


FRESNO COUNTY
SELF INSURANCE GROUP

Quarterly Board Meeting

1:30 p.m. Tuesday, October 11, 2011

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 1:36 p.m.

Attendance

Fowler Unified School District
Eric Cederquist

Kingsburg Joint Union School District (Elem)
Carol Williamson

Sanger Unified School District
Marc Johnson
Ken Marcantonio

Selma Unified School District
Larry Teixeira

Kings Canyon Unified School District
Ron Hudson

Central Unified School District
Jim Bauler

Alvina Elementary School District
Larry Wilson

Guests:
Gustavo Corona – *Borchardt, Corona & Faeth*
Mary Boyer – *SETECH Div of Keenan & Assoc.*
Sharon Castillo– *Tristar Risk Management*
Tom Veal – *Tristar Risk Management*
Dr. Henry Brock – *Brock's Loss Control*
Bill Tucker - *Tucker-Alexander Insurance*
Donna Murry – *Tucker-Alexander Insurance.*

Parlier Unified School District
Bill Baker

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 Johnson and seconded by member Teixeira to approve the consent agenda which included the following:
A. Approval of the minutes of the June 07, 2011 meeting as mailed.
B. Approval of audited expenditures for year ending June 30, 2011 (Attachment A-see icon below) and quarter ending September 30, 2011, (Attachment B-see icon below). Motion carried.



Attach A - FCSIG
Expen 4th Qtr 10-11



Attach B - FCSIG
Expen 1st Qtr 11-12

Treasurer's Report

Carol Williamson, the F.C.S.I.G. accountant presented the audited financial statement for year ending June 30, 2011, (Attachment C-see icon below) and quarter ending September 30, 2011, (Attachment D-see icon below).



Attach C-Audited
Finc'l Yr End 6-30-11



Attach D-Finc'l Rpt
Qtr Ending 9-30-11

Fresno County Self Insurance Group

October 11, 2011

Page 2

Broker's Report

Claims Cost
Analysis

The broker, Bill Tucker Jr. with Tucker-Alexander Insurance reported on the claims cost analysis for period ending Sept 2011, (Attachment E-see icon below).



Attach E-Sept 2011
Claims Cost Analysis

Emailing Agendas
& Minutes

The broker presented the proposal to the Board of sending the agendas and minutes for F.C.S.I.G. via email instead of postal mail. It was estimated the annual savings would be between \$1,000 and \$1,200. The Board gave the thumbs up on the broker's proposal.

Conference Calls

The possibility of meeting via conference calls was offered by the broker. It was stated most districts already have this technology and could be accessed for emergency unscheduled meetings, without additional cost to F.C.S.I.G. if future need arises.

Administrator's Report

The F.C.S.I.G. claims administrator, Sharon Castillo with Tristar Risk Management mentioned medical costs are rising. From the early reforms of the 2002-04 years to 2009-10, the state average for workers' comp medical costs have increased by sixty percent (60%). She did say F.C.S.I.G. is below the state average in this area. She handed out a summary of claim frequency and average cost per claim grouped by occupation and type of claim per year, (Attachment F-see icon).



Attach F-Clms by
Occup & Type

The claims administrator mentioned that several workers' compensation bills which were vetoed in addition to ones that were signed into law by Governor Brown were actually beneficial. She was pleased with the governor's voting record as it pertains to workers' comp. law.

Loss Control Report

SASH Wrkshp

F.C.S.I.G. risk manager, Dr. Henry Brock reported on the School Action for Safety and Health (SASH) workshop scheduled for Wednesday, 10-19-11, (Attachment G-see icon). The presentation will be dealing with workers' comp claims and how to avoid them. There is still time to register for the workshop which is to be held at the Fresno County Office of Ed. He mentioned it was the first time this workshop will be presented in the San Joaquin Valley.



Attach G-SASH
Agenda

Brochures

Dr. Brock presented the newest brochure, *How Does District Insurance Coverage Affect YOU?*, (Attachment H-see icon). He is hoping to distribute the initial brochure via email with an opportunity for the districts to order hard copies should they desire.



Attach H-Dist Ins
Brochure

FCSIG Wrkshp

The risk manager reported on the recent workshop held at Washington Unified School District. The presentation was designed for classified employees. The presenters were Dr. Henry Brock, Bill Tucker Jr., Sharon Castillo, and Garth Majjala – owner of Fidelity Safety & Training.

Climnt Contact
Letters

Dr. Brock mentioned he has sent out eighteen (18) letters to employees having three (3) or more claims in the past five (5) years. It is hopeful these employees will gain information on how to avoid future injuries.

Action Items

Financial Audit

Gustavo Corona with the firm, Borchardt, Corona & Faeth presented the F.C.S.I.G. financial audit for years ending June 30, 2011 and 2010, (Attachment I-see icon). He stated his firm found all items to be fairly and reasonably stated. The motion to accept the F.C.S.I.G. financial audit as presented was made by member Teixeira and seconded by member Hudson. Motion carried.



Attach I-FCSIG Finc'l
Audit 2011 - 2010

Action Items

Cont.

SETECH Rpt.

The SETECH Report, *A Financial Management Information Report For the Fiscal Years Ended June 30, 2011*, (Attachment J-see icon) was presented by Mary Boyer from the SETECH Division of Keenan & Associates. She reported F.C.S.I.G. has been conservative in reserving and returning equity to its members thus continuing to enjoy secure finances and a stable rate structure. The motion to accept the report as presented was made by member Johnson and seconded by member Hudson. Motion carried.



Attach J-FCSIG
SETECH RPT 10-11

Election of Officers

The motion to continue with the current slate of officers was made by member Teixeira and seconded by member Hudson. Motion carried. The officers for the 11/12 year are:

- President – Eric Cederquist
- Vice President – Adele Nikkel
- Secretary – Marc Johnson
- Treasurer – Mark Ford

Annual Report

The Public Self Insurer's Annual Report was presented by the broker, (Attachment K-see icon). 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 to name just a few assessments by the state. The motion was made by member Teixeira and seconded by member Bauler to accept the report as presented. Motion carried.



Attach K-FCSIG Annl
Rpt

Claims Audit

The broker recommended the services of Hans Helling for performing the F.C.S.I.G. claims audit for the 2011 year. His proposed fee of \$4,950.00 is the same as it was two years ago, (Attachment L-see icon below). For a variety of reasons, only two vendors out of a field of seven had responded to the Request For Proposal (RFP) he had sent. Mr. Helling has done an excellent job in the past for F.C.S.I.G. and comes highly recommended by those who have used him. It was proposed by the broker to see if Mr. Helling would be interested in a six (6) year contract, conducting an audit every other year. The motion was made by member Teixeira and seconded by member Hudson to award the claims audit to Hans Helling as per his proposal. Motion carried.



Attach L-FCSIG
Claims Audit Proposal

Direction was given the broker to approach Mr. Helling on establishing a six (6) year contract for conducting claims audits for F.C.S.I.G. He would present his findings at the January 2012 meeting.

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 10, 2012**. With no further business, the motion to adjourn the meeting was made by member Hudson and seconded by member Johnson. Motion carried and the meeting adjourned at 2:52 p.m.

Prepared by,

Donna Murry

Donna Murry
MJ:dm

Approved by,

Marc Johnson

Marc Johnson
F.C.S.I.G. Secretary