

## S.W.O.T ANALYSIS

Strengths – Weaknesses - Opportunities - Threats

### SCCSIG's STRENGTHS AND ITS ACCOMPLISHMENTS SINCE THE MARCH 25, 2010 STRATEGIC PLANNING RETREAT

#### Brainstormed Perceptions:

- Completed Workers' Comp RFP
- 16-17 member districts participated in summer training
- Well attended discussion on public healthcare reform
- Decreased Workers' Comp rates of by approximately 11% for our members
- The focus districts completed their designated risk management activities for their workers' comp program to help reduce their claims and rates
- Working on underwriting guidelines for members of the fringe benefit (i.e., medical, dental, and vision) programs
- We've brought in another new member for the fringe benefit program (Morgan Hill Unified School District)
- Revised our Bylaws
- Completed another successful summer safety training days for our members
- Returned equity to members; \$2.1 million
- Did our renewals for health benefits for our members; rates came under medical trends
- The focus districts completed their workers' comp meetings
- More members participated in the Post Offer Pre-Employment Program (POPP) which is provided at no cost to members
- Members more engaged than ever before and better understanding of our services
- All of our members are grandfathered under healthcare reform
- Resource for members, e.g. legal, safety, CalOSHA
- Reviewed internal rate formulas for fairness for all programs
- Continual updating of the website
- Working on a safety incentive program for members
- Dependent eligibility audit conducted for members and new members in the Fringe Benefit program
- Secured \$77K in grant funding for property and liability members
- SIG completed analysis for workers' comp meetings
- Provided over \$500K of value added services at no additional cost to the member districts
- Increased visibility to members and non-members through meetings with Executive Committee President and Executive Director
- Ongoing recruitment of new members

### EXTERNAL FACTORS/ TRENDS THAT WILL/MIGHT HAVE A POSITIVE IMPACT ON SCCSIG IN THE COMING YEAR

#### Brainstormed Perceptions:

- Partnership with vendors
- Affiance of Cooperative Insurance Programs for schools loss control grants
- New Governor
- Proposed state budget is not as bleak as we thought it would be
- Claims costs are down because repair/replacement costs are down
- Federal healthcare reform
- Loss control grants from the Protected Insurance Program for Schools
- Insurance market appears to still be a soft market
- Technology costs and services are coming down
- Cost of construction is down allowing schools to build
- School district employees and funds are down, so more reliant on what SIG can provide

### EXTERNAL FACTORS/TRENDS THAT WILL/MIGHT HAVE A NEGATIVE IMPACT ON SCCSIG IN THE COMING YEAR

#### Brainstormed Perceptions:

- Change in Governor
- State budget volatility
- Lack of resources of our members
- Make-up of other JPAs that don't provide the services we do are cheaper

- Federal healthcare reform
- Fiscal uncertainty
- Stagnant growth in assessed property evaluations
- Competing service providers
- School districts going directly to service providers to get cheaper rate
- CALPERS financial problems
- Lack of access to our members because they are so busy and don't see SCCSIG as a priority
- Members too stretched at their workplace
- Low cash flow - not being paid by members
- State payments deferrals
- Major earthquake