MARIN COMMUNITY COLLEGE DISTRICT

MEMBERSHIP IN NCCC SIA WORKERS’ COMPENSATION PROGRAM

OCTOBER 1, 2010

# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCCC SIA History</td>
<td>3</td>
</tr>
<tr>
<td>CCD Membership</td>
<td>4 – 5</td>
</tr>
<tr>
<td>The Risk/Liability Gap</td>
<td>6</td>
</tr>
<tr>
<td>What If…</td>
<td>7</td>
</tr>
<tr>
<td>Key Program Differentiators</td>
<td>8</td>
</tr>
<tr>
<td>Next Steps</td>
<td>9</td>
</tr>
<tr>
<td>W/C Program Services &amp; Service Team</td>
<td>10 – 15</td>
</tr>
<tr>
<td>Marin CCD Loss Summary</td>
<td>16 – 17</td>
</tr>
</tbody>
</table>
NCCC SIA - History

• Established in 1985 for purposes of providing member Community College Districts a risk-sharing pool for P&L insurance.

• P&L program has been self-insured since its inception, joining with other JPAs above the retained limit. These JPAs use pooling and reinsurance to cover risks.

• Expanded in 1987 to include W/C.

• Went fully insured for their W/C needs in January 1996 and remained fully insured until July 2003 when they went back to being self-insured, but transferring liabilities to reinsurers.
NCCC SIA – Current Membership

- Butte-Glenn CCD
- Feather River CCD
- Lassen CCD
- Mendocino-Lake CCD
- Napa Valley CCD
- Redwoods CCD
- Siskiyou Jt. CCD
- Solano CCD
- Yuba CCD
- Shasta-Tehama-Trinity Jt. CCD (W/C only)
- Marin CCD (P&L only)
# Total Community College District Membership

<table>
<thead>
<tr>
<th>Antelope Valley CCD</th>
<th>Lake Tahoe CCD</th>
<th>Santa Barbara CCD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Butte-Glenn CCD</td>
<td>Lassen CCD</td>
<td>Santa Clarita CCD</td>
</tr>
<tr>
<td>Cabrillo CCD</td>
<td>Long Beach CCD</td>
<td>Santa Monica CCD</td>
</tr>
<tr>
<td>Cerritos CCD</td>
<td>Mendocino-Lake CCD</td>
<td></td>
</tr>
<tr>
<td>Chabot-Las Positas CCD</td>
<td>Monterey Peninsula CCD</td>
<td>Shasta-Tehama-Trinity Jt. CCD</td>
</tr>
<tr>
<td>Citrus CCD</td>
<td>Mount San Antonio CCD</td>
<td>Siskiyou CCD</td>
</tr>
<tr>
<td>Coast CCD</td>
<td>Mount San Jacinto CCD</td>
<td>Solano CCD</td>
</tr>
<tr>
<td>College of the Sequoias</td>
<td>Napa Valley CCD</td>
<td>Sonoma CCD</td>
</tr>
<tr>
<td>Desert CCD</td>
<td>Ohlone CCD</td>
<td></td>
</tr>
<tr>
<td>El Camino CCD</td>
<td>Palo Verde CCD</td>
<td>South Orange County CCD</td>
</tr>
<tr>
<td>Feather River CCD</td>
<td>Palomar CCD</td>
<td>Southwestern CCD</td>
</tr>
<tr>
<td>Gavilan CCD</td>
<td>Redwoods CCD</td>
<td>Ventura County CCD</td>
</tr>
<tr>
<td>Glendale CCD</td>
<td>Rio Hondo CCD</td>
<td>Victor Valley CCD</td>
</tr>
<tr>
<td>Hartnell CCD</td>
<td>San Jose/Evergreen CCD</td>
<td>West Hills CCD</td>
</tr>
<tr>
<td></td>
<td></td>
<td>West Valley Mission CCD</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Yuba CCD</td>
</tr>
</tbody>
</table>
The Risk/Liability Gap

As costs continue to increase in these uncertain economic times, why not limit the Risk/Liability Gap by joining the largest homogenous WC pool in the country and build equity rather than worry about future assessments?

Ultimate Risk: continue to fund at 80% Confidence Level (risk of continued future assessments) versus security of funding at 99+% Confidence Level through membership in NCCC SIA W/C Program.
What If…

Marin CCD could:

• Keep the same funding rate
• Join a program of like risks (CCDs)
• Close risk gap by 20% (from 80% to 99+%) 
• Save staff time by having one JPA meeting to attend instead of two
• Gain loss control consultant – unlimited versus current allocation
• Gain W/C Specialist - receive customized training
• Have a Single Claims Examiner from $1 to statutory limits versus split between primary and excess
• Access Technology to address loss drivers (P&C Bridge and Keenan SafeColleges)
• Get all of the above…and more…

They Can - through membership in the NCCC SIA W/C Program!
## Key Program Differentiators

<table>
<thead>
<tr>
<th>Program Features</th>
<th>NCCC SIA W/C Program</th>
<th>Current JPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding rate</td>
<td>1.268</td>
<td>1.268</td>
</tr>
<tr>
<td>Belong to a program of like risks (CCDs only, no K12)</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Increase funding security by 20%, substantially reducing risk of future assessments</td>
<td>99+% confidence level funding</td>
<td>80% confidence level funding</td>
</tr>
<tr>
<td>Savings in staff time to attend one JPA meeting when both P&amp;L and W/C coverage are in the same JPA</td>
<td>Yes – single JPA meeting</td>
<td>No – separate JPA meetings</td>
</tr>
<tr>
<td>Loss Control Consultant time and services</td>
<td>Unlimited</td>
<td>Limited</td>
</tr>
<tr>
<td>Receive customized training, assistance and services by a Dedicated WC Specialist</td>
<td>Unlimited</td>
<td>???</td>
</tr>
<tr>
<td>Seamless continuity of claims handling by a single examiner from $1 to statutory limits - No separation in claims process</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Online training and technology to address loss drivers</td>
<td>Yes, P&amp;C Bridge &amp; SafeColleges</td>
<td>???</td>
</tr>
</tbody>
</table>
Next Steps

• Pass Resolution to Withdraw from MSIA and join NCCC SIA W/C Program
  – (sample provided)

• Withdrawal Notice to MSIA on or before 12/31/10

• Submit Underwriting Data valued as of 12/31/10 no later than 3/15/11
  – (Loss Runs, Payroll, Application)
NCCC SIA W/C Program
Value Added Services

Keenan Service Team
Loss Control Services

Dedicated Safety Consultants
Risk Improvement Action Plans
Safety Committees
Trend Reports
On-Site Training
Injury & Illness Prevention Program (IIPP)
Dedicated W/C Expert

- First Aid Program
- Return-to-Work Programs
- Best Practices for ADA/FEHA Interactive Process / Tool Kit
- Customized Training for CCD Personnel
- OSHA reporting assistance / electronic tools
- Legislative Updates
- Ed Code Training
Technology

Unlimited Online Access
On-Line Claim Reporting
Management Reports
Benchmark Reports
Ad Hoc Reports
On-line Claims Kits
P&C Bridge
Keenan SafeColleges Online Training
Medical, Legal and Rx Cost Containment

- Implementation of the Medical Provider Network (MPN) with no per claim MPN access fee
- PRIME (Medical Cost Containment)
- PRIME Rx (Pharmacy Cost Containment)
- Regency (Investigative Services)
- Medicare Set Aside
- CMS Reporting
Marin CCD

K. Kay Byrnes
WC Claims Manager

Eve Orlando
Claims Analyst

Jan Seyk
Rancho Cordova R.N.

Tony Hayes
P&L Claims Manager

Beth Harville
Claims Supervisor

Dedicated WC Claims
Examiner/Support
Team

Trina Caton, V.P.
Loss Control/Safety

Karen Waterhouse
Senior Account
Manager

Eric Tennison
No Reg Service Mgr

Kelley Bosch
Account Coordinator

Eve Orlando
Claims Analyst

Trina Caton, V.P.
Loss Control/Safety

Eric Tennison
No Reg Service Mgr

Kelley Bosch
Account Coordinator

Eve Orlando
Claims Analyst

Trina Caton, V.P.
Loss Control/Safety

Corporate Technical
Resources

P&L
Claims Staff

Marketing

Audits

Training

Technology

Super Pools

Cost Containment
* PRIME
* PRIDE
* Regency

SIU/
Fraud

Keenan
Associates

Marin Community College District
Loss Summary
## Marin CCD Loss Summary 2005 - 2010

<table>
<thead>
<tr>
<th>Cause of Loss</th>
<th># of Claims</th>
<th>Total $$ Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caught in Between</td>
<td>4</td>
<td>$1,080</td>
</tr>
<tr>
<td>Cumulative</td>
<td>14</td>
<td>$49,907</td>
</tr>
<tr>
<td>Cut</td>
<td>19</td>
<td>$13,883</td>
</tr>
<tr>
<td>Exposure</td>
<td>8</td>
<td>$4,554</td>
</tr>
<tr>
<td>Slip/Fall</td>
<td>29</td>
<td>$434,426</td>
</tr>
<tr>
<td>Strain</td>
<td>30</td>
<td>$137,078</td>
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<tr>
<td>Stress</td>
<td>4</td>
<td>$130,448</td>
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<tr>
<td>Struck By</td>
<td>17</td>
<td>$36,175</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>125</strong></td>
<td><strong>$807,551</strong></td>
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