

Board member Magsig requested information about Keenan's financial and auditing services that were included in the RFP and Service Agreement.

From Keenan's RFP response to the SJVIA

Accounting Support - SETECH (Service Enhancement Technologies)

Service Enhancement Technologies (SETECH) is an independent division of Keenan & Associates. SETECH implements comprehensive financial management information systems for public entities which include Joint Powers Authority (JPA) programs, Employee Benefit Trusts, School District and Municipality programs which have elected to either self-fund or fully-insure their benefit coverage, workers' compensation, and/or property & casualty coverage. The financial information provided by SETECH is the basis for budgeting, forecasting and assessing risk management and fiscal commitments.

The Primary Support Functions provided by SETECH are:

- Comprehensive Financial Management Information Report
- Treasury Function – Cash Flow Management
- Treasurers' Report
- Member Contribution Rebate and Deficit Assessment Calculations
- Bank Reconciliation
- Member Contribution Aged Accounts Receivable
- Monthly Client Safety Credit /Risk Mgmt Balances
- Preliminary and Final Budgets
- Preparation of Management's Discussion and Analysis (MD&A) – GASB Stmt. No. 34
- Coordinate with Independent Auditor
- Coordinate with Actuarial Firm
- Filing of the State Controller's Report
- Filing of Financial Audit Report with the [AgencyName] of Record and the State Controller's Office to satisfy submission requirement of CA Gov Code Sec. 26909
- Filing of Health & Safety Code Section 1349.2
- Filing of Health & Safety Code Section 1349.2 Extensions
- Filing of 1099's/1096's

A sample SETECH Report is included.

Sample SETECH Report

SAMPLE

TREASURER'S REPORT

FOR THE QUARTER ENDED SEPTEMBER 30, 2015

As mandated by Section 53646 of the California Government Code, SAMPLE is required to disclose whether it is able to meet its pool's expenditure requirements for the next six months. SAMPLE does not hold six months of cash flow in reserve. However, monthly member contributions are adequate to meet the monthly cash flow requirements.

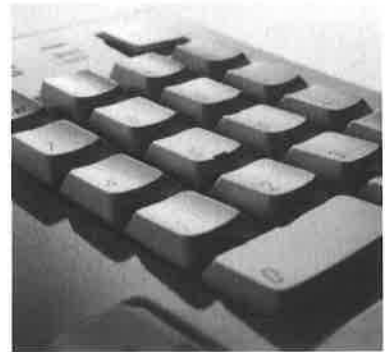
Officer

Prepared by:



Innovative Solutions. Enduring Principles.

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For the Board Meeting of TBD

SAMPLE

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Distribution and Use of Report

This financial management information report (Report) prepared by Service Enhancement Technologies (SETECH), a Division of Keenan & Associates, is intended solely for internal use by the Authority's Officers, Board Members, Advisory Committee Members, and for internal decision making purposes only in regards to the Authority's insurance program.

SETECH makes no representations or warranties regarding the use of this Report for any other purpose other than for the Authority's insurance program. The official version of the Report is finalized only upon approval by the Authority's Board of Directors and/or Advisory Committee in accordance with the Authority's Agreement and Bylaws following presentation by SETECH or Keenan & Associates. We understand that members may wish to provide a copy of this Report to auditors and regulatory authorities on the conditions that:

- A) The official approved Report is used,
- B) The entire Report be distributed rather than any excerpts,
- C) All recipients be made aware that a SETECH staff member is available to answer any questions regarding the contents of the Report,
- D) The recipients recognize that the furnishing of this Report is not a substitute for their own due diligence, and they place no undue reliance on the Report or the data for purposes other than for which it was created. No creation of any duty or liability of SETECH to the recipient is owed if the Report is used for purposes other than for which it was created.

SETECH may utilize actuarial projections as an integral component of this Report, as provided by the Authority's actuary and in the case of some Benefit Groups, by a staff member of the Keenan & Associates Technical Department. We may also rely upon financial data provided by the Authority's Treasurer, Accountant or County Office of Education. We have not audited this data and are not responsible for its accuracy. With any financial analysis, the accuracy and relevance of the conclusions as well as the reasonableness of the recommendations depend upon the accuracy and relevance of the underlying data. Financial information provided in this Report is subject to an annual independent financial audit.

SETECH strives to maintain the strictest confidentiality of any information for our clients. The pages of this Report indicate that the information contained in the Report is for "Client Confidential Use Only." This indicates that SETECH will only disclose information contained in these Reports to our intended clients, their members or their contracted parties.

SAMPLE

Treasurer's Report

Unaudited

As of And For The Quarter Ended 09/30/2015

	Cash Transactions			Balance Year To Date	(1)	
	Current Period Transactions	Prior Balance	Accruals		Final Budget 2015/2016	% of Budget
Beginning Net Position as of 07/01/2015, Audited						
Undesignated:						
Delta Dental				\$ 2,924,016		
Vision Service Plan				154,327		
Medical Eye Service				57,868		
Total Undesignated Net Position				<u>\$ 3,136,211</u>		
Operating Revenues						
Member Contributions						
Delta Dental	\$ 1,476,417	\$ --	\$ --	\$ 1,476,417	\$ 6,090,022	24.24 %
Vision Service Plan	120,720	--	--	120,720	470,932	25.63
Medical Eye Service	36,774	--	--	36,774	182,983	20.10
Total Operating Revenue	<u>1,633,911</u>	<u>--</u>	<u>--</u>	<u>1,633,911</u>	<u>6,743,937</u>	<u>24.23</u>
Operating Expenses						
Administrative						
Audit Expense	--	--	6,600	6,600	6,600	100.00
Insurance	2,714	--	--	2,714	3,500	77.54
Contract Services	5,678	--	17,034	22,712	22,712	100.00
Executive Consulting Fee	98	--	1,102	1,200	1,200	100.00
Administration						
Delta Dental	77,038	--	--	77,038	374,064	20.59
Vision Service Plan	13,135	--	--	13,135	56,512	23.24
Medical Eye Service	5,494	--	--	5,494	22,489	24.43
Administrator	15,736	--	1,540	17,276	71,117	24.29
Total Administrative	<u>119,893</u>	<u>--</u>	<u>26,276</u>	<u>146,169</u>	<u>558,194</u>	<u>26.19</u>
Other:						
Change in ULAE	--	--	(1,010)	(1,010)	--	--
Claims Paid:						
Delta Dental	1,244,010	--	--	1,244,010	5,636,484	22.07
Vision Service Plan	109,461	--	--	109,461	400,444	27.33
Medical Eye Service	31,522	--	7,445	38,967	148,815	26.18
Change in Claim Liabilities	--	--	(15,863)	(15,863)	--	--
Total Other	<u>1,384,993</u>	<u>--</u>	<u>(9,428)</u>	<u>1,375,565</u>	<u>6,185,743</u>	<u>22.24</u>
Total Operating Expense	<u>1,504,886</u>	<u>--</u>	<u>16,848</u>	<u>1,521,734</u>	<u>6,743,937</u>	<u>22.56</u>
Non Operating Revenues						
Late Fees	220	--	--	220	--	--
Net Increase/(Decrease) in Fair Value	--	--	898	898	--	--
Realized Gain/(Loss) Investments	--	--	(1,349)	(1,349)	--	--
Investment Fee	(652)	--	--	(652)	(2,601)	--
Investment Income	518	--	5,216	5,734	13,780	41.61
Total Non Operating Revenue	<u>86</u>	<u>--</u>	<u>4,765</u>	<u>4,851</u>	<u>11,179</u>	<u>43.39 %</u>
Net Increase/(Decrease)	<u>\$ 129,111</u>	<u>\$ --</u>	<u>\$ (12,083)</u>	<u>117,028</u>		
Total Net Position, 09/30/2015				<u>\$ 3,253,239</u>		

(1) Final Budget as approved at the July 28, 2015 Meeting.

SAMPLE

Statement of Net Position

As of 06/30/2015 and 09/30/2015

	Audited Balance 06/30/2015	Activity 07/01/2015 Through 09/30/2015	Balance 09/30/2015
ASSETS:			
Current Assets			
Union Bank Checking	\$ 428	\$ (30)	\$ 398
Local Agency Investment Fund (L.A.I.F.)	2,774,225	(851,155)	1,923,070
Delta Dental Coalition Deposit	823,052	220,876	1,043,928
Vision Coalition Deposit	35,402	(13,552)	21,850
Investments - Money Market	16,152	75,109	91,261
Subtotal Cash and Cash Equivalents	<u>3,649,259</u>	<u>(568,752)</u>	<u>3,080,507</u>
Interest Receivable	6,302	(1,086)	5,216
Member Contribution Receivable	--	--	--
Investments - Prepaid Interest	671	(671)	--
Investments - due less than one year	376,299	(50,433)	325,866
Subtotal Current Assets	<u>383,272</u>	<u>(52,190)</u>	<u>331,082</u>
NonCurrent Assets			
Investments - due more than one year	646,952	(20,216)	626,736
Subtotal NonCurrent Assets	<u>646,952</u>	<u>(20,216)</u>	<u>626,736</u>
Total Assets	<u>4,679,483</u>	<u>(641,158)</u>	<u>4,038,325</u>
LIABILITIES:			
Current Liabilities			
Accounts Payable	10,762	22,960	33,722
Accounts Payable - Due to Members (page 4)	363,549	(792)	362,757
Unearned Revenue - 10thly Contributions	763,481	(763,481)	--
Subtotal	<u>1,137,792</u>	<u>(741,313)</u>	<u>396,479</u>
Unallocated Loss Adjustment Expense	23,445	(1,010)	22,435
Claim Liabilities - Delta	355,036	(13,908)	341,128
Claim Liabilities - VSP	20,742	(1,490)	19,252
Claim Liabilities - MES	6,257	(465)	5,792
Subtotal	<u>405,480</u>	<u>(16,873)</u>	<u>388,607</u>
Total Current Liabilities	<u>1,543,272</u>	<u>(758,186)</u>	<u>785,086</u>
Net Position:			
Total Undesignated Net Position	<u>3,136,211</u>	<u>117,028</u>	<u>3,253,239</u>
Total Liabilities and Net Position	<u>\$ 4,679,483</u>	<u>\$ (641,158)</u>	<u>\$ 4,038,325</u>

SAMPLE

**Member Contributions
For The Program Year 10/01/2014 Through 09/30/2015
As of 09/30/2015**

	<u>Contributions</u>	<u>Unearned Revenue</u>	<u>Net Contribution</u>	<u>Pro Rata Share Percentage</u>
DELTA DENTAL:				
District #1	\$ 134,742	--	\$ 134,742	2.29
District #2	559,280	--	559,280	9.51
District #3	1,303,500	--	1,303,500	22.16
District #4	762,785	--	762,785	12.97
District #5	2,795,968	--	2,795,968	47.53
District #6	326,585	--	326,585	5.54
Total Delta Dental:	<u>5,882,860</u>	<u>--</u>	<u>5,882,860</u>	<u>100.00 %</u>
VISION SERVICE PLAN:				
District #4	478,710	--	478,710	100.00
Total Vision Service Plan:	<u>478,710</u>	<u>--</u>	<u>478,710</u>	<u>100.00 %</u>
MEDICAL EYE SERVICES:				
District #1	10,806	--	10,806	7.24
District #5	67,361	--	67,361	45.11
District #6	71,154	--	71,154	47.65
Total Medical Eye Services:	<u>149,321</u>	<u>--</u>	<u>149,321</u>	<u>100.00 %</u>
Grand Total:	<u>\$ 6,510,891</u>	<u>--</u>	<u>\$ 6,510,891</u>	

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Due to Members

As of 06/30/2015 and 09/30/2015

	Balance As of 06/30/2015	Return of Net Position	Utilized	Balance As of 09/30/2015
District #1	\$ --	\$ --	\$ --	\$ --
District #2	48,082	--	(792)	47,290
District #3	--	--	--	--
District #4	--	--	--	--
District #5	--	--	--	--
District #6	--	--	--	--
District #7	--	--	--	--
District #8	--	--	--	--
District #9	--	--	--	--
District #10	--	--	--	--
District #11	--	--	--	--
District #12	--	--	--	--
District #13	--	--	--	--
District #14	315,467	--	--	315,467
District #15	--	--	--	--
Total	<u>\$ 363,549</u>	<u>\$ --</u>	<u>\$ (792)</u>	<u>\$ 362,757</u>

SAMPLE

Monthly Cash Flow Statement

As of 09/30/2015

	Actual			Estimated												(1) Final Budget	
	Jul-15	Aug-15	Sep-15	09/30/2015	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Total			
As of 07/01/2015				\$ 3,633,106													
Beginning Cash Balance	\$ 3,633,106	\$ 3,264,230	\$ 2,899,264	\$ 3,633,106	\$ 2,989,246	\$ 2,960,867	\$ 2,930,792	\$ 2,900,716	\$ 2,888,079	\$ 2,873,767	\$ 2,703,458	\$ 2,531,151	\$ 2,516,839	\$ 3,633,106			
Deposits and Interest:																	
Member Contributions																	
Delta Dental	\$ 501,848	\$ 354,757	\$ 619,812	\$ 1,476,417	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 6,090,022	\$ 6,090,022		
Vision Service Plan	24,408	24,472	71,840	120,720	38,912	38,912	38,912	38,912	38,912	38,912	38,912	38,912	38,912	470,932	470,932		
Medical Eye Service	16,322	10,890	9,562	36,774	16,245	16,245	16,245	16,245	16,245	16,245	16,245	16,245	16,245	182,983	182,983		
Uncearned Revenue - 14/15	(254,493)	(254,494)	(254,494)	(703,481)	--	--	--	--	--	--	--	--	--	(763,481)	(763,481)		
Uncearned Revenue - 15/16	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--		
Interest	23	24	38	85	1,721	25	25	1,700	25	25	1,500	25	24	5,155	5,155		3,500
Interest Receivable	1,845	--	--	1,845	--	--	--	--	--	--	--	--	--	1,845	1,845		--
Late Fee	--	--	220	220	--	--	--	--	--	--	--	--	--	220	220		--
Accts Receivable	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--		--
Total Deposits and Credits	289,953	135,649	446,978	872,580	569,501	567,805	567,805	569,480	567,805	567,805	569,280	567,805	567,810	5,987,676	5,987,676		6,747,437
Disbursements/																	
Other Payments:																	
Dental Claims	(555,627)	(402,564)	(285,819)	(1,244,010)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,050)	(5,656,484)	(5,656,484)		(400,444)
VSP Claims	(34,314)	(44,624)	(30,523)	(109,461)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,333)	(400,444)	(400,444)		(148,815)
MES Claims	(6,154)	(15,805)	(9,563)	(31,522)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,029)	(558,194)	(558,194)		(58,194)
Administrative Expenses	(52,749)	(36,845)	(30,299)	(119,893)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,701)	(563,549)	(563,549)		--
Due to Members	--	--	(792)	(792)	(15,763)	(15,764)	(15,764)	--	--	(155,997)	(159,470)	--	--	(10,762)	(10,762)		--
Accounts Payable	(9,985)	(777)	--	(10,762)	--	--	--	--	--	--	--	--	--	--	--		--
Total Disbursements	(658,829)	(500,615)	(356,996)	(1,516,440)	(597,880)	(597,880)	(597,881)	(582,117)	(582,117)	(738,114)	(741,587)	(582,117)	(582,115)	(7,118,248)	(7,118,248)		(6,748,937)
Wells Fargo Advisors																	
Transfer from	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--		--
Transfer to	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--		--
Ending Cash Balance	\$ 3,264,230	\$ 2,899,264	\$ 2,989,246	\$ 2,989,246	\$ 2,960,867	\$ 2,930,792	\$ 2,900,716	\$ 2,888,079	\$ 2,873,767	\$ 2,703,458	\$ 2,531,151	\$ 2,516,839	\$ 2,502,534	\$ 2,502,534	\$ 2,502,534		

Summary:

Cash - Union Bank	\$ 65	\$ 15,177	\$ 398	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --
Delta Dental	747,599	833,999	1,043,928	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Vision Service Plan	33,496	20,018	21,850	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Local Agency																	
Investment Fund	2,483,070	2,030,070	1,923,070	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Ending Cash Balance	\$ 3,264,230	\$ 2,899,264	\$ 2,989,246	\$ 2,989,246	\$ 2,960,867	\$ 2,930,792	\$ 2,900,716	\$ 2,888,079	\$ 2,873,767	\$ 2,703,458	\$ 2,531,151	\$ 2,516,839	\$ 2,502,534	\$ 2,502,534	\$ 2,502,534		

(1) 2015/2016 Final Budget as approved at the July 28, 2015 Meeting.

Deposit Dates

District #1	08/31/15	Tenthly
District #2	07/22/15	Tenthly
District #3	07/13/15	Tenthly
District #4	07/20/15	08/14/15
District #5	07/09/15	Tenthly
District #6	07/06/15	Tenthly

From Keenan's Service Agreement with the SJVIA

EXHIBIT A

SJVIA CONSULTANT SCOPE OF SERVICES

The Consultant agrees to provide the SJVIA with the health benefits consultation and administration services as provided below and subject to the terms and conditions of this agreement.

Operational Duties¹

Consultant shall:

- Monitor and make monthly written reports and recommendations to SJVIA management, the SJVIA Board of Directors, and relevant committees of the SJVIA Board of Directors concerning issues of policy, governance, regulatory compliance, and operational procedures and activities of the SJVIA.
- Monitor, provide oversight, and make monthly written recommendations to SJVIA management regarding the SJVIA's financial processes, including but not limited to budgeting, forecasting, accounting, and cost analysis.
- Assist the SJVIA in planning, developing, recommending, and monitoring compliance with the policies and procedures of the SJVIA.
- Prepare annual financial statements in accordance with *Generally Accepted Accounting Principles* and other written reports, for annual audit as well as monthly and quarterly financial board reports to demonstrate the operational and financial accountability of the JPA.
- Monitor the insurance programs of the SJVIA to assure appropriate coverages and cost effectiveness for participating entities.
- Review and make written recommendations to the SJVIA on all programs and contracts necessary for the efficient administration of the SJVIA, including contracts with third-party vendors for administrative services.
- Coordinate with SJVIA management to perform an annual evaluation of all SJVIA service providers and make recommendations for improvements.
- Assist, as requested by SJVIA management or the SJVIA Board of Directors, in the selection of all professional service providers.

¹ The headings and section titles in this Exhibit A are for convenience only and are not part of this agreement.

EXHIBIT A

- Review and make written recommendations concerning the SJVIA's Joint Exercise of Powers Agreement and other governing documents, if any.
- Develop in conjunction with SJVIA management, and review and update no less than annually, a strategic plan for the SJVIA and its programs, and arrange, coordinate and conduct the SJVIA's annual strategic planning meetings.
- Cooperate with, and provide all information requested by, the SJVIA Auditor-Treasurer in connection with the SJVIA's annual financial audit.
- In accordance with Governmental Accounting Standards Board Pronouncements Number 10, and as may be amended in the future, provide actuarial services for an annual actuarial report regarding and certification of reserves for the SJVIA for rate study, financial reporting, and reserve contingency certification.
- If and as requested, act as spokesperson for the SJVIA to members, participating entities, and industry contacts.
- Keep the SJVIA apprised of any new and pending legislation or regulations that affects the SJVIA.
- Confer with the SJVIA Board of Directors and SJVIA management as may be necessary regarding those matters that require the attention of the SJVIA Board.

Administrative Duties

Consultant shall:

- Confer with SJVIA management and staff prior to all meetings of the SJVIA Board of Directors regarding agenda items for those meetings.
- Coordinate the preparation of agendas for SJVIA Board of Directors meetings, in compliance with the Ralph M. Brown Act (Cal. Gov. Code, § 54950 et seq.) ("Brown Act"), draft agenda items as necessary to ensure that agenda packets are distributed to members of the SJVIA Board of Directors one week prior to SJVIA Board of Directors meeting.
- Coordinate the preparation of minutes of business conducted and decisions made at meetings of the SJVIA Board of Directors and weekly calls with SJVIA management and staff, and ensure that minutes are provided to Board Members no later than one week after approval.
- Maintain financial records for each year of the SJVIA's operation during the term of this agreement, including but not limited to income, expense and loss information, at a level of detail sufficient for the Consultant to perform actuarial, budget, and other projection services under this agreement.

EXHIBIT A

- Attend all meetings of the SJVIA Board of Directors and other meetings necessary for the operation of the SJVIA.
- Secure and maintain copies of all insurance policies from carriers providing coverage to the SJVIA.
- Prepare and maintain a calendar of events showing all SJVIA-related meetings and annual open enrollments.
- Maintain a general file of all SJVIA correspondence, reports, insurance policies, agendas, minutes and governing documents.
- Maintain a current mailing list of all participating entities.
- Prepare and distribute an annual written report to the SJVIA Board of Directors on the condition of SJVIA.
- Ensure performance and timely completion of studies and audits (such as actuarial studies, claims audits, or financial audits) as provided under this agreement and requested by the SJVIA; and provide prompt written reports to SJVIA management upon completion, and upon request while such studies or audits are in progress.
- Prepare state reports (Form 700s, Secretary of State Form, Self-Insurers Annual report, et al.) to the extent that such reports are not being prepared by another service provider (e.g., SETECH).
- Maintain SJVIA records in accordance with California Association of Joint Powers Authorities standards.
- Upon termination of this agreement, promptly, and in no case later than 30 days after notice of termination, provide a copy of all reports and SJVIA records generated by the Consultant as required by this agreement.

Member-Related Duties

Consultant shall:

- Provide to each participating entity a guide with information regarding the respective responsibilities of the SJVIA, its members, its participating entities, and Consultant. The guide shall include a listing of Consultant personnel involved in the management and day-to-day operations of SJVIA so that participating entities have access to those professionals as necessary. The Consultant shall update and revise the guide annually, or more often as necessary.
- Provide professional personnel as necessary to meet with new participating entities to review the various policies, procedures and documentation that govern the operation of the SJVIA.

EXHIBIT A

- Provide professional personnel to market the SJVIA to qualified public agencies to become participants in the SJVIA, as and if authorized by the SJVIA Board of Directors. Through the use of presentations and literature, the Consultant shall, as and if authorized by the SJVIA Board of Directors, promote the SJVIA to potential new participating entities. The Consultant shall provide potential new participating entities a comprehensive written proposal for participating in the SJVIA.
- Review new participating entity proposals in order to assess eligibility for participation in the SJVIA and provide the SJVIA with a synopsis of new participating entity proposals together with a recommendation. The Consultant shall also provide such additional information as may be requested by the SJVIA so that the SJVIA can make its decision on admission of new participating entities.
- Provide each participating entity, at the beginning of each fiscal year, a written synopsis of its coverage under the various programs provided by the SJVIA. The Consultant shall distribute to each participating entity a copy of its coverage outline within 90 days after January 1 of each program year.
- Collect, collate and coordinate information from each participating entity as necessary for the Consultant to secure the appropriate benefit coverage. The Consultant shall provide to SJVIA management contemporaneous copies of all such information.
- Annually, and as required during each program year, prepare invoices for each participating entity. Follow-up with the participating entities to facilitate payment on a timely basis and compliance with SJVIA's late payment policy.
- Facilitate the distribution of SJVIA agreements to new participating entities and secure executed copies of same.
- Conduct orientation for new participating entities.

Claims Duties

Consultant shall:

- Consult with SJVIA legal counsel and claims administrator regarding significant claims that may affect the program.
- Oversee and monitor performance of SJVIA's claims administrator, and promptly advise SJVIA management regarding shortcomings and potential shortcomings in that performance.