanimously to approve the three-year Executive Director Contract Addendum as presented. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

#### 2019/20 Election of Officers

President Welch discussed the Executive Committee recommendation to keep the current slate of officers for at least one more year, to see the captive implementation through and allow newer board members to acclimate. The current slate was identified as: President Welch, Vice President Michelle Henson, Auditor Josh Schultz, and Member-at-Large Matt Best. President Welch also opened up the floor for additional nominations.

Following brief discussion and general agreement to retain the same slate of officers for another year, motion was made by Hulett, seconded by Vargas, and carried unanimously to elect the current slate of officers for a third term in 2019/20. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

#### 2019/20 Meeting Schedule

Following review of the proposed schedule, motion was made by Best, seconded by Welch, and carried unanimously to approve the 2019/20 Meeting Schedule as presented. (*Ayes: Best, Henson, Hulett, Lamica, Lasyone, Page, Schultz, Stovall, Vargas, Welch; Noes: none; Abstained: none; Absent: Rahill.*)

### **NON-ACTION DISCUSSION ITEMS**

#### Crisis Communication Services, Program Guidelines

Selby reported that in light of changes with the consultants at Mower Agency in New York, staff explored options for these services closer to home.

Following several discussions with Tom DeLapp, staff have negotiated terms to have Mr. DeLapp and his firm, Communications Resources for Schools, work with NBSIA and its Members under the existing terms and conditions of the NBSIA-sponsored program. Selby advised that staff would be scheduling a

training with Mr. DeLapp sometime this year that would also serve to introduce him to members.

**SAM Toolkit**

Selby reviewed the weCARE program, created in partnership with two other local school risk pools, under the name CCAP, the Collaboration for Child Abuse Prevention. The group has developed a toolkit that includes resources to help districts prevent, recognize and respond to child sexual abuse and molestation (SAM) incidents. Selby discussed the resources currently available, as well as those still in development.

Abney also reviewed some of the claim management strategies she is working on to better respond to these claims in collaboration with members, experts, alleged victims and their families.

Selby asked members to consider ways that they can support and work with staff to ensure the success of this important program.

**Program Manager Reports**

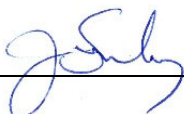
On behalf of Member Services Manager Suzanne Dillman, Selby reminded members that the Firestorm Grant Program is seeking interest.

**BOARD BRIEFING**

Selby mentioned that the Briefing has been updated to include article summaries and will soon include a link to the online articles, instead of a paper printout. Board members expressed approval.

**ADJOURNMENT**

There being no further business, the meeting was adjourned at 1:02 p.m.

Respectfully submitted by:  (signature on file) Date: 6/12/19

Approved by Board of Directors: 9/25/19