

**CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP  
ANNUAL BOARD OF DIRECTORS MEETING MINUTES  
Thursday March 26, 2015  
Contra Costa County Schools Insurance Group, Conference Room  
550 Ellinwood Way, Pleasant Hill, CA**

**Present were:**

***Board of Directors:***

Chris Learned, President  
Sheri Gamba, Vice President  
Margaret Kruse, Secretary  
Tim Forrester  
Wendy Richard  
Candi Clark  
Eugene Huff  
Rob Stockberger  
Teresa Sidrian  
Lenee Cadotte  
Liz Robbins  
Andrea Stubbs  
Kathy Bell  
Deborah Cooksey  
Cindy Peterson  
Mary Brakefield  
CJ Cammack  
Kevin Collins

Acalanes Union High SD  
West Contra Costa USD  
Brentwood USD  
Antioch USD  
Byron SD  
Castro Valley USD  
CCCCD  
John Swett USD  
Knightsen SD  
Lafayette SD  
Liberty UHSD  
Martinez USD  
Moraga SD  
Mt. Diablo USD  
Oakley UESD  
Orinda Union SD  
San Ramon Valley USD  
Walnut Creek SD

***Staff:***

Bridget Moore, Executive Director  
Joe Emmett, Chief Financial Officer  
Erica Williamson, HR/Communications Manager  
Michael Clark, Claims Manager  
Denise Schreiner, Health & Safety Services Manager

CCCSIG  
CCCSIG  
CCCSIG  
CCCSIG  
CCCSIG

***Guests:***

Mujtaba Dato  
Beth Leehy, Julie Theirl, Billy Deeb  
Monique Spyke

AON Global Risk Consulting  
AON Risk Solutions  
PFM

**1. CALL TO ORDER**

The meeting was called to order at 9:05 a.m. by President Learned.

**2. OPENING PROCEDURES**

**2.1 Roll Call**

**3. PUBLIC COMMENT**

**3.1 Items on the Agenda**

No public comment items.

**3.2 Items of Interest to the Public**

No items of interest to the public.

**4. AGENDA REVIEW AND ADOPTION**

Motion was made by Bell to approve Agenda as presented; second by Gamba. AYES: Learned, Kruse, Forrester, Richard, Clark (Castro Valley), Huff, Stockberger, Cadotte, Stubbs, Peterson, Brakefield, Cammack, Collins. ABSENT: Sidrian, Robbins, Cooksey, Faircloth, Clark (COE), Wilson, Clark (Pittsburg).

**5. GENERAL ADMINISTRATIVE AND FINANCIAL ITEMS**

**5.1 Approve Minutes of Board Meeting Held on March 27, 2014**

Motion was made by Kruse to approve minutes as presented; second by Gamba. AYES: Learned, Richard, Clark (Castro Valley), Huff, Stockberger, Cadotte, Stubbs, Bell, Peterson, Brakefield, Cammack, Collins. ABSENT: Sidrian, Robbins, Cooksey, Faircloth, Clark (COE), Wilson, Clark (Pittsburg).  
ABSTAIN: Forrester.

**5.2 Election of Directors to the Executive Committee**

Current Directors Huff, Cadotte and Gamba have terms expiring on June 30, 2015. All incumbents have expressed interest in continuing on the Executive Committee. Motion was made by Forrester to re-elect Huff, Cadotte and Gamba to new three-year terms (July 1, 2015 to June 30, 2018); second by Kruse. AYES: Learned, Gamba, Richard, Clark (Castro Valley), Huff, Stockberger, Cadotte, Stubbs, Bell, Peterson, Brakefield, Cammack, Collins. ABSENT: Sidrian, Robbins, Cooksey, Faircloth, Clark (COE), Wilson, Clark (Pittsburg).

**5.3 Election of Officers for FY2015/16**

Incumbent President Learned will be retiring on July 31, 2015 and incumbent Vice-President Gamba has expressed interest in serving as the Board President, incumbent Secretary Kruse continuing as Secretary and Tim Forrester to be elected as Vice-President. Motion was made by Bell to elect Gamba as President; elect Forrester as Vice-President and re-elect Kruse as Secretary for FY2015/16; second by Richard. AYES: Learned, Gamba, Forrester, Kruse, Clark (Castro Valley), Huff, Stockberger, Cadotte, Stubbs, Peterson, Brakefield, Cammack, Collins. ABSENT: Sidrian, Robbins, Cooksey, Faircloth, Clark (COE), Wilson, Clark (Pittsburg).

**5.4 PFM Investment Overview**

Monique Spyke with Public Financial Management provided an overview of the Group's Investment Portfolio, current market conditions and "Supranationals"- Assembly Bill 1933. No action was necessary for this item.

**5.5 Actuarial Report Overview**

Mujtaba Dato, with Aon provided an overview of the Group's Actuarial Report and current market conditions. No action was necessary for this item.

**5.6 Overview of Program Rate for 5 FY and Program Rate and Ex-Mods for FY 2015/16**

The Program Rates for the past 5 fiscal years, along with the current program rate and experience modification factors were reviewed with the Board of Directors. No action was necessary for this item.

**5.7 Approve Workers' Compensation Administrative Budget for 2014/15**

The CFO reviewed budget worksheets and the summary of assumptions that were taken into consideration in preparing the budget (2015/16 Budget Assumptions/Changes) and which were reflected in the proposed budget. Motion was made by Bell to approve the Budget as presented; second by Forrester. AYES: Learned, Gamba, Kruse, Richard, Clark (Castro Valley), Huff, Stockberger, Sidrian, Cadotte, Robbins, Stubbs, Cooksey, Peterson, Brakefield, Cammack, Collins. ABSENT: Faircloth, Clark (COE), Wilson, Clark (Pittsburg).

**5.8 Payroll Reporting and Equity Allocation Update**

The CFO provided an update related to the districts' reporting of payroll from 2006-07 to 2013-14, which were used to adjust final workers' compensation premiums. A model has been built that can calculate the Corrected Experience Modification Factors (Ex-Mods) based on the corrected payroll amounts from affected districts. These will be used to calculate new pro-rata shares of premiums, which will determine the allocation of expenses for the affected policy years, resulting in correct equity distributions for all members. There was no action necessary for this item.

**5.9 Aon Workshop**

Billy Deeb, Director of Public Entities for Aon shared information on a topic present in the media and experienced in schools around the United States, "Run, Hide, Defend and Cyber Bullying". There was no action necessary for this item.

**6. ADJOURNMENT**

The meeting was adjourned at 11:36 a.m.

Respectfully submitted,



Secretary of the Board of Directors  
Contra Costa County School Insurance Group