



## San Mateo County Schools Insurance Group EXECUTIVE COMMITTEE MEETING MEETING SUMMARY

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San Mateo County Schools Insurance Group  
Web Conference/Telephonic Meeting

Thursday, September 11, 2025  
9:00 a.m.  
First Meeting – 2025-2026

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### **Members Present**

Patrick Gaffney – President  
Tina Van Raaphorst  
Roberta Zarea  
Aida Gamba  
Dan Deguara

### **Members Absent**

Kevin Bultema – Vice President

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

Item H4 staffing was removed from the agenda. Adoption of the Agenda was then approved unanimously.

### **C. Closed Session**

Executive Committee Board approved the request made in closed session. The vote was unanimous.

### **E. Meeting Minutes**

The May 8, 2025 meeting minutes were approved with no changes from staff or Executive Committee Board.

### **F. Consent Agenda**

F1-F8 were approved unanimously. The following consent agenda items were approved: Ratification of Accounts Payable, Ratification of Property/Liability Check Register, Deposit Permit Summary, Quarterly Interest Report, Quarterly Financial Report, Target Equity Analysis, Panel Counsel Rate Sheet, SMCSIG Website Upgrade, and Vacation Payout and Policy.

## **G1. InterCare Stewardship Report**

Danielle Buri-Beaton presented the Intercare Stewardship report which is prepared annually. The staff achieved the highest closing ratio for the program of all five years at 101%. We closed 514 claims in FY 2025, which is an increase of 9% compared to FY 2024.

New reportable claims are up 4% in comparison to the previous program year, while the severity of those claims (indemnity) is up by 12%. Indemnity claims drive costs from year one and beyond and have a big impact on your claim duration and potential for litigation.

The denial rate for new claims reported in the fiscal year, valued as of the end of the fiscal year, is consistent at 7% which is the same in comparison to the prior year.

First year litigated claims have remained steady at just 2%.

Total paid on first year claims is up 13% in FY 2025 in comparison to the prior fiscal year. The top drivers are temporary disability/salary continuation, in-patient/out-patient hospital costs, and medical treatment overall. The State is reporting medical costs are up as a whole by 4-6% in California due to fee schedule changes and inflation. FY 2026 is expected to see additional increases across the board for medical treatment costs.

With the program becoming self-insured 7/1/2020, the area that we continue to see increases is in total payments. This is expected as we add an additional year of claims each year and continue to pay on previous year's claims. We have seven remaining open claims older than 2020, and otherwise we have five full years of claims in the mix, from 7/1/2020 to 6/30/2025.

## **G2. Strategic planning Update**

### **Status Updates on Key Implementation Items**

#### **1. Website**

- Updates have been completed based on member input and now include the adopted Strategic Plan.
- Quotes have been obtained for a comprehensive website upgrade, per membership recommendations. Next steps will include review and approval of vendor selection and scope of work.

#### **2. Newsletter**

- Monthly newsletters are now being distributed consistently to membership.
- Content includes updates on programs, key initiatives, upcoming events, and relevant resources aligned with the strategic goals.

#### **3. Member Onboarding**

SMCSIG has conducted outreach to new member districts. Onboarding engagement status is as follows:

##### **District Status**

La Honda-Pescadero Completed  
San Mateo Union High Completed  
Bayshore School District Completed  
San Bruno School District Completed  
Las Lomitas Declined

Portola Valley Accepted but did not attend  
Pacifica No response  
Sequoia Declined

Follow-up efforts have been made regarding districts that did not participate.

#### 4. Member Surveys

- **Workers' Compensation Survey:** Completed.
- **General Membership Survey:** In progress; scheduled to be distributed shortly to gather broader feedback on services, communication, and future priorities.

#### H1. Property/Liability Early Renewal Rate Indications

Matt Gowan from Alliant presented.

##### Property Renewal Outlook:

- Property Market has stabilized and potential for additional carrier interest and rate reductions
  - 2025-26 policy renewal rate and premium decrease
  - Regions with lower Fire storm risk are desirable
- **Retention and Limit improvements on certain types of exposure**
  - Opportunity to increase limits
  - Water Damage deductibles remain a concern for underwriters. Will look into reducing current deductible

##### Liability Renewal Outlook

- Excess liability continues to be a challenge
  - Specific Problem areas that continue to persist:
    - Aggregate limits – Many carriers are looking to cap their exposure on pool programs
    - Attachment point/Retentions are being closely examined
    - Reduced capacity
    - Underwriter scrutiny on Law Enforcement and Sexual Abuse/Misconduct coverages
    - Emerging Exclusions: PFAS, Biometric Identifiers, Legislative

##### Workers Compensation

- Concerns that we may see a hardening WC market due to medical inflation, increased medical billing schedule and concerns the state may adjust WC laws in the near future.
- Currently best guess is a flat market
- Analyze self insured retention

##### Active Assailant

- Crisis Intervention available for all emergencies in 2025/26 policy

## **H2. Benefits / HCC Update**

Katie Huddleston from Alliant presented the following:

### **Health Care Consortium (HCC)**

- Districts finalized medical renewals and subsidy methodology at the August 20th meeting
- BCC will be providing draft individual district websites no later than 10/1
- Benefitbridge eligibility data by district due week of September 8th
  - Training held week of 9/2

### **BCC**

- Buy-up services are available to all SMCSIG member districts (Retiree Administration, COBRA administration and FSA administration)

### **Employee Communications**

- Alliant is working in conjunction with the JPA and carriers to develop employee communications for open enrollment and throughout the year

## **H3. Strategic Reallocation of Funds**

The Executive Committee approved moving \$10M from a combination of the county treasury and Wells Fargo to Chandler investments.

## **H5. For the Good of the Order**

The following items were requested for the next agenda:

- KYND Update
- Survey results
- Bylaws
- Executive Director Evaluation.

## **H6. Meeting Calendar**

Next meeting will be on November 6, 2025.