SOUTHWEST WEST CENTRAL SERVICE COOPERATIVE
SWWC
Education & Administrative Resources
100 London Road
Marshall, MN 56258

INSURANCE POOL JOINT POWERS BOARD MEETING

December 17, 2025
SWWC Service Cooperative – Marshall, MN

Agenda

1.	**Call to Order** – Chair Coleman	
2.	**Agenda Approval** – Chair Coleman	ACTION
3.	**Minute Approval – 6/25/25** – Chair Coleman	ENCL/ACTION
4.	**Insurance Reserve Targets** – Tegan Gillund	ENCL/INFO
5.	**January 1, 2026 Insurance Pool Renewal** – Doug Deragisch	INFORMATION
6.	**Joint Powers Agreements** – Doug Deragisch	ENCL/ACTION
7.	**Medical Spending Account RFP** – Doug Deragisch	INFORMATION
8.	**2026-27 Wellness Program** – Doug Deragisch	INFORMATION
9.	**MHC/SWWC Updates** – Doug Deragisch	INFORMATION
10.	**Other/Adjournment** - All	

SOUTHWEST WEST CENTRAL SERVICE COOPERATIVE

SWWC

Education & Administrative Resources

INSURANCE POOL JOINT POWERS MEETING

June 25, 2025
SWWC Service Cooperative – Marshall, MN

Minutes

BOARD PRESENT: Matt Coleman - Chair, Marshall
Jody Bauer, Vice Chair, Tracy
Amanda Lecy, Clerk, Yellow Medicine East
Carla Olson, Treasurer, KMS
Ben Bothun, Lac qui Parle County
Becky Foster, Westbrook/Walnut Grove
Tonya Kelly, Dawson/Boyd

STAFF PRESENT: Cliff Carmody, Executive Director
Jennifer Lee, HR Assistant
Kari Bailey, Interim Director of Human Resources
Doug Deragisch, Director of Risk Management

ABSENT: Bobbie Carmody, Administrative Assistant
Tegan Gillund, Director of Finance
Becky Paluch, Ivanhoe
Nicole Swanson, Tracy
Brad Johnson, Supt. - Renville County West (Ex-Officio)

ITEM 1: **CALL TO ORDER**
Chair Coleman called the meeting to order at 7:01 pm at SWWC Service Cooperative – Marshall, MN.

ITEM 2: **AGENDA APPROVAL**
Motion by Amanda Lecy, seconded by Becky Foster, to approve the agenda as presented. Motion passed unanimously.

ITEM 3: **MINUTE APPROVAL – 12/18/24**
Motion by Matt Coleman, seconded by Ben Bothun, to approve the minutes from the December 18, 2024, meeting. Motion passed unanimously.

ITEM 4: **INSURANCE RESERVE TARGETS**
Doug Deragisch reviewed insurance reserve targets provided to him by Tegan Gillund for the Mid-Year and January 1 Pools. Mid-Year SWWC reserves total $1,337,621 as of 6/30/25 and the January 1 SWWC reserves total $3,644,257 as of 6/30/25.

ITEM 5: **JULY 1, 2025 INSURANCE POOL RENEWAL**

Doug Deragisch provided a report on the July 1, 2025, Renewal. SWWC Pool has 12 groups (2 large, 10 small) with an expected 695 contracts. The SWWC Region, the Pool lost 2 groups losing 124 contracts and gained 1 group totaling 121 contracts. 28 requests to quote were received with 14 quotes released.

ITEM 6: **JOINT POWERS AGREEMENTS**

Motion by Ben Bothun, seconded by Amanda Lecy, to approve the following groups Joint Powers Agreements for membership in the SWWC Service Cooperative's Group Employee Benefits and Other Financial and Risk Management Services Pool effective July 1, 2025.

- Benson Public School

Motion passed unanimously.

ITEM 7: **MEDICAL SPENDING ACCOUNT RFP**

Doug Deragisch provided information that it is required by State Statute to have an RFP done every 4 years with an expected release in October and a decision made in early January 2026.

ITEM 8: **2025-26 WELLNESS PROGRAM**

Requirements will remain the same for the 2025-26 wellness program. Employees will need to complete an online assessment in My Health Rewards app and complete an annual physical to receive a $500 incentive.

ITEM 9: **OTHER/ADJOURNMENT**

Chair Coleman adjourned the meeting at 7:35 pm.

Joint Powers Board Pool Reserve Targets

Mid-Year Pool

	Target Reserve (RSR) - Statewide	Target Reserve (RSR) - SWWC	Reserves Held at SWWC	(+/-)	%
Small Group	$2,245,499	$489,358			
Large Group	$6,860,116	$655,194			
Total	**$9,105,615**	**$1,144,552**	**$1,452,229**	**$307,677**	**127%**

	Statewide Members	SWWC Members	%
Small Group	2,510	547	22%
Large Group	8,125	776	10%
Total	**10,635**	**1,323**	**12%**

**RSR/Member data collected through October 2025*

January 1 Pool

	Target Reserve (RSR) - Statewide	Target Reserve (RSR) - SWWC	Reserves Held at SWWC	(+/-)	%
Small Group	$4,945,182	$873,371			
Large Group	$18,133,645	$741,263			
Total	**$23,078,827**	**$1,614,634**	**$3,756,090**	**$2,141,456**	**233%**

	Statewide Members	SWWC Members	%
Small Group	5,883	1,039	18%
Large Group	20,916	855	4%
Total	**26,799**	**1,894**	**7%**

**RSR/Member data collected through April 2025*

RSR: Rate Stabilization Reserve - is a cash flow account that covers ebbs and flows of claims versus the monthly premium. This reserve is targeted to be 10% of equivalent premium (Minimum Premium Plan), meant to ensure the payment of claims should claims be incurred up to 110% of expected levels. Such claim fluctuation is the responsibility of the pool.

IBNR: Incurred but not yet reported - is a reserve account which is needed to pay the claims that are incured in a previous year but will be paid after the conclusion of the plan year in the event the Pool would be dissolved. Also referred to as 'claims runout.'

SWWC SERVICE COOPERATIVES' INSURANCE POOL JOINT POWERS BOARD
AGENDA ANALYSIS FORM

AGENDA ITEM 6 **MEETING DATE** 12/17/25 **SUBJECT** Joint Powers Agreements

BOARD ACTION X **STATUS OR SCHEDULED REPORT** ____ **INFORMATION** ____

BACKGROUND/RATIONALE:

The following joint powers agreements for membership in the SWWC Service Cooperative's Group Employee Benefits and Other Financial and Risk Management Services Pool is presented for the Board's review:

Contracting Agency	Effective Date
City of Dawson	1/1/26
City of Eden Valley	1/1/26
City of New London	1/1/26
City of Willmar	1/1/26
Community Christian	1/1/26
Edgerton Public School	1/1/26
PACT 4 Families Collaborative	1/1/26

PRESENTER(S):

Doug Deragisch, Director of Risk Management

COMMITTEE:

N/A

EXECUTIVE DIRECTOR'S RECOMMENDATION:

Motion to approve the Joint Powers Agreements effective 1/1/26 as presented.