



## San Mateo County Schools Insurance Group JPA BOARD COMMITTEE MEETING MEETING SUMMARY

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San Mateo County Schools Insurance Group  
Web Conference/Telephonic Meeting

Thursday, May 22, 2025  
9:00 a.m.  
Seventh Meeting – 2024-2025

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### **Members Present**

Patrick Gaffney – President  
Valerie Miller  
Amy Wooliever  
Tina Van Raaphorst  
Aida Gamba  
Roberta Zarea  
Rick Edson

### **Members Absent**

### **B. Adoption of Agenda**

Adoption of the Agenda was approved unanimously.

### **E. Meeting Minutes**

The March 27, 2025 meeting minutes were approved unanimously.

### **F. Consent Agenda**

F1a-e contracts were approved. Contracts included: ACSIG Dental Agreement, ACSIG Vision Agreement, PBIA Vision Agreement, BCC Agreement, and Strategic Planning Contract. Item F1e Strategic Planning Contract was pulled for discussion. The JPA discussed contract approval processes, with Roberta raising concerns about the timing of contract presentations and the need for advance notice, even for contracts within the Executive Director's authority threshold. The group agreed that while administrative staff can execute routine contracts, all contracts should be brought to the board for ratification after the fact

### **G1. Workers Compensation Analysis**

Ritesh Sharma presented and reviewed a detailed analysis of the workers' compensation program, which showed significant improvements in claims management and cost efficiency since becoming self-insured, with Tom noting that the program was performing well and generating investment income.

## **G2. Loss Control Update**

An update on progress and processes of school inspections coordinated by Anthony's team was provided, which began in July 2024. Anthony presented updates on completed inspections, corrective actions, and the challenges faced, such as scheduling conflicts and OSHA compliance issues. Roberta suggested extending reporting to include superintendents and developing a process for sharing lessons learned across districts. Anthony agreed to work on providing more comprehensive analytics and data to support decision-making, while Tom and Don discussed the importance of presenting findings to relevant stakeholders to ensure safety and cost savings.

## **G3. Property/Liability 5 year update**

The meeting focused on property and liability insurance trends, with SMCSIG presenting data showing a 9% decrease in contributions from 2021-2022 to 2022-2023, while noting a 22% increase in funding to \$4.6 million for the pool layer.

## **G4. Liability Claims Lessons Learned**

Tasha discussed employment-related claims, highlighting that failure to accommodate employees and non-reelection of probationary employees were common issues, with claims often taking several years to resolve. She emphasized the importance of proper documentation of accommodation processes and business reasons for non-reelections, noting that districts should be aware of the \$100,000 coverage limit for writ of mandates related to employment cases. Tasha discussed the importance of timely investigations in defending against litigation and proposed providing training and webinars for HR professionals on handling work accommodations and complaints. She mentioned that Prism offers two employment attorneys for quick legal consultations, which can be accessed through a dedicated contact person per district.

## **H1. Elections**

The JPA Board acknowledged the departure of Amy and Valerie from the board, welcomed Dan Deguara as a new board member representing the Superintendents, and discussed the need to fill the current vacancies.

## **H2. Structured Equity Utilization Statement**

The JPA board approved a capital target statement and structured equity utilization statement, which will allow for a portion of excess funds to be returned to schools if certain benchmarks are met.

## **H3. Recommended 25/26 Workers Compensation Rates**

The JPA board approved the workers' compensation rate increase of 7.2% for the 2025-2026 fiscal year, with the board noting that the increase was lower than expected due to increased surplus and a higher self-insured retention. The board discussed how the self-insured model would offset the impact of AB 218 claims over a two-year period, resulting in no additional costs to members first 50% assessment installation due in 2025/26

#### **H4. Recommended 25/26 Property/Liability Rates**

The JPA board approved the recommended 2025/2026 Property/Liability rates.

#### **H5. Recommended 2026 Dental Rates**

The JPA Board approved Option 1, with 15.6% increase in all plans, Diagnostic & Preventative waiver, and estimated claims impact of \$573K.

#### **H6. Recommended 2026 Vision Rates**

The JPA board approved option one: a 6.6% increase in vision rates, which included increasing the frame allowance to \$180 to align with benchmarks.

#### **H7. Approval equity of utilization**

The JPA board approved a moderated equity utilization to 1/3 of eligible program surpluses, moving away from the previously proposed 1/5th.

#### **H8. Optum EAP Renewal**

The JPA Board approved the 7/1/2025 renewal at new rate of \$1.18 pepm (18-month rate guarantee through 12/31/2026).

As part of Life Insurance Marketing to be conducted in May 2025, with results presented in July, Alliant recommend reviewing no cost EAP program included in Life insurance program as a possible alternative solution effective 1/1/2026. If a change is desired, JPA can terminate Optum EAP with 60-day termination notice.

#### **H9. Recommended Adoption 25/26 SMCSIG Budget**

The JPA Board approved the adoption of the 2025/2026 SMCSIG Budget.

#### **H11. Meeting Calendar**

Next meeting will be a JPA Board meeting on September 11, 2025.

2025-2026 Meeting Calendar:

- September 11, 2025
- November 6, 2025
- January 15, 2026
- March 5, 2026
- May 21, 2026
- June 11, 2026