Executive Summary
Board of Directors Meeting
October 20, 2016

The Board of Directors met on October 20, 2016 at 9:30 a.m. There were a total of 36 NCR attendees representing 27 of the 43 NCR Members. The significant actions taken or discussions held by the Board were:

Year in Review and 16-17 Program Renewal

Ron Martin welcomed the participants to the start of the NCR's fourth decade as a successful entity and the start of the NCR's fourth generation of leadership with Kimberly Dennis, ACSIG taking over for Ken Hochnadel, Tulare County Schools SIA as NCR President after 12 successful years in that role.

The 2016-17 program year terms and conditions were ratified with all coverage lines renewing at expiring or rate reductions except for the liability program, which saw 8-20% increases in the self-funded rates dependent upon MRL attachment point and 0% - 6% increases on the various SAFER Excess Liability layers.

Strategic Planning Update

The results of the July 14, 2016 Strategic Planning Session were discussed and the plan was ratified by the Board of Directors. Click here to view the Strategic Planning Session Report.

New NCR SAFER Appointment

Annette Heldman of San Lorenzo USD was appointed as the new NCR Alternate to the SAFER Board of Directors filling the vacancy due to the retirement of Kathy Bell at Moraga SD (Contra Costa Solano SIA).

Financial

Both the 6-30 Financials and Certification of Reserves Actuarial Report were presented. NCR had a solid fiscal performance in 15-16 with Net Position increasing and Liabilities decreasing. These highlights are detailed in the Finance Committee Executive Summary notes click here.

Auxiliary Organization Policy – Booster Clubs

Over the last 2 program years, the Underwriting/Member Services Committee reviewed the policy, discussed in detail and recommended amendment to exclude coverage for Booster Clubs due to the independent nature of these entities operating outside of direct district oversight. The Board took action to amend this policy and phase out coverage for existing Booster Clubs that are currently endorsed onto the ReLiEF MOC by 6/30/19. Click here for more detailed information regarding the policy revision and coverage options available for these endorsed Booster clubs.

Threat Assessments: More than Active Shooters

Bryan Erdelyi, Keenan Loss Control, presented on emerging threats facing schools as result of recent terroristic activities in the States and Worldwide. There is a new form of warfare referred to as G5 (fifth generation). This new category is comprised of homegrown/individual terrorists acting on their own or small groups. A threat not only includes guns, but also drones, vehicles, homemade explosives, etc. It is critical that districts be aware of these threats and develops plans to deal with this challenge. A recommended template for districts to follow when evaluating and developing a plan is found here.

SB 707-Guns on Campus

After multiple NCR meetings and Coverage Counsel review, NCR will <u>not</u> be making any changes to the MOC specific to this exposure. It is recommended members take the position of not authorizing Concealed Weapons Permit (CCW); however, in the event a district does move forward with an authorization of a CCW as allowed under SB 707, districts are requested to follow some best practices i.e. recommend additional requirements both from a training aspect and insurance for the CCW holder. A link to the Best Practices communication piece is found here.

Claims Trends & Success Stories

Bryan Boyle, NCR Claims Manager, provided a 7 year claims trend history. Click here to view a summary of the loss data presented. The first four categories consisting of Sexual Assault/Molestation, Failure to Act/Supervise, Water and Fire represent 1/3 of the total claims but make up over 2/3rds of the incurred losses over this period.

2015-16 fiscal year success stories: 237 claims closed in the NCR layer of which had over a $6 Million positive impact to the NCR bottom line. Positive results were realized in all aspects of claims to include favorable law & motion results, trial results, settlements and tenders of defense.

Child Abuse Prevention (CAP)

Child Abuse Prevention (CAP) Consultant Diane Cranley presented the next steps in the NCR CAP Program, which entails providing regional trainings to Administrators and developing training tools to share at District staff meetings in regards to boundaries, abuse identification, grooming process and acceptable behaviors. In addition, Diane will develop language that can be incorporated Districts existing Sexual Harassment Policies in regards to students.

STOP!T Program

The STOP!T program is an anonymous reporting cell phone App that can be used by students and teachers to report incidents and allows district administration to respond to these concerns. NCR is looking to start a pilot program and will be distributing a survey in November to the Board to determine interest. Depending on number of districts interested in running a pilot program, a lottery drawing will be conducted. Following is a link to the STOP!T program content and features: https://stopit.vids.io/

E-Discovery

Louis Leone, Panel Counsel and Robin Schmitt, Brentwood SD (CC Solano SIA Rep) led a discussion regarding E-discovery and Electronic Record Retention. Plaintiff attorneys are now making discovery demands in asking for email content as it relates to litigation. This can be very time consuming and costly from a resource perspective and costly for Panel counsel to review. One of the solutions discussed was to contract with a vendor to assist in capturing data early on when it appears a case will get litigated or when the lawsuit is filed dependent upon the type of case or the plaintiff attorneys involved. This will now be part of the initial case analysis moving forward. In regards to electronic record retention, there is no legal standard that currently exists. The Claims & Coverage Committee will be taking the lead in the development of a policy for NCR Members.