



Northern California Regional Liability Excess Fund

2355 Crenshaw Blvd, Suite 200, Torrance, CA 90501

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

Executive Summary **Executive Committee Meeting** **February 3, 2017**

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

The meeting was called to order at 10:00 a.m. and was very well attended as eight (8) out of nine (9) members were in attendance. The significant actions taken or discussion held by the Committee were:

- **Executive Summaries** The Executive Committee reviewed and discussed the Executive Summaries for Finance, Claims & Coverage, Underwriting Member Services and Risk Management and reports from the Committee chairs. The feedback on these Summaries has been overwhelmingly favorable since adoption from recommendations out of the Strategic Plan.
- **Market Outlook** Bill Poland, Director of Marketing for Keenan, provided a presentation on the overall state of the Reinsurance Marketplace and the 17-18 Property & Liability SAFER program renewal. The General Liability reinsurance market continues to have significant capital and losses have been favorable. On the other hand, the property reinsurance market may be tightening with all of the recent weather related losses experienced worldwide. SAFER is going into the third year rate guarantee for Property subject to percentages of property loss ratios and the final rates will not be determined until after March 31, 2017 and SAFER's 16-17 weather losses are realized. SAFER's incurred liability losses are up \$16 Million from last year at the same point in time which will put some upward pressure on the liability rate renewal. It is anticipated that Equipment Breakdown, Crime and EDP renewals will remain flat. The Cyber program was remarketed as members were interested in higher limits of first party coverage. The incumbent carrier, Brit, provided the best proposal with 3 options to consider with first party breach coverage increasing from \$500,000 per occurrence to either \$1 Million, \$2 Million or \$3 Million per occurrence. The Executive Committee took action and is recommending to the Full Board to increase to the \$1 Million per occurrence level of coverage for first party breach mitigation which also will include additional \$1 Million per occurrence for Extortion and Asset Restoration for the expiring rate. NCR members that are interested in higher limits of coverage will be able to obtain coverage for the rates considered at the higher options.
- **Memorandum of Coverage** Ron Martin, JPA Manager, discussed the main changes to the MOC for 17-18. There will be some clarifying language in regard to coverage for covered agencies and non-endorsed charters. The covered agency (district) will be provided coverage under the MOC for their oversight of non-endorsed charters. Charter Schools will only be provided coverage under the MOC if they are endorsed and operate under the NCR Charter policy. In addition, there will be language inserted to address exclusions of booster clubs under the Auxiliary Organization language and a definition for boosters will be included in the new MOC. Ron also advised that there will be some general language changes for consistency amongst the NCR, SCR and SWACC MOC's. The final draft of the MOC will be reviewed by the JT. Underwriting & Finance Committee in March 2017 and ratified by the Full Board in May 2017.





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- **Defense Counsel Summit** The Committee was provided with an update on the March 1, 2017 Defense Counsel Summit to be held at 1 pm at the Holiday Inn in Dublin, CA.
- **Child Abuse Prevention** Ron Martin advised that Diane Cranley, abuse prevention consultant, is in the process of completing video vignettes in partnership with Scenario Learning. The Vignettes will be available on Keenan SafeSchools and districts will be able to utilize the materials in staff meetings. In addition, the plan is to have the first set of vignettes available for the promotion of Child Abuse Prevention month in April. NCR has set aside funds for Diane to conduct regional Abuse Prevention Seminars and the scheduling process is underway.
- **Stop!T Pilot Program** The Stop!T program was introduced at the annual meeting in October. The anonymous reporting App allows students to report a variety of concerns to districts to include episodes of bullying and other forms of abuse. Great American, one of SAFER's lead Reinsurers, agreed to offer 25,000 licenses for the Stop!T program. The Committee discussed implementing a pilot program for the members with the licenses and discussed those districts that were interested based on responses from the survey that was sent out after the Annual Meeting. Fremont USD, Manteca USD, Washington USD and Kelseyville were chosen to participate. The Districts are to provide feedback as to their experience with the product so NCR can determine whether Stop!T will be offered as a value added service for the NCR membership in the future.
- **Risk Management Reward** The Executive Committee participated in this year's Risk Management Reward drawing. This Program is designed in accordance with the NCR Strategic Plan to recognize and reward member district's proactive efforts to reduce frequency and severity through utilization Keenan SafeSchools online trainings modules. NCR has set aside \$25,000 with 10 districts receiving \$2,500 per reward. Forty Nine (49) member districts qualified for this year's drawing by meeting the Risk Management criteria of greater than 50% saturation rate for employee on line completions not to include mandated reporter training. Kudos to San Leandro USD, Lemoore Union Elementary, Lassen View Union SD, Yreka Elementary, Cutler-Orosi USD, Kelseyville USD, Upper Lake USD, Kentfield SD, Dublin USD and Contra Costa COE.
- **Prospective Changes in New Membership** It was reported that 100% of NCR membership has elected to renew with the program for 17-18. Ron Martin advised that prospecting efforts are continuing and hopeful that NCR can attract additional new members for the upcoming fiscal year.

