

# MARIN COMMUNITY COLLEGE DISTRICT

## MEMBERSHIP IN NCCC SIA WORKERS' COMPENSATION PROGRAM

**OCTOBER 1, 2010**

*Innovative Solutions. Enduring Principles.*

*Keenan*  
Associates

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# 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.

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# 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

Antelope Valley CCD

Butte-Glenn CCD

Cabrillo CCD

Cerritos CCD

Chabot-Las Positas CCD

Citrus CCD

Coast CCD

College of the Sequoias

Desert CCD

El Camino CCD

Feather River CCD

Gavilan CCD

Glendale CCD

Hartnell CCD

Lake Tahoe CCD

Lassen CCD

Long Beach CCD

Mendocino-Lake CCD

Monterey Peninsula CCD

Mount San Antonio CCD

Mount San Jacinto CCD

Napa Valley CCD

Ohlone CCD

Palo Verde CCD

Palomar CCD

Redwoods CCD

Rio Hondo CCD

San Jose/Evergreen CCD

Santa Barbara CCD

Santa Clarita CCD

Santa Monica CCD

Shasta-Tehama-Trinity Jt. CCD

Siskiyou CCD

Solano CCD

Sonoma CCD

South Orange County CCD

Southwestern CCD

Ventura County CCD

Victor Valley CCD

West Hills CCD

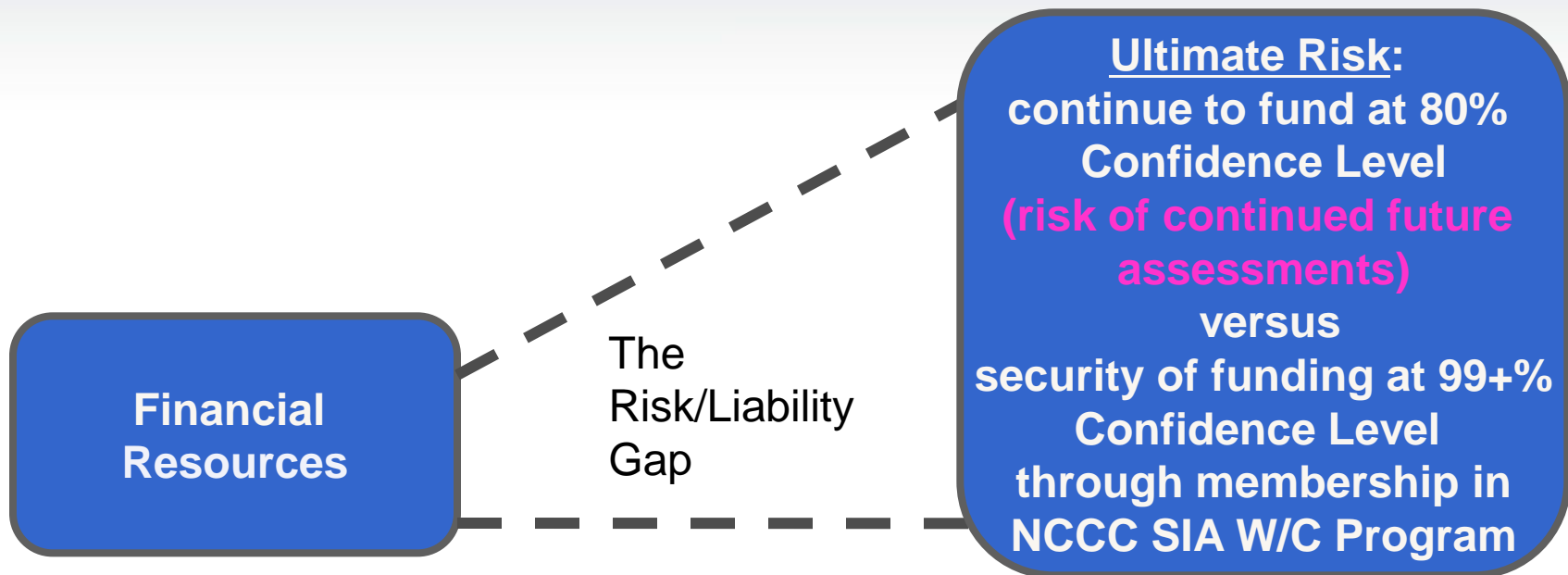
West Valley Mission CCD

Yuba CCD

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# 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?



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# 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!

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# Key Program Differentiators

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

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# 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

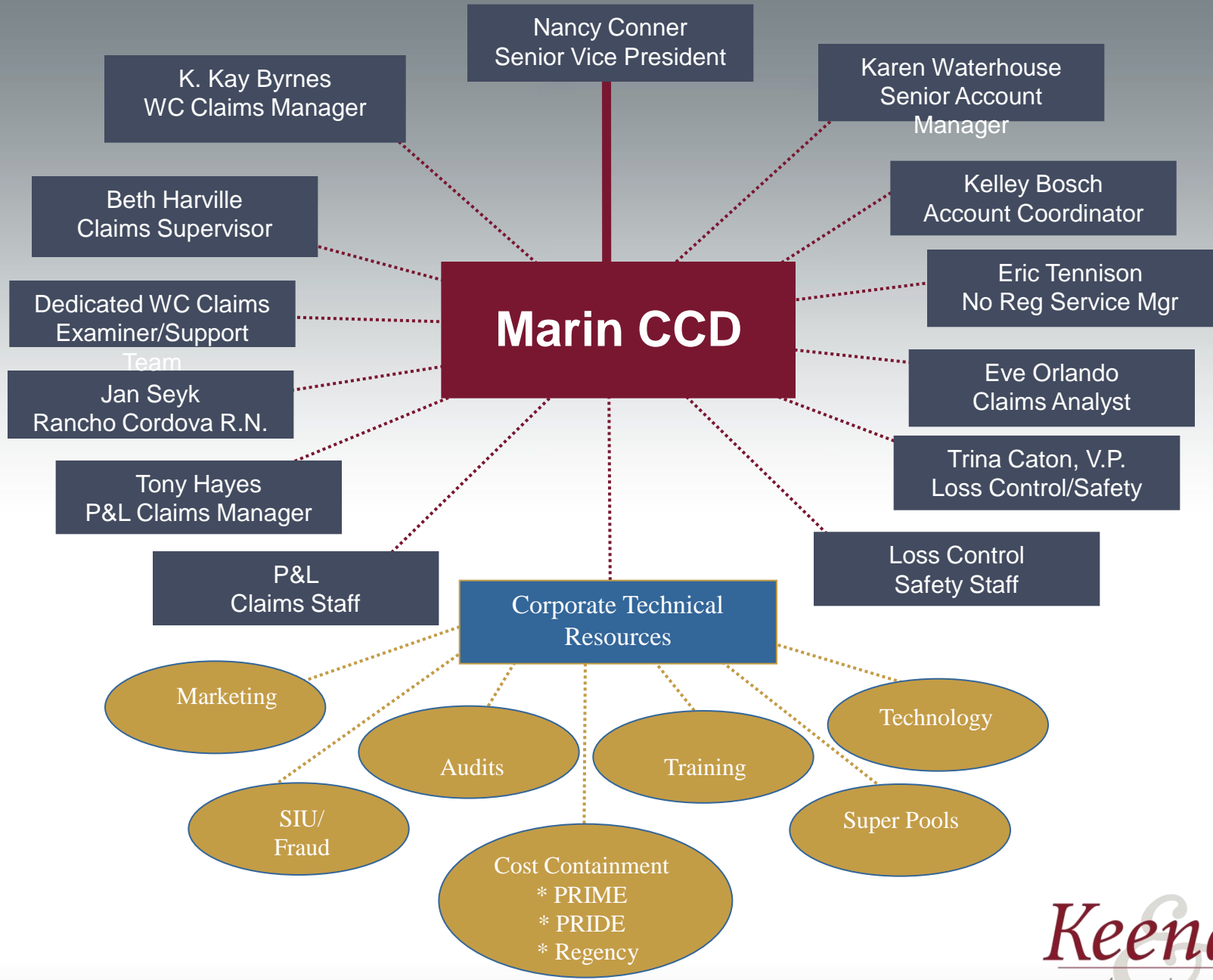
Keenan SafeColleges Online Training



# 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 Community College District Loss Summary



# Marin CCD Loss Summary

## 2005 - 2010

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

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