



HANDOUTS

from June 14, 2018 Board of Directors Meeting

H.4.a.1. *Revised* 18-19 APIP Property Deposit Calculations with Active Shooter Coverage Premium Cost Allocation by Members

H.4.c. APIP Alliant Cyber Excess Solutions PowerPoint Presentation

H.5. Property Appraisal Services RFP – Cost Allocation by Member

FY 18/19 NCCSIF PROPERTY PROGRAM ALLOCATION

Total TIV = All Risk
TIV + CE Values +
Vehicles + COC

Formula or Allocation		Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys		All Risk TIV x Rate	All Risk TIV x Rate	COC TIV x Rate	B&M Value (Less Fine Arts) x Rate
Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Fine Arts Values	Course of Construction (COC) Values	All Risk (TIV) (Real, Personal, BI/Rent, and Fine Arts, Minus COC) Values	Primary Property Premium	Excess Property Premium*	COC Premium	Excess Boiler Premium
Rate Per \$100/Amount							Values	\$0.0565688	\$0.0122527	\$0.0650024	\$0.0010581
Anderson	\$5,000	\$24,822,751	\$6,372,507	\$1,318,467			\$32,513,725	\$18,393	\$4,039		\$344
Auburn	\$5,000	\$20,915,165	\$6,424,863	\$0			\$27,340,028	\$15,466	\$3,461		\$289
Colusa	\$5,000	\$25,025,478	\$11,800,236	\$294,732			\$37,120,446	\$20,999	\$4,550		\$393
Corning											
Dixon	\$5,000	\$63,908,521	\$48,352,025	\$2,371,420			\$114,631,966	\$64,846	\$14,121		\$1,213
Elk Grove											
Folsom	\$5,000	\$174,805,989	\$22,894,254	\$1,997,954	\$578,000		\$200,276,197	\$113,294	\$30,035		\$2,113
Galt	\$5,000	\$54,681,121	\$20,559,088	\$2,228,420		\$19,377	\$77,449,252	\$43,812	\$9,579	\$13	\$819
Gridley	\$5,000	\$14,187,768	\$11,299,966	\$428,720			\$25,916,454	\$14,661	\$3,239		\$274
Ione	\$5,000	\$8,607,413	\$2,368,726	\$102,520			\$11,078,659	\$6,267	\$2,046		\$117
Jackson											
Lincoln	\$5,000	\$140,087,612	\$44,383,390	\$352,944			\$184,823,946	\$104,553	\$23,778		\$1,956
Marysville	\$5,000	\$20,318,311	\$5,056,863	\$1,276,407			\$26,651,581	\$15,076	\$3,324		\$282
Nevada City											
Oroville	\$5,000	\$30,772,137	\$4,604,494	\$0			\$35,376,631	\$20,012	\$4,454		\$374
Placerville											
Paradise	\$5,000	\$9,003,000	\$1,976,044	\$102,756			\$11,081,800	\$6,269	\$1,826		\$117
Red Bluff	\$5,000	\$43,018,752	\$8,871,467	\$491,139		\$1,855,923	\$50,525,435	\$28,582	\$7,586	\$1,206	\$535
Rio Vista											
Rocklin	\$5,000	\$57,121,759	\$6,956,100	\$6,200,000			\$70,277,859	\$39,755	\$9,920		\$744
Willows											
Yuba City	\$5,000	\$133,933,412	\$46,579,230	\$6,628,952			\$187,141,594	\$105,864	\$25,805		\$1,980
TOTAL		\$821,209,189	\$248,499,253	\$23,794,431	\$578,000	\$1,875,300	\$1,092,205,573	\$617,848	\$147,763	\$1,219	\$11,551

Verify Quote Sheet

Don't Participate

\$ 617,848 \$ 147,762 \$ 1,219 \$ 11,545
(\$0) \$1 (\$0) \$6

			Total TIV	Total TIV	Total TIV						
Formula or Allocation	Pulled from Oasys	CE x Rate	Total TIV x Rate	Total TIV x Rate	Total TIV x Rate						
Member Entity	Contractors Equipment (CE) Values	CE Premium	Cyber Liability Premium	Pollution Liability Premium	Primary Terrorism Premium	Estimated ABS Fees	Estimated Surplus Line Taxes & Fees	2018-19 Total All Risk Property Premium	2017-18 Property Premium	\$ Change	% Change
Rate Per \$100/Amount	Values	\$0.0777278	\$0.0004781	\$0.0006139	\$0.0002077	\$21,856.00	\$34,621.59	Value	Value		
Anderson	\$453,620	\$353	\$158	\$202	\$68	\$650.63	\$1,031	\$25,238	\$20,284	\$4,955	24%
Auburn	\$46,503	\$36	\$135	\$173	\$59	\$547.10	\$867	\$21,033	\$17,597	\$3,436	20%
Colusa	\$14,296	\$11	\$178	\$228	\$77	\$742.81	\$1,177	\$28,355	\$23,297	\$5,057	22%
Corning											
Dixon	\$619,403	\$481	\$551	\$708	\$239	\$2,293.89	\$3,634	\$88,087	\$34,256	\$53,831	157%
Elk Grove											
Folsom	\$8,333,623	\$6,478	\$1,172	\$1,505	\$509	\$4,007.70	\$6,349	\$165,462	\$128,276	\$37,186	29%
Galt	\$474,957	\$369	\$374	\$480	\$162	\$1,549.83	\$2,455	\$59,613	\$47,940	\$11,673	24%
Gridley	\$516,649	\$402	\$126	\$162	\$55	\$518.61	\$822	\$20,259	\$16,525	\$3,733	23%
Ione	\$544,000	\$423	\$80	\$103	\$35	\$221.69	\$351	\$9,643	\$7,584	\$2,059	27%
Jackson											
Lincoln	\$873,227	\$679	\$928	\$1,191	\$403	\$3,698.49	\$5,859	\$143,044	\$104,673	\$38,371	37%
Marysville	\$474,084	\$368	\$130	\$167	\$56	\$533.32	\$845	\$20,781	\$16,737	\$4,044	24%
Nevada City											
Oroville	\$976,265	\$759	\$174	\$223	\$76	\$707.92	\$1,121	\$27,901	\$20,489	\$7,412	36%
Placerville											
Paradise	\$3,819,588	\$2,969	\$71	\$91	\$31	\$221.76	\$351	\$11,948	\$7,428	\$4,519	61%
Red Bluff	\$2,445,648	\$1,901	\$296	\$380	\$129	\$1,011.06	\$1,602	\$43,227	\$34,765	\$8,463	24%
Rio Vista											
Rocklin	\$10,682,950	\$8,304	\$387	\$497	\$168	\$1,406.32	\$2,228	\$63,409	\$51,082	\$12,327	24%
Willows											
Yuba City	\$4,711,700	\$3,662	\$1,007	\$1,293	\$437	\$3,744.87	\$5,932	\$149,725	\$122,635	\$27,090	22%
TOTAL	\$34,986,513	\$27,194	\$5,766	\$7,403	\$2,505	\$21,856	\$34,622	\$877,725	\$653,567	\$224,158	34%
Verify Quote Sheet		\$ 27,194	\$ 5,757	\$ 7,392	\$ 2,501	\$ 21,856	\$ 34,622				
Don't Participate		\$0	\$9	\$11	\$4	\$0	\$0		\$877,725		

Formula or Allocation									
Member Entity	Total TIV (All Risk TIV + CE + Auto + COC)	Flood Limit	Flood Values	Flood Premium	Vehicle Deductible	Vehicle Values	Vehicle Premium	2018-19 Grand Total Premium All Coverages	% Total TIV x Premium
Rate Per \$100/Amount			Value	\$0.0223927		Value	\$0.2628405		Optional Active Shooter Proposal
Anderson	\$32,967,345							\$25,238	\$ 8,467
Auburn	\$28,245,292	\$17,000,000	\$28,245,292	\$6,325	\$10,000	\$858,761	\$2,257	\$29,615	\$ 252
Colusa	\$37,134,742							\$28,355	\$ 212
Corning									\$ 288
Dixon	\$115,251,369							\$88,087	\$ 889
Elk Grove									
Folsom	\$245,131,996				\$5,000	\$36,522,176	\$95,995	\$261,457	\$ 1,553
Galt	\$78,175,869				\$5,000	\$232,283	\$611	\$60,223	\$ 600
Gridley	\$26,433,103							\$20,259	\$ 201
Ione	\$16,697,321	\$10,000,000	\$16,697,321	\$3,739	\$5,000	\$5,074,662	\$13,338	\$26,720	\$ 86
Jackson									
Lincoln	\$194,061,644				\$7,500	\$8,364,471	\$21,985	\$165,029	\$ 1,433
Marysville	\$27,125,665	\$15,000,000	\$27,125,665	\$6,074				\$26,855	\$ 207
Nevada City									
Oroville	\$36,352,896							\$27,901	\$ 274
Placerville									
Paradise	\$14,901,388							\$11,948	\$ 86
Red Bluff	\$61,916,132				\$5,000	\$5,303,196	\$13,939	\$57,166	\$ 392
Rio Vista									
Rocklin	\$80,960,809							\$63,409	\$ 545
Willows									
Yuba City	\$210,603,794	\$10,000,000	\$210,603,794	\$47,160	\$5,000	\$18,750,500	\$49,284	\$246,169	\$ 1,451
TOTAL	\$1,205,959,365		\$282,672,072	\$63,298		\$75,106,049	\$197,409	\$1,138,432	\$ 8,467
Verify Quote Sheet				\$63,298			\$197,409	\$1,138,403	
Don't Participate				(\$0)			\$0	\$30	

**APIP
Alliant
Cyber
Excess
Solutions**

▶ PRESENTED BY: Marcus Beverly
NCCSIF Board Meeting
June 14, 2018

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Current APIP Primary Cyber Coverage

APIP Coverage – Tower I
 \$2,000,000 Limit
 \$25,000,000 Program Aggregate

- Privacy Notification Costs
 (to include Credit/Identity Monitoring, Call Center Services, PR/Crisis Management, Legal, Computer Forensics)
- Data Protection and Business Interruption
- Cyber Extortion
- Website Content Liability
- PCI Fines and Penalties
- Regulatory Defense and Penalties

Deductibles
 \$50,000 (TIV up to \$500,000,000)
 \$100,000 (TIV greater than \$500,000,000)

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APIP Cyber Improvements 2018-2019

- New Coverages
 - Business Interruption from System Failure - \$250,000 Limit
 - Cyber Funds Transfer Fraud - \$50,000 Limit
 - Cyber Criminal Reward - \$25,000 Limit
- Increased Limits for Specific Coverages:
 - Forensic Expense increased from \$100,000 to \$2 Mil
 - Cyber Dependent BI increased from \$500,000 to \$750,000
 - Cyber PCI increased from \$100,000 to \$2 Mil
 - Cyber PR Consultancy – from \$50,000 to Policy Limit
- Additional Limits or Reduced Retentions Available:
 - Increase Privacy Notification Costs (\$1M/\$2M) for 10% AP for members with TIV>\$500M
 - Members with TIV<\$250M buy-down deductible to \$5,000 for \$5,000 AP per entity

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2018-19 APIP Cyber Coverages

Breach Response - \$500,000 Limit

- \$1 Mil if use Beazely Breach Response

First Party Losses & Aggregate Limits

- Business Interruption
 - Security Breach - \$2 Mil
 - System Failure - \$250K – *new coverage*
- Dependent Business Loss
 - Dependent Security Breach - \$750K
- Cyber Extortion Loss - \$2 Mil
- Data Recovery
 - Data Protection Loss - \$2 Mil

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2018-19 APIP Cyber Coverage & Limits

Liability Coverages - \$2 Mil Limit and Aggregate

- Data and Network Liability
- Regulatory Defense and Penalties
- Payment Card Liabilities and Costs
- Website Media Content Liability

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2018-19 APIP Cyber Coverage & Limits

ECRIME Coverages - \$50,000 Limit & Aggregate

- Fraudulent Instruction
- Funds Transfer Fraud – *new*
- Telephone Fraud

Criminal Reward - \$25,000 Limit – *new*

Consequential Reputational Loss - \$50,000 Limit

Retention: \$50,000 (TIV up to \$500 Mil);

\$100,000 (TIV > \$500 Mil);

8 Hour waiting period for first party claims

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06

APIP CEO Coverage – Option # 1 Two Towers of Coverage (BBR)

LIABILITY SUITS, FINES & PENALTIES

\$2,000,000

- Regulatory Defense & Penalties
- Privacy Notification**
- Website Media Content Liability
- Cyber Extortion
- Data Protection / BI

\$100,000 (sublimit)

- PCI Fines and Penalties

Deductibles

1. TIV up to \$500M
 - > \$50,000
2. TIV greater than \$500M
 - > \$100,000

Current APIP Coverage
\$2,000,000 Per Member Limit
\$25,000,000 Program Aggregate

BREACH RESPONSE

Limits based on Notified Individuals

- Notification – dependent upon Notified Individual's declared
 - > 50K, 100K, 250K, 500K, 1M, 2M+
- Credit/Identity Monitoring & Call Center Services per N.I.'s

\$250,000 - \$1M*

- Legal, Computer Forensics, Crisis Management/PR firm

Deductibles

1. Computer Forensics, Crisis Management/PR
 - > *\$10,000 - \$40,000
 - > Legal - \$5,000
2. Notified Individuals – From 50 to 250 (sliding scale)

Cyber Enhancement Option

* Depending on annual revenue or operating budget



APIP CEO – Option # 2 Enhance Tower I (BBR/Excess Limits)

LIABILITY SUITS, FINES & PENALTIES

\$2,000,000

- Regulatory Defense & Penalties
- Website Media Content Liability
- Cyber Extortion
- Data Protection / BI

\$100,000 (sublimit)

- PCI Fines and Penalties

Deductibles

1. TIV up to \$500M
 - > \$50,000
2. TIV greater than \$500M
 - > \$100,000

Current APIP Coverage
\$2,000,000 Per Member Limit
Excess Limits Available:
Additional \$1M - \$5M

Increase Excess Limits \$1M - \$5M

BREACH RESPONSE

Limits based on Notified Individuals

- Notification – dependent upon Notified Individual's declared
 - > 50K, 100K, 250K, 500K, 1M, 2M+
- Credit/Identity Monitoring & Call Center Services per N.I.'s

\$250,000 - \$1M*

- Legal, Computer Forensics, Crisis Management/PR firm

Deductibles

1. Computer Forensics, Crisis Management/PR
 - > *\$10,000 - \$40,000
 - > Legal - \$5,000
2. Notified Individuals – From 50 to 250 (sliding scale)

Cyber Enhancement Option#2

* Depending on annual revenue or operating budget



What Alliant Cyber Excess Solutions (ACES) Offers

- Straight excess coverage over APIP Cyber and/or CEO
 - Limits range from \$2M-\$8M+ excess of primary
 - No additional deductibles; subject to primary deductible
- Sub-limits include:
 - Notification Costs
 - \$1M X \$1M if excess of APIP Cyber (can increase if primary increased, subject to 10% AP)
 - Doubles Lives if excess of CEO
 - PCI Fines and Penalties: \$100,000 X \$100,000
 - Dependent BI: \$500,000 X \$500,000
- Dedicated coverage per-member



Drop Down Endorsement

ACES drop down as primary whether Primary coverage and/or Aggregates (member and program) are exhausted

1. In the event of the depletion of any sublimit(s) of liability of the Underlying Insurance solely as a result of actual payment or payment in fact of claim(s) thereunder, this Policy shall drop down and provide a sublimit as set forth above for claim(s) as excess insurance over the amount of the sublimit(s) of liability, if any, remaining under such Underlying Insurance, subject to the sublimits of this Policy as stated in this endorsement.
2. In the event of the exhaustion of the sublimit(s) of liability of the Underlying Insurance solely as a result of actual payment in fact of claim(s) thereunder, the remaining sublimit of liability available under this Policy as set forth in this endorsement shall, subject to (1) the other terms, conditions, exclusions and endorsements of this Policy and (2) the terms, conditions, exclusions and endorsements contained in the Underlying Insurance, apply to claims, if any as primary insurance. Any applicable self-insured retentions, deductibles or coinsurance set forth in the Underlying Insurance shall continue to apply under this Policy.



ACES: Two Proposed Coverage Structures for Pools/JPAs

1. Per member limit and Member Aggregate
 - Each member has own dedicated coverage with their own aggregate, not subject to any pool aggregate
 - Geared for pools that want coverage as a “pass through” and allow each member to elect coverage
2. Per member limit and aggregate subject to a Pool Aggregate
 - Geared for group coverage of entire pool
 - Pricing per member is much lower, with \$4M and \$10M policy aggregate limits.

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How is ACES Different?


- ***No Application required***; based on TIV and revenues
- Dedicated limit per member; no aggregate (unless purchased)
- Every APIP Cyber and/or CEO member will receive automatic options of \$2M and \$3M X primary
- Admitted paper
- Access to Breach Services
 - InfoSec if excess of APIP Cyber
 - Beazley Breach Response if excess CEO

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Beazley Breach Response Website


Beazley Breach Response Solutions

Welcome to our Beazley Breach Response risk management portal.
If you have not yet registered, [watch a demo](#) of the website.

Click here to register 

Email address:

Password: [Reset your password](#)

Log In 

Please note: First time users will need to register with an activation code. You will be prompted to create a unique password for subsequent visits.
If you have a problem logging in, please email hbrservices@beazley.com.
[Disclaimer](#)

<https://www.beazleybreachsolutions.com>

What's on our site



Breach Response Services
Understanding the scope of services and expertise available to you is crucial to achieving breach preparedness.



Prepare
There are many steps an organization can take in order to minimize data breaches and their impact.



Investigate
From the moment a data incident is suspected, the facts must be investigated.



Respond
An effective response is critical in order to fulfill applicable legal requirements and to minimize potential reputational damage.



APIP Cyber Program Options

Programs	Option 1: APIP Cyber	Option 2: Cyber Enhanced Offering (CEO 1)	Option 3: Cyber Enhanced Offering (CEO 2)	Option 4: Alliant Cyber Excess Solutions (ACES)
Intended Audience	Public Entities who want easy and inexpensive access to basic cyber cover	Public Entities who want BBR services ¹ , and "dedicated notified lives" structure and can complete a short form application	Public Entities who bought CEO 1, but who want dedicated excess coverage and can complete a long form application	Public Entities who want dedicated excess cyber cover (limits) without having to complete an application
Program Summary				
Application Required	No	Yes	Yes	No
Lead Market(s)	Beazley	Beazley	Beazley	Beazley (Primary), Axis (Excess), XL (Excess)
Member Annual Aggregate	\$2,000,000	\$2,000,000	\$1M to \$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber and/or CEO
Program Aggregate	\$25,000,000	Not Applicable to Notification Costs	Dedicated coverage; Only Applicable to APIP Cyber	Dedicated coverage; Only Applicable to APIP Cyber
Drop Down Endorsement	Not Applicable	Not Applicable	Yes	Yes
Notification Limit	\$1,000,000	Not Applicable	Not Applicable	\$1M Excess of \$1M APIP Cyber
Coverage Structure	Main limits provided in terms of dollars, not per lives	Main limits provided in terms of lives - selected lives ranging from 50,000 to 2 million	Limits provided in dollars and lives	Limits provided in dollars and lives; Doubles Notified Individuals at no additional cost if CEO Purchased
1st & 3rd Party Coverages				
Regulatory Defense & Penalties	\$2,000,000	\$2,000,000	\$1M to \$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber
Website Media Content Liability	\$2,000,000	\$2,000,000	\$1M to \$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber



APIP Excess Cyber Program Features

	APIP Cyber	Cyber Enhanced Offering (CEO 1)	Cyber Enhanced Offering (CEO 2)	Alliant Cyber Excess Solutions (ACES)
Program Summary (cont.)				
Cyber Extortion Loss	\$2,000,000	\$2,000,000	Selected amount \$1M-\$5M Excess of APIP Cyber	\$2M+ Excess of APIP Cyber \$2M
Data Protection & Business Interruption	\$2,000,000	\$2,000,000	Selected amount \$1M-\$5M Excess of APIP Cyber	\$2M+Excess of APIP Cyber \$2M
PCI Fines & Penalties	\$100,000	\$100,000	Selected amount \$100,000-\$400,000	\$100,000 Excess of APIP Cyber \$100,000
Dedicated Beazley Breach Response Claims Team	No	Yes	Yes	Only if CEO is purchased in conjunction with ACES
Call Center Services	Yes	Yes	Yes	Yes
Breach Resolution & Mitigation	Yes	Yes	Yes	Yes
Access to Beazley Breach Response Web Site	Yes	Yes	Yes	Yes
Retentions				
	\$50,000 TV>=\$500M \$100,000 TV>=\$500M	\$50,000 or \$100,000, Each Claim except the following: Notification Services/Call Center/Breach Resolution & Mitigation Threshold: 50-250 Notified Individuals Legal Services: \$5,000 (part of the combined retention below) Computer Forensics, Public Relations, Crisis Management Expenses: \$10,000-\$40,000		No excess retentions; only primary apply (APIP Cyber and/or CEO)

See program summaries for details. All APIP Cyber and CEO members will be provided with a \$2M x of \$2M and a \$3M. of \$2M option. You will need to make a special request for additional limits.



QUESTIONS?

CONTACT INFORMATION:

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**NCCSIF PROPERTY PROGRAM (APIP) APPRAISAL ALLOCATION
Asset Works Appraisal Proposal**

				\$128,000
		WWTP		
Member	Buildings	Buildings	Total	Allocation
CITY OF ANDERSON	52	22	74	\$7,106
CITY OF AUBURN	25	20	45	\$4,321
CITY OF COLUSA	40	19	59	\$5,665
CITY OF DIXON	77	5	82	\$7,874
CITY OF FOLSOM	173		173	\$16,612
CITY OF GALT	99	32	131	\$12,579
CITY OF GRIDLEY	53	6	59	\$5,665
CITY OF IONE	17	15	32	\$3,073
CITY OF LINCOLN	84	22	106	\$10,179
CITY OF MARYSVILLE	63	15	78	\$7,490
CITY OF OROVILLE	88		88	\$8,450
CITY OF RED BLUFF	101	25	126	\$12,099
CITY OF ROCKLIN	158		158	\$15,172
CITY OF YUBA CITY	97		97	\$9,314
TOWN OF PARADISE	25		25	\$2,401
Grand Total	1152	181	1333	\$128,000