

**Mississippi State Agencies Self-Insured  
Workers' Compensation Trust Special Board Meeting  
August 21, 2025**

The Mississippi State Agencies Self-Insured Workers' Compensation Trust Board convened with a special called meeting on Tuesday, August 21, 2025, via a Teams meeting at 2:30 p.m. The presiding officer was George Roberson, Director, Administrator.

**Board Members Present:**

Mr. Andy Smith  
Ms. Robin Hedrick  
Ms. Shan Montgomery

**Board Members Absent:**

Mr. Kelly Breland  
Mr. Steve Brandley

**Department of Finance and Administration Staff Present:**

Mr. George Roberson  
Mr. Tom Henderson  
Mr. Patrick Black

**Call to Order**

Mr. Roberson called the meeting to order at 2:30 p.m. and announced that a quorum was present. He also announced that the meeting would be recorded.

**Agenda Item 1 - Approval of the Minutes of the Board Meeting on October 29, 2024**

The minutes of the October 29, 2024 Board Meeting were provided to Board members for their review. Mr. Roberson asked for a motion to append or approve the minutes. A motion was made by Mr. Smith to approve the minutes as presented. Ms. Hedrick seconded the motion. The motion passed unanimously.

**Agenda Item 2 - New Trust Board Members / New Board Listing**

Mr. Roberson discussed the two new Board Members' additions to the MS WC Trust Board, Shan Montgomery/MSBN and Steve Brantley/MEMA. Mr. Roberson referenced the enclosed Board Member listing and asked if there were any changes or edits needed to let him know. There were no questions.

**Agenda Item 3 - MGC Rate Adjustment Request**

Mr. Roberson discussed how on May 23, 2025, Laura Kelly from the MGC Law firm contacted George Roberson and John Burns of CCMSI and requested consideration of a rate adjustment in the per hour rate for WC Attorney fees. Enclosed documents included the letter from Ms. Kelly, our current MS WC Trust Litigation Plan, and a comparison of current attorney rates.

Mr. Roberson stated he and Mr. Black had spoken about this with Mr. Breeland and Mr. Burns and there was consensus to raise our rates some but not to the level MGC was seeking. Mr.

Roberson opened the floor for discussion and asked Mr. Black for his comments. Mr. Black echoed the comments from Mr. Roberson, and suggested aligning with the current Tort rates, but not a high percentage jump. Mr. Smith agreed, stating a comparison, looking at the spreadsheet gave him the idea of raising our WC rates to 170, 170, and 95. Mr. Black said he thought that was reasonable and put WC in line with what Tort was paying. Mr. Roberson raised the question of whether the \$5 increase in Partner would be sufficient. Mr. Black stated the contract states that they should be utilizing the lowest level of staffing that is available. He said we might consider raising it to 180 but certainly not higher. Mr. Roberson stated that, virtually every WC claim we receive with legal services is from an Associate or Paralegal, and not a Partner. Mr. Black reiterated how the WC Paralegal rate is already \$20 higher than the Tort fees. Mr. Roberson asked for a motion regarding the raising of our rates to 170, 170, and 95. Mr. Smith gave the motion. Ms. Headrick seconded. There were no questions. Ms. Headrick asked that the spreadsheet with the numbers be shared on the screen. Mr. Roberson shared the document. The motion passed unanimously.

Mr. Roberson stated that the current Litigation Management Plan would be immediately updated, and he would email it to the Board. He also stated he would contact John Burns/CCMSI to explain the immediate change. He asked Mr. Black if there was another further requirement for posting this change and Mr. Black said no.

#### **Agenda Item 4- Workers Northern Trust Statement Compensation**

Mr. Roberson stated that on May 28, 2025, Justin Smith with the Mississippi Treasury Department contacted Patrick Black and George Roberson concerning our Workers Compensation Trust Treasury accounts and the recommended changes to language in the fund investment policy. On June 11, 2025, Mr. Roberson and Mr. Black met with Mr. Smith to discuss the recommended changes. Enclosed is the summary of changes in an email from Mr. Smith. Mr. Roberson asked Mr. Black to explain this agenda item. Mr. Black stated that the Treasury department advised that the current balance of the fund was not what the Treasury guidelines recommended. They sent us an updated form to make the recommended changes. Mr. Black stated it was not a Board approval item, but we wanted to make the Board aware of the changes. Mr. Roberson reminded the Board of the recent email to the Board with the Trust financial reports and discussed the \$30 million line this discussion is pertaining to. Mr. Smith asked if it pertained to the Asset Inventory screen and Mr. Roberson confirmed it did.

#### **Agenda Item 5 - Attorney Assignment Process**

Mr. Roberson stated that the Attorney General's office will no longer be involved in the selection of attorneys for our state WC claims and asked Mr. Black to provide an explanation. Mr. Black stated that in the past our TPA, CCMSI, would contact the AG office for this. Effective immediately, CCMSI will begin contacting the Administrator (Mr. Roberson) in the Office of Insurance for this task. This process will mirror the process of the Tort department. Mr. Roberson stated that the department has a spreadsheet for our selected attorneys, and he shared the screen with the Board. He shared the new Date column for adding and keeping track of selected attorneys and plans to use this to equal the playing field for our attorney usage. He shared the process of how Nancy Kees or a claims adjuster will request an attorney

by email, of how he will immediately assign and sends the selected attorney data, and how CCMSI will then send the complete claim file to the selected firm. Mr. Smith asked that when his military has a claim requiring an attorney, of whether the attorney would be selected from this list. Mr. Roberson said yes. Mr. Smith said there was only one attorney that he recognized, and that most of his claims have utilized south Mississippi attorneys. Mr. Roberson stated that he and Mr. Black expect this list to grow. Currently the Tort list of approved attorneys is much larger than the workers' comp list. He stated Tort has a much higher percentage of cases that involve legal, whereas WC only has maybe 1 in 10 where legal is involved. He has no intention of marketing the list to intentionally grow it. There were no questions.

#### **Agenda Item 6 - Revised WC Trust Agreement and Rules & Regulations**

Mr. Roberson stated that the Office of Insurance, along with Chairman Kelly Breland are in the process of updating the WC Trust Agreement and Rules & Regulations. He stated it was obvious there had been no updates or edits to these since they were developed in 1990. We have a goal to finish and approve these before the November 7<sup>th</sup> Member meeting. Mr. Roberson said he expects the Board to meet one more time prior to the November meeting, to discuss the Actuarial report and to discuss the Premium Determination report. The goal for our department is to begin mailing assessment invoices to the agencies by end of September or early October. Ms. Montgomery asked Mr. Roberson to send her a copy of the Trust Agreement. There were no further questions.

#### **Agenda Item 7 - Board Meetings / Posted Public Meetings**

Mr. Roberson stated that all future WC Trust Board meetings will be posted and made public as is required for all state Board meetings. He stated he is posting the meeting information as required on the two large bulletin boards in the Woolfolk building and that Karen is posting the notice online on the state meeting network page. He asked Mr. Black if he had any comments. Mr. Black stated he is looking into this matter with the Ethics Commission for guidance and to ensure it complies with the open meetings act and will make his recommendation on this shortly. He said he finds this is a requirement, we will begin this process just as the Tort Board does with their meeting notifications. There were no other questions.

#### **Agenda Item 8 - 2025 Annual WC Trust Members' Meeting / Trust Board Meeting**

Mr. Roberson reminded the Board of the upcoming 2025 WC Trust Members' meeting that will be held on Friday, November 7<sup>th</sup> at the Mississippi Department of Rehabilitation in Madison. He stated how nice the meeting location is and that CCMSI will again be sponsoring this event. Donna Allen has been in touch and has advised the meeting theme will be that of College Teams. He stated that we have roughly 110 persons registered and that we will hold a Trust Board meeting during lunch at this meeting in the Board room, likely from 11:30 or noon until about 1:00 or 1:30. He stated that the Board was certainly welcome to attend the full day event, but encouraged everyone to make themselves available in person to attend the Board meeting during the lunch hours. There was no discussion.

### **Agenda Item 9 - Old or New Business**

**New** – Mr. Roberson stated that Alicia Coleman is the person in the office who manages and administers contracts, and that in the past the Board has been involved with all administrative matters concerning contracts, including approving matters involving the RFP process. He stated that from language obtained from our Trust Agreement, during our editing process, that the Administrator of the Trust Board, not the Board itself, is the person responsible for the administrative duties and tasks involving contracts and vendors. And that going forward, the Administrator will work directly with Ms. Coleman for these responsibilities. He stated the services and deliverable content from the vendors and contracts, such as the HRK annual financial report, the AmFed broker agreements, the Praxis claims and performance audit, and the FTI Consulting actuary and premium determination reports, will be the sole responsibility of the Trust Board, with all decisions pertaining to these reports coming from the Board, and Board alone. Mr. Roberson asked Mr. Black for further discussion. Mr. Black said that in the past the administrative duties pertaining to procurement and servicing of contracts pertaining to services from an outside vendor were brought to the Board. His guidance was that the Trust Agreement indicated the intent of the administrative responsibilities should be solely responsible to the Administrator and not the Board. Mr. Headrick had a question stating that in the current Trust Agreement, it is the responsibility of the Board to manage these items, and she asked if there were changes or an amendment that we were making to make these decisions. Mr. Black stated that this is something we were looking at in the Trust Agreement to change, and were part of some of our internal conversations, and that some of these changes have not been made yet, and that all of this can be brought forward and approved by the Board in the new Trust Agreement. Ms. Headrick asked if it would be made available before the November meeting and Mr. Black said yes. There were no other questions.

**New** – Mr. Roberson stated that Praxis began their claims and performance audit roughly two weeks ago. He stated the purpose of the audit was to accomplish two things primarily: one, to measure the value and consistency of services of CCMSI against the duties and requirements of our State of MS/CCMSI contract in place, and two, to measure CCMSI and their services against the legislative and working requirements for a self-insured entity such as our state, of our Mississippi Workers' Compensation Commission. He stated that in this audit, Praxis had randomly selected 85 active workers' compensation claims. He stated that he has their spreadsheet with over 20 columns of data, the decisions and assessments made by Praxis, the questions posed to CCMSI, and the answers and rebuttals from CCMSI to the audit. The question/answer process takes usually one to three weeks. After all issues are addressed, the final report is provided to the state and CCMSI and ultimately to the Board. Mr. Roberson discussed the upcoming premium determination report that will soon be complete. He explained how this report looks at prior year's financials and then the accounting department uses this to create a "What If" report. The report looks at previous year's financial data and against various levels of premium discount, with the resulting financial impact on each of the levels of discount. He stated that in prior years the Trust Board has made the decision to reduce the premium assessments from between 10-25% each year. He stated that we are fortunate that our claims expenses have mostly been decreasing over the past 5-10 years. He stated we work diligently to have this meeting as early in the fall as possible, before our fall Member's meeting. There were no more questions.

Mr. Roberson asked if Kelly was able to join us, but he did not answer.

**Old** - Mr. Roberson asked all persons if there were any old items to bring before the Board. Mr. Smith asked about the financials and Mr. Roberson shared the financial report on the screen. Mr. Roberson stated the report reflects a positive trend compared with last year and explained to the new Board Members that this is the format of our Trust financial reports each month. Mr. Roberson explained the top Receipts section represents the incoming funds from the agencies, representing the assessments sent to all agency's boards and commissions. He explained the middle portion of the report shows actual claim expenses. He stated CCMSI sends his department detailed invoices every two weeks for the exact funds required to pay the indemnity, medical, and legal fees for the active claims they have managed and administered. He discussed the ongoing administrative fees for the Trust in the bottom portion and the \$3.2M increase from this year compared with \$3.0M from last year. Ms. Headrick asked if the increase was mainly the result of the Safety National expenses of the previous year. Mr. Roberson stated the main reason for the difference was the lower claims payment dollars as compared with last year, shown in the middle section on page 1. He stated the new insurance company is Midwest Casualty and not Safety National and that future reports would show this. Mr. Roberson moved to the Assets and Liabilities page and stated the improvement in the financial market had a positive impact on our asset values of almost \$1.8M to last year. He stated that in the past three years working with the Trust, he has never seen a 10% jump in the assets from one year to the next. He stated this provides confidence in the strength and health of our Trust. Mr. Roberson stated that in the annual September risk and insurance meeting he attends, that invariably one to three states will explain how they have given their states a free year for WC claim assessments, due to the strength of their state financials, and the reduction in the WC claim expenses. Mr. Roberson stated that our Treasury helps prepare the estimated numbers on our liability section of the report. He discussed the unobligated cash shown at the bottom of the report and how that value could be used in place of the premium assessment for the next year, thereby giving the state agencies a free year, since we pay about \$11-12M in total expenditure annually. He spoke about the premium determination meetings on how the Trust will look at several years of financial data at various levels of premium reductions, and the effect of those to the bottom line, and then ultimately make decisions on the levels of premiums for the state agencies for the next fiscal year. Ms. Montgomery had a question concerning the prior email sent by Mr. Roberson and the first bullet discussing the \$3.2M increase, asking where that number came from. Mr. Roberson showed on the screen where it was, at the bottom of the first Receipts/Disbursements page of the financial report. Ms. Headrick had a question about the timing of our assessments to the agencies, and if a decision had been made. Mr. Roberson stated the goal this year would be to get back to the fall schedule for assessments, rather than have delayed assessments as we did last year. He stated we now have final actuary report in hand. He reminded the Board of the new accounting personnel from last year and how this year would be improved from that. He said the goal would be to start invoicing in late September. Ms. Headrick said she knew this is when it used to be done but last year it was done in December. There were no more questions.

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Mr. Roberson asked for a motion to adjourn the meeting. Ms. Headrick made the motion, Mr. Smith seconded, and the motion passed unanimously. The meeting adjourned at 3:31p.m.

A handwritten signature in black ink, appearing to read 'K. Breeland', with a stylized flourish at the end.

Kelly Breeland, WC Trust Board Chairman